

DYNAMIC Steward

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The Marketplace

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Volume 17 ■ Number 1

*Conducting
God's
Business*

DYNAMIC Steward



My all in response to God's all!

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inside ds

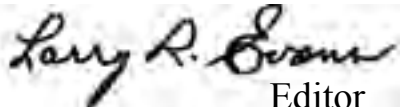
In this issue of the *Dynamic Steward*, we will take a look at what it is like to be a steward in the “marketplace.” For many today, the marketplace is where jobs are done and incomes are earned. It is the place where interactions by both colleagues and competitors do business. While this may all be true, it is a limiting perspective. Our authors will challenge this long-standing, conventional view of the marketplace.

We would suggest that for the Christian steward, vocation precedes occupation and vocation helps define why we even enter the marketplace in the first place. Vocation, or one’s sense of calling, is a critical foundational block for biblical stewardship. David Kinnaman, president of the Barna Group, defines vocation as “a clear-mental picture of our role as Christ-followers in the world, of what we were put on earth to do as individuals and as a community” (*You Lost Me*, p.207). Vocation for the Christian, then, must always begin with God and when that reality hits home we cannot refrain from giving our life *for* the world. Such a calling may not always bring financial rewards but it can make a difference in a world bent on self-gratification and ultimately self-destruction. As one author put it, “When the world is off centre, it takes a lever with a fulcrum outside of the world to move it. Christians, according to this approach, believe that the lever to move the world is a wooden cross” (R. Paul Stevens in *The Other Six Days*, p.232). With such a vocation, with such a perspective for bringing about hope and sometimes change, the biblical steward enters into the marketplace to be of service, to connect with the mission that God, Himself, entered centuries ago.

As you read each article in this issue and listen to the author speak to you, see if it helps define your own vocation as it relates to the marketplace. [Erika Puni](#) will show how the metaphors of salt and light illustrate how the Christian can make a real difference in the community. [Harold Lance](#), [Joe Kidder](#), [Dick Hanson](#), [Rikka Barbosa](#) and [Gary Dodge](#) all speak about important attributes of the steward who can make a difference wherever they live and regardless of their occupation. [Kevin Jackson](#) shares how one large business is impacting not only a city but a nation simply by caring for people’s health and well-being. A new feature in this issue, written by [Mario Niño](#), addresses the practical importance of systematic benevolence. In the end, I think you will conclude that stewardship in the marketplace is all about building relationships and not just about initiating new programs and making a profit.



Larry R. Evans
Associate Director,
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Editor



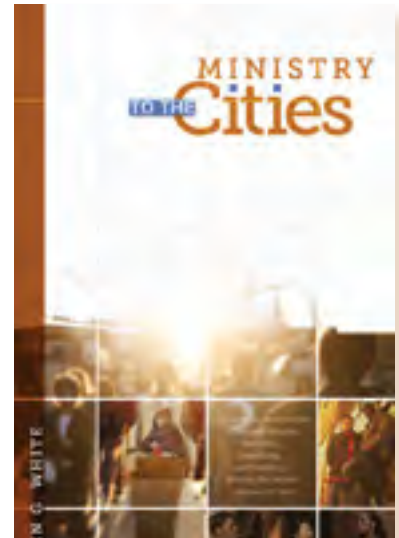
resources

Jesus' admonition to "go and make disciples of all nations" (Matt. 28:19, NIV) resonates in the hearts of those who love Him supremely. Every individual must be given the opportunity to choose between life and death.

This volume is a call to action—a plea for believers to work for their Savior by bringing the gospel to the millions of people in the cities of the world. Topics include the challenges of ministering in the city, strategies, methods, selecting and training workers, and lessons from Scripture. The work will require much effort, especially in our day and age. But Ellen G. White doesn't mince words: "Do not hover over the churches to repeat over and over again the same truths to the people, while the cities are left in ignorance and sin, unwarned and unlabored for" (*The Upward Look*, p. 274).

Ellen G. White (1827-1915) is considered the most widely translated American author. Her works have been published in more than 140 languages. Although her formal schooling ended at age 9, she wrote more than 100,000 pages. Guided by the Holy Spirit, she exalted Jesus and pointed to Scripture as the basis of her faith.

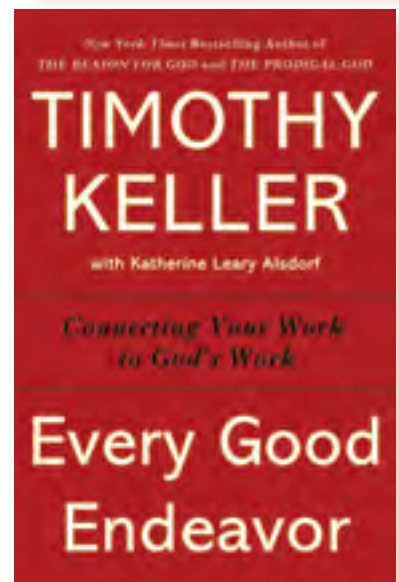
***Ministry to the Cities*, by E.G. White. Available at www.ReviewandHerald.com and other online stores.**



Timothy Keller, pastor of Redeemer Presbyterian Church in Manhattan and bestselling author of *The Reason for God*, has taught people of all ages on the subject of work and calling for more than twenty years. Now, with *Every Good Endeavor: Connecting Your Work to God's Work*, written with Katherine Leary Alsdorf, Keller shows how to find meaning and purpose for your work. Keller uses the Bible and a wide variety of other sources to illustrate how the Christian view of work—working to serve others, not ourselves—can provide the foundation for a balanced professional and personal life. He shows that faith in God is not mutually exclusive with a successful career in any field.

In *Every Good Endeavor*, readers will find insight for such important questions as: How do I choose a profession that fits my skills and has meaning? Can I stay true to my values and still advance in my field? How do I connect what I learn on Sunday morning with what I do the rest of the week? How do I make the difficult choices that must be made in the course of a successful career? With *Every Good Endeavor*, everyone, from students just entering the workforce to senior level executives, will gain wisdom on how to have a thriving professional and balanced personal life.

***Every Good Endeavor: Connecting Your Work to God's Work*, by Timothy Keller with Katherine Leary Alsdorf. www.timothykeller.com and www.faihandwork.org.**



Are you a marketplace Christian? Have you longed to do more for God in "real" ministry? Do you wonder how to fulfill your spiritual calling and lay up heavenly rewards, even though little of your time is devoted to church activities? In this paradigm-shattering book, businessman and Entrepreneur of the Year, Robert Fraser, writes to the 97 percent of Christians not called to full-time vocational ministry but called by God to the marketplace. In practical everyday language, Fraser shares insights from his experience running a 250-employee software company which experienced sustained revival and business success during his tenure as CEO.

In *Marketplace Christianity*, Fraser lays out a plan for: redeeming the marketplace; building anointed businesses; creating spiritual oases in the workplace; reclaiming our inheritance in the marketplace; the ten kingdom things business does. *Marketplace Christianity* is full of second-to-none teaching for anyone whose calling and ministry are in the marketplace. Fraser is Director of Joseph International, a ministry dedicated to restoring a vision for the marketplace.

***Marketplace Christianity*, by Robert Fraser. Available via the online store at www.josephinternational.org.**



The content or opinions expressed, implied or included in or with these resources are solely those of the authors and not those of the publishers of the Dynamic Steward. The publishers do however, advocate these resources on the basis of their rich contributions to the area of stewardship ministry, and assume that readers will apply their own critical evaluations as they make use of them.

Salt and Yeast for God's Kingdom



Erika F. Puni
Director,
GC Stewardship Ministries

Christ's mandate for His followers to make disciples (Matt. 28:18-20) is a call to us—the Church—to live out the Christian life “in” community, and never in isolation from the people of the world. This understanding of the gospel commission was clearly demonstrated in the lifestyle of the early Christian believers who were intentional in establishing good relationships with their neighbors and communities (Acts 2:47). These men and women understood the words of Jesus well when He said they needed to be “salt” and “yeast” in the world.

Salt of the Earth

"You are the salt of the earth. But if the salt loses its saltiness, how can it be made salty again? It is no longer good for anything, except to be thrown out and trampled underfoot" (Matt. 5:13, NIV). With this metaphor, Jesus masterfully highlighted the subtle but powerful effect of salt in everyday living and especially when used in food. I remember how, in my childhood, living in Samoa, we used salt to mask the sourness of unripe mangoes when we decided to eat them green.

Salt in those situations changed the taste of an unwanted sour mango to something delicious and now appealing for eating. The call by Christ for His immediate followers, the twelve disciples, to be “salt of the earth” was a challenge for them to be a force for good in the world. The call implied that following Him is not a passive, uneventful experience, but an intentional, active choice to live out the Christian life as a positive influence in human communities. It also implies that choosing to be a disciple of Christ means that we have something important to contribute, i.e. Jesus, and that we're willing to share Him with the world through our active engagement with others. This is stewardship in action.

Yeast of the Kingdom

“He told them still another parable: “The kingdom of heaven is like yeast that a woman took and mixed into about sixty pounds of flour until it worked all through the dough" (Matt. 13:33, NIV). On the surface, this parable of Jesus may look contradictory because of the imagery used—the yeast—which in other parts of the Bible is used as a symbol of sin and evil (Mk 8:5). But when taken in this context, which includes the parable of the mustard seed (Matt. 13:31,32), the message and meaning of the yeast, here, becomes clear. Like yeast in the dough, God's Kingdom brings about growth and change, and we know that this effect is the work of God Himself in us. This change does not take place in a vacuum, however. It happens through the lives of God's people in community with others. By living as faithful stewards and disciples in the marketplace of life, we become transforming agents of God's Kingdom. More importantly, when God acts and when God initiates change, His power can be felt and experienced even in the most secular human society.

Waiting with Dividends

In response to the questions asked by his disciples about the end of the world and His second coming (Matt. 24:3), Jesus told them the parable of the “talents” or money. While the primary message remains the same, i.e. that Jesus is coming again, there is also a secondary message and application with regards to financial stewardship in the marketplace. It suggests that it is okay for Christians to wisely and prudently apply their investment skills in the business sector of this world. It is alright to be out there in Wall Street, all the while also being the salt and yeast in the mix which may result in the changing of someone's life and move them towards Christ. The call to be a disciple of Jesus is a gospel mandate to be a faithful steward in any of life's vocations, and at all times and in all places; and that our hope and waiting for the return of the Owner must not be an excuse to disengage ourselves from the general populace and human society. In the broad view of Christian stewardship, waiting for Jesus' return means that we will be working faithfully for Him until He comes.

From the Director's Desk...

More than eight hundred registered administrative and local church leaders came together from three unions (East and West Indonesia Union Conferences, and Southeast Asia Union Mission) for two days of intense Stewardship and Trust Services training from September 26-30, 2012, in Manado, Indonesia. The theme for this tri-union event was "Reviving Stewardship and Transforming Stewards" with an emphasis on wholistic stewardship that results in transformed lives. The highlight of the convention was the joint Sabbath worship service and stewardship celebration with local churches and church institutions when the number of attendees swelled to over seven thousand.



Top left: SSD Stewardship Ministries Director, Wendell Mandolang, with GC Stewardship Ministries Director, Erika Puni. Right: Treasurer of the Southeast Asia Union Mission, Jannie Bekker.

In excess of five thousand participants came together for a special Sabbath of stewardship training. The event was co-sponsored by the local union and division in Manaus, Brazil, on November 03, 2012. In addition to the specific training by SAD Stewardship Ministries Director, Miguel Pinheiro, on how to use the Spirituality Seminar workbook that is promoted extensively around the division, ample time was also given to praise and prayer before GC Stewardship Director, Erika Puni, shared stewardship principles from the life and experience of Job during the worship hour. Stewardship education is an integral part of the discipling process in the church in South America.



Top right: (L-R): Pr. Olair Contesisi, Stewardship Ministries director of the Amazonas Roraima Conference in Manaus, Brazil; Pr. Miguel Pinheiro Costa, SAD Stewardship Ministries director and Pr. Jim Galvão Soares, Stewardship Ministries director, of the Noroeste Brasileira Union also in Manaus.

interview



Health and Wellness



Larry Evans interviews Kevin Jackson (Left). Kevin is Chief Executive Officer, Sanitarium Health & Wellbeing, Australia.

Kevin began his career working for international business consulting firm Ernst & Young, where he obtained experience in auditing, corporate advisory and business consulting. After joining Sanitarium in 1996, Kevin served in a number of senior roles. In his twelve years as Sanitarium CEO, Kevin has guided the organization to an annual turnover of more than A\$600 million, expanded international operations and investments and continues to lead a team of over 1400 employees. Kevin resides with his wife and their two daughters on the Central Coast of New South Wales, Australia, where he enjoys family life, the great outdoors, and participating in church life.

How and when did the Sanitarium Health & Wellbeing company begin?

It began about 115 years ago when a group of emigrants in 1898 moved from the Battle Creek Sanitarium to Melbourne, Australia. They soon discovered that importing foods from the Battle Creek Sanitarium and then selling them here in Australia was not economically feasible. After a short time they began manufacturing the products in Melbourne. That is also how the name Sanitarium came about. The root meaning of “sanitarium” actually means

“learning to stay well” and this is what was behind the recent name change from Sanitarium Health Food Company to Sanitarium Health and Wellbeing. It allows us to move into health and wellness services as well.

When it comes to branding, what do you want consumers to think when they hear or see the name “Sanitarium” and how successful have you been in achieving that?

We want to build the consumers’ confidence in the products that bear our name. When they pick up a product off the shelf we want them to know immediately that it is good for them and their family, and that it is part of a healthy lifestyle.

We have a very trusted brand in the Australia-New Zealand marketplace. On a volume basis, we produce more cereal in Australia and New Zealand than any other company, so we’re number one from that perspective. And we have the number one and two cereal brands, in both Australia and New Zealand—according to independent research. We are the most trusted health food provider in the region. The annual Sanitarium community report clearly says, “Sanitarium Foods provide more than just healthy products. They actually provide health education and programs to support one’s journey to health and well-being.” That, of course, relates to our mission and role as an organization. With our name change and our move to add wellness services under the Sanitarium brand as well, we now have 120 of our approximately 1400-strong group of employees focusing just on providing wellness services around Australia and New Zealand.

On your website you say that Sanitarium believes passionately in the potential of “everyone”—physically, mentally, and emotionally. That’s a big swath! How do you go about reaching a whole continent and more?

Well, I think it comes back to our whole philosophy that recognizes the God-given, infinite value of each individual. If we are true to our philosophy as an organization; if we are living out our mission to inspire and resource our community to experience happiness and health; if we’re true to the task of inspiring our community to live happy and healthy lives, then how we interact with them, and the products we develop, then the services we offer, must inherently reflect health and encouragement for them to take positive steps on their health journey. For more than 30 years we have been providing health and nutrition resources to the community free of charge.

You seem to have a high sense of “social responsibility.” How is that shown?

We do provide free breakfasts in low socio-economic areas in Australia and New Zealand. In Australia we partner with the Red Cross and in New Zealand with other food companies. I believe last year we provided, across both countries, around



1.5 million school breakfasts. This is a fantastic program. We receive feedback from local schools and local communities saying that behavior in class is better, academic performance has increased and even local crime rates are reduced, simply because those kids are getting a good start to the day.

Twelve months ago, the Health Food Department of the South Pacific Division bought the global rights for CHIP—Coronary Health Improvement Program. While keeping the acronym, we will be changing the name to Complete Health Improvement Program. This purchase came about as we searched for a community program that we could undertake which would have an impact on community health by addressing the problem of lifestyle diseases. Lifestyle medicine is a rapidly emerging field and one where Adventists should be at the forefront. If you look at the history of Adventists and our health message, you can see that we have led some very dramatic positive impacts on community health. Programs such as the CHIP program will allow us another opportunity to take the leading-edge again. So it is exciting!

What makes Sanitarium Health & Wellbeing different from its competitors?

Well, I think that the key differential is that we have an absolute focus on health. Most businesses, on the other hand, see their ultimate responsibility as only focusing on getting a return for their shareholders.

This raises an important question: “Is it possible to be a Christian when working in a competitive, secular business environment?”

Absolutely! Operating in a competitive environment doesn’t mean that you operate unethically. It doesn’t mean that you operate in a way to harm another organization. It does mean that you operate in a manner that is sustainable, efficient and effective. I don’t think operating consistently within our philosophy and operating profitably in a competitive environment are mutually exclusive. In fact, I believe that if focus is given to our philosophy and we are true to that, then profit will follow. Yes, you have to make good decisions in terms of investing for future growth. You have to ensure that you are continually challenging your cost base, looking at opportunities to improve your efficiency, looking at the effectiveness of your programs and the return on investment they are obtaining. It is essential to use good discipline in terms of the way we do that. If we do that in a manner consistent with our philosophical position, I am confident sustainable profits will follow.

Its one thing to have a brand with the community-at-large but how do you do this with 1400 employees when many are not members of the Adventist church?

Probably the most important thing we do is to ensure that our culture is aligned to the values of the Church and we recruit in a way that ensures that the culture is maintained. So we’re very upfront in our recruitment process about who we are and what we stand for. We offer a non-discriminatory work environment whilst maintaining our special character.

Do you orient your employees to the mission of Sanitarium?

Absolutely. Our vision statement says that “we inspire and resource our community to experience happy, healthy lives.” And our mission says “we share a message of health and hope with our community.” So what we do both externally and internally is important. It is a matter of being authentic or credible. If we don’t live this internally we can’t be transparent about who we are or what we do. It is important for us to ensure that our culture and ethos are reflected appropriately through all our workplaces.

Do you find it to be a disadvantage as a business by honoring the Sabbath?

No. I think overall, people see this as an advantage. Certainly there is some commercial disadvantage from choosing to close factories for one day a week in terms of operating efficiencies and capacities. However, we believe that by adhering to the concept of rest that we actually get increased productivity from our staff. We have a very low staff turnover and a high engagement level in our mission and vision.

As the CEO of a successful business in a very competitive marketplace, tell us what role stewardship plays?

From a spiritual perspective, personal stewardship is important. I think we should constantly challenge ourselves by looking at our resources, talents and skills and ask how we are using them and what benefit they can bring to the broader church organization and the local community. We have been given talents to use and to develop for service. From a stewardship perspective, we must continually challenge ourselves on how effectively we are using the talents that have been gifted to us for service. Are we unselfishly doing our best to further the work of God through the use of those talents?

Our value comes from God and God alone. Some see their whole value as being found in their job, what they own or with whom they associate but when we see our real value being found in God it becomes transformational. It gives us freedom to be the person God intended us to be. In other words, my value comes from God and stands independent of my achievements or others views of me and that is what we try to reflect.



Seeing What God Sees



S. Joseph Kidder

Dr. Kidder is Professor of Christian Ministry at Andrews University Seventh-day Adventist Theological Seminary.

He is a well recognized authority in the area of leadership and church growth. He has invested his life in the equipping and training of pastors and the laity. He has written many articles and books on the subject of discipleship, worship, spiritual growth, leadership and church growth.

Dr. Kidder has been teaching at the Seventh-day Adventist Theological Seminary for the last ten years.

Prior to that, he had over 20 years of successful pastoral work. He has helped many people come to the Lord and grow in their spiritual walk.

Dr. Kidder was born in Nineveh, Iraq. He converted to the Adventist faith and later immigrated to the United States.



When I was a pastor, I felt very strongly that everywhere a person goes, lives or works can be considered a place for ministry. I made it a point in my own personal ministry to get involved in people's everyday lives and to visit them at their homes and work, challenging them to live a life of ministry. This didn't mean that they had to become a pastor, but living a life of ministry through their personal careers was important.

One day when I was visiting my church members, I went to see Owen. Owen was a physician who owned his own clinic and had two other doctors who worked for him. I asked him to show me his clinic and tell me about the things that go on over there. After about 45 minutes of visiting, I asked him if we could dedicate the place to the glory of God. He agreed. After the prayer, I said, "Owen you are a Christian physician. God has called you to minister to people's needs spiritually as well as their physical needs. Other doctors deal with people's health only, but you also can deal with their eternal salvation. I challenge you to pray for your patients, minister to them, share your faith with them and if possible invite them to church or a Bible study or any other function you deem appropriate." Owen looked shocked and stated that he had been a Christian all his life and was the son of a pastor and had never thought about it that way before.

When I saw how Owen reacted, I realized that this is often something that people don't understand or realize that they can do. He later shared exciting stories with me on his interactions with his patients and how he got to pray with them, talk about God's power to heal, bring them to church with him and more. He had begun to see his work in a different light. It not only became the stability he needed for his family financially, or a degree, or a title; but he had a deeper purpose involved in his every day work. The change was obvious to the people around him and he became a minister to people's needs on more than one level.

God has called every physician, nurse, janitor, teacher, businessman, engineer and person to be His ambassador in their lives. God doesn't say that the workplace is off limits to ministry. On the contrary, God challenges His believers to reach beyond the bounds of the titles of our profession, to minister wherever we are.

Dare to be a Daniel

Daniel in the Bible is a great example of living ones ministry. He worked hard and did a good job, but the story focuses more on the reaction of his co-workers. We read in Daniel 4:3, "How great are His signs, how mighty His wonders, His kingdom is an eternal kingdom, His dominion endures from generation to generation." This is what King Nebuchadnezzar was saying about his understanding of Daniel's God. One must remember that Nebuchadnezzar was a Babylonian with many gods. Due to the fact that Daniel 'lived and breathed' his relationship with God on a second-by-second basis, people reacted to him and saw God in him through all he did. By doing this, Daniel had a tendency to leave people in awe of God.

Do It for the Glory of God

1 Corinthians 10:31 says, "So whatever you eat or drink or whatever you do, do it all for the glory of God." This is a verse that reminds us that we are called to live for God in everything that we do. This is not limited to our community outreach hours that we do every month or the hours we put in at church. God calls us to consistently do all things for His glory. When looking at this, we realized that



our work is no different. It doesn't need to be a verbal explanation of why we do what we do, or a scripture quoting competition, but rather a presence that radiates the love of God that is in us. Whatever field we go into, or whatever field we have been in, work is not only a place for receiving a paycheck but also for living out the love that God has blessed us with. Philippians 1:27 says, "In whatever happens, conduct ourselves in a manner worthy of the gospel of Christ." The gospel is alive and it seems that there should be a joy that goes with understanding what Christ has done for us, and this should be something we desire naturally to share.

Seeing People through God's Eyes

Once an individual realizes that their life is a ministry in whatever they do, their perspective changes. We are then challenged to see people through the eyes of our Father in Heaven. This then begs the question, what do we see when we view the world around us? What do we see when we observe people who come to our place of work? Are we concerned about business and profit or are we concerned about the lives of people? Do we see people who are in need of a Savior?

Some years ago, I was talking to the elders of a conference about workplace evangelism. In the evening, we had some time for testimonies. One of the elders stood up and said, "I am a very successful businessman. I own a big car dealership all over my state. But today for the first time I asked myself the question, 'What is the difference between me and any other successful businessmen? I want a fair profit and so do they. I want to treat my employees fairly and so do they. I want to treat my customers well and so do they. I want to get new customers and so do they. Today I discovered that the difference is that I need to be concerned first and foremost about their eternal salvation. I want God to change my perspective and so that I'll think of them as candidates for the kingdom of God rather than just customers and employees. I need to pray for them, minister to them and find creative ways to share Jesus with them. My preoccupation should be people and their salvation, not business or profit. I need to see them as Jesus sees them, as His children. He died for them because He is so much in love with them."

Let Your Light Shine

So how do we invest our life into this? When we have invested our lives in another; learning their hurts, sorrowing in their sorrows, feeling their inadequacies

as our own, then we are able to meet people where they are. Only when we've experienced the tug of war of life with them to the point where we call them by name and offer them comfort, then witnessing is possible. As Christians we are challenged to be different. We are called to let our light shine among others (Matt. 5:16). Ministry is not limited to a person who gets a paycheck for it, but rather it is a command for all believers to live out.

Sensitivity to the Holy Spirit

Nothing we do will be of lasting effect unless it is bathed in and empowered by the Holy Spirit of God. We will not be able to live such lives before our fellow workers and neighbors that they will see God and glorify Him, without an intense sensitivity to the Spirit's leading. Our workplace lifestyle should demonstrate our passion to reach people, a desire to do good, respect for all, and an appropriate fear of and reverence for God. Investing in a day-to-day, long-term passion for developing a positive, Spirit-led, Christ-centered life, will ultimately have the best impact in the sphere of our personal workplace.

The God-Centered Business



Dick Hansen

Pastor Hansen has served the Adventist church since 1979 as a pastor, evangelist, departmental leader, fund raiser, consultant, prayer leader, pastoral trainer and in many other capacities.

He is a much requested seminar speaker specializing in the area of stewardship, personal budgeting, church fund-raising, prayer and Bible study.

He is considered one of the premier speakers on stewardship, prayer and related topics. He has shared his messages of relational Christian stewardship all over the United States, Canada and overseas.

Pr. Hansen holds a Bachelor of Arts in Theology (Minor–Biblical Languages) and a Master of Public Health.

Currently, he is President of Corex LLC of Clackamas, Oregon (www.corexllc.com), following a dream to use a business venture to fund charitable giving and provide media resources and more to the cause of Christ.

He and his wife, Carol, have one daughter and two grandchildren.



The words in Philippians 2:5 (NKJV), “Let this mind be in you which was also in Christ Jesus,” should permeate the heart of every business person and any discussion about Christ in the marketplace must consider what it means to do business like Jesus would.

To start on this journey of understanding we must first ask, what is stewardship? There are numerous definitions and many tend to confuse the real issues. A good working definition of stewardship is: “The art, study, practice and experience of God-centered living for the sole purpose of character development in preparation for Heaven.”

So that means that every minute of every day, “24/7 and 365,” our lives should reflect Christ living within us. Every decision, every choice, every action will be under the “umbrella” of His influence in our lives. This is not something that comes naturally but it is the single purpose of the stewardship gift. If we want to know how to truly live for Christ all we need to do is study biblical stewardship.

“Character is power. The silent witness of a true, unselfish, godly life carries an almost irresistible influence. By revealing in our own life the character of Christ we co-operate with Him in the work of saving souls. It is only by revealing in our life His character that we can co-operate with Him. And the wider the sphere of our influence, the more good we may do. When those who profess to serve God follow Christ's example, practicing the principles of the law in their daily life; when every act bears witness that they love God supremely and their neighbor as themselves, then will the church have power to move the world” (*Christ's Object Lessons*, p. 340).

Stewardship is often connected to finances, fund-raising, and tithes and offerings. But stewardship is not a synonym for money; it is vastly greater than the money question and of greater importance than most people think. In fact, I've come to understand and teach that stewardship is the most important aspect of the Christian's life. It specifies and defines what a relationship with Christ is like. Without it every spiritual discipline is worthless and meaningless. It is foundational to living life on this earth and will be the model for life in eternity.

Consider Daniel, a government employee, who had climbed to a very high level of leadership in the kingdom of Babylon. Daniel knew that his life was centered on God and that he had been placed in his position by God's providential leading. Think about Daniel and his friends and how they were true to their values in the face of not only losing their jobs but even their lives. They also exhibited incredible integrity in all of their dealings.

“Of Daniel we learn that in all his business transactions, when subjected to the closest scrutiny, not one fault or error could be found. He was a sample of what every businessman may be. His history shows what may be accomplished by one who consecrates the strength of brain and bone and muscle, of heart and life, to the service of God” (*Christ's Object Lessons*, p. 350).

Therefore, as men and women enter into the marketplace in business for themselves or working for others, they will literally reflect the character of Christ in their dealings. Business is a place of great influence and a place where great good for the Kingdom can be accomplished.

Some people think that the defining moment in stewardship is when the offering plate is passed around. This is a very narrow view of stewardship. The defining moment is not a moment at all; it is an attitude that permeates every conscious moment. Stewardship is not just a part of the Christian's life; it is the Christian's life!

Further reading: Ellen G. White. *Christ's Object Lessons*, Chapter 25, *Talents*.

The Origin of Systematic Benevolence

One of the most important decisions of the growing Adventist church was taken in 1859. The Three Angels' Message, the truth about the sanctuary and the observance of the seventh-day Sabbath constituted a teaching different from what other Protestant churches were preaching. In 1857, the economic crisis had also affected the income of Adventist believers. Despite this, the desire to know more about the teachings of God caused members to ask for pastoral help. The few pastors that did exist focused their efforts on the weekends since the remainder of the week was spent providing sustenance for their own families. In reality, the congregations received only one or two visits a month. It was then that a commission, presided over by J. N. Andrews, met in Battle Creek, Michigan. It presented its report to the church on January 29, 1859. At this time, the practice of "systematic benevolence" was recommended. This important and historic action took place more than one hundred and fifty years ago.

The question before us is this: "What were their actual findings and what did they recommend?" The other Protestant churches highlighted the study of the New Testament because they believed the books of the Old Testament indicated more of a Jewish economy in contrast to a Christian church that had a fresh, new and different message. Thus, the Adventist pioneers also initially concentrated on the New Testament, specifically on what the Apostle Paul had recommended to the churches located in the Roman province of Galatia and to the church in Corinth. He said, "Now about the collection for God's people: Do what I told the Galatian churches to do. On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come, no collection will have to be made" (1 Cor. 16:1,2 NIV). The pioneers discovered several significant principles in these texts:

1. *They noticed that Paul indicated a principle of regularity ("the first day of every week").* Why the first day of the week? At that time (57 C.E.), the governing power was Imperial Rome. Its pagan religion recognized Sunday as the day of the sun—an important day for their religion and for commerce.
2. *In the text, they noticed that the apostle also indicated the principle of participation ("each one of you").* Even though some received a greater income and others received less, every one had the opportunity to feel part of the church and part of the mission.
3. *The third principle they noticed was that of foresight and the need to plan ahead ("set aside a sum of money").* The decision to give to the Lord was not to be made at the last minute, as the offering was being collected. It was something that had to be considered at home and set aside according to the dictates of their hearts.
4. *The fourth was the principle of proportion ("in keeping with his income").* It was not expected that everyone give the same amount because they did not all receive the same. It was logical that those who received more were in a better position to be able to contribute more. It was not fair to require the poor to give the same amount as those who had more resources.
5. *The fifth was the principle of promotion.* Behind this concept lies the question of how frequently and how intensely promotion should be done. In comparison with Bible study and the preaching of the Word, how much time should be dedicated to promotion? The apostle was clear in his recommendation: The service should be dedicated principally to worship and spiritual development. Thus, the apostle indicates, "When I come no collection will have to be made" (1 Cor. 16:1,2 NIV).



Today, more than one hundred and fifty years after that historic decision of the early Adventist church (1859), we see a world church that is able to use modern means of communication to proclaim the Three Angel's Message to every nation, tribe and people twenty-four hours a day, seven days a week. Those principles that were discovered by the Adventist pioneers are still valid, practical and applicable in our day. The church today must be careful to preserve, not only its historical inheritance of Bible study and the proclamation of the message, but also the practice of these vital principles of systematic benevolence.

Among other administrative and leadership positions, at the time he was elected to his current position in 2010, Elder Niño had been a stewardship director for a total of thirty-four years in the Inter-American Division, at the Colombia Union Conference, the Colombia-Venezuela Union, and the West Venezuela Mission. Elder Niño holds a BA in Theology and a Master of Science in Public Health. He has a passion for stewardship and provides leadership training in financial planning for the Seventh-day Adventist congregation. He and his wife, Raquel, have three children and 3 grandchildren.

Mario Niño
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commitment

Marketplace Christians: What Do They Look Like?



Harold J. Lance

Harold J Lance has been an Adventist church member since 1944 and is presently member at Linnwood congregation in Spokane, Washington, USA. He attended Lynwood Academy and Pacific Union College in California, USA. He also holds BS and JD degrees from Willamette University College of Law in Salem Oregon. He was a Special Agent in the US Army Counter Intelligence Corp from 1955-1957 and has been a member of the Oregon State Bar and Californian Bar Association from 1955 to the present; a Fellow of the American College of Trial Lawyers from 1987 to the present. Trial Lawyer in the Firm of Vinnedge Lance and Glenn Ontario CA from 1957 to 1989; a member of Adventist-Laymen's Services International (ASI) from 1975 to the present. He has been President of ASI for 6 years and is currently serving as President of ASI Missions Inc. He served as member of the GC and NAD Conference Committees; the Loma Linda University Medical Center; and the Pacific Press Publishing Association Board of Directors; He was the President of Outpost Centers Inc. (OCI) from 1989-1998—a lay ministry member organization of ASI.

Conventional wisdom is that we go to church on weekends and the rest of the time is ours to make a living; be entertained; take care of home duties and have fun. Does that reflect the committed Christian—someone who believes that Jesus' promised return is imminent? Does it reflect the self-employed, the professional, the manufacturer, the shop owner—those who make their living in the marketplace, but believe that His call, "Go ye," includes them? Let us explore what Christians in the marketplace look like. Are they any different from their marketplace competitors?

Should excellence be the standard of the Christian entrepreneur or professional? Scripture provides a standard of excellence in the life of Daniel, where even his enemies could find no fault in him or how he did his work (Daniel 6:2-5). Whatever we do, we are called to do all to the glory of God. Just getting by, getting on to the next project, deal, client or patient, will not work for the committed Christian. A Christian knows that his work product, whatever its quality, will be a reflection of himself. As such, others will evaluate both his faith and Jesus. To just "get by," to meet merely the marketplace competitive standard is a poor reflection of faith. Following Daniel's example, the marketplace Christian will be the "best mechanic in town," a store owner known for fair dealing and quality products or services at a reasonable price; or the most caring physician, dentist, accountant, manufacturer or lawyer in the community. This person will always listen, always care beyond the immediate task. They will be people who merit a referral or whose products are reliable, durable and backed by the resources of the company. To use a clichéd phrase, the actions of such a person will reflect the answer to the question, "What would Jesus do?"

The Christian in the marketplace is respectful of his customers', clients' or patients' time. He keeps regular hours, does not overbook and has adequate staff available to care for the people or projects that make it possible for him to pay his bills. Regularly causing people to wait far beyond their appointment time reflects poor planning and a selfish misuse of the customer's time. We know that emergencies can preempt good planning, but the Christian professional knows that and factors it in when scheduling appointments. His staff is trained to courteously explain the reason for the delay and assure clients that they will be helped as soon as possible. The Christian entrepreneur also has knowledgeable staff members who are courteous and anxious to assist customers with their concerns.

A Christian in the marketplace is consistent in his personal habits and lifestyle choices—they're not for show, but intentional because he lives a principled life. Early in my law career, I was acquainted with a well-established colleague. We attended the same church, our children went to the same Christian school, often we appeared in the same courts and were members of the same professional Lawyers' Bar Associations. We shared a common circle of lawyer friends and judges. In social gatherings, it was common practice to find alcohol available. At one Bar Association picnic, my lawyer friend joined in with the beer drinking. A non-Christian friend noticed and asked, "I thought you Adventists didn't drink beer?" My friend replied, "I'm just fudging a little." His "fudging" took its toll on the reputation of the church and on those whose lives of consistency were tarnished. A Christian is aware that non-Christians are quick to notice inconsistency in the moral lives of believers. As a result, they think less, not just of the offender, but of all those who espouse the same beliefs.

Does the marketplace Christian spend his money differently from his worldly colleagues? Does it matter? Should it? Will there be any difference between how a Christian and non-Christian of the same economic status uses their money? Whose business or practice is it? After meeting tax obligations, it's quite easy for the secularist to reason, I earned it, or at least I have it, and what I want to do with "my" money is no one else's' business. Their use of money can reveal a person's priorities for power, dissipation, display, greed, whim, indulgence or entertainment, limited only by imagination and resources. *Our choices reveal our character.* Even in the secular world, we see commendable examples of wealthy persons who have spent fortunes on libraries, public parks, medical care and research, starvation/disaster relief, education, and other worthwhile causes that have relieved much suffering. Unfortunately, this seems to be the exception, not the rule.

The Christian who accepts Scripture as truth in his worldview will march to an entirely different drummer. He knows the Scriptures and Jesus himself had much to say about the poor, the rich, money, and how money should be used. A committed Christian will have a caring concern about others. Jesus reminded that we should love our neighbor as ourselves (Mat. 22:38, 39, quoting Lev.19:18). But Christian stewardship goes back almost to the beginning of time when Cain, confronted about his brother Abel, responded to God Himself, "Am I my brother's keeper?" Scripture reveals stories of the wealthy and powerful, many beloved of the Lord: Abraham and Lot, Joseph, Moses, Boaz, David and Solomon, Daniel, Nebuchadnezzar, Nicodemus, Joseph of Arimathea. In fact, God Himself directly prospered some of these (Gen. 39:3, 23). He wants all of His people to prosper in all things, both physical and spiritual (3 Jn 2, Ps. 1:1-3). *The key difference that separates the secularist from the Christian is the concept of stewardship.* The secularist sees his prosperity as resulting from his own skill, intelligence, fortuity, or just plain luck. Whatever its source, what he has is his own, to do with as he pleases. By contrast, the Christian sees God's hand in all that happens, and asks the question, "What shall I render to the Lord for all His benefits toward me" (Ps. 116:12). Even if gifted with great skill or talent, he recognizes that these, too, come from the Lord. He is then a steward of those resources and will ask the question: "What does God, as Owner, want me to do with what He's given me to manage?" God's answer is not obscure.

In one of Jesus' early sermons, he dealt with the dilemma of how man should weigh the priorities between spirituality and "things." In His Sermon on the Mount, Jesus clearly admonishes, "Seek first the kingdom of God and His righteousness, and all these things shall be added to you" (Mat. 6:33). The Christian knows that the only safe treasure "bank" is in heaven, not on earth. No one can move his investments to another world. We cannot carry anything out of this world when life is over. We will go like we came—with nothing (1Tim. 6:7).

Christians who see themselves primarily as God's stewards will be content with what God has supplied (1 Tim. 6:8) and happily support His Church. They will look for opportunities to help those in need and will be quick to defend against injustices (Ps. 82:13; Isa. 58:6-14). They will shun ostentatious display knowing that our Lord Jesus was rich, but became poor for our sakes so that through His poverty, we might become rich in his grace, (2 Cor. 8:9).

Perhaps the real question is not, "What do Christians in the marketplace look like?" but rather,

"Who do they look like?"



A Christian in a Competitive World



Rikka Barbosa

Rikka is an 18-year old writer and pianist who lives in New Zealand. She is the eldest of her siblings and enjoys spending her time reading, blogging and composing music. She currently awaits a position in the medical field as she looks forward to changing the world.



To get away from a bear, we don't have to be the fastest runner in the world; we just have to be faster than the guy behind us. This is taken as truth by many. They say we should be one step ahead; recognize our strengths, know our opponents weaknesses and use that to our advantage. Why? Because it's a competitive world. Win or be beaten. We find ourselves competing for the boss' attention, that pay raise, our parents' approval, or even winning someone's heart. Whether we realize it or not, we always seem to be engaged in a contest.

It is probably less so on a Sabbath morning when things are relaxed and restful, but when Monday morning arrives, it's survival of the fittest. We get out of bed, dress for battle, and fight because only the strong survive. The question is, can we live like Christians in a competitive world? The simple answer to this question is "Yes." How then can we be both Christian and competitive in business, school or society? What in fact makes a "Christian businessman", "Christian classmate", or a "Christian athlete?"

"Do you not know that in a race all the runners run, but only one gets the prize? Run in such a way as to get the prize. Everyone who competes in the games goes into strict training. They do it to get a crown that will not last, but we do it to get a crown that will last forever" (1 Cor. 9:24-25, *NIV*).

Fixating our eyes solely on an earthly prize or on winning for now, will mean that we will do anything to achieve it. It is not necessarily wrong to 'win' or be 'a winner' as long as we always make certain that our heart and our desires are in line with God's will. There is only one path to this though—a personal relationship with Christ. By putting everything into our running to receive an eternal prize, we are able to live and compete as Christians. So if using our talents and gifts to the best of our abilities is what determines if we can compete or not, then what is it that makes a competitor "Christian?"

"Finally, brothers and sisters, whatever is true, whatever is noble, whatever is right, whatever is pure, whatever is lovely, whatever is admirable – if anything is excellent or praiseworthy – think about such things. Whatever you have learned or received or heard from me, or seen in me – put it into practice. And the God of peace will be with you" (Phil. 4:8-9).

Being skilled is only the beginning quality for a Christian competitor. A true Christian competitor aims to be like Jesus Christ. The verse in Philippians tells us to put into practice whatever is true, noble, right, pure, lovely, admirable, excellent and praiseworthy. In other words, we should live a life of integrity. As followers of God, we need to wholly commit to what we believe in—to "walk the talk."

We have reached moral soundness when we don't compromise our beliefs in anything we wish to gain; when we are able to retain the 'wholeness' of who we are no matter what we are going through. It's when we can look at ourself in the mirror and say that we are proud of what we have done, how we have done it and what we have become – no matter what others may think. It's when we can have an audience with God, and truly know that we have 'let His will be done'. Who better to look up to than the man who had a mission and never strayed away from it? Jesus Christ is our example.

Maybe our colleague got the promotion, and our friend plays the piano better. Don't fret. We should put heart and soul into what we are doing and always prioritize our Saviour. It may be difficult to put God first when we're surrounded by others whose values and beliefs are different from ours, but, seek first His kingdom and His righteousness, and all these things will be given to you as well (Matt. 6:33).

Now run! Run in a way as to get the prize that will last forever.

Personal Christian Business Attributes

The marketplace is a competitive environment that provides opportunity for all, Christian and non-Christian, to compete for market share. This environment requires participants to exercise attention to detail, a global perspective and organizational stewardship. The business person today is a hybrid of these important requirements. A successful business person today has a higher demand than just the profitability of the business. The commitment to profitability, though essential, also demands from the business a responsibility to the environment, employees, and the community.

Do attention to detail, a global perspective, environmental issues, employee fairness, giving back to the community and organizational stewardship outline the expectations of a Christian business person? What attributes come to mind that will assist a Christian business person toward accomplishing all that is expected? Employee attributes can and will contribute to operating successfully in a competitive market environment.

The Exhibit G below identified fifteen (15) attributes that contribute to a successful employee. The comparison below identified participants in the same business industry, however, one group in church employment the other in a non-church environment.



Gary Dodge
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EXHIBIT G					
PRIORITIZING EMPLOYEE ATTRIBUTES					
EXHIBIT A	EXHIBIT B	EXHIBIT C	EXHIBIT D		SUBMITTED EMPLOYMENT ATTRIBUTES REQUESTING PRIORITIZING
ALL SURVEYED	NON CHURCH	CHURCH	PASTORS		
10	9	10	10	1	Demonstrates Good Personal Appearance
9	10	9	9	2	Willingness to Attend Education/Training
11	8	11	11	3	Demonstrates Good Critical Thinking
3	11	3	6	4	Demonstrates Ability to Use Change for Professional Growth
6	3	6	8	5	Demonstrates Ability to see an Obstacle as a Challenge Rather Than a Problem
1	6	1	14	6	Participates as a Team Player
14	5	14	1	7	Demonstrates Ability to Adapt to Changing Economic Situations
5	2	8	3	8	Exhibits Self Starter Abilities
8	7	15	15	9	Demonstrates Accountability/Integrity
2	14	12	12	10	Trustworthy, Dependable and Honors Commitments
4	15	7	4	11	Exercises Good Listening Skills
7	13	4	7	12	Willingness to Respect Authority
13	12	13	13	13	Willingness to Share What You Know
15	4	5	5	14	Demonstrates Commonsense
12	1	2	2	15	Demonstrates a Balanced Attitude to Work and Home Life

The consensus seems to be that a Christian business person will model Christian stewardship! The surveyed group identifies this person as one who demonstrates accountability, integrity, trustworthiness, dependability and honors commitments.

What is stewardship for a Seventh-day Adventist? “Stewardship is a fundamental doctrine for a Seventh-day Adventist Christian, based in the belief that God, at creation, established the first humans as the caretakers of the world, and that this responsibility has passed to all progeny of that original couple.”¹ The successful business person is a hybrid, and embodies the management concept of being a steward. A steward does more than just manage—though that is an integral part of stewardship. I believe a steward goes beyond the bottom line and encompasses attention to detail, a global perspective, environmental issues, employee fairness, giving back to the community and organizational stewardship. It was Peter Drucker who defined Christian Stewardship, though it was not his intention, with the following statement that has been a guiding concept for me and one which I want to share with you: “Management is doing things right, Leadership is doing the right thing.”²

1. Douglas Christian Larsen: eHow Contributor, at http://www.ehow.com/facts_5895456_stewardship-seventh_day-adventist_.html.

2. Peter Drucker: *Essential Drucker: Management, the Individual and Society* at <http://www.goodreads.com/work/quotes/6859293-essential-drucker-the>.

Quotes for Marketplace Christians

“I simply argue that the cross be raised again at the centre of the market place as well as on the steeple of the church. I am recovering the claim that Jesus was not crucified in a cathedral between two candles, but on a cross between two thieves; on the town garbage heap, at a crossroad so cosmopolitan that they had to write his title in Hebrew and in Latin and in Greek ... at the kind of place where cynics talk smut, and thieves curse, and soldiers gamble. Because that is where he died. And that is what he died about. And that is where churchmen should be and what churchmen should be about” (George MacLeod in *The Other Six Days: Vocation, Work, and Ministry In Biblical Perspective* by R. Paul Stevens, p. 163).

“Our firm decision is to work from this focused center: One man died for everyone. That puts everyone in the same boat. He included everyone in his death so that everyone could also be included in his life, a resurrection life, a far better life than people ever lived on their own.

“Because of this decision we don't evaluate people by what they have or how they look. We looked at the Messiah that way once and got it all wrong, as you know. We certainly don't look at him that way anymore. Now we look inside, and what we see is that anyone united with the Messiah gets a fresh start, is created new” (2 Cor. 5:14-17, *Message*).