

# The Covenant Witness



A JOURNAL DEVOTED TO EXALTING CHRIST THE SAVIOUR KING

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## A Thought for Each Day

Sabbath, July 14. Finally, brethren, pray for us, that the word of the Lord may have free course, and be glorified, even as it is with you! 2 Thessalonians 3:1.

The minister needs the prayer of his people. He has a right to it. He is in truth dependent on it. It is his task to train Christians for their work of intercession on behalf of the church and the world. He must begin with training them to pray for himself. He may have to begin still farther back, and learn to pray more for himself and for them. Let all intercessors who are seeking to enter more deeply into their blessed work give a larger place to the ministry, whether of their own church or of other churches! If Paul, after having preached for twenty years in the power of God, still needed the prayer of the church, how much more does the ministry in our day need it?—Andrew Murray.

Monday, July 15. Remember Jesus Christ! 2 Timothy 2:8 (R. V.).

Here is a test as to whether or not the Holy Spirit is in our lives! Have our minds been full today of recollections of Jesus? If not, then the Holy Spirit has not been there doing His supreme work of revealing Jesus. The whole life of Christ's disciples is wrapped up in this remembrance of Jesus Christ.—Robert E. Speer.

THE GREATEST THRILL OF YOUR LIFE



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INTERNATIONAL CHRISTIAN ENDEAVOR CONVENTION

# The Belmont Covenant Solves the Financial Problem

FROM THE UNITED PRESBYTERIAN

By Charles Haddon Nabers

To the pastor of a small Presbyterian church in Roanoke, Virginia, must be given the honor of bringing more of a solution to the financial problems of the churches in the South than they have been able to find within the past twelve years. The story is fascinating.

Let Rev. G. L. Whiteley, the winsome minister of the Belmont Presbyterian Church of Roanoke tell the tale in his own way:

"In 1932-33 on account of work on the part of the membership, my church found itself in a serious financial condition. Its active membership of 352 is made up of the great middle class of men and women with neither demoralizing poverty nor exclusive wealth. In 1929 a new church was built at a cost of \$30,000, with a debt of \$15,000. In August 1933 there began to spread in the congregation a spirit of defeat. Some were saying, 'We cannot carry on, our debt is too heavy.' The pastor would not admit it could not be done until it was proven that it could not be done. One Sabbath he spoke of the destructive pessimism creeping into the church, and said, 'Before we say we cannot carry on, let's find out our ability.'

"To discover the financial strength of the congregation the people were asked to designate on a slip of paper, unsigned, their weekly income. When these slips were collected, the figures showed the average income of the families in the church was \$18. In the congregation 137 people had definite incomes. When this number was carefully studied, it was thought that 17 could not be depended on to do their part, leaving 120 dependable members with a total weekly income of \$2,160. The question arose as to how much of this income the church had a right to expect. Of course there was only one answer: the tithe, which was \$216 a week. Formerly the church had been receiving about \$50 a week, but the spirit of defeatism had cut this to less than a half when the survey was made. The church had a debt of \$2,600, which it could not pay, and which it could not augment, for nobody would loan the congregation any more money.

"If the 120 people with incomes would give a tenth to the church for a quarter, the deficit would be wiped out, and the expenses of running the church during this period would also be provided. The year 1933 could be ended with all bills paid. Calling the 27 officers together this plan was presented. A heated

debate followed. But all officers except two signed cards agreeing to tithe for 15 weeks. One who did not sign was out of the city, and the other had no income. The congregation was then called upon by the pastor, and 118 of the wage-earners signed cards to bring their 'tithe' into the church. The period was September 17 through December 24. Formerly the offerings averaged \$50 a week, but when the new plan started the offering on September 17 was \$173, and on September 24 it was \$228. The largest offering was \$450. At the end of the 15 weeks the people who had been saying, 'We cannot carry on,' had wiped out all the deficit with all bills paid and had two cents in the bank to their credit. Not much, but enough when you have received more than the church needed."

The situation in the church at Roanoke was so similar to that in hundreds of other churches throughout the country that Mr. Whiteley was released from his congregation in order that he might tell to financially burdened and spiritually depressed congregations the story of what people could do, if they entered into this so-called Belmont Covenant Plan, when the members of a congregation agreed to bring a tithe of their income to the church for a definite period.

In this case the prophet was not without honor in his own home. Twelve churches of various denominations in and around Roanoke tried the plan with surprising results. The offerings of these churches during the thirteen weeks of its use jumped to more than \$17,000 over and above their usual offerings. So gigantic was the interest in the plan throughout the whole South that all pastors, who had tried the plan, were begged to visit other churches and give their testimony to its efficiency.

It has been accepted by every congregation where it has been presented by the pastor and officers after careful study. Of course not all members of the congregation have signed covenants to give a tenth to the church for the definite period agreed upon, but in every congregation there have been secured many more men who have agreed to tithe than was ever the case before in the history of the congregation.

Results from over the Church indicate the splendid results secured in the small Belmont Presbyterian Church at Roanoke have been duplicated in churches of every size and character.

The First Presbyterian Church of

Greensboro, North Carolina, has a membership of about 2,000. The pastor of that congregation, Dr. Charles F. Meyers, writes as follows as to his experiences with the Covenant:

"We got about 400 heads of families to agree to tithe for twelve weeks—that is, that they would actually tithe their income, giving directly through the church envelopes for that period of time. We got our officers to sign up first.

"On October 7 our tithe was \$2,216; on October 14 it was \$2,154; on October 28, \$1,274; on November 4, \$1,672; and on November 11, \$1,780. The reason the last three Sabbaths have not reached the \$2,000 is that we had on two separate Sabbaths a gift of \$500 by men who were not members of the church. We are trying this for twelve weeks and we think we will have about \$25,000. This is just about ten times as much as we would have had.

"The greatest blessing comes not so much in getting the money, which we need, but in the good it has done our people to learn to tithe. And thereby hangs many an interesting tale of young people who were giving 50 cents a week and are now giving \$5 or \$10. It has been the biggest boost we have ever tried, and it's very simple to work. If you ask people to tithe for a whole year they are afraid to try it, but they will tackle it for a limited period."

In the Second Presbyterian Church of Memphis the offering increased 50 per cent during the thirteen weeks the Belmont Plan was operated. The current expense gifts through the regular envelopes amounted to \$6,587.10 and the amount additional which came through the Belmont tithing card was \$3,362.21. Dr. Robert H. McCaslin, pastor of this church, writes: "Our people have taken to it in a very fine way. Many of them report rich experiences and increased delight in the plan."

The Westminster Presbyterian Church in Miami is having some unusual experiences with the Covenant. The pastor, Dr. James V. Johnson, is very enthusiastic in regard to its results. He says:

"We are all very happy over the covenant. Our offerings have increased 75 per cent. We cleaned up all of our overdue debts. At the bottom of the report, the treasurer makes this notation: 'Outstanding bills, December 31, 1934. None.'

"At the beginning a person wrote a note to the church signed with initials which are neither upon the church roll nor upon our visitors' book. And each Sabbath since a plain envelope comes with \$10 in it. Nothing else.

"Sabbath there was a white envelope in the plate with no name or means of identification whatever. Guess what was inside? Forty smackers!

"I got a letter this morning from a gentleman in Indianapolis who was here two weeks ago. He sent a draft for \$50 to be applied on the covenant.

"It is all very interesting. Very. You find that visitors and strangers get fired by the thing and will help. A number of visitors and strangers, whose imaginations caught fire, signed the covenant.

"And it is a blessing? I'm telling you. It is! I hesitate to tell some of the tales that come to me from the saints of the experiences they are having."

The Westminster Church at Bluefields, West Virginia, was one of the city congregations which tried this plan soon after its inception at Roanoke. Of the success of it, the pastor, Dr. C. Groschen Gunn, says, "We received more money from our members than ever before, but the money received is the smallest part of the result. The influence of the campaign upon the deepening of the spiritual life of the congregation and the increased interest in the work of God at home and abroad was outstanding. What is more important, that interest and consecration has continued after the three months period came to an end."

The most remarkable evidence is furnished all over the Southeast as to the wholehearted and almost unanimous way by which church officers, many of whom had not been giving systematically to the church, agreed to participate in the plan. In the First Presbyterian Church at Greenville, South Carolina, 37 out of the 40 officers enrolled as tithers.

In addition to the gifts which come into the church treasury from the tithe, many other things happen. On the Monday after the plan was presented in one of the larger churches, one of the members, who had made no pledge whatever to the church for the past few years, made a special trip to the pastor's study to inform the pastor that he was not tithing, and that he did not intend to tithe for three months or for any other period of time. "But," he concluded his visit, "I want to tell you that for the period in which you have this plan in operation I expect to put \$5 in the offering plate each Sabbath morning." During the period he came to the church to do so, even on Sabbaths when every member of his family was in bed with the flu.

A member of the congregation who neither gives nor attends became interested in the Covenant, said that he would not tithe, but would help by giving \$50 to the church for the period.

One woman reported to the officers that she was unable to figure what her tithe would be, having no definite income, could not therefore sign a card, but wanted to give \$25 to the treasurer, and she did so on the first Sabbath of the period.

(Continued on page 8)

## Report of Board of Home Missions

### Home Missions, General Survey

Robert Park has been preaching in the Cornwallis field in Nova Scotia for at least five summers during his college vacation time, and plans to return this year. Beside the regular service at the Grafton church, he preached at a school house about twenty-five miles away on one Sabbath and at a school house about twenty-five miles in the other direction on the next Sabbath. Every other evening he preached at a Baptist Church. During the six months of winter not much work can be done.

York congregation was visited by a representative of Rochester Presbytery, who made a careful survey, interviewing personally most of the thirty-four members. The Presbytery decided that there was little prospect of reviving the work, and that it was best to allow the congregation to proceed with the sale of the church building and lot. There was some talk of asking the Church Election Board for money from the sale of the parsonage to be used in repairing the church. But the church interior was already dismantled. The building was not worth much if sold, and would cost much to repair and remodel. The congregation was disorganized in May.

Two members of the Board visited the new Toronto church home last summer. The Board of Church Election, after granting \$200 to pay off the second mortgage on the property, asked our judgment as to granting a request for \$600 for enlarging the building. The Board replied that we thought it inadvisable to invest any more money for improvements at present, especially because of reported zoning restrictions.

Mr. Wright has reported fully to the Board every month as to the work in Winnipeg. He was appointed Moderator of Session by Presbytery's Commission last fall. The congregation has now petitioned Presbytery for the moderation of a call. The roll is twenty-four. The nearness of the Mission Station is unfortunate, for people think there is something wrong when two bodies of Covenanters are so near, and both too weak to support a pastor.

Mr. Wright visited Regina in the fall and again in April. Prospects for the cause seem hopeless. Only two Covenanter families can help at all. The Lutherans offered \$1400 for the property, and the Board, with Mr. Wright's counsel, approved the plan of Synod's Board of Trustees to make the sale.

Last year Synod placed \$400 in our hands for use in the Delbourne field at our discretion (Minutes, p. 22). Of this

amount five-twelfths has been paid to the Stated Supply.

In view of an emergency, \$50 a month for two months was granted Chicago congregation. The matter of supplementing Eastvale was referred to us by Synod (p. 127), and we voted \$500 as recommended by Pittsburgh Presbytery at its fall meeting.

### Southern Mission

The Church attendance has been unusually good. Three united with the congregation, and there was one infant baptism. After the young people's meeting on Sabbath evening Mr. Johnston has conducted a study in the principles and doctrines of our Church. Later they studied the book of Revelation. He conducted communion services in fall and spring without assistance. Paul White was kept from coming in the spring by illness in his home.

Mr. Johnston has had many calls to speak and preach. In January he preached at Mt. Maig, a Reformatory, sixty miles east of Selma, to an audience of over five hundred. He has preached two baccalaureate sermons this spring in addition to the one at Knox. In each case his choir accompanied him. He has preached in a vesper service at Selma University, and gave the annual address before the Colored Ministerial Alliance in May. He accepted an invitation to preach in the Green Street Baptist Church, which has a membership of over one thousand. Many invitations he has had to decline.

The school has enrolled this year 410 students, 187 boys and 223 girls. Of these thirty-four high school seniors and fifty-three juniors were directly under our care. The colored people conducted the other grades, under Mr. Johnston's supervision. Our teachers were Miss Gretta Johnston, Prof. W. M. Bottoms, Mrs. Skinner and Mrs. S. A. Brooks, with Mr. Johnston. Through a change of plan by the Board the McIsaacs did not return to Selma last fall. Mrs. Senegal continued in the Home Department. The Board charged the colored people \$150 for the use of the buildings and paid the janitor.

The character of the student body was exceptionally good. In addition to the regular school courses there have been the courses in Bible teaching and training. This year special emphasis was laid on Temperance. Mr. Johnston presented the harm of the use of liquor and tobacco to 241 students, and 230 signed the temperance pledge furnished by our Temperance Committee.

The grade teachers have done faithful work for small wages. The attendance

be stirred by a quickening of the moral and spiritual life of America.

"Not by might nor by power but by my spirit saith the Lord of hosts."

As to the illegal sale which repeal was to stop, Mr. Wagner of the Pennsylvania Liquor Control Board insists that seventy-five per cent of the liquor business of that state is done by bootleggers, and that in smaller cities and villages these same bootleggers control all but ten per cent of the business. Already it has succeeded in demonstrating that the "Drys" were right when they said, "Liquor, legal or illegal, will observe no law that interferes with its business."

Recently full page advertisements appeared in many newspapers of the country with the caption, "We who make whiskey say, 'Drink moderately.'" Then followed a call to temperance in the consumption of alcoholic beverages. Here is a final proof that liquor is "different," and that the government must assume a particular attitude toward the traffic in it. Who ever heard of the Dairymen's Association calling upon the nation to drink milk moderately? Or of a meat dealers' society beseeching the country to consume steaks temperately? There is a difference, and it is this difference that makes inevitable the ultimate destruction of beverage alcohol for profit.

(To be continued)

**Wednesday, July 17. If we confess our sins he is faithful and just to forgive us our sins, and to cleanse us from all unrighteousness! I John 1:9.**

Do not think of your feelings! Do not think of your faith! The faithfulness and justice of God are the only answer you can give to the suggestions of the devil or the fears of your own heart.—Charles Inwood.

### THE BELMONT COVENANT

(Continued from page 5)

One of the tithing cards was dropped into the collection plate with a white typewritten slip of paper pasted over the entire pledge portion. Its message said: "In lieu of the pledge-stipulations of this card, I am taking the liberty of making a straight additional donation of \$100, as per my check enclosed herewith." Clipped to the card was the check for this amount.

In the offering plate each Sabbath morning the treasurer has discovered a neatly folded bill of a larger denomination than has ever been found in the loose offerings in the entire history of the congregation.

Mr. Whiteley is sure that the success of the plan depends upon prayer, upon the thorough working of it by those in charge, upon a definite goal before the

congregation which tries it, and upon constant publicity in the congregation and in the community before and while it is being operated. Hundreds of congregations of all denominations are today receiving benefit from its adoption.

**Thursday, July 18. The man out of whom the devils were departed besought him that he might be with him, but Jesus sent him away, saying, Return to thine own house, and shew how great things God hath done unto thee! Luke 8:38, 39.**

The will of God does not call men away from the common places of everyday life, but conditions their life in those common places until the most common place thing flashes and gleams with the glory of the heavens.—G. Campbell Morgan.

Daily prayers help to lessen daily cares.—Spurgeon.

## Sabbath School Lesson - -

By M. S. McMillan

Topic for July 14, 1935

### NAOMI (A WOMAN OF FAITH AND COURAGE)

Ruth 1:14-21; 4:14-17

**Golden Text:** A woman that feareth the Lord, she shall be praised. Prov. 31:30

The following has been suggested as the Divine purpose in the Book of Ruth.

First, to show God's gracious restoration of a repentant backslider. Naomi's return from a heathen land to her God-given heritage.

Second, to show how blank is the destiny of one who rejects God's preferred mercy. Orpha turned back and was never heard of again.

Third, to show how God blesses and uses one who believes and obeys. Ruth in the lineage of our Lord.

In the study of the Scripture for our lesson, attention is usually centered on Ruth as the heroine of the story, but our lesson is about Naomi, so our comments will be largely confined to her.

It seems that Elimelech's father found much comfort and assurance in a firm faith that "God reigns and therefore earth should rejoice," so he called his son "God is King" (Elimelech).

It seems that Naomi's mother felt that God had dealt sweetly with her in giving to her a little babe, so she called that little girl "sweetness or pleasantness" (Naomi).

The name born by an ancient Israelite may not indicate much about his character, but it does indicate something of the character of his parents who named him. The very names which they bore indicate that the parents of both Elime-

lech and Naomi were pious. But the names which Elimelech and Naomi gave to their children seem to have no religious significance; this may imply that they were not very religious.

The man whose name meant "God is King" and his wife whose name meant "Sweetness" were involved in anxious thought for the morrow, saying, "What shall we eat? What shall we drink? Wherewithal shall we be clothed?" We may assume that it was Satan who suggested the move to Moab as the solution of their problem. The Moabites were idolatrous and were hostile to Israel.

The days of the judges when this incident happened, were morally and spiritually dark days. The famine was probably a judgment which called for repentance, instead of calling for the people to move their families into an environment that was wholly heathen. It seems that conditions were not so bad as Elimelech and Naomi imagined, for it is not recorded that any others besides them moved from Bethlehem (the house of bread) seeking food in the land of Moab. Manifestly, religion was not the most important thing in the lives of Elimelech and Naomi. They seem to have had about as little hesitancy in moving to Moab as Lot had in moving to Sodom, and the move was almost as disastrous to their family as was Lot's to his family. Multitudes of professing Christians are still pitching their tents toward Sodom or moving into Moab because to them material prosperity seems to be the most important thing in life.

"And they (Naomi's sons, for Elimelech had died before this happened) took to themselves wives of the women of Moab." "Took to themselves." It was their own act. According to Nehemiah it was a violation of the law of God for an Israelite to marry a Moabite. Neh. 13:23-25. But the responsibility for that sinful act primarily belonged not to the sons but to their parents who took them into that heathen environment. There is no record that Naomi grieved over those ungodly alliances as Rebekah grieved over the ungodly alliances entered into by her son Esau.

Moab was not a healthy place for Elimelech and his sons. "We have to live" may have been the slogan by which Elimelech and his family justified their move, but they soon learned that they had gotten the "We have to" before the wrong verb. No man has to live but all men have to die. They moved to Moab to get ready to live, whereas they should have remained in Israel to get ready to die. Mahlon and Chilion married wives in an effort to get ready to live, but those heathen wives were poor help and cold comfort when they had to die. What did they do? Did they bring their idols