



D Y N A M I C

Steward

the power to live to submit to abide to give to serve

October-December 2003

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Volume 7 Number 4

Indebted Debtors

*Robert Lemon, Treasurer
General Conference*

On my way home one day, I tuned in the radio program, “Turning Point.” “The best way to get rid of debt,” said Dr. David Jeremiah, “is to make God first in your life. Ninety percent with God’s blessings pays off debt faster than one-hundred percent.”

“There are three kinds of people in the world,” he continued, “the haves, the have nots, and the have not paid for what they have.” Unfortunately, too many of us fall into the latter group. We need plastic surgery—we need to cut up our plastic credit cards.

These words got me thinking. We are all debtors; we always will be. The question is, “to whom are we indebted?” And the answer? We are indebted to Christ for His precious sacrifice for us! We are stewards of all He has entrusted to us. But there is a special part that He asks us to “return” to Him.

In the book *Acts of the Apostles*, Ellen White writes: “Of the means entrusted to man, God claims a certain portion—the tenth. He leaves all free to say whether or not they will give more than this” (p. 74). There is a clear difference between what we decide to give and what we are to return to our Lord.

Over the years I’ve met some who feel its up to them to decide how the tithe should be used—for example, for the benefit of a particular project. One day while returning home with one such friend, I listened as he expressed this sentiment. Afterwards he stopped to pick up a few groceries. I needed some items as well, but didn’t have any cash on me—the only legal tender used at that time. I asked my friend if I might borrow \$20, promising to repay it in the morning. He gladly lent me the money.

The next day, I returned the cash with a note that said, “Use this to purchase seat covers for your new car.” (He already had new seat covers!) Later, he refuted, “You’re kidding me. You’re returning my money and telling me what to do with it?”

I replied, “Sure. I thought that was what you said yesterday about returning tithe and letting God know how He should use it.” He laughed. “You’ve made your point.” We *do* give offerings for special projects and ought to be concerned that tithe is used appropriately. But let’s remember, the tithe belongs to God.

The Lord’s math is very different from math taught in most schools. With Him, ninety percent is more than one-hundred percent. When we worship Him by returning our tithe, we are blessed beyond measure.

Biblical Financial Principles

*From the staff of Dynamic Steward
General Conference Stewardship*

*The Good Sense Budget Course
was reviewed in the last issue of
Dynamic Steward. For more
information about this excellent
course, contact
www.goodsenseministry.com.*

Group study—beginning at the beginning

The purpose of this study is to examine key biblical passages that give us financial principles for this important area of life. The summary below is an abridged excerpt from the Participant's Guide Appendix, p. 143, in the *Good Sense Budget Course* by Dick Towner and John Tofilon of Willow Creek Community Church.

These Scriptures lay the foundation for a biblical approach to financial management. Read, discuss, and contemplate them in your group as you study together. Try to add to the list!

Foundations of financial ministry

1. God Created Everything. In the beginning there was nothing, and God created (Gn 1:1).

2. God Owns Everything. "The silver is mine and the gold is mine," declares the LORD Almighty" (Hg 2:8). "Every animal of the forest is mine, and the cattle on a thousand hills" (Ps 50:10). "The earth is the Lord's, and everything in it. The world and all its people belong to him" Ps 24:1 NLT).

Flowing out of the fact that God created and owns everything is the logical conclusion that whatever we possess is not really ours, but belongs to God; we are simply entrusted with our possessions. Therefore, we are trustees, not owners. Although 2 Corinthians 4 does not directly refer to material possessions, its counsel is applicable to this aspect of life as well.

3. We are Trustees. "A person who is put in charge as a manager must be faithful" (1 Cor 4:1-2 NLT).

4. We Can't Serve Two Masters. "No one can serve two masters. For you will hate one and love the other, or be devoted to one and despise the other. You cannot serve both God and money" (Mt 6:24 NLT).

5. Use Resources Wisely. "His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness'" (Mt 25:21-28).

6. Pursue Biblical and Financial Knowledge. "Buy the truth and do not sell it; get wisdom, discipline and understanding" (Pr 23:23). "Plans fail for lack of counsel, but with many advisers they succeed" (Pr 15:22).

7. Measurable Goals and Realistic Plans. "Commit to the LORD whatever you do, and your plans will succeed" (Pr 16:3).

8. Trustworthiness Matters. "Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own?" (Lk 16:10-12)



money talks—

10 Bible-Based Sessions on Making, Saving, and Spending Money

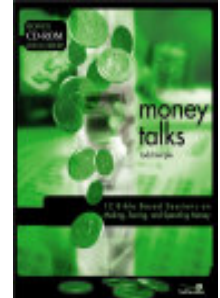
Marketers spend billions of dollars every year to “shape our students’ money habits and values, yet the church gives our young people almost no guidance on the subject.”

Money Talks is a much-needed resource for youth leaders relating to teenagers in today’s materialistic culture. Each of the 10 lessons is really two—a leader lesson precedes each student lesson. The book is beautifully laid out and is full of excellent graphics, quotes, and activities. The best part is the wisdom and way in which Temple communicates so effectively with teens.

His enthusiasm is catching. You can’t help but be inspired and motivated to see how you can give more to others in need. He says, “There are just four basic things you can do with money: Get It, Give It, Invest It, and Spend It.” Then Temple lays out a practical plan for budgeting, covering these four areas.

Especially inspiring is this quote from lesson 4 on “Mercy Money.” Temple says, “*Extend Christmas*. If you like Christmas because you enjoy watching your family open gifts you’ve made or bought for them, then why wait all year to feel that thrill? Giving to people in need spills the Christmas spirit all over the calendar.”

While we would differ regarding every aspect of returning tithe (or the tenth) to God, and believe it is continued in the New Testament, Temple’s statement is one to spiritually internalize: “Ten percent is a good starting place.” This is one of the best youth resources you could add to your library on finances for teens.



by Todd Temple
Zondervan
Grand Rapids, Michigan
2003 US\$19.99

*Includes a CD-ROM
and downloadable
worksheets!*

Stewardship . . .

Goodness is the only investment that never fails.—*Henry David Thoreau*

There can be no freedom or beauty about a home life that depends on borrowing and debt.—*Henrik Ibsen*

If anyone would come after me, he must deny himself and take up his cross and follow me.—
Matthew 16:24

How pleasant life would be if people with money used it the way the people who don’t have any say they would spend it if they did.—*Croft M. Pentz*

Like good stewards of the manifold grace of God, serve one another with whatever gift each of you has received.—*1 Peter 4:1*

Our life is to be like a river, not a reservoir. We should not hold back what God has given us; instead we should pass it on to others.—*Robert G. Herring*

God will not merely judge us on the basis of what we gave but also on the basis of what we did with what we kept for ourselves.—*Erwin W. Lutzer*

Money is one of the acid tests of character and a surprising amount of space is given to it in Scripture. Whether a man is rich or poor, observe his reaction to his possessions and you have a revealing index to his character.—*Oswald Sanders*

quotes

The Missing Connection

*Benjamin C. Maxson, Director
General Conference
Stewardship Department*

*Stewardship is the
intimacy of integrating
God into every area of my
life as Lord and Partner.*

A surprise assignment

It all began with my first morning in the office. I had just arrived in Corrientes, Argentina, to take up my duties as the Youth Director of the North Argentine Mission. Now, the president told me that I had been chosen to be the Stewardship Director as well. I was 23 years old and I felt overwhelmed by the challenge.

My mind immediately went back to the stewardship training I received as a pastor. I was introduced to materials and concepts by Mel Reese. Fortunately this solid foundation enabled me to develop a spiritual approach which focused on committing every area of life to Christ. During the next three years we saw positive results in local churches and in the lives of church members.

I continued this basic approach to spiritual stewardship when I returned to pastor a church in North America. A few years later I was asked to be stewardship director in a local conference. By this time I had received training in biblical money management. Most of my stewardship time was dedicated to helping individuals in this area of life. I talked about stewardship as a lifestyle, but much of my emphasis was on money management and on giving.

The search led back to me

During this period of my stewardship journey I began a different and separate pilgrimage. In 1978, driven by the need of the members of my church, I sought out resources to help them in their walk with God. My search led to the self-discovery that I needed to know how to walk with God. I was surviving from the “spiritual crumbs” of my professional ministry. Yet I did not know how to feast at God’s banquet table! I was in God’s word every day, giving Bible studies and preparing sermons. I was praying for and with others every day. But I needed something more in my own life. This triggered a search to know God—to know Him intimately and to walk with Him. My journey in spirituality had begun.

The next few years my personal spiritual pilgrimage and my professional ministry maintained parallel tracks. Each was growing. Each was bearing fruit. I had defined spirituality as “the opening of every part of life to the presence of God.” I was teaching discipleship seminars and at the same time, I was teaching stewardship seminars. But there was a missing connection!

Then came 1994. The General Conference invited me to join the stewardship team. We struggled with the decision. There were many reasons for not accepting a call. But the real issue was, “What was God’s will?” We prayed as a family. We committed ourselves to do whatever God convicted us to do, but we wanted to know His will. Each of us went about this discovery process in a different way.

The narrow ministry of stewardship

I will never forget that Friday morning. I was at home—alone. For nearly four hours, I wrestled with God. And during those four hours, I opened my heart to Him in prayer. What did He want for us? How could I be at peace? Now, please understand me. I am not saying that God spoke to me audibly. However, I am not sure He did not.

Finally I faced a critical question, and in prayer I asked it. “Do I really want to narrow my ministry down to just stewardship?” I was enjoying my parallel ministry in the Ministerial Association in a conference. *Did I really want to narrow it down?* Almost immediately an alarm sounded in my head. That’s the wrong question, Ben!



Was it what I wanted that was important, or what God wanted? I had fought that battled through before. Immediately, I surrendered to Him and said, “Lord, it is what You want that is important.” Then I turned back to God and asked the question, “Do you *really* want me to narrow my ministry down to just stewardship?”

What it really is

I experienced the strongest conviction I have ever known in my life. In my heart, I heard God say to me: “We are not going to narrow your ministry down to stewardship. We are going to broaden stewardship to reflect what it really is—the integration of the lordship of Jesus Christ into every area of life.” Suddenly I realized that my personal spiritual pilgrimage and my professional journey had come together. I had discovered the missing ingredient in my stewardship ministry—lordship.

During the last nine years I have come to understand this incredibly powerful concept. Stewardship is the intimacy of integrating God into every area of my life as Lord and Partner. It is based on a continuing process of reaffirming my salvation in Jesus Christ by faith, my acceptance of Jesus Christ as Lord and Owner, and my acceptance by faith of the living presence of Christ dwelling within to guide and control.

This is the missing connection. Stewardship without this intimate lordship is powerless and empty. But with the presence of Christ, stewardship becomes a life transforming adventure—each day a new experience with Christ, each day a deeper walk with God.

I was surviving from the “spiritual crumbs” of my professional ministry. Yet I did not know how to feast at God’s banquet table!

stewardship window

more from
the director’s desk ...



Stewardship Conference, Papua New Guinea

July 20-26, 2003, brought a new day to stewardship ministry for the South Pacific Division. The Papua New Guinea Union Mission conducted a week-long Stewardship Conference.

More than 1300 delegates came together from every part of the country to explore stewardship and its application to their daily lives and churches. Most of the delegates camped in tents and slept on the ground. For more than seven hours a day, pastors and members sat on a hard concrete floor and listened to presentations by the following leaders:

Ben Maxson, General Conference Stewardship Director; G. Edward Reid, North American Division Stewardship Director; Erika Puni, South Pacific Division

Stewardship Director; Paul Petersen, South Pacific Division Field Secretary; and Roger Govender, Greater Sydney Conference Stewardship Director.

Farewell to Fabiola Vatel

It is with sadness that the General Conference Stewardship Department says farewell to our editorial assistant, Fabiola Vatel. Fabiola has followed God’s leading and has enrolled in our Theological Seminary at Andrews University.

We will miss her Christian kindness and enthusiasm, and the fine skills she brought to our department.

Sailboats and Stewards

*David VanDenburgh, Senior Pastor
Kettering SDA Church
Kettering, Ohio*

*This sermon is an abridged version
of Doctor VanDenburgh's message
entitled, "Stewards in the Kingdom,"
given at Kettering SDA Church on
March 31, 2001.*

*We are here for such a
short time ... and then we
are gone. The idea that
we could own anything is
preposterous. I
accumulate all kinds of
stuff, and then I die. Who
does it belong to?*

SCRIPTURE :
2 Corinthians 8:1-5

Let's make a deal

Our family trailered a little sailboat behind our car when we moved to California from Tennessee in 1979. San Francisco Bay is the best place in the world for sailing, and we had visions of putting it in the Bay to sail. But after a year or so of sailing, we discovered California was much more expensive than Tennessee. So we put the boat up for sale. The day the new owner came, hooked his car up to the trailer, and took the sailboat down the road, I shed a few tears! I thought, "Oh well, that's the end of that. We'll never be able to afford to buy another sailboat."

In a day or two a church member called and said, "I understand you sold your sailboat? I've got a sailboat but I never get a chance to use it." He continued, "So, maybe we could work out a deal. If you would be willing to take care of it, keep it clean and repaired, I'll pay for it all, and you can use it whenever you want."

I said, "I think I could do that."

It was a great arrangement. He paid all the bills and I got to use it whenever I wanted to—yet I took care of it as if it were my own. It was fun! I was the "steward" of that sailboat! It was as if it were mine, but it was not mine. I had to remember it was his. If there was anything drastic I wanted to do, like paint it another color, I had to consult with him. I cared for it as he would want, because it was really his, and I was just a steward of it.

In Jesus' day, stewardship was a common thing. If a man had a slave who was a capable manager, he might make that slave the steward of his household. The steward would do all the hiring and firing, and he would supervise the other slaves. He would buy all the supplies and see to it that everything was cared for so the master of the house didn't have to worry about such things.

The master might even go on an extended journey to oversee his properties or flocks of goats and sheep. So he would say to his steward, "I will be gone for three years; take care of everything." When he goes, the steward is in charge. He hires, he fires, he buys, he sells, he plants, he harvests, he does what needs to be done, and when the master returns, he asks, "How did it go?" And the steward shows his master what he has done.

That's stewardship. All the while, the steward remembers that the things he has are not his. He is the steward, not the owner. This was God's original plan. Look at Genesis 1 and read how God created everything. It says He created human beings and told them: "I want you to be stewards and have dominion over all this. I want you to care for it, tend it, till it, and harvest it.... Remember, I am the Creator God, so all of this belongs to me."

All kinds of stuff

We humans have a tough time remembering this. Right from about age two we start saying, "Mine" and "No!" As we grow up a little and become more sophisticated we say, "Actually, I'm going to be using it this week." But the same idea persists—that "I have my 'stuff,' and you have your stuff, and my stuff is my stuff. I bought it, I earned it, and it belongs to me!"

But we forget. We forget that God is really the Owner of all things. Look around you right now. That is God's piano, not mine. It doesn't even belong to the church; it belongs to God. This is God's building, but that's not only true of church things, it's true of you. This is God's necktie, and His suit. And not only that—you are God's

If we were doing the fundraising, we probably would have skipped the saints in Macedonia.

person. You don't belong to yourself! Everything we own, have, and use—the whole earth in all of its fullness—belongs to God.

We are here for such a short time; a few brief years and then we are gone. The idea that we could own anything is preposterous. I accumulate all kinds of stuff, and then I die. Who does it belong to? You certainly can't take it with you. Naked we come into the world and naked we leave. Good stewardship says, "Everything belongs to God, and it is His to do with as He wishes." My task as steward is to see that God's desires are realized.

Unusual equation

In 2 Corinthians 8, Paul eagerly collects an offering to benefit believers who have been impoverished by bad harvests in Israel. He invites Christians in cities throughout the Roman Empire to contribute for the relief of those who are suffering.

Paul says, "We want you to know about the grace that God has given the Macedonian churches. Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able, and even beyond their ability.... They urgently pleaded with us for the privilege of sharing in this service to the saints. And they did not do as we expected, but they gave themselves first to the Lord and then to us, in keeping with God's will" (2 Cor 8:1-5).

Notice something really interesting here. Paul says the Macedonian Christians gave out of their extreme poverty. His very unusual formula is something like $A + B = C$. "A" stands for overflowing joy. In verse 2, overflowing joy is joined with "B," extreme poverty. Now what do overflowing joy and extreme poverty produce? I like the overflowing joy part, but I would rather leave the extreme poverty part behind! But here, overflowing joy plus extreme poverty equals "C," rich generosity! Isn't that interesting? They gave according to and even beyond their means.

If we were doing the fundraising, we probably would have skipped the saints in Macedonia. But their overflowing joy, coupled with their extreme poverty, produced a rich generosity! And Paul identifies where it came from. He says, "They did not do as we expected." Notice this: "they gave themselves." They didn't just give things; "they gave themselves, first to the Lord, and then to us in keeping with God's will."

This is what real stewardship is all about! It is about first giving yourself to God, and secondly, to your fellow human beings—to serve in the name of Jesus Christ. That's what they did! And that's why they had overflowing joy that, even out of extreme poverty, produced an overflowing wealth of generosity.

Almost, but not quite

Look at Mark 10, starting with verse 17. Here is a fellow who almost made it—but not quite. "As Jesus started on his way a man ran up to him and fell on his knees before him." The other gospels say this man was a rich young ruler, and rich young rulers don't run! They are too aware of their dignity to run. They certainly don't kneel in the dirt in front of a Galilean carpenter-turned-rabbi. But the young ruler does—which tells us he is quite sincere. He really wants to find the answer to his question: "Good teacher" he asks, "What must I do to inherit eternal life?"

Jesus answers: "Why do you call me good? No one is good—except God alone. You know the commandments: do not murder, do not commit adultery, do not steal ...

honor your father and your mother." And the young man replies: "Teacher, all these I have kept since I was a boy."

Scripture says: "Jesus looked at him and loved him." He loves him for his sincerity, eagerness, and commitment. He loves him for his desire to be part of the kingdom. Jesus doesn't want to turn him away; He wants to win him. Jesus loves him and says, "One thing you lack. Go, sell everything you have and give to the poor, and you will have treasure in heaven. Then come follow me."

At this the man's face falls. He leaves sadly, for he has great wealth. "Jesus says to his disciples, 'How hard it is for the rich to enter the kingdom of God.'"

You can't do both

What is this story about? What Jesus is getting at here is the reality that you cannot be a citizen of God's kingdom and maintain dual citizenship in another kingdom. You can't put one foot in God's kingdom and one foot in the kingdom of this world and straddle that fence. Jesus says: "You cannot serve both God and mammon" (Mt 6:24).

Mammon is the name for the god of this world. You can't serve God with all your heart, soul, and mind and reserve some piece of it to serve your worldly interests. You know you must give yourself unreservedly to God, and this is the very thing the rich young ruler is unwilling to do. He wants eternal life, he wants to know God and be God's man. That's why he runs and kneels. And that's why he asks.

But Jesus says, "I love you. I want you to be God's man! I want you to be in My kingdom. So, here's what you need. You need to wholeheartedly commit yourself to the kingdom. With nothing held back! And for you, that means you must acknowledge God's ownership of everything you possess."

Sailboats and Stewards continued...

The young man isn't willing to do it and goes away sorrowfully. "This is an example," says Jesus, "of not being a good steward." He adds, "It is hard for those who have wealth to enter the kingdom of heaven." The disciples are perplexed, and Jesus adds, "Children, how hard it is to enter the kingdom of God. It is easier for a camel to go through the eye of a needle than for someone who is rich to enter the kingdom of God."

Why? Because everything we own has a "hook" in us, and that hook ties us back to the world. If we only realize that we don't own it, that God is the Owner and we're here to manage it for Him, then we are all right—the hooks are released. But as long as I think I own that car or that house, I'm hooked. And the more hooks we have in us, the more "hooked" we are—the more we are tied to this kingdom, which is all about getting and buying and selling and manipulating and all of that.

That is why when Jesus told parables of the kingdom, He said, "The kingdom of heaven is like a man searching for fine pearls. One day he finds a pearl of great price, and it is worth everything to Him. So he sells all he has to have that pearl" (Mt 13). What does he give for it? Everything. It always amazes me that anyone can be a part of the kingdom of heaven, but the price is always the same. Everything.

And God says ...

Imagine going to God and saying, "I'd like the kingdom of heaven, please." And God says, "All right."

Then you say, "What does it cost?"

He replies, "Everything you've got."

You say, "Everything?"

"Everything!"

"Well, God, that's not very much!"

"How much do you have?"

"Well, \$5.40."

"All right. I'll take that. Is that all you have?"

"It's all I have with me. I have more in my checking account."

"Oh, you have a checking account? It's mine."

"All right, everything in my pocket, everything in my checking account! No problem. I can do with my savings."

"Oh, you have savings? That's mine as well."

"You're going to take my cash, my checking *and* savings account?"

"Everything."

How will I pay my mortgage?"

"Oh you have a house? The house is mine too."

"What am I going to do? Live in my car?"

"You have a car? Car's mine too."

"Where will my family and I sleep?"

"You have a family? The family is mine. What else do you have?"

"That's all—cash, checking account, savings account, house, car, children, wife, everything."

"Oh," God says. "One more thing. You too. You are mine as well."

That's the cost of the pearl of great price. And it's available to everyone. But you cannot serve two masters!

Embarrassing moment

One of the most embarrassing moments of my life was as an apprentice sailor. I was trying to show a friend how to rig a sailboat, and I was standing with one foot on the dock and one foot on the sailboat, demonstrating. Guess what happened? The sailboat began moving away from the dock! I can tell you, you can't stand very long like that. You may try to look casual, but sooner or later, in you go!

It's like that when you try to stand with one foot in the kingdom of this world and the other in the kingdom of heaven. It is impossible to maintain your balance. That's what Jesus was saying to the rich young ruler. And that's why he went away sorrowful.

It doesn't work that way

I sincerely thought after our home was destroyed by fire that God had delivered me from materialism. There's a blessedness in not possessing things. You realize you can live fine without them. You've got one set of clothes to wear, one pair of shoes, and it's all right. I thought the insurance company would write us a big check for everything we lost and we would take that big check and pay off our debts and live a simple, non-materialistic Christian life from then on.

But I discovered insurance companies don't do it that way. They don't just write you a check and say, "Here, be a good steward. Instead they say, "You buy one thing and we'll pay you for that. You buy another thing, and we'll pay you for that. You don't buy—we don't pay. That's the way it works!"

Then you immediately say, "Wow! I'm going to need to buy this and this in order to collect any money at all. And suddenly you are buying and saying, "If I don't buy it, the insurance company keeps the money!" So you're back into the whole materialistic "stuff" business.

And Jesus says, "It is easier for a camel to go through the eye of a needle, than for a rich man to enter the kingdom of God" (Mk 10:25). Because all that stuff gets its "hooks" in us; it ties us to this world. But this world is not the *real* world. It is passing away. And things make it that much harder for us to step from this world into the kingdom of God and say, "You only will I serve!"

I sincerely thought after our home was destroyed by fire that God had delivered me from materialism. There's a blessedness in not possessing things. You realize you can live fine without them.

Less is more

Jesus sat down opposite the temple treasury and watched the crowd bring their offerings. Many rich people put in large sums, but a poor widow approached quietly and put in two small copper coins—worth only a fraction of a penny. Jesus called His disciples and said, “I tell you the truth, this poor widow has put more into the treasury than all the others. They all gave out of their wealth, but she, out of her poverty, has put in everything—all she had to live on.”

Now, if you have investments you know that a cardinal rule of investing is to diversify. But this widow didn't diversify. She took everything she had and invested it in the kingdom of God. And Jesus commends her. She was living out Jesus' wisdom when He said, “See how the lilies of the field grow. They do not labor or spin. Yet I tell you that not even Solomon in all his splendor was dressed like ... these. Do not worry.... But seek first his kingdom and his righteousness, and all these things will be given to you” (Mt 6:28-34).

Was it foolish?

When Jesus sent out His disciples He said, “Don't take a purse, don't take a change of clothes, and don't take an extra pair of shoes—just go do my work. I'll take care of you” (Lk 10:4). The widow believed that. Some might say “Well, she didn't have much choice!” But she had two copper coins! She could have said, “I don't have much. I'd better hold on to these. I'm not like these rich people.”

But instead, she gives it all to God. Her act may seem foolish to us, but she was doing what the Spirit impressed her to do—cast everything upon God and trust in Him. And this is hard. I'm not trying to “sell” you something. Believe me, I know it is hard. It is only by the

power of God's Spirit that we can trust God in this way. What I hope is coming across here is what we are really talking about today. It's not about money. It's about life. Yes, money is in it, because money is life. But it's not just about money; it's about investing and giving ourselves wholeheartedly to God.

He needs it

One thing I like most is having a day to myself, but it seems like I never get such a day. There is always some ministerial duty or family matter to care for, and I never seem to get time just for me.

Then one day it hit me. How does a finite human being go about possessing time anyway? How do I get it, and what would it mean to have time for myself? I'm not saying we shouldn't care for ourselves. Being a good steward means taking care of your health—guarding your strength, eating right, exercising, and sleeping well—because your life belongs to God. It means making use of the talents and gifts God has given you.

The question is, “Lord, what do you want me to do with this hour? How do you want me to use it for Your glory, for Your kingdom?” That's stewardship.

Jesus is going to Jerusalem for the last time: “As He approached Bethpage and Bethany ... He sent two of the disciples, saying to them, ‘Go to the village ahead of you and ... you will find a colt tied there which no one has ever ridden. Untie it and bring it here. If anyone asks you, ‘Why are you untying it?’ tell him, ‘The Lord needs it.’ [They] went and found it as He had told them. As they were untying the colt, its owners asked them, ‘Why are you untying the colt?’” (Lk 19:29-33)

In those days, animals were valuable property. A similar example would be you coming out of your house, only to

see somebody get into your car and turn on the ignition. You would shout, “Hey, where you going with my car?” An animal was transportation, work, and wealth. So I can imagine the owner's fist wrapped around a big stick, saying, “Why are you untying my colt?”

The disciples answer just as Jesus told them, “The Lord needs it.” They take the animal to Jesus, throw their cloaks over the colt and set Jesus on it. I would like to suggest that this is an allegory, if you will, for all that we own and are. Jesus says, “It belongs to me. Everything. I created it. I redeemed it. If you remember how to be a good steward, you can use it. If you can't remember, then you'd better give it away, because your eternal salvation is worth too much to take that chance.”

So when the disciples started untying the colt and the owner said, “Hey, where are you going with my colt?” They simply said, “The Lord needs it.” And he said, “All right.” That's good stewardship.

Conclusion

We ought to be able to respond in the same way. We are not speaking about generosity and liberality. We are talking about stewardship. We are talking about the fact that God owns everything and has the right at any moment of any day to put His finger on something and say, “I need this.” And we would immediately say, “It's yours,” whatever it might be.

Note the end result. Jesus rides the colt, and the people cry out, “Blessed is the king who comes in the name of the Lord. Hosanna, glory in the highest heaven” (Lk 19:38). That is what always happens when you and I exercise good stewardship. Everything is known to be God's. And we are known as stewards. We give Him what is rightfully His.

The Grace of Giving

*B. M. Ruguri, Executive Secretary
East-Central Africa Division*

Not enough for the journey

Watchman Nee was a gifted man who excelled in the grace of giving. While serving in the city of Foochow, this young Chinese minister received an invitation to address a series of weekend meeting in Chien-o, a town one-hundred fifty miles up the river.

The fare by motorboat would cost at least eighty dollars and Nee only had thirty dollars in hand. But, believing that all of his expenses would be met through the providence of God, he accepted the invitation. That very week, Nee learned that a fellow believer urgently needed money. He wanted to help, but he knew that he still didn't have the fare for his trip. But Nee couldn't get his brother's plight out his mind. God seemed to be reminding him of his duty to his fellow believers. On the day before his trip, Nee gave the man twenty dollars.

That Friday the young minister crossed by ferry to the boat dock with only ten dollars in his pocket. No one had sent him any money for traveling expenses. While he traveled on the ferry, Nee prayed earnestly, "Lord, I am not asking you for money: my prayer is only that you take me to Chien-o."

As he arrived at the landing platform, Nee was accosted by the owner of a small steam-launch.

"Are you going to Yen-ping or Chien-o?" the man asked.

"To Chien-o," Nee replied.

"Then come with me. I'll take you."

"For how much?"

"Seven dollars," the man answered.

Nee could hardly believe it! As he carried his luggage on board he learned that the boat was under county charter, but the owner sometimes had one extra seat available, which he could give to a passenger for a little money.

God acted

Nee enjoyed a peaceful, scenic trip upriver to Chien-o. For two weeks he preached in the town and made an impact on many people. At the end of the meetings he faced the long boat ride back, with only a dollar and twenty cents in his pocket. The missionaries in Chien-o were more than willing to help, but Nee told no one of his need. He had been deeply impressed that God would work in His own way.

Before reaching the boat dock, the young preacher was overtaken by a messenger bearing a gift from one of his friends. The gift more than covered his expenses, because the same charter boat happened to be there at the dock—with the same vacant seat available for seven dollars.

Watchman Nee would remember that trip to Chien-o for the rest of his life. He had given much to receive even more. But it wasn't the financial returns that Nee treasured. It was the thrill of cooperating with God, seeing His hand in action. Nee did not give and acquire wealth. He gave and acquired a rich faith. He had the wonderful assurance that God would meet his needs as promised through the Apostle Paul: "And my God will meet all your needs according to his glorious riches in Christ Jesus" (Phil 4:19).

SCRIPTURE:
Philippians 4:19

That very week, Nee learned that a fellow believer urgently needed money. He wanted to help, but he knew that he still didn't have the fare for his trip. But Nee couldn't get his brother's plight out his mind ... On the day before his trip, Nee gave the man twenty dollars.

There are two competing philosophies that face us everyday. One says grab all you can get. The other says excel in the grace of giving. One promises material abundance and urges us to hoard. The other promises eternal security and urges us to give—paradoxically it is through giving that we receive.

The myth of financial security

Many people accumulate possessions because they are under the misguided notion that possessions provide security. Like the rich young fool, they think that their possessions will allow them to live a life of ease and will ward off any future disaster. However, it is crucial to underscore that it's only God who can provide ultimate security.

We've heard of the many famous casualties of the economic machine who "wheel-and-deal" themselves into long prison terms. But there are countless more whose spiritual values are drowned out by the frenzy to buy and sell.

I believe Jesus diagnoses the essence of the problem in Luke 12:15: "Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions."

What is Christ saying here? "Your life, your worth, is not made up of what you possess." Beware. Why? It's a dead end. You will never get enough. You will never possess enough things to feel secure. You must look elsewhere to become a secure human being.

Misplaced hope

Money becomes addictive when we use it to try to get security. Paul writes this to Timothy about the danger of the rich placing their hope in their wealth:

"Command those who are rich in this present world not to become arrogant nor put their hope in wealth which is so uncertain, but to put their hope in God who richly provides us with everything for our enjoyment.

"Command them to be rich in good deeds and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of life that is truly life" (1Tm 6:17-19)

Jesus, recognizing that the love of money is the root of all evil, urges His follower to lay up treasures in heaven: "For where your treasure is there will your heart be also." Do you see what Jesus was getting at? It is a question of real security.



Food in the Midst of Famine

*Dr. Charles Lake, Senior Pastor
Community Church of Greenwood
Greenwood, Indiana*

The consequence of obedience

Elijah and the widow of Zarephath have a lot in common! First of all, the word of the Lord comes to both of them. In 1 Kings 17:2 we read, “The word of the Lord came to Elijah.” And that word was clear. The word of the Lord also came to the widow when God commanded her to provide Elijah with food (vs. 9). *Both* hear the word of the Lord.

A second comparison is the way they respond to what they hear. Both

My friend had a sister who was called by God to be a missionary. She went away to Bible college, one of nineteen children!

are obedient. Verses 5 and 15 say Elijah and the widow did what the Lord told them to do. Both hear God’s Word; both obey. And each experiences the consequence of obedience. In the morning and evening Elijah receives food from the raven, and drinks from the Brook Cherith. This provision for his need is there because he obeys. As for the widow, verse 16 says the oil was not used up and the jug did not run dry, in keeping with the Word of the Lord. Because she obeys, provision is made for her need.

The focus of this message is very simple. God’s Word says to us, “Obedience always assures provision. Obey the Lord and He will provide for your need.”

The question is—to what degree are we willing to obey? Partial obedience is disobedience. God calls us to be wholly obedient to His teaching.

Three in one-hundred

George Barna, Christian pollster, released this survey result: “In 1995 among Christians in North America, no more than eight percent pay tithe to their local church.” Five years later, the percentage dropped from eight to three percent.

As a child, my parents taught me the lesson of tithing. The first dollar Dad paid me for a chore was ten dimes. He explained that one of the dimes belonged to the Lord. Actually he said they all belonged to God, but I was to give back one-tenth. The other nine I could keep. God used my father to teach me about the joy of giving.

My friend had a sister who was called by God to be a missionary. She went away to Bible college, one of nineteen children! There was no money, so she worked her way through school. Mid-way through her training, she was broke. She didn’t even have enough money to buy food for her supper. She cried out in self-pity to the Lord: “I’ve answered Your call. I’ve been obedient to Your Word. I’ve done everything You told me to do and put You first in my life. Here I am, without enough money to even buy a bar of soap to keep myself clean!”

That Saturday when she walked out of the dormitory onto a quiet campus, she saw a man with a bag over his shoulder approaching her from the opposite direction. As he move toward her he said, “Ma’m, I notice you are deep in thought. I don’t want to intrude, but could I give you a sample product from my company?” He handed her a bar of soap and she began to weep. The salesman responded, “I’ve offended you.”

“No, not at all,” she said. Then she told him her story. He looked at her and said, “Ma’m, I’m getting tired. My day is over, and I still have a satchel of soap; take it all. It’s yours.”

This is the way God sustains His children—from sources totally unexpected, and listen carefully, even if it means using ravens to supply bread by night and day! God supplies the needs of His children when they are obedient to His will and His purpose.

Four reasons why

Why aren’t we more obedient to Christ in this area? Why isn’t the treasury of the church overflowing so that we may reach and bless all with the message of Christ? I don’t know all the reasons, but I want to suggest a few.

First, many people don’t tithe because their lifestyle exceeds their income. They need more to live on than what they earn. We need to simplify our lifestyle. In working with people who are financially overextended, I have discovered that with prayer and discipline, they can get out of debt and become faithful tithers. God honors this process. I have also found that these people often spend money on things they can’t afford. You begin by advising them that, at least for now, they delay such purchases. There may be nothing wrong in the expenditure itself, but they cannot bear these financial liabilities.

We don’t have “call waiting” on our telephone, or cable television. I do not want these monthly obligations in the stewardship of my resources. Everyone must live according to their own judgment, but if your lifestyle exceeds your income, you can certainly sacrifice these items. The key is to simply study your lifestyle to see where your money is going, and find what can be sacrificed in order to put God first.

Secondly, some people's income is not adequate to support their everyday life! In this case, the response would be, "Increase your income." You may reply, "That's easy for you to say!" But think about it for a moment. I've heard some say, "Pastor, I'm in a hole. The training I have limits me in what I'm able to accomplish." So, why not increase your training? Today there are vocational schools, night classes, and retraining programs, and if we are willing to catch a vision, we're never too old to learn. God wants us to be stewards of what He places in our care. Increasing our income may be possible, if we are willing to try and let God lead us to productive living!

The third reason people don't give is because they are deeply in debt! It is not uncommon for me to talk with individuals who have \$5000 to \$10,000 of credit card debt. And many see no light at the end of the tunnel. When you can't find your way out, seek help. It's there! Honor God with your stewardship. Let Him teach you the lessons of spending and saving and earning.

And God said what?

Unfortunately, the fourth reason is human self-centeredness. Many delight in God's blessings, but keep these to themselves. I was in college when a great campus ministry, America Intersarsity Christian Fellowship, published a magazine entitled, *His*. One month they ran a story that really made people irate! I'll never forget reading it.

The story tells of a young man who starts his own business. He believes it is a great opportunity and that God is leading him. So the young man prays, "Lord, I'm starting this business, and I seek your blessing. If you'll honor me, I'll honor you. I'll run my business by ethical principles and the teaching of your Word, and I'll honor you in my giving." God keeps His part of the bargain and honors the young man. The man prospers, but fails to keep his part of the bargain and doesn't honor God with his tithe.

The young man loses everything, and in desperation, cries out to God, "Forgive me, I have sinned against you. Give me another chance, and I'll prove my faithfulness and honor you." Again, God honors His word, but the young man doesn't. Again, he loses everything! He is back to zero, starting over again. He cries out to God for another chance. And God honors him. But he doesn't, and he loses it all. For the fourth time he cries to God, "I repent, just give me one more chance. Honor me and I'll honor you." And God replies, "Shut up." And when people read this story, they cancelled their subscription!

I don't believe God would respond this way, but there is a point for us to consider. There comes a time in the mercy of God that He withdraws His hand to bless us. It could be that some people don't have more than they do because God hasn't been able to bless them with what they do have. If He can't trust us with what we have, how would He dare bless us with more if it leads us to even greater disobedience?

There is no magic to tithing—no guarantee of prosperity. But there is the guarantee of obedience. Of knowing that when we honor the Lord and put Him first, He binds Himself to the commitment to honor us.

An important lesson

Look at the story of the widow of Zarephath again. Elijah says to her, "Bring me a drink." No problem. But as she goes, Elijah says, "Bring me a piece of bread too." I don't know of a more pathetic passage in the Bible—a widow and her son, ready to make their last little cake to eat before they die. The supply is gone, and Elijah says, "Don't just give me part of it; give me mine first."

For the fourth time he cries to God, "I repent, just give me one more chance. Honor me and I'll honor you." And God replies, "Shut up." And when people read this story, they cancelled their subscription!

How egotistical, Elijah, to think that your needs are greater than those of a widow and her son! But God is teaching her an important lesson through the prophet. Honor God first, and then, when you go to the jar of oil and use what is there, the next time you go, the supply will be renewed. And when you use up the flour and go back to the jar, you'll find there is more! As long as there is famine in the land, there will be food for my children to eat because obedience assures provision.

Three percent of American Christians trust God enough to take Him at His Word and tithe their income to His church. Are you one of them? Can you stand in the test of faithfulness to a God who can be proven true and who will never allow you to outgive Him? It is a matter of obedience, when we put Him first by honoring the "first fruits" of all He places within our care.



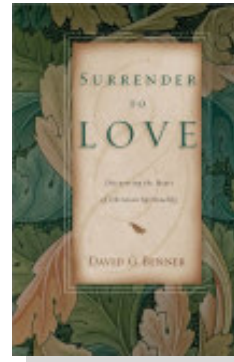
Surrender to Love

*Reviewed by Claire L. Eva, Assistant Director
General Conference Stewardship Department*

The title, *Surrender to Love*, did not particularly draw me. But as I read, I knew the author was moving me along to a safe harbor for mind and heart. David Benner, Professor of Psychology and Spirituality at the Psychological Studies Institute in Atlanta, Georgia, says, “Only God deserves absolute surrender, because only God can offer absolutely dependable love.”

Benner develops the themes of love and surrender as the heart of Christian spirituality. He believably emphasises how very much God loves us—that He is actually giddy about His love for us. He talks about the folly of our own self-determination and says, “Those who surrender, obey. But not all who obey, surrender.... [God] intended that our failures in obedience lead us to surrender. Rather than drive us to ever-increasing efforts to get it right ourselves, God wants our sin to make us aware of our need of him” (pp. 55, 56).

Space does not allow me to delineate all of the inspiration and meaning packed in this small volume. Chapter titles include “Love and Fear,” “Surrender and Obedience,” “Transformed by Love,” and “Becoming Love.” A meaningful read that you will want to reread. There is something very important here. Don’t miss it!



by David. G. Benner
InterVarsity Press
Downers Grove, Illinois
2003 US\$ 11.00

“If Christian conversion is authentic, we are in a process of becoming more loving. If we are not becoming more loving, something is seriously wrong.”

Surrender to Love, p. 90

Spirituality & Leadership

*Reviewed by Benjamin C. Maxson, Director
General Conference Stewardship Department*



by Alan E. Nelson
NavPress
Colorado Springs, Colorado
2002 US\$ 13.00

In a time when the world and church are crying out for spiritual leaders, Nelson provides an excellent resource to help us think about how we lead and how we can grow as spiritual leaders. He defines true spiritual leadership and uses biblical examples to explore a variety of issues for the leader.

This is a book that can help transform the way leaders live and lead. Nelson identifies practical ways of developing oneself as a spiritual leader.

Traveling Light

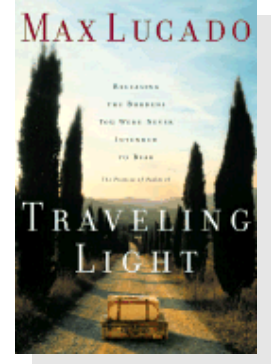
*Reviewed by Charlotte Iskanian, Editor
Mission Magazine, General Conference Sabbath School*

We memorized the twenty-third Psalm as children and have seen it analyzed from every angle. But just when we thought we knew all the nuances and innuendoes of this famous psalm, Max Lucado approaches it from a new and releasing perspective—a lesson in letting go of burdens that weigh us down.

With typical Lucado humor, the author admits that he has never been able to pack light. His suitcases are a testimony to packing for every contingency. But he invites the reader to join him in letting God remove those heavy burdens we carry around with us.

Likening such habits as self-reliance, envy, discontent, worry, guilt, and arrogance to heavy and unnecessary baggage that we carry through life, Lucado urges us to unpack that heavy baggage and travel light, filling our journey with joy and energy.

This book is a must-read for overburdened leaders, weary laborers, and overworked moms who need to stop for a moment and reexamine the roadmap of their life and the baggage they carry. We may just find that we can make the journey through this life with grace and joy.

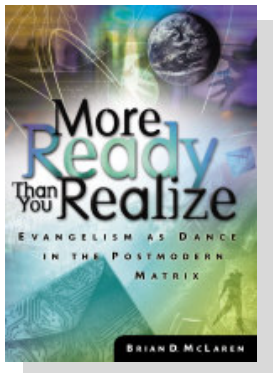


by Max Lucado
W Publishing Group
Nashville, Tennessee
2001 US\$ 21.99

*The author presents the
twenty-third psalm as a
lesson in letting go of
burdens that weigh us down*

More Ready Than You Realize

*Reviewed by Benjamin C. Maxson, Director
General Conference Stewardship Department*



Brian D. McLaren
Zondervan
Grand Rapids, Michigan
2002 US\$ 10.99

With the subtitle of “Evangelism as Dance in the Postmodern Matrix,” this book explores how to bring the gospel to people in the contemporary secular culture. The author uses an extended e-mail dialogue with a real person as the vehicle for exploring a non-traditional way of doing evangelism. His primary approach is evangelism as conversation, friendship, influence, invitation, companionship, challenge, and opportunity.

McLaren stresses that the best approach is telling your own story and the story of Jesus in the context of authentic relationships. His chapter comparing modern and postmodern views of Christianity is especially helpful. I believe this is a book every pastor and church leader should read.

The World's Fastest Guide to Finances

Northfield Publishing US\$17.99

It's easy to get in debt! The advertising world cries out, "Buy me," and we are often caught in the clutches of our own compulsions, especially when we have no spending plan or budget guided by spiritually-based financial principles.

This easy-to-follow, comprehensive work by Larry Burkett (with Randy Southern) is full of financial planning information that will guide church members and leaders. The volume's four sections include: 1. Expenses—debt, budgeting, and major purchases. 2. Financial Planning—investing, savings, retirement, insurance, and wills and trusts. 3. Family Issues—family finances, single living, single parents, money and children, and college. 4. Values—the personal approach to finances, charitable giving, and financial wisdom. Also included is a CD-ROM with two software programs: Budget Calculator and Debt Eliminator. An excellent resource!

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Exploring partnership with God

12501 Old Columbia Pike
Silver Spring, MD 20904 USA
voice: 301-680-6157
fax: 301-680-6155
e-mail: gcstewardship@
gc.adventist.org
editor: evac@gc.adventist.org
url: www.Adventist
Stewardship.com

EDITOR:

Claire L. Eva

ASSISTANT EDITOR:

Fabiola Vatel

EDITORIAL ASSISTANT:

Johnetta Barmadia

CONTRIBUTING EDITORS:

Arnaldo Enriquez
Danforth Francis
Paulraj Isaiah
Kwon JohngHaeng
Jean-Luc Lézeau
Benjamin Maxson
Moses Necu Msimanga
Kigundu Ndwiaga
Mario Nino
William Olson
Ivan Ostrovsky
Erika Puni
G. Edward Reid
Abner Roque
Jean-Daniel Zuber

editorial

*Claire L. Eva, Assistant Director
General Conference Stewardship Department*

In April of 1990, Angela Mason, a San Francisco personnel recruiter, happened upon the television news show *20/20*. Since that night, her life has not been the same. This dramatic turn emerged from the sorrow that engulfed her as she viewed conditions in a Romanian orphanage.

Angela carried her own personal grief. At age 19, she was brutally assaulted and left for dead. But she survived. And now she *knew* she must do something to help. "That's why I lived: to be a voice for children who have no voice." (United Airlines *Hemispheres Magazine*, August 2003, p. 28).

Becoming that "voice" has meant major personal losses to Angela—a husband, ninety percent of her former income, amongst others. From her desire to make a difference, the organization Touch Romania has been established. Some of the programs Mason has developed include foster care, counseling, and the reuniting of children with their families.

Being a Christian means being a follower, a disciple, of Christ. And being Christ's disciple means living as His steward and partner. For no one can follow without taking responsibility for His resources and ministering to His world (Gn 1:28).

Jesus' kingdom work is so blended with humanity—with us—that when we do some kindness for another, He declares we have done it to Him (Mt 25:40).

Just stop to think about it. Amazingly, to care for others is to care for Christ! To share our blessings is to share the riches of heaven. In the words of Todd Temple, (author of our *Youth* resource, p. 3), "Giving to people in need spills the Christmas spirit all over the calendar." It is just like Christmas everyday!

Could life be more joyful than to follow in Christ's train of infinite giving? He gave from what His Father gave Him and offered it with loving compassion. If we allow Him to use us, we will share like this. Kind words and actions, materials blessings, and the care of His earth. Just like Angela, our lives will never be the same.