

# DYNAMIC Steward

living ▪ submitting ▪ abiding ▪ giving

July-September, 2010

## Local Church Stewardship

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*“...so much blessing  
that you will not have  
room enough for it.”*

Malachi 3:10 NIV



# DYNAMIC Steward



Exploring partnership with God

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*Dynamic Steward* is published quarterly by the Stewardship Department of the General Conference of Seventh-day Adventists®.

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## inside ds

Local church. What do these two words bring to mind? Are they connected to a past experience, building or relationships? Or perhaps related to present church responsibilities and programs? Other names for the local church that we might also use are house of worship or faith community. What is certain is that the local church welcomes its members, coming as a true representation of its neighborhood and regional community.



This issue highlights the topic of stewardship education in the local church. Today, the pioneering efforts of our denomination have made a substantial difference in our awareness as stewards of our health, minds (education) and spiritual knowledge. However, we acknowledge that our current world conditions, its practices, attitudes and views have influenced what we consider to be inclusive of the realm of stewardship.

This is confirmed in the well noted research of George Barna who points out that statistics tell us that there is no longer a marked difference between many believing church members and non-believers in lifestyle practices, choices and attitudes.

Where in our lifestyle choices do we most reflect our faith (beliefs) and understanding of how we view the role of stewardship in our lives? A clue is found in the reformer Martin Luther's observation about conversion. He stated that there are three conversions necessary for the Christian life: conversion of the heart, conversion of the mind, and lastly conversion of the pocket book.

Our challenge of stewardship education in the local church therefore lies in connecting Biblical premise with lifestyle and the transactions of everyday life; in a manner that reflects our devotion to the Owner, and faithfulness in how we manage His economy.

Our first article presented by Pastor Marcos Bomfim, First Fruits Festival portrays the history of a local church connecting its beliefs to their everyday life with outcomes of blessings and spiritual growth for all of its members, and extending to its local region and unchurched residents.

In this *DS* edition also, Pastor Sharon Terrell focuses on stewardship education for children and young adults with practical, inspiring examples for teaching and encouraging generous giving. Executive Consultant Randal Dick, shares an innovative and leading edge approach for stewardship education, both for high level and local level leadership, that extends in usefulness as well for local church members.

From a local church elder's experience, and as a stewardship educator, Texas Conference, Associate Treasurer Orville Ortiz, addresses the necessity of both knowledge of Biblical principles and practical, financial instruction for the local church.

Also included in this issue is an interview with Dr. Gordon Botting, stewardship director of the Pacific Union Conference and editor of the monthly local church bulletin insert, *The Stewpot*. Providing the history of this valuable stewardship resource, this interview also provides inspiration of the possibilities and solutions to the challenges of those in stewardship leadership positions.

Be encouraged—

# First Fruits Festival

It is Sabbath, early in the morning, on April 24, 2010. As in biblical times, caravanning together are throngs of people, families, young and single alike, however without animals of burden, instead utilizing cars and buses that swarm the small road that leads to Mamborê. This is a small town of about 16,000 inhabitants located in western Parana, one of the more developed states in southern Brazil. The city is located about 500 km from the capital, Curitiba, and 300 km from the Iguazu Falls on the border, between Brazil and Argentina.

The purpose that brings together all of these 3,000 pilgrims is to participate in the seventh edition of the First Fruits Festival, organized and sponsored by a small church called Mamborê Countryside, a distance of about 12 km from Mamborê City. The church is situated, as the name indicates, amid rural properties of Adventists and next to the church is also located the smaller Adventist school of the Northern Parana Conference, with only five students! (This conference has 13 schools with a total of 5960 students).

The 75 Mamborê Countryside church members are mostly farmers, descendants of German immigrants who accepted the Adventist message nearly 64 years ago arriving from the furthest southern point of Brazil with their wagons in search for more land. Beyond organizing all the festival and as an offering to the Lord, they also offer and provide the meal to all the 3,000 participants.



The members of this church are people who have learned to live simply and to work together as a community, sharing equipment and manpower. They plant mainly soybeans, corn and wheat, today reaching productivity comparable to the best global scores. As a result, the majority of them have exchanged wagons for large combines and pick-ups, and are living in spacious houses while sending their children to study at Brazil Adventist University (UNASP), a distance of about 1000 km.

The interesting thing is that all this prosperity, rather than withdraw them from God, has led the church to stay even closer to Him. According to lawyer Ilson Gomes, leader of the Stewardship Department of Mamborê Countryside Church, and son-in-law of Jair Zonemberg, one of the prosperous farmers of the church, “the members understand the principle that they do not own the land but are mere administrators who



*Continued on page 4*

**Marcos Bomfim**  
 Director, Stewardship  
 Family Ministries, and  
 Health Ministries  
 South Brazil Union Conference  
 Curitiba, PR, Brazil



*Born in a minister's home and serving 9 years as a district pastor in Sao Paulo, Brazil, Elder Bomfim has been working in the Stewardship Department for 15 years. In addition to this position, he also serves as director for Family Ministries and Health Ministries. His training as a family therapist helps him to better assist the church's families, whether by sermons, articles, blogs, DVD series or presenting the "Family Finances Seminar." Beyond the ministry, his other great passion is his family. His marriage to Mariluz da Silva Bomfim, educator and also trained as a family therapist, brought them two daughters: Luana, 22, and Alana, 20, who are now 6th generation Adventists, both studying nursing at Brazil Adventist University (UNASP).*



## First Fruits Festival *(continued from page 3)*

need to receive help from the Owner so that all things may happen.”

According to Gomes, there was an occasion, for example, when the drought threatened to completely destroy the crops. Then during prayer service on Wednesday evening, all of the members prayed to God for deliverance, and He answered their prayers by sending the expected rain on Sabbath!

But the result is not good every time. There was a year when they almost lost the entire crop to frost. However, Gomes states that today, “the loyalty of members to the Lord no longer depends on prosperity or adversity, but on the principle that leads them to worship the Lord because He is the owner of everything.”

This new phase in the church began in 2002 when led by Gomes the church started a strong stewardship program that emphasizes not only tithing but also the giving of offerings on a percentage basis (this system is called “the Covenant” in Brazil). So, in addition to tithing, each member is challenged to choose another percentage out of his or her income to dedicate regularly as an offering to the Lord, “in



proportion to the way the LORD your God has blessed you” Deut. 16:17 (NIV).

According to Gomes, the first step to establishing this program was to call the church board together and challenge each of its members to adopt the plan. “When the leadership adopts the program, things become easier,” says Gomes. Nowadays, the members return an average of 7% of their annual salary as offerings, in addition to tithing. Gomes gives the credit to the full support of the church’s leadership.

In the Church of Mamborê Countryside, the entire annual program of stewardship finds its climax just after the harvest, in the Feast of First Fruits, that today goes beyond the local church’s frontiers and is attended by members of several other Adventist churches from that region, as well as by “friends” and “neighbors” of the church, as they call the non-members.

At the beginning of the year, congregations throughout North Parana Conference plan the trip to attend this event. Every year many big tents are erected on a plain near the church to accommodate the worshippers. However, this year (2010), the presence of a heavy rain a day before the feast made it impossible for traffic to travel on the unpaved road that runs through the 12 km between Mamborê and the Church of the Countryside. Thus, for the first time in seven years the feast was transferred to a gym in town.

In this First Fruits edition, the main decoration of the stage was one of the original wagons that was used by the pioneers to reach that place. Nationally known singers and preachers were also invited to participate in the program, including the visit of Pastor Jeffrey Wilson (director of Planned Giving and Trust Services of the General Conference). All administrators and many district pastors of the con-



ference were present with their caravans, as well as the president and the treasurer of the South Brazil Union.

As always, the most important part of the festival is the moment that the Lord is worshiped with the offering of the First Fruits. While a child of each family recites a Bible verse (as Deut. 26:7-10, for example), the father, mother and other children (often including grandparents), parade down the hall bringing in their hands the land products that are deposited in the wagon, offering them to the Lord.

But these products are just outward symbols of surrender, commitment, and inward gratitude that are transmitted from generation to generation. This year, the most exciting moment was when Marisa and Edivaldo brought among their first fruits a basket containing the small, 7 month old Milena, that district pastor, Jackson Paroschi Correa, presented to the Lord in a ceremony of dedication. “We do not want this festival as a merely theatrical act, as a symbolism, but as really as an act of worship. When I see, I learn. When my son comes with me, carrying forward a fruit, he believes that that moment is of God, that everything is God’s [possession],” says Gomes.

Symbolism meets reality, when each family also brings an envelope containing the real tithes and offerings from that harvest. As both the church and each family has an account of grains in the cooperative, the families return both the tithe and offering in grains, which are transferred to the account of the church in the cooperative. Inside the envelope is only a proof of the transfer transaction. When the church sells the grain, a receipt of the value in Reais (Brazilian currency) is issued to the donor.

Yet, the Feast of the First Fruits is not the only program of the Stewardship Department that happens in that church. In fact, not only Mamborê Countryside Church, but all the 1720 congregations of the South Brazil Union plan to achieve each year at least the 10 items proposed by the program of certification and quality MC Plus (the first two letters, MC, are the initials in Portuguese for Mordomia Crista—Christian Stewardship, in English).

When the church finally achieves all those ten items, the pastor is invested with a pin, the church receives a plaque to be affixed in a visible place stating that it has achieved the certification, and the leader of Stewardship Department in addition to publicly receiving a certificate is also invested with a pin.

The pastor in whose district all churches have reached the certification is requested to receive his MC Plus certificate in one of the plenary Union committees and also is interviewed in the annual two hours training program of Stewardship that is aired by satellite to all the congregations of the Union, (The 10 items of the program, along with ideas and



materials can be found in Portuguese on the blog for MC Plus, [www.mcplus.org.br](http://www.mcplus.org.br)).

For Mamborê Countryside Church, the result of this involvement has been both spiritual and material growth. While many churches struggle with serious financial difficulties, Mamborê Countryside Church has since 2003 invested an equivalent in the American economy of \$40,000 for Pathfinders maintenance, and about \$30,000 in aid to other churches, only to list two cases. “We subsidize the salary of a Bible worker and all expenses of the church leaders when they need to travel to attend training sessions promoted by the conference or union,” says Gomes. But most important of all is the growing realization that the main reason for tithing and giving should not be the sustenance of the Pathfinders, rebuild or build other churches, pay Bible workers or even send leaders for training, but rather worship the Lord, recognizing that everything is from Him and comes from Him.

*...the LORD heard our voice and looked on our affliction and our labor and our oppression.... He has brought us to this place and has given us this land, “a land flowing with milk and honey”; and now, behold, I have brought the firstfruits of the land which you, O LORD, have given me.’* Deuteronomy 26:7-10 (NKJV).





## Stewardship and the Local Church

*Erika F. Puni, Director  
General Conference Stewardship*



For Seventh-day Adventists, from the local congregation to the General Conference, in its structure the local church is the most important organizational unit. It's in the local church where Adventist members meet regularly for Christian fellowship, Bible study, prayer, worship and witness, and where Christian ministry is done. It's in the local church where disciples are made, trained and nurtured. It's in the local church where rapport with the community is established, and bridges of understanding are built. It's in the local church where mission is promoted and where members are challenged for service. It's in the local church where offerings are received and tithe is returned; and it's in the local church where stewardship education takes place. In this article, I will share with our leaders key components (education, communication, and offering systems) of our stewardship strategy that are best implemented in the local church setting.

### Pastors are stewardship educators

As spiritual leaders for the church, pastors are placed in an ideal situation to influence and challenge church members to a higher level of commitment and connectedness to God. Through their life and ministry, they can model spirituality and mentor church elders towards a life where Jesus is the center. This aspect of spiritual leadership can be done on a one-to-one basis with specific elders or within the context of a small group (elders' council or church board) depending on the size of the church.

Helping members to experience Christ personally cannot be limited to church leaders or to the Sabbath only. In fact, it is a function of leadership that needs to be done daily and across the board for the benefit of the whole congregation. This emphasis on spirituality has to be the foundation for pastoral ministry in the local church, and it must be an integral part of the culture of the congregation. This work of the pastor can be done through home visitation (personal appreciation and encouragement included), preaching (affirmation of members is expressed), teaching (including financial stewardship), chairing of meetings (where the church's vision is refined and promoted), or in the mentoring of others (leaders and members).

### Wholistic stewardship education

Wholistic stewardship education finds its starting point in God as Creator, Owner, Sustainer, Provider, Savior and Lord of all. It emphasizes the importance of being in relationship with Jesus, and the willingness of the believer to be in partnership with God. Wholistic stewardship education looks at the totality of our human experience in response to the fullness of God in Christ Jesus. It is the surrendering of the entire life (leadership, relationships, possessions, language, etc.) to the rulership of God in the world which includes the returning of tithe, and the giving of freewill offerings (financial stewardship) in the context of Christian worship. Any other approach that ignores the spiritual dimension of Biblical stewardship, and focuses only on money (including financial management) is not wholistic, and will not be sustainable in the long run. This ongoing work of stewardship education in the local church can be done by the local pastor or by others in conjunction with local conference or union training programs.

### Communication and information strategy

In addition to the preaching, teaching, and modeling of Christian stewardship, it is also very important that church members are receiving correct and timely information on a regular basis. Such information may include the amounts of tithe and



offerings received; how these funds are being used in the work of mission both locally and globally; and how financial giving is making a difference in the ministry of the church in some specific part of the world. The delivery of accurate and current information builds trust among membership, and it can result in increase commitment by members to the work of God.

How to communicate these kinds of information to members will vary from church to church, but there are some very basic and inexpensive means of communication that can be employed for this purpose. The Sabbath bulletin is one such avenue, and by adding special stewardship inserts or bookmarks with stewardship messages in the bulletin can also maximize the usefulness of this tool. Placing stewardship quotes and current stewardship news items on the projection screen between Sabbath School and the worship service can create interest in stewardship while providing a critical communication link between members and the church. Other communication means may include verbal affirmation and expression of appreciation by leaders Sabbath morning, and the presentation of mission and financial reports during board and business meetings of the church.

## The offerings systems

Helping members to understand the particular offering system operating in the local conference and division, whether it is the Calendar of Offerings (COO), Per-

sonal Giving Plan (PGP), or the Combined Offerings Plan (COP) is critical to the success of stewardship practice in the local church. Information on any one of these systems is readily available through the local conference; and the local church can also request assistance, if necessary, from the conference treasury for someone to help members understand how the Adventist church supports mission and ministry through offerings.

If the Adventist church is to succeed in making mature stewards of God's Kingdom in the world today, then I challenge all of us who are leaders to prayerfully consider this stewardship strategy as a means of revitalizing Christian stewardship in the local church.

# stewardship window

news from the director's desk ...

## Last Division Advisory for the 2005-2010 Quinquennium

Division Advisories are a key activity of the Stewardship Department, and this advisory last year at the Euro-Asia Division (ESD) Office at Moscow provided support, encouragement, direction, and orientation for all directors (division and unions) present.

This program also marked the last division advisory for the 2005-2010 quinquennium; a significant milestone for the department. An additional bonus for the ESD Advisory was the presence, participation, and partnership of Wilfredo Sumagaysay, GC Associate Director for Trust and Planned Giving.

**Seated from left to right: Andrey Arfanidi, Stewardship Director, Euro-Asia Division; Erika Puni, Director, GC Stewardship, and Wilfredo Sumagaysay, GC Associate Director, Trust and Planned Giving.**



## Creative Stewardship Ideas

**Sharon E. Terrell**  
Associate Pastor  
Pioneer Memorial SDA Church  
Berrien Springs, Michigan



*Since January 2004, Sharon E. Terrell, has served as an associate pastor at the Pioneer Memorial SDA Church, located on the campus of Andrews University, Berrien Springs, Michigan. She is currently pursuing a masters degree in pastoral ministry (MAPMin). Married 47 years to J. Richard Terrell, associate treasurer, Lake Union Conference of SDA, she and her husband have two children, Rick and Kara, each of whom have provided 2 grandchildren. Pastor Sharon has served the Seventh-day Adventist Church for more than 30 years. Before taking a call to the Pioneer Memorial Church, she served as the Trust Services director for Andrews University. From 1992 to April of 1999, Sharon was the associate director of Trust Services & Development and the director of Women's Ministries for the Ohio Conference. During the 11 years she and her husband were employed by the Wisconsin Conference, Sharon served as business manager at Wisconsin Academy and then accepted a call to the Wisconsin Conference where two of her roles were church and school auditor and communication director. Her hobbies have varied through the years. But she has always been an avid reader and loves to work in her very small flower/vegetable garden!*

**T**he multicultural congregation of a university campus church provides many opportunities for stewardship education. From our youngest members to our senior citizens, our goal for each individual is to promote growth in building a relationship with God that develops faith.

A very important first step is to elect a chairman for the stewardship committee and assist, as needed, in building a team that is representative of the church body in culture, gender, age and spiritual gifts. It is very important to allow this group to think outside of the box for new and improved ways to “educate.” At the Pioneer Memorial Church on the campus of Andrews University, many excellent ideas for stewardship education have been generated by the members of this group.

Here is an idea for providing a learning opportunity for four and five year olds (Eager Beavers) through the Adventurer Club. One of their learning segments is about returning tithe and giving offerings. The class leader brought her students to the church one Sunday morning for a hands-on experience. As Stewardship Pastor, it was my good fortune to talk with these active boys and girls about why we return 10% of every dollar to Jesus and give love offerings, too. The teacher had given me a list of questions for which the children needed answers that I incorporated into our discussion. After a lively conversation, the leader and I assisted the children in filling out tithe/offering envelopes especially designed for children.



**Eager Beaver Johanna Hong fills out a tithe envelope that is especially designed for children.**

Then I had the children come to the sanctuary and serve as “deacons” by taking up the offering. Two were chosen to pass the plates and others sat on the pews and placed the tithe/offering envelopes they had just prepared in the offering plate. They took turns until all had taken up the offering. Then I asked them if they knew what happened to the money and tithe envelopes after the deacons take them away. They did not know. So, we went to where the deacons count the cash and allowed





**Eager Beavers from left to right: Johanna Hong, Chris Ngugi, and Rebekah Capps experience counting money with the dollar and coin counter.**

each child to use the dollar counter and the coin counter. This was quite successful; they did not want to leave! As a parting gift, I gave each one a copy of *Dollars and Sense from Grandmommy* by Kathy Reid, (<http://www.adventistbookcenters.com>), which features a story and workbook approach for learning the principles of stewardship.

During this school year, I have been providing a 50-minute “chapel choices” feature for Andrews University undergraduate students. I used short films (from 12 to 20 minutes) from the “God Provides” series (Crown Financial Ministries, <http://www.Crown.org>) featuring *Widow and Oil: What Do You Have?*, *Jeremiah’s Call: God’s Design for Hope*; *Abram’s Reward: Making Major Life Choices* and *Abraham and Isaac: Mine or His?* After the film, the students gathered in small groups to discuss questions I had provided and then we went to an “open forum” style dialogue and concluded with a short film wrap up. I had from 45 to 100 students and the setting was the chemistry amphitheater. Though this film series was used for a university student group, it can be adapted to many settings as outlined in the materials provided by Crown Ministries.

Have you noticed that those who call for the offering for local church budget often explain the use of the funds as providing “heat, lights and water?” Of course, this budget provides for so much more! And so this year we are preparing a weekly bulletin insert featuring four areas—operating budget, evangelism, Christian education and other offerings (such as conference and world budget offerings.) We provide a short explanation of how each offering assists the ministries and operations of the church and we always include photos (worth a thousand words!), the offering goal and year-to-date total. Many people have expressed their appreciation for this insert and told us how much they are learning. Music to our ears!

Maybe you can adapt one of these ideas for your stewardship education program or, perhaps, this article has sparked some creative thinking on your part as to how your congregation could benefit from a fresh approach. May God bless you as you provide leadership in modeling God’s example of generous giving.

## The Stewardship Vision for God’s Church

It is a few years from now. Pastors and local church leaders have been successful at creating a stewardship environment in the church. They have taught, trained, supported, and encouraged the church family in Biblical financial stewardship.

People are implementing Biblical principles into their lives. They are growing in generosity, saving on a regular basis for the unexpected, and moving out from under the bondage of consumer debt.

Their lifestyles are marked by moderation, discipline, and contentment. Money has been eliminated as the rival god, and they are growing in their relationship with the Creator God.

It is Sabbath morning and people are arriving for services.

In their countenance is a radiated joy that comes from being a generous giver. In their demeanor is a sense of peace—a lack of anxiety over financial matters, a pervading sense of contentment and gratefulness.

Marital conflict over money has been largely eliminated. The members enter worship with a sense of anticipation and expectation of God’s presence and work among them.

The church’s ministries are fully funded, and the church has a strong outreach globally and to the local community. It extends the love of Christ in very tangible ways to those in need.

Funds have been made available to provide church facilities that wonderfully facilitate ministry and that are maintained with excellence.

The question before leadership is, “What is God calling us to do with the abundant resources with which He has entrusted us?”

*Taken from the book, Faith and Finance: Financial Planning with a Faith Factor, NAD Stewardship Department.*

## The Steward Leaders Game™

**Randal G. Dick**  
Executive Consultant  
Design Group International™  
Kohler, Wisconsin



*Randal G. Dick is an executive consultant with Design Group International™, a consulting firm specializing in organizational development. Randal serves as counsel to leaders of teams and often comes alongside organizations much like a pathologist, to help assess, define and heal organizational dysfunction. Randal is a Certified Stewardship Professional and holds a Master's Degree in Intercultural Studies from Fuller Theological Seminary. Randal began his career as a pastor and for the last 17 years before launching his consultancy was director of International Ministry for a denomination, overseeing operations in over 70 countries. Together with his wife, Susan, and cat named Harley, Randal resides in the United States, in Western Washington.*

The 2010 Christian Leadership Alliance National Conference held in San Diego, California, April 19-21, 2010, offered to the almost 2,000 ministry leaders in attendance more than one hundred premier educational intensive training courses and workshops spanning a comprehensive range in the fields of leadership and stewardship.

One of the leading-edge approaches for training high-level leaders in stewardship yet also applicable to local-church stewardship education is the creative and original strategy of implementing a hands-on experience of the board game, The Steward Leader's Game™. Attending the daylong intensive course with actual involvement in The Steward Leaders Game™, the *Dynamic Steward* editor appreciated its value and endorses it as a beneficial and worthy educational tool for both leader and local-church stewardship education.

It was a privilege to interview the workshop facilitator Randal G. Dick, Executive Consultant, Design Group International™ for the *Dynamic Steward*.

**DS: What is The Steward Leaders Game™?**

RD: The Steward Leaders Game™ is an instrument that gives leaders and congregations a concentrated education in stewardship principles in a short period of time and in an enjoyable manner. It was designed by experts in learning methodology, together with groups of pastors and other Christian leaders who helped develop scenarios and assure strong stewardship integrity. We call it a game because people obtain the education using a game board, scenario cards, there are some basic rules of play, game objectives and it is possible to win or to lose.

**DS: If the purpose of the game is educational, why put it in the form of a game?**

RD: The game format actually allows the players to simulate an entire year's stewardship activity. Players discuss situations to process and make decisions all in a few hours. But there are other powerful benefits of having a game format: First, people are learning by doing, utilizing both the affective and the experiential mode. This game changes peoples' thinking in a way that stays with them, if used correctly, for years. Secondly, the game allows people of different ages, levels of education or economy; different temperaments and cultures to process learning deep-level stewardship learning. Thirdly, it provides a way for people to talk about issues where there is great divergence of opinion and potential for conflict. Simulation allows people to process critical factors objectively and in advance, thus avoiding conflict.

**DS: In what ways could our church use The Steward Leaders Game™ to benefit the church and the members of the church?**

RD: The first beneficial use would be to use the game to train pastors and other administrative leaders to view stewardship in three-dimensional terms. Stewardship in many churches is one dimensional—it is about the expenses and whether we are raising income to meet them or possibly enough to have a surplus. But in





fact, stewardship is a three-fold relationship between finances, ministry and the heart of the people. By the time the game is over, that thinking is planted and reinforced. The second value is to use the game with congregations and help them understand the threefold relationship of stewardship. Every dollar, peso, pound or rupee given represents a heart that is turned toward God and the church. When there is a drop in giving, it is usually the result of a loss of the heart of that person or family. The money and the heart are intertwined. The ministry effectiveness is also intertwined. Effective ministry builds hearts, which tends to attract resources. Healthy finances allows more effective ministry . . . and so on . . .

I happen to have a note I received the other day from a pastor in Canada. His congregation played the game about two months ago. He said:

“We invited some young adults (young families—parents in their 20’s) to participate in the game with us. This is often a generation that has different values to those of the boomer generation, so their perspective on church participation and stewardship was of keen interest to others and myself. What I noted after the exercise of the game was their comment that they felt that they needed to rethink their impact on being involved in church on so many levels, stewardship yes, but on active participation too. They realized that it was not just the leadership that had an impacting role in the congregation, but all the membership could impact the overall well being of the church in its mission of preaching the Gospel. Playing the game helped them realize that even being passive had an impact on the congregation and its mission and therefore being actively involved would be a strong move toward the positive.”

**DS:** *We are a global church. Do you feel that the game can be effective in non-Western cultures?*

RD: Definitely yes! The reason I am so emphatic is that I have spent nearly twenty years in ministry leadership

across over 70 nations on all 5 continents. The triune principle of stewardship is a Godly value, universal in nature. Design Group International™ works with the client to tailor an optimal game experience. In your case we would work with Seventh-Day-Adventist Conference leadership to create denominationally relevant scenarios, which are put onto scenario cards and used in the play of the game. Say that a particular SDA region outside North America wanted to use the game. We would once again take the SDA oriented scenarios cards and work with the regional leadership to get the best regional contextualization possible. The only barrier to some heavily subsidized areas might be the cost.

**DS:** *Yes, how affordable is the game?*

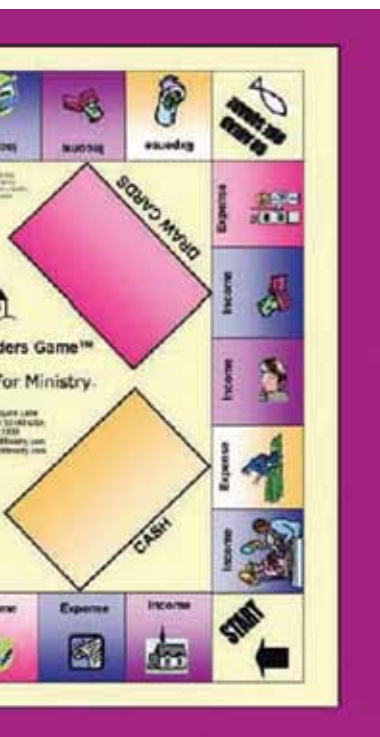
RD: Business leaders learn to consider cost not merely based on the price tag, but on the ROI—Return on Investment. The Steward Leaders Game™ seems to have an excellent ROI. There was one church leader who wanted to buy it for use in his administrative area

but wasn’t sure that the game was worth its price. I helped him gain perspective by analyzing his probable ROI. If he had only 30 churches, and if only one donor in each congregation was impacted by the game to either increase their contributions by 25% per year he would have had the three-year license paid in the first year with some money left over per year. We believe that the game delivers excellent return on investment primarily spiritually, but also financially.

**DS:** *Thank you Randal. If readers want to contact you for further information, or to see about the possibility of a demonstration, how can they contact you?*

RD: I’m happy to answer any questions. My email is randald@designgroupintl.com and my telephone number is 1-877-771-3330 ext. 9.

**DS:** *I gained much, both personally and professionally, from this stewardship tool and I want to express to you appreciation for your time and sharing. I wish God’s richest blessing for your ministry and leadership at Design Group International™. Thank you again, for the good work that you are doing in support of stewardship education for both high-level as well as the grass-roots local church leadership.*



## Teaching for Knowledge

**Orville Ortiz**  
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In the New King James version of the Bible, the beginning of Hosea 4:6 reads, “My people are destroyed for lack of knowledge.” This Bible text struck me around 2007, the beginning of the financial meltdown, during my personal search for what God had to say in His word about the subject of money and possessions.

Within the Adventist church, the concept of stewardship has always been understood in the context of time, resources and talents, as gifts from God (Matthew 25:14-30) because He is the Creator and Owner of all. As a result of understanding God’s place, as our Creator and Redeemer, we present ourselves a living sacrifice (Romans 12:1), which means we will live a life for God in gratitude for His mercies, kindness, and grace in saving us from our sins. We normally express these thoughts through prayer, church attendance, and witnessing about our Christian experience.

As someone who was raised in the Seventh-day Adventist church, and as current elder at my home church; as I read Hosea 4:6 and searched what the Bible says about the subject of money and possessions, two realizations came to mind. First, church members do agree with the concept of dedicating our lives to God through the use of our time, talent, and resources; but when it comes to money and possessions we have narrowed God’s ownership to tithe and offerings. Second, because we have narrowed His ownership to tithe and offerings, the other 90% has not been considered as part of that which God owns, and redeemed as His through our conversion experience.

As an elder of the church, this signaled to me the necessity of providing our church members with knowledge (2 Timothy 3:16) of what the Bible says about handling money and possessions. If people have no knowledge of what God says about handling money and possessions, the void will be rapidly filled with instruction from the surrounding culture.

### **Knowledge of God’s economy**

The pervasive consumerist culture, which was forced to slow down because of the present reality of our economy, suggested to people that acquiring more was important, and if one cannot afford it, debt was the solution to acquire what we could not afford. I discovered when hosting a Crown Financial Ministries class in our church, that people did not realize they were adopting the worldly standards, which diminished their capacity to give. The resources in their possession were occupied in acquiring more. Not only were their resources occupied in acquiring more, but their unearned future resources were committed to this cause, leaving little opportunity to look for reasons to give. This vicious cycle, has hurt the biblical model of churches, because the members do not have the capacity to be consistent givers. Money and possessions are tied up, and in some cases, people have not slowed down to even be able to think about it.

Now as a church, in order to continue the mission of spreading the gospel to the entire world, we must come to their rescue, and free them from the world’s models, and bring them to the knowledge of the biblical model, towards what Crown Financial Ministries calls God’s economy.

When I hosted the Crown Financial Ministries small group class in our church, it was amazing to see the impact knowledge made in the lives of those attending. In the first meeting, we talked about financial goals, and I remember one of the members mentioned they wanted to upgrade the size of their house, but by the time we



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met to discuss the fourth lesson the member said, “remember my goal of wanting to upgrade the house, that has changed, I will stay in my current home so that I do not increase my debt load, and can continue to give to God’s cause, the house I have is sufficient for my needs.” By this time in the class we had discussed God’s role as Owner, Creator, and Provider, our role as stewards or managers, and the subject of debt from a biblical perspective. All it took was knowledge, for a person to begin to understand why God gives us resources in the form of money and possessions, and how they are a tool to continue to advance God’s work, as well as provide for our needs.

It is evident that lack of knowledge is what destroys people’s lives, it puts us in a position where there is no margin because our culture tells us that our riches here on earth is what provides our comfort. Jesus warned not to build riches on earth (Matthew 6:19-20) because this can become a stumbling block for the mission of the church and a stumbling block to our spiritual connection with Christ. Instead he asked us to build riches in heaven. When one asks how do we build treasures in heaven the answer comes (Matthew 19:16-21), go sell all that you have and give it to the poor. There are the materially poor and the spiritually poor, and God has called us to take care of both.

Lack of faith may place us in a similar position. God promises he will supply all of our needs repeatedly throughout the Bible, (Psalm 136:25; 145:15-16) and gave us examples of how he can do that (Deuteronomy 2:7, Matthew 14:15-21) yet somehow our faith is weak, but I believe it is weaker when we lack knowledge that God has made available to us.

It is important to note, that giving faithfully is more important than the amount, demonstrated by the parable of the talents registered in Matthew 25:14-30, and in the story of the widow in Mark 12:42-43. God is asking for faithfulness, and the questions to ask are, how do I become faithful? In what do I need to be faithful? These questions can only be answered by presenting to the members the beautiful knowledge that God left in His word, particularly to prevent the destruction of people, not only in their spiritual walk, but also in practical matters of life.

## The role of experience

We can provide all of this instruction to our members in a variety of ways and there are many tools available that help teach. Before teaching can be done, however, the people teaching must have experienced the teachings in their lives, this will allow the teacher’s faith and faithfulness to increase. The practical application of the Word becomes a powerful tool when teaching others. Otherwise, people will see it as an insincere approach to simply raise more money, rather than the radical change from our ways to God’s ways (Isaiah 55:8-9). It will be essential to have a number of teachers available that have studied the subject and have begun experiencing the changes, to achieve the greatest benefit for the church.

## Stewardship education

What methods can be used to effectively give people knowledge? I would suggest that a sermon series of three or four Sabbaths can be used to declare the importance of biblical financial principles, this will show the impact this subject has upon the church in matters of faith and in practical matters. The sermon series can be combined with studying the subject as a church for those three or four weeks either after the service, or even during Sabbath school period. I realize that this may change the format of the service for a few weeks, but considering the impact this can have on the lives of church members and the mission of the church, it could be a welcome disruption to the normal services.

As a follow-up, a small group Bible study for those that may want to search deeper into this subject will be essential, and fortunately there are plenty of materi-

als available for this. You will discover that it will be during the personal study time, whether is Sabbath school, or after church, and during the small group study, the greater impact will be felt. Individuals will be faced with God’s word on a subject that many are scared to approach, yet very necessary to receive God’s wisdom. Once people have received the instruction, they will make decisions. It is very powerful to witness the changed lives and the answered prayers, as people deal with decisions from the past that are affecting them today.

## Faith and faithfulness

I witnessed a married couple in our group that began to pray for ways to get out of debt that was oppressing the family, and before they knew it, they began to receive calls from people that were interested in buying the very same things that held them in financial bondage. If we make teaching this information part of our ongoing ministries, and make it a matter of prayer, I truly believe we will see faith and faithfulness increase in the members, as they see God providing for their needs as they provide for the material and spiritual needs of others.

Tools available that I have used are Crown Financial Ministries, a biblical based study on financial principles, and now the series produced by the Seventh-day Adventist church called *Faith and Finance* available in English and Spanish, which are well priced for people looking for instruction or for a church beginning this ministry.

I hope that churches incorporate teaching people about stewardship in all aspects, and that they take a special interest in the area of money and possessions, so that people’s lives can be restored to order, and they can continue to contribute not only with their time and talents, but also with the money and possessions God has placed in their care to continue to advance the Gospel.

## The Stewpot

**Gordon Botting**  
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Gordon Botting, DrPH, CHES, CFC is the financial educator and stewardship director for the Pacific Union Conference of Seventh-day Adventists. In this capacity, for the last seventeen years he has developed money management materials and regularly conducts financial workshops and seminars both statewide and nationally. A widely published author, Dr. Botting has developed a number of practical money management seminars. His most recent stewardship publication *Open the Windows*, was developed to assist local congregations with their year-round offering and donation programs. He was a contributor to a chapter on retirement finances in the book for seniors entitled *Prime Time Living* and numerous chapters in the NAD 2009 financial workbook, *Faith & Finances*. Also, Dr. Botting has written numerous practical money management articles for both *American* and *Australian* magazines. Dr. Botting—an avid gardener, enthusiastic reader, world traveler and family man—currently resides in Lincoln Hills, California, with his wife, Margaret. They have two married children and three granddaughters Savannah, Ivy and Addie.

What began fifteen years ago as a bulletin insert for the local churches of the Pacific Union Conference in the North American Division, today, is translated into Spanish and French with Portuguese and Korean being added next year. *The Stewpot* has become a global resource on stewardship for the local church.

Following is an interview with Dr. Gordon Botting, creator and editor of this helpful monthly stewardship bulletin.

**DS: How would you define stewardship?**

GB: Stewardship is much more than just about money and possessions, stewardship also extends into every aspect of our lifestyle. It really is all that comes under our management as resources, that is, our health, the environment, relationships, time, and spirituality.

**DS: What was the origin of *The Stewpot* and what goals did you have for this creative resource?**

GB: Fifteen years ago, when I was appointed stewardship director for the Pacific Union Conference, there were over 800 local churches in the union. I became aware that if I were to visit each church on Sabbath, it would take me over 15 years to accomplish this task. How could I bring stewardship education to the local church? The idea came to me of providing the local church with a monthly bulletin insert that would bring practical stewardship ideas to each church member.

First, I worked on a catchy title. The name of the bulletin is a combination of two ideas: “stew” is a derivative of stewardship and “pot” is a shorter form of potpourri, depicting a variety of ideas. Therefore, *The Stewpot* depicts a bulletin containing a potpourri of ideas on the topics of stewardship and also finances.

**DS: What review have you received from local church pastors on the benefits of *The Stewpot*?**

GB: On the whole, they are very appreciative to receive this monthly bulletin insert on stewardship.

I have to mention that on occasion we have had to clarify that we do forward *The Stewpot* to be printed as a church bulletin insert and not only as a resource for the pastor.

**DS: What feedback have you received from individual church members?**

GB: Speaking at camp meetings, I ask the question, “how many have read *The Stewpot*?” Always, there is at least fifty percent, of these they share with me that they have found the stewardship information extremely helpful, while others mention that they find it inspirational and look forward to receiving it every month. Others, have also mentioned that they have implemented the financial ideas given and that they have worked, and their financial picture has changed as a result. It is always very rewarding and a blessing to meet church members in whose lives stewardship education makes a difference.

I have an interesting story for you. A while back a conference president contacted me and commented that he did not like *The Stewpot* issue on the topic of vehicle maintenance. Three months later a car magazine contacted me asking permission to include this issue in their magazine!

**DS: That brings up the question, what other suggestions or ideas do you have as to how *The Stewpot* might be incorporated other than just as a local church bulletin insert?**



GB: There are many business people in the church who print it and provide it in their place of business. For example, there is a dentist, who makes it available in his waiting room. Another church member in the church distributes it at hospitals as well. It is also a great sharing tool to extend out to the community.

**DS:** *What topics can we look forward to this coming year?*

GB: Over the past 15 years, I have covered a wide spectrum of topics, from Wall Street to gambling, to the prosperity theology. This year, I did an issue for children and next year I intend to create an issue for teenagers as well. My goal every year is to make sure that I include at least one issue on the most serious challenge that we face in the U. S. and that is consumer debt. Therefore, I get out

Needless to say, the family lived through the consequences of financial difficulty. My parents subsequently separated as a result of the financial stress that this brought into the marriage. However, I must mention that my mother after the first major money crisis personally arranged with the town's creditors and paid back within a two-year period the outstanding debts that my father had incurred. Thus, modeling good money management to

her son. It is said that individuals react to their family history, for example, where a child grows up with alcoholism, they will choose to either drink or not drink at all.

In my case, I reacted and opted to become financially disciplined and debt free. It was with much sacrifice that my wife and I contributed to our children graduating from college, debt free. I am most blessed to have married a partner who is an excellent money manager.

Therefore, I feel strongly about what I write. As a child growing up, I experienced the outcomes

of financial difficulties in the home. I know today the significance and how important it is for couples to know how to communicate about finances with one another. It is very true that who you marry will make a difference in your finances and overall quality of life.

**DS:** *Thank you, Gordon, not only for the time that you have shared with the DS today, but also for your invaluable contribution of stewardship education for the local church worldwide!*

GB: Yes, in my family history my father experienced bankruptcy three times.

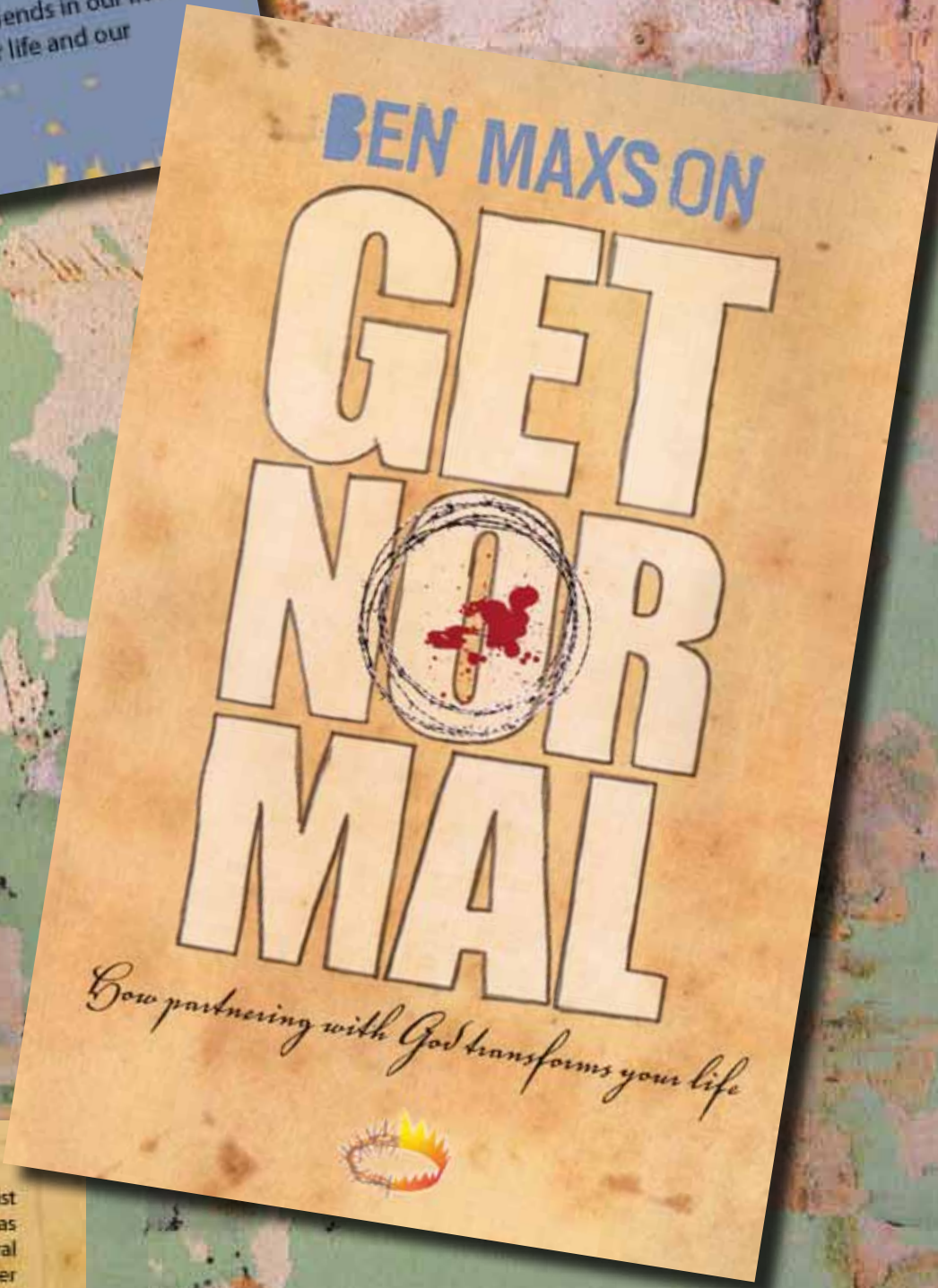




# What does "normal" look like?

Think back to how God created us in His image—  
that's normal.  
We were created to live as friends of God, partnering  
with Him as stewards of the world He had created—  
that's normal.  
We were designed to live life in partnership with God,  
like Enoch, Abraham, David and Paul—that's normal.  
God wants us to live as His partner-friends in our lives  
today in a way that will transform our life and our  
world—that's normal.

**GET NORMAL!**



Dr Ben Maxson is pastor of the Paradise Adventist Church in Paradise, California, USA. He has worked as a department director for stewardship at the General Conference and continues to be a regular speaker around the world on discipleship, stewardship and partnering with God.

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