One Hundred Questions
on
Stewardship

In the Interest of
THE FORWARD MOVEMENT
of the
Reformed Presbyterian Church
1920

By
Deber H. Elliott

For Extra Copies Address the Author,
Topeka, Kansas.
STEWARDSHIP
THE MEANING
1—What is a Christian Steward?
A Christian Steward is a person who administers his life and everything that he has in the interests of the Kingdom of God.

2—Does he regard the things he has as his own?
No, He acknowledges God to be the owner of everything. "The earth is the Lord's and the fullness thereof."—Ps. 24:1.

3—What position, then, does he occupy toward God?
He is God's trustee, to handle faithfully the things God has entrusted to him.

4—Who is expected to act as a steward?
Every one who pretends to be a follower of Christ.

5—Is it very important that we be faithful in stewardship?
It is important enough that we will be called to give an account for the way we have used our office. "Give an account of thy stewardship."—Lutte 16:2.

6—Where do we learn this Gospel of Stewardship?
It is plainly taught in the Word of God. Ye are not your own." I Cor. 6:19.

7—Did Christ have anything to say about the stewardship of property?
Yes. One verse in every seven in the four Gospels, and sixteen of the thirty-eight parables bear on this subject.

8—What are some of the things we are to administer for God?
Our time, talents, and money. He has entrusted them all to us.

9—Does this mean that we are not to use any of these things for our own comforts and necessities?
No. He wants us to enjoy them, but He means to guard us against selfishness and greed.

THE NEED
10—What is the worst problem of sins?
That of covetousness.

11—When is covetousness rooted in the heart?
Whenever we have the desire to get without the desire to give.

12—What does the Bible say about the love of money?
It says that "the love of money is the root of all evil."—I Tim. 6:10.

13—What has God given to assign us against those destroying sins?
The principles of Christian Stewardship.

14—Is the first aim of stewardship to raise money?
No. The first aim is to raise men. Paul says, "I seek not yours but you."—I Cor. 12:14.

15—Why do some folks think they can't afford to meet their stewardship obligations?
Because they are looking at the money side instead of at the man side.

16—What is a faithful steward really doing?
He is converting cash into character, both in himself and others.

17—What is our money?
Our money is our life. It is so much of our brain or muscle or skill turned into cash.

18—How much of our life is our own?
None of it. Our bodies and health and minds are all from the Lord. "What hast thou that thou didst not receive?"—I Cor. 4:7.
19—Why should we be careful in the handling of money? Because we are handling life.

THE TITHE
20—Has God given us any direction in the handling of money? Yes. He asks us to pay the tithe and offerings to Him and He gives us the privilege of using the rest to meet our own necessities.

ITS PLACE
21—What is the tithe? The Tithe is one tenth of our increase.

22—How does the tithe fit into the Gospel of Stewardship? The tithe is merely an acknowledgment of our stewardship. When a farmer pays his rent he acknowledges that the farm belongs to another. When we pay the tithe to God we acknowledge that all belongs to Him.

23—If all belongs to God why asks He a tenth? For the same reason He asks for a seventh time when all time belongs to Him. It is to acknowledge that all is His.

24—How are the tithe and the Sabbath alike? The tithe fits into the stewardship of property just as the Sabbath fits into the stewardship of time.

25—Are we held accountable for the way we spend the other six days? Yes, just as we are held accountable for the way we spend the other six days of the week.

26—Can a person give systematically without paying the tithe? Yes, but systematic giving is not always righteous giving.

27—What is righteous giving? Righteous giving is giving according to the instructions God has revealed in His Word.

28—Are we really giving when we contribute the tithe? No. We are merely paying our debts. After we have paid our debts we can begin to give.

29—Doesn't the tithe seem too much to ask people to pay? The pagans and Jews gave that much. Should we want to do less? "For unto whomsoever much is given, of him shall be much required."—Luke 12:48.

ITS AUTHORITY
30—Did the tithe principle begin with the Mosaic dispensation? No. It was commonly practiced long before Moses was born.

31—Who are mentioned as paying tithes before Moses? Abraham and Jacob.

32—Can you prove that the tithe was commanded before the Mosaic dispensation? No. Just as you cannot prove that Sabbath keeping and prayer were commanded, yet they were parts of the divine religion.

33—Was the tithe made a part of the Levitical Law? Yes. It was incorporated in the Levitical order just as the Sabbath and prayer and other permanent principles of the true religion. "The tithe is the Lord's."—Lev. 27:30.

34—Did the obligation of the tithe cease with the Mosaic dispensation? No. Only shadows and types passed away. The tithe was not a type of anything and hence remains.
35—What would be necessary to dispense with an Old Testament tithe? Either it must be so stated in the Word of God, or it must have been fulfilled in the coming of Christ.

36—Was the tithe dispensed with in either of these ways? It certainly was not.


38—Did Christ give it His sanction? Yes, when He said, "These ought ye to have done."—Matt. 23:5.

39—How is the tithe principle supposed to be met? The ministers of the Gospel are to receive their support in the way the priests of the temple received theirs—that is, from the tithes of the people.

40—What is the analogy for the tithe in the seventh chapter of Hebrews? Melchizedek as a type of Christ represented not the levitical but the permanent order of things. Abraham and Levi in Abracham paid tithes to Melchizedek; so we pay tithes to Christ, who is "a priest forever after the order of Melchizedek."

41—Does I Cor. 16:1 harmonize with the tithe method of contributing to Christ's work? Yes. It is every number, giving every Sabbath, on a proportionate basis. This is an apt description of what the tithe system is.

42—If tithe paying is an important way one is not excluded in the Ten Commandments? It was. The Eighth Commandment is "Thou shalt not steal." God said of those who withheld the tithe, "Ye have robbed me." The Tenth Commandment is, "Thou shalt not covet." If we keep back God's share it must be because we want it for ourselves.

43—Why should every Christian be a tithing steward? First—for his own sake. His Christian character will be deficient without it. Second—for the Kingdom's sake. Only then can Christ's cause get what it needs. Third—for Christ's sake. He gave His life for me, shall I deprive the little earthly portion He asks of me?

44—Should the children be taught to tithe? By all means. They should be taught to set aside one tenth of all the money they receive for the Lord.

45—How can they do this when they have no income? The best way is to give them a small weekly allowance to meet their needs, the tenth of which they set aside for God.

46—Can poor people afford to pay the tithe? They cannot afford to lose the Lord's blessing by not paying it. It isn't usually the poor people who raise this issue. The tithe principle, like the Sabbath, was made for man.

47—Suppose it takes all I earn to live, should I pay the tithe? Yes. The nine tenths with God's blessing will go further than ten tenths without it. "Prove me now herewith, saith the Lord."—Mal. 3:10.

48—Does a Christian's responsibility end with the payment of the tithe? By no means. He is to give as the Lord has prospered him. None should ever give less; many should give more.

**ITS CALCULATION**

49—What is the portion to be tithed? It is the total income minus the cash cost of producing it.
50.—Are there dishonest ways of figuring the tithe?
Yes. But all God asks is that we figure for Him as faithfully as we figure for ourselves.

51.—What would be a business man’s tithe?
It would be one-tenth of all the net gains of his business.

52.—What is a wage earner’s tithe?
It is one-tenth of all his earnings less the actual expenses connected with his work such as car fare, etc.

53.—What is a physician’s tithe?
It is one-tenth of his entire income less professional expenses, such as office rent, medicines, transportation, etc.

54.—What is a minister’s tithe?
It is the tenth of all the money he receives less the actual expenses connected with his ministerial duties such as traveling expenses, etc.

55.—What is a farmer’s tithe?
It is one-tenth of all the money he receives for his products plus the cash value of all his family consumption. From this may be deducted the actual costs of production such as hired help, farm implements, etc.

56.—Suppose my farm is mortgaged, must I pay my interest out of the nine-tenths?
No. Your interest may be paid from the ten-tenths as this is a part of the cost of production.

57.—Suppose I have $1,000 ready to pay on the mortgage, should I tithe that?
Yes, because that represents clear gain. Putting it in hand is the same as though you were putting it in the bank.

58.—If I am reaping a farm, should my rent be paid out of the nine-tenths?
No. This may be paid out of the tenths because this is what it cost you to become a producer.

59.—Should taxes on my farm or business be paid out of the nine-tenths?
No. These may be paid from the tenths, as they also enter into the cost of production.

60.—Should taxes on my home be paid from the nine-tenths?
Yes, because your home does not produce income, but ministers to your own comfort.

61.—If I am living in a rented house should I pay my rent out of the nine-tenths?
Yes, because it ministers to your family comforts.

62.—Suppose I rent out part of my house to others, should I tithe the rent I receive?
Yes, because this is a source of income.

63.—Should a minister tithe the rental value of a free manse?
Yes. The free manse is the equivalent of so much salary.

64.—Should I tithe my living? Certainly! If you do not you are not a tither in any sense of the word.

65.—Should I tithe that part of my living that I raise on garden or farm?
Yes. It is from God whether you raise it or buy it. The farmer should tithe his whole living the same as the man on salary.

66.—Should gifts or inheritances be tithe?
Yes, unless we have helped to produce them and they were tithed at the time. If we tithe that for which we work, how much more should we be willing to tithe that which costs us nothing.

67.—Should a man tithe while he is in debt?
Yes. The tithe is the most sacred of all debts. Shall we defraud God to pay man?

68.—Is it not almost impossible for the farmer to figure his income?
The Jews were farmers and they figured...
it. If a farmer can figure his profits for the income tax collector, can he not figure them for God?

69—Will this not necessitate the farmer keeping accounts? It will. This would in itself be a great gain.

70—Can you give an illustration of simple bookkeeping for a farmer? Yes; the following plan was secured from a tithe farmer.

### FARMER’S ACCOUNT FOR SEPTEMBER, 1824

<table>
<thead>
<tr>
<th>Necessary Expense</th>
<th>Paid labor</th>
<th>$5.00</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Bought calves</td>
<td>$20.00</td>
</tr>
<tr>
<td></td>
<td>Bought feed</td>
<td>$10.00</td>
</tr>
<tr>
<td></td>
<td>Paid interest</td>
<td>$12.00</td>
</tr>
<tr>
<td><strong>Total expenses</strong></td>
<td></td>
<td><strong>$47.00</strong></td>
</tr>
</tbody>
</table>

| Gross Sales | Wheat | $45.00 |
|            | Horse | $30.00 |
|            | Cow   | $75.00 |
|            | Products Consumed | $15.00 |
| **Total receipts** |           | **$225.00** |
| **Total expenses** |               | **$47.00** |
| **Net gain** |           | **$178.00** |

#### Contributions

| September 7 | $2.00 |
| September 14 | $3.00 |
| September 21 | $5.00 |
| September 28 | $7.00 |
| **Total Contributions** | **$17.80** |

The above plan would not be accurate for a single year. But where a farmer follows it year after year, it is a simple and accurate method of keeping track of his business.

---

71—Suppose my farm and other possessions increase in value? No account is to be taken of it until a sale is made. Then tithe the difference between the selling price and the price originally paid.

### ITS DISTRIBUTION

72—What shall I do with my tithe? Pay it into the Lord’s treasury.

73—How often should I make my contribution? Every Sabbath if possible. It is part of our worship.

74—Is it important that I use the envelope in making my contributions? Yes. Only then can the treasurer keep a record of your giving.

75—May I use my tithe to relieve the poor and suffering? Yes, providing you can accompany it with the Gospel of Life.

76—Should it be used for the building or repair of a church? The Tabernacle and the Temple were not erected out of the tithe. We could hardly depend on the tithe to build our churches. Before the tithe is used for repairs, the question should be asked, “Will this repair advance the Kingdom of God?”

77—What caution should be needed in expending the Lord’s tithe for home needs? Beware of selfishness in the administration of the Lord’s money! The Church needs and can use it all in the Kingdom’s work. A person, however, cannot be prohibited from contributing part of the tithe through other channels if he chooses.
FINANCIAL SYSTEM

80—What factors go to make up an ideal system of congregational finance?
1. All members tithing stewards.
2. One budget made up of home expenses plus share of Synod’s Budget.
3. Systematic information by pastor and deacons.
4. All members contributing by envelope into the common fund, on the weekly basis.
5. An accurate record kept and a monthly statement mailed to the congregation.
6. A monthly remittance to the treasurer of Synod.

What would be a sample budget where the single fund is used?

Pastor’s salary .......... $2,000
Janitor’s salary .......... 200
Insurance ............... 60
Envelopes ............... 3
Repairs .................. 220
Synod’s budget ........... 1,500

Total .................. $4,400

$4,400 would, therefore, be the goal set for the congregation’s giving.

82—What is the difference between the Single fund and the Duplex system?
The Duplex system puts the home expenses in one fund and the congregation’s share of Synod’s budget in another.

83—Where does the Single fund work with the greatest satisfaction?
Where the large majority of the members are tithers and the congregation is working in harmony.

84—Will an ideal system of finance work itself?
It will not. It must have a live Board of Finance to carry it on.

85—What are some of the things that characterize a live Board of Finance?
It is a Board,
1. Which meets monthly for prayer.
2. Whose members are themselves tithing stewards.
3. Which annually prepares and submits a congregational budget.
4. Conducts the Every Member Canvass.
5. Lifts a weekly collection by envelope.
7. Makes a monthly report to the congregation.
8. Makes a monthly remittance to the Treasurer of Synod.

EVERY MEMBER CANVASS

86—What is the Every Member Canvass?
The Every Member Canvass is a personal solicitation of every member to indicate the support he is willing to give toward carrying on the work of the Church for the year.

87—What is its aim?
The aim is to persuade every member, old and young, to become a tithing steward and to assume his share of responsibility in supporting the cause of Christ.

88—Why do some Christians fail in their duty as stewards?
Because they are not brought face to face with their personal responsibility. The Every Member Canvass does this.

89—What is the first thing to be asked for in the Every Member Canvass?
For a pledge to pay the tithe. If all Christians would faithfully do this the needs of the Kingdom would be met.
90—Suppose a member will not pledge the tithe, what then?
He is asked to state the amount he is willing to pledge toward the support of the Church.

91—When a member pledges the tithe, should he also be asked for the pledge of a definite sum?
Usually the tithe pledge should be sufficient to support the work. Some financial boards do ask for both. The definite pledge has the advantage of knowing in advance the extent to which the budget has been subscribed.

92—But doesn't Christ say, "When thou doest alms, let not thy left hand know what thy right hand doeth?"
Yes, in Matt. 6:3. But alms-giving is different from debt-paying. When you pay your washerwoman for the day's washing you are meeting a debt. When you give her a dollar extra to help pay her doctor bill, you are giving alms. We are not giving alms to God when we pay the tithe.

93—Who should conduct the Every Member Canvas?
The financial officers should arrange for it. They may call to their assistance the elders or other influential members of the congregation.

94—What preparation should be made in advance?
The canvassers should meet for prayer, gather the necessary information, separate the territory, and arrange the details. The time for the canvass should be announced to the congregation in advance.

95—How should the canvassers go?
Two by two, in the spirit of prayer, conscious that they are in the Lord's business. They should have prayer in the homes, avoid all controversy and seek to bring a blessing to everyone they visit.

96—What record should be kept of the results?
A record should be kept of all who pledged the tithe and of those who pledged definite amounts. A note should be made of any who were not at home that they may be reached at another time.

97—How are the weekly envelopes to be provided?
The financial officers shall arrange for these in advance and present each member with his supply at the beginning of the Church year.

98—Where is the Every Member Canvas unnecessary?
Where every member is faithfully discharging his stewardship obligations.

99—Is added financial support to be the supreme object in conducting the Every Member Canvas?
No. The supreme object should be to safeguard the members against selfishness and greed and to lead them to the windows of heaven, where God is waiting to pour out His blessing upon them.—Mal. 3:10.

100—What blessing returns to the faithful steward?
"The liberal soul shall be made fat; and he that watereth shall be watered also himself."—Prov. 11:24.

TAKLE GOD'S WORD FOR IT
Where some folks lose
"There is that scattereth, and yet increaseth; and there is that withholdeth more than is meet, but it tendeth to poverty."—Prov. 11:24.
Where all might win
"Give, and it shall be given you; good measure, pressed down, and shaken together and running over, shall men give into your bosom, for with the same measure that ye mete withal, it shall be measured to you again."—Luke 6:38.

The spirit God loves
"Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity; for God loveth a cheerful giver."—11 Cor. 9:7.

The command with a promise
"Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it."—Mal. 3:10.

The God who can pay
"And God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work."—11 Cor. 9:8.

A warning for today
"Beware that thou forget not the Lord thy God, lest he take thee away out of the way which I command thee this day:
"And thou say in thine heart, My power and the might of mine hand hath gotten me this wealth.
"But thou shalt remember the Lord thy God, for it is He that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day."—Deut. 8:11, 17, 18.