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# GOD IN BUSINESS

*H. J. LATHAM*

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# GOD IN BUSINESS

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H. J. LATHAM

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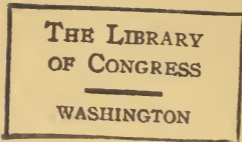


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1889.



## P R E F A C E.

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*“Fear thou not, for I am with thee. Be not dismayed for I am thy God. I will strengthen thee; yea, I will help thee.”*

Does God assist us in our temporal affairs?

Generally the answer to this question is “No.” The comments are various.

“God helps those who help themselves.”

It is the experience of many that God helps those who *cannot* help themselves.

“I’ve never seen any divine help.”

Many men receive God’s help, but thank themselves for their own shrewdness

“Is not this great Babylon that *I* have built?”

“Nothing ensures success but energy.”

A young man commences business with this idea. To his surprise he meets men as energetic as himself. Then comes the clash. Energy against energy. Smartness against smartness. Prices are cut until the expenses exceed the income, and the young man fails. He starts again. Fails again. In thirty years he is either packing goods for one of his former clerks, or has retired on a fortune of fifty thousand dollars which belongs to his creditors.

To succeed by failing is not enviable success.

In God’s sight no man is successful in business until he has paid one hundred cents on the dollar.

The mercantile agencies report that ninety-five per cent of all business men fail.

In the course of an agricultural address delivered in 1840 General Dearborn, who was for twenty years Collector of the Port of Boston, said : “ After an extensive acquaintance with business men I am satisfied that among one hundred merchants not more than three ever acquire a competency.” THESE ARE STARTLING FACTS.

The following communication appeared in the *Farmers' Library*: “ The statement made by General Dearborn I found to be true. A friend told me that in 1800 he made a list of the persons on Long Wharf. In 1840 only five in one hundred remained. They had all in that time failed, or died destitute of property. I then went to one of the directors of the Union Bank. He told me that the bank commenced business in 1798. A year ago in looking back over their books they found that of the one thousand accounts with which the bank started only six remained. Said the director, ‘ Bankruptcy is like death, and almost as certain. He is a fortunate man who fails *young*.’ ”

According to Bradstreet the business failures in the United States for 1888 were 10,587. Assets (in round numbers), \$61,000,000. Liabilities, \$120,000,000.

Why do men fail ?

Because they do not take God into their business.

Energy is, of course, necessary to success, but it does not guarantee success. If a man expects to succeed honorably he needs something besides his unaided energy.

He needs the help of the Almighty God.

“ Christians sometimes fail.”

Not often. Look over the published list of failures every morning. How many men in that list honor God in their business, and give him his share of the profits ?

Not one in five hundred. Sterling Christians seldom fail.

“ If God helps, a Christian should never fail.”

That does not follow. A man in his frantic efforts to get rich may engage in risky speculations. He may drive his business so near the edge of his capital that the

slightest jar will tip him over the precipice. He may neglect his business.

As a rule, however, Christians do not fail.

When a young man starts in business determined to serve God it is safe to say of him, "He will succeed."

"There is no difference. 'He maketh his sun to rise on the evil and on the good, and sendeth rain on the just and on the unjust.'"

The ordinary blessings of life is not the subject under consideration. *Special* help is the subject. This is not at the command of the ungodly :

"They shall call upon me, but I will *not* answer."

"A prominent New York business man claimed to have God's help, but he was implicated in Custom House undervaluations."

God renders no help to a person engaged in questionable transactions. If this man was actually dishonest then his claim was false.

"Every Christian does not get rich."

Every Christian does get rich. Immeasurably, incalculably rich. Rich in the love and benediction of the Father ; rich in the fellowship of the Son ; rich in the light and comfort of the Holy Eternal Spirit. Rich in the assurance of an immortality with God and the holy angels.

And if his prayer is : "Lord help me that I may help others," I believe God will deal bountifully with him in temporal affairs.

"The age of miracles is past."

No. The world is full of miracles. Every ear of corn is a miracle. Our bodies are miracles. The sun is a miracle. The poising of this world upon nothing is a miracle.

The natural is full of the supernatural.

Mr. Spurgeon says :

“Jehovah, the Living God, distinctly promises to answer the prayers of his servants. He that gave parents a love for their children, will he not listen to the cries of his own sons and daughters? He has wonders in store for them. What they have never seen, heard of, or dreamed of, he will do for them. He will invent new blessings if needful. He will ransack sea and land to feed them; he will send every angel out of heaven to succor them, if their distress requires it. He will astound them with his grace, and make them feel that it was never before done in this fashion. All he asks of them is that they will call upon him.”

“If it is true that God helps we should not mention it, for others might be induced to accept Christianity from a low motive.”

Are we wiser than the Almighty? “Godliness is profitable in all things, having promise of the life that now is, and of that which is to come.”

If it is safe for God to make this promise, it is safe for us to repeat it.

Worldly success should not be the dominant motive. “A man’s life consisteth not in the abundance of the things which he possesseth.” This divine help in business matters is presented as being simply one of the *incidents* of a Christian life. All of God’s dealings with his children ought to be worthy of consideration.

“Call upon me in the day of trouble. I will deliver thee, and thou shalt glorify me.”

This is our warrant for the presentation of these facts. The purpose of this book is twofold.

First, in view of the many proofs of the goodness of the Father to induce some to turn from the world to serve the Living God.

Secondly, to lead some weak, doubting Christians who are in trouble to place their hand in the hand of God.

Does it look dark? Hold on. Does it look darker? *Hold on.* Does it look black? **Hold on.** If you are his child deliverance will come.

And may God add his blessing to the book.

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## GOD IN BUSINESS.

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SHORTLY after accepting Christianity I began to notice peculiar incidents in my business. Mistakes and accidents which at first seemed disastrous resulted to my advantage. These occurrences happened so often that it seemed impossible that they could be mere coincidences. It seemed as if some One was silently guiding and guarding my business. It dawned upon me at last that this was the divine help referred to in the passage: "In all thy ways acknowledge Him, and he shall direct thy paths."

One morning, going up an unfrequented street, I discovered one of my men who should have been on Broadway. He was curled up in a corner fast asleep. He was robbing me of the time for which he was being paid. If he had not been discovered this theft of time would probably have been repeated every day. It was discovered because that morning I had inadvertently taken the *wrong* boat to New York. I was landed where I did not intend to go. I am convinced that this was a divinely-appointed mistake.

---

One day in my office about two hundred pounds of the plaster fell from the ceiling. At a desk directly under the break a young girl had sat every working day for six months. Five minutes before the crash an emergency had arisen which necessitated sending her out on an errand. She had *never before* been asked to perform an errand. If she had been in her seat that heavy two-inch plaster would undoubtedly have crushed in her skull. I believe God produced the emergency which saved her life.

One day two of my workmen were sent to a roof to take down a fifty-foot iron sign. Their tools broke. The workmen said: "The iron is too hard to handle. We cannot take the sign apart."

I was in a dilemma. At this juncture I saw coming up the ladder a tall, burly, begrimed workman. I called out to him, "What do you want?"

"Nothing," he said. "I saw you men up here and I just thought I would take a look at you. I'm a blacksmith, but I haven't anything to do to-day."

"Do you want work?"

"Yes. What do you want done?"

"Knock that sign apart."

The six-foot Hercules picked up the hammer and the broken chisel, struck a rivet, and it flew off as if made of wood. He knocked off another and another. In four hours the sign was apart. The work was accomplished with the *broken tools*.

In what a remarkable manner I was aided. That man in prowling around on a stranger's roof was rendering himself liable to arrest. But there he was! *A blacksmith*. The very man I needed. Praise the Lord!

---

May 1st, needing a place for large work, I rented another room for a year. One day as I handed in a check for the rent I was told that I could not have the place any longer. The landlord repudiated the verbal lease. I said, "All right," and gave up the place. I decided not to procure another place until another contract for large work came in. From the time that check was refused until the following May I did not have an order for *large work*. I did not need the room. That landlord's rascally repudiation of the lease *saved me seven months' rent*. "All things work together for good to those who love God."

---

July 6th I was taken ill as soon as I reached New York. I was utterly incapable of transacting any business. About noon I felt better. At this time two gen-



tle men came in and gave an order amounting to \$100. After their departure I felt ill again, and continued so all the afternoon. At night, as I looked back over the day, I realized the Providence which sent those men to me at the *only* time in the day when I could possibly have taken their order.

---

In the same month, while engaged upon a piece of work, I was suddenly brought to a standstill. I could go no further. A certain object was to be attained, but I could not accomplish it. I called up a workman. He studied over the problem for twenty minutes, and then said, "It cannot be done."

I silently asked God to help me.

*Quick as a flash the answer came.*

I saw in an instant how it should be done. The problem was solved. What I could not do, what the workman abandoned, was shown to me in a second of time.

---

One day one of my workmen suddenly left. Some of the work was promised for the following day. I asked God to assist me. Three o'clock came. There lay the unfinished work. Four o'clock struck. No help.

Had God forgotten me?

About half-past four two men came in inquiring for work. I put them on the unfinished contract, and *before we went home that work was completed.*

Now, in regard to the man who left so suddenly.

He had quietly made arrangements to go into business for himself. He opened his place. I soon discovered that he was going to my customers, depreciating my work, and endeavoring to get my business for himself.

This did not worry me in the least. I knew that the Lord was directing my affairs, and if there was to be any conflict it would be a conflict between God and a drunken workman.

Who would win?

In two months the sheriff took possession of this man's place.

God won.

---

During the last campaign we had an order for a banner to be swung on the occasion of a political meeting. It was delivered at six o'clock, but could not be hung because of a network of telegraph-wires in front of the club-room.

The sign-hangers from the roofs endeavored to pull the wires apart, but without avail. The club-room was lighted up. The crowd began to assemble. If the banner was not up soon it would not be accepted. That meant a loss of \$150. The band arrived. The sign-hangers renewed their efforts. It was no use.

Failure stared us in the face.

At this juncture we saw passing on the opposite side of the street two men whom we thought might help us. We hailed them and told our predicament. *They were telegraphic linemen with their spurs on.* They mounted the poles, cut the dead wires, separated the live ones :

*And the banner was swung.*

Nothing on earth but linemen could have saved us. There they were. How did they happen to be there ?

“ I am with thee to deliver thee.”

---

Once I had an order from a Broadway house for a peculiarly-shaped structure. It was made, but owing to a mistake in measurements did not fit, and had to be taken back. It was altered at considerable expense. While it was being placed in position the second time, a stranger had his attention attracted to it, and needing something of the kind himself, asked for a card, came in and gave an order. The profit on this last order was three times as great as the loss on the first. Notice, he did not appear when the structure was placed up the first, but the *second* time. The Lord turned a loss into a profit.

About the last of July I took an order from a tradesman in Ann Street. When the work was finished I sent in a bill, but could collect but half of the amount due. I sent repeatedly for the balance, but could not collect it.

I then learned that the firm that did similar work for this man a year before never received a cent for it. I learned also that he owed another firm \$800.

I began to realize that I had fallen into the clutches of a sharper. I went to him and demanded my money again. Then he denied that he owed me anything. I told him if he didn't pay me I would come there every day.

For a few days I did as I promised. Seeing it did no good I abandoned all effort to collect the bill. A week passed. I decided to make one more attempt. I asked the Lord to help me collect that bill. I went into the debtor's store, and quietly asked him if he was ready to pay. He said, "Yes; I can't pay it all to-day, but here's something on account."

*Eight days later his account was settled in full.*

The firm that did similar work before had not received its money; the \$800 was not paid; he denied that he owed me a cent; he once picked up a hatchet to throw at my collector, and yet the Almighty compelled him to pay my bill.

Richard Baxter said: "They who watch for Providence will have providences to watch."

---

A year ago I decided to have my life insured. One Saturday afternoon I applied to an insurance company for terms. These appearing satisfactory I promised to return on Monday to be examined. I was urged to submit to an examination at once, but declined. The next day I fell on the ice and sustained a severe wrenching which confined me to the bed for some time. During this period I received information regarding another life insurance organization. Upon recovery I examined into the stability of this company, and ascertaining that it was sound,

joined it. The cost is *fifty dollars a year less* than if I had joined the first company. This was the direct result of that fall on the ice. I do not believe it just happened so. God has said that he is interested in the minutest details of our life. I am willing to give him the credit of keeping his word.

---

In January, 1888, I went to a business house intending to order \$600 worth of goods. I held out to the head of the firm \$100 as a deposit on the order.

He declined to take it. He said: "Wait. In a few weeks we can probably give you a lower price on these goods."

I looked at the man in astonishment. *A six-hundred-dollar order refused*, and for such a reason! I never heard of a similar case. I accepted this as a signal from God to stop. I put the money in my pocket and went out.

Two months later I discovered that if I had gone into that enterprise *it would have been a failure*.

---

One day I was startled by being served with a summons in a suit against me for \$700. I consulted a lawyer. He said that although I was not morally liable for the amount, yet I might be technically liable. There was a very fine point involved. If I would give him \$25 he would do all he could to help me. That was not very reassuring. I decided to place the matter in the hands of the great Law-Giver. In a few days there came a proposition from the plaintiff to meet him. I met him, and the *suit was discontinued*.

"I will surely deliver thee because thou hast put thy trust in me, saith the Lord."

---

For six years I held stock in a California vineyard. As no dividends had been declared I wrote out inquiring the reason. The answer was: "The cultivation of

grapes does not pay. But you may now expect large dividends. We are about to start a distillery.”

A distillery! This was certainly not a suitable enterprise for a Christian. I sold the stock and asked the Lord where to place the money. The answer came—that is, what I considered to be the answer. Six lots were just then offered to me. I bought them. Within a week I received word that they were sold at a profit of \$150.

The following Sunday evening at a church meeting I handed to a city missionary \$15—the proportion of the profit which God claims as his share. I mention this to bring out another fact. The missionary arose and said: “Friends, this afternoon I was in deep distress. I had many calls upon me for help, but I had no money. I asked God what I should do. I opened my Bible. Before my eyes were these words:

“‘The Lord hear thee in the day of trouble. Send thee help from the sanctuary.’

“To-night in this prayer-meeting—*this sanctuary*, I have received the money I needed. During my Christian experience I have had hundreds of answers as definite and unmistakable as this.”

A few days after this meeting I was surprised to hear that the sale of these lots was off. The purchaser had paid a deposit on them but had backed out, and had received from the agent his money. What did this mean? Had God’s plans miscarried? Was this theory of divine help after all but a delusion? These thoughts were banished as soon as formed. I decided to trust in God and wait. I waited, for two months only, when another purchaser came along and bought four lots. Profit, \$200.

Recapitulation: \$700 in a vineyard for six years without a dividend. In two months under God’s direction turned at a profit of \$200; *and two lots left*.

“Oh, that men would praise the Lord for his goodness, and for his wonderful works to the children of men!”

“Simply coincidences,” says some one.

No. Coincidences do not come with regularity. Chances do not come in processions.

Dr. Cuyler says : “ Unbelievers call special interpositions of Providence coincidences. In one sense they are right. They are *divine coincidences*. God’s plans and his works always coincide. But if they mean that these interpositions are accidents, that they just happen so, they are wrong. There are no accidents in God’s economy.”

My experience has demonstrated to me that our Heavenly Father has not left us to struggle through life without assistance, but

“ Behind the great unknown  
Standeth God within the shadows, keeping watch upon his own.”

## DOES GOD ASSIST THE CHRISTIAN IN BUSINESS ?

The following facts were obtained by means of personal letters in answer to the above query, from public utterances, and from other well-authenticated sources :

A. G. LANE,

Superintendent of Schools, Chicago, Ill.

A public trust involving thousands of dollars was committed to me. A bank failed, and the money was lost. After selling what I owned, I believed it to be my Christian duty to try to pay the balance.

Fourteen years have passed, and I think two years more will clear off the trust. *God opened the pathway.*

A. G. LANE.

---

SAMUEL BOOTH,

Ex-Mayor of Brooklyn, N. Y.

God careth for all his creatures. He has often in my seasons of business extremity opened up for me ways of relief of such a character as to lead me to discern his kindness and care.

I cannot think myself a special favorite above others perhaps more worthy than myself. God assists all who from a sincere heart call on him in time of need—this in temporal as well as spiritual concerns.

SAMUEL BOOTH.

---

E. G. SELCHOW,

New York.

God has done much for me in business. At one time when desirous of purchasing a building for the Lord's work, many thousand dollars were needed, and as I prayed and waited for light the Spirit bade me go forward nothing doubting, and so on the strength of *his*



Word a contract was made out, which was to be signed on a certain day, and yet up to within a few hours of the time there was not enough money on hand to meet the demand.

This was a most interesting chance to just watch and see how deliverance would come, so I put the contract in my pocket, saying, "Lord, the time is short; what shall I do?"

I seemed impelled to make a call where of all places in the world I should least have looked for help, but as I was about leaving, a person with whom I was not personally acquainted came to me, and without opening conversation, said,

"I've been praying much over a sum of money that I want to give to the Lord, and I am confident he has led me to you." I asked how large the amount was, and found it to be exactly what was needed to complete the contract.

I said to this person, "How did you happen to come to me?"

The answer was, "I believe I was divinely guided to you. I knew you were interested in this work, and in answer to my prayer the Lord directed me to you."

I took the money in his name, and praised him for such wonderful victory.

One morning while seated at my desk, suddenly the Spirit of the Lord came upon me and demanded my attention.

I said, "Speak, Lord, for thy servant heareth."

Then the voice spoke to my soul, pressing upon me the importance of going to a fellow-man and offering financial assistance.

I glanced at the clock, which told the hour of nine, and with one excuse and another, I postponed the matter until nearly ten. Then I arose, saying, "Lord, I will go, even though it seems like a foolhardy expedition."

I reached the place, asked the question as to whether

the man needed help, and was startled when he replied :  
 " One hour ago such help would have proved a great relief, but now the want is met." You see, while I was inventing excuses, God sent some other messenger on this errand of mercy. God not only talks with his children, but requires *prompt obedience*.

E. G. SELCHOW.

---

D. HANCHETT,

Kaneville, Ill.

I recognize God's hand in his Providential dealings, and those dealings toward me have always been in mercy.

I have often seen his special Providence in answer to prayer. Starting with a small capital he has enabled me to give some thousands of dollars for the cause of Christ, and now in old age I have a competency of this world's goods.

D. HANCHETT.

---

LEW E. DARROW,

President of the First National Bank, Corning, Ia.

In 1867 I was a book-keeper in New York City. My employers decided to close their business, and notified their employés that they would not be wanted after a month. I immediately advertised for a position. The same day my advertisement appeared in the paper I received a note from a firm requesting me to call. I called, and the first question asked me was : " What do you do on Sunday ?" I replied that I attended Dr. Foster's (now Bishop Foster) church, and taught a Sunday-school class there. The gentleman then said, " I do not want a man to keep books for me who does not fear God." The result of the interview was I went to a new place the next day at an increased salary.

Toward the close of the year this new firm so changed their business that they required no book-keeper, and I was again to be without a place, but I was not fearful about the matter, for I believed God would care for me.

My wife often wondered how I could be so cheerful under the circumstances. The last day of December came and I knew not where I was to work the coming year. Just about four o'clock in the afternoon a gentleman in the same line of business came in, and asked my employer if he knew of a good book-keeper he could get. My employer immediately recommended me, and I was engaged, and went to work at the beginning of the new year without the loss of a day's time.

I feel that God opened the way for me in these two cases, as he has often done at other times.

LEW E. DARROW.

WILLIAM F. BROSS,

Ex-Lieutenant-Governor of Illinois, and Proprietor of the Chicago *Tribune*.

The integrity and energy of character which a Christian life inculcates become known to the business public, and are a sure basis of success.

It is in this way the dear Lord gives prosperity to his people.

In my own case, especially while in college, I can give facts that prove to me as conclusively as anything can that Providence directed me to the means of securing my graduation from Williams College, and in all my subsequent history many instances have occurred where the hand of the Lord guided me to whatever success I have been able to achieve.

Unworthy as I know I have been the Lord has ever been my guide to direct, bless, and comfort me.

WILLIAM F. BROSS.

HON. JAMES BLACK,

Lawyer, Lancaster, Pa.

Three times in my business life when environed with difficulties, with apparently no escape, deliverance came in answer to prayer.

The way opened was so marked that I have ever since felt and acknowledged that my Heavenly Father's hand opened the gate.

I name three occasions as specially marked, but during all my business life I have felt his loving care and help, and do believe in his special personal Providence.

JAMES BLACK.

---

R. S. FULTON,  
Cincinnati, O.

I can and do most cheerfully bear testimony that our Heavenly Father helps his children in business. *I have had eighteen years of such help.* There have been many critical junctures in those years where prayer for a higher wisdom has been answered as manifestly as prayer for spiritual blessings.

I do most sincerely believe that God takes interest in all the Christian's affairs, and that if any matter is large enough to concern us we may carry it to him in prayer, assured of a hearing, and of an answer, too, although the answer may differ from the expectation.

R. S. FULTON.

---

ANTHONY COMSTOCK.

The New York Society for the Suppression of Vice,  
150 Nassau Street, New York.

A short time ago we needed funds to work with in this Society. Our treasury was empty. Those to whom I could go for assistance were out of the city, and some of them out of the country. There was a very important work to be done. It lay heavy upon my mind. I could not sleep at night. I sought the Lord in prayer. I plead that in his own way he would send me means to work with. I went to the office the next morning determined to do my part, and leave all in his hands. A man came in to call upon me, and left \$200 in cash before he left the office.

Another similar instance, where we needed funds to secure evidence against men that were openly violating the law, I sought the Lord for help, for it seemed as if all human sources were dried up for the time being. I prayed God's blessing, and that he would send us means to work with. On reaching my office I found an envelope with \$150 lying upon my desk. Where it came from I do not know, except that it came in answer to prayer.

A few years ago we were in debt some \$3000. I had taken this burden to the Lord in prayer. My only plea was, "Thou art able and willing in thine own time." And although my blood was shed by attempted assassination, yet as I look back I believe that that was God's best way of bringing the people to see the necessities of this Society and arousing public conscience; because that stroke of the assassin's knife, though it laid me low for days, was the means, under the blessing of God, of not only paying that debt, but this Society has been cared for ever since.

So in the passage of laws at Washington; so in securing enactments in the Legislature, and so in the success of every department of this work, whenever we go to God for his blessing, always yielding our will to his, we find our efforts crowned with success.

ANTHONY COMSTOCK.

GENERAL CLINTON B. FISK,

New York.

God helps the Christian in business. It cannot be otherwise when a man with established principles of Christian charity and uprightness moves among the exchanges, "diligent in business, fervent in spirit, serving the Lord."

Reverses come to many of the best of men. God assists them in that way, chastening and educating them for better work.

Illustrations showing God's wonderful dealings with

business men who have been consecrated to his service are abundant.

Mr. Samuel Budgett, late of Bristol, England, and Sir William McArthur, late Lord Mayor of London, are striking examples in Europe.

J. B. Cornell and the late William E. Dodge, of New York, rank among the first business men of America. All these have been among the largest givers of money and time to advancing God's kingdom on the earth, and have been among the most successful of business men.

Sanctified common sense goes a great way in laying the foundations for success in all legitimate business enterprises.

It is a great thing to be lifted above the trammels of commercial selfishness and recognize "God in business."

CLINTON B. FISK.

### DAVID M. TORREY,

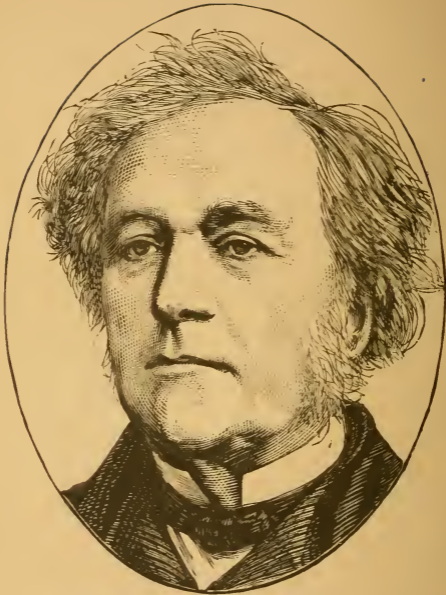
Banker and Broker, New York.

I commenced my Christian life and walk with God, February 22d, 1876, through the instrumentality of Mr. Moody in the Hippodrome. His most precious instruction to me was to take God at his word and trust him. This I did to my soul's salvation. Having found the dear Lord good, and ready to help me in time of need, I thought I would try him in temporal things as I was out of business. After praying and trusting for three days he opened the way. The first day he allowed me to make eighty-five cents. It continued to increase, and he has poured thousands of dollars into my lap. My business now is the result of that little beginning and the answer to prayer. It has always been my plan to reserve ten per cent of my profits for God's use.

I could say much more, and many things which would seem like a dream to hear, but I know how good God has been to me, and what he has done for me, he is willing to do for *any* soul that will trust him.

D. M. TORREY.





SAMUEL MORLEY.



## SAMUEL MORLEY.

Samuel Morley was the youngest of John Morley's three children. He was born at Hackney, a suburb of London, in the year 1809. In early manhood he joined the business of his father and uncle in London, where he soon became the chief director and moving spirit.

It was his habit to admit into a limited partnership, for a certain number of years, five men, who at the time were the heads of departments. They became partners, and the next in rank in each department was promoted to the head of the department, to be taken into partnership when the due time came. Thus every boy who entered the employ of Mr. Morley had before him the possibility of winning the magnificent prize of a partnership in the famous house.

Not many years ago, when the famous building known as Exeter Hall, and honored by many hallowed associations, was offered for sale, and efforts were made to use it as a theatre, Samuel Morley came to the rescue. He wrote his check for \$25,000, and gave it to the Secretary of the Young Men's Christian Association to enable him to buy the building for the Association.

Aid to churches came from him, too, with astonishing munificence. Any church desiring to erect a new building or to clear its present building of debt, might count on a gift from Mr. Morley. The low spiritual condition of London weighed heavily upon him, and he labored hard to arouse public interest in the subject. Eventually twenty-four places of worship of the Congregational denomination were built as the result of his effort, and to each of them he gave \$2500—a total of \$60,000 in that one matter alone. Toward the cost of the beautiful Memorial Hall in London, Mr. Morley gave \$30,000; and shortly before his death he undertook to pay \$25,000 more toward the cost of erecting ten similar halls, on a smaller scale in various parts of London, for poor brethren to meet in.

Mr. Morley's business increased until it has now transactions with every civilized nation on the face of the

earth. He gave God the credit for his remarkable success.

“He that soweth bountifully shall reap also bountifully, for God loveth a cheerful giver.”

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GEORGE H. SHIELDS,

St. Louis, Mo.

Whatever of success in business I may have attained, I attribute to the blessings of the Ruler of the Universe. Often success came in direct answer to prayer, and frequently seeming disappointment proved a blessing ultimately.

I believe as firmly in the overruling Providence of God in our temporal prosperity or adversity as I do in his omniscience and omnipotence.

GEORGE H. SHIELDS.

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Do your best. God will do the rest.

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### THE MISDIRECTED ENVELOPES.

James Jerrold was out of work. He was a young married man. The dissolution of a firm threw him out of employment. Repeated failures to obtain work nearly disheartened him. But his good wife kept him hopeful, and daily prayer preserved his strength and courage, for James Jerrold believed in God.

One evening the mail brought him two letters. One was from Slater & Bunce offering him a situation and a large salary; the other was from Wallace & Co. offering a situation and a small salary. He did as doubtless hundreds of others would have done. He wrote to Slater & Bunce accepting their offer, and another to Wallace & Co. declining.

The next day he received answers to his letters.

Slater & Bunce wrote their regrets that he had declined their offer, and Wallace & Co. named the time when he should report for duty.

James had carelessly changed the envelopes in replying, and each firm had received the letter intended for the other. He hurried to the city to rectify his mistake. He was too late. The vacancy in Slater & Bunce's had been filled. Then James could only accept the inevitable. He went to his new work and small salary with a heavy heart. Wallace & Co. were an old and safe firm, and they were pleased with him. One day James was startled by a piece of news. He hurried home to tell his wife. Slater & Bunce had failed. James Jerrold's mistake proved a blessing in disguise.—*Tales of Trust.*

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DAVID M. STONE,

Proprietor *Journal of Commerce*, New York.

We often hear of the "laws of nature" and the "laws of trade," but as there is only one Lawgiver in the universe *whatever* is thus written in the constitution of things must be a law of God.

The laws of trade are the work of the same finger that inscribed the Ten Commandments on the tables of stone. They cannot be repealed or set aside by man, nor disobeyed with impunity.

Reason and revelation alike teach the one truth, that he who is in hearty sympathy with the great Lawgiver must be best able to conform his life to the requirements that control success.

If God has thus written upon every industry the laws that govern it, he must desire to have such rules obeyed, and no heart that seeks his help will be refused his aid.

The divine revelation is full of promises to all who ask supernal guidance; and experience proves that no honest appeal is left unanswered.

DAVID M. STONE.

## REV. C. H. YATMAN.

The Bible has much to say to business men. I'd like to have the first ten verses of the third chapter of Proverbs and the thirty-third verse of Matthew 6 printed at the top of their day-book, journal, cash-book, and ledger. They would do no harm if printed across the balance sheet in red, and given a tint color on the checks.

Considerable more Bible-reading to go along with stock quotations and price-lists would do business men good. Sunday traffic would get a death-blow if Nehemiah xiii. were given a fair chance. Do you suppose a man can read Matthew, chapter 5, in the morning and then go out to make his shekels by fair or foul means? No, sir, not if he is *a real man*. Fools and fops may, but not one we call *a man*.

It may be your opinion, but it's not mine or the Bible's, that God won't help a man make money. I can prove to you from forty-five chapters in the New Testament alone that he will, but when he goes in to rob widows and cheat his neighbors, put it down that sooner or later he will settle for less than fifty cents on the dollar.—  
*Watchman.*

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GENERAL C. T. CHRISTENSEN,  
Banker, New York.

My experience of over forty years in practical business life has taught me that the business man who is a firm believer in God—that is, who constantly and faithfully moulds his thoughts, words, and actions on divine precepts, is surest to reap permanent success in life, and, what is better still, and often compensates for lack of such success, the absolute confidence and respect of his fellow-men and the inward comfort and strength that lies in the testimony of his conscience that he has endeavored to the best of his ability to do right under all circumstances.

The God-fearing merchant is the soul of honesty and

integrity ; his word is his bond, and he is also generous and genial to those around him, whether partners, employés, customers, or even competitors. He loves his work. To him it is not a dry, wearisome struggle for existence. He feels that he has a duty to perform. He appreciates the noble purposes for which honest business is conducted. He spreads happiness around him by being happy himself.

*That* is my ideal of a Christian business man, and I have met many bright examples of such in my experience, and their number is being constantly increased.

C. T. CHRISTENSEN.

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### REV. WILBUR F. CRAFTS.

In his book "Successful Men of To-day," Mr. Crafts writes :

"The wealthy men of our cities, as well as of our farms, are chiefly religious men.

"I asked a prominent business man of Chicago, who has been active in the very heart of its commercial life for sixteen years, to make a careful list of its one hundred richest men, and then tell me how many of them were church members. His report was, 'seventy church members ; twenty-four attend church, and I think are not members ; three I consider dissipated, and three are Jews, who are good citizens.'

"One of the wealthiest manufacturers of Philadelphia told me that the percentage of Christian men among the wealthy of that city was as good as in Chicago. Rev. Dr. Washington Gladden is authority for the statement that about three fourths of the business men in the city of Springfield, Mass., are actively engaged in Christian work.

"The Bible books from Joshua to Job are a series of sermons on the secrets of success and failure, illustrated by the brief biographies of fifty rulers, all negatively or positively enforcing that text which is the key verse of all Old Testament history :

“ ‘ As long as he sought the Lord, God made him to prosper.’ ”

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### PROFESSOR EBEN TOURGÉE,

Director New England Conservatory of Music, Boston.

I am reminded of an experience in the early history of the North End Mission which established my own confidence in a Providential guidance in business affairs, and which may prove of interest and encouragement to others. I became deeply interested in the Mission at a time when its income was very small, but when its opportunities for usefulness were boundless. A few earnest men stood by it and much good was accomplished ; but in spite of our efforts we were running behind, and it became a very serious problem as to how the necessary expense of about \$500 a month could be met. There came a day about this time when some money must be raised, and the matter lay heavily on my heart, and became the subject of my constant prayer.

As it happened (?) I met a friend to whom I unbosomed my great interest in the matter, and he kindly suggested the name of a gentleman whom I did not know, but who he said might be willing to help us.

I immediately proposed that we visit the gentleman in question, which we accordingly did, and I was introduced to him in his office, and proceeded to state the case, appealing in the name of the good work begun, and the large possibilities of usefulness in the future, to his kindly interest.

I could not forecast the good purpose of his heart as it was moved at that moment, as I felt, by the Spirit of God. I certainly should have been delighted with \$50 ; but to my overwhelming joy he walked to his safe and took out \$500, which he placed in my hand, saying, at the same time, that I should come again in one month and get \$500 more, and at the end of another month for as much more, and so on for the next twelve months. His sole provision in the gift was that I should not men-

tion his name—a request I have always honored—but his kindly deed is remembered in Heaven, and his reward will await him there.

This is but one of numerous incidents in my own experience, in which I have met with unqualified assurances that God does not leave us alone in financial matters.

E. TOURGÉE.

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### SAMUEL BUDGETT.

Samuel Budgett, the general provision merchant-prince of Kingswood Hall, England, was a living proof of God's help in business.

He had a natural inclination to trade. He commenced trading with his companions at the age of eleven. As soon as he got a few shillings ahead his warm heart impelled him to give the money away. He was converted early in life and determined to live and work for God.

He established a provision business at Kingswood Hall. It grew to immense proportions. A writer in the *Christian Miscellany*, for 1847, said: "I dropped into the giant warehouse of Samuel Budgett. The clerk said, 'Our men are engaged in morning prayer. Will you step up?' I entered a room in which were from fifty to one hundred porters in white frocks, all sitting in the stillness of family devotion. At the table sat a devout laborer giving out a hymn. The singing charmed me. We then fell on our knees and worshipped the God of commerce. Then the porters went about their business with happy hearts. Everything in this establishment is sanctified by prayer. It is no wonder that Samuel Budgett, in addition to his having peace and piety among his men, has arisen from a small beginning to great wealth and prosperity."

"I will lift up mine eyes unto the hills, from whence cometh my help.

"My help cometh from the Lord, which made heaven and earth."

FRANCIS M. BUCK,  
Chicago, Ill.

It pays to take God into partnership. We should look to him continually during our business perplexities. The Lord has blessed me wonderfully in my business life, and I am sure that those who put their trust in him will never be confounded.

FRANCIS M. BUCK.

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EDSON ALLEN,  
Toledo, O.

I am confident that God guided me fifty years ago from Vermont to this place. I reached here with neither money nor friends. The Lord has prospered me in business, and enabled me to give hundreds of dollars to the cause of missions. Now, well on in years, I have all I need of this world's goods.

EDSON ALLEN.

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ROBERT CAPPER,  
Swansea, England.

Mr. Robert Capper is the eldest son of the late Charles Capper, formerly Member of Parliament for the ancient Borough of Sandwich. His early years were spent in the employment of Messrs. Peto, Betts & Brassey, of world-wide fame, concerned in the management of docks, railways, and submarine cables, at home and abroad, and in their projection, directly under the personal observation of Sir Morton Peto and the late Thomas Brassey. Upon the sudden death of his father, he and two brothers went to Western Equatorial Africa, being the least known of all the countries the brothers had visited, ascending the then very little known rivers, Niger and Congo, going where white men had never been seen. Few men living or dead have seen so much of Western Africa between Sierra Leone and St. Paul-de-Loanda as



Mr. Capper, passing through every imaginable danger on land and by water, "the arrow that flies by day and the pestilence that walks by night, to say nothing of the sickness that destroys at noonday." Though unhurt himself, his brothers perished. Mr. Robert Capper was shipwrecked at Cape Barbas, about the centre of the stretch of coast formed by some five hundred miles of the Great Desert of Sahara, which abuts upon the Atlantic, and after a week's hardship, he was rescued by acting upon a *dream*. For the past eight years and upward Mr. Capper has managed and still controls the fortunes of Swansea Harbor, to the great profit of the town and community around.

He writes :

SWANSEA, September 17, 1887.

As an African traveller and a man of business I hasten to bear witness to "God in business." I have experienced it every day for years. I have mentioned it only to my friend, James Inskip, of Bristol, and to a lady who was endeavoring to get a child into the Masonic School. When every one seemed against her I urged her to have faith, and ask God's help.

I have her letter saying she did as I advised, and her child entered the school.

ROBERT CAPPER.

WILLIAM V. HOLMES,

Poughkeepsie, N. Y.

I will very gladly testify that God is with us in business to guide and help.

I am about entering business for myself. For a long time I have been undecided in this matter.

At last I made it a subject of prayer, and then God opened the way for me in a manner I little dreamed of. I believe it to be a direct answer to prayer.

I would not dare to enter my new business without God's help—with it, I feel certain of success.

WILLIAM V. HOLMES.

## THE LORD'S INSURANCE MONEY.

A merchant in New York had pledged to give to the Lord a certain portion of his business receipts as fast as they were collected. He called this *The Lord's Insurance Money*, for, said he, "So long as I give, so long will the Lord help and bless me, and in some way he will give me the means to give.

"It is a blessing to my heart to keep it open in gratitude ; a blessing to dispose of it to gladden other hearts, and the surest way to keep the Lord's favor with me."

The results of his experience were blessed indeed, as he said, "I never realized before how closely the Lord is connected with my interests, and how he helps me in all my business plans.

"Things happen daily which show me that some One who knows more than I is protecting me. Bad debts have been paid which I did not expect. Errand boys just getting into sly and bad habits have been discovered ere their thefts had proceeded far. As I needed competent help in my business it has come just as it was wanted.

"When customers were about to fail somehow their debts to me were paid, although they failed to pay others. A severe fire came to my office and seemed to have swept all my valuables away. But it was stopped at just the right moment, and not one thing valuable was lost. The insurance companies paid me enough to replace every damage, and the office was renewed better than before. The Lord sends me business enough to pay my debts, while others are dull.

"I cannot tell why it is except that I always pray for my business, and ask the Lord to bless it for the good of others, and that the means which come from it may be used for his cause.

"*When I stop giving business stops coming.* When I stop praying for it perplexities arise. As long as I pray for it, it all moves easily and I have no care or trouble.

The Lord is my Banker, my Insurer, my Deliverer,

my Patron, and my Blessed Guardian of temporal things as well as spiritual.”—*The Wonders of Prayer*.

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“Blessed is he that considereth the poor. The Lord will deliver him in time of trouble. The Lord will preserve him, and keep him alive, and he shall be blessed upon the earth.”

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WILLIAM SUTCLIFF,  
Late of Bacup, England.

BACUP, September 20, 1887.

DEAR SIR : I send you by post a sketch of my father's life which I think is to the point.

JAMES S. SUTCLIFF,  
Mayor of Bacup.

Mr. William Sutcliff was born at Great House Clough, in the vale of Todmorden, July 7th, 1797. When in his teens he was sent with a horse and cart for flour to a Mr. Thompson's mill. Discovering, as he was returning home, that Mr. Thompson had given him ten shillings too much change he drove back at once to rectify the mistake. This circumstance caused him to be closely watched by Mr. Thompson, and led to an engagement satisfactory to both parties. In 1828 he was intrusted with the management of the Bacup branch of Mr. Thompson's business, and was soon after taken into partnership. This partnership was dissolved in 1852, and Mr. Sutcliff became the sole owner of the Bacup and Rawtenstall establishments.

He was a devoutly religious man. The venerable Rev. William Tranter says : “When his new mill was completed he applied to me to consecrate it to God before any worldly business was done. I did as he desired. His daughter has often heard him say, ‘God has been revealing himself to me in a wonderful manner.’”

Sanctified by the grace of the Messiah, Mr. Sutcliff

made his money, used it, and gave it. An able capitalist and at the same time a Christian philanthropist.

His business engagements often called him away from home, and long, lonely night journeys exposed him to many perils, but placing himself in the hands of God he moved with a charmed life. Once when returning at midnight a professedly crippled woman solicited a ride in his buggy.

It was well known that on this night Mr. Sutcliff had a large sum of money with him. Unsuspecting any mischief, Mr. Sutcliff stopped his horse while he made a call at the house of a customer. Returning to the street he found that the team and the woman had vanished. The vehicle was found quite safe at a distance, but the "cripple" was not to be seen. Mr. Sutcliff now saw that the whole thing was a plot to rob him; the pretended cripple, however, thinking that Mr. Sutcliff had gone for assistance decamped, and the scheme was frustrated.

On other occasions he narrowly escaped violence and death. Mr. Sutcliff continually saw the hand of God guiding and sheltering him.

One night a fire broke out in a mill adjoining his corn-mill, and soon the windows of the corn-mill were ablaze.

Aroused from sleep Mr. Sutcliff bade his men do their best to save the property; then, falling upon his knees he asked for divine help. Just at the moment when it seemed impossible to save the corn-mill, the wind suddenly veered and blew the flames in an opposite direction, and his property was saved.

Throughout his whole life he remembered that he was the servant of God, and prosecuted his business in the spirit of Christianity, and God prospered him in business. From comparatively small beginnings he became a wealthy man, but to the end retained all his humility of spirit and simplicity of life.

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“He that hath a bountiful eye shall be blessed.”

JOHN H. CASSIDY,  
New York.

God has assisted me for forty-six years of business life. I am now nearly seventy years old. During the last years of my life nothing has been done without first consulting my God. Never do I enter into anything without his approval. In all my ways I have tried to acknowledge him, and he has directed my path. I never attempt any business large or small except such as I can carry to him for a blessing.

Oh, how good my God has been in showing me what to do!

JOHN H. CASSIDY.

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Carved in stone upon the front of one of the great business structures of London is the inscription :

“ The Earth Is The Lord’s, And The Fulness Thereof.”

The time is coming when God will be generally recognized in business, when men will do business for Jesus when upon many a sign will be seen the words :

“ Holiness unto the Lord.”

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DR. CHARLES CULLIS.

Dr. Charles Cullis is the founder and superintendent of the Consumptives’ Home, Boston, Mass., and also the head of a number of other institutions all depending upon God for financial support. In his annual report for 1887, he says :

“ An explanation is due to our donors why our report has been delayed for two years. For several years it has been in my mind that some time the Lord would give me an opportunity to prove to the world that he is the

supporter of this work, and he alone ; that he could supply all our need if a report were not printed ; so I decided that if at any time we were in great straits again, I would withhold printing a report, until such time as the straits were ended ; for this reason : It is a common remark that ‘ Dr. Cullis says he does not make any appeals, but his report is an appeal ; he sends it to everybody, and they naturally send him money.’ Let me give one answer to this. I *only* send my report to donors, that they may find there the acknowledgment of their money, and see how it has been used. All other persons wishing a report must send for it, and pay twenty-five cents a copy. I determined three years ago, when we were in great straits, and were behind in the payment of many bills, that I would not issue a report until I could say and prove that the Lord was equal to all emergencies, and a present help in time of trouble. Hence the delay in issuing this report. I would say to the praise and glory of God that he has answered prayer, and delivered us in seasons when no one knew our condition, and gave us a *larger* amount in the year during which the report was withheld than for many years previous, leaving at the end of the year a balance in the treasury. It *is* blessed to trust the Lord.

“ Sometimes I am in great straits. Then people say to me, ‘ I should think you would be weary of these continual trials of faith.’ No. It is the most delightful life God ever gave to man. ‘ Yes,’ they say, ‘ it must be delightful when you have plenty of money, but when you have to wait day after day with only a little money coming in I should think it would kill you.’ I have had all this said to me again and again, but God knows that my heart rests in him ; that I have no pledges of gifts, no promises of man to fall back upon. I have simply and only the Word of Jesus. Yes, it is more to me than any earthly bank or millions of money, and my heart sings for joy, not only when there is an abundance, but in the trial ; for his Word is ‘ a rock,’ and upon that rock I ‘ stand.’

“ God lives ! As I take my pen to record this report,

my mind looks at the twenty-three years since the Consumptives' Home was started. These wonderful years of blessing, of his care and love, of the thousands of prayers answered, of the souls saved, and the increased faith of God's children, as they have learned of God's dealings with me in this his own work, and my heart says, 'Let everything that hath breath praise the Lord. Praise ye the Lord.' I ask myself, 'Would I give up the simple way of trusting God's Word for the supply of my needs, and look to human hands and hearts for that supply?' My soul says, '*Never.*' I do not mean that human hands and hearts have not helped me—how else could help come?—but it has been in answer to the voice of God, not mine. The longer I live the more I praise God that he moves upon the hearts of men to help, so I look to him and give him the praise, that those who give are with me instruments of the living God.

"During the year the Lord has sent in cash, in answer to prayer alone, \$31,223.45.

"For the twenty-three years since the work was established, \$574,416.24."

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WILLIAM ALEXANDER SMITH,

Banker, New York.

Does God assist the Christian in business?

Yes. I do not know that I can better further answer your inquiry than by saying that I am a firm believer in a special Providence.

WILLIAM ALEXANDER SMITH.

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"Is it wrong to have money? That depends upon where you place your box of gold. If you put it on your head it will crush you to the earth. If you place it on the ground and stand upon it, it will lift you a step nearer heaven."

THEODORE L. CUYLER.

F. M.

LONDON, September 16, 1887.

I wish to state that I for one have felt the Father's helping hand in many ways. I have sometimes been driven almost to despair to know how to assist those who are dear to me, and I have prayed to God and he has answered me.

I hope your book will meet with success, for we need some such work to turn the people's hearts toward their Saviour, for many in England now have become so degenerate, selfish, and wicked, that they deem a person mad if he or she tries to follow Christ in spirit and in truth.

F. M.

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WILLIAM H. HENDRICKSON,

New York.

I was led to see, by the life and testimony of a dear brother, that our heavenly Father cares for us in all our daily needs, and I felt assured that if I would seek first the kingdom of God and his righteousness all these things would be added unto me.

To-day I can say God has kept his promise. Although before this I had been a professing Christian, I was now led to see that the Lord was willing to help us in temporal as well as spiritual matters.

At this time I was in need in a business way, yet I took him at his word. Now, after six years of this manner of living and trusting, I have found that all things have worked together for my good.

I know now that it is better to trust in the Lord than to put confidence in man.

I might relate many events which have proved to me that God hears and answers prayer.

WILLIAM H. HENDRICKSON.



## THE LORD HELPS.

A poor weaver once lived in the little German town of Wupperthal. He trusted in God at all times. "The Lord helps," he was accustomed to say under all circumstances of trouble. One day, on account of depression, he was discharged. "The Lord helps," he said. When his wife heard the sad news she bewailed it terribly. As the days went on poverty pinched them sorely. At last came the day when not a penny was left—no bread, no fuel in the house. Starvation stared them in the face. The window was open, and possibly the words which the weaver kept repeating, "The Lord helps," were heard outside, for a street-boy looked saucily in and threw a dead raven at the feet of the weaver. "There, saint; there is something for you to eat," he said, tauntingly.

The weaver picked up the dead raven and said, "Poor creature. It must have died of hunger." He felt of its crop to see if it were empty and noticed something hard. Wishing to know what had caused the bird's death he opened the gullet, when to his surprise a gold necklace fell into his hand. "The Lord helps," cried the weaver. In haste he took the necklace to the nearest goldsmith, and told him how he had found it. The goldsmith recognized it as one he had seen before.

"Shall I tell you the owner?" he asked.

"Yes. I would gladly return it."

The goldsmith said it belonged to the owner of the factory from which the weaver had been discharged.

He took the necklace to his former employer. It was received with joy, for suspicion had fallen upon a servant. The merchant was ashamed and touched. He had not forgotten the words uttered by the poor man when he was discharged.

"Yes," he said. "The Lord helps. You shall not only go home richly rewarded, but you can return to work. You shall henceforth be no more in need."—*H. L. Hastings, Boston.*

Thus he who fed Elijah by the living ravens, fed this disciple by a dead one.—*Tales of Trust.*

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“The young lions do lack, and suffer hunger: but they that seek the Lord shall not want any good *thing*.”

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JAMES R. PITCHER,  
New York.

I do not see how any one who believes in the existence of a God at all can doubt the fact that he does take an interest in our temporal affairs, and *that* to over-rule them to our best good.

Among the first requisites to real success in any form of business, if not the very first, are probity and rectitude, and the man who does not observe these undeviatingly in the course of his business life must inevitably suffer as the result of such neglect of the laws on which the Creator has conditioned success.

JAMES R. PITCHER.

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NATHANIEL RIPLEY COBB.

At Forest Hill Cemetery may be found this epitaph: “To Nathaniel Ripley Cobb. Died, May 22d, 1834, aged thirty-six, who during a mercantile career of twelve years dispensed upward of \$40,000.”

This was the man who, at twenty-five years of age, wrote these words:

“By the grace of God, I will never be worth more than \$50,000. I will give one fourth of the net profits of my business to charitable and religious uses. If I am ever worth \$20,000, I will give one half my net profits. If I am ever worth \$30,000, I will give three fourths, and the whole after \$50,000.”

“ So help me God, or give to a more faithful steward and set me aside.

N. R. COBB.”

November, 1821.

This was the man who said on his dying bed : “ I have been active and busy. God has prospered me. My hope in Christ is worth infinitely more than all other things.”

His example was imitated. The publisher of a religious paper, at Richmond, Va., received a letter as follows : “ About ten years ago I read of the resolution of Mr. Cobb. I determined to follow his plan. Enclosed find draft for \$500 for missions.”

Another merchant says : “ It is now several years since I adopted this plan. Under it I have acquired a handsome capital, and have been prospered beyond my most sanguine expectations. Although constantly giving, I have never yet touched the bottom of the fund. Sometimes my own part proved inadequate to my support, but the tide has soon turned, and I have recognized a helping hand more than making good all past deficiencies.”

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“ He that hath pity upon the poor lendeth to the Lord, and that which he hath given will he pay him again.”

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### PROFESSOR J. MARK BALDWIN.

Although I am not a business man in any commercial sense, yet as far as my experience goes it gives me pleasure to say that God does help the Christian in business.

Providence is to me a practical working factor in every-day affairs.

J. MARK BALDWIN.

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Said a blasphemous and infidel farmer to a devout man : " I have raised as large a crop of corn this year as you have."

" Yes," was the reply. " But God does not always make up his accounts the first day of September."

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REV. J. C. ALLEN,

Pastor Hanson Place Baptist Church, Brooklyn, N. Y.

CASE 1.—A prominent business man in New York, for years a liberal giver and advocate thereof, bought a controlling interest in a leading enterprise, incurring thereby a debt of \$250,000. Soon after he subscribed several thousand dollars toward paying the debt of his church, and trusted God to furnish the means. By the divine blessing the subscription was paid, and in about two years the entire personal debt.

CASE 2.—A gentleman in Elizabeth, N. J., made a large subscription to his church debt, and had a very prosperous term of years succeeding. On one occasion he said in grateful acknowledgment, " Pastor, last week I did the biggest business I ever did in my life."

CASE 3.—Another man, an honored deacon in the same church, gave largely to the same object, and just after making the first payment, received money on a long-supposed worthless stock, and said, " The Lord pays interest promptly." Again he gave liberally to Home Missions, and the next day made \$100 in an unexpected way. Meeting his pastor on Broadway, the fact was gratefully stated, and \$10 added to the contribution for missions. This good man has said repeatedly, " I have never made a gift of money to God's cause, but that he has soon more than repaid it in some unexpected way."

CASE 4.—A member of Hanson Place Church promised in advance \$1000 toward the debt. Soon after his pastor asked him to make it \$1500.

He quickly replied, " I'll do that, for since I prom-

ised the \$1000, I have made a contract with a man of whom I never heard before, by which I shall make \$1500 outside my regular business. It is the Lord's doing, and I will cheerfully give the money to him."

CASE 5.—The writer's parents began by giving ten per cent regularly every year, and, as profits grew, increased the rate until they gave twenty per cent and sometimes more. It is their grateful testimony that the more they gave to God, the more he gave to them.

J. C. ALLEN.

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"Honor the Lord with thy substance, and with the first fruits of all thy increase. So shall thy barns be filled with plenty, and thy presses shall burst forth with new wine."

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### EVERETT P. WHEELER.

The true Christian has the most powerful of all motives—the love of God—and this gives him energy and courage in business as in everything else. His life is earnest, and, therefore, effective.

E. P. WHEELER.

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### A BOY'S TESTIMONY.

When walking up Yarborough Road the other day, my attention was arrested by a boy singing, "Glory to God." He was apparently about twelve or thirteen years of age; his dress was poor; his pale face bore the appearance of his having suffered want.

Accosting him, I said: "Hallo, boy, what are you shouting 'Glory' for?"

"'Cause I'm happy, sir!"

"Happy!" I said. "What do you mean?"

"I gave my heart to God, sir, and I'm happy. I was a great sinner; but Jesus died on the cross for me; his blood washed away all my sin, and now I'm happy."

His earnest, simple faith was very touching ; I felt my eyes getting moist. I asked him how long he had been happy.

“ Only a month,” he said.

“ Where were you converted ?”

“ In the Lake-Road Mission Hall.”

“ That is where Mrs. Booth preaches ?”

“ Yes ; I gave myself up to God there one night, and I am happy since, and I don't want for anything now. I pray to God, and he sends me jobs.”

“ What business are you in, my boy ?” I asked.

“ I ain't in no regular business,” he said ; “ I'm an errand boy ; I have no regular work, but I pray to God, and he sends me jobs. I have no job to-day yet, but God will send me one. I never want now.”

It was very touching to hear his simple but strong faith and trust in God. “ Bread enough and to spare,” was his testimony of the Father's house.—*Words of Life.*

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“ The Lord is my Shepherd ; I shall not want.”

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### ESTHER B. TUTTLE.

A rich merchant, who was supporting several missionaries in India, was asked how he could do it. He replied : “ At my conversion I promised to give away a certain part of what my business brought in, and every year it has brought me in about double what it did the year before, so I keep multiplying my gifts to Christ's cause.” This testimony could be duplicated in scores of instances.

I knew of a gentleman who was dependent upon a salary, and was singularly unfortunate in losing his positions. Finally he gave into the hands of his wife the management of the household expenses. She began the practice of systematic giving ; the tithe was faithfully laid by, and such free-will offerings were added as she

could by economy save from the remainder. Immediately the tide of fortune turned. In place of the husband losing his positions, he began to be promoted, and has gone steadily forward ever since. Now and then the wife goes to him and says: "Ned, you may expect another promotion, I am going to give again."

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WILLIAM F. HILLS,

President Young Men's Christian Association, Lowell,  
Mass.

The Lord has aided me in selling goods, in collecting bad debts, and in various details of business life.

When a boy, a few months after my conversion, I was sent to collect a bill of several hundred dollars. I realized that my age and lack of experience would surely give me no advantage over my older fellow-clerks who had failed in similar attempts, so I laid the matter before the Lord. I found the man in his stable, and when asked to settle the account, he replied, "Yes, come in the house and I will pay you."

Among other bills collected was one of about twenty dollars. The account was several years old. After asking the Lord for success, I presented the bill and the man said, "Well, I might as well pay it, I suppose." My employer was astonished to see the money, and the senior clerk in the store, who had several times presented the bill, asked me, "What did you say?" The clerk was not a Christian, and the question afforded an opportunity to testify for the Lord.

One morning we found ourselves unable to open the bank safe-vault. To obtain safe workmen from a neighboring city would involve considerable expense and a serious inconvenience to business for at least a day. We tried in every conceivable way to open the door, but it seemed to be a hopeless task, as the key was susceptible of several million changes.

It was then made the subject of prayer, and *the third change opened the door.*

WILLIAM F. HILLS.

## BUSINESS MEN'S TESTIMONIES

Given at the John Street (New York) Business Men's Noontday Prayer-Meeting.

“I am a truckman. God guides me in business. Yesterday I heard about a seven-dollar contract. I went to see about it. It had just been given out to the Erie Railroad. I said, ‘Praise the Lord! Perhaps the Erie Railroad needs seven dollars more than I do.’ I hunted for another job. I found one. This one paid me fifty dollars. If I had taken the first one, I would not have found the second one. God is my partner. I did business without him for twenty years, and failed every two or three years. I have been doing business *with* him for twenty years, and have not failed once.”

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“I can also testify of God's help in business. Some time ago while temporarily stopping in a small town I ran short of funds. I tried to borrow a few dollars, but was unsuccessful. Every person to whom I applied refused help. I took my case to the Lord. Immediately it flashed across my mind that a man who lived in that neighborhood owed me some money. I made inquiries, and learned that he would be in town the next day. I requested my informant to ask this man to call upon me. I went to the hotel and registered. I had not a dollar, but I had such confidence in God that I felt sure he would enable me to pay my hotel bill. The next day my debtor called. I told him I was greatly in need of money.

“He took out his purse and paid his debt with interest.

“His promptitude was marvellous. I had formerly sued him and threatened him. It did no good. I took it to God, and the man paid his obligation.”

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“I once sat in the gallery at a missionary meeting. The presiding officer said: ‘We cannot pass the plate



in the gallery. If any person upstairs wishes to contribute let him throw the money on the platform.' All the money I had was two Mexican silver dollars. I threw them down. It was noticed by the presiding minister, with whom I was slightly acquainted. A few days later this man offered me the agency for his new book, which was about to be issued by Harpers. I accepted it, and cleared one dollar on every book. Out of that two dollars given to the Lord, I made two hundred dollars."

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"Last Saturday I had a note to meet. The night before, knowing that I did not have enough money in the bank, I asked the Lord to send the money. I expected to find it in Saturday morning's mail. I opened my mail. The money was not there. I told my son to go to every one of my customers and do his best to collect some money. Before twelve o'clock my son came back with five hundred dollars—enough to pay the note. I mention this to show that God does not always answer us in the way we expect, and also to show that we must do our level best ourselves."

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"I am in business in this very street. Business being a little dull I have been thinking of moving. I asked God to give me a sign by which I would know if I had better go or stay. That very afternoon a gentleman came in looking for desk room. I rented to him a small space, for which he is paying me *one third of my entire rent*. God gave me an immediate answer."

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"Since I have become a Christian, my business has increased one hundred per cent."

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"People say, 'Christianity won't do for travelling men. To sell goods you must drink.' I want to deny

that assertion. I'm a travelling man. Going from Maine to California. I sell goods without drinking. I must be a pretty fair salesman, for I get one of the largest salaries paid in the business. I can take Jesus Christ wherever I go, and I can sell more goods with him than without him."

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"The business which I entered when I became a Christian was one which ordinarily requires from twenty-five to fifty thousand dollars. I asked God's help, and commenced with a capital of twenty-five cents. God has aided me, and my business is successful."

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"When I was converted I was in a business which was hardly proper for a Christian. I said: 'O Lord, I will give up this business if thou wilt give me another.' I seemed to hear an answer, 'Give up your business first.' I thought this would be unwise—that it would be taking too great a risk. I repeated my prayer, 'I will give up my business if thou wilt give me another.'

"'Give it up,' was the answer.

"I gave it up. Then God in a marvellous manner opened up for me another business, and he has been with me ever since. It is safe to trust God in business."

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"One day it seemed to be my duty to leave my business and devote half a day to the effort to reclaim a poor fellow who had sunk deep into sin. The young man was induced to lead a better life. Subsequently through him I obtained over two hundred dollars' worth of new business. This was the direct result of my neglect of my business for Christ's sake. God is the best friend a business man can have."

“On March 12th, 1888, while in the country, I was caught in the great blizzard. I thought I could reach home quicker by going across lots than by taking the road. As my long overcoat was heavy and clumsy, I thought I could get through the drifts better without it. So I took it off and carried it on my arm. I managed to get within a quarter of a mile of my house when I was compelled to stop. The snow was up to my waist. It was blowing and drifting upon me to such an extent as almost to suffocate me. I shouted, but it was no use. I was a long distance from the road. If persons had been searching for me, they would never have thought of looking for me in the middle of a field. I gave myself up for lost. I felt that I was about to die. I was a professing Christian, and now, in my despair, I called upon my Maker: ‘O God. Help! Help! In the name of Jesus, help!’ Just then it seemed as if I heard a voice saying, ‘What is that in thine hand?’

“I looked in my hands. They were empty. Again came the voice, ‘What is that in thine hand?’

“I looked again. Nothing there. I thought of the overcoat on my arm.

“I heard, ‘Spread it on the snow.’

“I spread it on the snow in front of me. I laid down upon it. I found it would sustain my weight. I pushed and twisted and worked, and I found I was working myself ahead.

“In a short time I had worked myself out of the drift on top of my overcoat. *A snow-shoe!*

“I reached home almost exhausted, but calling my family around me, I told them how God had delivered me. How he told me to turn an overcoat into a snow-shoe and saved my life.

“This incident made such a profound impression upon me, that I resolved to give up my business and preach throughout the land the goodness of God. My five sons are going to join me. We all intend to be preachers.”

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“A friend of mine relates this incident:”

“I was once a passenger on a coastwise steamer.

We had a large passenger list and a very valuable cargo. A few days out from New York we became enveloped in a thick fog. For twelve hours we steamed slowly ahead. I went on deck. The captain said to me, 'I've lost my bearings. We cannot stop, and it is dangerous to go ahead.' We stood there peering into the fog, when it began to lift a little. It became clearer and clearer when suddenly we saw before us the outlines of a great black rock. We were headed directly for it. The captain shouted, and the ship's prow was turned to the right, and we sailed out into a clear, open space. Then the fog settled down again, and so continued all the day. If the fog had not lifted just as it did, we should have inevitably been wrecked. The captain, worldly man as he was, recognized the marvellous deliverance, for as we passed the rock he said to me, as the tears stood in his eyes, '*Somebody is praying for us.*' 'Yes, captain,' said I, 'two of my friends have been in the cabin praying for two hours for the safety of this ship. Let us go down and thank God for his wonderful deliverance.' "

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"A few weeks ago I entered a competitive match for a prize. I asked God to inspire me to write acceptably. I am sure he did, for it was a better written article than I had ever before produced. That was my opinion. That was the opinion of all my friends. *It won the prize of a thousand dollars!* When my friends congratulate me and say, 'I'm glad to hear of your good fortune,' I say to them, 'The Lord helped me.' "



Z. STILES ELY,  
New York.

In reply to your request for any facts in my experience tending to show "that God assists those who trust him," I beg to say that in a business experience of forty years, I have felt that whatever success I may have had, I owed to him. In several commercial crises through which the country has passed during that time, assistance has come (sometimes from unexpected quarters) in answer to prayers—not of my own, perhaps, but of those deeply interested in me. This, I presume, is not an uncommon experience, but is shared by many.

Z. STILES ELY.

JOHN HOWARD,

Founder of the Britannia Iron Works, Bedford, Eng.

This remarkable man was born at Bedford, in 1781. On completing his apprenticeship he went to Henley, on Thames, to work for a Quaker. Out of his two years' wages he saved £60, and with this amount began business in 1813. He was a faithful servant of the Lord, and God greatly blessed him in business. He finally founded the Britannia Iron Works at Bedford. These works occupy 20 acres. In one room (the painting room) congregations of 3000 persons have assembled to hear the Gospel preached by Rev. C. H. Spurgeon.

On other occasions 4000 children have assembled in the same room at the Juvenile meetings of the British and Foreign Bible Society.

Probably no other establishment of its kind in England has been visited by so many noblemen, judges, and statesmen. The renowned Garibaldi planted a tree in front of the quadrangle to commemorate his visit to these works in 1864.

John Howard for four years in succession was elected mayor. His interest in all philanthropic work was keen to the end of life. To-day the magnificent Britannia

Works at Bedford, England, bear silent testimony to the fact that God helps a Christian in business.

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“Jehoshaphat, king of Judah, who feared God, joined himself with Ahaziah, a wicked king of Israel, in trade, became his partner in a fleet bound for Ophir. As the fleet was passing out of the harbor of Eziongeber a storm, which God sent to punish this confederacy, drove them upon the rocks and they were lost. Jehoshaphat then sent out another fleet on his own account and was successful.”

A Christian is often handicapped by a godless partner. The solution is dissolution.

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GEORGE HAGUE,

Montreal, Canada.

As a man of business, I gladly testify to the reality of divine help. The Word of God, and especially the Book of Psalms, is a storehouse of experiences of great aid to those who are distressed by the cares of business. To the man who trusts in God, and has committed his soul into his keeping, the divine word is a teacher, guide, friend, and comforter. It strengthens him in times of weakness, lifts him up, braces his energies, and brings him out more than conqueror.

In my own case, I can honestly declare that I could not possibly have carried many weighty matters to a successful conclusion as I did if it had not been for divine help. I can sum up my life's experience in the words: “Having obtained help of God, I continue unto this day.”

GEORGE HAGUE.

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### A LESSON OF FAITH.

Among the officers of a church in New England, of which the writer was pastor, some years ago, was Deacon

C——. For years of his Christian life, he had frugally maintained his little family on a portion of his moderate salary. The remainder he had sacredly devoted to Christian uses. He was a systematic beneficence society in efficient working order. As a consequence, while his living was on a modest scale, his giving was done in princely style. From his charities you would have supposed him to be a millionaire. He did a larger business for the world's welfare, with the Lord as "silent partner," and on a smaller capital, than any other man I ever knew.

There was much querying over this bold policy of Deacon C——. It seemed like suicidal folly to live with no provision for the future. The young men in his Bible class used to ask, "Now, Deacon, would you advise us to go on in your style, spending or giving every dollar, and never taking death or old age into account?" "Why," he would answer, "'according to your faith be it unto you.' Can you enjoy this kind of life? That is the question. Can you rest on God, with nothing else on which to rest, as you would on \$50,000 worth of bonds? Can you believe, clear down to the bottom of your soul, and without a quiver of doubt, that the Lord will take care of you? If you can, then do it, and God will bless you in it. But if you are going into this way of living as you would into a lion's cage, trembling all over; if you see nothing but starvation at the end of it; if you are to be scourged into it by the lash of conscience—to have no peace or joy or liberty in it—then I advise you not to make the venture."

And there were few or none who did make the venture. The question often went from mouth to mouth, "How will the deacon come out with his experiment? How will it strike him when too old to work?"

I removed from the town while Deacon C—— was in the prime of his powers.

Years passed on, and I heard nothing of him or his fortunes. But at last, shortly after his death, came a letter from an excellent lady, in the same church, which read substantially as follows:

“By the way, it will interest you to know how Deacon C—— came out at last with his life of faith. Some two years before his death he was struck with paralysis, and rendered helpless. The E—— Company (a large corporation in whose service he was) esteemed him so highly that, for a year, they continued his salary. Then it fell off to half-pay for about the same period. At last his income ceased altogether. But his cheerfulness never abated; his confidence that God would provide for him never seemed clouded. He was brought finally to his last hundred dollars, when the time arrived for his annual contribution to the American Board. Without hesitation he divided the amount with the Lord, giving \$50 to the cause of missions. So matters stood when an aged aunt of his, who had died suddenly, was found to have left him \$11,000, which provided for him through the remainder of his life.”—*S. S. Times*.

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“He that giveth unto the poor shall not lack.”

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W. I. MIDLER,

Chicago, Ill.

There came to me, at the time of my lowest prosperity in worldly affairs, a desire to honor God with a portion of my substance. I had been unsuccessful in business, practically lost every dollar, and without money and with wife and child I landed in a strange city.

I need not detail my struggles. I was altogether cast upon the Lord, whom I had learned to know and serve some years before. After many defeats, I secured employment that paid me \$6 a week, and out of this I prayerfully resolved to set apart one tenth, or sixty cents per week, for the Lord. The first payment out of this, the Lord's money, was made to the cause of Foreign Missions and the second to help forward a church in a distant city.



During the years that have passed since then it has been my privilege, as a steward of God's bounty, to dispense hundreds of dollars. No one who has not tried it knows how much easier it is to give systematically than spasmodically. If "he gives twice who gives quickly," then certainly I have expended more than I know, for I have experienced something of what is meant by the Master, who said, "It is more blessed to give than to receive." If the Prodigal's father could say to his son, "All that I have is thine," certainly I know that all I have received is of the Lord.

As to the temporal blessings which follow upon such a course of giving, while that is placing giving on its lowest plane, yet, as God has said, "They that honor me I will honor," and since we can honor God by our substance, certainly he does bless such giving. In my case, I have never lacked any good thing, and though called upon to pass through the deep waters of affliction, yet through all God has delivered me and brought me to "wait for his Son from heaven" while "diligent in business, fervent in spirit, serving the Lord."

W. I. MIDLER.

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## HON. THOMAS B. PEDDIE.

BY REV. W. W. BOYD, D.D.

He was born in Edinburgh, Scotland, February 12th, 1808. His father, a Baptist "exhorter," working at trunk-making during the week and preaching on Sundays, died in 1832, leaving in moderate circumstances a wife and six children, whose support depended mainly upon Thomas. Seeing little chance in Scotland of earning a living for so many dependent ones, and hearing of America as the land of opportunity, he came here in 1833, and, after studying the advantages offered by several towns, concluded to make Newark his home. For two years he worked at the bench in a saddlery establishment, and then began, in a basement on Broad Street, to manufacture trunks, not having, as he said, enough money to pay for the iron on his first trunk.

When he died, his manufactory and warehouses covered nearly a block, his operatives were numbered by hundreds, and his name stood at the head of this branch of industry in the United States.

Besides giving close attention to his great business, Mr. Peddie was always active in public affairs. He was a member of the Assembly in 1863 and 1864, mayor of the city for four years from 1866, and a member of the Forty Fifth Congress. He helped to found the Essex National Bank, and was its vice-president; he founded the Security Savings Bank, and has been its only president; he was president of the Board of Trade, manager of various city institutions, and director in insurance companies and charitable organizations. No man was busier than he; none more faithful to every duty; none more esteemed by the citizens of Newark.

When we laid the corner-stone of our spacious and noble church edifice, the money for which was given by Mr. Peddie, he said to me, "Now, don't mention my name in this service, but pass me by." After the service was over, we walked down Broad Street together, and he said to me, "I don't think that you or any of the others quite understand me in this gift." "How so?" I asked. He replied, "Think of it, I came to this city a poor young man. See where I am now! Look at my happy home! Think how many friends I have. Everything I've touched has seemed to prosper. Now, I believe that all this prosperity has come to me from God, and I owe all my religious convictions to the fellowship I have enjoyed all these years in the First Baptist Church." Then pausing and turning abruptly to me he said with great emphasis, "I am building this church simply to express my *gratitude to God.*"—*Examiner.*

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RUSSELL W. McKEE,

New York.

The injunction to be "not slothful in business, fervent in spirit, serving the Lord," has been a threefold

cord of help and comfort to me. I believe it to be "the true life in earnest." I know from personal experience that one can be diligent in business and serve the Lord, but he must commit his business ways to the Lord, and believe that even his thoughts concerning them will be established. Unless we do this, we give but a small portion of time or thought to God. Our business working hours occupy so large a portion of our lives, that we must make him, as it were, "the silent Partner," consulting with, and laying on him our cares and anxieties, and doing all in his name and for his sake.

RUSSELL W. McKEE.

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CLINTON L. ROSSITER,

Brooklyn, N. Y.

I certainly think and know that God does assist the Christian in business.

I have always been in the habit of taking my business matters to him, and in many, if not all instances, I have received direct and immediate answer.

I am very glad to be able to attest to it.

C. L. ROSSITER.

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### A CONSECRATED TEN-DOLLAR BILL.

A clergyman in New York has a ten-dollar bill with remarkable associations. It was given to him in Vesey Street on July 28th last to use in the Lord's work. Eight years ago, in the same place, he met an old friend whom he had not seen for many years. They had been employed in business houses in the city, but the clergyman's friend had inherited a considerable sum of money and had given up his situation to attend to the investment of his fortune. When they met in 1880, they inquired of each other as to the results of the years which had elapsed since they separated. The man who had inherited the fortune said that he had bought property, but had given too much for it. Other losses had compelled him to mortgage it heavily. The interest on the

mortgage was in arrears, and foreclosure was threatened. He could not sell the property, and was intensely miserable. He had been trying to get work but had failed. Coming over the ferry that morning, he was strongly tempted to throw himself overboard.

The clergyman then related his history during the past years. He told how he had been brought to God and used in his His service. Then, encouraging his friend, he said, "You must give yourself to Jesus—you and your wife. Do not think of the awful crime of suicide. Go to God for mercy, and all will come right." A time was appointed for special prayer together, and eventually both the man and his wife were saved. Prayer was offered about the money trouble also. On the same night, a messenger came to the despairing man, requesting him to call at the Erie shops. He did so, and was taken on at \$5 a day to start with, and his immediate wants were thus relieved. The property, however, was still in danger of foreclosure, and prayer was offered about that. When the two friends met in Vesey Street, last July, the man joyfully produced a roll of bills. "The value of that property is going up fast," he said. "I have sold one lot, and I am coming out right." He took one ten-dollar bill and handed it to his friend. "That is part of the first-fruits," he said. "I want to give it to the Lord. He sent it in answer to prayer. I owe it all to him."—*Christian Herald*.

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We often issue a lengthy document of thanks, but fail to place thereon the golden seal which makes it legal.

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JOHN A. BLACK,  
Philadelphia, Pa.

Does God assist the Christian in business? Certainly he does. *My whole life is an illustration of it.* I have no other way of accounting for many things otherwise inexplicable.

JOHN A. BLACK.

STEPHEN MERRITT,  
New York.

I am not a good witness on this line, for I would, in the eyes of most people, overdo the matter. *God in business.* That is where he is, where he should be, and followers of Jesus should engage in no avocation in which he in any way is left out. We are in co-partnership. (I speak it reverently.) I do business for and with God. He has not a tenth, but all. I have him and all things. I give myself to him. He gives himself to me. I cast on him my cares, and he giveth me his care. Whatsoever I do, I do it all for his glory. He takes charge. I trust and rejoice. Happy all the year. Never confounded, never put to shame. A miracle to myself, a marvel and mystery to others. Kept in perfect peace. With a history of wonders in my business affairs. Sweetly led by the Holy Spirit. I could tell you by the hour of God's dealings in the temporal affairs of this life. Tell it only to his glory. Blessed be his name. God assists the Christian in business. Honor God with your substance, and he will honor you with his presence and wisdom and power.

STEPHEN MERRITT.

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Business men. Pause in thy march through life to place thy gifts upon the altar. The rising flame, like a pillar of fire, will go before thee into the Promised Land.

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LORD HELP ME.

An old minister in Manchester, England, once preached from the text, "Lord help me." Having read his text, he said to his congregation: "Before I was fully devoted to the ministry, I was in business. When I gave up business and settled as a preacher, I was owing several sums of money. One of my creditors, to whom

I owed £20, demanded his money. I said, "I will try to pay you Monday. Monday came, but I did not have the money. My creditor said, 'You have no right to promise unless you can perform.' This aroused my pride. I told him I would pay him on the following Monday. He went away in a rage, saying he hoped I would.

"The next day I tried to raise the £20 from those who owed me, but could not get a farthing. I then tried to borrow £20 from my friends. They all sympathized, but wouldn't lend.

"I then tried to borrow the amount in five-pound sums. I did not get a penny. I began to ask myself, 'How is it, that I, a respectable man, and, as some say, a popular preacher, cannot borrow £20.' My pride got a terrible shake.

"Friday came. I began to search for texts for Sunday. I could find none, for I could think of nothing but £20. The whole of that day I was really miserable.

"Saturday morning I arose from a sleepless bed. The day was spent as Friday has been. Twenty pounds was written all over the rooms. At evening I went to my study. I had three sermons to preach on Sunday, and no text. I fell on my knees and cried, I believe, a hundred times, 'Lord help me.' Then I felt an impression that these words might serve as a text. I began to prepare a sermon from those words.

"While preaching Sunday morning many illustrations came to my mind. One was about a man who was a deacon of a church, and had been an executor for two orphan children. He was tempted to make use of the money, and much of it was lost. This so preyed on his mind that he took to drink. He lost his character, and died with the reputation of a rogne. Now, I said, 'Had this man, when he first thought of taking the children's money, called on God to help him resist the temptation, he would probably be living to-day, loved and respected.'

"Noon came. I preached from the same text, and again in the evening. I felt that I could have preached

from it for a week. After the evening service a young man asked to see me in private. He said, 'When my mother died she left two sums for me to distribute. One sum of £5 to a certain poor old woman, and speaking of you, she said, "Our minister needs help. Give him £20."' I paid the £5 to the woman, but thinking no one knew, I resolved never to give you the £20. This morning, while you were speaking of the roguish executor, I felt conscience-stricken. I have brought you the £20. Here it is.'

"I was thunderstruck. I trembled all over. I took the money, shook the young man's hand, and hurrying home spread the money out before my wife, saying, 'Here it is. God has delivered me out of my trouble. I will trust and praise him as long as I live.'

"Friends, when that prayer, 'Lord help me,' comes from the heart of one of God's children, men, devils nor angels can tell its power. It has brought me thousands of blessings besides the £20."—*Tales of Trust.*

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"God is our refuge and strength, a very present help in trouble."

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C. W. SMITH,

Aurora, Ill.

As truly as God is God, and has given us our faculties, just so truly will he assist us in the *right* use of these faculties. And if at times he, in wisdom, sees fit to thwart our plans, it is in order that a greater good may come to us, as in the case of Job.

I have had a good deal to do with horses, some of them very dangerous to handle. I have committed my way unto the Lord, and he has wonderfully preserved me. I had a horse entrusted to my care which had given his owner much trouble by running away and breaking things badly. I was driving it, and the whiffletree bolt broke, and it flew with great force on the

horse. The horse was much frightened, but *stopped*, and no harm was done. Again, when shutting a gate, the horse became frightened, and as I looked up, he was on a dead run. By God's special assistance, I was enabled to overtake and bring him down.

Another time I was away from home attending meeting.

My horses were in a barn quite a distance from where I stayed at night. In the night a gentleman came and called me up and wished me to look after my horses, for a Godly woman in his house insisted upon his coming to inform me that my horses were in trouble. I went, and found one of my horses thrown down in a way that must soon have resulted in death. This woman knew nothing of the facts, but was impressed that something was wrong, although her home was a long way from the stable.

On one occasion I was many miles from home. I supposed I had money enough for my necessary expenses, but in offering a ten-dollar bill it was declared to be a counterfeit. Several business men said they would not have hesitated to take it. But I, fearing God, could not pass it. I took a pen and wrote across the face of the bill "Counterfeit." But how should I get along? I needed just that \$10 to take me home. I stopped in Janesville, Wis., and was invited to preach in the Y. M. C. A. Hall. Some one unknown to me took up a collection, and besides the usual small change found in the hat at such times, there was a genuine ten-dollar bill.

I do not preach for money, and never asked for a contribution for myself. If one cannot see the hand of God in thus rewarding right doing, and trust in him, he must be void of discernment. Again, my home was mortgaged to a business man for \$1600. I felt uneasy about it, but committed my way unto the Lord. One of his children came to me unsolicited and handed me \$1600, saying, "Go and pay that mortgage, and I will take your note for ten years without security." The Lord enabled me to pay him inside of two years.

But why enlarge?



“He that spared not his own Son, but delivered him up for us all, how shall he not with him also freely give us all things?” “And if ye, being evil, know how to give good gifts unto your children, how much more shall your Father which is in heaven give *good things* to them that *ask him?*”

C. W. SMITH.

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A. H. BRUMMELL,

New York.

I can most emphatically say God does assist the Christian in business. I think, also, the help he gives depends greatly on the man himself, for I verily believe, “God helps the man who helps himself.” Further than this, the Scripture says: “In all thy ways acknowledge him, and he shall direct thy paths.” Also, “They that honor me, I will honor.” It seems to me these words ought to be enough for any Christian man to build a fortune on.

A. H. BRUMMELL.

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JOHN G. SEEGER,

Buffalo, N. Y.

Without God I can do nothing. With him all things are possible. When twelve years of age I was obliged to go to work on a farm. I was wonderfully blessed with good friends and health. When sixteen I commenced to learn a trade. At twenty-three I was installed as foreman in one of the largest stores in this city. Now, in my own business, God is aiding and blessing me. I am sure he will not let his people suffer.

JOHN G. SEEGER.

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“HAVE YOU TRIED THE GOD OF ISRAEL?”

Several years ago the cotton mills in a certain part of England were closed for lack of cotton. An operative

having expended all that he had laid up, said to himself, "I have done everything I could; there is nothing left but to die," and, with that intent, set out one bright Sunday morning for the river, to drown himself in its sparkling waters.

Before he reached the river, however, he fell in with a crowd of church-going people, and half-unconsciously, perhaps, drifted with them into a church. The minister's text was Isa. 41 : 17. "When the poor and needy seek water, and there is none, and their tongue faileth for thirst, I the Lord will hear them, I the God of Israel will not forsake them," and the application was, "Have you tried the God of Israel?" This was a home thrust to our discouraged operative, and he said to himself, "No! that is one thing I have not done, I will go home and try him." On reaching home he said, "Wife, we have never tried the God of Israel! I am going to try him now. Bring me the Bible." She replied that it was pawned long ago, but after a diligent search she found a few leaves which he read to his wife and children, and then committed his case to the God of Israel. No dinner came, however, and they went supperless to bed, and rose in the morning with no prospect for breakfast, but waiting on the God of Israel. In due time the postman came along the street, stopped at our friend's house and left him a letter, the contents of which were substantially as follows: "John, Messrs. —, such a street and number, want a hand, and I think you are just the man for them. Here is a £5 note for you; get yourself ready and go and make application." No time was lost in getting breakfast, and finding the parties in question. His application was successful; the *God of Israel had appeared on the scene and taken charge of matters committed to him*, and all things went well. It was not long before our friend was foreman of the establishment; in a few years one of the partners died and he was enabled to buy out the interest. In course of time the other partner died, and John had the means at hand for the purchase of his interest, so the whole property was his.

Some twenty years, more or less, had passed when the minister, whose sermon gave such an unexpected turn to John's affairs, was taking a walk one afternoon and was joined by a stranger, who asked permission to keep him company, which was readily granted. After walking awhile the stranger stopped in front of a stately mansion, remarked that it was his residence, and invited the minister to walk in and rest himself. After chatting a few moments he proposed to show his visitor about the premises, which, being done, and returning to the parlor, our old friend John, for it was no other, said: "Perhaps, sir, my conduct strikes you as somewhat extraordinary, so permit me to explain. Do you remember preaching a sermon on a certain day, (giving time and place), taking Isa. 41 : 17, for your text, and do you remember the application, 'Have you tried the God of Israel?'" He then related the circumstances as above given, and added: "On overtaking you this afternoon, sir, the desire possessed me to show you at least one of the fruits of your discourse, and what came of trying the God of Israel. He has never forsaken me since that first day, when, at your instance, I put his faithfulness to the test, and truly none that put their trust in him shall ever be ashamed."

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CHARLES E. COPP,

Lawrence, Mass.

Surely amid the trials of business is just where a man needs God's assistance if anywhere. A man with God to keep him sweet-tempered all the week, could almost seem to get along without God on Sunday, except in divine service, so great is the change in circumstances of trial and temptation. As we dash through the dangerous cuts of life, I would have God as the engineer, with his hand on the throttle. I would help him by throwing in coal. Men have separated business from God, until it is said, "Business is business, and religion is religion." Man's business is to do God's business.

An account must be rendered some day. If men had the fear of God before their eyes, and realized his presence in the store, shop, and counting-room, what an increase would the Lord receive in the division of the profits. "Will a man rob God?"

I am doing successfully what I once thought I could not do at all—running a large railroad shop as a Christian; having thirty-five to forty men to oversee; keeping their time by the week on several kinds of work; ordering all material; accounting for it; keeping a record of all work done, and with no clerk.

If there was more Christ and less rum on railroads generally, there would be a better showing on dividend day.

CHARLES E. COPP.

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H. W. HUBBARD,  
New York.

"The statutes of the Lord are right, rejoicing the heart." Business methods in accord with God's law help not hinder success.

H. W. HUBBARD.

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REV. SAM. JONES.

Extract from a sermon entitled *Double Compensation*.

"Turn you to the stronghold, ye prisoners of hope; even to-day do I declare I will render double unto thee." (Zech. 9 : 12.) I do believe, brothers, that religion is profitable unto all things, having promise of the life that now is and everlasting life in the world to come. I am one who believes that God does not rob us of everything before he can give us heaven. I believe that if I shall do and suffer the will of God in this world, I shall have the best that this world can give, as well as the richest blessing at last that heaven can bestow. I am not one of those who believe that if we become relig-

ious, that we are shut off from all enjoyment, and that we must hang our harps on the willows, and sing no more songs of gladness and have no more hours of pleasure. Thank God for the offers which Christianity gives to man.

“I will render double—double—unto thee.” I never read that expression that I do not think of an incident a preacher told me of. He said there was a young man at the altar persistently seeking Christ for several services, and he approached the young man one morning after service, and said to him: “My young brother, you are in earnest, what is your trouble? Tell me all your trouble.” “Well,” said the young man, “I am in earnest; I would give all the world for peace. I have been seeking religion, as you know, since the meeting commenced, and every time I go to the altar to beg for mercy, or kneel at home to pray—you know I am a clerk in a grocery store that sells provisions and liquor by the quart and gallon—and whenever I go down on my knees before God those quart cups, and gallon cups, and barrels come up before my eyes, and I cannot pray, and I cannot do anything, and I don’t know what to do.”

“Well,” said the preacher, “my young brother, give up your place and come from among those things.”

“Well,” said he, “I have thought about that, but I have a widowed mother and two orphaned sisters that are dependent upon me for every bite they eat—they are dependent upon me and my salary, and if I quit my place my mother and sisters will starve; but I am afraid if I hold on to my place I cannot be saved.”

“Well,” said the preacher, “trust God. He says he will render double. Trust God. Give up your employment and give yourself to Christ.”

The young man went to his employer that evening and stated the case fairly to them, as he had stated it to the preacher. He said, “Gentlemen, you have been good and kind to me, but I must give up my employment; I must do it or I lose my soul.” They paid him up. They settled up with him, and they said, “We are sorry to give you up; you have been a worthy, noble

young man, and have done your duty well ; we hate to give you up, but we cannot give up that part of our business, for *there is where the money is.*” And the young man went home, ate his supper and came back to church that night, and at the altar was graciously blessed and converted. He went home and spent a happy night, with the breezes of heaven playing over his soul.

The next morning before he left the house, after breakfast, he received a note from his old employers, saying, “ Call at our office this morning ; we want to see you.” Later in the morning he walked down to the office, and walked into the counting-room. The old senior member of the firm took his hand and said to him : “ I am glad to shake your hand again in my store ; come and walk with me into the liquor-room.” And he walked with him into the liquor-room. Every barrel was rolled out, and the floor swept up. And he said, “ Young man, we have rolled out that part of our business, and we are done with it forever ; and we will give you double your old salary if you will come back and take your former place.”

“ I will render double unto thee.” Brother, God does not rob men. God does not take all you have here and thrust you into a dark dungeon and keep you there until you die ; but God only takes that which offends him and harms you and would damn you at last, bursts every shackle of sin from your limbs, and lets you walk the earth a free man of the Lord, and makes you feel in deed and in truth that you are his child and on your way to heaven.

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John Wesley, the great preacher, was a firm believer in the above promise : “ I will render double unto thee.”

Once, while making his calls through the country with his servant, he stopped at the house of a poor widow. She was in deep distress. She had just lost her only means of support—a cow. Mr. Wesley said to his servant : “ How much money have we ? ”

“ Fifty dollars,” was the reply.

“ Give it to this woman.”

In the morning they continued on their journey. At the next house at which they stopped Mr. Wesley was given \$90. He called his servant and said: “ John, God has returned the money we gave yesterday. But there seems to be a mistake. Did I not tell you to give that woman \$50 ?”

“ Yes, sir.”

“ Well, did you do it ?”

“ No, sir ; I thought we might need some of it ourselves ; so I only gave her *forty-five*.”

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R. D. DUNCAN,  
St. Joseph, Mo.

I believe it to be a commendable act to set before the world proof of the fact that God blesses the Christian business man. I am confident he will aid any man in business who will commit his way unto him. Within the last two years I received a flattering offer to change my position. I asked God to direct me. I was impressed to stay where I was. Some of my business friends thought I was foolish. Subsequent developments proved to me that God was right, and my friends were wrong.

R. D. DUNCAN.

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T. J. CHASE,  
Magnolia, Wis.

Many times I have not known where money was coming from to meet my obligations, but in answer to prayer, in some way or other it has come. God will assist in business if we will trust him, and are consecrated with all that we have to him,

T. J. CHASE.

## THE COWBOY EVANGELIST.

George W. Rasure, Once a Lawless Desperado, Now  
Preaching the Gospel.

From the Little Rock *Gazette*.

George W. Rasure, the well-known reformed cowboy and desperado, is now travelling through the country preaching the Gospel and dealing in stock.

Many people in Little Rock will remember when he was here some seven years ago what a bad man he was. He left Little Rock in disgrace, having been arrested a number of times for being drunk and fighting. From Little Rock he went to Anna, Mo., where he got into a drunken row and killed a man. After leaving Missouri he returned to Kansas and gained a livelihood for a time by "breaking in" wild horses. Four years ago last September, after having been on a protracted drunken spree, he was taken dangerously ill in Wellington, Kan., and thought he was going to die. He was taken to the stable of his brother to die. He had been cast out by his people, and was not thought worthy to enter the house on account of his desperate character. Living in that stable, the teachings of his childhood and the prayers of his sisters and mother came to his mind, and for the first time in many years he prayed to God to be saved, and promised if his appetite for drink was destroyed he would devote his whole life to the service of God. He says his prayers were answered, and he began to get well and he was converted. He went back to Wellington, and worked in his brother's livery stable currying horses at 50 cents a day. After working there eight days he was taken sick. Upon his recovery he had just \$1.50 in money. He paid \$1 of it for a thirty-day option on a \$25 lot in Wellington. He sold the lot at a profit of \$24 before the expiration of thirty days, and then he traded ponies and bought and sold some real estate, and from that time everything prospered with him. He says he has resolved to take God into all his transactions, and he has in the last four years accu-



culated \$700,000 worth of property, and his income is \$150 per day.

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“I will sing unto the Lord, because he hath dealt bountifully with me.”

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WILLIAM A. LAY,

CINCINNATI, October 7, 1887.

My Heavenly Father is my “other partner” in my business. I consult with him. It is remarkable how I am relieved from the worry and anxiety so common to business men.

Frequently when I desire to “think over a matter,” it is really to consult with him, after which my way is clear. And unto him I render one tenth. I often think this order should be reversed, and I take the tenth.

WILLIAM A. LAY.

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D. L. MOODY.

Mr. Moody tells of a beautiful answer to a prayer in a temporal matter. “I remember a child that lived with her parents in a small village. One day the news came that her father had joined the army. A few days later the landlord came to demand the rent. The mother told him she hadn’t got it, and that her husband had gone into the army. He was a hard-hearted wretch, and he stormed, and said they must leave the house; he wasn’t going to have people who couldn’t pay the rent.

“After he was gone the mother threw herself into the arm-chair and began to weep bitterly. Her little girl, whom she had taught to pray in faith, came up to her and said, ‘What makes you cry, mamma. I will pray to God to give us a little home, and won’t he?’ The little child went into the next room and began to pray.

The door was open and the mother could hear every word.

“ ‘ O God, you have come and taken away father, and mamma has got no money, and the landlord will turn us out because we can't pay, and we will have to sit on the doorstep and mamma will catch cold. Give us a little home ?’ Then she waited as if for an answer, and added : ‘ Won't you please, God ?’ She came out of the room quite happy.

“ God heard the prayer of that little one. He touched the heart of the cruel landlord, and the mother has never paid any rent since.”

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“ In my distress I called upon the Lord, and cried unto my God : he heard my voice out of his temple, and my cry came before him, *even* into his ears.”

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In Farwell Hall, Chicago, Mr. Moody once said : “ A short while ago I needed \$500 for a church purpose. I had no idea where I could get the money, but I felt confident that if the Lord wanted me to have that money he would send it to me. One morning I felt impressed to take a railroad journey. I boarded the train. The conductor came along and asked for my ticket. I told him I had none.

“ ‘ Where are you going ?’

“ ‘ I don't know.’

“ ‘ Don't know ?’

“ ‘ No.’ I felt in my pocket, took out all the change I had and said, ‘ Take me as far as that money will carry me.’

“ In an hour or so the train stopped at a little station, and the conductor told me this was as far as my money would take me. I alighted. It was a place where I had never been before. I stood on the platform wondering what I should do, when a gentleman came up to me and said, ‘ Is this Mr. Moody ?’

“ ‘ Yes.’ ”

“ ‘ Well, sir, I want you to take this money and use it for the Lord’s work.’ ”

“ I counted the money. There was just \$500.”

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“ I called upon the Lord in distress : the Lord answered me, and set me in a large place.”

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E. A. BLACKMORE,

London, Eng.

I wish to tell you of our experience. For twenty years my mother has conducted a large establishment where invalid ladies are cared for. She has no means of support save what is derived from this source. I am associated with her in the enterprise, and we conduct it by means of prayer. Sometimes our numbers get very low. We then get new inmates by fervent prayer to our Heavenly Father. During the last summer our numbers decreased greatly, and we feared we would not be able to meet our expenses. Our Father heard our appeals, and our house is again flourishing. We not only fill our house by prayer, but we manage it in the same way. The Lord helps us when we have a difficult case to manage. Yesterday we had a very difficult case. I was almost in utter despair about it, but I gave it into the hands of my Father. The answer was given *at once*. To-day the care is greatly lightened. This is but one out of many cases which I could recall proving God’s help in business matters.

E. A. BLACKMORE.

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Business men. Wouldn’t it be wise sometimes to lift your eyes from your safe to your soul ?

“ I counsel thee to buy of me gold tried in the fire, that thou mayest be rich.”

REV. A. C. JOHNSON,

Castleton, Vt.

Though a minister of the Gospel, and, perhaps, not a "business" man—yet seeking to make BUSINESS of my Christian work—to the question I will say, I profoundly believe, and am greatly assured and comforted in the faith that *God assists me in all my affairs; equally in the temporal as in the spiritual.*

A. C. JOHNSON.

REV. JOHN BOYD.

A young German lady, a native of Baden, consecrated her life to the Saviour. Her father, who was an infidel, was exasperated by the change which came over the life of his daughter, and drove her from his home, threatening her with disinheritation. She had heard of opportunities for Christian work in New York, and was assisted financially in reaching our city through the kindness of an uncle.

When she arrived here she was ignorant of the language, and had no friends. Her money soon gave out, and the poor girl was at her wits' end to know what to do. It was in this extremity that she betook herself to prayer and fasting, and agonized with God during one whole night.

That same night her infidel father in Baden was visited by the Holy Spirit of conviction. His conscience was alarmed. He could find not rest. He awoke his wife, and told her of his inward disquietude concerning their absent child. It was revealed to him that their daughter, who was in a far-off land, was in deep suffering and want. He told his wife that he must send a draft at once to Sophie, and though knowing nobody in New York with whom he could communicate, he had heard of a certain German newspaper, and he would immediately communicate with that paper by cablegram and letter.

A few days after the young German girl had spent that memorable night in prayer for deliverance, as she was passing along one of the public thoroughfares of the city, she saw a soiled newspaper that had been blown about the street. She picked it up, and noticed it was a German daily. A second glance revealed a notice which had direct reference to herself. It read as follows :

“If Miss —, of Baden, who lately left her home for New York, will call at the office of this paper, she will hear of something to her benefit,” etc. The young lady hastened with beating heart and flushed face to the office, and there, to her surprise, found a letter of extraordinary affection and devotion from her father, and all the money she could possibly need for many days to come.

The writer saw and conversed with the subject of the above sketch last night at an Evangelistic meeting ; and though speaking the English language imperfectly, she is, notwithstanding, used of God in bringing many souls to the Saviour. Her heart is filled with his praise and her face shines with his love.—*N. Y. Witness.*

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HON. JOHN FRENCH,

Brooklyn, N. Y.

From my youth I have professed to be a Christian, and have been in business nearly all my manhood life, and have been greatly comforted in the feeling that God was with me.

I know that many ungodly men in business have had, and do have great prosperity, while many good men do not succeed in business ; nevertheless, I feel that I have been assisted by him who invited me to “seek first the kingdom of God and his righteousness,” etc.

I most emphatically answer your question with a “Yes” that I am willing the world shall hear.

JOHN FRENCH.

## WILLIAM H. DURFEE,

North Scituate, R. I.

God helps, provided a business man does by the Lord as he would by his earthly friends, *i.e.*, ask for assistance, and then thank him for it when received.

I think much of the anxious care of business men might be done away with if they would only honor God by conducting their business upon principles in harmony with the principles of the Gospel, and looking to HIM for HIS blessing. If we take the experience of men as recorded in the Bible, it seems to me we must be convinced that God takes no *little* interest in the business affairs of his people.

In Acts 7 : 9 we read the terse but significant statement, made by Stephen, of Joseph, "But God was with him." And in the tenth verse we read, "And he (Pharaoh) made him governor over Egypt and all his house."

Of Daniel it is said : "So this Daniel prospered in the reign of Darius, and in the reign of Cyrus the Persian." It is not spoken of Daniel as the prophet, but of him in his business as the first of the three presidents who were to superintend the affairs of the kingdom.

I am interested in the subject of God in business, and especially in the biblical treatment of it. There is much that can be produced as evidence in the lives of men of our day, but I forbear giving any, for that to which I have referred is the Word of God and cannot be gainsaid by those who believe the Bible.

WILLIAM H. DURFEE.

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## WILLIAM COLGATE,

New York.

There is a Christian league in this country, banded together to promote systematic giving. It brings every member into covenant to keep a strict account with the Lord, and to render him one tenth of the income. An

annual report is made by each member, giving a statement of his business and spiritual prosperity. The secretary recently told us that the results have been surprising even to most sanguine advocates of the tithing system ; that not only has the income of the missionary societies receiving the funds been greatly increased, but that, out of the six thousand entering into this league, all but two or three have reported greatly increased business prosperity.

We give an instance from a well-known life.

Many years ago a lad of sixteen years left home to seek his fortune. As he trudged along, he met an old neighbor, the captain of a canal-boat, and the following conversation took place, which changed the whole current of the boy's life :

" Well, William, where are you going ?"

" I don't know," he answered ; " father is too poor to keep me at home any longer, and says I must now make a living for myself."

" There's no trouble about that," said the captain. " Be sure you start right, and you'll get along finely."

William told his friend that the only trade he knew anything about was soap and candle making, at which he had helped his father while at home.

" Well," said the old man, " let me pray with you once more, and give you a little advice, and then I will let you go."

They both kneeled down upon the tow-path ; the dear old man prayed earnestly for William, and then gave this advice : " Some one will soon be the leading soap-maker in New York. It can be you as well as any one. I hope it may. Be a good man ; give your heart to Christ ; give the Lord all that belongs to him of every dollar you earn ; make an honest soap ; give a full pound, and I am certain you will yet be a prosperous and rich man."

When the boy arrived in the city, he found it hard to get work. Lonesome and far from home, he remembered his mother's words and the last words of the canal-boat captain. He was then led to " seek first the

kingdom of God and his righteousness," and united with the church. He remembered his promise to the old captain, and the first dollar he earned brought up the question of the Lord's part. In the Bible he found that the Jews were commanded to give one tenth; so he said, "If the Lord will take one tenth, I will give that." And so he did; and ten cents of every dollar were sacred to the Lord.

Having regular employment, he soon became a partner, and after a few years his partners died and William became the sole owner of the business.

He now resolved to keep his promise to the old captain; he made an honest soap, gave a full pound, and instructed his book-keeper to open an account with the Lord, and carry one tenth of all his income to that account. He prospered; his business grew; his family was blessed; his soap sold and he grew rich faster than he had ever hoped. He then gave the Lord two tenths, and prospered more than ever; then he gave three tenths, then four tenths, then five tenths.

He educated his family, settled all his plans for life, and gave all his income to the Lord. He prospered more than ever.

This is the story of Mr. William Colgate, who has given millions of dollars to the Lord's cause, and left a name that will never die.

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REV. A. J. GORDON.

"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 the windows of heaven, and pour you out a blessing, that *there shall not be room enough to receive it.*"

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R. F. CUMMINGS,

Boston, Mass.

I think it is a fact that is being recognized more and more by business men that God and religion should be carried into every-day life.



I never shall forget how I came to work in the Tract House. I was travelling for a large wholesale house, and having just married, the question looked me in the face, How can I be on the road ten months in the year and leave a wife? That summer, on my vacation, I formed the acquaintance of a religious business man. I asked God before going to New York to help me secure a position where I should not be obliged to be away from home so much.

The first person I met when selling goods was this gentleman that I met on my vacation. I told him how I was situated. Said he, "God must have sent me in here this morning, for you are just the man we want for our western branch of the Tract Society."

I dropped my samples, called upon the Executive Committee, and was engaged at once. I have been in this work ever since—for fifteen or more years.

I sincerely believe that God should be in our business every day.

R. F. CUMMINGS.

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### A NEW INDUSTRY.

There was a young mechanic in Massachusetts who consecrated to the Lord a portion of his time and income. His wages were not large, but he gave out of his penny. One day he came home from his work quite cast down. His wife asked him the cause of the trouble. He answered, "I'm downhearted because I am so poor. I don't want money to be rich, but to do good with." The next day his wife said to him, "Husband, if you will get me 20 button moulds and a stick of twist, I'll see what I can do." Nearly all the buttons were imported at that time, and were quite expensive. This earnest Christian woman had taken an English button apart, examined its structure, and proposed to make a few. The work was well done, and the buttons were consigned to a Christian merchant in New York. An answer came, "Make as many as you choose. I'll sell all you make."

The mechanic and his wife found their hands full of work ; machinery was bought, and soon the poor mechanic became a millionaire. He poured out his wealth like water. Colleges, schools, and seminaries were built, placing the highest departments of education within the reach of the humblest. He admits to-day that all his prosperity grew out of his earnest desire to honor the Lord with his increase, and to consecrate his substance to the cause of religion.—*Marvels of Prayer.*

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“ Give and it shall be given you.”

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D. J. LAMBERT,  
Apponaug, R. I.

God in business is a necessity. I pity the person who tries to do business without his aid. Several years ago I was told by a competitor that unless I would lie and cheat, I would never be successful. I determined to stand firm and trust God. He has not allowed me to suffer. My competitor has been obliged to abandon his business and seek employment elsewhere. I have had trials. Some have been blessings in disguise. Throughout all I have been able to say, “ Thy will be done.”

Young people, give your hearts to God. We are told to “ Seek first the kingdom of God and his righteousness, and all these things shall be added unto you.” What more can you ask? A long life of prosperity here and eternal bliss hereafter !

D. J. LAMBERT.

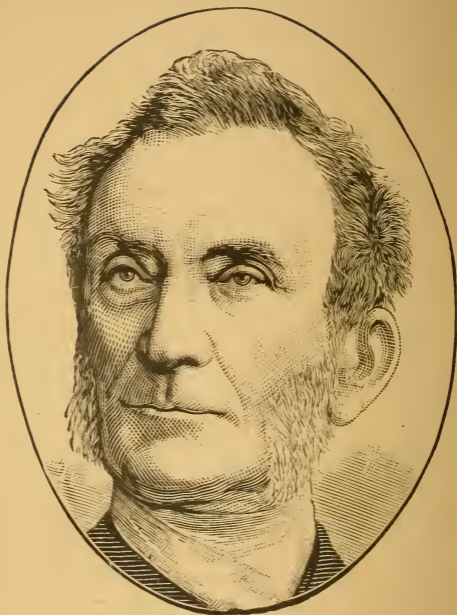
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RICHARD L. EELLS,  
Brooklyn, N. Y.

God helps, but our own blunders sometimes make it hard to see the hand that overrules all for our good.

RICHARD L. EELLS.





GEORGE MÜLLER.

## GEORGE MÜLLER,

Bristol, England.

Does God send money ?

Mr. George Müller is known by reputation throughout Christendom. Everywhere his name is mentioned with admiration, and the narrative of his great work is read with wonder. While scientists are demonstrating to their own satisfaction that faith and prayer are without influence, and have no practical bearing on the affairs of daily life, Mr. Müller is supporting, educating, and providing for *more than two thousand orphan children* without capital and without regular income, solely by those two despised means—faith and prayer. The Orphanages have been built and paid for, and their inmates have been provided for to this day without any application for human aid.

Often has his faith been tried, and collapse seemed, humanly speaking, to stare him in the face ; but his faith has never wavered, and it has always received its reward.

In May, 1832, accompanied by his friend and fellow-laborer from Devonshire, the late Henry Craik, he proceeded to Bristol, England, took the oversight of two congregations, and began the great work which has long made his name famous, *viz.*, the founding of the far-famed Orphanage which was established with the two-fold object of proving to the Church and the world that there was still a living God who heard and answered prayer, and next to promote the spiritual and temporal welfare of the orphans. Shutting himself up in his room he flung himself on the floor and prayed earnestly for several hours for divine guidance.

Contributions of the most varied kinds and from the most unexpected quarters now began to flow in. One poor needlewoman was so convinced of the blessedness of the work, that she gave \$500, part of a legacy of \$2400 she had just received. Not content with this, she gave away in various sums the whole amount which had been left her, and continued to maintain herself by her needle until her death.

In 1845 it became very desirable, from various causes, to erect suitable premises for the Orphanage. After Mr. Müller had prayed about the matter *for thirty-six days*, a donation of \$5000 was sent toward the undertaking, and shortly afterward a Christian architect in London offered to make the plans and superintend the building gratuitously. Thus encouraged, Mr. Müller proceeded with the work, and received altogether for the building fund \$78,920. The Orphan Home was intended to accommodate 300 children. The qualification for admittance was that the candidate must have lost *both* parents by death, the most destitute children taking the first vacancy. The children entered their new home in June, 1849.

So numerous did the applications for admission become, that Mr. Müller felt called upon by God to extend the work. He therefore proposed to build a home to accommodate 700 orphans. Before one seventh of the necessary amount had been obtained 356 applications had been registered. Ultimately it was found best to erect two houses, for 400 and 450 children respectively, instead of one for 700. Of the houses thus built, No. 2 was opened in November, 1857, and No. 3 in March, 1862. So amply had the needs of the work been provided for, that when all the expenses of erecting and furnishing the second and third houses had been met, there was a balance of about \$14,500 left on the building fund. Subsequently two other houses were erected, of which one was opened on November 5th, 1868, and the other on January 6th, 1870.

As in the earlier history of the work, the funds still sometimes sink to a sum not exceeding the amount required for a single day's expenses, but the need is always met.

"If," said Mr. Müller, some time ago, "I say that during the last fifty-four years and nine months that I have been a believer in the Lord Jesus, I have had thirty thousand answers to prayer, either *in the same hour or the same day* that the requests were made, I should not go a particle too far."

Following are a few letters to Mr. Müller, and extracts from his diary :

*December 28th, 1869.*—“ Dear Sir : Please accept the enclosed £12 for the work in which you are engaged : £8 for furnishing the new Orphan Houses, if required ; if not, for the use of the orphans ; and £4 for missions.

“ I think it right to tell you that it is now about seven years since we were induced to set aside a certain portion of our income for God’s cause. We were then in very straitened circumstances, and we made up our minds to give a tenth. *The very next day* our means were slightly increased, and went on doing so. We then gave a fourth. After a long time things seemed again to look dark. *I say, seemed to look* dark, for the event proved that we were not *really* any worse off than before ; but, by God’s help, we said, we will wait patiently ; perhaps God is only trying us. *We did not give any less to his cause.* And now he has placed us in a position of prosperity that we have never before enjoyed, and we are able to give a fourth of our income. It is indeed a blessed thing to trust in the Lord, and we are led to exclaim with the Psalmist, ‘ *Bless the Lord, O my soul, and forget not all his benefits.* ’ ”

“ \* \* \* ”

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*August 26th, 1861.*—“ My dear Brother : It is now nearly fourteen years since I commenced business, and in looking back upon that time, I feel I have abundant cause for praising the Lord, for the many mercies bestowed upon me, both temporal and spiritual. Soon after commencing business, I began to give for the Lord about five per cent, and I found he blessed me in the business, and prospered me, and then I gave ten per cent for the Lord’s work. After this I felt so happy in my soul, and constrained by the love of Christ, to go forward to twenty per cent, and now I feel very happy to give twenty-five per cent for the Lord. He has

blessed me far above all my expectations. I do desire to say it to the praise of his holy name, that I have felt the Lord more precious to my soul than ever before. I have it in my heart to send you a mite for the work of God in your hands, and herewith enclose you £10, half for the orphans, and half for missions. I feel it to be a sweet privilege that God has given me the means, and he makes me very happy in giving," etc.

“ \* \* \* ”

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October 1st, 1862.—From a naval officer, £6 15s. 6d., with a letter closing thus: “With many of your donors, I have felt the full power of those words, that ‘*It is more blessed to give than to receive.*’ For some time past I have given a tenth of my income to the Lord, and can truly say that, where I formerly gave to one object, I can now give to twenty, without any difficulty or effort, and with a degree of pleasure that I never felt before. *The more I give, the more I seem to get.*”

“ \* \* \* ”

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January 5th, 1863.—“My dear Sir: I have again the privilege of sending you a check (£24 15s. 6d.) for the furtherance of your good work. Please appropriate it as most needed. I feel it my duty to devote more and more to the service of my precious Saviour. It is now some years since I commenced putting aside a tenth of my entire income. From year to year I have increased the amount, and abundantly have I been blessed in the act. ‘It is the Lord’s doing, and it is marvellous in my eyes.’ Would that all calling themselves Christians might but make the trial!”

“ \* \* \* ”

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August 16th, 1870.—From a Christian gentleman in London, £10, with the following statement: “Dear



Mr. Müller : I am thankful to be able to enclose you a check for £10 for the orphans, from the little fund I regularly put aside and recognize as the Lord's. Certainly the way he has prospered my path has been most marked, ever since I have adopted the plan of *systematic giving*," etc.

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September 16th, 1870.—From Scotland £50, with the following letter : " My dear Sir : Thirty-five years ago I commenced to lay aside for the Master's use a fixed proportion of my income, and I have great happiness in bearing testimony to the Lord's goodness to me. I have found that, *as I gave, the more was given to me.*"

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January 3d, 1871.—From a commercial traveller £10 3s. 9d., with this statement : " Last year I gave you one halfpenny on each chest of tea sold by me. This year I send you one penny, according to what I said I would do, if I was prosperous ; and I have much pleasure in saying I have been *wonderfully* prosperous."

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January 25th, 1872.—To-day I received the following letter from America, containing a bank order for \$500 : " Beloved in the Lord : These \$500 I now commit to your care, safe-keeping, and wise using ; *they are God's, not mine. I have no money, house, or lands. ' The earth is the Lord's and the fulness thereof.'* The silver and the gold are his, the cattle upon a thousand hills. Indeed I am not mine own. ' We are bought with a price ; therefore glorify God in your body and in your spirit, which are God's. For months and years I have been asking counsel of the Lord to know in what way I could best dispose of the little he had lent me to his own glory, that on the day of final settlement I might hear, ' Well done, good and faithful servant,' etc. Learning from your narrative

that you, dear brother, entertain the same blessed scriptural views of stewardship as herein specified, and that all you receive at the hands of donors, goes, not to build up Satan's kingdom, but the kingdom of our Lord and Saviour Jesus Christ, I cheerfully and heartily place this small sum of \$500 in your hands, for, (1) educating the little folks under your care, *exclusively* Godward ; (2) for distributing the Bible among the poorest of the poor in distant lands ; (3), to assist faithful missionaries of the Cross relying wholly on God for their temporal supplies."

“ \* \* \* . ”

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1858.—A merchant in the United States said, in answer to inquiries relative to his mode of giving, “ In consecrating my life anew to God, aware of the ensnaring influence of riches and the necessity of deciding on a plan of charity before wealth should bias my judgment, I adopted the following system :

“ ‘ I decided to balance my accounts as nearly as I could every month, reserving such portion of profits as might appear adequate to cover probable losses, and to lay aside, by entry on a benevolent account, one tenth of the remaining profits, great or small, as a fund for benevolent expenditure, supporting myself and family on the remaining nine tenths. I further determined that, if at any time my net profits, that is, profit from which clerk-hire and store expenses had been deducted, should exceed \$500 in a month, I would give twelve and one half per cent ; if over \$700, fifteen per cent ; if over \$900, seventeen and one half per cent ; if over \$1300, twenty-two and one half per cent—thus increasing the proportion of the whole as God should prosper, until at \$1500 I should give twenty-five per cent, or \$375 a month. As capital was of the utmost importance to my success in business, I decided not to increase the foregoing scale until I had acquired a certain capital, after which I would give one quarter of all net profits great or small, and on the acquisition of another certain amount

of capital, I decided to give half, and on acquiring what I determined would be a full sufficiency of capital, then to give the whole of my net profits.

“ ‘ It is now several years since I adopted this plan, and under it I have acquired a handsome capital, and have been prospered beyond my most sanguine expectations. Although constantly giving, I have never yet touched the bottom of my fund, and have repeatedly been surprised to find what large drafts it would bear. True, during some months, I have encountered a salutary trial of faith, when this rule has led me to lay by the tenth, while the remainder proved inadequate to my support ; but the tide has soon turned, and with gratitude I have recognized a heavenly hand more than making good all past deficiencies.’ ”

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#### SUMMARY OF RESULTS.

The results of the work at the Orphanages are thus summarized by Mr. Müller in his last report, dated May 26th, 1884 : Since March 5th, 1834, when it pleased the Lord to enable me to found the Scriptural Knowledge Institution for Home and Abroad, he has graciously sent me, as the result of prayer and faith,

OVER FIVE MILLION DOLLARS,

or, to be exact, \$5,063,850.

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CHAPLAIN C. C. McCABE,

Corresponding Secretary Methodist Episcopal Church.

God helps Christian men in every good work. It is as much of a divine command to be diligent in business as to be “ fervent in spirit.”

God not only helps a man in business, but any lawful calling, prosecuted in accordance with his express will, is sure to bring a competency.

C. C. McCABE.

HON. ALEXANDER S. BACON,  
Brooklyn, N. Y.

Our Saviour was a business man. He led an intensely active life wherein religion was business, and business was religion. God was his partner. Jesus did the work and God furnished the capital. The capital was the sinless character conferred upon the Son, and he is ready to set up any young man in any legitimate business under the same co-partnership agreement.

His Holy Book is a marvel from a purely historic, biographical, or poetic point of view, as well as being the revelation of his will. It is of great interest from a scholar's standpoint; and its practical utility is determined by the way its holy truths are assimilated and made constituent elements of one's character.

When the "platform" enunciated in the Sermon on the Mount is a guide for a man's political, business, and religious life, God is *in* him, and, necessarily, in his business.

God is the partner who furnishes the capital and directs the counsels, whether the business be selling coal or superintending a Sunday-school.

Either God or the adversary is a partner in every business transaction—you cannot keep them out.

ALEXANDER S. BACON.

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### THE SECRET OF SUCCESS.

"Will you tell me the secret of your success?" said Dr. Todd, one day, to a wealthy paper-maker.

The answer was: "When sixteen years old, I went to S—— to work. I was to receive \$40 a year and my food. I then solemnly promised the Lord that I would give him one tenth of my wages, and also that I would save another tenth for future capital. If there be any secret to my success, I attribute it to that resolution. I believe God has blessed me and made my business to

prosper. I believe that any man who will make this trial will succeed.”

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“The liberal soul shall be made fat.”

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T. B. VENTRES,

Brooklyn, N. Y.

It has been my desire for many years to bring my daily business into more close relations with Divine Providence.

For ten years and more, upon receipt of the day's sales, I have offered thanksgiving to God for the same, and asked his guidance in its use or employment. *The result has been most beneficial.*

T. B. VENTRES.

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S. S. KINGSLEY,

Buffalo, N. Y.

I have seen God manifested in many special providences in my business experience. When they were recognized, I received profit and benefit therefrom. I would advise every young man commencing business to make God a special partner.

S. S. KINGSLEY.

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S. P. FENN,

Cleveland, O.

God *has been* in the past and *is* at the present palpably connected with me in my business relations. I select three instances :

1. I formed a purpose many years ago to give one tenth of my income to religious and benevolent work. The purpose has been carried out, and I have been in these years most wonderfully blessed both in the goods of this life and also the comforts of the hope which true

religion gives. It has paid the best of any of my investments.

2. During the last five years my prayers have been most wonderfully answered in connection with mission and Christian work—notably in the raising of \$28,000 for the building of a house of worship in a needy portion of our city, not a dollar of which came from the congregation now worshipping within its walls. The whole enterprise is now complete and free from debt.

3. One of the most marked answers to prayer in my experience was in reference to unnecessary work upon the Sabbath while connected with the railroad service.

It was possible for the work to be done in secular hours.

After earnest prayer, I refused to do it in any other hours, even in the face of discharge. The point was gained. I continued to hold the position, and to-day the men, including my superior officer at the time, who profaned the Lord's Day in that manner, are left behind me both in position and salary.

It is strange that it is so hard for Christians to take God at his word.

Doing so, the blessing comes. Not doing so, they lose it.

S. P. FENN.

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### PERRY DAVIS.

One of the best-known names in America is that of Perry Davis. When this man started in business as a compounder of medicines, in Providence, R. I., he made a resolution that as soon as he became possessed of sufficient means he would build a church as a token of his love for God.

He kept his word. The church was built out of the profits of the business. Perry Davis preached the opening sermon, and that church stands to-day a monument of his devotion to his Master.

Perry Davis was a thoroughly consecrated man, made God a partner in his business, and attributed his success

in a great measure to the Lord. He died worth several millions of dollars.

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“He that watereth shall be watered also himself.”

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M. P. Barker, M.D., of New York, says: “It is abundantly proven in Scripture that temporal blessings follow proportionate giving. *God guarantees the payment of our loans to him.* Many persons desire partners in business, or seek for safe investments for their surplus means. Here is a chance for an investment that will pay. The Creator of all wealth has pledged his word, and he never fails.

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### THE LOST ACCOUNT.

One day a fine-looking gentleman took the floor in the Fulton Street business men's prayer meeting. He was the cashier of a bank. One day, in looking over the accounts, a discrepancy of several thousand dollars was discovered. The funds of the bank were solely in his charge. He knew he had not used a dollar of the money improperly, but the account was against him. He passed whole nights in examining the vouchers. His sleep fled from him. Disgrace stared him in the face. The next day the bank was to be examined by the officials. A thousand temptations assailed him. Sometimes he resolved to fly and hide from the dishonor. The next morning dawned. The discrepancy could no longer be hidden. In his extremity he called upon God. For one hour in the directors' room he wrestled with God in prayer. He arose, possessed of a calmness he had not known in days. Guided by an impulse, he knew not what, he went to the safe, took out a blotter he had not seen for many a day, and laid it on the desk. It opened, and before his eyes lay the full account, complete in all its parts. He had simply neglected to copy the page. The darkness gave place to

light, and he came into the meeting to render thanks to the name of the Lord.—*Marvels of Prayer.*

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“ Our fathers trusted in thee : they trusted, and thou didst deliver them.”

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REV. LYMAN ABBOTT,  
Editor *Christian Union*, N. Y.

The end of all business, as the end of all other activity, is the promotion of the kingdom of God.

If a man is working with this end in view, he may be assured of God's help in his work, not necessarily to make his business a financial success, but to make it a means for the service of God and the enrichment of humanity.

I have heard one of the most successful business men in America say that the Bible was the best text-book for a business man to study.

LYMAN ABBOTT.

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How joyous our business would become if, whenever we make a sale of goods, we would say, “ Some poor soul will get a share of the profit of this !”

“ This will send a basket of grapes to a feverish patient in a hospital.”

“ This will pay the rent for an aged widow about to be dispossessed.”

“ This will give a Bible to a prisoner.”

“ This will wipe away the tear from some pale cheek, and place thereon a rose.”

Happy the man who can honestly say, “ My business is to do my Father's business !”

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HON. ELIJAH A. MORSE,  
Canton, Mass.

In the affairs of my life, public and private, I have sought the direction and guidance of my Heavenly



Father. I believe the Gospel good to live by ; good in seasons of adversity and affliction, and good to die by.

ELIJAH A. MORSE.

### JOHN BARRY.

On the summit of Washington Mountain stood a hut, the home of John Barry, a poor charcoal-burner, whose family consisted of his wife and himself. His occupation brought him in but a few dollars, and when cold weather came he managed to get together only a small provision for the winter. One fall, after a summer of hard work, he fell sick and was unable to keep his fires going.

His entire stock of food consisted of a few pounds of salt pork and a bushel of potatoes. Sugar, coffee, flour and tea had given out, and the chances for replenishing the larder were slim indeed.

December 15th came, and with it the heaviest fall of snow experienced in Berkshire County in many years. The food of the old couple was now reduced to a day's supply, but John did not yet despair. He was a Christian and a God-fearing man, and God's promises were remembered, and so, when evening came and the fierce snow-storm was raging, John and his wife were praying for help.

In Sheffield Village, ten miles away, lived Deacon Brown, a well-to-do farmer, who was noted for his piety and consistent deportment both as a man and a Christian. The deacon and his wife had gone to bed early, and, in spite of the storm raging without, were sleeping soundly, when with a start the deacon awoke and said to his wife : " Who spoke ? I heard a voice saying, ' Send food to John.' " " Nonsense," replied Mrs. Brown, " go to sleep. You have been dreaming." The deacon laid his head on his pillow and was asleep in a minute. Soon he started up again, and said : " There, I heard that voice again, ' Send food to John.' " " Well, well," said Mrs. Brown, " deacon, you are not well. Lie down and try and sleep." Again the deacon

closed his eyes, and again the voice was heard, "Send food to John." This time the deacon was thoroughly awake. "Wife," said he, "who do we know named John who needs food?" "No one I remember," replied Mrs. Brown, "unless it be John Barry, the old charcoal-burner on the mountain." "That's it," exclaimed the deacon. "Now, I remember, when I was at the store in Sheffield the other day, Clark, the merchant, speaking of John Barry, said, 'I wonder if the old man is alive, for it is six weeks since I saw him.'"

The deacon arose and proceeded to dress himself. "Come, wife," said he, "waken our boy Willie and tell him to feed the horses and get ready to go with me, and do you pack up a good supply of food and get us an early breakfast, for I am going up the mountain to carry the food I know John Barry needs."

Mrs. Brown cheerfully complied, and, after a hot breakfast, Deacon Brown and his son Willie, a boy of nineteen, hitched up the horses to the double sleigh, and then, with a month's supply of food, started at five o'clock on the journey.

The northeast storm was still raging and the snow falling and drifting fast, but on, on went the team on its errand of mercy. That ten miles' ride, which required in the summer hardly an hour or two, was not finished until the deacon's watch showed that five hours had passed.

At last they drew up in front of the hut. The poor trusting Christian man and woman were on their knees praying for help. As the deacon reached the door he heard the voice of supplication, and then he knew that the message which awakened him from sleep was sent from heaven. He knocked at the door; it was opened, and we can imagine the joy of the old couple when the generous supply of food was carried in, and the thanksgivings that were uttered by the starving tenants of that mountain hut.—*Albany Journal*.

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"This poor man cried, and the LORD heard *him*, and saved him out of all his troubles."

W. H. DOANE,

Cincinnati, O.

I have found the Lord an ever-present help, and I have always had an abiding faith that, leaning on his arm, guided by his counsels, in my daily business life, I should find success. The Bible tells us that if any man lacks wisdom, let him ask of God, and if we lift our hearts in sincere prayer for this higher wisdom which comes from above, we are reasonably sure that the prayer will be answered in spiritual blessing, and our hearts made glad, and we will become stronger to resist temptation, braver to battle for the right, and more humble as we recognize and feel our dependence upon God. I have found him the truest, best friend I ever had.

W. H. DOANE.

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### A YOUNG CONVERT'S COURAGE.

At a Gospel meeting Mr. James Forbes observed: "When Mr. Moody was here last, at one of his meetings in the circus, after a most affecting address, I spoke to a man in the audience about his soul. He confessed that he saw his need of a Saviour, and that he was ready to cast his all upon Christ, and left the hall rejoicing. A day or two afterward, at a similar meeting in the same place, I came across him again, and about the first thing he told me when I asked after his spiritual welfare was that he had been obliged to leave his employment. He collected the tickets at the door of a theatre at a salary of eighteen shillings a week, but he felt that he could not have any connection with a theatre and be a Christian. 'But,' I said, 'what are you going to do? you have a wife and family, and they must be fed.' His answer was, 'Can I not trust the Lord to pay eighteen shillings a week?' The very next day he got a situation at a better salary, where he could serve God and his employer at the same time. Depend upon it, the

kind God, who feeds his birds, will not allow his children to starve.’’

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“What time I am afraid, I will trust in thee.”

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REV. JAMES THOMAS SAILES,

Arcadia, La.

The instances of God’s blessings upon the Christian business man are not few, even in my limited sphere of observation.

I can remember very distinctly that in my boyhood my attention was called to a Christian merchant in the town of Belfast, Ireland, who employed two clerks, and who, every morning, retired to his office with his clerks for prayer before commencing the business of the day.

That man commenced business with a very limited capital, but died worth several hundred thousand pounds. He never was known to withhold his money when a cause was good, and I have known several families that existed almost entirely upon his charity. Of four of his clerks, *to my own knowledge* but one has been a failure in life; and this one has often confessed that had he followed Mr. ——’s advice and example, he might have been a successful man.

The gentleman to whom I refer has often said that he attributed his success in business and in life to God’s gracious answer to his prayers.

I could give you other instances, but am sure you do not wish too many from one correspondent. One, however, I cannot refrain from giving:

A godly young man from the county Down, Ireland, went out during the gold fever to California to seek his fortune. He was placed among a party of men who were wickedness personified. While they were gambling and swearing, he was praying and studying the Word. They became renegades and drunkards, and died miserable deaths. *He returned to Ireland a millionaire.*

He attributed his success to the blessings of God upon his labors.

JAMES THOMAS SAILES.

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F. W. UNDERWOOD,

New York.

I have looked for the Divine guidance in both small and great matters, and not in vain.

Without this assistance, things would have been very different.

F. W. UNDERWOOD.

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A Scotchwoman kept a saloon near the Tombs. She was far from being happy. One day she came into the Fulton Street meeting. Prayers were offered for a person in a disreputable business. That touched her case. She was agitated and distressed. Again and again she came to the meeting, until she was under the deepest conviction of sin. She sold out her business, and turned her attention to other pursuits. She was prospered. Her prosperity seemed to date from the hour when she abandoned her disreputable business, and devoted herself to God. Her family are now in affluence.

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A business man was induced to endorse a promissory note for a large amount. When the note matured, the drawer did not pay it. The endorser had no money, and was in great distress. The third day of grace dawned. He was in despair, when a voice seemed to say to him: "Enter into thy closet, and pray to thy Father in heaven." He went upstairs and knelt down. The voice seemed to say, "Shut the door." He arose and shut the door. With closed eyes he bowed again in prayer. A portrait of a friend seemed to float before him. He shouted, "Thank God." That friend was a clergyman of large property. He went to him and told his story. The clergyman said, "Why did you not

come to me before?" He wrote a check. When the endorser reached the bank he had just five minutes to spare before the closing of the bank on the last day of grace. He was soon enabled to refund the generous loan.

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"O taste and see that the LORD *is* good : blessed *is* the man *that* trusteth in him."

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ALFRED S. BARNES,

Publisher.

NEW YORK, June 23, 1887.

God certainly does assist the Christian in business. We are in his hands. If we trust in him, he will assist us in every effort we make. It may not be in our way, but in his way, which is always the best.

ALFRED S. BARNES.

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CHARLES H. SPURGEON.

His Petition for Money and its Remarkable Answer.

A clergyman residing not far from Albany, speaking of the power of prayer, said he had had a testimony from his personal experience while abroad that prayer was all powerful. While in London he called on the Rev. Mr. Spurgeon. During the interview Mr. Spurgeon excused himself abruptly, saying that he had a duty to perform which he could not neglect, and he kindly invited the visitor to remain and look at the pictures and the books in the library. The clergyman, after waiting some time, thought he would walk out into the garden adjoining the house, and while doing so heard a voice. Listening for a moment, he distinguished the voice of Mr. Spurgeon, who was engaged in earnest

prayer. The clergyman returned to the house, and soon Mr. Spurgeon came in. The visitor inquired whether he had not heard Mr. Spurgeon praying, and the latter responded affirmatively, and when pressed said :

“ I was praying in my summer house. I have had a great burden on my mind. You know I have various institutions for which I am now providing the funds, and I have been much troubled about them.”

The visitor inquired what Mr. Spurgeon's need was, and the latter answered that he must have \$50,000, and at once, in order to continue his work as it should be continued, and, he said to his visitor, “ I feel that I shall get it.” The stranger remarked to Mr. Spurgeon that he was about to leave the city, but would be very much pleased to meet Mr. Spurgeon on his return, and ascertain whether his faith had been justified by results. The following week, when the clergyman returned to London, he attended a prayer-meeting at Mr. Spurgeon's church. At the close of the meeting Mr. Spurgeon noticed his friend in one of the front seats, and beckoned to him to come forward. He did so, and Mr. Spurgeon took him by the hand and said :

“ Well, I got my money. The day after you left me I was busy in my study when a lady called in her carriage and asked to see me. She said that she had been much troubled of late over the thought that my work must be very exacting, and that she had wondered where I received sufficient aid to carry it on. She said she desired to give me £10,000 to continue that work, and preferred that I should take it while she lived, rather than that she should leave it to me in her will, subject to litigation. She empowered me to call upon her at once and get the amount, and thus my necessities were instantly relieved, and my prayer answered.”—*Albany Journal*.

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“ This is the LORD's doing ; it *is* marvellous in our eyes.”

Mr. Spurgeon said, in a late address, that when the idea of the orphanage was started, he really had his hands full. But God had hitherto helped him, and he decided to commence the building of the Stockwell Orphanage.

An old lady started the scheme by offering him £20,000. He found that it was a bad year to commence, and another drawback was that the money was invested in railway shares, upon which he could not raise a single farthing. Friends, however, came forward and gave him the money required, so that he had the £20,000 by him. He was pleased to say the shares were worth nearly £30,000 now. God, in his infinite mercy, had helped him when he was in need. He was once staying with an old friend of his, Dr. Brock, in Regent's Park, and in course of conversation Mr. Spurgeon said he had to pay a builder the next day the sum of £3000, and he had only £1000 to meet it. He added, however, that he was sure the required sum would be forthcoming. Dr. Brock said, "I am glad you have such confidence." Singularly enough, a telegram came to him, saying that a gentleman had called at his house and had left £2000 for the orphanage. The institution received gifts of various kinds, for which the trustees were very grateful. Some time ago a merchant sent a load of turnips, and, singularly enough, a sheep from another individual was sent. At a meeting of the trustees recently, it was stated that £360 were in hand, and the bills sent in amounted exactly to that sum. On another occasion he said that they had got to the bottom of the treasury, and he asked how much they had in their pockets. The sum of £150 was then raised. He prayed to God that he would help his children, and he asked in perfect faith. On the Sabbath day after the meeting, some one said to him, "How about your prayer?" He answered, that before the sun had gone down that evening he received £800. He not only received that sum for the orphanage, but he had money for other purposes. He asked, If God be faithful, why do not all trust him?



## WILLIAM IVES WASHBURN,

New York.

It is a matter of common belief among Christians, which I confess to sharing, that God takes an active interest for their good in all affairs of his children, business or otherwise.

Whether he *assists* in business concerns perhaps depends upon what course of treatment he, in his infinite wisdom, may decide to be for the highest welfare of the individual Christian here and hereafter, taking into account the influence he may exert, the use he may make of success, the disciplinary value of non-success in failure and trial, and, in short, the peculiar environment and circumstances of each case determined separately.

WILLIAM IVES WASHBURN.

## THE EXPRESSMAN'S EXPERIMENT.

Mr. Blank, an expressman in the good old town of B——, in eastern Massachusetts, was converted.

One day there came an application to him for a subscription for a certain object which he deemed important. He promptly put down \$500 as his subscription. His good wife heard of it with amazement. He was a poor man; and how he was ever going to pay \$500 was more than she could tell. He believed the Lord would provide a way.

The time came to pay the subscription. He gathered together what money he could, handed over his little savings, and finally sold the express wagon and team, and appropriated the proceeds to cancel his subscription. When it was done, he was pretty well stripped.

He had an aged uncle in the town who was interested in his welfare, and the old man used to sometimes drop into the prayer-meeting and hear what his converted nephew had to say. He became convinced that his conversion was genuine; that he was a real Christian. The

old man had made his will before, but upon second thoughts he went to the lawyer and added a codicil, giving this nephew \$1000. Shortly after he died, and to the joyful surprise of the nephew, \$1000 was paid over to him. His money was doubled, and all through his trust in God and his faithfulness in his service.

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“Cast thy bread upon the waters, for thou shalt find it after many days.”

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JOHN T. UNDERWOOD,  
New York City.

I have ever found the Almighty's help daily, and would not be without it in business.

JOHN T. UNDERWOOD.

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Said a worldly man to a Christian: “I don't see where your theory of divine help in financial matters comes in. Now, I am an unbeliever, but I get as large a salary as you do.”

“Yes,” was the answer; “but you don't get the good out of it that I do. Last night I gave \$5.00 to a poor delicate widow with three little girls, one of whom lies upon a bed with a broken limb. Don't you suppose I got more happiness out of that money than if I had spent it for billiards, drinks, and cigars? I have all I need, and something to give away besides every month. God does help in financial matters. He helps me to *spend* my money—to spend it in a manner that gives me real, true enjoyment, and the peace of God which passeth all understanding.”

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REV. J. O. PECK,  
Brooklyn, N. Y.

From a sermon delivered by Dr. Peck in Brooklyn, November 27th, 1887:

“A merchant in New York heard that a certain young man had joined the church. He said: ‘I’ll watch this young man. If he has stamina enough to live up to his profession, I want him in my business. I don’t want him if he is a hypocrite.’ Every Wednesday evening he watched to see if this young man went to the prayer-meeting. He observed him in his daily life to see if he lived the Christian life which he had begun. This surveillance continued for a year. The merchant saw that the young man stood fast, and he took him into his employ at a large salary.

“This merchant was not a Christian, but he felt certain that if this young man lived up to his principles, he could trust him in his business. Christianity helped this young man in business matters.

“I was acquainted with another Christian young man in New York. His employer once asked him to engage in some crooked transaction. The young man said: ‘I refuse.’ His employer never again asked him to commit an unprincipled act. A few weeks later the young man was promoted; then he was made the manager of a branch house. At last he decided to start in business for himself. His sterling Christian character had won for him a friend, who loaned him the necessary money without security, and to-day, at the age of twenty-seven, he is the owner of a large establishment in New York, with branches in Boston and Philadelphia. His former employer is now one of his clerks. Christianity helped that young man in business.

“A member of my church, in New Haven, had a Christian young man in his employ. He decided to test his principles. One day he said to him: ‘Joe, I want you to go out and buy a quantity of butterine. We can sell it for butter. There’s lots of money in it.’

“‘Sell butterine for butter! No, sir! You can get some one else to do that for you. I’m receiving \$2000 a year, but I’ll lose my position before I’ll do it.’

“The subject was dropped. The young man was not discharged. A few years later the merchant gave his

daughter's happiness into the keeping of the man who had stood firm when put to the test.

“In the same church in New Haven was a business man who was well known for his staunch Christian integrity. One day he received a letter from a customer two hundred and thirty miles away. It read: ‘Enclosed you will find a draft for \$15,000. You know what kind of goods I am using. Select goods for me to the value of this draft. You have always treated me honestly. I know you will again.’”

“Christianity is a help in business. God issues a bond. ‘Seek ye first the kingdom of God, and his righteousness, and all these things shall be added unto you.’”

“When we fulfil the requirements, when we meet the conditions, we may be certain that God will pay the bond.”

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M. C. PHILLIPS,

Oshkosh, Wis.

I thankfully accept the opportunity of giving direct testimony to God's assistance in business matters, that the way for the Holy Spirit may be opened. In my professional career, when I have responded to God's claims upon me, then my dependence upon him has, without exception, met with immediate returns. I can see that all through my business life he has directed every step, when permitted; and he has also restored my health.

M. C. PHILLIPS.

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OTTO A. REINHARDT,

San José, Cal.

For nearly eight years I have tilled the soil, with God as my helper. He has most wonderfully directed the business to a successful issue. Now, as I am about to embark in mercantile life, I am confident he will again guide me. A shoemaker once, when asked what his

business was, replied : “ My business is the salvation of souls. I sell shoes to pay expenses.” I purpose, in my new business, to buy and sell solely for the glory of God.

OTTO A. REINHARDT.

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### AN OLD GENTLEMAN'S TESTIMONY.

When I was a young fellow, I acted as assistant to an apothecary, and it was my duty to answer the night-bell and prepare and give medicines when called for. One night I had been called up three times. I had just got back to bed, when the bell rang a fourth time. I jumped up very sleepily, and in a very bad temper, to find a little boy standing at the door who had been sent from a neighboring village for medicine for his sick mother. Growling, I took the phial from his hand and went into the back shop to mix the drops. In my sleepy and cross state I grasped the wrong bottle, poured something from it, something from another, and gave the medicine to the boy. After locking the door I returned to put up the bottles ; but, oh, horror ! I saw the mistake I had made.

I called out in my anguish, “ Oh, God, grant to cause a miracle to happen to deliver me from the awful misery of causing the death of a fellow-creature through my carelessness.” I prayed in intense agony of soul. Then for the fifth time that night the bell rang again, and when I opened the door, there, trembling and crying, the little boy stood before me. “ Oh, don't be angry at my disturbing you again,” pleaded the frightened child ; “ but I fell down, *and the bottle was broken.* Oh, please, sir, make up the medicine again, or my mother may die !”

You may imagine with what joy I received the child, and how willingly I mixed the drops from the proper bottles. Wasn't that a miracle of mercy ? How can one say that miracles never happen now !

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“ I sought the LORD, and he heard me, and delivered me from all my fears.”

EDGAR C. PATTERSON,  
New York.

I have no hesitation in saying that God assists the Christian in business, provided his business is Christian ; but he will not assist him if it is unchristian, as the cultivation, manufacture, sale, or use of tobacco, or the manufacture, sale, or use of intoxicating liquors as a beverage, both of which are evil, and only evil.

A Christian should undertake nothing upon which he would hesitate to ask the blessing of his Heavenly Father.

My daily prayer is that I may not attempt any matter of business upon which I could not ask his blessing. Such prayers have been answered.

EDGAR C. PATTERSON.

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A NOTE IN THE BANK PAID.

About the year 1845 there lived in Armagh, Ireland, a builder named Thomas Ross. In the transaction of his somewhat extensive business he had financial connections with a bank, where on one occasion his note or acceptance for a considerable amount was maturing. He went to a man who was indebted to him, and upon whom he usually depended for money in an emergency, but to his great disappointment found that he was unable to afford him the needed assistance. He knew not where to get the money ; the time wore away ; the last day of grace arrived, and the note must be paid by three o'clock or his name would be dishonored at the bank. He was a man who professed faith in the Lord, and had often expressed his confidence in the divine promises. This unforeseen embarrassment was to him an occasion of no little anxiety. He spoke of the matter to his wife, and in reply she, perhaps without the deepest sympathy, intimated that as he had often talked of having faith, now he had an opportunity to exercise it. The time wore

away until it was past noon, and no way of deliverance seemed open. About one o'clock a woman, Mrs. Kirkpatrick, who lived some five miles out of the city, came to his door in much perturbation, and with no little disgust said she had come in five miles to go to Belfast to buy goods for her little store. Being a little late, the stage had started without her, and though she saw it in the distance and hailed it and tried to stop it, the driver would not pull up. The passengers on board observed her anxiety to go, and endeavored to persuade the driver to stop, but he refused, and away he went; and there she was, unable to go to Belfast, and besides, she had quite a sum of money on her person which she did not wish to keep about her, and she wanted to know if Mr. Ross would be so kind as to take it and take care of it for her, until she could find opportunity to go to Belfast and make use of it.

Mr. Ross, as it may well be supposed, made no objection to this proposal, and accordingly she counted out the money which she wished to leave in his hands, and the amount was *just equal, to a penny*, to the demand held by the bank against Mr. Ross, who paid his debt with a glad and thankful heart.

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### THE OLD WOMAN'S QUESTION.

After an infidel had concluded a lecture in a village in England, he challenged those present to discussion. Who should accept the challenge but an old, bent woman, in antiquated attire, who went up to the lecturer and said:

“Sir, I have a question to put to you.”

“Well, my good woman, what is it?”

“Ten years ago,” she said, “I was left a widow, with eight children utterly unprovided for, and nothing to call my own but this Bible. By its direction, and looking to God for strength, I have been enabled to feed myself and family. I am now tottering to the grave; but I am perfectly happy, because I look forward to a

life of immortality with Jesus. That's what my religion has done for me. What has *your* way of thinking done for you?"

"Well, my good lady," rejoined the lecturer, "I don't want to disturb your comfort; but—"

"Oh! that's not the question," said she; "keep to the point, sir. What has your way of thinking *done* for you?"

The infidel endeavored to shirk the matter again; the meeting gave vent to uproarious applause, and the champion had to go away discomfited by an old woman.

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DR. A. M. HIGGINS,

New Bedford, Mass.

Some twelve years ago we needed a place of worship. We did not want to hire a hall controlled by unconverted men, so we took the matter to the Lord. We soon received satisfactory evidence that this was in accord with his will. We decided to build a church. Our society was small and poor, and it seemed impossible to raise much money; but when I am satisfied what is the will of the Lord I have no fears. In looking for a location we were directed to one very central spot. It was thought by all that it could not be obtained except at a very high price. We sought for wisdom as to what price to offer. After settling upon a price we asked the Lord to compel the owners to accept our offer. The bargain was made. In less than one week afterward the owners were offered one third more than our price.

Strange to say, that lot had stood vacant for sixteen years. No one thought of improving it until we obtained it. It had been waiting for us. We commenced work by preparing for the foundations. After hunting around among different quarries for foundation stones, we at last struck upon a rock *in our own lot* which worked out just enough to complete the foundations. We did not have to buy a stone.



Then we wanted to lay a drain. After looking in different places for drain-pipe, we at last decided where to get it. The cost would be considerable. We returned to the lot, and discovered that the workmen while digging had *unearthed a completed drain*. The very thing we needed! It had lain there covered over and forgotten all these sixteen years.

So it continued till the house was completed. Everything seemed ordered of the Lord. One brother, who was rich but penurions, said he would give \$100 and no more. When more money was needed this brother gave another \$100, but said, "This is the last I shall give." When we needed money again we asked the Lord to open the heart and purse of this man and others. The money came. When the church was finished we discovered that this brother had given nearly \$700. So God blessed and prospered us.

Another church in a neighboring town we built in the same manner.

I have been surprised many times to see how the Lord has prospered me personally. It seems that the more I give the more I receive. Now, I give all I receive except what I really need, and never intend to add another dollar to my principal.

I heartily believe the Lord will help in all our business if we will allow him to.

A. M. HIGGINS.

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### REV. JOHN STEEL.

John Steel, a minister of Holt, said to a friend :

"When I first began to preach, and before I fully entered the ministry, I was many months without employment. I had been supplanted in the place I held as under book-keeper by a young man who offered to do my work at less wages. The master offered me the same terms, but thinking I could soon find employment elsewhere, I refused. I travelled scores of miles, and tried every place, likely or unlikely, but all in vain; and I got so reduced, and so very poor, that I would gladly have

done anything. The good woman with whom I lodged was very patient and kind to me, though I was getting deeply into her debt. I had paid her three shillings a week so long as my money lasted, but I had been several months and paid her nothing, and I was ashamed when I sat down to a meal, for I felt I was eating what did not belong to me. But what I feared most was to see my patient creditor come into the chapel when I was preaching; her presence always confused my mind, and I preached with much difficulty. I owed her money, and could not pay it, and I felt sure she would think more of my debt than my discourse.

“As I had expected, she at last informed me that she was not really able longer to maintain me, and begged I would look out fresh lodgings, and pay her when I could, fixing my time for leaving on the following Monday. I ate and slept very little that week. I believe I was on my knees nearly as much as in bed, and I wept much of the time. I again tried to get employment day after day, but failed. On the Saturday I made up my mind to go and enlist.

“The nearest barracks were six miles from my lodgings. I set out without telling my landlady, but with the intention of sending her my bounty money. While going, I bethought myself that I had to preach twice on the following Sunday, and began to reason thus: Well, I can do without food to-day. I will rise early in the morning, and go to the place where I have to preach in the afternoon and evening, and attend the morning service; perhaps some one will ask me to dinner. After service in the afternoon I am sure to get my tea, and a little of something after the evening service. I will then return home, rise early on Monday morning, and go for a soldier. I had got about three miles toward the barracks when I thus decided, but I at once turned back, and most of the way I cried like a child.

“On Sunday all happened as I had supposed. I set out without breakfast, but got invited to dinner. I preached in the afternoon and evening, got two other meals, returned home, and went to bed. I expected

that on that bed I was lying down for the last time. I was very tired with my day's work, but could not sleep. I was hot and restless, for the thought of going for a soldier in the morning greatly distressed me. I felt, what no doubt many of God's children, when passing through heavy trials, have felt, tempted to doubt a Providence. My soul revolted at the red jacket and the musket, but all other ways seemed hedged up. In the bitterness of my soul I asked, 'Is there a Providence? Is there a God?' 'Yes,' replied the faith that was not quite dead in me, 'there is a Providence, and there is a God, and though he slay me, yet will I trust in him.' It was a night of sore trial, and it was late before I fell into a troubled sleep.

"I was awakened early in the morning by a loud voice crying from the bottom of the stairs :

"'John Steel, John Steel! Get up, man, get up! The person that took your place in the shop is in prison for stealing. Be quick and see the master. I think you will get it again.'

"Get up I did, and was soon walking near the mill to meet the master. Oh, how my heart beat when I saw him coming! He spoke kindly to me, and asked if I had got work.

"'No, sir,' I replied.

"'Well, I shall be glad to take you into your old place at your old wages; if you like you can come at noon.'

"I looked round to see if there was any place where I could fall on my knees. My heart was full. I sang, and laughed, and cried, and ran home to tell of my good fortune. My poor landlady was much pleased, and promised me another week's credit. I went upstairs, and bowed down before my God. Oh, how visible to me was his good hand in this thing! I was not to be a soldier, with sword and musket, but a preacher of peace. Many times since then I have been on the verge of despair in temporal matters—for preachers have their money difficulties as well as others—but I have never doubted a Providence, or the power of God to deliver in financial troubles."

## ADA L. PANGBURN.

I was once an unbeliever. I was also in debt. I prayed God to deliver me from it, but all things seemed to go against me. I saw a copy of the *Christian Giver*, and it taught that the tithe was *a debt*, and that to pay it would bring temporal blessings.

I said, "What new doctrine is this? I didn't believe a word of it." Thinking on it, and searching the Scriptures, I began to wonder if right here was my mistake, and finally I concluded on July 1st, 1881—first, that God would not harm me if I devoutly paid him the tithe, and, second, that I would make the experiment anyhow, and prove him now *herewith*.

For the rich and immediate and most marked blessings—the *poured-out* blessings, financial, temporal, and spiritual, which the Good Father hath granted unto unworthy me, I thank him from the bottom of my heart. Had I room I should delight to write you some of the particulars. If you believe not, try it for yourself. Taste and see!

A woman and her husband, in comparatively humble circumstances, started a small business in a village in the West of England. One morning, on crossing the threshold of her lowly dwelling, she said within herself, "If the Lord does bless us in this place, the poor shall have a share of it."

In alluding to his mother's vow in after years, one of her sons, in his place in the British House of Parliament, remarked: "It is to this vow that I attribute the great success my father had in business."

A man, writing to his pastor, says: "Some time ago, while filling a subordinate position, I gave to two worthy objects \$15 each per annum.

"Soon after that I changed my position from servant to master. I send you \$50. The Lord has greatly blessed my efforts; from the time I increased my contri-

butions until now I give fully nine times what I gave some years ago.”

The effect of devoutly paying the tithe is always good upon man's *estate*.

Suppose, now, that you are poor, and *really need* more money—or that you are in debt by reason of sickness, or suretyship, or other trouble, and being honest, you desire to get out. Or suppose that you are rich, and withal a wise steward, and could use more money advantageously in benevolent operations. In any of these cases it can be proved that if you will devoutly pay the tenth to the Lord, *he will bless you financially*.

Please observe, I do *not* say that he will make every one of us “rich.” It would not do for us all to be “rich.” It wouldn't be good for us. “Wealth” would make fools of some men. Others would become austere and grasping, or hard and defiant.

I *do* say that if you *really need* more money, and will so pay the tithe, the Lord will bless you financially. *Your temporal estate shall be improved.*

A devout paying of the tithe furnishes a strong bond of union between our souls and our Creator, and thus also, and best of all, tends to spiritual life.

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J. NEWTON HUMPHREY,

Florence, Mass.

My testimony in looking back over fifty years of business life is : “I have never seen the righteous forsaken, nor his seed begging bread.” I once called upon an old gentleman who had done business in Boston for half a century, to ask his advice in a business perplexity.

He said, “Carry it to the Lord. I have often received Divine help in business difficulties. In a time of great financial embarrassment a note for \$500 was due. The last day of grace arrived. No relief was in sight. I closed the door of my counting-room, and asked the Lord

to help. At one o'clock (only one hour in which to pay, a knock was heard at the door. I opened it, and a customer who had recently bought \$600 worth of good, handed me his check for \$500, and stated that he wished to pay this amount on account. *The goods had been sold on sixty-day time.* I paid my note with the Heaven-sent check. My trust in God was rewarded. Carry your trouble to the Lord, brother."

I find it is safe to do this. My son was once afflicted with a malady which necessitated treatment at a hospital. I hardly knew how I could meet the expense, as I had been sick myself for five weeks, and unable to work. I lacked \$18 of the required amount. I looked to the Lord and waited. Two days before the time for the payment arrived, a lady sent me by mail an order for \$8 worth of my goods, promising to pay when I revisited her town. I sent the goods, informing her of my illness. She immediately sent the money for her goods. Here was \$8. It came at three o'clock on the last day. Before sundown my pastor called and said: "One of the deacons of the church heard you were sick, and sent this to you." I opened the letter, and a ten-dollar bill dropped into my hand.

Here was the \$18 needed for my boy's treatment. Is it any wonder that I wrote in my diary: "Who is wise, and will observe these things, even they shall understand the loving kindness of the Lord."

J. NEWTON HUMPHREY.

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REV. D. M. HEYDRICK.

This gentleman is one of Brooklyn's most efficient city missionaries. His life is a continual illustration of God's help in money matters.

Mr. Heydrick, in addition to his family expenses, has for twenty years sustained a mission Sabbath-school and an Old People's Home. Upon his shoulders rests the entire burden.

God lifts it off.

He assumes all the expense.

God is his Banker.

On the moderate salary of a city missionary Mr. Heydrick's disbursements are from \$300 to \$500 per month.

How does he do it?

God helps.

He goes out in the morning to attend to cases of destitution without a penny in his pocket. Some one is sure to meet him and give him the money he needs—five, ten, twenty, or a hundred dollars.

It makes no difference about the amount.

If he needs it, he gets it.

Upon one occasion a gentleman who was associated with Mr. Heydrick in the mission ordered for the school a number of reversible seats. The bill was \$300. By the time the seats were delivered this associate had severed his connection with the school. He kept delaying the payment for the seats until the creditor became impatient, and one day he told Mr. Heydrick that he would have to sue the purchaser of the seats.

Mr. Heydrick said: "Let us see what the Word says about this matter." He opened to these words: "There is utterly a fault among you, because ye go to law one with another. Why do ye not rather take wrong? Why do ye not rather suffer yourselves to be defrauded?"

The surprise of the merchant at the aptness of the passage was complete. Mr. Heydrick said: "Give me a month and I will pay for those seats myself."

The merchant agreed to this. One month later Mr. Heydrick called upon this man. He said: "I promised to pay you \$300 to-day. I haven't got the money. I am very sorry. I wish you would give me a little more time."

"Certainly," was the reply. "But I thought the Lord always helped you to keep your promises."

There was no answer.

"How is this?"

“ I cannot understand it. God has never disappointed me before. I am sorry to be obliged to ask for an extension of time. I will surely have it for you in a month. Good-by.”

“ Good-by,” said the manufacturer. “ Oh, stay! I saw a person in the street to-day who was inquiring about you. I answered that you would be at my office to-day. I was asked to give you this letter. I had almost forgotten it.”

Mr. Heydrick opened the letter. On a sheet of paper were these words :

“ Use this in the Lord’s cause.”

Enclosed in the letter were *six new and crisp fifty-dollar bills.*

Mr. Heydrick handed the money to the merchant with the words : “ There’s your \$300. Give me a receipt. God has not disappointed me. Blessed be his holy name forever.”

At one time Mr. Heydrick was in great financial trouble. He was destitute of funds to carry on his work. The gas was about to be shut off from his mission chapel. He chanced to be speaking to some professed Christians about his habit of asking God for everything he needed. He was ridiculed for his credulity, and went sadly away. He was in need of \$37 at once.

At that same hour in New York City a merchant sat in his office with a heavy heart, unable to meet a claim of \$2300, and knowing of no human being to whom he could apply for a loan with a likelihood of obtaining it. He leaned on his desk and prayed. It seemed then as if a message from God instructed him to send a check for \$37.50 to Mr. Heydrick.

This amount was the tenth of the profit of a lot of goods sold, but not yet paid for. He had but \$100 in bank, but faith said, “ Trust God. He has always provided a way, and he will now.” He drew a check, sent it to the missionary, and at once was at peace.

His book-keeper remarked : “ What are you going to do with G. B.”—the party he owed. The instant re-



sponse was, "I am going to send him a check to-morrow."

He knew not where to turn, but believed that the Bank of Heaven would not dishonor his draft.

He felt that he was put into that strait to see if he would obey conscience and trust God. He had started in business with the determination to honor him with the first fruits of all his increase.

The next morning the merchant, before leaving home, in his place of secret prayer opened to the promise, Rom. 8 : 31,32, where, with Christ, are promised "*All things, freely.*" On his way he had a long conversation in a store with a business friend about prayer and faith. He could hardly get away. He felt that he ought to be looking out for the large sum to be provided for, but a message seemed to come to him, "*I will provide. Do present duty and bear witness for me.*" He then went his way, and met a man at a point where he never met him before, and felt sure that this was no chance meeting; asked him for a loan, and was told that his partner was averse to it; went to the latter and found it so, yet in spite of himself he endorsed the merchant's note for \$3000. But the way was yet blocked. The cash must be had at once. Notes must go before the directors, and one day's delay occasioned. The merchant, however, in full belief that God would provide, went to the bank, and, contrary to all precedent, the cashier on his own responsibility cashed the note, and so the cargo was paid for, the merchant's burden removed, and the faith he had put in the promise of God honored.

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## A CALENDAR TESTIFIES TO GOD'S ANSWER TO PRAYER.

Copy of a letter received by Mr. Heydrick.

BROOKLYN, 1888.

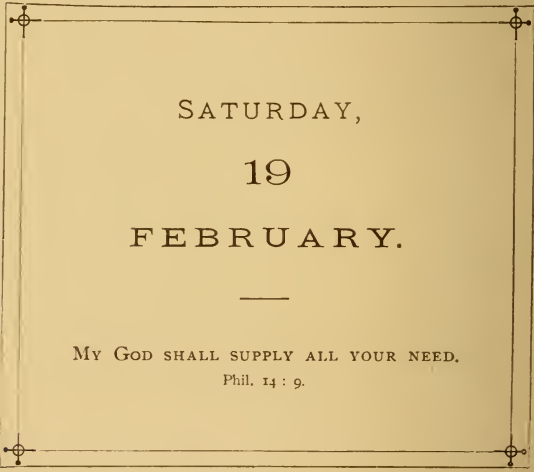
MY DEAR FRIEND HEYDRICK: You know I am not very demonstrative, nor have I your faith; but I must tell you something.

Yesterday we did not have one cent in the house. No food, no coal, no oil, not even a cup of tea for my wife, nor a drink of milk for the baby.

I did not know what to do. Unable to go out myself, not having any clothes, I sent Charlie to a man's house where I expected I could borrow a couple of dollars. He was not in the city.

I came into our bedroom by myself, and kneeling down, fervently prayed for help.

On getting up I noticed the calendar you gave me. On it were the following words :



SATURDAY,  
19  
FEBRUARY.

---

MY GOD SHALL SUPPLY ALL YOUR NEED.

Phil. 14 : 9.

When you called last night with food we were all sick with hunger. We are not *now*, thank God.

This morning I find upon the calendar these words :

SUNDAY,  
20  
FEBRUARY.

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GOD GAVE . . . AS HE PROMISED.

1 Kings 5 : 12.

It certainly has proved true in a most wonderful manner.

Your friend,

D.

## CAPTAIN LEWIS W. PENNINGTON,

New York.

Soon after his conversion Captain Pennington was sent to sea in command of the *Morro Castle*, of the Clyde Line. During this voyage an incident occurred which made a deep impression on his mind and led him to meditate much on the unlimited power of prayer. His vessel was bound from New York to Charleston, N. C. For two days and nights she had been surrounded by a dense fog.

The captain, almost worn out by loss of rest and by anxiety, was about to enter the pilot-house, about four o'clock in the morning, when the thought occurred to him that he had the privilege of committing the responsibility which was weighing upon him to an all-wise God. He turned into his own room and, kneeling down, besought God's help. It was no vague prayer, but a definite petition that God would remove the fog. He felt assured that his prayer was heard. Entering the pilot-house, his cheerful face was noticed by the officers of the watch, who inquired what had happened. The captain said that he expected the fog to clear immediately. His attention was called to the fact that there was no sun nor any sign of anything that could lift it. The captain told them that he had prayed about it, and he believed that his prayer would be answered. His hearers, however, would have had more faith in a gleam of sunshine, and one of them, as he went out of the pilot-house, muttered an expression of contempt for prayer in such cases. The captain followed him to speak a word of reproof, when both saw three vivid flashes of lightning, which seemed almost to strike the ship. The sailor stopped his ridicule and staggered back in amazement as he saw the fog completely dispersed by the electric flash. We understand that one of the officers on board was so impressed by the occurrence that it ultimately led to his conversion.

Upon one voyage a terrific storm arose. The ship was tossed upon the waters like a shell. Death stared

every one in the face. Captain Pennington gathered the passengers and crew around him, and kneeling down, invoked Divine help. Presently drops of water fell on the upturned faces. It commenced to rain. The downfall of water increased. The rain seemed to have a marvellous power of beating down the raging waters. In a few moments the sea was calm and *the ship was saved*.

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“They that go down to the sea in ships, that do business in great waters; these see the works of the Lord, and his wonders in the deep. For he commandeth, and raiseth the stormy wind, which lifteth up the waves thereof. They mount up to the heaven, they go down again to the depths: their soul is melted because of trouble. They reel to and fro, and stagger like a drunken man, and are at their wit’s end.

“Then they cry unto the Lord in their trouble, and he bringeth them out of their distresses. He maketh the storm a calm, so that the waves thereof are still.

“Oh, that men would praise the Lord for his goodness, and for his wonderful works to the children of men!”

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## J. AUGUST SMITH,

Forreston, Ill.

I have for years given a tenth of my income to the Lord’s work. My son Frank, a lad of fourteen years, has adopted the same principle, and has, for the year he has now been engaged in merchandising for himself, given a tenth of his profits to further the cause of God in the earth. I would not argue that “gain” is godliness, but I fully believe that those who “give to the poor lend to the Lord,” and “the liberal soul shall be made fat.” This has been my experience. May the Lord aid you in your work.

J. AUGUST SMITH.

## REV. CHARLES G. FINNEY.

Charles G. Finney, the converted lawyer, was probably the greatest evangelist of the nineteenth century. It is estimated that he was the means of bringing a million souls to Christ. In his memoirs, written by himself, he writes of a business man whom he met in England :

“I found that Mr. Brown was a remarkable man. His history reminded me of the proverb, ‘There is that scattereth, and yet increaseth.’ For religious purposes he would spend his money like a prince ; and the more he spent the more he had to spend. When I first arrived in England he was running a hired flour-mill with ten pairs of stones. The second time I was there, in addition to this he was running a mill which he had built at St. Ives, at an expense of £20,000 sterling, with sixteen pairs of stones. He afterward built at Huntington another mill of the same capacity. Thus God poured into his coffers as fast as he poured out into the treasury of the Lord.”

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Men fail because of intense competition. With God in our business there is no competition.

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## WILLIAM H. WARD,

Lowell, Mass.

It is my candid judgment, based on a business experience of twenty-five years :

1st. That trust in God carries one over trying experiences which would otherwise result in complete failure.

2d. That those who endeavor to honor God in their business act on true business principles, and thereby gain the confidence of their fellow-men, and business prosperity as well as a good conscience are the result.

3d. That honest, God-fearing men are at a premium. Note the fact that young men wanted in places of trust are usually sought in the churches.

4th. That ungodly men respect Christian character, though they themselves are destitute of it.

In 1851 there lived in Ironton, O., a godly man, an elder in a Presbyterian church, who owned and operated several blast furnaces in that region. It was supposed and believed by iron manufacturers that a furnace would "chill" if not operated every day in the week. Elder Means ordered his fires banked on Saturday night, and on opening them on Monday, the molten metal ran more freely than ever, and it was found that just as much iron could be made in six consecutive days as in seven, and at less cost.

I am a contractor on public works. At one time I was ordered by the chief engineer of an important railroad system to prosecute my work on the Sabbath. I refused, and tendered the surrender of my contract. The tender was not accepted, and I was never asked again to do any Sunday work on that railroad, and the sceptical engineer referred to was afterward himself converted.

WILLIAM H. WARD.

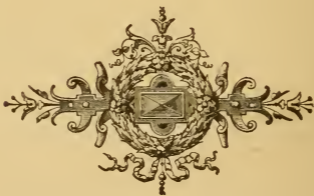
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### FROM A LABORER TO MAYOR.

About the year 1835, when fires and cholera and financial disaster had done their worst, and thrown the city into confusion, there resided in New York a poor laborer. He was out of work. He had hitherto lived honestly and independently, and free from debt. Unaccustomed to ask favors, he knew not where to obtain them, and as he had neither employment nor money, he was in great distress. Food was gone, and a wife and family depended on him for a breakfast, which he had no means of obtaining.

But he was a Christian. He went to his chamber and laid the case before the Lord—he plead with earnestness the Divine promises, and supplicated God for daily bread. For hours he continued there, until at length his wife came to the door and said, "A gentleman wants to see you." He left the chamber and came into the

room, where he found a stranger, who said, "I have a contract for labor in the prison at —, and I wish to obtain an overseer for my hands. I want a steady, faithful, and reliable hand. I am informed that you are well fitted for the place. Now, name your terms." A bargain was quickly concluded, and with a salary of \$1000 per year he entered upon his duties. He prospered. His wages were increased; he rose to stations of profit and honor; he became in after years mayor of the city where he still resides; but in all his subsequent prosperity he never experienced a purer joy than on that day when he proved the faithfulness of God, the steadfastness of his promises, and the power of persevering prayer.—  
*Tales of Trust.*





## DOES RELIGION PAY ?

Extract from Dr. Talmage's Sermon, Preached Sunday, January 6, 1889, in the Brooklyn Tabernacle.

"Godliness is profitable unto all things, having promise of the life that now is, and of that which is to come."—1 Tim. 4 : 8.

The papers are made out, and some of you have just entered into business partnerships. Others of you take higher positions in the commercial establishment where you were engaged, and others have entered upon new enterprises. There were last week in these cities ten thousand business changes. You are expecting prosperity, and I am determined, so far as I have anything to do with it, that you shall not be disappointed, and, therefore, I propose, as God may help me this morning, to project upon your attention

## A NEW ELEMENT OF SUCCESS.

You will have in the business firm, frugality, patience, industry, perseverance, economy—a very strong business firm : but there needs to be one member added, mightier than them all, and not a silent partner either—the one introduced by my text : "Godliness is profitable unto all things, having promise of the life that now is, and of that which is to come."

I suppose you are all willing to admit that godliness is important in its eternal relations ; but perhaps some of you say, "All I want is an opportunity to say a prayer before I die, and all will be well." There are a great many people who suppose that if they can finally get safely out of this world into a better world, they will have exhausted the entire advantage of our holy religion. They talk as though religion were a mere nod of recognition which we are to give to the Lord Jesus on our way up to a heavenly mansion ; as though it were an *admission ticket*, of no use except to give in at the door of heaven. And there are thousands of people who have great admiration for a religion of the shroud, and a religion of the coffin, and a religion of the hearse, and a religion

of the cemetery, who have no appreciation of a religion for the bank, for the farm, for the factory, for the warehouse, for the jeweler's shop, for the broker's office. Now, while I would not throw any slur on a post-mortem religion, I want this morning to eulogize an

#### ANTE-MORTEM RELIGION.

A religion that is of no use to you while you live will be of no use to you when you die. "Godliness is profitable unto all things, having the promise of the life that now is, as well as of that which is to come." I have always noticed that when the grace is very low in a man's heart he talks a great deal in prayer-meetings about deaths, and about coffins, and about graves, and about churchyards. I have noticed that the healthy Christian, the man who is living near to God, and is on the straight road to heaven, is full of jubilant satisfaction, and talks about the duties of this life, understanding well that if God helps him to live right he will help him to die right.

After speaking upon the two propositions that godliness is good for a man's physical health and good for the intellect, Mr. Talmage said :

Religion is

#### GOOD FOR WORLDLY BUSINESS.

I know the general theory is, the more business the less religion ; the more religion the less business. Not so thought Dr. Hans, in his "Biography of a Christian Merchant," when he says : "He grew in grace the last six years of his life more than at any time in his life ; during those six years he had more business crowding him than at any other time." In other words, the more worldly business a man has, the more opportunity to serve God. Does religion exhilarate or retard worldly business ? is the practical question for you to discuss. Does it hang like a mortgage over the farm ? Is it a bad debt on the ledger ? Is it a lien against the estate ? Does it crowd the door through which customers come for broadcloths and silks ?

Now, religion will hinder your business if it be a bad

business, or if it be a good business wrongly conducted. If you tell lies behind the counter, if you use false weights and measures, if you put sand in sugar, and beet juice in vinegar, and lard in butter, and sell for one thing that which is another thing, then religion will interfere with that business ; but a lawful business, lawfully conducted, will find the religion of the Lord Jesus Christ

#### ITS MIGHTIEST AUXILIARY.

Religion will give an equipoise of spirit. It will keep you from ebullitions of temper—and you know a great many fine businesses have been blown to atoms by bad temper ; it will keep you from worry. When a man becomes a genuine Christian he makes over to God not only his affections, but his family, his business, his reputation, his body, his mind, his soul—everything. Industrious he will be, but never worrying, because God is managing his affairs. How can he worry about business when, in answer to his prayers, God tells him when to buy and when to sell, and if he gain that is best, and if he lose that is best ?

Suppose you had a supernatural neighbor who came in and said : “ Sir, I want you to call on me in every exigency. I am your fast friend ; I could fall back on \$20,000,000 ; I can foresee a panic ten years ; I hold the controlling stock in thirty of the best monetary institutions of New York ; whenever you are in any trouble call on me and I will help you ; you can have my money, and you can have my influence ; there is my hand in pledge for it.” How much would you

#### WORRY ABOUT BUSINESS ?

Why, you would say : “ I’ll do the best I can, and then I’ll depend upon my friend’s generosity for the rest.” Now, more than that is promised to every Christian business man. God says to him : “ I own New York and London and St. Petersburg, and Pekin and Australia and California are mine ; I can foresee a panic a million years ; I have all the resources of the universe,

and I am your fast friend ; when you get in business trouble or any other trouble, call on me and I will hear, and I will help ; here is my hand in pledge of omnipotent deliverance.”

Again, religion will keep you industrious and prompt ; it will keep you back from squandering and from dissipation ; it will give you a kindness of spirit which will be easily distinguished from that mere store courtesy which shakes hands violently with you, asking about the health of your family, when there is no anxiety to know whether your child is well or sick ! but the anxiety is to know how many dozen cambric pocket handkerchiefs you will take, and pay cash down. It will prepare you for the practical duties of every-day life. I do not mean to say that religion will make us financially rich, but I do say that it will give us, it will assure us of, a comfortable sustenance at the start, a comfortable subsistence all the way through, and it will help us to direct the bank, to manage the traffic, to conduct all our business matters, and to make the most insignificant affair of our life a matter of vast importance, glorified by Christian principle. In New York City there was

#### A MERCHANT, HARD IN HIS DEALINGS

with his fellows, who had written over his banking house, or his counting-house room, “ No compromise.” Then when some merchant got in a crisis and went down—no fault of his, but a conjunction of evil circumstances—and all the other merchants were willing to compromise—they would take seventy-five cents on the dollar, or fifty cents, or twenty cents—coming to this man last of all, he said : “ No compromise ; I’ll take one hundred cents on the dollar, and I can afford to wait.” Well, the wheel turned, and after a while that man was in a crisis of business, and he sent out his agent to compromise, and the agent said to the merchants : “ Will you take fifty cents on the dollar ? ” “ No.” “ Will you take anything ? ” “ We’ll take one hundred cents on the dollar. No compromise.” And the man who wrote that inscription over his counting-house door died in

destitution. Oh, we want more of the kindness of the gospel and the spirit of love in our business enterprises ! How many young men have found in the religion of Jesus Christ a practical help ? How many there are in this house to-day who could testify out of their own experience that godliness is profitable for the life that now is ! There were times in their business career when they went here for help, and there for help, and yonder for help, and got no help until they knelt before the Lord crying for his deliverance, and the Lord rescued them.

Jesus *is the best business friend* a man ever had. He can pull you out of the worst perplexities. Why, Christ meets the business man on the street and says : " Oh, business man, I know all thy troubles ! I will be with thee. I will see thee through." Look out how you try to corner or trample on a man who is backed up by the Lord God Almighty ! Look out how you trample on him !

How often it has been that we have seen men gather up riches by fraud, in a pyramid of strength and beauty, and the Lord came and blew on it and it was gone ; while there are those here to-day who, if they could speak out in this assemblage, or dared to speak out, would say : " The best friend I had in 1837 ; the best friend I had in 1857 ; the best friend I had at the opening of the war ; the best friend I ever had—has been the Lord Jesus Christ."

Now, if this be so, then I am persuaded, as you are, of the fact that the vast majority of Christians do not fully test the value of their religion. They are like a farmer in California, with fifteen thousand acres of good wheat land, and culturing only a quarter of an acre. Why do you not go forth and make the religion of Jesus Christ a practical affair every day of your business life, and all this year, beginning now ; and to-morrow morning putting into practical effect this holy religion, and demonstrating that godliness is profitable here as well as hereafter ?

How can you get along without this religion ? Is your physical health so good you do not want this

## DIVINE TONIC ?

Is your mind so clear, so vast, so comprehensive, that you do not want this divine inspiration ? Is your worldly business so thoroughly established that you have no use for that religion which has been the help and deliverance of tens of thousands of men in crises of worldly trouble ? And if what I have said this morning is true, then you see what a fatal blunder it is when a man adjourns to life's expiration the uses of religion. A man who postpones religion to sixty years of age gets religion fifty years too late. He may get into the kingdom of God by final repentance, but what can compensate him for a whole lifetime unalleviated and un comforted ? You want religion to-day in the training of that child. You will want religion to-morrow in dealing with that Western customer. Oh, how many there have been who, postponing the religion of Jesus Christ, have plunged into mistakes they never could correct although they lived eighty years after, and like serpents crushed under cart-wheels, dragging their mauled bodies under the rocks to die ; so these men have fallen under the wheel of awful calamity, crushed here, destroyed forever, while a vast multitude of others have taken the religion of Jesus Christ into every-day life, and first, in practical business affairs, and secondly, on the throne of heavenly triumph, have illustrated, while angels looked on and a universe approved, the glorious truth that *Godliness is profitable unto all things, having promise of the life which now is and of that which is to come.*—*Christian Herald.*



## HORACE WATERS,

New York.

God assists me. I ask him night and morning to prosper me in my business. He answers my prayers, and has prospered me wonderfully.

He has also greatly blessed me in the church and Sunday-school in the salvation of many precious souls. He has also blessed me in the temperance cause.

HORACE WATERS.

## GEORGE J. ROGERS,

Milwaukee, Wis.

During an experience of thirty years in business I have at times been placed in embarrassing situations, quite unable to see where the money was coming from that must be had if I would keep my credit good. At such times I have taken the case to my Heavenly Father, telling him how much I needed help (though he was aware of it), asked for the money, and got it. I believe our Father in heaven is as much concerned for the good name of his children as an earthly parent is.

GEORGE J. ROGERS.

## PROFITABLE GIVING.

The *Bible Society's Record* tells of a collector who called upon a man for his contribution to the Bible cause. He was not a wealthy man, but did his own work on the farm. He looked over his books, and said his contribution would be \$70.

“Why this remarkable benevolence?” said the collector. He replied, “Six years ago I felt I was not giving enough to the Lord, so I resolved to give in proportion to his blessings, and I hit upon this plan: I will give five cents for every bushel of wheat I raise, three cents for every bushel of oats, barley, etc., ten per cent

for the wool, butter, etc., that I sell. The first year I gave \$20, the second \$35, the third \$47, the fourth \$49, the fifth \$59, and this year my Bible contribution is \$70. For twenty years previous, my doctor's bills had not been less than \$20 a year, but for the last six years they have not exceeded \$2 a year. I tell you, 'there is that scattereth and yet increaseth,' and 'the liberal soul shall be made fat.' "

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### JOHN M. FERRIS,

Editor *Christian Intelligencer*.

I have never sought a position. I have simply done what God has given me to do. I have been voted for for over thirty years. Have had no appointment for life, no contract for a term of years, no legal hold for a longer time than one year in any of the positions I have occupied, but have held my place simply from year to year.

I have had reason constantly to be thankful for having been prevented from doing what I was inclined to do. As these affairs turned out it was well I did nothing.

It must be remembered in committing our way to the Lord that he sends discipline, chastisement, in the way of disappointment, failure, and perhaps loss, as well as success and gain. With what is called misfortune, God gives grace to endure and to profit by the discipline. A man learns some of his most useful lessons by enduring misfortune—lessons that prepare him for better and more efficient work. My conviction in regard to some of my acquaintances has been that their chief mistakes have been their attempts to flee from Providential discipline. In plain words, it is best to stand and take it, and wait for Divine deliverance.

God has directed me, taken care of me day by day, from the beginning of my active life to this hour. The results have been beyond the expectations cherished forty years ago.

JOHN M. FERRIS.



## JOHN DANIEL LOEST.

## A Remarkable Instance of Divine Assistance in Business Troubles.

Published by the Berlin Religious Tract Society in 1855.

John Daniel Loest, a celebrated German tradesman of Berlin, was by the aid of the Lord so prospered in business that he became one of the most celebrated merchants in that city. He kept a fringe and trimming store.

He was always benevolent, willing to help others, fervent in spirit, and constant in prayer.

There once occurred in his experience a season of severest trial. His deliverance from this trial so astonished him that he was lost in wonder at the mysterious way in which the Lord assisted him.

He became security for a lady to the amount of six hundred thalers. The attorney assured him that there was absolutely no risk, as this lady's property would be more than ample to cover any claim.

Months elapsed, and the circumstance was almost forgotten, when one day Mr. Loest received an order from the court directing him to pay the six hundred thalers on the following Tuesday.

He now discovered that he had been duped. There was no escape. The six hundred thalers must be paid before the next Tuesday.

He had just accepted a bill for three hundred thalers, to be paid on the ensuing Saturday. In his first thoughts of his perplexity, he hoped to get out of his dilemma by hurrying to a rich friend to obtain a loan.

On his way to his friend's home he stumbled on another acquaintance who had lent him four hundred thalers on a note of hand. He saluted him with the news that he must pay that note on the following Friday, as he required it to pay for goods which would arrive that day.

"You shall have it," said Loest, as he hurried on to his friend. The friend was at home, but before Loest could tell his errand, he is addressed thus: "It is lucky you came, my friend. I was just going to send for you

to request you to make provision to pay me back the five hundred thalers you owe me, for I must have it on Wednesday to pay off a mortgage on my house, which has just become due."

"You shall have it," replied Loest, calmly, yet his heart became heavier every moment.

Suddenly it occurred to him that the widow of a friend just dead was possessed of large means, and she might be inclined to help him. But alas! disappointment thickened fast upon him.

Loest owed the deceased friend five hundred thalers for a note, and three hundred thalers for goods delivered. As he entered the room of the widow she handed him an order from the Court of Trustees, under which he was bound to pay up the five hundred thalers on Thursday; and, continued the lady: "I would earnestly entreat you to pay the other three hundred thalers early on Saturday, for there are accounts constantly pouring in on me, and the funeral expenses must be met;" here her voice faltered.

"It shall be attended to," said Loest. He withdrew, not having had a chance to utter one word of the business that took him there.

He had failed at every turn.

But though the waves surged and rose, they did not overwhelm him. His faith became greater, for he felt certain that the Lord would bring him out of all his difficulties.

This was the situation. He had promised to pay six hundred thalers on Tuesday, five hundred on Wednesday, five hundred on Thursday, four hundred on Friday, three hundred Saturday morning, and three hundred on Saturday afternoon; in all, *two thousand six hundred thalers*. It was already the Saturday just previous, and his purse contained only *four thalers*. There was only one prospect left, and he went to a rich money-lender, and in response to his request for relief in money difficulties, was met with this reply of irony and sarcasm from one who loved to indulge his enmity to the Christian faith: "*You in money difficulties, Mr. Loest! I*

cannot believe it! It is altogether impossible! You are always boasting that you have such a rich and loving master! Why don't you apply to him now." And the money-lender could not conceal his pleasure at this opportunity of testing a Christian.

Loest turned away; hard as the taunt and remark of his opponent was, yet it recalled him to a sense of his duty, and his forgetfulness of the fact that he had not hitherto asked of God for special help in this circumstance. With cheerful steps he hurried home, and in long and imploring prayer asked for help and forgiveness in this, his neglect of trust in One so rich and generous.

He was refreshed and comforted, and the Sunday was one of peace and sweetness. He knew and felt assured that the Lord would provide. The eventful week opened, and on Monday he arose with a cheerful thought in his heart. Ere he had had time to dress he noticed with great surprise that both his sister and the assistant in the store seemed, notwithstanding the earliness of the hour, to have fully as much as they could do in serving customers and making up parcels, and he at once hastened into the shop to give them assistance. Thus it continued all day.

*Never, in all his experience,* could Loest remember such a ceaseless stream of customers as poured, on that memorable Monday, into that out-of-the-way shop. Cooking dinner was out of the question; neither masters nor maid had time for that; coffee and bread, taken by each in turn, served instead of the accustomed meal. Still the customers came and went; still three pairs of hands were in requisition to satisfy their wants.

Nor was it for new purchases alone that money came in. More than one long outstanding account, accompanied by excuses for delayed payment, and assurances that it had not been possible to settle it sooner, enlarged the contents of the till; and the honest-hearted debtor, on whom this unwonted stream of money flowed in, was tempted every minute to call out, "*It is the Lord.*"

At length night came, when Loest and his worn-out assistants, after having poured out their hearts in thank-

ful adoration in family prayer, sat down to the first meal they had that day enjoyed in common.

When it was over the brother and sister counted the money which had that day been taken. The result showed six hundred and three thalers, fourteen silver groschen.

This was sufficient to pay the first debt due the next day and leave but ten shillings and eightpence over, a trifle less than they commenced the day with. Loest was lost in wonder and grateful emotion at this gracious testimony of how faithfully his Lord could minister to him in his necessities.

“What a wondrous God is ours, who in the government of this great universe does not forget his gracious promises !”

Tuesday was a repetition of Monday's splendid business, and brought in the five hundred thalers which he needed the next morning to pay off the mortgage on his friend's house, due that day.

Wednesday's sales gave him five hundred more thalers, which he was obliged to have ready to pay on Thursday morning into the court.

Thursday's sales brought him four hundred thalers, just the amount he had promised to pay the next day for goods delivered.

Friday's sales gave him just three hundred thalers with which to honor the widow's demand on Saturday to pay funeral and contingent expenses.

During these days of wonderful business, after each indebtedness was discharged there was not left in hand a sum exceeding three to five dollars.

On Saturday morning, after he had sent the three hundred thalers to the widow, he had left precisely two thalers and twenty silver groschen (six shillings eightpence sterling), the smallest balance he had had. What seemed most alarming, the rush to the shop seemed to be entirely over ; for while during the five days past he had had scarcely time to draw his breath, he was now left in undisturbed possession of his place. Not a single customer appeared. The wants of the vicinity seemed

to have come to an end, for not a child even entered to buy a pennyworth of thread or a few yards of tape. This utter cessation of trade was as unusual and out of the accustomed business as the extra rush had been.

At five o'clock on Saturday was due the debt of three hundred thalers. Three o'clock came, and there was but six shillings eightpence in the till. Where was his money to come from? Loest sat still and possessed his soul in patience, for he knew the Lord would choose the best time, and he desired to be found waiting and watching for the Lord's coming. The trial was severe. It seemed hopeless; and if it should happen that the creditor came and went away unsatisfied his commercial character would be injured, his credit shaken, and his reputation severely suffer.

That last hour ran slowly on. At a quarter to four, almost the last few moments of painful suspense, a little old woman came in, and asking for Mr. Loest, said to him half in a whisper:

"I live here close by, quite alone, in a cellar, and I have had a few thalers paid me, and now I want to beg of you to be so good as to keep them for me. I have not slept a night since I had them; it is a great charge for an old woman like me."

Loest was only too glad to accept the money, and offered interest, which she declined. She hurried back, brought in her money, counted it out on his table, and there were just *three hundred thalers*.

She had scarcely left the house with her receipt in her pocket ere the clerk of the creditor, with his bill in his hand, rushed into Loest's presence. He received his three hundred thalers.

Loest was lost in wonder at the marvellous way and exactness of time in which the Lord delivered him.

Thus in one short week, from a beginning of less than five thalers, God had so exactly supplied his business needs that he had paid all his obligations of twenty-six hundred thalers, saved him from failure, saved his honor and good name, and now all was peace.

This sketch illustrates the necessity of looking to God

daily for help, and teaches the sublime lesson that money and prosperity are gifts from the Lord, and must be considered as such, acknowledged with thankfulness, and used to please the Giver.

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“In God have I put my trust : I will not fear what man can do unto me.”

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W. H. AYRES,

New York.

My experience in business life since I became a Christian has tested and proved the truth of God's promises recorded in Proverbs 3 : 6 : “In all thy ways acknowledge him, and he shall direct thy paths.”

W. H. AYRES.

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W. W. WICKES,

New York.

God helps those who have a calm and abiding trust in him, and those who find both the motive and the aim of their industry in the Lord, and who regard themselves as his stewards.

W. W. WICKES.

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STEPHEN CALDECOTT,

Toronto, Ont.

No business can be permanently successful that has not a clear recognition of God as the foundation. All business to be lasting must be founded upon righteousness or right dealing, must be maintained in accordance with the principles of probity and truth found only in God's Word.

“Not slothful in business, fervent in spirit, serving the Lord,” has been one of the mainsprings of my life. At the beginning of my business career I was told that

as a salesman I could not succeed because I would not give or take alcoholic drinks. Those men who said and did so for the most part made sad shipwreck of themselves and their business. I was also told that my principles might get me into heaven, but never into a successful business. Thanks be to God, success of a material character has been given to me. Better than all, I have a blessed hope of future happiness in the Eternal Presence.

To a godly man there should be no secularities. If every act in or out of business were done in a religious spirit, God would bless with success every well-directed effort. I have never known a capable, God-fearing man to ultimately fail in achieving success. Capable but worldly men fail by the thousands.

STEPHEN CALDECOTT.

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## JOSEPH MACKEY,

New York.

Shortly after I was converted I informed my wife that I had taken a partner in my business. She asked me who he was ; I said the Lord. " Oh," said she, " he is all right ;" and I have kept him in ever since. It's now over twenty-three years, and he has never failed me once.

JOSEPH MACKEY.



## THE LORD WILL PROVIDE.

BY JOHN NEWTON.

Though troubles assail, and dangers affright,  
Though friends should all fail, and foes all unite,  
Yet one thing secures us, whatever betide  
The promise assures us :  
“ The Lord will provide.”

The birds without barn or store-house are fed ;  
From them let us learn to trust for our bread ;  
His saints what is fitting shall ne'er be denied,  
So long as 'tis written :  
“ The Lord will provide.”

When life sinks apace, and death is in view,  
The word of his grace shall comfort us through ;  
Not fearing or doubting, with Christ on our side,  
We hope to die shouting :  
“ The Lord will provide.”



## ALFRED JONES,

London, England.

Every child of God knows how wondrously His blessing follows the sanctification of the Sabbath. Sunday traders never prosper. Their business is turned into a curse instead of a blessing. How wonderfully the first Psalm proves this! Whosoever reads God's word day and night and delights in the word, the promise is: "Whatsoever he doeth shall prosper." Whatever is true of one man is true of all in the same circumstances.

ALFRED JONES.

## WHY HE FAILED.

A prominent business man failed in the spring of 1877. He had been for years a prominent and consistent member of a Christian church. He had once even supported a church almost entirely. Nothing was known against his character, *but he failed; he failed in business.* No one knew the reason why, but there it was—*failure.*

At last, in moments of bitter repentance before God, he unbosomed himself to his pastor and said: "Long ago I promised to give the Lord one tenth of all my profits. While I did so I was immensely prosperous and successful; but I forgot my promise, stopped giving, thought that I did not need to spend so much, and I began to invest my means in real estate. *When I stopped giving I stopped getting.* Now all is gone. *I lost my all because I did not keep my promise to the Lord.*"

"Ye cannot prosper. Because ye have forsaken the Lord, he hath forsaken you."



## JOHN S. CREED.

A Remarkable Business Career—Early Struggles—A New Start—Prayer on Every Transaction—Led to a Customer—A Money Crisis—The Strange History of \$410—A Beneficent Life.

John S. Creed, who died a few years ago in Brooklyn, N. Y., was a man who believed in the promises with all his heart, and acted upon his faith. His business career was one of the most remarkable on record, and will well repay study.

Mr. Creed was a well-known lumber merchant. He was born in 1853. When his education was completed he secured employment in the lumber business. He was faithful in his service, and when the firm he served relinquished business he succeeded them. He was at that time a sceptic. His pious mother grieved over his unbelief, but she would not argue with him. "No, John," she said, "I will not argue; but I want you to know that there is not a day that I do not pray God to show you that his Word is true."

He conducted his business on the approved methods, and when business men came to New York there was no one more ready than Creed to cement the connection by taking them around the city to show them its dissolute side. But he did not prosper, and eventually failed. In his poverty and distress he was drawn to his mother's God and became an earnest Christian.

He afterward commenced in a small way on his own account. He made the third chapter of Proverbs his chart, and every transaction was made the subject of prayer. Henceforth God was to be the ruling Partner in the business, and one tenth, at least, of the proceeds was to be set scrupulously aside for his service.

It was not an easy task that he had undertaken. The young dealer without capital had many crises. But each one was taken to God in prayer, and he survived them all. We have seen a journal in which his difficulties and deliverances were recorded. It is full of such triumphs. Out of hundreds we select a few:

On one Monday morning, when three cargoes of lumber were consigned to him, the market already glutted,



JOHN S. CREED.



and no prospect of disposing of them to be seen, he wrote, after stating the circumstances, "By the grace of God I will hold on and wait his time and way of delivering me, for I expect nothing short of complete deliverance." A few pages further on is the record of a journey in which he was moved to leave the train before it arrived at his destination. He found near the spot a lumber yard, the proprietors of which were in need, at that particular hour, of the very description of lumber he was trying to sell.

Another entry records a crisis in which it was very important to his credit that he should make an advance on some lumber before he sold it. He saw the importance, but he sought no human help, told no one, but simply laid the matter before God and went homeward in peace. On board the ferry-boat a friend whom he had not seen in some weeks accosted him and voluntarily, without any hint from Creed, offered him the loan of \$5000, which was the exact amount needed for the morrow.

At another time a friend consulted him about a pressing need for \$300. Creed said he, too, was in urgent want of money, about \$1500. The consultation terminated, as all consultations with Creed were sure to terminate, not in application to a bank or a money-lender, but in prayer. Together they knelt in Creed's office in Water Street and laid their need before the Lord, and then went their way at rest, feeling sure that God would see to it. The very next day a lawyer called and informed Creed that one of his debtors was anxious, for reasons of his own, to settle a claim that Creed had long regarded as a bad debt. He paid down \$2000, and the \$1800 for which the two friends had asked the Lord was thus provided on time.

Shortly afterward Mr. Creed needed \$800 for a business purpose. As usual, he went to God about it. The next day the friend to whom he had lent the \$300 before mentioned came in and said: "John, I have brought you that \$300 you loaned me. Are you in any special need of money? if so I have \$500 more that I shall not want for a month; you are welcome to it, if it will be of any service." Thus again the need was supplied.

## THE HISTORY OF \$410.

He had a large Bible-class in the Sunday-school, composed of grown men collected from the neighborhood. It increased in number, until better accommodation was necessary. He applied to the governing body of the church for permission to erect a gallery. It would cost \$400, but Mr. Creed, with his customary "audacity," assured them that God would provide the money. They thought, however, that it would be prudent to postpone the work until the money was in hand. To John Creed's mind the money was as good as in hand then, for there was no doubt with him that God would send it. He was a little hurt that his friends would not trust God for the sum. He and a friend thereupon agreed to become responsible for the \$400, trusting that God would so help them in business that they would be able to meet this extra obligation. They met in New York and prayed about it.

An hour or two later one of Mr. Creed's business rivals came in with a request that he would help him in a difficulty. He was overstocked, and would be glad if Mr. Creed would take a cargo of lumber off his hands. He would sell it below market price. It was contrary to his usual practice to buy lumber, as he had, up to that time, limited his operations to the broker's business of disposing of cargoes consigned to him for sale by Eastern men. But perhaps this was the way God was going to supply the needed money. Creed bought it, and sold it at a price which left him a profit equal to his share of the cost of the gallery. A little later his friend came to him with a similar story of an operation outside his ordinary business which had yielded to him, too, his share. The money was put together and amounted to \$410. "It is all the Lord's money," said Creed; "what shall we do with the surplus \$10? Let us give it to the Lord;" and it was sent to one of God's faithful servants, Rev. D. M. Heydrick, a well-known worker in Brooklyn, who has a large family of God's children, whose wants God enables him to supply.

It is a remarkable fact that this Christian worker in question was, at the moment he received the \$10, in urgent need of that exact amount, which had to be paid that day to relieve a family in sore distress. He had said no word to any man on the subject, but when the demand came unexpectedly upon him he had looked to his pocket-book, had found it empty, but feeling sure that God would provide it, had promised to pay it. Mr. Creed's check for the surplus \$10, which the Lord had sent over and above what had been asked for, thus found its way to the place where the Lord's servant was quietly waiting to receive it.

"A curious coincidence if true!" It is quite true--an actual fact vouched for by the writer, who knows the persons and circumstances, and there is nothing curious about it. Is it surprising that God Almighty keeps his promise? "Call upon me in the day of trouble: I will deliver thee, and thou shalt glorify me" (Ps. 50 : 15).

Mr. Creed's life was full of such interpositions. He expected them, he counted upon them, planted his feet firmly on the promise, and quietly waited for the salvation. His business grew rapidly. People wondered, but it was not a mystery to Mr. Creed. To all he told the same story: "'The Lord hath helped me.'" Shippers down East who sent him lumber to sell for them were astounded to receive his letters. A business communication which attributed the sale of a cargo to the goodness of God was a novelty to them; but they were very glad that Creed's check for the proceeds was so large, and were content that he should give the glory to God, if he wanted to.

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On one occasion H. & S., of Carleton, consigned to him a cargo of lumber per Clara Jane.

Mr. Creed wrote to the shipper that the market was very dull and he had a large stock on hand, but he would do his best to sell it, and furthermore that he would ask God's help to sell that cargo.

He received the following letter:

CARLETON, March 31, 1882.

*John S. Creed, Esq.*

DEAR SIR: Yours of the 28th inst. received, and we note contents. We trust the Clara Jane cargo is sold at a good price by this time, but our faith in man's energy and judgment is stronger than in any divine interference in matters of dollars and cents. We have to-day cleared schooner Flash with cargo principally 3 and 4x14. We have drawn on you to-day at ten days' sight for \$2000, which please honor.

Yours truly,

H. & S.

The day after Mr. Creed wrote the first letter he wrote a second, informing H. & S. that he had sold the cargo of the Clara Jane at a good price.

He supplemented that note by the following letter:

April 3d, 1882.

*Messrs. H. & S.*

GENTLEMEN: Yours, 31st ulto., at hand acknowledging mine of 28th, but when you receive mine of 29th perhaps your views concerning *divine* interference in matters of dollars and cents may be changed a little; at least I hope so; for if we profit not by the plain facts we shall answer for it hereafter. I can't blame you much for not having much faith in such things, as there is very little of such doctrine preached *and far less of it practised*, but, thank God, there are a few who *believe* him fully. When I turned from the world *to serve* the *living God* I determined to prove *his* Word to be as true in this present time as it ever has been in ages past, and it is either true in that respect or else its promises are utterly *meaningless*. I was perfectly aware of the scorn and persecution such a course of life would bring about, particularly when carried into every-day business life, and I have not been disappointed, but have had to take it right and left, and principally from those who *profess* to have a *form* of godliness, but "*deny the power thereof.*"

Your Royal Arcanum cargo is sold to one of the best



concerns in these three cities at \$18 per M. I have been trying to sell it to this same party at that price for ten days, but could not succeed. They finally said they would not take it at all. To-day they took it. It seems a wonder to my natural eyes because this party has bought of C., T. & Co. at \$16 to \$16.50, but I *asked* more, *expected* more, and *received* more, and go on my way rejoicing and praising God.

Your draft for \$2000 at ten days' sight will be duly honored on presentation.

Very truly yours,

JOHN S. CREED.

Mr. Creed writes to a friend :

NEW YORK, January 27, 1881.

*Thomas Kane, Esq.*

DEAR SIR : As a business man I can add a little testimony to the glory of the Father. I was once a sceptic, and through financial embarrassment was brought to see there was truly something besides this world to live for, and so cried unto God for mercy and pardon, and then for his blessing upon me in business. This he granted and prosperity came. Soon, however, came coldness and indifference in Christian work, for I sadly omitted to consecrate a very important part of myself—namely, my possessions, to his glory. Instead of using one tenth or more for that purpose, it went for treating business men and in other questionable ways. As God is not mocked he certainly was not to be by me, and shortly I was placed in a threefold worse financial strait than before, occasioned by two or three of my best friends failing. They were indebted to me largely. Now I was lower than before.

On reviewing my past life I noticed that the most of my "*professed Christian*" experience had been spent in trying to serve God and Mammon. I determined *now* to make a full consecration of myself and all that I possessed *or ever would possess* to be used for God's glory.

This was in December, 1876, and I felt now something like a Christian. I believed my heavenly Father accepted all, and would use me for his glory *if I was only willing to be so used.*

I was not prospered so quickly this time, but tried to see if I would prove faithful. Darkness and adversity followed me, but by his grace I was kept faithful and rejoicing amid a heavy load of debt which was hanging over me. Oh, how dark it was to the natural eye, but to the eye of *faith* light. I was now *living* the Christian life (not merely professional only as before). Nothing seemed just to me but to pay one hundred cents on the dollar. I wrote and told my creditors that I believed the God whom I trusted would yet enable me to do it.

But my affairs kept growing worse.

Finally my credit got so low that I was obliged to take a partner.

It soon appeared as though I was no more than a clerk or salesman. No doubt my partner concluded he could get along without me and have all the profits. Reasonably he could so conclude, because he had all the capital and credit while I had neither, and besides, I was getting in debt to him.

As I waited upon *God* in constant prayer for wisdom and guidance, *he* seemed to say, "You must dissolve the partnership *and go alone. I will be with thee.*" How could I, being already in debt to my partner and with nothing with which to pay him or to start in business for myself. No concern would take me at the salary that I must have in order to meet the large expenses which were pressing upon me in addition to the great load of debt. So I prayed, "O God, if it is thy will that I shall *this day* dissolve with my partner, speak to me through thy Word and let it all be done peaceably and friendly." I put my finger upon an open Testament before me on this verse (1 Peter 5 : 7), "*Casting all your care upon him for he careth for you.*" I accepted this as the voice of the Lord.

I faced my partner and made the proposition of dissolution. Wisdom was given me to speak. (It was he

that wanted above all things to first make a proposition to cut me off.) God prepared the way for me and prepared him for it, and all was done peaceably, as I asked it should be. He kindly told me he should not trouble me about my indebtedness to him, as he believed me honest. Of course he was pleased to get rid of me, saying now to himself: "The business is all mine, no division of profits, etc. Creed having no profit or capital can do nothing. The business will continue right along in my name as it always has. Nobody will think there has been any change."

I commenced anew in business under the principles set forth in Prov. 3 : 5, 6, and with the mottoes, "Thou God seest me," and "My help cometh from the Lord," over my desk in my office. Men whom I did business with soon saw there was some unknown power helping me. In conversation with them I could show the hand of the ever-living God so plainly that even the most sceptical could not gainsay it. Some by God's blessing were led to cry unto him for mercy and pardon, and to consecrate their all to the Lord not for worldly gain, but for his glory and the salvation of men. In doing this the inevitable fulfilment of the promises occurred also in *their* experience.

From that day until the present the everlasting arms have been around me, and I have never been so prospered in business. Like David of old, I am a wonder to many; but it is the Lord's doing and marvellous in our eyes.

A few days ago I received a letter from my most savage and stern creditor desiring to give me his shipments. This very party has denounced me as a religious sneak, etc., and said he has no confidence in me, and he knew I never intended to pay him when I said I would.

I wrote him that he could do his worst. I did not want his business as long as he had no confidence in me. This was in 1879. Only by the grace of God was I led to write him such a bold letter. God kept him quiet ever since, and now brought him to bow at my feet without any solicitation on my part.

By the Lord's blessing this creditor's account has been reduced. He has been obliged to eat his own words.

Now a word in closing about my partner, who had all the *seen things* in his favor. Those who were shipping to us then, when I told them of my intention of starting alone, replied they could not ship to me as they believed I could not succeed, consequently they should continue to ship to him. Immediately upon my starting, however, these very parties were the first ones to consign me large cargoes. Now what power but that of Almighty God could change the minds and hearts of these concerns? So they continued thereafter. My partner was obliged to rent his office to parties in other business, and spent most of his time at home. By the Lord's blessing in a very short time my indebtedness to him was paid. Oh, what shall I render to the Lord for all his benefits toward me? What am I that he should be so mindful of me? But, dear friends, what are we all? Nothing but receivers of his blessings, which he bestows freely upon all, *but more especially upon those that honor him*. Oh, try it; put him to the test; first give him your heart. Then vow to honor him with the *first-fruits* of all your increase. So shall *your* barns be filled with plenty, and your presses shall burst out with new wine.

JOHN S. CREED.



## REV. JUSTIN D. FULTON.

Extract from a sermon regarding Mr. Creed, delivered by Dr. Fulton in Plymouth Church, Brooklyn, N. Y.

TEXT.—“Because I live, ye shall live also.”—John 14 : 19.

Prosperity is the dream of youth, the expectation of manhood, and the enjoyment or despair of old age. How can it be obtained? Is it the result of luck or of well-established principles? Is it a “happen so” or a growth? Is God a factor in it, or is every man the architect of his own fortunes?

What Paul said of the unseen Christ may be said of this universally desired boon: “It is nigh thee because it is in God.” “The issues of life are in his hand.” “The lot is cast into the lap, but the whole dispensing thereof is of the Lord.”

This the life of John S. Creed illustrates. You are asked to study it. He was first taught of God by adversity. He became convinced of the existence of a Superior Being, revealed to him through Jesus Christ, as an Infinite Father, too wise to err, too good to be unkind. His eyes were opened. He saw that he was a sinner, lost and undone. Then came the new birth. The old gave way to the new. He became a new man in Christ Jesus the Lord. Then came instruction in righteousness, peace in believing, and joy in the Holy Ghost. This life was lived in our midst. Of some of us it was a part. It is meet that we should glorify God because of it, and recount some of the wonders God hath wrought with it. Creed utilized powers in God which millions of business men foolishly ignore. It is to call attention to this truth, and to illustrate the workings of this *God-force* lying all about us, and yet unworked, that I ask you to follow me into the engine-room of this wonderful life, and look at the forces placed at the disposal of all.

Mr. Creed tried to stamp out as best he could the theory that we have no right to ask God to interfere in our temporal affairs, and held up to the gaze of all, the truth that the Infinite, Omnipresent, and Omniscient God, that notes the lily's bloom and the sparrow's fall,

is interested in all we are or do, and is ready to minister to us in all the minutiae of life, has the plan for us, the work for us; and if we will give him room and obey the teachings of his Word, and the promptings of his Spirit, the path before us shall grow brighter and brighter unto the perfect day.

There are, then, some propositions, the truth of which Creed's life has demonstrated as plainly as any mathematical problem Euclid proved, which are of immediate, practical, and permanent value to all.

1. *That God cares for his own*—for those who believe in him and trust in him, is a truth substantiated by the life of this man of God whose experiences now engage our thought.

He consecrated his office to God. I have prayed there over and over again. The place was holy ground. At the outset men laughed at him. They did not believe that religion could find any home in business. He did. He gave himself up to God. April 8th he parted company with his business associate because he wanted in his office a place for God. He paid \$1100 for the privilege of enjoying, undisturbed, the society of Jesus Christ. How did he get on? His truthful diary is here. It tells us how, after prayer and the reading of the Word—and he opened the Bible as did John Wesley, and Whitefield, and others, so that God might speak to him—he gave himself up to the direction of the Holy Spirit, believing that the “secret of the Lord is with those that fear him.” As a result, God put business into his hands. Shippers in New Brunswick and Maine were made to think of him. They consigned cargoes to him. He sold them on commission, and secured such prices and made such speedy returns, that his business increased to such an extent that on April 8th, 1880, he wrote: “This is my first anniversary of being alone in business. It was dark then. But truly, a light has arisen in the darkness. The Lord knoweth our need, and yet for this he will be inquired of to do it for us.”

He paid his \$1100 for the privilege of having the companionship of his Saviour, and in six years paid \$30,000

of debts, gave away large sums of money to support evangelists to help on God's cause at home and abroad, and died, leaving wife and children beyond the reach of want, having made such a record in the business world that at the bank his paper was freely discounted, and when the recent panic came he was enabled to go on, because those who knew him best said, "We know in whom you trust."

How was this care exercised? Open to May 17th. "More blessing to-day. Two more consignments received. I have six cargoes unsold, and as the market is getting more in it, I pray my Dear Heavenly Father (he writes Dear with a big D) to direct me where to sell what I have, and I know he will. Oh, how blessed to have One to go to in time of need, and to feel assured of being helped. Oh, may I feel my utter weakness more and more, and my entire confidence in him, for who so trusteth in the Lord, happy is he. Mercy shall compass him about!" This is at night. The six cargoes are unsold. Look on him on the morrow. Another cargo comes. "Oh, how good God is!" Seven now unsold. He asks for guidance. "I prayed the Lord to direct me where to go." He went where he had not sold any for a long time, praying as he went. One of the partners opposed buying, but God triumphed, and he came off conqueror through him that loved him.

A gentleman writes rebuking him for quoting Scripture. He confesses that he depends on God for help, and will not go back on his Helper—no more than would a partner in business ignore his associate. The letter blesses him and he comes off victor.

Time and again money is needed, and in answer to prayer, men that owe him send it to him.

On one occasion he has paper. The bank refuses to discount it. He takes it to God in prayer and is told to go and see the man. He does so. The man pays it and he is free, and yet the man says while doing it, "I know not why I am doing this." Creed replies, "I do. I asked God that you might, and he has heard me. The glory belongs to God."

May 19th, 1880, riding on the elevated road, he is told or impressed to stop at Houston Street. Does so. Sells a cargo. Again starts to go to a place ; the impression comes to take the Belt road. He does so. Opens his Bible, rides to a point where there are lumber yards, alights, and goes to a place where he has never done business, sells his cargoes and goes back shouting praise to God.

Some days he is sent back to men who refused him the day before, finds things changed and succeeds. "Truly this is surprising," he writes, "but it is the Lord's doing, and man must bow in submission to his control."

#### GOD TAKES CARE OF BANK PAPER.

May 31st. "I am now waiting on the Lord for money to meet obligations promptly." He needs \$4000 on the morrow, and is looking to the Lord for it. June 1st. "Received enough cash and discounts to send the \$4000 to-night, with but little left." Had a note which he wished discounted, but it was thrown out. He says, "I left it and committed it to the hands of the One who was able to change the directors' minds, and as I need it I believe he will." June 2d. "Praise the Lord. While I was testifying of his goodness before unbelieving business men God was controlling the bank directors, and they discounted the \$1870 note. Oh, where shall I find words to praise him enough?"

And still another cargo advised through the mail. "Give, and it shall be given you, shaken together, pressed down, and running over shall men give into your bosom." "The prospect of my business is brighter and brighter every day," he writes, June 5th. "Who but the Lord could do such wondrous things, and how can I praise him enough? Oh, may I be a faithful steward over all that he gives me!"

He practises what he believes, and gives as God commands him, and as opportunity occurs, whether he is able or not. God supplies his needs, and he trusts him fearlessly.



In receiving this care of God, he accepts the instructions of God's Word as final. He does not question. When God speaks, that settles it. He does not send a telegram, because on opening the Word God bids him "tarry." He receives impressions. All understand what they are. All have had impressions, and they have said afterward, "If I had followed them it would have been well." He followed them.

God told Abraham to "Get out of thy country, and from thy kindred, and from thy father's house, unto a land that I will show thee." And he departed as the Lord had spoken unto him; and because he believed in God and obeyed him, he is called the Father of the Faithful. Creed believed that God held infinite control of men, of mind, of weather, and of everything, and dared follow where God led, saying,

\* "I know not what awaits me ;  
God kindly veils my eyes."

In the enjoyment of this faith there came duties, and he performed them. In season and out of season, on the ferry-boat, in the car, in business places, and in the office, he sought first the kingdom of God and his righteousness, and all things were added unto him.

2. *He believed in God's management of affairs.* He had as rivals in business men of brain, of capital, and skill. We are not speaking against them, nor censuring their ways. All we wish to say is, here is a man that does not treat shippers to liquors and cigars, nor take them to theatres and places of amusement. He does their business promptly, praises his God in every letter as his strong and mighty Helper, and permits God to manage for him.

He writes, June 12th, 1880 : "When I see the strong rivals I have in business, with large capital, and then remember the help I have in God, my heart is filled with praise for the manner in which he takes care of me. It matters not who is against me. May God give me grace to keep humble, and as he intrusts me with much, to make me a faithful steward over all he gives me."

June 23d. "Encouraging letters received from shippers. By God's blessing, was enabled to sell two cargoes to-day at better prices than my rival, who is trying hard to secure one of my shippers. It did look dark and appeared that I would have to sacrifice these two last; but I was not left alone, but delivered, that I might give glory to his name, who went before me and so caused me to triumph."

The bigger price secured consignments. God's help secured big dividends.

June 25th. "Ten cargoes—over one million feet—in a week." "Who but God," he writes, "could cause such an overflow of temporal blessing?" "Received a letter from the shipper that my neighbor was trying to get. He praises me for doing well. How God brings things all around right by leaving it all with him. Oh, may I be kept from envy, and kept trusting him day by day, and he will provide."

Sunday comes. He attends church, teaches in Sabbath-school, and goes out to distribute tracts among his neighbors. "May the good Lord bless them for the purpose for which they are given."

June 28th. "Still blessings continue to flow. Oh, may I have wisdom to handle all intrusted to my care with discretion and profit to the shipper; and I know he who causes them to be sent will give me deliverance in them all if I only trust him." This is the secret of success. Attend well to this end of the line. Do your business well, and God's blessing is secure.

July 1st. "Am working early and late and am pretty well overcome with the heat, but I look up to him who is able to keep me amid all this rush of business, and I know he will."

He was alone in business and yet not alone. Whoever entered his office was compelled to recognize the presence of that Being who comforted the wise men in the furnace and protected Daniel among the lions. Shippers, bankers, business men were compelled to recognize the fact that God was his silent partner. In conversation Creed was bold to hold up Christ as the medial power, and

so plainly could he reveal the aid rendered that infidels could not gainsay it, and some who came to mock were compelled to praise and to consecrate their all to the glory of him who became their deliverance. In doing God's will, not for doing it, but in doing it, the inevitable fulfilment of promises occurred in their experience.

#### HIS JOY WAS GREAT.

He writes, January 21st, 1881, in the midst of marvellous prosperity: "What comfort there is in knowing that the great Jehovah interests himself with all the affairs of his children." Could business men be brought to know this, millions more would turn to Christ. Would that they knew the fulness of that little word, "Trust."

Reports are circulated against him. He is called a fanatic and a fool. His proclamation of faith in God and of the principles that ruled him in business drew down upon him ridicule and obloquy. But the more they opposed him, the more trade came to him.

Hear him April 8th, 1880: "This is my anniversary of being alone in business. Truly a light has risen in darkness, and to-night we hold a meeting for praise." What a blessed life the life of faith is—not knowing what the future will bring, but living day by day, confident that every want shall be supplied!

"Thou art coming to a King,  
Large petitions with thee bring;  
For His grace and power are such,  
None can ever ask too much!"

#### THE RESULT GLORIFIES GOD.

In 1879 he did a business of.....	\$124,000
In 1880 " " " .....	270,000
In 1881 " " " .....	275,000
In 1882 " " " .....	500,000
In 1883 " " " .....	565,000
In 1884 " " " .....	479,000

No wonder he writes: "What shall I render unto my God for all his benefits toward me?"

3. *God helps us that we may help others.* The world-

ling says: "God helps those who help themselves." Napoleon declared that God was always on the side of the heaviest battalions, and learned the folly of the utterance at Waterloo. Creed believed that God helped him that he might help others. God made him his distributing agent. It was his faith that when God saw him willing to make great sacrifices, he gave to him more readily. Hence at times it seemed as if his heart would break with gratitude. His life closed more like an ascension than a dissolution. He died in his prime, his eye not dim, and his natural force not abated. Like Enoch, he walked with God, and was not—for God took him. His life will live, because he illustrated a practical faith in God, and proves that it is possible for God to put confidence in the faithful and the true.

On the close of the year 1884 he raised the wages of his employés, gave gifts to all, and rode into 1885 as a prince. It was his jubilee year. He seemed to be loosening in many ways from earth. On February 19th, 1885, is his last utterance in his diary. At the top of the page is, "Praise ye the Lord. Jubilee. Fiftieth day of the year. Accomplishing all that I have been looking forward to, and hastening toward the goal; which is all of God, who is all and in all. The kingdom is delivered up. Come, Lord Jesus. Come quickly. Amen."



## WHAT A FRIEND WE HAVE IN JESUS.

What a friend we have in Jesus,  
All our sins and griefs to bear ;  
What a privilege to carry  
Everything to God in prayer.  
Oh, what peace we often forfeit,  
Oh, what needless pain we bear—  
All because we do not carry  
Everything to God in prayer.

Have we trials and temptations ?  
Is there trouble anywhere ?  
We should never be discouraged,  
Take it to the Lord in prayer.  
Can we find a friend so faithful,  
Who will all our sorrows share ?  
Jesus knows our every weakness,  
Take it to the Lord in prayer.

Are we weak and heavy laden,  
Cumbered with a load of care ?  
Precious Saviour, still our refuge,  
Take it to the Lord in prayer.  
Do thy friends despise, forsake thee ?  
Take it to the Lord in prayer ;  
In his arms he'll take and shield thee,  
Thou wilt find a solace there.

Oh, worldly men and women, there is around you a mighty, gracious, beneficent Power :

A Power that will aid you when energy fails.

A Power that will help you when ability fails.

A Power that will guide you when wisdom fails.

A Power that will carry you when health fails.

A Power that will welcome you when life fails.

JESUS.

May this record of his goodness lead thee to repentance.

## GOD'S SHARE.

If God helps it is only fair that he should receive his share. What is his share ?

It is not left to conjecture. From the brow of Mount Sinai came the command :

*“ The tenth shall be holy unto the Lord.”*

That law has never been repealed.

Christ said, “ Think not that I am come to destroy the law. I am not come to destroy, but to fulfil.” In reference to this very command he said : “ Ye give tithes of mint and rue. This ought ye to have done.”

Paul said, “ Give as God hath prospered you.”

This is not an abrogation of the law.

It is a reference to the law.

We cannot be wrong in following a rule which God commanded, Christ confirmed, and Paul repeated.

Some say that we should give everything to God. The principle is right, but when the matter is left in this vague, indefinite shape we frequently give nothing at all.

It is better to give the tenth and give it, than to give all and give nothing.

Every Christian business man should open an account with God. Not that his share should be limited to the tenth, but that it may not fall below it.

This should be the minimum proportion. If we will obey this command as it is written, we will certainly receive such overwhelming proof of God's love and care that our consciences can be safely trusted to prompt us regarding additional gifts.

## BIBLE WORDS ON THE MONEY QUESTION.

BY PASTOR CHARLES A. COOK, TORONTO, ONT.

“ I never thought the Bible had so much to say about money,” exclaimed a well-to-do farmer once at the close of a Bible-reading on the subject which the writer gave in a country district, where he was holding some special services. There is more said in the Bible on the money question than is generally known. Indeed, this very ignorance of what the Bible does say accounts for nine tenths of all the stinginess that exists among Christian people, and for the same proportion of all the difficulties and worries and wrong practices that have arisen in the Church in connection with the raising of money for the Lord’s work.

Nothing enters into the currents of a man’s life more than the money element. Every man needs money. Every man, with a greater or less degree of earnestness, and with motives as various almost as are the ways of making money, is engaged in running the race after wealth. And inasmuch as the Bible contains full instructions regarding all matters that affect human happiness, it should not be a matter of surprise that it has a good deal to say about money. It tells us how men make money and how they lose it, how they are cursed by it and how they are blessed, and gives such valuable instruction on all these and other phases of the money question, that no man can afford to be indifferent to its testimony. Let us see what some of its words are :

## BIBLE WORDS ON GETTING MONEY.

When men amass a little money, they are accustomed to credit their own ability and skill and wisdom with the success that has attended them in their money getting. The Bible places the credit somewhere else. This is what it says, “ But thou shalt remember the Lord thy God ; for it is he that giveth thee power to get wealth.” Men forget that God gives them power to get wealth. Nebuchadnezzar forgot it, and had to pay pretty dear for his forgetfulness. Who gives the farmer the soil, the



rain, the sunshine, the health and strength to do his work? Who gives the mechanic his skill, the professional man his intellectual ability, or the merchant his business tact and success? The Bible says God. Money, then, is God's gift. *What a debt some men owe to God!* Some men are ever receiving, but give nothing back. They *get*, but do not *give*.

#### BIBLE WORDS ON THE TRUE CHARACTER OF MATERIAL RICHES.

Is money such a valuable thing, after all, or is its possession so very essential to human happiness? The Bible says it is *not satisfying*. "He that loveth silver shall not be satisfied with silver; nor he that loveth abundance with increase." No man, in ancient days at any rate, was as rich as Solomon, and after telling of all that he secured through the possession of riches he says, "and, behold, all was vanity and vexation of spirit, and *there was no profit under the sun.*" Read the preceding verses also. When have you ever met a man, however rich, who was satisfied with money and money getting? Men get satisfaction not out of *getting* money so much as through *giving* it.

The Bible says also that riches are *uncertain*. "Labor not to be rich, . . . for riches certainly make themselves wings, they fly away as an eagle toward heaven." In how many ways do riches take wings and fly away? They go on the wings of sickness, business reverses, fire, speculation, thieves, floods, shipwrecks, and a score of other ways. How uncertain, then, their position for a single day! They must all be left at last. "For we brought nothing into this world, and it is certain we can carry nothing out."

#### BIBLE WORDS ABOUT THE USE OF MONEY.

Because of what is stated above are we to despise riches, and pauperize ourselves and shut ourselves off from all good opportunities for making money? What does the Bible say about it? It says, "Set not your heart upon riches when they increase." No man is forbidden

to make money, but men are taught continually what to do with the money they do make.

The Bible teaches that those who have money *should devote it to the service of God*. God gives men *power to get wealth*, and they are to seek his glory in all their money getting. This will turn places of business into sanctuaries, as every place of business where the head is a Christian ought to be. Mark the words, "Honor the Lord with thy substance," with what you have on hand, and then ever afterward with "the *first-fruits* of all thine *increase*." How many give no more to God's cause after their income is doubled, or even trebled, than they did before! They keep to the miserable paltry *dollar standard*, though they could give \$20 now as easily as they used to give one. Honor God with the increase.

And then also the Bible teaches that ten per cent of the money that comes into our possession is his, and that the man who withholds that portion is robbing God. This is the most searching word the Bible has to say on the money question, and should not be lightly passed over by any man who claims to be redeemed by the precious blood of Christ. "And all the *tithe* of the land, whether of the seed of the land, or of the fruits of the tree, is the Lord's."

Dear reader, are you using the money that has come into your possession according to the teaching of God's Word? Are you *honoring* God with it by presenting to him not less than one tenth of all your income? If not, prove God herewith and see if he will not be as good as his Word in Proverbs 3 : 9, 10, and Malachi 3 : 10.—  
*The Faithful Witness.*



## FIRST-FRUITS FOR GOD.

BY I. W. COCHRAN.

*First-fruits for God*—of corn and vine ;  
Of tree or bush ; of sheep or kine ;  
Of all that men call mine and thine—  
*The first and best for God !*

*First-fruits for God*—of daily toil ;  
What hands have gathered from the soil,  
Or brains have wrought by midnight oil—  
*The first and best for God !*

*First-fruits for God*—from stores and trade,  
From ships and railroads lending aid,  
From all that factories have made—  
*The first and best for God !*

*First-fruits for God*—from all our ways ;  
The first-day Sabbath for his praise ;  
The morn of life and morn of days—  
*The first and best for God !*

*First-fruits for God*— he gives us all :  
The sun to shine, the rain to fall ;  
He safely guides this rolling ball—  
*The first and best for God !*









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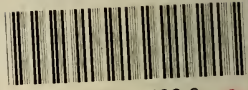
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