

**MONEY, THE ACID TEST. STUDIES IN  
STEWARDSHIP, COVERING THE PRINCIPLES  
AND PRACTISE OF ONE'S PERSONAL  
ECONOMICS, FOR USE IN BIBLE CLASSES,  
DISCUSSION GROUPS, YOUNG PEOPLE'S  
SOCIETIES, AND SIMILAR GATHERINGS**

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Money, the acid test. Studies in stewardship, covering the principles and practise of one's personal economics, for use in Bible classes, discussion groups, young people's societies, and similar gatherings by David McConaughy

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**DAVID MCCONAUGHY**

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**MONEY THE ACID TEST**

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PRACTISE OF ONE'S PERSONAL ECONOMICS, FOR USE IN  
BIBLE CLASSES, DISCUSSION GROUPS, YOUNG PEOP-  
LE'S SOCIETIES, AND SIMILAR GATHERINGS

BY  
DAVID McCONAUGHY

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TO ALL  
"STEWARDS OF THE MANIFOLD GRACE OF GOD"  
WHO LOOK UPON ALL OF LIFE AS A SACRED  
TRUST AND WOULD SO USE IT AS TO HAVE "A  
CONSCIENCE VOID OF OFFENSE TOWARD GOD AND  
MEN ALWAYS"

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## FOREWORD

New conditions of need in the world are calling for new standards of stewardship in the church, or, rather, for new applications of the divine and unchanging standards of giving, as well as of living and serving. The challenge to "give" and "save" and "serve" stares one in the face on every side. Lessons of economy and of generosity are being taught on a nation-wide scale, indeed, on a world-wide scale. Now that God is speaking by the mouths of cannon and in the din of battle,

"Is sifting out the hearts of men before his judgment seat,"

a fresh study of the subject of stewardship is peculiarly opportune for those who would know and do the will of God in relation to "things," especially as represented by money.

This series of studies aims to meet the growing demand for a treatment of the problems of personal economics from a standpoint somewhat different from that of most economists. It differs in that it begins further back, recognizing that in the production and distribution of property—be it money or whatever form of material value—God in a very real and practical sense is the Chief Partner and is to be reckoned with, together with the Individual and Society.

Important as it is to understand the principles which regulate the mutual relationships of the Individual and Society, it is no less essential to master the fundamental relations between the Individual and God, involved as these are in man's possession and use of God's property.

Moreover, in the whole process, from the acquiring of property or its equivalent in money to the final accounting, the main consideration is given in this course to the reflex effect upon character. It is this vital element in the subject which invests it with such solemn, such stupendous importance. Money, most common of temporal things, involves uncommon and eternal consequences.

No wonder, then, that God has given stewardship so important a place in the training of the human race. It is one of the divine kindergarten methods of developing human life. The grace of giving is God's antidote for human selfishness. It has three distinct angles of relation in which to be viewed: upward, in relation to God; inward, in relation to the Individual; outward, in relation to Society. The field which lies within the outward angle, having to do with the Individual's relation to the community, has been well covered by those who specialize in political economy and in social service. We concern ourselves now more particularly with the other aspects, comparatively neglected as yet, that have to do with the relation which a man's things have to God and to man's own self-expression.

In assembling the material here presented for this text-book credit may not always have been given. Sometimes, indeed, it has seemed difficult to make sure to whom it belongs; for in the growing mass of material on the subject it is not uncommon to find identity of ideas and even of expression. Gratefully acknowledging obligation to those who have worked in this field, the author has freely exercised his right to differ with them, while gladly according the same right to others.

If these studies serve to stimulate independent thought and free discussion and then lead to a practical application of the principles of stewardship on the part of individuals and churches, they will have achieved their purpose.

*[If it is desired to abridge the course, combine Chapter III with IV, and V with VI, making six sessions instead of eight.]*

DAVID McCONAUGHY.

NEW YORK,  
August 15, 1918.