



DYNAMIC Steward

living • submitting • abiding • giving

October-December, 2007

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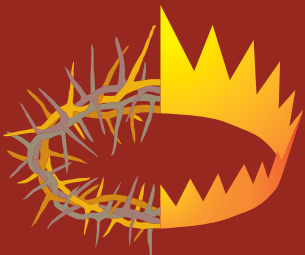
What are
your resources
growing?



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DYNAMIC Steward

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Exploring partnership with God

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inside ds

A hearty thank you to the many readers who sent back their survey forms!

Listening is defined as paying attention, to “hear something with thoughtful attention; to give consideration” according to Merriam-Webster’s dictionary.

My editorial assistant and I have been ‘listening’ to your surveys and have heard you express the ideas, topics, and resources that would be the most helpful for your field and stewardship ministry.

Your survey ratings placed discipleship, personal formation and spirituality along with small group resources, as regular features that you would like to see more emphasis placed upon. The topics chosen in the survey disclose that practical money management and financial stewardship education for the church were equally significant as the spiritual emphasis in stewardship.

This issue of *Dynamic Steward* is highlighting Lifestyle and Finances and is also introducing a new regular feature titled “*Tool*.” This will be an article that is a useful ‘tool’ for your employment in stewardship ministry. Betsy Schwarzenraub’s “Living as Those Jesus Loves” may be utilized as the basis or starting point for a sermon. The questions included also offer an excellent resource for a small group study on the ‘theme of Jesus Christ calling believers his friends.’

Our feature major contributor Kent Hansen, JD, shares “The Spiritual Roots of Stewardship’ in the form of how to organize a church group or seminar on stewardship. Thus, adding a second ‘tool.’

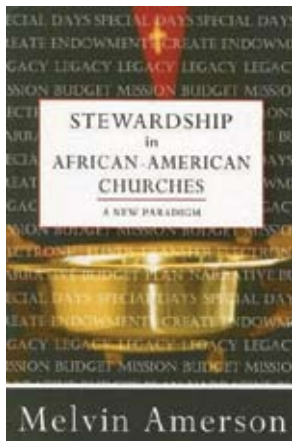
We welcome the participation of North American Division stewardship director G. Edward Reid introducing “*One-on-One*” also a new regular feature. This will be a place where our division directors will share their experience thereby facilitating discipleship and mentoring that is relevant for novice stewardship leaders while sharing specific field practice.

We are enclosing a new survey to request your say with this issue. Your contribution and feedback are valuable in providing you with a helpful ‘tool’ in the field. Our goal in Dr. Greg Ogden’s words is to ‘equip, encourage, and challenge’ the equippers in the field.

Alongside you in His service,

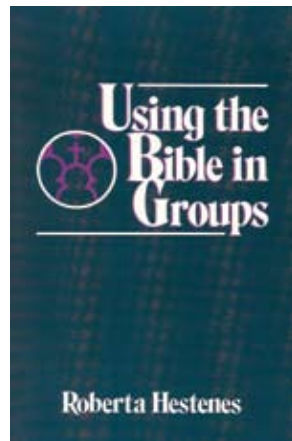


resources



Stewardship in African-American Churches: A New Paradigm
by Melvin Amerson
Discipleship Resources
Nashville, Tennessee
2006 US \$12.00

With emphasis in how to develop a theology of generosity, define stewardship leadership roles, celebrating the offering each week and how to establish endowment giving, the author presents a practical viewpoint of stewardship. The appendixes include a Congregational Stewardship Analysis, Bible Study, Sample Stewardship Calendar, Narrative Spending Plan and Narrative Budget Worksheet.



Using the Bible in Groups
by Roberta Hestenes
The Westminster Press
Philadelphia, Pennsylvania
1983 US \$19.95

This dynamic and practical book is an indispensable resource for anyone who wants to start a Bible study group within a church, school, or work situation or who wants to infuse an ongoing group with new vitality. Roberta Hestenes employs successful, field-tested methods and provides detailed information about the importance of Bible study groups: how to begin, who can lead, how to prepare, and how to build relationships within them.



A Woman's Book of Money & Spiritual Vision
by Rosemary Williams
Innisfree Press, Inc.
Philadelphia, Pennsylvania
2001 US \$15.95

This is a 'workshop in a book.' It is an excellent resource for women who want to look at their finances within a spiritual practical context. The author is a financial planner and former banker who has 'combined her professional training with her faith.' Practical exercises and the connection between money and spirituality make this a valuable tool for small group or individual use.



Are you looking for ideas to teach children about stewardship? Do you want to know how to identify the culture of materialism targeted toward kids? Would you like a better understanding about the spirituality of children?

If so, this upcoming **Leadership Seminar** sponsored by the Ecumenical Stewardship Center is for you! It has been designed for stewardship staff, Christian educators, and youth leaders.

The seminar will explore many practical ideas to use to teach stewardship to children. Take a moment and visit the ESC website at www.stewardshipresources.org for updates and schedule.

Leadership Seminar
November 26-29, 2007
St. Pete Beach, Florida

Financial Stewardship: Christian Living

*Erika F. Puni, Director
General Conference Stewardship*



Biblical stewardship is the acknowledgement of the Lordship of Jesus Christ in all areas of the Christian's life. This broad and holistic understanding of stewardship recognizes that all that we are and all that we have are gifts of God's grace, freely given for our benefit and for the support of His work on earth. One of these precious gifts of God is money—a "medium of exchange" for human services and goods—but its place in the life of the believer is very often misunderstood. So how should a Christian look at finances (the totality of monetary resources) in the context of a consumer driven and materialistic world we live

in? What biblical principles should guide our perspective in relationship to this cultural subsystem of human living which deals with the accumulation, circulation and distribution of money and wealth?

A biblical perspective

The Bible provides many practical admonitions and counsel on the subject of finance for God's people, and here are a few selected guiding principles to consider for this edition.

1. Money as a human product and expression of personal finances is a gift of God. While humans have a sinful nature, and while every aspect of life on earth is tainted by sin, not every product of human origin is sinful. To the contrary, the Bible takes the view that money and wealth are blessings of God and it can be used for His purposes (Proverbs 5:19).

2. Money as a "measure of value," is not evil (as there is no life in itself) nor is it an instrument of the devil, but the unguarded want for more money is evil (1 Timothy 6:10). Where money becomes the problem for Christians is when it takes the place of God as the object of personal and corporate worship, which can eventually lead them away from having a relationship with Him.

3. The ability of a person to live within their resources is a sign of spiritual maturity and good financial practice (Proverbs 15:16). The opposite, however, is uncontrolled spending and impulse buying which leads to a life of debt and unnecessary strain and pain on the part of the person and their family. Being content and living on the provisions of God for each day is a sign of responsive Christian living (Exodus 20:17).

4. Saving and investing money for the future is good stewardship. Christians live their lives not just for the present but also in anticipation of the future which very often is uncertain. For this reason, it is imperative for followers of Christ to put aside something of value for tomorrow (Matthew 6:19).

5. The return of God's tithe and the giving of freewill offerings is part of Christian financial stewardship (Malachi 3:6-8), and it starts with the acknowledgment that God is owner of everything in life. In the disbursement of personal income God's tithe must be put aside first followed by the giving of offerings as an expression of gratitude and thanksgiving.

6. Supporting the poor and special projects aimed at developing people in community is part of our spiritual worship. In fact, the care of the poor and the disfranchised of society is a spiritual obligation expected of Christ's people everywhere (Matthew 25:35-40).

7. Financial stewardship includes the proper use and distribution of personal monetary resources in support of God's mission on earth (Matthew 6:20; 28:19-20). The steward as God's partner will invest in programs and activities that will result in making disciples for His Kingdom.

Living to give

Sometimes, one of the difficult lessons to learn is living to give and to share one's blessings with others. Jesus in response to a question on inheritance and possessions told this parable of the rich fool (Luke 12:13-21), and made His point clear to His disciples that life is not about the "abundance of possessions" (Luke 12:15) but



it is about knowing God and His purpose in one's life (Luke 12:21). Beyond this primary emphasis of living towards God, Jesus was also illustrating the problem with the rich man's attitude about financial gain as highlighted in the text:

- Personal wealth is not a security or basis for salvation (Luke 12:19).
- God is the constant factor in financial planning (Luke 12:21).
- Jesus expects His disciples to live a life of sharing with others (Luke 12:17).
- Human existence is brief, and death is a reality (Luke 12:20).

Trust is the essence

In addressing the issues of investment, money, and finances in the Sermon on the Mount (Matthew 6:19-34), Jesus made some very important comments to His disciples that are also applicable to His followers today.

1. "For where your treasure is, there your heart will be also" Matthew 6:21 (NIV). Jesus recognized the power of money and wealth, and is making the point that finances have influence on the human heart and very often the heart will follow earthly treasures. The question for us is "Where is your heart?"

2. "No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and money" Matthew 6:24 (NIV). Christ is making a commitment call by asking all of His followers this question, "Whom will you worship, God or money?"

3. "But seek first his kingdom and his righteousness, and all these things will be given to you as well" Matthew 6:33 (NIV). These words are both a promise and a plea. "I will bless you financially, but I want to have a relationship with you. I want to come into your heart!"

4. "O you of little faith?" Matthew 6:30 (NIV). The bottom line in the matter of Christian living is whether we can trust God with our whole life including our finances, and whether we will allow Him to be an active partner in our financial planning. More importantly is the issue of personal relationship and connectedness with Him daily. Would you let Him be the Lord of your life today?

stewardship window

news from the director's desk ...

Division Advisory Meetings in WAD, SUD, EUD and Trainers Certification Program (SSD)

The second quarter (April-June) of this year was a very busy time for both the director and associate director in attending a number of Division Advisories (WAD, SUD, EUD) and the Stewardship Trainers Certification Program (SSD). According to Dr. Erika Puni, "There's a sense of excitement and acceptance of the wholistic approach to biblical stewardship that focuses on the Lordship of Jesus Christ and His power to transform human values from within. There is also a high level of commitment from the team in all of these divisions towards the goal of making disciples for God's Kingdom. At the same time, we also noticed the different and unique challenges facing each of these world divisions, and I praise God for each of our division directors for their spiritual leadership and perseverance in the face of an ever changing world that we live in."



Attendees at the WAD Advisory at Abidjan, Cote d'Ivoire.



SSD Stewardship Trainers Certification Program in Bangkok, Thailand.

Living As Those Jesus Loves

“I do not call you servants any longer; because the servant does not know what the master is doing; but I have called you friends, because I have made known to you everything that I have heard from my Father.” —John 15:15

I have called you friends”—what a thrilling thing for Jesus to say! But initially it is troubling as well, because Jesus links it with following his commandments. He is on the last stage of his journey to Calvary, and his words in this passage connect friendship with a willingness to give oneself for others—all the way to death.

So let’s dig into the scripture.

One way to see John 15 is as two sections: verses 1 to 8 saying “remain in me” and verses 9 to 17 saying “remain in my love.”¹ Their side-by-side placement tells us that who Jesus is wraps itself up in how he loves, and that he invites us to a lifelong response of mutuality.*

The two sections begin and end with the idea of “word” or “commandment.” Within each section, Jesus speaks about God’s love for him, his love for us, and our ongoing love in return. The hinge is verse 11, where Jesus says “I have said these things to you so that my joy may be in you, and that your joy may be complete.” The structure of the chapter implies that who Jesus is and who we are are deeply connected to each other and linked to our following his command-

ments and remaining in God’s love. Such indwelling, almost a mystical mutuality, is characteristic of the entire fourth Gospel.

Working in Jesus’ presence, remaining in his love

So what does Jesus mean when he uses the word “love”? It is not primarily an emotion. In John, love is ethical: our choices and behavior towards others. And love is also an inward reality, a divine quality that God entrusts to us so that we can participate in unity with the Father and with Jesus.³ (See John 17.) Throughout this Gospel, Jesus’ words “my love” refer to “my love for you.” As with everything we steward in life, we begin with love, not with our response; not even with God’s overflowing gifts, but with God, the incredibly generous Giver. (See John 3:16; 1 John 3:1; 4:7, 10.) Our generosity of heart and hands, the total involvement of who we are, originally comes from God and can, by God’s grace, naturally flow through us to transform the world, one experience at a time.

But Jesus also says “remain in my love.” Even though love comes from God, we can decide whether or not to remain in Jesus’ love for us.⁴ The verb “remain,” sometimes translated as “abide,” means to live for the long term. When we choose to remain in Jesus’ love, we share in his life by loving him (vv. 9-10) and by loving one another (vv. 12-17).

So how might remaining in Jesus’ love change the way we do business as the church? How does it affect how we live as stewards of all God entrusts to us? It means that our business ultimately has nothing to do with church programs, denominational affiliations, or religious duties. Rather, our life as stewards and church persons has everything to do with relating back to this alive, loving, relational God, acting on decisions that reflect God’s gifts of unity and mutuality, and living in the personal presence of the risen Christ.

Presence. Jesus Christ actually lives in the center of us all! God’s indwelling love lies at the core of who we are and all we do. This means we are not primarily leaders of organizations or fundraisers for ministries, but rather follower-friends of Jesus who seek to walk with him and one another in a distinctive, on-behalf-of-God way.

Making a covenant vow

In seminary and countless Bible studies since, I have heard about two kinds of covenants God makes in the Hebrew scriptures. Conditional covenants, such as the Decalogue (Exodus 20:1-17) and the covenant at Shechem (Joshua 24:14-24), express God’s holiness and intention for us to become righteous.⁵ Unconditional covenants, such as those that came through Noah (Genesis 9:11-17), Abraham (Genesis 15), and Jeremiah (Jeremiah 31:31-34), convey God’s shocking, sovereign decision to bless us, forgive us, and form us into God’s people.

But the part I missed was that God’s covenants with us are not just treaties between humans and our Redeemer Creator. It is not just the Sustainer’s unconditional covenant of grace. These covenants are intimate vows with each one and with all, from before time to past the end of time. Throughout the scriptures, God promises to be our God and to let us be God’s people (Genesis 17:8; Exodus 6:7; Revelation 21:7). This covenant vow is fulfilled in our relationship with Jesus (John 15:15). It is the lasting basis of our relationship with God, undergirding all we are

*Another view of the structure of the passage notes the “chiastic” pattern of verses 7-17, meaning that verses 17-12 mirror verses 7-10.²

called to be and become, and everything we are called to do as “good stewards of the manifold grace of God” (1 Peter 4:10). This oh-so-generous God is the One who calls us into generous living, not because of our third-party beliefs, ritualistic everydayness, or legalistic obligation, but because of God’s sheer choice for forgiveness, re-creation, and grace!

Becoming a beloved community

So we return to John 15 knowing we are bathed in the love of God and living in the personal presence of Jesus Christ. Jesus says he does not call us servants, as if we were unaware of what he is doing. Rather, he has already called us “friends”—*philoï*—because he has made known to us everything he has heard from God.

Our current English term “friend” fails to translate this stunning word. *Philos* comes from *philein*, which means “to love.” In the plural it translates better as “those whom Jesus loves,” or as “Jesus’ beloved ones.” This is a more intimate relationship than obligatory belief or proper behavior! It is knowing each other personally, really, fully. It is intimacy between the cosmic Creator-Redeemer-Sustainer and our Lilliputian selves. Amazingly, it is also knowing and participating in God’s purposes. When James (2:23) calls Abraham “the friend of God,” he uses *philos*, God’s beloved. And here in John 15:15, Jesus clearly tells the community of disciples, “You are my beloved ones.”

Ah, so this makes sense now! Our friendship with Jesus fits with following his commandments! In John 15:14, Jesus says, “You are my beloved ones (*philoï*) if you do what I command you”—and Jesus’ sole distinctive commandment fills the two verses just before it: “This is my commandment, that you love one another as I have loved you.” So he is not talking about our acquiescence to multiple minute laws, but rather about our making a basic creaturely response. We do not obey God in order to have God love us, or follow Jesus in order to have him call us “beloved.” He already calls us *philoï*, and has proved it by going all the way to the cross. Because of this fact, we naturally pour out our love (both choices and actions) with gratitude, looking for ways to steward the incredible gift God gives us. Because we are a community of stewards of the gospel, we are called to love one another and all of God’s people with the same origin, quality, and intensity with which God in Christ loves us.

Questions for Discussion

1. What difference does it make in my personal and spiritual life that Jesus calls me a friend rather than a servant?
2. How does being a friend of Jesus make a difference to my congregation and the way it invites giving and distribution of gifts for ministry?
3. Why is the language of a personal relationship with Jesus frightening to many religious and church-going people? What might be done to remove those fears?
4. What might we do to promote giving and ministry as a dynamic relationship with a loving God rather than as institutional budget-balancing?
5. What one thing am I challenged to do by this conversation?

Living as Jesus’ loved ones

So what does John 15:15 tell us? We are Jesus’ loved ones, a community of stewards of God’s love. Who we are is wrapped in how we love, by our choices and our actions. Whatever we do is centered in Jesus’ living, personal presence, not in our religious beliefs, church business, or ministry programs. Our relationship with Jesus embodies God’s unconditional covenant with us, a vow from God’s generous heart, which flows out through us in generous living.

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¹Rudolph Bultmann, cited in Raymond Brown, *The Gospel According to John XIII-XXI* (Anchor Bible, Vol. 29, Part A). (Des Moines: Anchor Bible, 1970), 665.

²Raymond Brown, *ibid*, 667-8.

³R. Borig, cited in Raymond Brown, *ibid*, p. 681.

⁴Henri Nouwen, “Abiding in My Love,” John 15 (audiotape).

⁵Righteousness is a person’s dynamic relationship with God where our sense of justice and compassion are as essential to us as is breathing. See Abraham Heschel, *The Prophets*, Vol. I (New York Harper & Row, 1962), 199-201.

Betsy Schwarzentraub is United Methodist clergy; author or contributing author of a dozen books, primarily on stewardship; director of stewardship for the California-Nevada United Methodist Annual Conference; and director of development for the California-Nevada United Methodist Foundation.

one-on-one

With G. Edward Reid

G. Edward Reid
Stewardship Director
North American Division



Elder G. Edward Reid is the Stewardship Director of the North American Division of Seventh-day Adventists. He is an ordained minister and licensed attorney. He is certified as a teacher and counselor by Crown Financial Ministries. Ed has done considerable study on the topics of Christian Money Management and Eschatology. He has written and taught extensively on these subjects. His books, *It's Your Money, Isn't It?, Even At The Door, Sunday's Coming and Ready or Not* have all been best-sellers at the Adventist Book Centers. His book, *Almost Home*, was published by the *Review and Herald* as a book for sharing. His latest book, *Battle of the Spirits*, is an update on end-times and the role of the Holy Spirit in eschatology. Elder Reid is married to Kathy Randolph Reid who is a registered nurse, a secretary, and a homemaker. The Reids have two grown children, Andrew and Melissa.

SCRIPTURE:
Proverbs 3:9

It is a real joy to travel to camp meetings and other church convocations and meet church members who are vibrantly happy because of a new-found walk with God in their finances. We have written two full books of recorded stories of God's blessings to families who have "tasted and seen that the Lord is good." These testimonies have been a real encouragement to others to take God at His word and join in covenant relation with Him.

After over 20 years in teaching financial stewardship there is hardly any question that comes up in my seminars that is new—one I have never heard before. I thought it might be helpful to other stewardship leaders to hear the biblical answers to some of the most common questions I have received.

Frequently Asked Stewardship Questions

Question: "What is meant by the term 'honest' or 'faithful' tithe?"

My answer: An honest tithe has three elements: 1. The portion or percent of my income. This, according to the Bible is a tenth or 10% (Genesis 14:20; 28:22). 2. The place to return it. This is the storehouse or God's treasury (Malachi 3:10; Psalm 116:14, 18, 19). And finally, 3. The purpose—the support of the gospel ministry (Numbers 18:21; 1 Corinthians 9:14). So when I bring "all the tithe" to the storehouse. I return a full 10% marked "tithe" to God's treasury. That way it will be placed in the tithe fund to be used to support the ministry.

Question: "Should we tithe on the gross or the net?"

My answer: For those who are in business for themselves they must first deduct their business expenses or the cost of doing business. Then they tithe on their profit or increase. But for those of us who work by the hour or are on a monthly salary this question has more relevance. The real question is should I calculate my tithe before my taxes and other withholdings are taken out or after? The Bible answer is, "Honor the Lord with your possessions, and with the firstfruits of all your increase" Proverbs 3:9. And when Jesus was giving His teaching on money management He said, "Seek first the kingdom of God and His righteousness, and all these things shall be added unto you" Matthew 6:33. Jesus said this in the context of our personal needs such as food, clothing, and shelter. For these reasons our family tithes on the gross amount of our income—before taxes are taken out. We are happy with this arrangement and feel truly blessed of God. Our stewardship is an indication of where our heart is in all of this. We do not give offerings for merit or because God needs the money. We give in response to experience grace in our lives and the knowledge that God sustains us from day to day.

Question: "Why don't we reorganize the Church's financial system to leave more of the tithe in the local church to provide for needs there?"

My answer: The Church doesn't have to be reorganized to provide more locally. God pays for the pastoral salaries with His tithe (Leviticus 27:30; Numbers 18:21). These funds come from the storehouse. The church members provide for the local needs with their offerings of gratitude and praise. Every dollar of tithe represents nine dollars out of ten that are left for us to manage. From that amount we give our gifts to God. So the local church members can give all they want of

their 90% to local needs. This is done with a willing spirit (Exodus 35:5) and in proportion to God's blessings (Deuteronomy 16:17).

Question: "Where is the storehouse today?"

My answer: Just before Moses died he gathered all Israel together and gave them three sermons or public presentations. They are recorded for us in the Bible as the book of Deuteronomy. He stated that even though they were to be settled and scattered all over Canaan, three times a year they were to assemble at the Lord's house for praise, worship and the delivery of their tithes and offerings.

"But [when] ye go over Jordan, and dwell in the land which the LORD your God giveth you to inherit, and [when] he giveth you rest from all your enemies round about, so that ye dwell in safety;

'Then there shall be a place which the LORD your God shall choose to cause his name to dwell there; thither shall ye bring all that I command you; your burnt offerings, and your sacrifices, your tithes, and the heave offering of your hand, and all your choice vows which ye vow unto the LORD'" (Deuteronomy 12:10,11).

Three times each year all the males in Israel were to appear before the Lord: at Passover, Pentecost, and the Feast of Tabernacles. "Three times in a year shall all thy males appear before the LORD thy God in the place which he shall choose; in the feast of unleavened bread, and in the feast of weeks, and in the feast of tabernacles: and they shall not appear before the LORD empty:

"Every man [shall give] as he is able, according to the blessing of the LORD thy God which he hath given thee" (Deuteronomy 16:16,17). See also Exodus 23:14-17.

"Anciently the Lord instructed His people to assemble three times a year for His worship. To these holy convocations the children of Israel came, bringing to the house of God their tithes, their sin offerings, and their offerings of gratitude" (6T 39.3).

Here is the bottom line: The Israelites gave at least one fourth of their income to God in the form of tithes, thank offerings, support of the temple, and gifts to the poor. In addition, most of these donations were personally delivered by each family, in kind or in cash equivalents, to the central storehouse at first to Shiloh and then to Jerusalem. This personal delivery system required them to be away from home and work at least one month each year. Yet the 25% giving and the one month away from home were actually the basis for their prosperity and blessing—and they knew it!

The Seventh-day Adventist Church organization has designated the local conference or mission as the storehouse to which the tithe should be returned and from which the gospel ministry would receive their salaries. In addition, the local conference gives support to the furtherance of the gospel in all the world. For the convenience of the church members and as part of their worship experience, the tithe is returned through the local church where membership is held and the local treasurer forwards all the tithe to the conference storehouse from which the religious workers are paid. This system, outlined by God, has enabled His church

to have a worldwide and ever growing impact in the world.

Conclusion

Many of God's people have been faithful over the years in their support of the work of God with their tithes and offerings. I have found that most of the people who do not contribute on a regular basis are not so much rejecting the commands of God as they are ignorant of the principles and the blessings that accompany them. It is the challenge of the stewardship department to train and educate those who have not been financially faithful in the past. It should be known to everyone that the Church doesn't need the money near as much as we the people need the blessings that God has promised.

Checkout the North American Division Stewardship Department's PowerPoint programs for more questions and answers at their website (<http://adventiststewardship.org>).



The Spiritual Roots of Stewardship

*Kent A. Hansen, JD
Clayson, Mann, Yaeger & Hansen
Corona, California*



Kent Hansen is a business attorney in Corona, California specializing in healthcare and higher education law. He also serves as general counsel to Loma Linda University Adventist Health Sciences Center, La Sierra University and two local conferences.

Stewardship is a life lived in acknowledgement that none of us is our own person to do as we please. We are bought with the price of the Savior's own life (1 Corinthians 5:19). The steward knows that his or her life, property, income, influence, and relationships are the possession of God for "It is He who made us and not we ourselves, and we are His" Psalm 100:3, margin.

Stewardship is much more than a concept or set of principles. It is a way of life that acknowledges one's allegiance to the Lord in everything from breathing to managing business affairs. To treat stewardship as only a financial concept is to deny its spiritual power.

**SCRIPTURE:
1 Peter 4:8-11**

To bring followers of Christ to an understanding of the fullness of stewardship is a challenge, but essential. It is tempting to address this challenge to church members by simply preaching a sermon on tithing once in a while or bringing in a financial planner for a seminar. But the Lord deserves and requires that His stewards be prepared spiritually and practically for their duties.

How to organize a study group or seminar on stewardship

A group study or seminar on biblical stewardship is the place to start to awaken men and women of the call to stewardship that is common to all followers of Christ. This can be done simply from scripture.

Goals and outcomes

It is key to the success of such an event to clearly have in mind what is intended that participants will take away from the time they spend together. In other words, "What will be the user value to those who attend. This requires prayer, focus, and careful planning."

Have a businessperson who loves the Lord and is known for integrity as well as success in business give a talk on "What It Means to Me to Serve the Lord in Business."

Don't be shy about talking with the speaker in advance about what you want to accomplish with the meeting, providing a theme to them, and asking them to discuss their remarks with you in advance.

The talk should be well thought-out, concise, and should not be a commercial for the speaker's business or a financial product. What you are looking for in this part of the program is an introduction, not answers to every question.

Implementation

Then divide up the group into smaller groups. The optimum size of a group for discussion is no more than five. Designate leaders in advance who you have trained in what the vision is for the program and what their role is in encouraging discussion.

The group leaders should be familiar with the scripture passage to be discussed and give thought to how it applies to their own lives. A list of questions for discussion should be prepared ahead of time.

The discussion must open with prayer. The group should be told that this is a discussion not a lecture. Pressure should not be put on a person who is hesitant to speak, but it is good to ask that person to read the texts that may come up in the discussion.

Stick to the topic being discussed. Group leaders should not be reluctant to pull the discussion back to the point. Encourage participants to listen to each other. The group leader should intervene if one person attempts to dominate the discussion by asking others for their opinion. "That's helpful. Mary what do you think about that point?" Be mindful that certain topics should be prohibited like church politics and personal criticism of someone.

If all the groups are meeting in the same place at the same time, you may want to bring them together at the end for a few thoughts to be shared and prayer. But

prayer is meaningful in the intimate surroundings of the group. A very effective technique is to start with the person to the left of the leader and have that person pray for the person to his left with a brief simple prayer for their blessing based on thoughts that the person being prayed for shared during the discussion. This helps keep prayer focused and relevant to the topic and the participants.

Set a time for a wrap-up of the discussion. Perhaps, 45 minutes with 15 minutes for prayer.

Other considerations

If food or refreshments are to be served, it is best to do so after the discussion, not before. It is easier to start on time when the eating comes at the end. The group keeps a better focus during the discussion because the personal items typically discussed during a meal become a warm, hospitable way of wrapping up rather than a diversion from beginning the discussion.

Sessions of this kind should not be rushed. It is better to hold a number of them in a series.

Scriptures

Here are some scriptures that reflect an open and expansive view of stewardship. All scriptures are taken from the *New International Version*.

Matthew 25:14-30: “It will be like a man...who called his servants and entrusted his property to them...he gave to each according to his ability...For everyone who has will be given more...whoever does not have, even what he has will be taken from him.”

Luke 12:42-48: “Who...is the faithful and wise manager, whom the master puts in charge of his servants...? From everyone who has been given much, much will be demanded; and from the one who has been entrusted with much, much more will be asked.”

Luke 21:1-4: “Jesus saw the rich putting their gifts into the temple treasury...a poor woman put in two very small copper coins...this poor widow has put in more than all the others...these people gave gifts out of their wealth...she...put in all she had to live on.”

1 Corinthians 4:1-7: “Men ought to regard us as servants of Christ and as those entrusted with the secret things of God. Now it is required that those who have been given a trust prove faithful...”

John 1:14-18: “The Word became flesh and made His dwelling among us... From the fullness of His grace we have received one blessing after another...”

2 Corinthians 9:6-11: “Whoever sows sparingly will reap sparingly, and whoever sows generously will reap generously...”

Luke 6:38: “Give, and it will be given to you...For with the measure you use, it will be measured to you.”

Mark 4:21-25: “Do you bring in a lamp to put it under a bowl or a bed? Instead, don't you put it on its stand?”

1 Corinthians 3:5-9: “So neither he who plants nor he who waters is anything, but only God who makes things grow...”

1 Peter 4:8-11: “Each one should use whatever gift he has received to serve

others, faithfully administering God's grace in its various forms...”

1 Corinthians 9:14-27: “I am simply discharging the trust committed to me...I do all this for the sake of the gospel, that I may share in its blessings.”

Spiritual implications

What you are looking for is the participant's deeper, richer understanding of stewardship in all its dimensions as a calling.

It can be especially meaningful if a member of the group reads the scripture while the others listen quietly and then give what word or phrase stands out to them as they listen. Then someone else can read it again and the others can listen and then give what thought or emotion is stirred in them by the Word. Then another person can read the scripture a third time while the others listen and then speak to what action that scripture calls them to do.



Stewardship as a Lifestyle

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**SCRIPTURE:
Psalm 50:10-12**

I have a physician friend named Dave. Some years ago we sat in the youth chapel of our church talking after a business meeting. We were discussing our spiritual commitments. I told Dave: “I know one thing. I never again want to be part of the status quo. I want to be part of something that means something—that changes things, that changes me.”

Dave said, “I know what you mean. I used to think that if I studied hard and went to medical school and did well, I would be comfortable. That wasn’t it. Then I thought if I married and had a nice family and built a good practice and lived a good life, I would be comfortable. But that didn’t do it. Then I thought if I developed a relationship with Jesus, I would be comfortable. But that didn’t happen. Now I know that I’ll never be comfortable and that is okay because we aren’t meant to be comfortable on this earth. We aren’t intended to stay here.”

A woman was standing near us who overheard Dave’s remarks. She was a rising star in a well-known multi-level marketing program that was heavily promoted to make its participants wealthy. She apparently couldn’t believe what she was hearing and burst out, “But Dave, think of all the good you can do with the money you make as a doctor!”

His reply was quick, “But it’s not my money and that’s the thing about it.”

Dave’s words that night, 14 years ago, have inspired and encouraged me ever since. It is deceitful and presumptuous to think that when we do enough and earn enough we can share some of it with God. It all belongs to God (Psalm 50:10-12). Ownership is a concept alien to grace. We are stewards. That means everything we have belongs to God and we are responsible to use it to His glory.

Focus and priority

Money itself has no morality. It can be used as a tool for good or for evil. The obsession with money is a problem because it measures worth in human terms rather than God’s and thus denies Him as both our Provider and our Provision. The Apostle Paul wrote to Timothy: “Of course, there is great gain in godliness combined with contentment; for we brought nothing into the world, so that we can take nothing out of it; but if we have food and clothing, we will be content with these. But those who want to be rich fall into temptation and are trapped by many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evil, and in their eagerness to be rich some have wandered away from the faith and pierced themselves with many pains” (1 Timothy 6:6-10).

Those pains are real. I tell my students in the “Dentistry and the Law” course at the Loma Linda University School of Dentistry, “Whatever you do with your life do not do it for the money, because if you do it for the money there will never be enough.”

My work as an attorney brings me into contact with men and women who stretch themselves financially to own a home, a fine car, a recreational vehicle, and more. Many of them commute considerable distances and work long hours to cover the debt. Their children are left to long hours at day care centers or at home. My law office gets many calls inquiring about divorces after long holiday weekends because the callers discovered that their relationships have withered and died with all the attention paid to making a living rather than enjoying life.

Obsession with wealth also causes great turmoil. “The greedy person stirs up strife but whoever trusts in the Lord will be enriched” (Proverbs 28:25). James says that greed and covetousness is at the root of conflicts and disputes leading to violence (James 4:1-2).

Integrity suffers with the financial stress. It is tempting to seek to evade tax obligations and creditors, violate one’s word to repay debts, undertake Sabbath work, and to stop tithing and making offerings at such times. Such actions are faithless and contradict Jesus’ instruction to “Strive first for the kingdom of God and his righteousness and all these things (material support) will be given to you as well” (Matthew 6:33).

The question is whether one is in love with the Giver or the gift? The rich young ruler was in love with the gift and rejected the Giver (Matthew 19:20-22). Zacchaeus who was rich fell in love with the Giver and became a giver himself as a result (Luke 19:8). It is not about the money, it is about the focus and priority. The poor can be every bit as obsessed with money as the wealthy. In either case, the love of money supplants the love of God.

Augur son of Jakeh writes in Proverbs 30:7-9: “Two things I ask of you; do not deny them to me before I die; Remove from me falsehood and lying; give me neither poverty nor riches; feed me with the food that I need, or I shall be full and deny you; and say, ‘Who is the Lord?’ Or I shall be poor and profane the name of my God.”

A God-honoring lifestyle

How then does the Christian practice a God-honoring lifestyle with money? Here are ten things that one can do to ensure fidelity in stewardship of our lives and the cause of God.

1 *God must be honored in all of our decisions and actions.* This can practically be done by examining what scripture says about the issue that concerns us. Is the decision God-honoring?

Jesus says the first and greatest commandment is, “You shall love the Lord your God with all your heart, and with all your soul, and with all your mind” Matthew 22:37. Solomon wrote: “The reward for humility and fear of the Lord is riches and honor and life” Proverbs 22:4. To give the Lord our second-best or leftovers in time, money or devotion is to cheat God (Malachi 1:6-14). Yet, isn’t that exactly what so many of us do.

2 *We must not take the name of the Lord to serve our human purposes.* It is dishonoring to God and a violation of the Third Commandment to “make wrongful use of the name of the Lord your God,” by using it to enhance business opportunities “for the Lord will not acquit anyone who misuses His name” Exodus 20:7. This happens when Christian symbols are placed on commercial advertising or when a reference to God or church membership is used to imply that one is more trustworthy and has a greater expertise because of the use of His name. Our honesty and best efforts need to speak for themselves. Neither should the name of God or His church be for sale (Acts 8:14-24).

3 *Leaders at home, at work and at church must be above reproach when handling of personal and church finances.* Honesty in handling finances is an issue of eternal salvation. “The getting of treasures by a lying tongue is a fleeting vapor and

a snare of death” Proverbs 21:6. This honesty begins with personal and business finances. “The righteous walk in integrity—happy are the children who follow them” Proverbs 20:7.

The standard is high for church leaders as well. Paul says that one who is “a lover of money” or who cannot “manage his household well” is disqualified from church leadership (1 Timothy 3). Jesus says that there is a conflict between service of God and the pursuit of human wealth that cannot be reconciled (Matthew 6:24). There are few things that have disheartened me more as an attorney than to deal with church members who have been financially harmed by the greed and misrepresentation of a corrupt church leader. God demands the exemplary integrity by those who shepherd His flock (Ezekiel 34).

4 *Due diligence is a part of honoring God in financial decisions.* A steward will investigate whether an investment or use of funds is prudent. “The clever do all things intelligently, but the fool displays folly....Poverty and disgrace are for the one who ignores instruction, but one who heeds reproof



Stewardship as a Lifestyle (continued)

is honored” (Proverbs 13:16-18). “Without counsel, plans go wrong, but with many advisers they succeed” Proverbs 15:22.

Someone focused only on making money as quickly as possible has a problem. “The plans of the diligent will certainly lead to abundance, but everyone who is hasty comes only to want” Proverbs 21:5. “The miser is in a hurry to get rich and does not know that loss is sure to come” Proverbs 28:22.

Nehemiah carefully assessed the situation before seeking support to rebuild Jerusalem (Nehemiah 1:11-16). Jesus said anything that His disciples undertake on His behalf requires carefully counting the cost before beginning (Luke 14:25-33). Leaping into a project or financial commitment with a cavalier “The Lord will provide” is a disgrace. Undertaking an investment because the profits “will support the Lord’s work” without considering first if the project methods and image accurately reflect the Lord’s revealed will is a disgrace. “Wealth hastily gotten will dwindle, but those who gather little by little will increase it” Proverbs 13:11.

5 *We must help those in need.* Jesus said that His judgment of the people at His Second Coming will turn on sins of omission. Those who were presented with need in the person of the hungry, thirsty, lonely strangers, destitute, sick, and imprisoned and do not respond with help will not enter into eternal life (Matthew 25:31-46).

SCRIPTURE:
1 John 4:16, 19

We are saved by faith in Jesus Christ not our own good works, but our refusal or failure to help those in need shows our faithlessness. James wrote: “What good is it, my brothers and sisters, if you say you have faith but do not have works? Can faith save you? If a brother or sister is naked and lacks daily food, and one of you says to them, ‘Go in peace; keep warm and eat your fill,’ and yet you do not supply their bodily needs, what is the good of that? So faith by itself, if it has no works is dead” James 2:14-17.

Generosity is its own reward because it reflects the grace and kindness of our Lord (Luke 6:27-36). “Some give freely, yet grow all the richer; others withhold what is due, and only suffer want. A generous person will be enriched, and one who gives water will get water” Proverbs 11:24-25.

6 *We must be honest in all our dealings, not just finances.* This should go without saying, but ever since the Fall, men and women have been tempted to hide or blame rather than to be transparent (Genesis 3:8-13). Purity of heart is required of those who will see God (Matthew 5:8). Sometimes in the darkest crisis, our integrity and honest stands for truth are all that we have going for us as we wait for God to act (Psalm 25:21).

If we would see Jesus Christ and dwell in his presence we must tell the truth, keep our word and honor our obligations even if hurts us personally and financially to do so (Psalm 15). “Who will ascend the hill of the Lord? And who shall stand in His holy place? Those who have clean hands and pure hearts, who do not lift up their souls to what is false, and who do not swear deceitfully. They will receive blessing from the Lord, and vindication from the God of their salvation” Psalm 24:3-5. Achieving the furtherance of God’s work on earth never justifies employment of dishonest means. To think otherwise is to reject God’s providence. “Do not enter the path of the wicked, and do not walk in the way of evildoers” Proverbs 14:4.

7 *We must live within the means that God provides to us.* I have already mentioned that mismanagement of personal finances and greed disallows a worker from service to the Lord (1 Timothy 3:1-15). To borrow money to invest or to invest money that you cannot afford to lose is the height of folly. Debt enslaves. “The rich rules over the poor, and the borrower is the slave of the lender” Proverbs 22:7.

Similarly, to pledge money that we don’t have or guarantee the debts of others is something that scripture instructs us to avoid. “Do not be one of those who give pledges, who become surety for debts. If you have nothing with which to pay, why should your bed be taken from under you” Proverbs 22:27-28. The best policy here is to say an emphatic “NO!” “To guarantee loans for a stranger brings trouble, but there is safety in refusing to do so” Proverbs 11:15.

I have watched church institutions borrow to build in the pressure to keep up with a competitor or to maintain pride of image. I have represented clients who foreclosed on debtors who pledged their homes and their businesses in order to purchase expensive cars and boats that their income would not support. God cannot be found in such pride.

8 *We must give and serve for no other motivation than love.* Paul denigrates religious service as meaning anything unless it is done in selfless love (1 Corinthians 13:1-3). “Christ’s love compels” true service, he says. Jesus commands us to give our entire lives in love (John 15:12-17, 1 John 3:16). Where do we get love

like this. By an unwavering focus on Christ, giving ourselves day by day, hour by hour to Him. “God is love, and those who abide in love abide in God, and love abides in them...We love because He first loved us” (1 John 4:16, 19).

9 *We must forgive.* Jesus’s great parable of forgiveness in Matthew 18:23-55 concerned borrowing that was out of control and an insistence that a debt be repaid without consideration that the creditor had himself been forgiven a much greater debt. To insist on satisfaction in the things of this world without regard to God’s grace is a poor witness. Paul said it is a disgrace and a defeat to the Body of Christ when believers sue each other (1 Corinthians 6:1-7). My experience has been that such disputes usually result from a failure to do appropriate due diligence and failing to follow the right principles when laying the foundation of the relationship or transaction in dispute.

The most that a judge or jury can do for you is to give you money. Lawsuits only make sense at all if they make economic sense. Litigation is a poor method of obtaining healing of wounds or vindication of principles. Sometimes legal action is necessary to prevent manifest injustice or continuing harm to others, but only as a last resort. There are times when it is good stewardship to remedy the loss to a brother or sister or the church because of fraud or coercion. But again, litigation should be pursued only as a last resort when other avenues of redress have failed.

Jesus places reconciliation between brothers and sisters in Christ ahead of even worship in priority (Matthew 5:23-24). Since He gave His life that we can be reconciled to God for eternity, who are we to think our pride justifies holding out against reconciliation until we are vindicated.

10 *We must pray always.* There is nothing too small or too large to take to our Father in heaven. “Cast all your cares upon Him for he cares for you” 1 Peter 5:7. “[Y]our Father in heaven will give good things to those who ask Him” Matthew 7:11.

Perhaps the best single guide to stewardship in scripture is the prayer that Jesus taught His disciples. It places our heavenly Father first. It asks for His kingdom to come and be accomplished in the action of His will. It requests our sustenance, what He deems best for our growth and development to be given to us on a current real-time basis.

It seeks the free flow of grace by asking His forgiveness even as we state we forgive those who owe us. It asks for His leading so that we avoid the temptations that would lead us away from His will and righteousness and to be delivered from the evil that will infuse this world until the return of Jesus Christ. It acknowledges that all sovereignty, power, and glory belong to Him and thus validate our petition to Him.

Praying the Lord’s Prayer is not to recite some mantra or magical incantation although many treat it that way. It is a prayer to be prayed with a surrendered heart or to surrender the heart. The praying of this prayer daily with all of our own concerns intertwined in its infrastructure is to acknowledge that He is God and we are not. We are His stewards and we seek His daily instructions. It is the only endeavor worthy of us.

*We are His stewards
and we seek His daily
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