



# DYNAMIC Steward

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January-March, 2010

## Faithfulness

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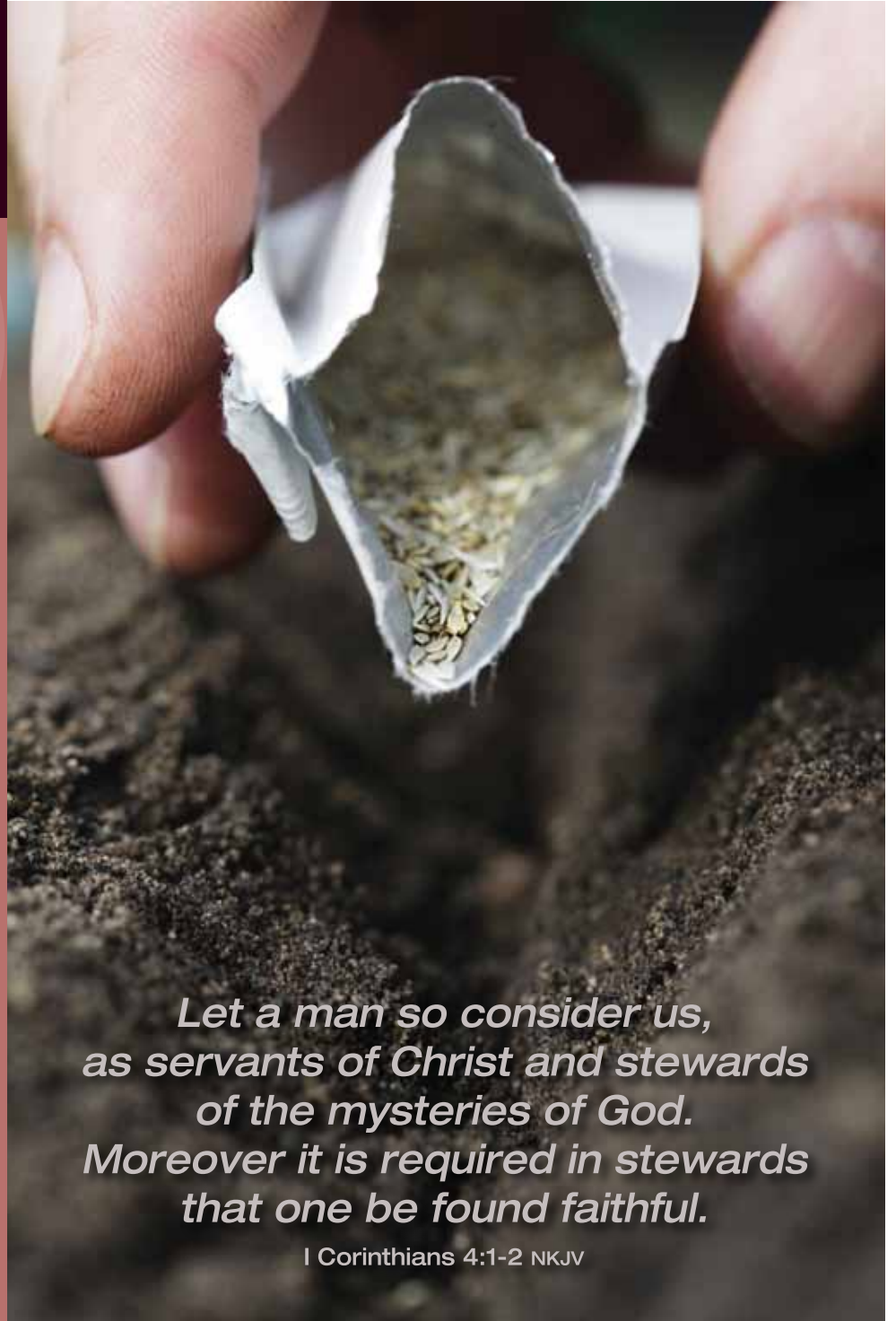
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Volume 14 ■ Number 1



*Let a man so consider us,  
as servants of Christ and stewards  
of the mysteries of God.  
Moreover it is required in stewards  
that one be found faithful.*

I Corinthians 4:1-2 NKJV

# DYNAMIC Steward

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Exploring partnership with God

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# inside ds

Faithfulness characterizes God's loyalty to his covenant people and becomes a divine requirement pressing upon man the need for a similar loyalty in his relationship with God," remarks Dr. Gary Burge (*Evangelical Dictionary of Theology*).



Early in the history of Israel, Moses announces, "Know therefore that the LORD your God is God, the faithful God who maintains covenant loyalty with those who love him and keep his commandments, to a thousand generations," (Deuteronomy 7:9 NRSV). The Psalmist David places his reliance on God's faithfulness when he prays, "do not, O LORD, withhold your mercy from me; let your steadfast love and your faithfulness keep me safe forever."

Faithfulness, however, is also to be found in God's children in response to his gracious love and actions. "This faithfulness is not required to sustain God's favor or covenant love; it is simply the only appropriate response open to man" (Ibid). This is illustrated throughout Scripture and the book of Hebrews showcases the names and lives that have lived out their response to God's faithfulness with reciprocal loyalty.

Essentially it is the influence of the Holy Spirit in the soul that generates and places faithfulness in the center of the Christian experience. Consequently, a relationship is possible between a promise keeping God who pledges his faithfulness to his child that responds to his graciousness with commitment, obedience and devotion (faithfulness).

As stewards and disciples we have before us the Model of whom it is said, "Therefore, brothers and sisters, holy partners in a heavenly calling, consider that Jesus the apostle and high priest of our confession, was faithful to the one who appointed him, just as Moses also 'was faithful in all God's house'" (Hebrews 3:1, 2). We can gather courage that if we need to grow in faithfulness, we have one Who is faithful to respond to the plea for this fruit of the Spirit.

This issue of the Dynamic Steward encourages further attention to the attribute of faithfulness in the life of the disciple and steward.

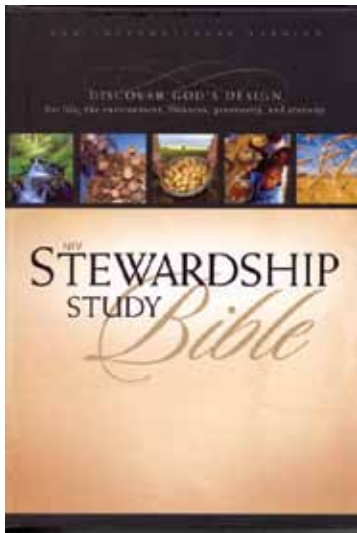
Having attended the Steward Leadership Institute in Denver during the month of September, I have invited three of the excellent and outstanding teaching faculty, leaders in professional stewardship and individuals of strong faith to contribute on the topic of faithfulness.

Therefore, we welcome the noteworthy contributions of David S. Bell, senior partner with Design Group International™, and also a nationally recognized speaker and author, and outstanding seminar facilitator, as well as that of Patrick G. McLaughlin, president and founder of the Timothy Group specializing in major donor programs and also a notable author. It is also with appreciation that we welcome the offering of Dr. Scott Rodin, past president of the Christian Stewardship Association, senior fellow of the Engstrom Institute and respected author.

We are also privileged with the contributions of our Inter-American Division Stewardship Associate Director, Roberto Herrera, and also Dr. John Mathews, director of Planned Giving and Trust Services for the Southwestern Union Conference in the North American Division.

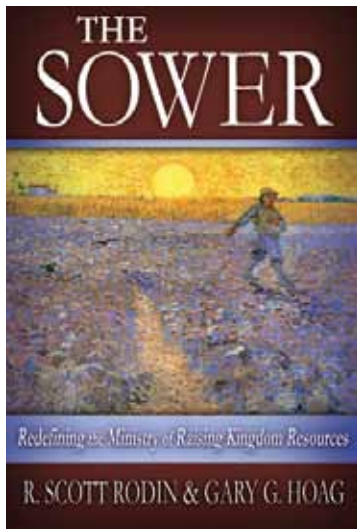
Along side you in His service,

# resources



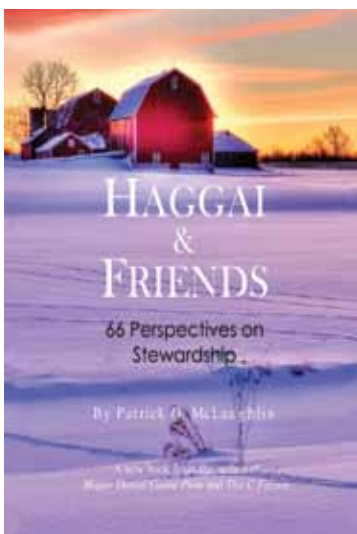
**NIV Stewardship Study Bible**  
by Zondervan, the Stewardship Council and the Acton Institute  
Zondervan  
Grand Rapids, Michigan  
2009 US \$39.99

The *NIV Stewardship Study Bible* uses a variety of engaging features to lead individuals through a comprehensive study of what it means to be managers entrusted with the resources of God. Through 366 Exploring Stewardship notes, profiles of individuals, notes on challenges to stewardship, quotes on stewardship from respected Christians throughout the ages, and other articles and helps, the *NIV Stewardship Study Bible* projects a positive picture of the privilege that we have to manage what God has given us to his glory and to the building of his kingdom. This Bible has been endorsed by Crown Ministries, Dave Ramsey, Good Sense Ministries, the Barnabas Foundation, Prison Fellowship, and various other programs and ministries that seek to encourage responsible stewardship among Christians. To order go to [www.zondervan.com](http://www.zondervan.com).



**The Sower: Redefining the Ministry of Raising Kingdom Resources**  
by R. Scott Rodin and Gary G. Hoag  
Evangelical Council for Financial Accountability  
Winchester, Virginia  
Release in early-2010

The *Sower* will provide momentum to a movement aimed at the heart of every person who is involved in the process of raising money or giving money for the work of God's Kingdom. All that sowers can do is sow faithfully and wait and hope and believe. Sowers cannot play God and cause the seeds to grow. All they can do, and must do, is sow faithfully and regularly and trust God for the increase. If you care about giving or raising money for God's work, this book is for you. From this book you will learn: 1) generous giving is not the result of your work, but God's work in people; 2) generosity flows from transformed hearts as they are conformed to the image of Christ, who is generous; 3) Christian fundraising is not merely about securing transactions called gifts; it is about encouraging spiritual transformation, which is helping people become givers. To order go to [www.ecfa.org](http://www.ecfa.org).



**Haggai and Friends: 66 Perspectives on Stewardship**  
by Patrick G. McLaughlin  
The Timothy Group  
Grand Rapids, Michigan  
2010 US \$15.00 — Release in mid-2010

Stewardship is everything you do after you say, "I believe." So how do you then live your life of stewardship? From beginning to end, the Bible provides a world class study about stewardship. And surprisingly, it is the short and often overlooked Old Testament book of Haggai that is a centerpiece to the study. This "minor" prophet addressed every segment of society and culture, challenging the Jewish population of 522 BC Judah and Jerusalem to become obedient managers of God's resources and tangible blessings. Remarkably, the words, perspectives and principles apply just as well to those of us living in the 21st century western world. This new book is a teaching, preaching and discussion guide for discovering God's principles for giving. To order go to [www.timothygroup.com](http://www.timothygroup.com). Pre-publication orders accepted.

## God's Faithful Stewards

*Erika F. Puni, Director  
General Conference Stewardship*



**F**aithfulness is a quality of Christian character and a spiritual value that God desires and expects from all of His people. Its expression through faithful behavior is a consequence of personal connectedness and relationship with Jesus. And only through living the life of Christ in us, can we as stewards of the Kingdom bear this fruit of faithfulness. In this concept article, I want to present two great stewards of the Old Testament and to illustrate how their faithfulness as an expression of their stewardship became a blessing to others.

### Joseph—God's faithful steward in Egypt

A key personal reference with regards to Joseph's early life in Egypt is the phrase "the Lord was with him" (Genesis 39:21) which appears several times in Genesis 39. This notation that "the Lord was with Joseph" (Genesis 39:8) would indicate that God's presence was with him as a young person, and even in a foreign land. Whereas he was far away from his family and community, yet he was not out of sight from God's radar of divine grace and sovereignty. And in God's providence, Joseph was placed in Egypt to serve as a savior for his family and a steward of the Lord.

"The Lord was with Joseph" would also mean that God was an integral part of his daily living and experience. This was the case when he was tempted by Potiphar's wife to sleep with him, and he replied "How then could I do such a wicked thing and sin against God?" (Genesis 39:9). For Joseph, sin was not just about violation of trust between him and his master or taking advantage of a character weakness in Potiphar's wife, but a serious infringement into his own relationship with God. Every act and decision of his heart was measured in relationship to the will of his God, and in this sense he was a faithful steward.

But the repetitiveness of the phrase "the Lord was with him" (Genesis 39:8) would also imply that God's presence and His centrality in Joseph's life was not an accident but a matter of personal choice. Joseph chose to have God as the center of his universe, and everything else was periphery and secondary to this spiritual value. Joseph's upbringing and home education no doubt played an important part in his faithfulness to God, but with every test he faced he chose to honor God and God in turn honored him. By putting God first, Joseph experienced prosperity and success; and he found favor in the eyes of Potiphar and the prison warden (Genesis 39:2,3,4,21,23). Additionally, the Bible noted that Joseph's life as steward brought blessings to "everything Potiphar had both in the house and in the field" (Genesis 39:5).

### Daniel—God's faithful steward in Babylon

Like Joseph, Daniel was taken out of his homeland and people and was relocated in the courts of the conquering king—Nebuchadnezzar (Daniel 1:1-4). In both cases, however, God as Lord of the Universe manifested His presence (Daniel 1:9) and power in miraculous ways thus overruling earthly situations which would have otherwise brought ultimate destruction and unexpected end (Daniel 2:12) to these young stewards.

In his very first test (food) as a prisoner of war, Daniel made a brave decision (Daniel 1:8) which demonstrated principle and resilience which are expressions of Christian stewardship. For Daniel, being removed from his religious community at Palestine was not a reason to compromise his way of life as a Jew or his core beliefs as a follower and worshipper of Yahweh. More importantly, his decision to honor



God by staying with a simple vegetarian diet brought immediate and superior results. “At the end of the ten days they looked healthier and better nourished than any of the young men who ate the royal food” (Daniel 1:15). “In every matter of wisdom and understanding about which the king questioned them, he found them ten times better than all the magicians and enchanter in his whole kingdom” (Daniel 1:20). By putting God first and foremost in his life, Daniel experienced the blessings of the Lord.

The test to eat from the food items served for the king was only the beginning of many tests to follow for Daniel and his friends (Shadrach, Meshach and Abednego). King Nebuchadnezzar in the second year of his reign had a dream that bothered him much. But while Daniel was not part of the “wise” men of Babylon called to interpret the king’s dream, at the end he was certainly counted and included to be executed for the failure of others (Daniel 2:10-13). Faced with a matter of life and death, Daniel again showed wisdom in handling this delicate situation by speaking first to Arioch with “tact” (Daniel 2:14). Secondly, he made a personal appearance and appeal to the king for more time. This was a bold move on his part. Thirdly, he together with his friends through prayer sought the “God of heaven” for mercy (Daniel 2:18).

Daniel was a strategic thinker, and God rewarded his personal efforts and faith by revealing to him the very same dream that Nebuchadnezzar had. At the

end of this challenge the king appointed Daniel to be “ruler over the entire province of Babylon and placed him in charge of all its wise men” (Daniel 2:48). Daniel was God’s steward in Babylon. “Moreover, at Daniel’s request the king appointed Shadrach, Meshach and Abednego administrators over the province of Babylon, while Daniel himself remained at the royal court” (Daniel 2:49).

It pays to be faithful!

## stewardship window

news from the  
director’s desk ...

### South Pacific Division Stewardship Consultation

The Division Stewardship Consultation is an annual planning session of the Stewardship Ministries of the South Pacific Division (SPD) that brings together the division director and the four union directors for planning purposes and evaluation of its ongoing program in the South Pacific.

According to Pastor Joseph Talipuan, stewardship director of the South Pacific Division: “these consultations provide an excellent opportunity for collaborative thinking and strategizing for the future in addition to assessing our current progress in stewardship education and discipling in this region of the world.”

In their 2009 meeting which was held at the SPD Headquarters in Sydney, Australia, Dr. Erika Puni made this observation: “I was very encouraged with the SPD’s extensive ‘tithe research’ in Australia and their recent study on ‘stewardship of the environment’ both conducted by Avondale College professors.”



Attendees at the 2009 SPD Stewardship Consultation in Sydney, Australia. Joseph Talipuan (SPD Director) is second from left, and Erika Puni (GC Director) is at the far right.

## The Steward: Full of Faith

**David S. Bell**  
Senior Partner  
Design Group International™



*David S. Bell, senior partner with Design Group International™, creates hope by providing practical consultation and motivational seminars for faith-based organizations. He empowers leaders to discover their vital role in enabling communities of faith to embody a generous culture. As a nationally-recognized speaker, he is the author of more than 200 articles and has delivered keynote addresses to over 80,000 people. For more information, visit [www.DavidSBell.org](http://www.DavidSBell.org).*

Christian stewardship is the faithful response that we offer God for the giftedness of our lives. Being a faithful steward, like being a disciple, begins with God's initiative. God reaches out to all of us through His son, Jesus Christ, to offer us great gifts, the greatest of which is the promise of eternal life. We are gifted. We are blessed. Yet, we are challenged everyday through our own sinful tendencies to believe in our own ability and power rather than the ultimate dominion of God. He is the true owner of all that we have in life. Faithful stewardship is a lifestyle choice recognizing that everything is a gift from God. Our responsibility as Christian stewards is to manage all the gifts that we have received from God in faithful ways. Christian stewards serve as trustees or managers of God's kingdom. Paul reminds us, "Those who have been given a trust must prove faithful" (1 Corinthians 4:2b).

A high percentage of preaching and teaching on stewardship is limited in its scope to money and possessions. We often overlook the holistic definition of Christian stewardship that encompasses much more than monetary value. A faithful steward lives obediently to God by offering prayers, worship attendance, spiritual gifts, financial resources, witness, and service. Thus, faithful stewardship involves all aspects of our discipleship. Yet, our financial response to God often conflicts with our own personal desires and choices. We face challenges everyday to make financial decisions that are obedient to God's call to serve as faithful stewards.

Our choices in earning, giving, saving, and spending are either faith-filled or faith-less decisions. Most often these decisions are faith-filled, but faith in what? Some of our financial decisions reflect far more faith in our own ability and possessions than in God. Jesus was clear: "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). So how do we make financial decisions that are full of faith reflecting God's call to be stewards of the Kingdom?

We begin by placing God first in all areas of our lives. When we fail to enlist God as our top priority, we will surely fail to serve as faithful stewards. Do your financial decisions reflect God as your top priority? This period of global economic recession may be a tremendous opportunity to reexamine the place of God in our lives. Countless people placed trust and security in their wealth and possessions, rather than in God. The economic downturn has left people wandering in the "wilderness" searching for contentment, peace, and joy. This spiritual fulfillment of contentment, peace, and joy is provided through accepting Jesus Christ as our Lord and Savior and serving Him as a faithful follower.

### Placing God first

Like the Israelites wandering in the wilderness (see Exodus 16) we need to be reminded to trust in God's provisions, to live life one day at a time, and to observe the Sabbath. Many biblical scholars regard Chapter 6 of the Gospel of Matthew as Jesus' teaching about the Israelites exodus. Jesus underscores the Old Testament principles. He teaches us to seek God first, to worry less, and to trust in His provision. Faithful stewards embrace a lifestyle that is characterized by placing God first and by recognizing God as the ultimate provider.

Observing the Sabbath is one measure of placing God first. Our attitude toward work is another measure. Our work is to be productive and to please God. "Whatever you do, work at it with all your heart, as working for the Lord"

**SCRIPTURE:**  
**1 Corinthians 4:2**

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# teaching tool

(Colossians 3:23) Work is the primary method by which we acquire money. Once we have earned money, we face several choices in what to do with it. We may give, save, or spend it. Clearly, we are to earn money not for the mere sake of increasing our purchasing power or hoarding wealth, but for serving God. If we consider our family as one of God's gifts, then financially providing for our family is one way to serve God as a faithful steward.

Giving is the fundamental response of the Christian steward. We are to share generously with others. Generous giving requires a commitment to action. Tithing is the benchmark for generous giving. When our first decision is one of giving, we place a greater level of trust in God. We begin by saying, "Thank you God! All that we have received is a blessing from you." Giving frees us from the bondage that money can have over our lives. Tithing encourages us to focus on God as the source of our strength, rather than our own achievements or financial assets. It helps us to acknowledge that we worship God and not money! Tithing leads to spiritual growth. It introduces spiritual discipline to our financial choices. Generous giving offers possibilities of economic justice, moderate consumption, and self-control.

## **Saving, spending, giving**

Saving money is sequentially the next priority for our earned income. Saving financial assets can often be a way to achieve long term goals. Moreover, if we have saved adequately, then we will maintain our ability to give even when we face unexpected expenditures. Saved assets are often earmarked for future spending and giving. They may be designated for retirement income, higher education, essential major purchases, and charitable bequests. We should consider three major areas of savings—emergency, sustainable, and long term savings. Emergency savings covers completely unanticipated expenses. In today's economic environment, it is advisable to maintain an emergency savings balance equal to six months of income. Sustainable savings is designed to replace durable goods that are necessary to maintain a moderate lifestyle. Since this lifestyle varies greatly across the world, we should consider prayerfully our needs in contrast to our wants. Long term savings is focused on our later years of life and may include both spending and giving. Saving is a wise, biblically-grounded financial choice provided that its purpose is not focused on hoarding or egocentric desires.

Spending money is intertwined with giving and saving financial resources. For many people, spending is their first financial decision. The result of spending first is little, if any, remaining balance to give or to save. The faithful steward makes giving and saving choices first and spending choices last. God wants us to budget wisely (Proverbs 27:23-24) and to beware of greed (Luke 12:15). He wants us to enjoy the fruits of our labor, yet to do it with moderation (Proverbs 30:8-9) and without waste (John 6:12). Needs and wants are easily confused in a world that idolizes possessions over religion. The faithful steward is able to maintain a balance between the bipolar contrast of the self-indulgent culture and the God-honoring lifestyle.

A faithful steward reflects God's self-giving ways. We become defined by the One whom we follow. God has entrusted us to be His faithful stewards. Our response to God is a sign of our obedience to Him who has provided for all of our needs. We are called to place God first in our lives. We are to work with steadfastness so that we have the ability to be generous givers, methodical savers, and careful spenders.

*Faithful stewardship is a lifestyle choice recognizing that everything is a gift from God. Our responsibility as Christian stewards is to manage all the gifts that we have received from God in faithful ways.*

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## The Faithful Sower

**R. Scott Rodin, PhD**

*Managing Principal*

*OneAccord, Not-for-Profit Practice*

*Colbert, WA*



*R. Scott Rodin has been in Christian not-for-profit leadership for twenty-five years. He is managing principal of the consulting firm OneAccord. He also serves as a senior fellow of the Engstrom Institute. Dr. Rodin is the past president of the Christian Stewardship Association, and he served for five years as the president of Eastern Baptist Theological Seminary in Philadelphia where he also taught theology and ethics. He is a nationally sought after speaker and preacher. Dr. Rodin has authored several books including the book, *The Sower*, and was a Content Reviewer for the newly published *Stewardship Study Bible*. Dr. Rodin has served as fund raising counsel to over one hundred organizations in the U.S. and Great Britain including Christian colleges, seminaries, schools, churches and para-church ministries. His expertise is in the areas of leadership, fund raising, strategic planning, board development and organizational effectiveness.*

**SCRIPTURE :**  
**1 Corinthians 3:1-9**

I want to share a confession. After fifteen years working in fundraising for Christian organizations, I came to the startling realization that I had been doing my job from a deeply flawed perspective. Everything I had been taught about fund raising had equipped me to be a reaper, a harvester. Using this agricultural metaphor, I was taught to find out where the grain was the most plentiful, and then to apply my skills to harvest as much of it for my organization as possible. I learned the techniques, the ‘tricks of the trade’ that made this harvesting successful. And by sprinkling in some Scripture verses and using some Christian language, I was convinced I was being faithful in my work.

I was wrong. Through the study of scripture and some distinct Christian voices I have come to learn that our work in raising funds for God’s kingdom is not the work of the reaper, but the sower. Paul used this agricultural metaphor to exhort the church in Corinth to unity.

Since there is jealousy and quarreling among you, are you not worldly? Are you not acting like mere men? For when one says, “I follow Paul,” and another, “I follow Apollos,” are you not mere men? What, after all, is Apollos? And what is Paul? Only servants, through whom you came to believe—as the Lord has assigned to each his task. I planted the seed, Apollos watered it, but God made it grow. So neither he who plants nor he who waters is anything, but only God, who makes things grow. The man who plants and the man who waters have one purpose, and each will be rewarded according to his own labor.

### God gives the increase

Paul clarifies and defines his vocation in relationship to God’s work. He diverts all praise and glory away from himself and Apollos, and solely to God for the ministry that has taken place in Corinth. He will not allow himself, Apollos, or those that follow them to steal glory from God. They each have a role to play, but compared to God’s work of ‘making things grow,’ Paul and Apollos’ work of planting and watering amount to very little. This is not meant to demean our work, but to place it in its proper relationship to the work that we trust God to do in and through (and sometimes in spite of) us.

So Paul plants. This is a noble and holy vocation, and it is essential for crops to grow. God does not rain down heavenly seed. Crops need a sower. In spiritual terms, people need leaders to instruct, admonish, and exhort them. All of God’s people are in a process of growing in discipleship and service. Sowers plant seeds to enable that growth.

There is an interesting aspect to sowing seed. For all of its importance to the possibilities for growth, it has a distinct limit and requires a deep faith. The limit is simply that once the seed is in the ground, the sower has no more control over what happens. Good seed on good ground should produce a good crop. But the sower relinquishes all control once the seed is in the ground. All that sowers can do is sow faithfully, and then they have to sit and wait and hope and believe. Sowers cannot play God and cause the seeds to grow. They must be content to sow faithfully and regularly, and trust God for the increase.



## The harvester or the faithful sower?

Here are three questions that will help you discern whether your work in fund raising is the work of the harvester or the faithful sower.

### **1** *Who do you believe is ultimately responsible for raising the money for your organization?*

Harvesters will place that responsibility on themselves, believing that, in the end, it is up to them if the money is to be raised. While this may sound sensible, it is a trap that will throw us back upon ourselves to use whatever practices are necessary to get a gift. Left to ourselves we will constantly need to discover new tactics to ensure that our donors will be motivated to give. It may be guilt, obligation, the promise of eternal rewards, tax incentives or some other reason that we can use to produce larger and more consistent giving. Sowers, on the other hand, understand that while they have a critical role to play in the process of raising money, in the end the true fundraiser is God and God alone. Sowers focus on presenting a credible case for support to people who genuinely care about their work, and asking them to take the need to God in prayer. Sowers then trust that God's people will listen to God's voice and respond obediently as God directs.

### **2** *Do you see your fund raising work as a means to fund ministry, or as ministry itself?*

Harvesters seldom see their work directly as ministry. Too often we divide out the fund raising department from the 'real ministry' of our organization. Fundraisers are seen as means to an end. They raise the money so the rest of the organization can 'do' the ministry. This opens up the temptation to use whatever means are necessary, since the only valued outcome is the amount of money actually raised. Harvesters don't worry about being spiritually prepared for their work, and they do not view as a priority the spiritual growth of their donors. Sowers, on the other hand, believe that they are called to raise up stewards to be rich toward God. Motivated by that singular vocational challenge, sowers seek to minister to their supporters. By sowing good seeds of godly stewardship into the lives of God's people, sowers engage daily in vital ministry. Their work is an end in itself, while also making possible the work of the organizations they serve.

### **3** *Who gets the glory?*

Harvesters tend to steal the glory when the money is raised. After all, if they are solely responsible for the outcome, and if their work is measured only in financial terms, then why shouldn't they get the credit when goals are met? Once the first two questions are answered as a harvester, this third outcome is inevitable. So, too, for the sower. If God is the true fundraiser, and if our work is ministry and is therefore measured at least in part in spiritual terms, then all glory can only go to God. Sowers sow faithfully, and trust God for the rest. And when he blesses, it is truly his victory, his work, his ministry.

Our challenge is to put away our harvester mentality, pick up our seed bags, and sow generously into the lives of our partners in ministry. As we are faithful in our sowing, we can trust God to be faithful in 'bringing the increase.' To God be the glory!

*Sowers sow faithfully, and trust God for the rest. And when he blesses, it is truly his victory, his work, his ministry.*

*Our challenge is to put away our harvester mentality, pick up our seed bags, and sow generously into the lives of our partners in ministry.*



## Well Done Thou Good and Faithful Steward

**Patrick G. McLaughlin**  
President/Founder  
The Timothy Group



*President and founder of The Timothy Group, Pat McLaughlin has personally assisted more than 1,200 Christian organizations. Offering clients a wealth of business-world, pastorate, and mission field experience, Pat specializes in major donor programs, board training, strategic planning, capital and annual campaigns, and marketing and image campaigns. He serves on the national faculty of the Christian Leadership Association (formerly the Christian Management Association and Christian Stewardship Association), Christian Camp and Conference Association, and is a member of the Association of Fund Raising Professionals, Christian Schools International, Stewardship Services, and the Association of Christian Schools International. He was honored by the CLA as the "Outstanding Stewardship Educator" for 2008 at the national conference in Albuquerque, New Mexico.*

The Bible's "Hall of Faith" passage is the 11th chapter of the Book of Hebrews. It reminds all of us that "without faith it is impossible to please God" our Father. Hebrews 1:1 helps us further to understand the depth of what God expects when it defines faith as "the confident assurance that what we hope for is going to happen . . . the evidence of things we cannot yet see" (Hebrews 11:1 NLT).

We know that "faith" and "being faithful" are very important to God because we find those terms used 349 times in the Old and New Testament. So much so that when I stand before the Lord I want to hear what the faithful steward heard in Matthew 25:21: "Well done, my good and faithful servant." In that passage about the parable of the talents, the master was pleased with his servant and as a result was going to reward him with additional resources and responsibility. Practicing true biblical stewardship of the sort written about in Matthew 24 is no easy task and one that unfortunately is not discussed much in our churches. We can ask people to sing in the choir or teach a Bible class, but when it comes to asking them to be a generous donor/steward with their money, we have all kinds of reasons why that is too personal. That perspective is not certainly supported by scripture however. The Bible is full of stewardship narratives, perspective and principles. The scriptures seem to indicate that it's okay to speak to our friends and fellow Christians about how they use their money!

We are also challenged with the fact that our financial stewardship is evidence of our discipleship. The heart is the easy conversion for a Christian but the checkbook is the difficult conversion. C.I. Scofield wrote "don't show me the worn tattered pages of a man's Bible, show me his check book and I will show wherein his priorities lie."

### Discipleship vs. stewardship

After nearly 30 years in the stewardship arena, I am convinced more now than ever that it is easier to be a New Testament disciple than it is to be a New Testament steward. I have known many disciples over the years who were faithful in serving in the church, had the gift of hospitality, could teach, testify, they were loving, kind and gracious. But when it came to being generous with their checkbook, these individuals just were not willing to allow God to have full reign in that area of their life. They were trying to be a disciple without the characteristics of being a steward.

They were owners, not stewards! They thought it was their money and that God was welcome to speak to them in every area of their life, except one. Isn't it interesting that of the three big areas that God gives us to express our faith to Him—our time and our talent and our treasure—there is only one we can hoard: our treasure, proving that many are unfaithful stewards with their money.

### Faithful steward job description

A faithful steward is one who takes seriously the opportunity to wisely manage and invest their time, their talent and their treasure in God's work here on earth. Stewardship is everything we do after we say we believe. Every decision we make after we become a follower of Christ is one of stewardship. It is the management of our family, our body, our spiritual gifts our relationships, our environment, our investments, our abilities, and yes, our checkbook. In Christ, all things here

**SCRIPTURE:**  
**Matthew 25:21**

on earth take on a kingdom perspective. So, we must become faithful stewards in every aspect of our lives in order to truly honor him.

As a steward, I acknowledge that I don't own anything. I am merely a Kingdom Manager and it is part of my job description to manage according to the will of the owner. It is all God's stuff and while He could get it back in the end, He would rather it be offered back with our open hands. Ever seen an armored car in a funeral procession? There is no way we take it with us when we graduate to Glory. It is a tough job description but one we Christians all must acknowledge and faithfully fulfill while here on earth.

## A biblical perspective

All 66 books of the Old and New Testaments have at least one stewardship principle. So, there is a clear call from the scriptures on each of our lives to become faithful stewards. In Genesis, Adam's first responsibility in the Garden was to faithfully manage God's perfect creation. Moses and Aaron ran a stewardship campaign in Exodus 25 for a "mobile worship center." Do you recall that narrative? There are many other examples throughout the Bible.

One-third of Jesus' teaching in the Gospels revolves around the theme of stewardship. There are more verses in the New Testament on stewardship (1441) than there are on the themes of love (680) and prayer (550) combined. Jesus knew it would be difficult for us to be faithful stewards and so he spent some quality time discussing it, as did Paul, Timothy and every other New Testament writer.

Timothy 6:17-19 shares an incredible perspective on our need to be faithful people in three distinct areas. It reads, "Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God who richly provides us with all things for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves, as a firm foundation for the coming age, so they may take hold of life that is truly life" (NIV).

Paul commanded Timothy to help those members of his small house church to be faithful stewards in three ways.

1. Command them to do good—be *holy* and *faithful* and *good* because God is all that and more (verse 18a);
2. Be rich in good deeds—implement the great commission and the great commandment—love God and love people and bring them into a personal relationship with Christ (verse 18b); and
3. Be generous and financially willing to share/reallocate the resources God has entrusted to us for ministry (verse 18c).

Paul reminded his readers that this faithful stewardship perspective is completely biblical and is the only way to lay a firm foundation for the coming life which is "truly life" . . . preparation for eternity.

## The eternal perspective

God's plan for reaching out to mankind is that we Christians conduct ourselves as faithful stewards. God wants us to grow in our faith and become obedient stewards. He wants us to be generous and faithful with our time, our talent and, for sure, with our treasure.

*Stewardship is everything we do after we say we believe. Every decision we make after we become a follower of Christ is one of stewardship.*

I want to stand before my Father in Heaven with His Son looking on and hear them say in unison, "Well done thou good and faithful steward." Start today by investing in a plan that has an eternal perspective. Commit yourself to grow and mature in your stewardship journey here on earth.



## The Pastor's Role in Stewardship

**Roberto Herrera**  
Associate Director  
Inter-American Division



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The stewardship message is one that affirms the believer's life as first being impacted by Christ, their new model. It also indicates the importance of understanding how vital the pastor's role is in bringing about an effective stewardship program in the church.

**SCRIPTURE:**  
**Hebrews 12:2**

The local congregation is where the believer obtains all that is necessary for his or her spiritual growth and the pastor is the most influential factor in this organizational system by the nature of his work. This creates the necessity of pastors to comprehend how the church functions and how to care for its members.

There are a variety of obstacles and challenges that impact church life as well as the implementation and incorporation of stewardship in this context. I would like to briefly refer to three of these:

### The spiritual condition of the church

The health of the church is the most important part of its spiritual life. The inspired writer tells us, "It is not the opposition of the world that most endangers the church of Christ. It is the evil cherished in the hearts of believers that works their most grievous disaster and most surely retards the progress of God's cause. There is no surer way of weakening spirituality than by cherishing envy, suspicion, faultfinding, and evil surmising" (*Conflict and Courage*, p. 357).

There is no doubt that the response to such circumstances is to bring about a spiritual revival in the life of every church member with the help of the Holy Spirit. However, for this to take place one must look to the spirituality of the pastor. "What we need in this time of peril is a converted ministry. We need men who realize their soul poverty, and who will earnestly seek for the endowment of the Holy Spirit" (*Pastoral Ministry*, p.35).

Every pastor much keep in mind that all who regard him or her are influenced by what they observe in him with consequences that determine their generosity towards God's work. "There is not a class of people in the world who are most willing to sacrifice of their means to advance the cause than are Seventh-day Adventists. If the ministers do not discourage them by their indolence and inefficiency, and by their lack of spirituality, they will generally respond to any appeal that may be made that commends itself to their judgment and consciences" (*Testimonies for the Church*, v. 3, p. 49). It is evident that the primary role of the pastor in view of stewardship in the church is to be a model to his members through means of a spiritual leadership and a committed ministry to the Lord.

### The problem of fear

Today, sitting in our church pews are many that are imprisoned by fear. This is not new, given that when sin entered this world fear was the first feeling experienced by humans. Satan has employed fear through the course of history to instill doubt about God followed by disobedience to his commandments.

While fear is not a sin, it does pose potential to lead one to sin by means of unbelief and lack of confidence. For many who encounter difficulty with living out stewardship, the underlying cause is fear. They fear suffering if they follow through with God's principles. They believe that if they return tithe they will lack for their needs. They suppose that if they faithfully observe Sabbath they will lose their employment and will come to ruin. They think that if they give with generosity they will come to scarcity. Therefore, fear leads them down the path of doubt that rationalizes their lack of love and generosity, ending in unfaithfulness to God.

It is necessary that the pastor be aware of this condition in many of his members so that he or she might tend to the needs of this type of person. However, those who possess this kind of fear do not need to be pressured nor accused. Rather, they need

to be enabled to have confidence and encouraged to venture to do what they do not desire to carry out.

God's solution and remedy for fear is called faith. Well acquainted with our condition, God has filled his Word with faithful promises and truths that will assist in trusting and following his plan in spite of fear. Faith is not the absence of fear rather it is confidence in God that surpasses fear. Faith, then, is not about how we feel rather it is about what God can do.

Contrarily, faith is not self-generated nor a result of a program implemented by the church. The Bible declares that God is the Author and Finisher of our faith (Hebrews 12:2). This indicates that if our members are to become faith filled, they will also be needful of a strong, lasting and personal relationship with God.

It is proper to indicate that for stewardship to function well in the church, the pastor should be a leader focused on persons. The most important resource in our churches is people. Our ministers should place as a priority and above all enable its members to grow spiritually and become persons of faith. Before the construction of churches, organizing of clubs or giving marital counsel, the pastor needs to become a specialist in assisting his or her members in their spiritual growth.

Stewardship in the church also requires that pastors provide sustenance of spirit to the church. Every pastor should see himself as a merchant of hope. This vocation we can carry out with optimism as the hope we offer is secured in Jesus Christ. Every person that steps into our church should be looked upon as someone to whose heart we can impart hope and we should grasp every opportunity to speak hope, comfort and assurance to be found in Jesus.

The ministry is for those that are passionate about Jesus and his Church. Pastors ought not to waste their time explaining away the current difficult world conditions. Our ministries should exclusively lift up Jesus speaking of his delights, his plans for humanity, while imparting hope in his faithful promises. There is no need to accuse or condemn members into faithful living. What is needful is to encourage them to rely on the love of God and the righteousness of Jesus.

Our ministers can empower our members to lift their vision from their problems and weaknesses that keep them bound in discouragement and fear to lifting their eyes to Jesus and his promises by encouraging them to experience the joy of remaining faithful in the midst of difficulties.

## The problem of ignorance

There are many in our churches that do not know what they believe and do not entirely understand their faith. This reality is one that many pastors do not seem to be aware of and how it impacts the life of their church. There are church members who ignore what it means to be a Seventh-day Adventist and are not acquainted with the mission of the church and how such is financed. Many do not comprehend the financial system of the church and this impedes and limits the growth potential of the church.

We have to admit that the problem of ignorance is above all a leadership dilemma within the church. Every member has the right to be educated in the matters that affect their membership and those accountable for this are the leaders of the church. What is worse is that the church cannot experience growth without the means to sustain it.

It needs to be stated that one of the areas most impacted by ignorance in the church body is that of stewardship. This circumstance demands that a pastor strongly direct his attention to educating church members. The church is to function as an integral part of the whole with each of its components that is informed, committed and healthy.

It is not useful at any level to have pastors proclaim the gospel without explaining in who we believe. "Our goal should be to envision every member prepared for the Kingdom" (IAD Mission Statement).

Stewardship in the church functions at its best when its members know who God is, comprehend church doctrine, and understand how the church obtains and spends its money. This sort of environment fosters confidence and trust as a significant element necessary for Christian stewardship.

## In summary

It needs to be stated that Christian stewardship is more than a program or event, it is an environment. When there is a systematic spiritual revival in the church, when Christ and his delights are exalted creating faith and faithfulness, it becomes a productive environment in the church. This can only be fostered in our ministries when we are committed to educating the church in a pertinent and comprehensive manner.

Gazing broadly and taking all into consideration one can easily recognize the leadership role of the pastor in stewardship. His or her model, enthusiasm, faith and relentless ministry are powerful tools in the hand of God that can become catalysts for an environment of stewardship and all that is good to grow for the glory of God.

## Giving in Postmodern Culture

**John Mathews, CSPG, CSP**  
*Planned Giving & Trust Services  
Director  
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Seventy-day Adventists*



*Dr. John Mathews is presently director of Planned Giving and Trust Services for the Southwestern Union Conference of SDA. He also served as stewardship director of the Kansas-Nebraska Conference and director of Planned Giving and Trust Services for the Kansas-Nebraska Conference. Dr. Mathews pastored several churches in the Southern Union and Mid-America Union for approximately 20 years. He conducts "Debt Free God's Way" seminars. His wife Janice is a nurse practitioner, and they have one adult daughter. As a hobby, he likes to play the guitar, give gospel music concerts, woodworking, and, hiking in the mountains.*

### Stewardship in Postmodern Culture

In the US only 9 percent of born-again adults report they give 10 percent of their income to charity.<sup>1</sup> Is stewardship skating on thin ice in our postmodern culture? Does it really make a difference anymore?

The following facts provide a startling glimpse of the economic landscape of postmodern America. The United States is the wealthiest

nation in the history of the world.<sup>2</sup> If you earn \$1,500.00 per year, you earn more than 75% of the world's population.<sup>3</sup> Americans save very little. The savings rate of most Americans is negative, and for those who do save, it's a little over four percent.<sup>4</sup> There were over one million bankruptcy filings in 2008.<sup>5</sup> Stress has a negative influence on the personal and professional lives of half of all Americans.<sup>6</sup> The number one reason for divorce is money or the handling of it.<sup>7</sup> In July 2009 the average credit card debt per household was \$7,861.<sup>8</sup> There are more Barbie dolls in the US than people<sup>9</sup> and more boats than harbor slips to hold them.<sup>10</sup> In 2007 we spent \$9.9 billion on soft drinks.<sup>11</sup> The square footage of homes is increasing while the number of occupants shrinks.<sup>12</sup> Penalty fees on revolving credit cards made up almost half the industry profits.<sup>13</sup>

It is within this economic landscape that postmodern theory states, "Truth is not universal, is not objective or absolute, and cannot be determined by a commonly accepted method... truth is socially constructed, plural, and inaccessible to universal reason."<sup>14</sup> Jill M. Hudson states, "No longer are the rules and principles that formerly governed society understood to be passed down through families, religious groups, or community norms. Morals, ethics, and values are created and re-created out of personal experience."<sup>15</sup> And finally, postmodern psychologist Robert Jay Lifton states, "Those who are consistent in their beliefs, who try to live according to a specific set of principles, and who imagine that they have a single core identity are mentally ill."<sup>16</sup>

The stewardship of giving, according to postmodern theory, means that you can create your own ethics and morals about giving. It is a personal subjective experience, not an absolute belief to be governed by. Your belief may be different from others but can coexist in harmony. No one can tell you how to give, because it is your business and you make it what you want it to be. There is no question that the stewardship of giving and postmodern theory are difficult, if not impossible, partners. It is the encroachment of postmodernism that puts stewardship on thin ice.

### Stewardship in the church

Money is to some degree considered a taboo subject in churches. There is fear that its discussion will create guilt and anxiety, so pastors avoid preaching on the subject.<sup>17</sup> Clergy do not want to offend or make members uncomfortable. Many of today's churches have an inward focus, a "keep-the-doors-open," and "let's-take-care-of-ourselves" attitude known as the "scarcity syndrome."<sup>18</sup> Reports show that bank financing accounts for approximately 52 percent of church buildings with mortgages and the largest portion of the congregations' budget going to pay that mortgage.<sup>19</sup> Randy Alcorn states, "There is more blindness, rationalization, and unclear thinking about money than anything else."<sup>20</sup> It should be no surprise then, that giving has declined for the past 30 years<sup>21</sup> and now some think that the parachurch ministries do most of the biblical teaching on money. Members appear to be participating in church and worship but doing other things with their money.

It is proposed that in postmodern culture, churches cannot expect that the old methods of giving will continue to fund the local work. Articulating vision will regain the momentum of church stewardship.<sup>22</sup> If American Christians averaged giving 10 percent tithe to their organizations, the phrase "it would transform the world" would be an understatement.<sup>23</sup> Did you know that those Christians giving the most percentage of income earn the least amount of money? "Americans who

earn less than \$10,000 gave 2.3 percent of their income to religious organizations, whereas those who earn \$70,000 or more gave only 1.2 percent.”<sup>24</sup> The working poor are the most generous.

## Stewardship in the Bible

The study of stewardship in the Bible reveals that, first, God owns everything (Psalm 24:1). Secondly, we are stewards of His property (Psalm 8:6-8). The third principle of biblical stewardship is to be found faithful (1 Corinthians 4:1-2). It is this third principle that is the baseline and the foundation for commitment that should differentiate the Christian from postmodernism. Faithfulness involves believing in a consistent and specific set of principles called *absolutes*. The best evidence of faithfulness is how we give and manage money.

One day Jesus was watching people give to the temple treasury. He observed the pious Pharisees giving with obvious display and ceremony. They wanted to be noticed and seen. Yet just a few days later, with murder in their minds, they were on their way to arrest Jesus. Money and power often go together, along with a sense of self-worth and self-satisfaction. They held giving in high esteem but failed to understand genuine faithfulness of the heart. They practiced one thing but did another. Church statistics and research in this postmodern culture seem to indicate that members are participating in church and worship but do not stand on the baseline of stewardship, which is faithfulness. We tend to give lip service but manage our money as secular postmoderns.

In the crowd that day was a poor widow who hesitantly approached with an offering in hand. With her decision made, the gift was completed quickly and unnoticed. Hoping to remain in obscurity, she hurried away but her eyes met the eyes of Jesus. Her gift was nothing compared to that of the Pharisees, but His gaze noted the passion of her heart and that gift of faith lighted the countenance of Christ. This now penniless widow with eyes riveted on Jesus heard Him say to His disciples, “I tell you the truth, this poor widow has put in more than all of them.”<sup>25</sup> The gift she gave fearfully was returned to her in Christ’s loving affirmation. Tears of joy welled up in her eyes as she left the temple. Jesus observed her active faith give sacrificially. She gave all she had to support the work of the temple and to a cause she loved. Her gift was a genuine expression of her faith that has contributed “in a thousand directions to the extension of the truth and the relief of the needy.”<sup>26</sup> It was a conviction that held consistent beliefs in absolutes. In return, her faith grew stronger, confident, and active. Only faithfulness to a vision or a Person produces this kind of gift. Could we do the same with our last fifty cents? Faithfulness will always do more than required. That’s the kind of faithful stewardship that really makes a difference.

See available PowerPoint at <http://adventiststewardship.com/>.

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<sup>1</sup>Audrey Barrick, *Study: Few Born Against Tithe to Churches*, April 14, 2008. [www.christianpost.com/article/20080414/](http://www.christianpost.com/article/20080414/).

<sup>2</sup>[www.worldsrichestcountries.com](http://www.worldsrichestcountries.com).

<sup>3</sup>[www.globalrichlist.com](http://www.globalrichlist.com).

<sup>4</sup>Andrew Kaplan. “The Savings Rate Has Recovered...If you Ignore the Bottom 99%.” [www.nakedcapitalism.com](http://www.nakedcapitalism.com).

<sup>5</sup>American Bankruptcy Institute. [www.abiworld.org](http://www.abiworld.org).

<sup>6</sup>[www.apahelpcenter.mediaroom.com](http://www.apahelpcenter.mediaroom.com). “One Nation Under Stress.”

<sup>7</sup>[www.crown.org](http://www.crown.org).

<sup>8</sup>[www.indexcreditcards.com](http://www.indexcreditcards.com).

<sup>9</sup>“Barbie Backlash” *Parade*, December 24, 2006.

<sup>10</sup>Scott Burns, “What I Learned on my Summer Vacation” *Champaign, IL News-Gazette*, July 10, 2005, C-5. For Universal Press Syndicate.

<sup>11</sup>John Sicher, editor; *Special Issue: Top-10 Results for 2007. Beverage Digest*, Vol. 52, No. 5; March 3, 2008. [www.beveragedigest.com](http://www.beveragedigest.com).

<sup>12</sup>Steve Brown, “The Peak of Home Sizes” *The Dallas Morning News*, appeared in *Champaign, IL News-Gazette* February 18, 2007.

<sup>13</sup>Gary Weiss, “Don’t Get Clobbered By Credit Cards!” *Parade*, August 10, 2008, p. 4.

<sup>14</sup>Albert Mohler, “Equip” *September 2005, Stewardship in the Postmodern World*.

<sup>15</sup>Jill M. Hudson, *When Better Isn’t Enough: Evaluation Tools For The 21st Century Church*. Alban Institute, 2004.

<sup>16</sup>Gene Edward Veith, “A postmodern Scandal,” *World*, February 21, 1998, p. 24.

<sup>17</sup>The Center of Philanthropy at Indiana University. “Faith, Money and Giving,” [www.philanthropy.iupui.edu/LakeFamily-Institute/faith\\_money.aspx](http://www.philanthropy.iupui.edu/LakeFamily-Institute/faith_money.aspx).

<sup>18</sup>David S. Bell. *Design Group International. Lecture on “Encouraging the Joy of Generous Giving.” September 2009.*

<sup>19</sup>John R. LaRue Jr. “Loans and Capital Funding.” [www.christianitytoday.com](http://www.christianitytoday.com).

<sup>20</sup>Randy Alcorn, *Money, Possessions, and Eternity*, p. 12.

<sup>21</sup>John and Sylvia Ronsvalle, *Giving to Religion: How Generous Are We? The Christian Century*, June 3-10, 1998.

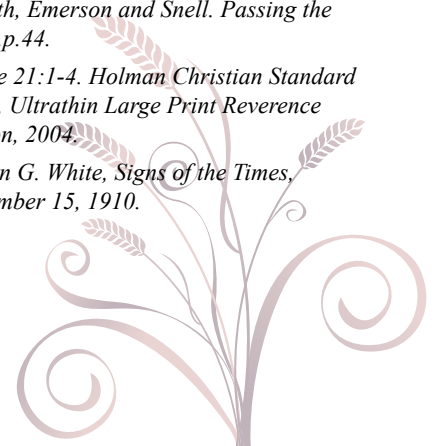
<sup>22</sup>John A. Bash. *Church Solutions, Avoiding the Church Bailout: Stewardship Beyond the Status Quo.* [www.churchsolutionsmag.com/articles/641](http://www.churchsolutionsmag.com/articles/641).

<sup>23</sup>Christian Smith, Michael O. Emerson with Patricia Snell. *Passing the Plate*, 2008, p.12.

<sup>24</sup>Smith, Emerson and Snell. *Passing the Plate*.p.44.

<sup>25</sup>Luke 21:1-4. *Holman Christian Standard Bible, Ultrathin Large Print Reverence edition*, 2004.

<sup>26</sup>Ellen G. White, *Signs of the Times*, November 15, 1910.



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