



# DYNAMIC Steward

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July-September, 2008

## Family Finance

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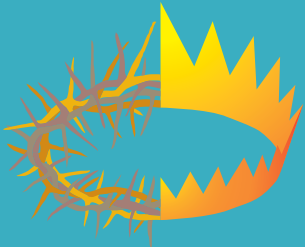


DEAR GOD,  
THIS BELONGS  
TO YOU...

Volume 12 ■ Number 3

# DYNAMIC Steward

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Exploring partnership with God

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# inside ds

It is not for nothing that when the apostle Paul defined spiritual maturity as a criterion for leadership in the church he included, among other things, the way in which one lived in his or her own household (1 Timothy 3:4-5),” notes theologian and pastor Ray Anderson (*On Being Family*, by Ray S. Anderson & Dennis B. Guernsey).

Both theological and secular research demonstrates the significance and consequence of good parenting. As a Son, Jesus responded in love and within relationship to his Father, carrying out His will day by day. However, it was in his earthly family life with responsible parents that he gained knowledge and practiced the meaning of being raised ‘in the discipline and instruction of the Lord.’ Thereby, experiencing parental guidance and teaching both in common family relationships as well as in collective worship within his community.



The expression ‘instruction of the Lord,’ Dennis Guernsey shares, is derived from the Greek word *nouthesia*. A dimension of meaning of this word has to do with the quality of gentleness. Guernsey explains, “We can illustrate this by describing the work of a rice farmer. Anyone who has ever seen rice farmers plant their crop are especially aware of the toil and tenderness associated with the process. One by one each individual shoot is placed in the ground under the water and tapped in with the hand and feet of the planter. It is backbreaking, painstaking work. When the field is planted and the farmer stands back and surveys his or her work, it is a spectacular sight. In what was once a smooth pond or small placid lake the planted rice protrudes through the surface of the water evenly in rows, with just enough of the plant showing to allow it to catch the warmth of the sun. Words like “careful,” “tender,” “orderly,” and “gentle” leap to the mind when describing the process. So it is with the “instruction of the Lord.” The word “instruction” has a caring, loving and gentle quality to it” (Ibid.).

This is a fitting portrayal when one reflects on the intentional spiritual formation of children, one that is also a reminder of the importance and key roles of mothers and fathers in the spiritual lives of their children and families.

In regard to the task of the church, Guernsey contends, “Prophetically, we are to challenge parents to be integrally involved with the task of the spiritual formation of their children; supportively we are to provide whatever instruction they need to do their job and do it well. Perhaps the task of the church is to parent the parents. To this end, I suggest an emendation and amplification of Ephesians 6:4:

Leaders of the church, do not provoke parents in such a way that they provoke their children to wrath. Instead, direct their behaviors so that they might direct their children appropriately. You must also become instructors of instructors—of parents who will, we hope, teach their children to love God” (Ibid.).

It is on account of and with careful thought to this implication that this issue is providing resources for the family and family finances for youngsters, teens, and young adults in addition to this quarter’s journal offerings.

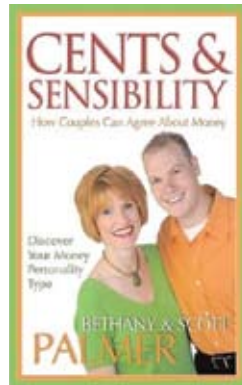
Alongside you in His service,

# family resources



**It's Your Money! Isn't It?**  
by G. Edward Reid  
Review and Herald®  
Hagerstown, Maryland  
1993 US \$9.99

The author states, “My book takes the reader several steps beyond traditional stewardship, especially in the areas of tithing, home purchase and ownership, debt elimination, retirement income, investments, and estate planning. The reader will also notice a sense of urgency in this book regarding money management in the light of the fast-fulfilling signs of the second coming of our Lord and Saviour.” The companion workbook contains an outline for each chapter in the book for an additional \$3.99. To order go to [www.adventistbookcenter.com](http://www.adventistbookcenter.com) or call 800-765-6955.



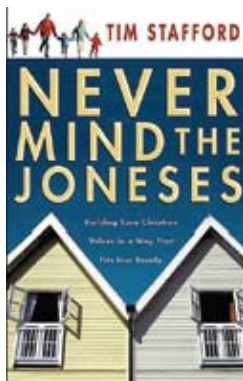
**Cents & Sensibility**  
by Bethany & Scott Palmer  
Life Journey®  
Colorado Springs, Colorado  
2005 US \$14.99

Couples frequently approach financial matters differently—sometimes extremely differently! This relational guidebook will help you build—or rebuild—your relationship and your understanding about money. In simple-to-follow steps, you’ll learn to understand and respect each other’s perspectives, to communicate more effectively, and to begin your journey toward healing, happiness, and financial harmony! To order go to [www.davidcook.com/catalog/index.cfm](http://www.davidcook.com/catalog/index.cfm).



**Free and Clear**  
by Howard Dayton  
Moody Publishers  
Chicago, Illinois  
2006 US \$12.99

This book, *Free and Clear*, offers biblical money-management practices that will restore your financial health and refresh your spirit. The step-by-step approach and compassionate writing will give you hope and encouragement as you begin your journey to financial freedom. Whether your debt is a high-interest loan, home mortgage, auto payments, credit card purchases, or all of the above, you can become debt-free. To order go to [www.amazon.com](http://www.amazon.com).



**Never Mind the Joneses**  
by Tim Stafford  
InterVarsity Press  
Downers Grove, Illinois  
2004 US \$16.00

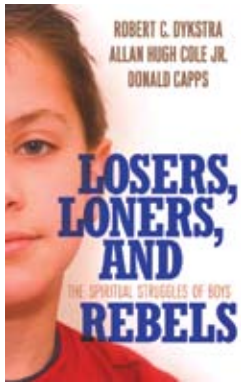
Tim Stafford identifies thirteen core biblical values and describes a wide variety of ways to build these into families. He explores the many options that are available for parents to help their children develop in truthfulness, contentment, hard work, joy, rest, forgiveness and putting God first. To order go to [www.ivpress.com](http://www.ivpress.com).





# family resources

## Early Adolescence

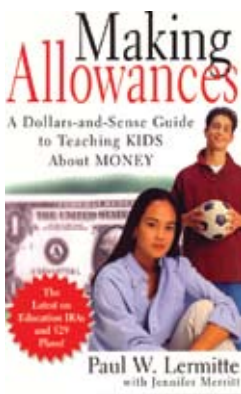


**Losers, Loners, and Rebels: The Spiritual Struggles of Boys**  
by Robert C. Dykstra, Allan Hugh Cole Jr., and Donald Capps  
Westminster John Knox Press  
Louisville, Kentucky  
2007 US \$19.95

An “important examination of the spirituality of boys. . . . Many men will find the book’s insights and frank honesty enlightening.” —Publishers Weekly

This is a book that focuses on early adolescent boys. By *early adolescent* we mean boys who are eleven through fourteen years old. The early years of adolescence are a tumultuous time, full of challenges and opportunities that can shape one’s whole life. In recent years, several books have analyzed this period of life for girls, but this is one of the first books to investigate the interior life of boys as they develop their sense of self and begin the spiritual journeys that will carry them throughout their lives. To order go to [www.amazon.com](http://www.amazon.com).

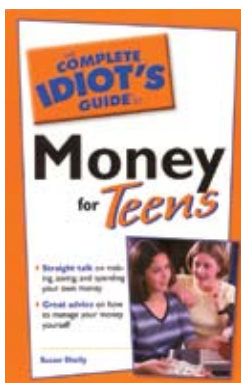
## Teens



**Making Allowances**  
by Paul W. Lermite with Jennifer Merritt, McGraw-Hill  
New York, New York  
2002 US \$12.95

Financial planner and father of three cash-savvy sons, Paul Lermite, shows you how with this complete step-by-step program that provides the principles, structure, and tools you need to teach your kids how to value and manage their money—from kindergarten to college.

Guiding you through the basics—teaching about banks, setting an allowance, creating an intelligent consumer—this book is packed with tips and hands-on help; complete with ready-to-use worksheets, from an “Allowance Contract” to a “Kid’s Loan Contract,” and even a checklist that children can use when planning vacation expenditures. To order go to [www.amazon.com](http://www.amazon.com).



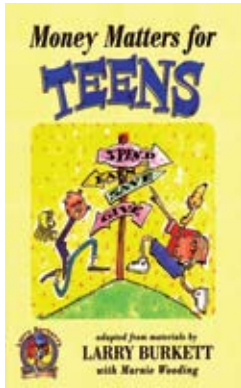
**The Complete Idiot's Guide® to Money for Teens**  
by Susan Shelly  
Penguin Group  
New York, New York  
2001 US \$12.95

You are no idiot, of course. Whether you are saving for something big—like college—or wondering why you are always broke, this info-packed book has the answers need.

Written in six parts, *The Complete Idiot's Guide® to Money for Teens* can show you how to: stop the bleeding; easy ways to get a grip on your expenses; make sense of bank and credit card statements; save up for college or a car and still have cash for fun; work wise and shop smart—get the most from your money; pay less for the things you buy—even designer labels; and learn what it takes to be a teen entrepreneur. To order go to [www.idiotsguides.com](http://www.idiotsguides.com).

# family resources

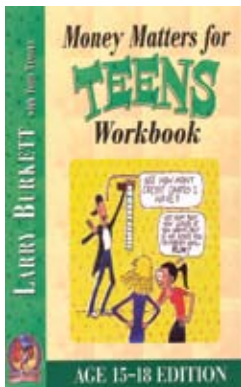
## Teens



**Money Matters for Teens**  
adapted from materials by Larry Burkett with Marnie Wooding  
Moody Publishers  
Chicago, Illinois  
2000 US \$12.99

If you don't have plans for how to spend your money, plenty of others are willing to spend it for you. Advertisers. Friends. Credit card companies. Relatives. Fast food restaurants. Clothing stores. If you don't want others to keep spending all of your money for you, it's time you read this book.

Money is powerful. With it people can pay living expenses, pay for fun things, save for what they need or want to buy later, or buy stuff for other people. Money can also be used to divide families, cheat people, or invest in really dumb things. *Money Matters for Teens*, along with the companion *Money Matters for Teens* workbooks, will help you learn to use the power of money for good things. To order go to [www.moodypublishers.com/Publishers/default.asp](http://www.moodypublishers.com/Publishers/default.asp).

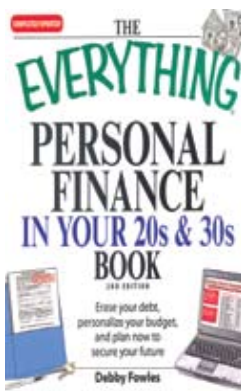


**Money Matters for Teens Workbook: Age 15-18 Edition**  
by Larry Burkett with Todd Temple  
Moody Publishers  
Chicago, Illinois  
1998 US \$13.99

Some of the things you will learn in this book include: how to take the control of your money away from advertisers; how to stay out of debt—but still buy what you need; how to save for a car, college, your own business; how to give money that will make a difference in the world; how to have money to do fun things with your friends how to make your money last; how to get a job—and keep it, and what the Bible says about money.

Most teenagers don't have as much skill at buying as advertisers have at selling, so most people spend today paying off the past. You don't have to be one of them. Whether you receive a \$5 allowance or a \$5,000 paycheck, you can plan and save for a prosperous future if you will use God's principles today. To order go to [www.moodypublishers.com/Publishers/default.asp](http://www.moodypublishers.com/Publishers/default.asp).

## Young Adult



**The Everything® Personal Finance: In Your 20s & 30s Book**  
by Debby Fowles  
Adams Media  
Avon, Massachusetts  
2008 US \$14.95

This updated edition provides step-by-step instructions on how to: budget scarce funds; recover from credit card debt; pay off student loans; plan for large purchases, and build an emergency fund.

You will also find information on affordable insurance protection, the most useful (and free) online personal finance resources and tools, and how to use tax breaks to help pay for education. With this easy-to-use guide, you will learn how to manage, save, and invest wisely—starting today! To order go to [www.everything.com](http://www.everything.com).

## Stewardship Education for Children

*Erika F. Puni, Director  
General Conference Stewardship*



Many times I have been asked this question in different situations and locations, “When can we start teaching children about tithes and offerings?” The fact that this question is asked frequently suggests an interest on the part of many parents and Christian educators to give children proper training in this very important aspect of their spiritual development. For church members to ask this question would indicate their awareness of the value of childhood education in the formation of Christian values and good behavior. There is also a consensus on the part of many that this process needs to be implemented very early in the child’s life, and I agree.

Whenever I am presented with this question, my mind always goes to this text of scripture, “Fix these words of mine in your hearts and minds; tie them as symbols on your hands and bind them on your foreheads. Teach them to your children, talking about them when you sit at home and when you walk along the road, when you lie down and when you get up. Write them on the doorframes of your houses and on your gates, so that your days and the days of your children may be many in the land that the Lord swore to give your forefathers, as many as the days that the heavens are above the earth” (Deuteronomy 11:18-21, NIV).

### God’s counsel

There are several important Biblical principles from the Deuteronomy passage cited above that I want to share with our readers in the context of teaching children about God’s tithes and offerings:

1. Teaching children about God and His mercy, love, protection, provisions, and blessings is a spiritual responsibility on the part of those who are in a covenant relationship with Him (Deuteronomy 7:8).
2. The Deuteronomy text indicates that spiritual education is about loving God fully with “all your heart and with all your soul” (Deuteronomy 10:12; 11:1). Therefore, the primary task is to help the children to know and experience God personally.
3. Spiritual education includes the teaching of children about the return of tithes and the giving of freewill offerings (Deuteronomy 12:4-6) in recognition of God’s creatorship and ownership of everything in the world and the universe (Deuteronomy 10:14). Tithes are returned as an expression of one’s faithfulness to God while the giving of freewill offerings is an act of thankfulness.
4. The framework for teaching tithes and offerings to children is worship (Deuteronomy 12:4, 11, 12). Worship is acknowledgment of the sovereignty of God and also a demonstration of reverence and love for Him.
5. In the matter of worship and the presentation of tithes and offerings, God expects His people to comply; and He is counting on their obedience that is borne out of love to follow through with His commands (Deuteronomy 11:8-9, 13-15).
6. When returning tithes or in the giving of freewill offerings, God expects His people to demonstrate a heart of joy and a spirit of cheerfulness (Deuteronomy 12:7, 12).
7. Whereas tithes and offerings are given out of His blessings, God also promises to bless them more after the act of giving to Him (Deuteronomy 11:22-25; 12: 20).



## Stewardship practice

The issue in stewardship education for children is not whether we should do it or not, rather it is about ‘when,’ ‘how,’ and ‘what’ is the best way to do it. For little children the best way for them to learn about financial stewardship is through their giving in Sabbath School or during the worship service. They obviously do not know the difference between tithes and offerings at this time but they can learn the value of giving to God through their participation during these important religious activities on Sabbath. At this age their actual doing and our modeling through our own physical giving on a regular basis will communicate to them the importance of giving as an act of worship.

How soon can we teach children? My view is that we can start with them as soon as they are able to see and hold something in their hand. We have done this with Janae-Grace since she was only a few months old, and today at the age of two she expects us to give her something to give when we go to church. What about tithes? I am convinced that we can also teach children about tithes very early in their lives once we as parents start to give them money for allowance or when they receive monetary gifts from other people. The little ones are quick learners and they can be taught to learn that money is a gift and blessing from God and with this blessing they are expected to return a portion of it back to God as matter of reverence and love for Him.

*Spiritual education includes the teaching of children about the return of tithes and the giving of freewill offerings. . . .*

## stewardship window

news from the director's desk ...

### Report from Northern Asia-Pacific Division

April marked a significant time in the life of the church in the Northern Asia-Pacific Division (NSD) with regard to stewardship education. Dr. Miguel Luna the division director and Dr. Erika Puni from the General Conference Stewardship Department conducted stewardship training programs in four different locations (Tokyo, Japan; Ulaan Baatar, Mongolia; Taichung, Taiwan, and Hong Kong) over a sixteen day period for both pastors and lay leaders. The director observed, “The level of interest in stewardship and commitment to God and His mission in the world through the ministry of the Church as demonstrated by leaders and members at these training seminars was outstanding.”

This itinerary also had special significance for the church in Mongolia as this was the first time in which stewardship education had been done in



**Mongolian leaders with Dr. Puni and Dr. Luna at Ulaan Baatar.**

this new territory of the world field. Furthermore he noted, “As a young church (both historically and generationally), we were encouraged and very impressed with the attendees’ grasp of the material and enthusiasm in accepting the wholistic approach to stewardship that allows for the Lordship of Jesus Christ in all areas of one’s life.”



# spiritual formation

## Lasting Impressions

**Ann Roda**

*Associate Pastor  
New Hope SDA Church  
Fulton, Maryland*



*Ann Roda currently serves as an associate pastor at the New Hope Seventh-day Adventist Church in Fulton, Maryland. She oversees child, youth, and family ministries. Ann has three goals in life. The first is to “be still and know God,” the second is to be a radical follower of Jesus Christ, the third is to lose those last annoying 7 pounds. God called Ann to pastoral ministry after she spent 15 years in a corporate career. She loves the company of her husband, hiking, camping, reading poetry, traveling abroad, eating Thai food and sitting with a hot cup of tea surrounded by good folk and good conversation.*

**SCRIPTURE:**  
**Deut. 6:5-9**

### Cement

Cement is the most used construction material in the world. Cement was first invented by the Assyrians and Babylonians using clay. The Egyptians advanced cement with the discovery of lime and gypsum mortar as a binding agent for building such structures as the Pyramids.

The Romans, mastered the binding element of cement and produced structures of remarkable durability such as the Coliseum.

Cement begins in a powder form. When it is mixed with just the right amount of water, the resulting chemical reaction transforms this powder into a mixture that can be shaped and molded. Hardened—cement is a rock solid substance—taking on the shape that its builder intended.

How many times have you seen on a cement sidewalk an imprint of a dog’s paw, or the footprints of a bird. Or perhaps a bicycle tire of a rider who didn’t stop soon enough, a shoe print or even a whole hand print. Or perhaps someone wrote their name or expressed their affections for someone else. The impressions left on that cement could last for decades, even centuries.

### Children

Children are like wet cement. Whatever falls on them leaves an impression. That impression could last for decades—even centuries. Whether we have children of our own or not, we all have interaction with children. They are a part of our lives.

Have you ever thought what kind of impression you are leaving on a child in your life?

One day, I was a bit late picking up my three nieces from school. I had gotten lost and had nightmares of them standing alone in an empty school parking lot. By the time I got to their school, I was really frazzled. On the drive back home, I was still feeling very intense and when someone almost ran us off the road, I did not respond appropriately to the situation. I screamed at the other driver and at that moment certain words left my mouth, I knew I was leaving a bad impression.

I looked back at my rearview mirror and saw three pairs of big eyes staring back at me with hands over mouth. It was an unusual reaction on my part and they were shocked that I was capable of that type of behavior. What immediately went through my mind at that moment was “wet cement.”

I want you to reflect on your own life for a moment. What kind of impression are you leaving on a child? Parents, every single day, what kind of impression does your child go to sleep with? What is the last thing he/she sees and hears that becomes part of his/her dreams? Is it a good, positive, healthy impression? Is it a Godly impression?

### Parents

Impressing upon children that which is Godly, is a very important thing to God. God is very protective of children. God created families as a place where children can learn to love God and grow to be life-long followers of Jesus Christ. God has given parents the responsibility, not just to care for and protect their children, but to create an environment where God is present, where Godly values are reinforced, where God’s character is seen and experienced in life and behavior.



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# spiritual formation

Every parent is called by God to be the primary spiritual mentor of their children. It is not the church, not the pastor, but parents, who have been given the responsibility by God for their children becoming men and women of God.

The role of the church is to be a partner with the family. To support, encourage, train, equip, and pray with parents in order to empower and enable them to fulfill the call and mission as given by God.

The charge that God has for parents is outlined in Deuteronomy 6:5-9:

*Love the LORD your God with all your heart and with all your soul and with all your strength. These commandments that I give you today are to be upon your hearts. Impress them on your children. Talk about them when you sit at home and when you walk along the road, when you lie down and when you get up. Tie them as symbols on your hands and bind them on your foreheads. Write them on the doorframes of your houses and on your gates.*

## Relationship

When we hear a passage like this we automatically think of a bunch of rules and regulations required by God that we have to follow. Yes, God has given us a set of commandments that He requires us to follow, however, the context of this passage is much more than rules and laws and decrees. It is about a love relationship with God. This passage begins with the word “love” as in the context of a love relationship that comes from our hearts, our souls and with all our strength. This suggests relationship, not a dictatorship.

This relationship with God that we are to have in our hearts is to be impressed upon children. It’s not the rules that are to be impressed, but our relationship with God and our response to God because of our love relationship with Him. We are called to teach, show, tell children about the experience of God in our own lives. If God is not in us, then we have nothing to teach our children. We cannot impress upon children something we ourselves do not have.

## Stewardship

The value and habits of Godly stewardship cannot be impressed upon children unless moms and dads themselves have incorporated Godly stewardship principles in their lives. This goes beyond the giving of tithe and offering every week. Rather, it has to do with the primacy of God in the life and choices of the family.

Everything you do must stem from the awareness that you live only to love, obey, and serve God. In every decision ask the questions: Who will we obey? Whose commands will we surrender to? Whose expectations will we submit to? Who will we ultimately serve? Godly stewardship begins with centering your family life on the values of loving, obeying, and serving God. This is one of the most important life lessons to impress upon children. Because cement, once hardened, can last for centuries.

What impressions of Godly stewardship do you want to permanently leave for your children and their children’s children?

*Children are like wet cement. Whatever falls on them leaves an impression. That impression could last for decades—even centuries.*



## Different by God's Design

**Ronald Flowers**  
Director of Family Ministries  
General Conference of SDA



*Ron Flowers currently works in the Department of Family Ministries where he has worked in this specialized area at the General Conference world headquarters since 1980. Together with his experience in pastoral ministry, Ron has a Doctor of Ministry degree from Denver Seminary with an emphasis in marriage and family counseling and is a Certified Family Life Educator with the National Council on Family Relations and with Andrews University. Together with his wife and ministry partner, Karen, with whom he co-directs the department, he has authored and edited over 30 major books, manuals and resources on family ministries. He is a frequent contributor to denominational journals and has presented family life seminars on marriage, parenting and family living in some 70 countries. The Flowers have two adult sons: Jeff, who is married and works with a development agency in Azerbaijan, and Jon, who is a PhD candidate at the Scripps Institution of Oceanography in San Diego, California.*

*May we open ourselves to the moving of God's Spirit in our families to make us stewards of the resources of temperament, personality, gifts and skills with which He has entrusted us.*

### The challenge of differences

Noted family therapist Dr. Carl Whitaker has said, "A healthy marriage really is a blending of two foreign cultures." Cultures other than our own seem foreign to us because of their differing understandings and ways of doing things. It is a given that all married people will confront differences or "differentness." Marital differences can pose a divide not unlike that found between people groups living a world apart.

Differences complicate the simplistic view of love and married life that most couples have in the beginning. It's typical to try to avoid our differences by denying them. Newlyweds, flushed with the romantic feelings of what one author calls the "dream" phase of marriage, avoid confronting differences. This is the stage in the marriage lifecycle when we work tirelessly at trying to change our partner to be more like ourselves. Efforts to change one another usually prove to be ill-advised, however. While partners may endeavor to accommodate each other, sweeping changes in either one are unlikely to occur. Furthermore, the only individual one ultimately has any ability to change is oneself.

Sooner or later, the "dream" phase of marriage tends to dissipate in most couples, giving rise to what Augsburgers call "disillusionment." Differences now kindle disagreements and disagreements often grow into anger and conflict. If unresolved, such anger and conflict can lead to resentment, bitterness and alienation. There may be endless controversy and argument in the marriage. Or the conflict can become so painful that, sadly, one partner capitulates to the other and surrenders his or her personality and will. Many simply withdraw emotionally from each other's lives, resigned to live lives out of reach of each other, like "ships that pass in the night" in the poetry of Paul Laurence Dunbar. Still others seek to escape the relationship through separation or divorce.

Ultimately, the way we deal with our differences determines the quality of our marriages, our families, and our friendships. The quality of our church family relationships is also dependent upon the way we handle our differences as believers.

### A Christian approach to differences

Ellen White talked about the need for believers to acknowledge and accept that the body of Christ would be made up of widely differing peoples, with a spectrum of attitudes and experience:

We differ so widely in disposition, habits, education, that our ways of looking at things vary. We judge differently. Our understanding of truth, our ideas in regard to the conduct of life, are not in all respects the same. There are no two whose experience is alike in every particular. The trials of one are not the trials of another. The duties that one finds light are to another most difficult and perplexing (*Gospel Workers*, p. 473).

Mrs. White understood too, that there would be differences and diversity within Christian homes and families. What is true of the church at large is also true, of course, of the smallest church—the Christian household. In addition to acknowledging and accepting the fact of this diversity within the home, family members

are called to respect one another—to “sacredly regard the feelings and respect the right of the others.” Notice her comments:

Marked diversities of disposition and character frequently exist in the same family, for it is in the order of God that persons of varied temperament should associate together. When this is the case, each member of the household should sacredly regard the feelings and respect the right of the others. By this means mutual consideration and forbearance will be cultivated, prejudices will be softened, and rough points of character smoothed. Harmony may be secured, and the blending of the varied temperaments may be a benefit to each (*Adventist Home*, p. 427).

We should note here that the notions of accepting differences and respecting people different from us are intended to help facilitate the process of Christian growth in couples and families who are led by the Spirit, where there is goodwill toward one another, and where people are endeavoring to live lives worthy of the calling they have received, “completely humble and gentle, patient, bearing with one another in love” (Ephesians 4:1, 2). While God’s love extends to embrace sinners entangled in the darkest sin, accepting and respecting are not expected on the part of a spouse in circumstances in which a partner is abusive or demonstrates pathological behavior. These behaviors destroy others, and no amount of accepting and respecting are likely to induce change or produce the intimacy that the caring partner seeks.

## Differences as a resource

Acknowledge, accept, respect. For couples to make that much progress on the continuum as they revisit their differences is truly a profound accomplishment. But what of enjoying and treasuring? Is it possible to go that far—to actually take delight in and celebrate our differences?

One of the insights that broke over us as we pondered the good news that each of us is loved by God and given gifts by His Spirit is that God intends for these gifts to be useful in our experience in marriage and family—the smallest church—just as they are to be used in the context of the wider body of Christ. We once responded to our local church pastor’s request to present a marriage sermon. “Let’s prepare the new sermon we’ve been thinking about,” we said to each other. Ron shouldered the responsibility of writing the first draft. He worked at it off and on for several weeks, but as the appointed Sabbath drew near, the preparation stalled. Friday night came. Only a rough outline with some ideas had been completed. Ron worked a few more hours and then, despairing and fatigued, lay down to sleep for awhile. Karen took up his place at the computer, opened up the rough outline he’d cobbled together and began to write . . . .

Arising well before dawn, Ron found Karen asleep, but with a sermon waiting for him at his desk. Ah, what a sermon! He picked up the fresh manuscript and read it. It was everything he could have hoped for! It put flesh and blood on the bones of the outline he’d left. There was nothing to do but to thank God for her and the sermon and to concentrate on learning his part. His eyes misted over as he thought about how their differences had often left them frustrated. Yet those same differences also provided great strengths, now visible in this truly joint effort. Many commented later that Sabbath after the sermon had been given on the blessing it was to hear us preach on “Becoming Us.” The consciousness of being used together in this way has brought us no end of wonder and satisfaction.

Our differences represent a priceless beneficial resource in our marriages. Whitaker makes an interesting point when he says:

Our differences are what allow us to expand. The capacity to really engage in a bilateral process of mutual contamination is central to a dynamic, rather than static relationship. As we rub off on each other, we are enriched. This idea of “rubbing off on each other” sounds very much like Ellen White when she wrote:

By this means [persons of varied temperament dwelling together in a family]

mutual consideration and forbearance will be cultivated, prejudices will be softened, and rough points of character smoothed. Harmony may be secured, and the blending of the varied temperaments may be a benefit to each (*Adventist Home*, p. 427).

## The order of God

From this perspective, we see that our differences as husbands and wives serve a special purpose in our Christian growth. God uses these differences as resources to bring benefit to us, to cultivate “mutual consideration,” “forbearance,” to soften prejudices, and to smooth “rough points of character.” Perhaps the greatest insight of all is that He designed for persons with differences to dwell together. “[I]t is in the order of God that persons of varied temperament should associate together” (*Adventist Home*, p. 427). Sometimes along the journey of marriage it is not easy to see the purpose of God or His design in our being together, but in hindsight it can be seen how He has worked good out of our differentness. That is cause for celebration!

## Conclusion

An ancient proverb of Solomon tells us:

If two lie side by side, they keep each other warm; but how can one keep warm by himself? If a man is alone, an assailant may overpower him, but two can resist; and a cord of three strands is not quickly snapped (Ecclesiastes 4:9-12 NEB).

Christian couples know it is the presence of a divine Third Person entwined with the two of them that makes a strong cord that resists breakage. May God open our eyes to view one another as partners with eyes to see that we really need each other, that the qualities each individual brings can be a blessing to us personally and to our home. May we open ourselves to the moving of God’s Spirit in our marriage to make us stewards of the resources of temperament, personality, gifts, and skills with which He has entrusted us.

## Train Up a Child

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In Moses' final speech to the Israelites he charged them, "And these words which I command you today shall be in your heart; you shall teach them diligently to your children and shall talk of them when you sit in your house, when you walk by the way, and when you lie down, and when you rise up" (Deuteronomy 6:6, 7).

We teach children by precept (what we say) and example (what we do). While example is probably the stronger influence, verbal instruction is still important. In this chapter we will consider the practical counsel that we have received about educating children in financial matters.

Obviously, the goal of Christian parents is to raise their children in such a way that they can enter society as independent adults, a goal best accomplished by proper and consistent home training. The media present much today about the breakdown of society, with its resulting problems of crime, violence, underachievement, welfare abuse, etc. We can blame the church, the school, or the government, but when we are really honest with ourselves, the real problem is with the family unit. In some cases it seems that parents give little thought to bringing children into the world and then, once the children come, don't spend much time on their training. However, we as Christians recognize that children are a heritage from the Lord, and we take seriously His counsel to us about their upbringing.

"Every child brought into the world is the property of Jesus Christ, and should be educated by precept and example to love and obey God; but by far the largest number of parents have neglected their God-given work, by failing to educate and train their children, from the first dawning of reason, to know and love Christ. By painstaking effort parents are to watch the opening, receptive mind and make everything in the home life secondary to the positive duty enjoined upon them by God to train their children in the nurture and admonition of the Lord" (*The Adventist Home*, p. 183).

For young people today the picture is not very bright. The economy is the number one problem today—eclipsing crime, drugs, AIDS, and a host of other problems. Children see that statistically 50 percent of their marriages will fail. Most young couples start out life already in debt as they face car payments, student loans, credit cards, and more. And to compound the problem, they have no financial training. As I mentioned before, it is possible to go all the way through school without learning how to balance a checkbook, buy a car, understand insurance, or discover the best ways of purchasing a home. If you have taught your children these things, they will rise up and call you blessed in the future—and so will their spouses!

Learning to handle money should be a part of every child's education. It is a responsibility that parents should direct themselves and not delegate to teachers, because earning and spending experiences generally take place outside the classroom.

### Allowances

One way many parents start their children in their money management training is by providing them an allowance. I believe an allowance should be a relatively small sum, like \$2 a week, but given on a regular and systematic basis. From my perspective, an allowance is not something the children "earn," but rather a small sum to allow them to learn the value of money before they are old enough to earn their own. Parents give their children an allowance just because they are members



of “our family.” With this money children can then learn to tithe and return offerings (giving their own money at church is much more meaningful to children), save for future needs, and spend money for items they wish to purchase.

## Paying your children

In our family we have practiced a rather old-fashioned concept of “working together” to accomplish family goals. When their respective tenth birthdays arrived, Kathy took Andrew and Melissa downtown to our local bank, which provided no service charge checking accounts for students, and opened an account for them. Since that time they have balanced their own accounts—with assistance at first—and handled their own money on a regular basis.

How did they acquire money to put in their accounts? We had previously discussed this during our worship and family council times, so the children looked forward to the new experience. First we established rules for paying and nonpaying jobs. Each of us as family members performed certain tasks as part of our basic family responsibility. The tasks involved keeping our own rooms clean and tidy, cleaning up after ourselves in the bathroom, helping to set and clear the table, emptying the trash, feeding the pets, etc. However, at age 10 we began to pay our children for more time-intensive jobs—such as mowing the yard, cleaning the house, washing the cars, keeping our long driveway clean, doing the laundry, cooking for the entire family, and baking bread and preparing granola and special items for Sabbath.

Because during most of this time we were a single-income family, obviously we could not afford a maid or a yard worker. So in exchange we paid the children, and they then took care of their own tuition and purchased most of their own clothing. While these were items that we would have had to pay for anyway, under this arrangement they learned the value and use of money. Our kids had to work at least 20 hours per month just to get enough for their tuition payments. This amounted to about \$5.00 per hour, and all went for their elementary school tuition. Then for all that they put in above 20 hours, we paid them \$2 an hour. It was from this hourly amount that they made their clothing purchases, started their savings accounts, and obtained their personal spending money.

One important point in the matter of paying children is that once we have agreed to pay them for certain jobs—assuming they perform the work in a satisfactory manner—we were prompt and faithful with the money. Kathy, who is our financial manager, always paid the children for their work right after the tithe and offering checks (which came first, of course) so that we never were short of funds for them. We have followed the practice of making written contracts with our children, signed by them and us, so that there will not be lapses in memory on the part of either party when it comes to paytime.

We followed this plan with both of our children from age 10 through graduation from academy. When they entered their academy years they each got summer jobs and worked on the school campus or in town at fast-food establishments. But they always knew that for extra money they could work for us at home.

We have strongly emphasized the value of education for preparation for financial independence. Minimum-wage jobs simply will not support a family budget. Such jobs are primarily to provide work experience for young people entering into the job market and as a supplement to those with other work. Accordingly, our

*As parents, we have the responsibility to pass on the baton of the biblical principles of money management. At times it may seem as though we are not making much progress, but by being consistent, patient, and persistent, we can be successful.*



## Train Up a Child *(continued)*

family has always assumed that the children would finish academy and go on to college.

### What we owe our children

As I will discuss later in the chapter on estate planning, we have felt, based on our study of the Bible and Ellen White, that we owed our children three things. They are:

1. *A Christian home environment.* We have attempted to provide a solid religious upbringing. This means regular family worship and church attendance, even participation in church. To us it has also involved practicing Matthew 6:33: “Seek first the kingdom of God and His righteousness, and all these things shall be added to you.”

2. *A willingness to work and an appreciation for it.* Our children learned that money comes to us as a result of our giving time to others by performing tasks valuable to them. They discovered that diligence and integrity at work are always noticed, appreciated, and rewarded. A young person that has never learned to work or manage money is really poorly equipped to enter the job market and live independently.

3. *A good education.* Education is expensive today—particularly private school education. But to parents with plans for their children not only for this life but for that to come, it is well worth the cost. Frequently during my seminars people ask me what I think about student loans. My first answer is

usually “Whatever happened to hard work?” I believe that student loans should be the last resort. The first option should be hard work. In our case we planned for educational expense first of all through prudent living. This means keeping our wants and desires closer to the need level. Then the kids work to the best of their ability during the summers and part-time during the school year, and we their parents also work as hard as we can to supplement their earnings and keep the school statements paid every month. Our goal for each of the children, in lieu of a lump-sum inheritance later, is to assist them to get started in life by making sure that they have no student loans when they graduate and a reasonably good car for transportation. In short, they will have a marketable skill and no debts.

The children can help by doing well in academy so that they are eligible for good student discounts on auto insurance and can qualify for college scholarships.

All the biblical principles for personal money management apply to children as well as adults—principles like faithfulness in tithing, honesty, diligence, saving for future needs, avoiding debt, etc. In addition, we have had a wealth of good, practical counsel from Ellen White in regard to children and money management education. The following examples are typical.

“Let every youth and every child be taught, not merely to solve imaginary problems, but to keep an accurate account of his own income and outgoes. Let him learn the right use of money by using it. Whether supplied by their parents or by their own earnings, let boys and girls learn to select and purchase their own clothing, their books, and other necessities; and by keeping an account of their expenses they will learn, as they could learn in no other way, the value and the use of money” (*Education*, pp. 238, 239).

The principles here are simple and basic. Parents should teach children to keep track of their income and expenses, whether their income is from their parents—an allowance—or money that they have earned themselves. Early on they should spend their money for basics—clothing, books, and personal items.

One thing we noted when the children began buying their own clothes was that they did not as often purchase the hottest brand-name items. The clones worked just as well. In addition, when our children shop they always first look through the sale items to see if any with special reduced prices would fit their needs. It almost goes without saying that when children purchase their own clothing they take better care of the garments by hanging them up after wearing and avoiding getting them damaged or soiled.

A question that parents frequently ask is “How old should children be when they begin to learn about money management?” Probably as soon as they are old enough to count. “When very young, children should be educated to read, to write, to understand figures, to keep their own accounts” (*Child Guidance*, p. 136).

I gather from this statement that right along with the three R’s children must learn to manage their own money. Beyond that, they should know two other principles.

“Teach your children that God has a claim upon all they possess, and that nothing can ever cancel this claim; all they have is theirs only in trust, to prove whether they will be obedient.... Habits of economy, industry, and sobriety are, even in this world, a better portion for you and your children than a rich dowry” (*Ibid.*, p. 134).

**SCRIPTURE:**  
**Ephesians 6:4**

“[Children] are not to be carried along and supplied with money as if there were an inexhaustible supply from which they could draw to gratify every supposed need” (*The Adventist Home*, p. 386).

In addition to learning to keep track of income and expenses through the use of a simple budget and a checking account, children develop the habit of saving a portion of their income. They can learn the benefit of paying cash for purchases and of having interest work for them instead of against them. The burden of debt need never plague children if they learn good money management early.

Your children will not at first earn large amounts of money. It is, however, at that first income time that you must encourage them to be self-disciplined and begin their budgeting process by setting aside their tithe and offerings (as they did with their allowance).

When your children are teenagers, a family or church mission trip to a developing country can be a powerful experience. Direct exposure to abject poverty can curb any complaints about food or living conditions at home and can initiate a lifetime of giving to the poor.

As children grow older and move farther down the road to independence, parents should provide new and more involved financial training. Assistance with the family budget and even role playing can help them learn how expensive it is to maintain a household.

It is not uncommon for young people to want to leave home a little prematurely. Generally they manifest it in the desire to “get an apartment and make it on my own.” Frequently it is a very short-lived adventure when they learn that they are now responsible for the food, utilities, rent, clothing, etc. Quite commonly they return home after discovering that they had to do more than make the payments on the Camaro and the stereo. Obviously, it would be better to learn this lesson without having to experience it firsthand.

## Vocational planning

Vocational direction is critical in today’s economy and expensive educational world. All too frequently young people go all the way through college and even graduate and never feel just right about their chosen major field of study. Many college graduates end up working in fields quite different than that for which they originally trained. To avoid such confusion and frustration, parents should assist their children in determining their skills, talents, or gifts, and the type of vocation that would best fit these qualities as well as their children’s personality. In addition to vocational and aptitude testing, young people can also try to get summer jobs in the area of their interests or at least visit the types of work environment that their training would qualify them to pursue.

After God and lifework, a person’s next major decision is a life companion. Since problems with money management, debt, and financial worries are the number one cause for marital difficulties and divorce, it goes without saying that pre-marital counseling and planning in the area of finance is vital. The chances for a happy and successful lifetime marriage will greatly increase when the partners are well-trained and self-disciplined in money management.

I would encourage every couple to prepare a one-year budget, then establish both short- and long-range financial goals. If couples can learn to work together for

their goals, they can avoid the pitfalls into which so many fall.

Since every adult must face and deal with financial matters, learning to cope with them while under the guidance of experienced parents is one of the most important steps on the road to independence. We could compare passing our faith and experience on to the next generation to a relay race. Any track coach will tell you that relay races are won or lost in the transferring of the baton from one runner to another. Seldom do sprinting athletes drop the baton once they have it firmly in their grasp. Losing it usually happens during the exchange between the runners. As parents, we have the responsibility to pass on the baton of the biblical principles of money management. At times it may seem as though we are not making much progress, but by being consistent, patient, and persistent, we can be successful.

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