



DYNAMIC Steward

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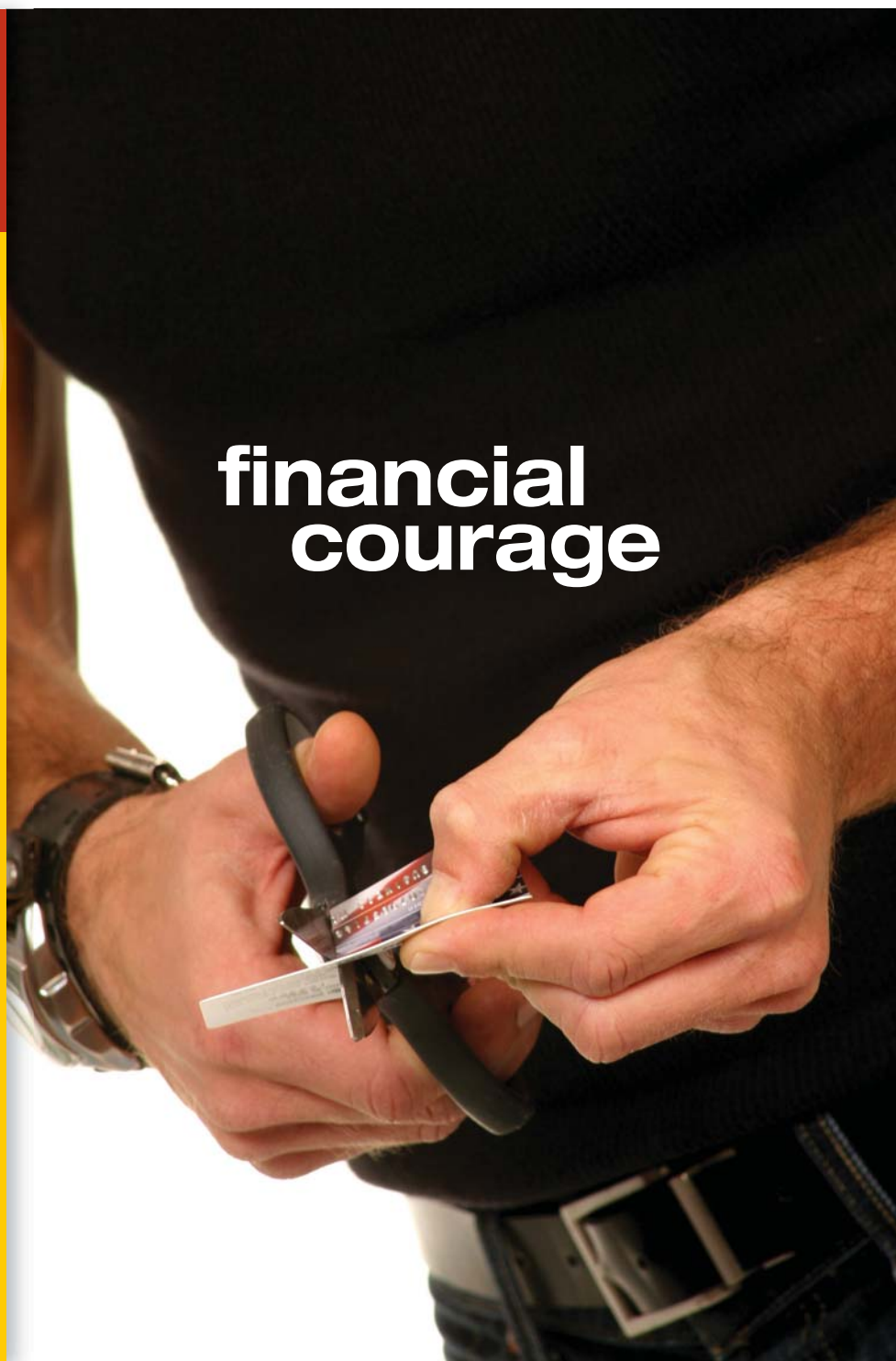
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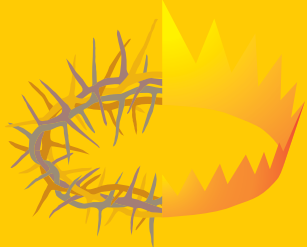
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**financial
courage**

DYNAMIC Steward

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Exploring partnership with God

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inside ds

It is observed that the Chinese word for crisis is written with two brush strokes. The first mark stands for danger, and the second for opportunity. Recent American national news has daily broadcast and commentated on the current financial ‘crisis.’ Powerful images and stories have pervaded with convincing reports fostering fear and investigations that seek who and what is to blame for this crisis.



Still and all, as the dust is settling and reality is becoming obvious and clear, the foremost cause emerging is the individual consumer debt. Cultural attitudes of instant gratification and beliefs about money have encouraged the use of credit that has systematically created a system of living with debt as the lifestyle norm. The element of danger this has created in risk, uncertainty, instability, and insecurity with the basic necessities of work and housing is cause not only for alarm but also a call to take an earnest and honest inventory of our relationship to money. In summary, it is “our relationship to money and possessions [that] is at the heart of the macro [financial] issues facing our world today” (Towner, Tofilon, Plate, *Freed-Up Financial Living*).

Therefore these conditions and state of affairs give way for ‘opportunity,’ the second Chinese brush stroke. Opportunity that will rise to the challenge and address the cultural myths about money. Also, opportunity that will contribute biblical stewardship principles extending to and inclusive of money management.

Bob Marett observes, “One would think that we, as Christians, would handle our money in a way very different from the world, but that has not happened. As you look at every area of life, there is no distinction from the Christian and the non-Christian” (*From a Millstone to a Milestone*).

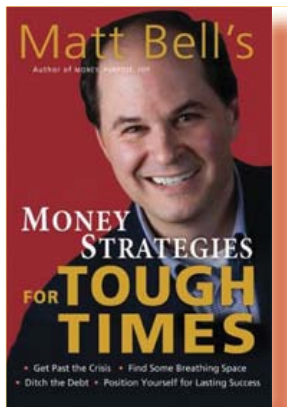
With implications that are relevant to all cultures the words of Dick Towner merit reflection, “The bottom line is that if we care about our congregation’s day-to-day lives, if we are concerned about their lives, if we are concerned about their spiritual well-being, if we profess to teach the whole Word of God, then leadership must address the vital topic of financial stewardship. We are in a battle of competing ideologies, perhaps the major spiritual battle of our day—and we are losing badly!” (*Revolution in Generosity*).

It is in kindred spirit that I acknowledge that few seminaries train or equip those of us in pastoral ministry in financial stewardship. Furthermore, “most pastors do not make financial expertise or monetary accumulation a central focus. Combine lack of preparation and lack of expertise and interest with the typically modest income of most pastors and it is easy to understand why many feel intimidated and ill equipped to lead in this arena” (Ibid.).

This issue of the *Dynamic Steward* has been created to afford you updated, foundational tools for your own self-leadership as we must begin to lead and practice faithful biblical financial stewardship ourselves before we are able to teach others and have influence by modeling and mentoring. For those with time and experience in stewardship ministry, included also in this issue are resources for both church and small group use.

We value the timely and distinctive interview by Matt Bell, well-known author and speaker as well as Bob Marett, along with the worthy contributions of Susan Murray and MD Joseph.

Alongside you in His service,



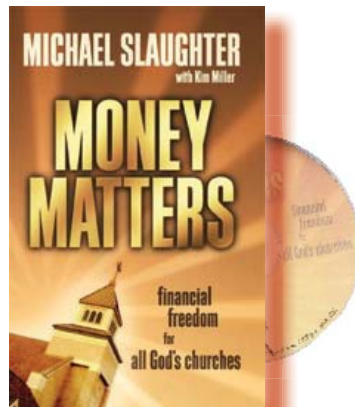
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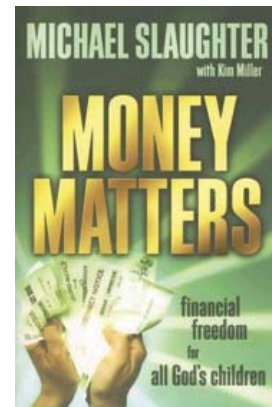
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Investment, Money, and Life

*Erika F. Puni, Director
General Conference Stewardship*



When our family moved to the United States in 2006, we decided to purchase a townhouse. The cost of real estate at that time in the Washington DC area and the surrounding counties was quite high but prices started to decline soon after. From 2006 until now our property has probably lost value by 10 percent. This loss in our investment is part of the larger financial crisis that is crippling the economy of many countries today and affecting millions of lives around the world. Christians are not immune from this crisis and are looking to Scripture to find answers to this difficult global situation. So let me share some biblical perspectives on this matter from Jesus' "Sermon on the Mount" (Matthew 5-7).

1. *Only one investment that is eternally secure.* In the cultural context of his time, Jesus made this statement "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal" Matthew 6:19 (NIV). The "moth" and "rust" imageries communicate pictures of destruction and deterioration while the "thieves" reference conjures up scenes of looting and piracy which sometimes are accompanied with the loss of human lives. Such is the end result of financial investment that focuses only on this world where the risk factors are unstable.

Given these earthly realities, Jesus then makes the point that his disciples (his primary audience on this occasion) must invest with someone (God) that is trustworthy and in a place (heaven) where their personal investment is secure (Matthew 6:20). It is important to note, however, that Jesus in these Bible verses is not speaking against saving and investing per se, but rather He is contrasting the effects and outcomes of investing on earth and investing in heaven. The choice is ours.

2. *Money is only a "means" of worship.* "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). On the surface, these words can be viewed as "hard" because they challenge the hearer towards action and into making a decision either for God or money. But beyond this service decision, Jesus is also calling his disciples into a proper understanding of the use of monetary resources.

Money has its place in the larger scheme of life, but it must not take the rightful place of God as the object of our worship. Unlike God who is the Creator himself, money is a service tool created by humans to assist people in the exchange of goods and services. In this sense, money has limited value but it cannot save us or the planet. It has no life! And while it is a "gift" of God, it is only a "means" of worshipping Him.

3. *God will provide even in hard times.* Jesus recognized the human anxiety of His disciples about the things of this world when He said to them, "Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear" Matthew 6:25 (NIV). And using the objects of their natural surroundings He assured them that the God of the Universe who provides for the "birds" and the "grass of the field" will also provide for their daily substance and needs. "If that is how God clothes the



grass of the field, which is here today and tomorrow is thrown into the fire, will he not much more clothe you, O you of little faith?" Matthew 6:30 (NIV). In these words, Jesus affirmed to the twelve that they were more important to God than all of nature put together, and they needed to trust Him more. Faith in God is the essence of Christian living.

4. *Jesus is the best investment with eternal value.* Money has temporal value and benefit and will be affected from time to time by many financial market factors. And like the grass of the field it will eventually pass away. With this picture in their minds, Jesus called the disciples into a life of surrender to the things of God where Jesus is Lord (Matthew 6:33). Seeking the "kingdom" of God means that the followers of Jesus will allow Him to take control of every facet of their lives including the management and use of their finances. And even if they don't receive the full benefits of their monetary investment on this side of the Second Coming, or experience great loss as a consequence of living on this planet, they still have Him and to have Jesus as Savior and Lord is to have everything!

And so in these times when personal resources are scarce and cash flow is limited; when millions of people are losing jobs and unable to pay their mortgages; when retirement funds once thought as safe and secured lost their

worth overnight, leaving thousands of contributors uncertain of their life at retirement; when individuals and families lost their lifetime investments through greedy and dishonest investors; there is only one way to turn, and that "Way" is Jesus who is "the Truth and Life" (John 14:6). With hope diminished in the financial institutions of this world, we are again reminded in these difficult times that the only constant factor in the world is God Himself who is Creator, Redeemer, Sustainer and Provider.

stewardship window

news from the
director's desk ...

SID Stewardship Congress in Pretoria, South Africa

Four hundred and fifty registered delegates from eight countries, representing five English-speaking unions attended the first Stewardship Congress conducted in the Southern Africa-Indian Ocean Division (SID) held at Pretoria, South Africa, from March 25-28 of this year.

This Congress was the first of three (the other two are being organized for the Portuguese and French-speaking unions of the division) to be conducted this year to promote biblical stewardship, train leaders and members, provide resources, and share stewardship plans of the division that will help achieve the objectives established by the department for this quinquennium.

These objectives include stewardship education at all levels of the church, and helping mission and union entities within SID to become self-reliant and contributing units to the mission of God in the world.



Shown above are the five English-speaking union stewardship directors, SID Director Micah Choga (third left back), and GC Director Erika Puni (third right front).

In Conversation with Matt Bell

Matt Bell

Personal-finance Speaker and Writer



Matt Bell is director of the Willow Creek Association's Good \$ense finance ministry, and author of two books, "Money, Purpose, Joy: The Proven Path to Uncommon Financial Success" and "Money Strategies for Tough Time." Matt is a popular personal-finance speaker and writer. He also writes two free e-newsletters that are available via his website at www.moneypurposejoy.com. Matt has been quoted in major media, such as U. S. News & World Report and the Chicago Tribune. A prodigal-son experience changed the direction of his life, giving him a passion to teach others how to manage money well. He speaks at churches, businesses, and other venues.

DS: Is your financial advice changing in light of the current economic environment? If so, how?

Matt: There's only one change I've made in my teaching. I used to encourage people to keep three-to-six months' worth of living expenses in an emergency fund. Now I believe the starting point should be six months' worth of living expenses. With so many people out of work and so many others at risk of losing their jobs, this economic season is showing us how bad things can get. Having six months' worth of living expenses set aside is essential for being prepared to withstand a period of unemployment.

DS: What fear-based mistake do you see people make in times like these? What is something people can do to avoid that?

Matt: The answer is contained in your question—they are succumbing to fear. Making decisions based on emotion usually leads to bad decisions, like pulling all of your money out of the stock market.

One way to avoid succumbing to fear is to be reminded of God's promises. We can rest in the knowledge that God knows our needs and he promises to provide for us (Matthew 6:25-34). So, there's a strong faith component to overcoming fear in the midst of our tough economy.

But the Bible calls us to both faith and action. There are many practical steps people can take with money to lessen their fear. One, as I mentioned, is to maintain a healthy emergency fund. Another is to use a budget to gain an understanding of where their money is going and to be proactive in making wise choices. And one more has to do with people's jobs. One of people's greatest fears right now is the fear of losing their job. While there's no such thing as guaranteed employment, there's a lot we can do to shore up our employability by taking continuing education courses or simply keeping up with the latest books in our field. Many companies will even cover the cost of additional education. About 80 percent of large employers offer educational assistance such as tuition reimbursement, and yet fewer than 10 percent of eligible employees take advantage of that benefit.

DS: What are some practical steps people can take to get out of debt?

Matt: The first step is to stop going any further into debt. Take your credit cards out of your wallet or purse. You might need to cut them up. Or some people put them in a bucket of water and then put that bucket in the freezer. Just do what it takes to make it really tough to go any further into debt.

The next step is to fix your payments. A lot of people think they need to find extra money to put toward their debts if they're ever going to get out of debt. That's helpful, but you can really speed up the process of getting out of debt without paying anything extra. Here's what I mean by "fixing" your payments. Let's say you have a \$2,000 balance on a credit card that charges 18% interest and requires you to pay 2% of the balance each month. If you don't charge any more on the card, and you keep making the minimum required payments, then each month your minimum required payment will decline a little bit. This month you'll owe \$40, but soon enough you'll owe \$39 and then \$38 and on and on. Paying this declining minimum required payment keeps you in debt for a very long time. In this case, it

SCRIPTURE :
Matthew 7:9-11

will take over 30 years to pay off that \$2,000 balance and you'll pay nearly \$5,000 in interest. But if you just fix your payments at \$40 per month, you'll be out of debt in less than 8 years and you'll pay less than \$2,000 in interest.

DS: What is a question Christians are asking you about finances these days? How do you answer it?

Matt: I'm getting a lot of questions about borrowing against a retirement plan or home equity. So many people are struggling with their finances right now, and that has them looking to what seems like ready sources of cash. I strongly discourage such moves. Quick fixes often turn out to be more damaging than helpful. There's usually much more that people can do to better manage their spending, and taking that approach leads to better long term results.

DS: Who was most influential in helping you practice biblical principles of money management? What is one thing that person did that you particularly remember?

Matt: The first person who ever taught me what the Bible says about money—a lay leader in a stewardship ministry at the first church I attended. I remember being impressed with how knowledgeable he was and how easily he could answer people's questions. Clearly, this guy knew his stuff.

But what really impacted me was the way he lived his life. By outward appearance, he looked like he was probably a middle class person—he dressed modestly and when I saw him in the church parking lot one day I noticed that he drove a modest car. So, I was surprised when I found out that he earned an unusually high income. Later I found out that he gave away an unusually large portion of his income to his church and other Christian organizations. He viewed his ability to earn a lot of money as a gift and he was intent on using that gift for God-glorifying purposes.

He taught me a lot in his seminars. But he taught me even more through the example of how he lived his life.

DS: Do you ever find it difficult to practice a biblical financial principle? What helps you overcome that?

Matt: If I'm really honest about that, I have to say it is trusting in God's provision. In the summer of 2005, my wife, Jude, and I made the decision to have me step down from a well-paid corporate job in order to follow what we both felt was God's call on our lives to have me write and teach about biblical money management full-time. I spent much of the next two years writing "Money, Purpose, Joy." During those two years there were moments of deep discouragement and doubt. I would go down to the basement day after day to write, with no guarantee that the book would ever be published. And I wasn't getting a paycheck every two weeks. With two young children at the time (we now have three), I sometimes wondered whether I had taken my family down a bad path.

I remember one especially discouraging day when I was expecting a call back from a prospective publisher. The call never came. Jude knew I was really down, so she reminded me of the words in Matthew 7:9-11: "Which of you, if his son asks for bread, will give him a stone? Or if he asks for a fish, will give him a snake?"

So, there's a strong faith component to overcoming fear in the midst of our tough economy. But the Bible calls us to both faith and action. There are many practical steps people can take with money to lessen their fear.



In Conversation with Matt Bell (continued)

If you, then, though you are evil, know how to give good gifts to your children, how much more will your Father in heaven give good gifts to those who ask him!” Those words were so comforting. They reminded me that, while God didn’t promise to provide a publisher, he does promise to take care of us.

Eventually, I became represented by a great agent and then signed with a great publisher. Many people that I admire endorsed the book. With each door that opened I saw how God’s provision often goes beyond what I could even imagine. Still, there are times when I find myself wanting more assurance, wishing I could see a bit further down the road. But I can tell you this—I’ve never felt more alive. And I know that had we chosen to play it safe, it would have been one of my life’s greatest regrets.

I hope that our current difficulties will prompt more of us to rethink our use of money, to rediscover God’s purposes for our lives, and to reorient our use of money around those purposes.

DS: What can believers do to help one another practice biblical money management in the current economic climate?

Matt: We can talk with each other about money. Money has become one of the most personal, private topics in our culture. We could be in a small group with people we think we know really well and have no idea that they’re struggling with a financial issue. A small group setting is the perfect place for discussions about money. What it takes is a small group leader with the courage to open up such a conversation. Sometimes what stands in the way is the leader’s sense that his or her finances have to be in perfect order. They do not. In fact, it’ll foster more openness among other group members if leaders share some questions, concerns, or mistakes they have made with money.

DS: Is there anything else you would like to communicate to our readers?

Matt: It used to be that when I met someone with a lot of debt and little savings, I thought they had simply stretched themselves too far. I thought the answer was to cut back. But over the years I’ve come to see that in many cases the opposite is true. We’ve been settling for too little. We’ve been settling for the assumption that carrying balances on credit cards and financing vehicles is normal, unavoidable. We’ve been settling for the assumption that it’s impossible to save. And mostly, we’ve been settling for life as consumers, believing that we need more (money, stuff) in order to be more (likable, worthy, satisfied). By following our culture’s teaching about money, we’ve been settling for lives of heavy debts, light savings, too much stress, and too little joy.

I hope that this tough economy will have more of us than ever turning to God’s word for reassurance. But even more, I hope that our current difficulties will prompt more of us to rethink our use of money, to rediscover God’s purposes for our lives, and to reorient our use of money around those purposes.



best practices

Best Stewardship Education Practices

The following practices have worked very well for me:

Stewardship Week of Prayer: Since 2001, I have prepared stewardship sermons for the yearly stewardship week of prayer that is conducted in all churches across the division.

Stewardship for Big Cities (S4BC): Guided by the Pareto principle from 2007, I have been putting forth more effort on our big cities like Nairobi, Mombasa, Kampala, Dar es Salaam, Kigali and Bujumbura by equipping and mobilizing teams of preachers from the surrounding countries to converge on the capital city of one country. I facilitate training in the morning and they preach in the churches in the evening. The results have been phenomenal.

Stewardship Camp Meeting: We tried this idea this year in Mara Conference in Tanzania for one week. The saints who are interested in stewardship gathered from across the conference. We had about 500 members during the week and about 5,000 on the closing Sabbath. All the pastors from the conference were in attendance. The preachers and teachers were the stewardship directors from ECD, Tanzania Union and its six conferences. We resolved to do the same for all six conferences next year during the month of January.

— Kigundu Ndwiga, Doctoral Candidate, East Central Africa Division, Stewardship Director

What I Felt Helped

When I was first appointed to the position of Stewardship Director for the Pacific Union I realized that even if I attempted to visit each congregation for just one weekend and present a money management seminar or a stewardship workshop it would take me at least 15 years to visit the hundreds of churches I was responsible for. As a consequence, I began a small bulletin insert called the Stewpot to reach the thousands of church members in my region. Over the years this small paper has been translated into other languages and sent all over the North American Division and around the world. Often now when I visit congregations or conduct seminars at camp meetings, individuals will come up to me

and say something like this: “Thanks for the biblical principles and practical advice you have written over the years, I have found it helpful for my family finances.” I have also had professional’s photocopy particular issues that they have appreciated and place them in their waiting rooms or magazines or ask if they could reprint them as money management articles for their readers. Of

course, what ultimately makes me

feel it is all worthwhile is when someone comes up and says, “I followed what you said in that bulletin and now I’m out of debt or our family is budgeting our resources so much better” or like statements.

— Gordon Botting, DrPH, CHES, Pacific Union Conference Stewardship Director & Financial Educator

Best Practices and the Local Church

There are varieties of approaches according to the regions in our territories. In general best practices are related to the Tithe & Offering Readings that all union/conferences receive and local churches read during the worship service every Sabbath. Another important component is study on the nature of stewardship through sermons that emphasize stewardship as one of our fundamental beliefs. Finally, the local churches receive very well short intensive seminars on the weekend. Seminars topics like Stewardship Biblical Foundations and Stewardship Leadership are very well accepted.

— Miguel Luna, PhD, Northern Asia-Pacific Division, Stewardship Director

Seminar Question and Answer Time

One of the most successful things that I have done in the Stewardship work is to hold seminars. However, I do not advertise them as “Stewardship Seminars” rather “Biblical Principles for Money Management.”

My seminars are always well received and well attended. People know that they will learn things that will benefit them. I also incorporate tithe and offerings as part of financial faithfulness. Many of those who attend report to me that they were blessed and will now integrate the principles learned into their daily lives.

While I try to cover each topic thoroughly, I always provide time for questions and answers. It is my observation that the seminar attendees enjoy the Question and Answer time very much.

— G. Edward Reid, M.Div., JD, North American Division, Stewardship Director

Sermon: The Spirit of Benevolence



MD Joseph is the stewardship director for the Southern Asia Division. He has been in the ministry of service for over 35 years.

MD's stewardship goal is to promote tithes and offerings and to make every section in his division a conference.

When sin entered the world human nature became very selfish and corrupted. Ever after, we only knew how to take and not necessarily how to give. As Giver, God is the source of all blessings. It is He who provides our food, clothing and shelter. Without Him and His providence, we cannot live for a long time.

The land of Samaria had been terribly stricken as the prophet Elijah had said to King Ahab, "As the Lord the God of Israel lives, before whom I stand, there shall be neither dew nor rain these years, except by my word" (1 Kings 17:1). Accordingly, there was no dew nor rain for three and a half years. A great famine ensued over the land of Samaria; men, women, children, young, as well as the beasts of the land were in a great distress and trouble without food and water. God then told his prophet to go towards the east and hide by the side of the brook of Cherith. While Elijah was hid there, the Lord provided him food by ravens, morning and evening. However, as the drought became severe, even the brook Cherith dried up. Elijah was left without water to drink. "Then the word of the LORD came to him, saying, 'Go now to Zarephath, which belongs to Sidon, and live there; for I have commanded a widow there to feed you.'" Elijah came to the border of Zarephath

and there he saw a widow gathering a couple of sticks for firewood. She also had never met him however, he called to her and said, "Please bring me a little water to drink."

Without any hesitation, the widow began to get water for him. Generally no one likes to share water in such a situation, please note, this is a drought season, and not only in Samaria but also all the surrounding nations were severely affected by this drought. Drought means, no dew, no rain and no water to drink which means only death for human beings and all the animals of the land. This woman could have easily refused to bring him water or a morsel of bread, because the famine was so severe. She said that there was no bread but a little water in a jar and a little flour in the barrel at home and further she said that she was gathering a couple of sticks to go home and make the last cake so that she and her son could eat their last meal and die! But Elijah said, "For thus says the LORD the God of Israel: the jar of meal will not be emptied and the jug of oil will not fail until the day that the LORD sends rain on the earth" (v. 14). In a situation like this in order to get little water and a little food, anyone can tell a lie, bluff or deceive to get some food just to survive. But here this widow, not longing for any special favor or any gain from him, but from her natural character of benevolence, she was trusted by the God of Israel to care for his prophet and was ready to share the little water and cake. As a result of this noble act that she performed, the Lord blessed her abundantly so that the little water and the little oil lasted until the end of the drought. What a great blessing we see in this beautiful story of how God blessed her in times of trouble!

Let us presume this widow had refused to share the water and bread with the man of God, what could have happened? It is quite obvious that she and her son would have died very soon without food and water! God did not appear to this widow in a dream or a vision and command her to take care of his servant Elijah. Nor did she know that He would in turn bless her little water and the little oil until the end of the drought. Let us recall that she was not a woman of the chosen people of God, she was in fact from a heathen land. Nevertheless, she believed in the God of Israel through the prophet's word. She demonstrated a noble nature, and the Lord blessed her and her son! It is not only so in the case of this widow of Zarephath, but also it is so in the case of everyone whose heart is opened to His will! God wants us to destroy the selfishness that is in us. If not, that selfishness will destroy us eternally and forever! It is vital that we come to know and understand that there is a great blessing when we share and give unselfishly to the needy ones because God emptied all heaven and gave us the greatest gift in His son Jesus Christ. All those who believe Him should live a life of sacrifice and benevolence so that God can bless them abundantly that they will not lack anything in this world and the world to come!

When Elijah asked the widow for a drink of water and a morsel of bread, she did not hesitate to share the little that she had with him. She did not grumble when he asked, "make a small cake of bread for me first." Willingly she risked her life and that of her son's. What a sacrifice this 'heathen' woman with a limited knowledge of the true God of heaven made! How much then should you and I be willing to sacrifice and give as chosen people of God for whom He willingly and benevolently sacrificed everything in the bestowal of His Son?

*As Giver,
God is the
source of all
blessings.*

Bringing the Light of Hope

Interview with Bob Marette

With degrees in Business and Mathematics, Bob Marette, a certified Financial Planner for over twenty years is today conducting well attended half-day workshops entitled “How to Get Out of Debt in Five to Seven Years, Including Mortgage” for churches, groups, retreats and other venues.

Recently a seminar presenter at the Christian Leadership Alliance Convention in Atlanta, Georgia, Bob graciously granted an interview to the editor of *Dynamic Steward*.

DS: Bob, share with us the emphasis of your ministry and why in your view getting out of debt is of high priority for the local church?

Bob: The average Christian is buried in debt. This burden of debt is like having a millstone around the neck. This has implications in our service to God. When God knocks on the heart of the Christian believer and asks, “Who will I send?” the believer says, “God I would love to go but I cannot because I am buried financially. I have all these payments and I have to go to work.”

The goal of my ministry is to help believers as the Body of Christ to get out of debt in five to seven years. Not having any payments equals freedom that is financial freedom and freedom to serve Christ. The believer is then able to say “yes” to Christ and as the Body of Christ it is able to serve. Now, when God knocks on their heart, the believer is able to say, “Here am I, Lord. Send me.”

DS: In addition to your workshop, what are other resources might you recommend to our readers?

Bob: Some people like to read and I suggest my book *From a Millstone to a Milestone*. Others like to watch and I now have the seminar available on DVD for the use of couples, families and church small groups. A new resource is the workbook, *How to Get Out Debt by Applying God’s Principles*, that is a companion for the seminar participant or DVD viewer.

DS: What words of encouragement do you have for our readers during these times of global economic uncertainty?

Bob: Regardless of the economy, it is best to be free of debt. During a tough economy people in debt will be hurt worse. The borrower becomes a servant to the lender. We want to strive for financial freedom and become bondservants to Christ. They say that the best time to plant a tree was twenty years ago. The second best time is today. Therefore, I encourage you to draw a line in the sand, do not look in the rearview mirror rather focus on pressing ahead and getting rid of the earthly debt. Then we can more readily appreciate the One who redeemed us out of our eternal debt.

DS: What are the benefits that your seminar brings to the local church and congregation?

Bob: First it is a message of hope. Many participants approach me with the words, “I can do this...” Secondly, when the millstone of debt is removed from the Christian’s neck, this allows them to give more to the church and also encourages serving in the church and in turn the focus is now on the needs of others. Therefore, there is effectiveness of ministry as there is more faithfulness in giving. Also, hosting this seminar as an outreach service to the community is a tremendous outreach

program. This topic is a major issue both inside and outside the church.

DS: What are your closing words?

Bob: My passion is to help God’s people get out of debt not so that they can accumulate more but so that they can say ‘yes’ to Christ and have the freedom to serve wherever he calls. The workshops are free. I will go anywhere, anytime, any city and any denomination in this endeavor.

DS: Thank you Bob, DS appreciates your time and sharing!

For more information please go to www.financialhealthfair.org or bob-marette@hotmail.com. To discuss or schedule a seminar please write: Bob Marrette, P.O. Box 1081, Denver Colorado, 80614, or call (303) 280-9565.



Bob Marette is president of Financial Health Fair and a recognized financial planning expert. He has been featured in the Rocky

Mountain News and the Denver Christian News. Bob is the author of the book, “From a Millstone to a Milestone,” and has made several guest appearances on Christian radio and TV talk shows discussing personal finances. His goal is “to bring the light of hope to the darkness of debt” to people everywhere. Bob has been a financial counselor since 1980. He and his wife, Deborah, have two married children and four grandchildren. They enjoy camping, traveling, and golfing.

Finances: A Family Affair

*Susan E. Murray
Associate Professor
Andrews University
Berrien Springs, Michigan*



Susan E. Murray is associate professor of Family Studies and Social Work at Andrews University. She is certified by the National Council on Family Relations as a Family Life Educator and is a licensed marriage and family therapist. She and husband Don will be celebrating their 46th wedding anniversary in August. They have two adult children, Marci and Ryan. They are also grandparents to Cassie, Alex, and Hana. Professor Murray comments, “Having spent 42 years as a residence hall dean’s wife, I’ve baked about a million chocolate chip cookies!” She enjoys and spends some time each day reading for pleasure.

Five children in the family. A mom and dad who knew education, at its best, addressed real issues. There were no secrets about money. No ATM mentality. These kids came to academy having learned how to manage the family’s money. They knew how much money there was, as well as the values of their parents in paying tithes and offerings. These kids knew how to write checks, balance the checkbook and justify the bank statement. Wow! It should have been no surprise that they were responsible and resourceful in many ways.

Considering economic conditions, the time is ripe for parents and grandparents to actively share their money management skills with their families. Rather than filling children with fear about what they can’t have or may lose, how about getting them involved in productive ways?

Children from preschool age on can be productive money managers. They learn very early whatever we as parents are willing to teach them. Our children have an innate ability to absorb massive amounts of information, all of which helps shape their personality. You might want to think about it this way. If kids can learn healthy habits like washing their hands before dinner and brushing their teeth after they eat, then they certainly can learn the important habits of good money management.

Just ask yourself, “Would I wait until my child had all of his adult teeth before I started to teach him to brush?” It’s a habit all parents try to instill in their kids. Why? So that when they get older, they can look after their own teeth! Michael Desilva (*KidsWealth.com*) suggests the same analogy applies to managing their money. If they learn how to manage money when they are young, they will have that skill—and continue to hone it for the rest of their lives.

He further suggests that rather than handing out money as kids ask, and according to our present mood, that parents ask themselves, “Of all the money we have spent so far on our kids, what did they learn about money other than ask Mom or Dad?” He says that giving a kid \$2–\$5 a week to spend merely teaches kids to spend! He suggests that it’s when you give them an amount each month that is in direct proportion to your income and lifestyle that it will have real meaning to them.

Desilva has developed a “kids pay” money management system for families:

- 30% goes in their WEALTH Account—this is their investment account. This money is never to be spent, only invested in various ways to grow their wealth.
- 20% goes in their PLAN Account—this is for your kids to be able to plan for and purchase more expensive items like a bike, computer, etc.
- 20% goes in their LEARN Account—your kids use this money to buy books, educational toys and games, trips to museums, parks, zoos, travel or anything that is educational in nature.
- 20% goes in their FUN Account—this is your kids spending budget for the month for toys, games, movies, popcorn, snacks, or treats that they buy on their own with their own Fun money.
- 10% goes into their ANGEL Account—this is their charity account, money to be used every month to donate to charity, tithing at church or helping others in their community.

SCRIPTURE:
1 Corinthians 4:2

This can be used as a guideline to get you started and can be adjusted as desired. Kids need our trust, guidance and support. Will they be irresponsible along the way? Yes! Desilva suggests that they are only beginning to learn about life and how much better to make mistakes like: “Oops, I spent all my money, so I can’t get any more candy today!” than “Oops, I spent all my money, I can’t pay the mortgage and they’re gonna take my house!” Remember, the more kids are empowered at an early age by being given age-appropriate responsibilities, the more confident and motivated they are.

A major key to making such a system work is to assess how much of your income you are actually spending on your children. For many adults it’s scary to sit down and actually look at what we do or don’t have, what the total of our bills comes to, to have to make some hard choices now. Just as one of the first steps in setting up a budget is to keep track of how you spend your money for a month, so it is with this system. Children are not to be blamed or shamed for what we spend on them; but sometimes in our own frustration at how much things cost or how much more money we wished we had, we project negative messages onto our children. They do not deserve that!

So, on one hand sometimes parents are scarce in their attitudes about what to give their children. On the other hand, today there is much concern about overindulging children. Overindulging children is about more than money. It is about giving them too much of what looks good, too soon, too long. It is giving them things or experiences that are not appropriate for their age or their interests and talents. (www.overindulgence.info)

The test of four, developed by Jean Illsley Clarke (2004) consists of asking yourself the following four questions: 1) Will doing or giving this interfere with, or slow down, my child’s learning what he/she needs to learn at this age? 2) Will giving this thing, activity or exercise use a disproportionate amount of family resources on one or more of our children? 3) Does this do more to please me than benefit my child? and 4) Does this situation potentially harm others, society or the planet in some way? Using the test of four is a powerful tool for families and can be helpful in determining what percentage of resources is appropriate to use for “kids pay” if you want to try that system.

It is estimated that American teen spending money, accumulated through jobs, allowances, “as needed” money from parents, and gifts, will increase to \$91.1 billion in 2011. Twelve to fourteen year-olds have an average annual income of \$2,167, and 15-17 year-olds generate \$4,023. The amount of money families spend on teens for food, apparel, personal-care items, and entertainment is expected to grow approximately from \$110 billion in 2006 to \$117.6 billion in 2011. (<http://www.marketingvox.com>)

In a recent survey 67% of parents believed that financial management was not a priority for their teens, while 60% of teens said financial management is a top priority!

I invite you to consider using these resources, depending on the ages of family members:

Younger kids can focus on learning to save and on spending behavior at learntosave.com/lessons.

Third–sixth graders can check out orangekids.com.

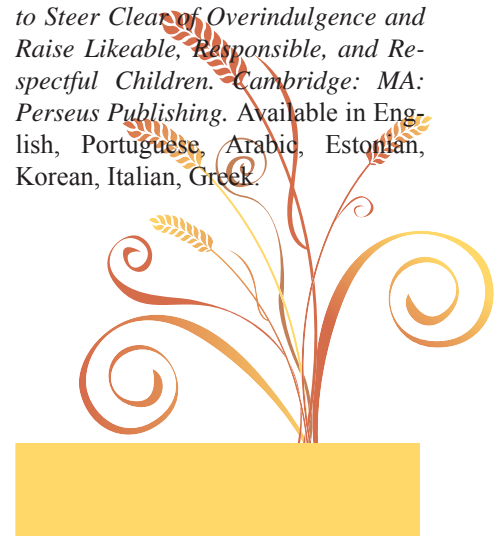
Teens and young adults can follow the links at bankhs.com/students. You’ll also find videos, books and other resources to use.

Consider holding a weekly family-finance meeting. Visit practicalmoneyskills.com and schwabmoneywise.com for budgeting and spending ideas and games. You’ll find some good advice by going to the Children and Money link at financial-education-icfe.org. For teens, also visit handsonbaking.org for ideas.

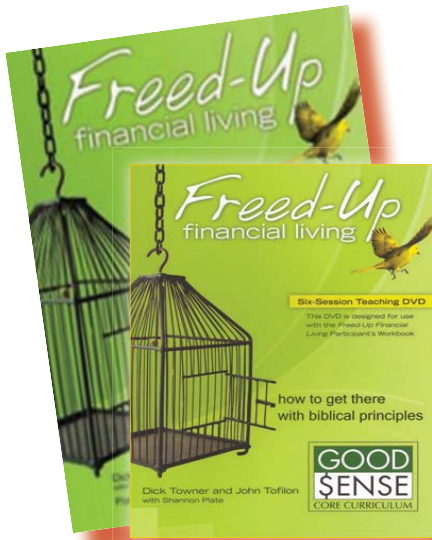
Many financial institutions are collaborating with the President’s Council on Financial Literacy that was created in January 2008. Not only does the site provide valuable information for you, there are grade specific ideas for kids from 4–9th grades. Go to my-money.gov.

Talk about bargains! Never before have we had so many free resources at our fingertips to assist us in being good stewards of God’s resources as we invest in the kingdom by providing our children with the best education in financial management.

Clarke, J. I. (2004). *How Much is Enough: Everything You Need to Know to Steer Clear of Overindulgence and Raise Likeable, Responsible, and Respectful Children*. Cambridge, MA: Perseus Publishing. Available in English, Portuguese, Arabic, Estonian, Korean, Italian, Greek.



ds picks— read it, watch it, click it



Freed-Up Financial Living: How to Get There with Biblical Principles
by Dick Towner and John Tofilon with Shannon Plate
2008 NavPress
Colorado Springs, Colorado
Book: US \$17.99; DVD: US \$29.99

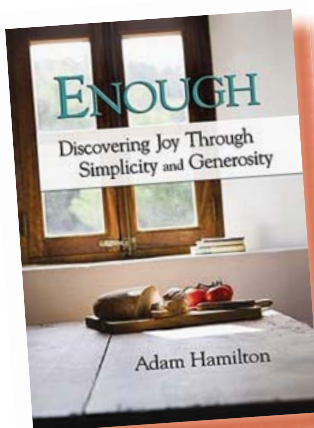
With *Freed-Up Financial Living*, you'll discover tools and develop skills that will help you control your finances—so your finances don't end up controlling you! Perfect whether you're working with individuals, small groups, or large groups, this inclusive, six-session DVD—designed for use with the *Freed-Up Financial Living Participant's Workbook*—will teach you how to: 1) prioritize your financial goals; 2) develop a personalized spending plan; 3) identify action steps to reduce your expenses; and 4) reduce your debt. To order go to www.navpress.com or call 800-366-7788.



Don't Sit On Your Stuff: Bible Study for Youth DVD
by Mennonite Mission Network
Mennonite Media
Harrisonburg, Virginia
2002 US \$19.95

Help youth discuss and begin to live out Christian stewardship principles. Ted Swartz and Lee Eshleman, as disciples Peter and Andrew, explore Jesus' parable of the master and his three servants and figure out that they shouldn't "sit on their stuff." They lead us to a discussion of what to do with our own "stuff"—our time, money, and talents.

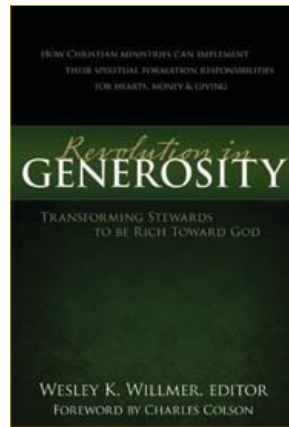
To order go to www.store.mennomedia.org or call Lois Hertzler at 1-800-999-3534.



Enough: Discovering Joy Through Simplicity and Generosity
by Adam Hamilton
Abingdon Press
Nashville, Tennessee
2009 US \$10.00

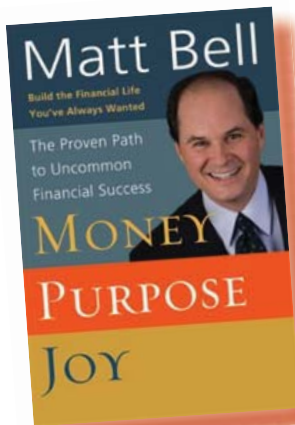
Money has great power in our lives and, when used wisely, helps us meet our goals, provide for our needs, and fulfill our life purpose. But in recent years, many of us ignored this when managing and spending our money. We found ourselves spending tomorrow's money today. The result of all of this was not greater happiness and satisfaction, but greater stress and anxiety. *Enough* is an invitation to rediscover the Bible's wisdom on prudent financial practices. Find the keys to experiencing contentment, overcoming fear, and discovering joy through simplicity and generosity. This book could change your life by changing your relationship with money. To order go to www.abingdonpress.com.

Revolution in Generosity: Transforming Stewards to be Rich Toward God
Wesley K. Willmer, General Editor
Moody Publishers
Chicago, Illinois
2008 US \$24.99



A *Revolution in Generosity* equips resource-raising leaders to help Christians become generous by conforming to the image of Christ. With twenty-two expert contributors, this comprehensive book is a must-read for churches and organizations striving to rid themselves of secular asking practices and gain an eternal approach.

Glean revolutionary wisdom from these gifted contributors: Rebekah B. Basinger; Shelley A. Cochrane; Howard L. Dayton; Richard E. Edit; John R. Frank; Todd W. Harper; Brian P. Kluth; Lauren D. Libby; Adam J. Morris; Paul D. Nelson; R. Scott Rodin; Richard J. Towner; Mark L. Vincent; Wesley K. Willmer. To order email the Christian Leadership Alliance Bookstore at cblt@training-sys.com (10% discount for *DS* readers) or call Carolyn Thompson at 1-800-469-3560.



Money, Purpose, Joy: The Proven Path to Uncommon Financial Success
by Matt Bell
NavPress
Colorado Springs, Colorado
2008 US \$14.99

If you're looking for a no-frills A-Z book with just the basics to help you balance your checkbook, don't buy this book. However, if you'd like a fellow traveler to help you along the path to financial understanding, peace of mind, and service to God with your finances, then this is the book for you. Matt Bell is a prodigal who understands the grace of God, the principles of God, and how

to communicate them in a practical, fun, and relational way. Matt helps you find God's plan for your life and your money, and this should be your first investment.
 —Steve Moore, Crown Financial Ministries

To order go to www.navpress.com or call 800-366-7788.

From a Millstone to a Milestone
Book: US \$20, plus \$5 S&H; DVD: US \$39, plus \$5 S&H
Book and DVD: US \$49, plus \$5 S&H
How to Get Out of Debt by Applying God's Principles
US \$10, plus \$5 S&H
2008 IMD Press
Westminster, Colorado

This DVD seminar covers the following:

What are the two "critical, foundational" principles you must learn BEFORE you can get out of debt? How do you prioritize your debts and how does this whole debt-elimination process work?

Bob Marette has been presenting this 4-hour seminar to audiences around the country, and has given HOPE to many where there was no hope. Listen to his daily radio program, "Out of Debt with Bob Marette" online at www.financial-healthfair.org. To order the featured material go to this same site, www.financial-healthfair.org or mail check to FHF, P. O. Box 1081, Eastlake, Colorado, 80614.



Website Resources

Seminars

- Crown Financial Ministries: <http://www.crown.org>
 -Invite Crown to host a seminar at your church: <http://www.crown.org/Seminars>
- Good Sense: <http://www.goodsenseministry.com>
 -This ministry through the Willow Creek Association provides seminars for church leaders to attend.
- Dave Ramsey at www.daveramsey.com

Children

Crown Financial Ministries: Available from: <http://www.crown.org/store>

- *The ABC's of Handling Money God's Way*: For ages 5–7
- *The Secret of Handling Money God's Way*: For ages 8–12
- *Family Times Stewardship Virtue*: For K–5th grades. Made in partnership with Crown Financial Ministries and the reThink Group
- *Discovering God's Way of Handling Money Teen Study*: For ages 13–17

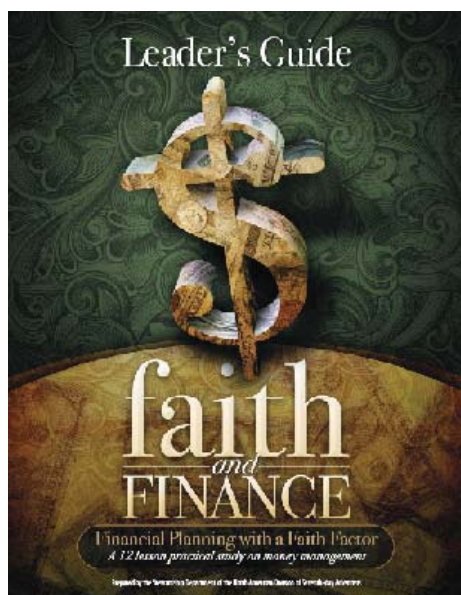
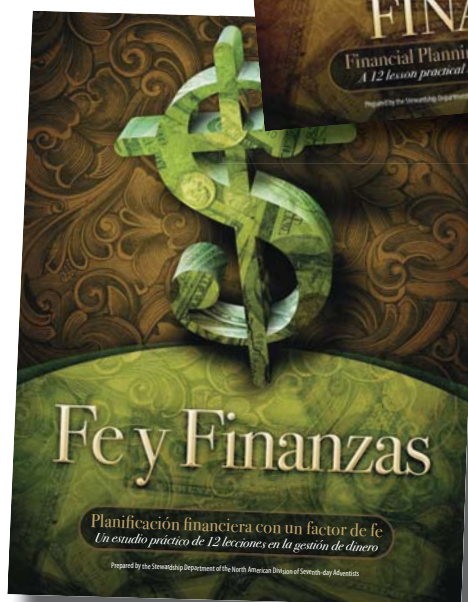
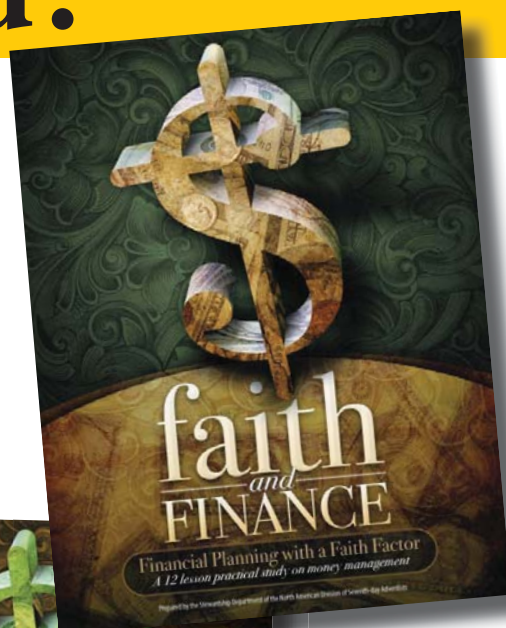
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