

DYNAMIC Steward

living • submitting • abiding • giving

January-March, 2014

Stewards of God's Generosity

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**More than
Enough!**

DYNAMIC Steward



My all in response to God's all!

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EDITOR'S NOTE: The articles in this publication have been revised slightly or updated to conform to the intended audience and nature of the *Dynamic Steward*. Unless otherwise stated, the New International Version of the Bible is used.

inside ds

A newspaper once asked the question, "What's wrong with the world?" To which the respected author, G. K. Chesterton, responded: "Dear Sirs: I am. Sincerely Yours, G. K. Chesterton." It is easy to place the blame elsewhere but if the gospel teaches us anything, it teaches us that we are all part of the problem. The good news is that God's generosity exceeds any evil that resides in our human nature. Such an awareness is the very premise of the gospel; it is the first step towards a journey of lasting hope and peace. The prerequisite for receiving the grace of God is to know that we need it. From this simple starting point, our worldview drastically changes. The way we see God will impact the way we see others and ourselves. The consequences are enormous for us and for the world around us.



Larry R. Evans
Associate Director,
GC Stewardship Ministries

Generosity begins with God, not with us. Our generosity, whether it be with time, talent or treasure, is first made possible because of God's generosity. It was clearly seen in the sacrifice of Jesus. How ironic! Out of His poverty we are provided with opportunities to be rich with our own generosity. The danger, of course, lies in the temptation to assume that it is we who are generous. We must remember that generosity is not so much a virtuous act on our part, but rather a virtuous response for what God has done and is doing.

True biblical generosity is built around one very important principle: The belief that God is our provider! Trust in God is vital and is at the heart of the Christian experience. It is Christ's love and sacrifice that gives to us a status that money and fame cannot. Trust is not blind. It is built on belief and grows through experience. Trust is not automatic but it is essential. The Pharisees got it wrong. They did good as an attempt to shape circumstances and ultimately control God. In so doing, they robbed themselves of experiencing the generosity God wished to pour through them.

In this issue of the *Dynamic Steward*, you will be introduced to many different facets of generosity. The cover picture reflects key principles of God's generosity. The industrious activity of the bees comes in response to what God has produced, not in order to persuade God to provide. The result is amazing. Honey!

I am reminded of an insight by Oswald Chambers: "His purpose is not the development of a man—His purpose is to make a man exactly like Himself, and the characteristic of the Son of God is self-expenditure. If we believe in Jesus, it is not what we gain but what He pours through us that counts. It is not that God

makes us beautifully rounded grapes, but that He squeezes the sweetness out of us. Spiritually, we cannot measure our life by success, but only by what God pours through us, and we cannot measure that at all" (*My Utmost for His Highest*, p.181).



Larry R. Evans

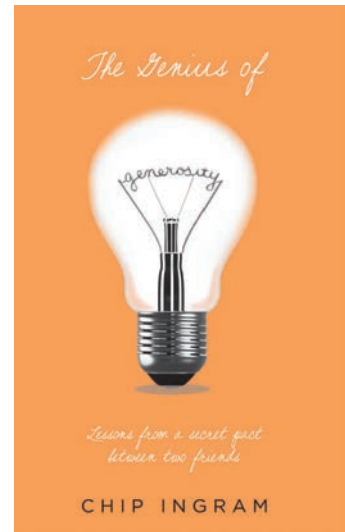
Editor

resources

The latest resource provided by Generous Church is *The Genius of Generosity*. One key to intimacy with God is generosity. It's so simple, it's genius. Generous living is attractive to an unbelieving world, especially in turbulent economic times. With church and family budgets stretched, how do you spur on generosity in your church? *The Genius of Generosity* provides new, inexpensive tools to help you teach stewardship and generosity.

Chip Ingram is Senior Pastor of Venture Christian Church in Los Gatos, California, USA, and President of Living on the Edge, a teaching and discipleship ministry that provides practical help for everyday believers. He has a unique ability to communicate truth and winsomely challenge people to live out their faith. He has served as a pastor for more than 25 years and as president of Walk Thru the Bible. The author of 12 books, Chip reaches more than a million people each week on radio and television worldwide. Chip and his wife, Theresa, have four adult children and six grandchildren.

The Genius of Generosity, Lessons from a Secret Pact Between Friends, by Chip Ingram. The Generous Church, www.generouschurch.com.

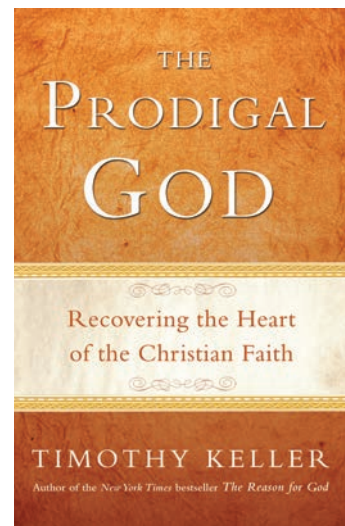


Taking his trademark intellectual approach to understanding Christianity, Timothy Keller, in *The Prodigal God*, uncovers the essential message of Jesus, locked inside his most familiar parable. Within that parable, Jesus reveals God's prodigal (meaning 'recklessly extravagant,' or 'having spent all') grace toward both the irreligious and the moralistic. This book will challenge both the devout and skeptics to see Christianity in a whole new way.

Timothy Keller is the founding pastor of Redeemer Presbyterian Church in Manhattan. He is also Chairman of Redeemer City to City, which starts new churches in New York and other cities, and publishes books and resources for faith in an urban culture. Dr. Keller's books, including *The Prodigal God*, have sold over 1 million copies and been translated into 15 languages.

Christianity Today has said, "Fifty years from now, if evangelical Christians are widely known for their love of cities, their commitment to mercy and justice, and their love of their neighbors, Tim Keller will be remembered as a pioneer of the new urban Christians."

The Prodigal God, by Tim Keller. www.timothykeller.com.

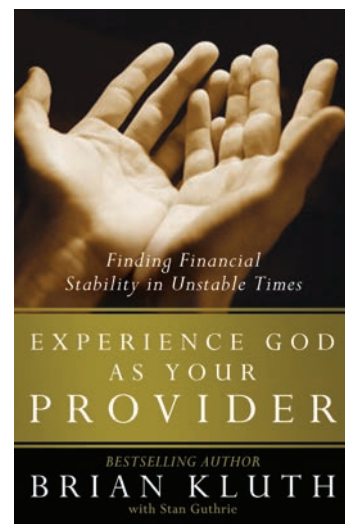


As the world's financial foundations and people's finances continue to be shaken, bestselling author and pastor, Brian Kluth, in *Experiencing God as Your Provider: Finding Financial Stability in Unstable Times*, helps people rediscover that God is their true Provider. He convincingly shows readers that God is BIGGER than news headlines, stock markets and job markets.

This inspirational book will change the way you think about God, money, work and provisions. From cover to cover it is filled with personal true stories of God's provisions and many biblical financial principles that will give you hope, help, and encouragement for your finances and future.

Great for personal use or small groups/classes, this book also has helpful companion materials: CD/Mp3 files with five hours of audio teaching and a two-sided bookmark.

Experiencing God as Your Provider: Finding Financial Stability in Unstable Times, by Brian Kluth, with Stan Guthrie. www.godisyourprovider.com.



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.

concept

Generosity—God's Grace in Us



Erika F. Puni
Director,
GC Stewardship Ministries

Mark Zuckerberg, the founder of Facebook, and his wife Priscilla Chan, gave a donation of US\$970 million last year to the Silicon Valley Foundation, a charity that manages and distributes charitable funds. According to CNNMoney (Melanie Hicken, February 10, 2014), this gift made the couple the top US philanthropists for 2013. Their giving outstripped Bill and Melinda Gates who gave their foundation slightly over US\$181.3 million last year. The *Chronicle of Philanthropy* also reported that Zuckerberg and his wife were the youngest donors on the *The Chronicle's* list, which has a median age of 72. Why are these people so generous? “The Chronicle credits last year’s improving economy and booming stock market for the surge in donations” (Hicken, Febury 10). In short, these billionaires have wealth and they gave of their riches.

A “nice lady” according to USA Today (Melanie Eversley, February 4, 2014) walked into the Boone County Restaurant in Caledonia, Illinois, and tipped three waitresses US\$5,000 each. Amay Sabani, 25, Sarah Sckinger, 23, and Amber Kariolich,

were organizing silverware and talking about student loans and their dreams of finishing school when their diner and benefactor asked for their names and started writing the checks. Sabani, apparently tried to return her check when she saw the amount, but the generous lady refused to take it back. “I want you to take these to help with school and everything else in life. God sent me here to help you.” If we take the woman’s words at face value, she gave in response to God’s prompting. As such, she was an example of God’s grace in humankind.

There’s another story to tell about generosity, but this time it’s from the Bible (2 Corinthians 8). This is the testimony of the Macedonian churches. They were extremely poor, but they demonstrated the riches of God’s grace in their lives through their extraordinary giving. I would like to highlight three important observations about this group of Christian believers, and their giving.

Poor but Generous

In writing to the Christians at Corinth, the Apostle Paul compliments the “rich generosity” of the Macedonian Christians. Unlike the Christians at Corinth, who were rich, the Macedonians were very poor (2 Corinthians 8:2). However, their spirit and practice of giving were exemplary. For this reason, Paul wanted to use this level of generosity to encourage and challenge the Corinthians to give according to their means and blessings also (2 Corinthians 8:11). “For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own. . .” (2 Corinthians 8:3, NIV).

Giving to the Needy

The specific issue that Paul addresses in this Bible passage is the collection of money for the needy believers in Jerusalem. Now, it is important to note that this was a ministry started by the Corinthians, but they had not finished it. “Last year you were the first not only to give but also to have the desire to do so. Now finish the work, so that your eager willingness to do it may be matched by your completion of it, according to your means” (2 Corinthians 8:10, 11). In the larger picture of Christian ministry, this is the mission to which God has called His Church—to help the poor and to provide for people in need. Jesus underscores this calling with the parable of the sheep and the goats at the end of time (Matthew 25: 31-46). The point of the parable is simple: When we do good to others, we are, in fact, doing it to Jesus. What makes the Macedonian Christians stand out in Paul’s letter? It was the fact that they wanted to be part of God’s mission, despite their extreme poverty.

Giving One’s Life, First, to God

The example of generous giving by the Macedonian churches begs the question: “What motivated them to give of their all?” The answer, I believe, is wrapped up in their understanding and experience of the grace of God in Christ (2 Corinthians 8:1). They had a personal relationship with Jesus; they had tasted the goodness of God; and this grace—flowing freely within them—manifested itself in their willingness, and commitment, to give of themselves, first, to the Lord (2 Corinthians 8:5). In essence, their acts of generosity were an expression of the grace of God in their lives. The giving of their monetary gifts was an extension of their giving to the Lord. Because they gave themselves, first, to God, there was no limit to what God could do through them. Stewardship, for them, had become a way of life—a life of continuous and generous giving to the Lord.

From the Director's Desk...

At the invitation of the Southern Asia-Pacific Division and the East Indonesia Union Conference, Pastors Mario Niño and Erika Puni from GC Stewardship Ministries, together with their division counterparts, Pastors Happy Sibilang (new division-director) and Wendell Mandolang (previous division-director) attended and supported the West Papua Stewardship Convention at Nabire from October 23-26, 2013. A key feature of the event was the organized march through the township from the airport to the convention center which marked the start of the event, and a public statement about presence and witness of the Adventist Church in the community.



In 2010 the former Antilles Union Mission was reorganized into two new entities—the Venezuela-Antilles Union Mission with its headquarters in Barquisimeto and the East Venezuela Union Mission with its headquarters in Maracay. At the invitation of the leadership of these union missions, an invitation was given to GC Stewardship Ministries and their counterparts in the Inter-American Division to provide stewardship training for their pastors from September 5-12, 2013. Pastors Larry Evans and Erika Puni from the GC joined Javier Mejia from the IAD for these two leadership assignments.



interview

The Transforming Power of Generosity



Brian Kluth, with Mary Ellen Kluth, interviewed by Larry R. Evans.

Pr. Brian Kluth is a popular speaker and the bestselling author of:

- *The www.GenerousLife.org 30 & 40 Day devotionals,*
- *The www.GodIsYourProvider.com book/CD/bookmark, and*
- *The www.LegacyOrganizer.com manual.*

His generosity stories are heard on Christian radio stations nationwide in the USA.

His 40 Day online eDevotional is available for FREE at www.GiveWithJoy.org.

LRE: *How did you develop such a personal interest in stewardship?*

BK: Growing up I was not a generous person. I was “a taker” more than I was “a giver.” My life was really transformed when I came to know Christ at the age of 21. I began to study to see what the Bible says about finances and generosity. I learned that the way I had been approaching life, and money, was not God’s way. This led me to move from operating according to worldly financial principles, to a practice of living by God’s.

LRE: *Was there an event in your life that caused you to make that change?*

BK: Yes! The day came when I had a very little pay check and a big pile of bills. I sensed God prompting me with a big question: “Would I honor Him with what I had?” What I had wasn’t enough! It was a “God moment” that pressed home the question: “Brian, will you trust Me with your finances?” I had to make the choice. Would I trust God by writing out the check to God first? I felt prompted to give a tenth, and did. That started a journey that’s never stopped. Everything changed when I had the understanding that God is the Owner and I’m the manager. It changed everything.

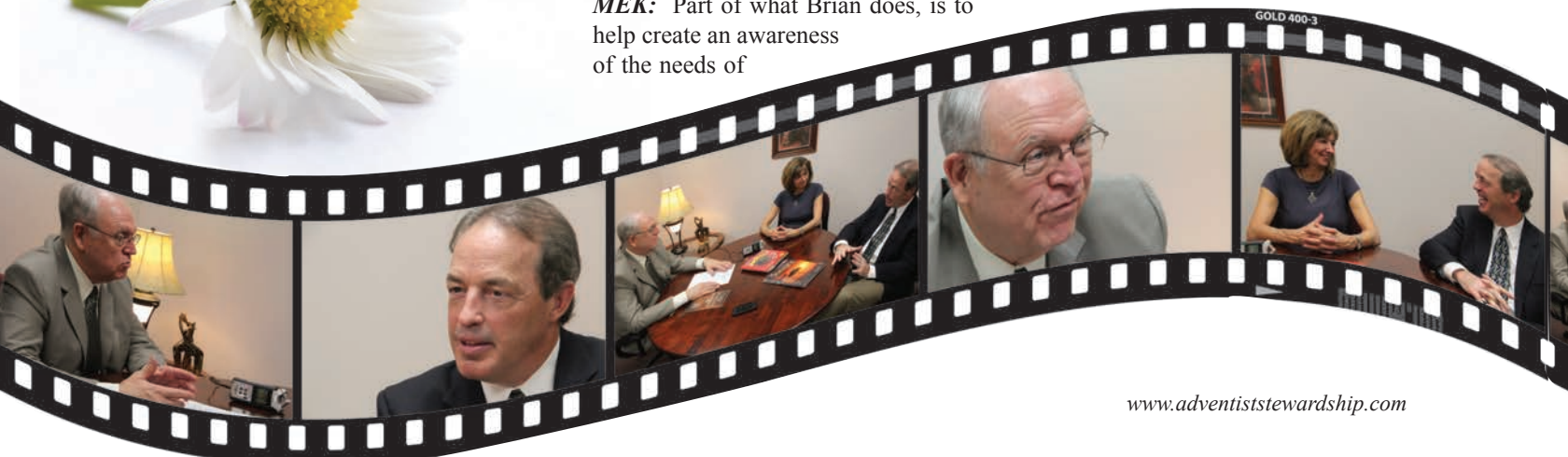
LRE: *What makes a person a generous steward?*

BK: For me, it has been about learning how to be an intentional giver and to operate in faith more than fear. Often people don’t give because they’re afraid. In reality, they feel that “If I give, I’ll have less.” I truly believe that “generosity is God’s crazy mathematics”—if we give, and honor God, we’ll have more contentment, more wisdom, more guidance from Him, than if we don’t give. So for me, giving is the highest financial priority I have. There is nothing higher—not a mortgage, not a car, not a credit card payment. My highest priority is to honor God with whatever He gives me. Living this out has sometimes been challenging, but I’ve done it without regrets. Ultimately we become generous because of God’s generosity towards us, as especially seen in the gift of His Son.

LRE: *So you are saying that our generosity should come in response to the generosity God has already shown, and not in order to get Him to be generous with us?*

BK: I believe there’s a heretical teaching out there that says, “We give to get.” The Bible teaches we are to give from what we have—from what God has already given us. Another phrase I like to use is, “We don’t give to get a blessing; we give to be a blessing.” When we are intentionally generous because of what God has given us, or entrusted to us, then we become ‘Jesus—with skin on’ in the life of someone else.

MEK: Part of what Brian does, is to help create an awareness of the needs of



interview

others, and then how we can use the different gifts God has given us, to meet those needs.

One of my operating principles is to discover what gifts one does have. This would include one's income, other financial blessings, but also our assets, skills, abilities, hobbies, interests, life-experiences and our relationships. Once we understand what it is that God has entrusted to us, we can then use that for the kingdom of God.

LRE: *You wrote the book, **Seven Keys to Open-Handed Living in a Tight-Fisted World, at the time the Giving Pledge was in the news. Are they related?***

BK: The Giving Pledge is something Warren Buffet and Bill Gates started to encourage billionaires to give away half of their wealth during their lifetime. When I saw that, I thought, "Giving and generosity is not just for the wealthy. It's for every person on the planet." So what I tried to do was to identify the key aspects of living a generous life, regardless of where in the world one might live. I identified seven "S's" so that anyone on the planet could say, "I want to make a God-honoring generosity pledge."

LRE: *What are those seven "S's"?*

BK: They are quite simple. **First**, submit 100% of yourself, who you are, and all you have, or ever will have, to the Lord. **Second**, study the Scriptures on finances and generosity. There are lots of verses to choose from since there are 2,350 verses on that subject. **Third**, see what blessings God has provided, whether they be money, assets, time, ability, skills, possessions—whatever God has given you. **Next**, set aside resources to give. This is where you have a plan to separate what you "live-on" from what you "give-on." In addition to our personal checking and saving accounts, we have a 'giving account.' We give a tenth of our main income to our main ministry. But we have other financial blessings that come into our lives, so that's the fund from which we give further offerings. God blesses us in so many ways, so our giving fund constantly has money in it to give. We give to missions, we give to people in need, we give secretly sometimes and support different projects. It comes out of our "Count Your Blessings" giving fund." The **fifth** "S" is systematic giving. There are ministries that God calls you to faithfully support, so give to your local church and missions systematically. It's about regular, faithful giving. The **sixth** "S" is spontaneous giving. This is different from systematic giving. This is for what the Bible refers to as special offerings. For example, in the Old Testament when Moses built the tabernacle, the people gave special offerings. And that's spontaneous giving. That's where God just moves in your heart, and when He does, you might not even be able to see how it's going to work out, but you just know that God has prompted you. It might be to give a bag of groceries to somebody, or money to someone else. We don't worry about tax deductions. The Bible says that if you give to the poor, you lend to the Lord, and He will repay. So a far better promise than a tax deduction, is God's promise to repay what you gave. And the **last** "S" is to simplify our lives so we can give even more. Once we understand that generosity is a very joy-filled life, and that you can be a true blessing, it can get very exciting.

We can simplify our lifestyle or set our lifestyle at less than we make,

and say, "God, I'm going to live on..." whatever the number is, \$20,000, \$50,000, or \$75,000, or whatever, and tell God, "I'll give the rest." It's just one way of becoming a more generous person.

LRE: *This sounds so 'counter-culture' to the lifestyle all around us.*

I explain it this way. When I first started giving, I had debt I couldn't pay. I had more month than I had money. I wasn't a giver. I couldn't see how I could give. But what I discovered was that when I began to give, when I said, "OK, God, this is what You've given me. I'm going to give from what I have, I'm going to trust You with my finances and future," something happened inside of me. I use this phrase: "When you're a pauper and you give, you'll feel like a prince. But if you're a prince and you don't give, you'll feel like a pauper." There's something about being a generous person, that, even when I had debts I couldn't pay, there was something inside of me that changed. I began to truly walk with God—more intimately—through the act of giving, and through acts of generosity.

LRE: *What have you learned from all the years in which you have taught others about being generous.*

I tell people, "There's no exemption in Scripture when it comes to giving. God calls every single person, rich and poor, and in between, to be financially generous with whatever they have."



Million-Dollar Advice



Ben Rae

Pr. Benjamin Rea is a church planter as well as the stewardship and prayer ministry director in the South New Zealand Conference of the South Pacific Division where he has been ministering for the past 9 years. He is currently working towards a masters in leadership and management. He is married to Jessica and has two daughters, Amelia, 4, Hannah, 2 and a third daughter due on March 15th.

Not long ago I began a research project on stewardship. I was convinced that we often think too small. It was during this time that I met an older gentleman who never thought small and certainly not when it came to his stewardship of the blessings God provided. I knew for a fact that he was very generous. In that one year he would give one million dollars.

I shared with him my “giving” journey and asked for some advice. I wanted to know how we could become more generous as faithful stewards. I wanted to learn how we could better manage saving, investing and giving. What he shared has been life changing.

After speaking with him, my wife and I attended two seminars that opened our eyes regarding our stewardship journey. The first was a Christian seminar that dealt with creating financial wealth. The presenter explained the importance of

budgeting, investing and how to get ahead, financially. He also considered the Bible’s teaching on money showing that, while money can be a trap, (Matt. 13:22) it is not the root of all evil. It is the love (idolizing) of money that is the problem, (1 Tim. 6:10). But the learning didn’t stop there.

Permitting God to Bless

I learned that wealth can be a blessing that God gives (Ps. 112:1-5), and the blessing doesn’t by-pass hard work (Pr 14:23), discipline (Pr. 6:6-8), fearing God (Pr. 3:9-18), or being generous (Lk. 6:38). Financial blessings are critical for building churches, hospitals and schools. They can be a blessing when helping those who are not as fortunate (Eph. 4:28). With these insights in mind, my wife and I started to budget and save. We laid our plans to be generous and saw the blessings of God everywhere. We anticipated that His blessings would continue and even multiply.

Faith and Generosity

At a second seminar, the presenters, a pastor and his wife, shared their astounding testimony of faith-filled giving. I had heard of wealthy people giving large sums of money to help God’s work but I had not heard of people with our more modest kind of income giving large gifts. Their example was a real encouragement.

Until meeting this couple I had thought we were generous, but their testimony inspired and challenged us to trust God’s word and consider new levels of giving. My wife and I started taking new steps of faith with giving. It was the inspiration from this pastoral couple and their stewardship experience that led us to begin our search for those who loved to give. It was then that I met the older gentleman whom I have referred to as the ‘million dollar giver.’

Two Kinds of Stewards

He shared with me how he came to the place where he was able to give away a million dollars in one year. Although he is a millionaire now, he had started giving generously as a young man when he had very little. He proceeded to share with me two pieces of biblical financial advice he has followed for years. He attributed his wealth to a large degree to these **two principles—principles that I call “the million-dollar advice.”**

The first principle is to count every cent (keep a disciplined budget).

The second principle is to be a generous giver (don’t be limited to 10%).

He said that he and his wife decided to do this when they started with nothing. They allocated a tiny “spending money” budget for themselves, stuck to their budget and were determined to give much more. He shared how in those days he kept a tally of their budget in a notebook. Today he keeps that as a memento, symbolizing the foundation of discipline that God gave him. That simple practice was foundational for their financial success.

He answered my question on balance: “Should I give now, or invest now so I can give more later?” His response: **“While its important to invest, you’ve got to be generous now.** Giving is to be done in the present, and not some time off into the future when you think you can afford it. Remember, giving comes with a blessing.” Why short-change the additional blessings God wants to pour out “for,” and “through,” us?”

He told me, “I don’t believe God will make everyone rich. However, following both of these principles opens the door for Him to bless even more if that should be His desire. Diligence and generosity on his part provided the channel by which God enabled him to give an offering of over \$1,000,000 in a single year.

The million-dollar giver left me with some wonderful advice to think about. **I’m sure there is a large group of people who are diligent with their finances in obedience to God (Pr 17:23-27; Gal 5:22,23), but they give very little.** They are following one of God’s vital stewardship principles, valuing every cent of God’s resources but they will not realize the full blessing of God if they stop there. They are missing God’s purposes and blessings that are connected to generosity.

It seems that there is also another large group—those who are generous givers but who don’t budget! These are those who love to be generous, who willingly give financially and no doubt please God by sharing His blessings with others (2 Cor 9:6-14), but when it comes to the diligence, responsibility, and self-control of budgeting, they are sorely lacking. They may not even feel that this is something that God is serious about. As a result they make no serious effort to budget, avoid debt, invest and certainly do not “count every cent.”

Some, in an effort to stay free of the love of money, give generously and actually abandon thinking about money as much as possible. They trust God to bail them out of their financial crises. By neglecting careful financial management, they end-up wasting God’s financial resources and do not give the Holy Spirit opportunity to grow the fruit of self-control. They seldom reach higher levels of financial authority, even if God is blessing them for the generosity they show. It seems clear that God’s desire is to find stewards who are both generous and responsible and who have an attitude of “live-to-give” and yet, who are very careful with every cent.

Efficiency and Generosity

The ‘million-dollar giver’s testimony sounds like the parable of the talents (Matt. 25:14-30). God gives us a limited amount of financial power (and other resources) to see how it is handled. When He finds those who prove themselves generous and diligent, He says, ‘Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!’ (Matt. 25:21,22)

We know that money is one way but not the only way for us to show generosity. Nevertheless, it is one of His gifts. As you’ve considered the million dollar advice, **how has the Holy Spirit been speaking to you?** Now is the best time to invite Him to do a new work in you!



perspective

Reckless Grace



Bill Johnsson

William G. Johnsson, Ph.D. is a minister of the Seventh-day Adventist Church. A native of Australia, he has served as a missionary in India, seminary professor, writer, editor, and international public speaker. Previously he served as editor of the Adventist Review and Adventist World magazines, and as the assistant to the world church president for interfaith relations. He currently serves as an adjunct professor at Loma Linda University.

Who would you say is the meanest person in the Bible?

What about the most generous? (Apart from Jesus, that is. He wins hands down!)

For sheer stinginess, ‘Mr. Fool’ is hard to beat. He was very rich, but he was very mean. He could only think of getting, not giving; of acquiring, not sharing.

How he came to be named ‘Fool,’ I cannot imagine, but it fit him to a ‘T.’ Of course, I’m referring to the



wealthy property owner who had a thousand goats and three thousand sheep, whom people knew as Nabal. That name means ‘fool,’ as his wife, Abigail—beautiful and anything but a fool—pointed out. You can read the story in 1 Samuel 25.

When we meet Nabal, David is on the run, pursued with deadly intent by mad King Saul. David and his men keep moving on, always just ahead of Saul. They come to Carmel in the Desert of Maon, Nabal’s country. Although the rich man’s flocks are tempting to the hungry band, David forbids his men to touch a single animal.

Sheep-shearing time comes around, and with it the customary party when the work is done. David sends ten of his men to wish Nabal health and long life, tactfully suggesting that the rich man share a little of his bounties with them.

But ‘Mr. Fool’ replies in verses 10-11, “Who is David? . . . Why should I take my bread and water, and the meat I have slaughtered for my shearers and give it to one coming from who knows where?” Fool indeed!

When David hears of it, he is livid—he will put an end to Nabal and his meanness. But Abigail saves the day. She learns of her husband’s ungracious behavior, quickly prepares a lavish gift, and rides out to meet David. Her apologies for Nabal’s stinginess cool David’s anger.

Meanwhile, unaware of the disaster averted, Nabal parties on until dead-drunk. In the morning Abigail tells him about the events of the previous evening. Nabal suffers a fatal heart attack, and to cut a long story short, Abigail becomes David’s wife.

Nabal, wealthy but mean, demonstrates that those who can most afford to be generous, too often, are not. Conversely, those who least can afford to be generous, often are.

This brings us to ‘Mrs. Reckless,’ the person who is my choice, after Jesus, for the most generous character in the Bible. We don’t know her name. Probably no one knew her name that day in the Temple, as she inconspicuously sidled up to the box where the rich people, with great show, were casting their gifts. She didn’t want anyone to see her, to note her paltry offering of two leptas (Mark 13:42), amounting to less than a penny today.

Someone did see, however. This was His evaluation: “I tell you the truth, she has put more into the treasury than all the others” (verse 43).

Think of this woman. She is powerless, the weakest of the weak: a woman in a man’s society, a widow; and, after making the gift, penniless.

She is reckless. She possesses two leptas the smallest of coins. If she is calculating, “businesslike,” she will give just one lepton and keep the other one.

But she gives both. And in doing so, she acts like God.

God, the heavenly Giver, doesn’t just give. He comes to us with His arms full of good things, with gifts “pressed down and running over” (Luke 6:38).

This is grace, and it is reckless. It takes a chance on high-risk characters like me. It doesn’t count the cost. It gives lavishly—recklessly!

How do I give? Figuring out the deduction on my tax return? Figuring if I can “afford” it? Thinking how generous I am?

Or do I give recklessly, as a steward of God’s reckless generosity to me!

in practice

Beyond Measure!

When I think of how good God has been to me, I shudder because I could not even have imagined the possibility of a life like this.

I remember, as a little girl, saving my lunch money to give extra for Sabbath School offering. I liked the way it made me feel when I helped. I was following my parents' example. They loved to help wherever it was needed. When family members or neighbors needed help with their children, or they did not have enough food, they came to live with us. Our home was their home. That was just the way things were. My family was very poor. Dad drove unlicensed taxi cabs (called robot cars) and mom did laundry for foreign missionaries. **My parents never owned a home and the rent could not always be paid, so we moved often. But the one constant in our lives was that both my parents loved Jesus and were totally dependent on Him.**

As a youth, I went through college and completed a rigorous full-time nursing program while also working full time. I paid my own tuition because I made more money than my parents. Through it all, I had no doubt that God carried me.

As an adult, I thought I knew how good God was to me because of all the miracles He had performed in my life, but I had no idea what He had planned for me.

Leviticus 27:30 "Every tithe of the land, whether of the seed of the land or of the fruit of the trees, is the LORD'S; it is holy to the Lord."

In 1986, I opened my first pediatric home care agency. At the time, I had no business acumen—just an idea that I could do anything with God's help. I returned my tithe only when I thought I had extra money. The Lord still blessed me tremendously. One Sabbath, a visiting pastor challenged us to double our usual tithe, and see how God would provide. I took the challenge. The following week I received a check from a client who had not paid in almost a year. Before long, we received yet another larger check. Needless to say, I was convinced.

In 1994, I realized our business was in trouble. My friends and family were praying and as I stood crying in my office, thinking we would have to close because of the millions of outstanding dollars owed to us, the phone rang. The caller said she wanted to take me to lunch because she was going to buy my company. I was told companies are normally sold for 3 to 5 times the net income. Based on what was owed to us, that would be three million dollars. I told her the selling price and was shocked when she accepted. Caught off guard, I told her I had to check with someone before making a decision. I had to check with Jesus.

At home, my husband and I got on our knees. We wanted an Adventist owner who shared our beliefs. God clearly said, "No, sell to this woman for three million." The new owners bought the company and hired me to run it. I was paid well and the company was very successful.

After five years, however, in line with God's timing, a turn of events found me the owner of the business and running the operation once again, albeit under a new company name. God's ways are unbelievable.

Tithing is no longer an option for me. The money is God's even before I return it. He uses what is left, to do more than I could ever think of doing with 100 percent. During our five year absence from pediatric home care, my husband and I opened several senior assisted living homes. Today we use the income from one of those homes for our philanthropic activities. And I am still the owner and



Lois Peters

Lois Peters, RN, graduated from Atlantic Union College in 1975. She and her husband Leroy have spent their lives making a difference in the lives of the young people they come in contact with around the world. Lois and Leroy have three children and four grandchildren. "My Jesus," is her Mantra.

president of the very business God told me to sell all those years ago.

Very recently, I offered a giving faith-challenge to my couples' group, sat back, and marvelled at the way God can never be out-given. Sometimes the Lord just 'shows off' on us. He makes it look like we had something to do with our successes, when in reality "it's all Him." He is just "God like that."

In Genesis 12:1-3, God says, "I will bless you...and in you all the families of the earth shall be blessed."



commitment

In the Business of Giving



Milton Afonso

This tribute to Dr. Milton Afonso, businessman and exemplary benefactor of the work of the Lord, from Brazil, was written by Pastor Elmir Santos, the Stewardship Ministries Director for the Southeast Brazil Union Conference, and author of several books, including: A Rich Man; My First Hour; Second Tenth; Victory; You Can Get There, and The Parable of Wealth.

that dream become a reality, he spent most of the little money he received on lottery tickets. What was left of the money was spent on alcohol.

One day, the "winning ticket" for Jose Afonso was an invitation to attend a series of religious lectures. When Milton's mother saw the invitation she took her young son, and together they attended an evangelistic meeting. It was at this time that he was introduced to the message of hope and became a Seventh-day Adventist.

In 1971, at age 43, Milton Afonso was no longer a poor boy but neither was he a rich man. He and his wife lived conscientiously and raised their children with dignity. He owned his own home, a car and other assets, which were administrated with frugality. At that time Milton gathered all he had and ventured into a market that he thought was promising. He founded Golden Cross International Medical Health Care, which began with only five employees. From 1973 until 1985, the company became the leader in the industry in Brazil and in all of South America.

Milton, however, did not want to be "just" a businessman. He wanted to be like "an angel" in people's lives, and he would find different ways of doing that. One way was, to keep a special team in his hospitals who, for no charge, would give special attention to the emotional health of the patients. With such daily care, patients and their families heard the gospel of love and hope. Many times, through the social-welfare services provided by the hospital, Golden Cross, again at no charge, also attended to the needs of thousands of desperate people who could never have afforded even one appointment.

Perhaps because of his own impoverished childhood, Milton cared a lot about orphaned children. He built, and invested in, shelters and specials schools for orphans and abandoned children. He not only provided a safe haven for them, such as a roof over their heads, clothes to wear and food to eat, but he also sought to ensure an environment which would help them to enjoy their childhood with dignity and have access to education.

Today Milton Afonso confesses that when he was a college student, he was particularly touched by the plight of orphans. His own difficult childhood experiences were not forgotten. He knew that education could transform the

Milton Afonso was born into a very humble home on December 12, 1921. Even as a child he was committed to helping with the family finances. After school, he would leave his home, barefoot, to sell candy. This introduction to commercial and marketing experiences was key to his becoming an efficient salesman. Later he would become good at selling books which would help pay for his studies and ultimately change his destiny.

His father, José Afonso, had dreamed of being rich. In his attempt to have even a remote chance of seeing



commitment

reality of a marginalized child into one who could have true dignity and his or her needs met. This is what drew him to so many children and young people. He had the great desire to give them a reason to have hope, and at the same time, an opportunity to grow.

Over 70,000 under-served youth have received financial support for their education owing to his generosity. There was a time when Dr. Afonso donated over two and a half million dollars each month to fund the studies of seven thousand students. These were students who, otherwise, would never have had the opportunity to do a degree course and experience the joy of achieving their educational dreams. The impact of these good-hearted acts of generosity is impossible to measure, but lives have been changed for now and for eternity.

It is the love of God, flowing through Dr. Afonso, that has helped a charity organization with a car here, donated a wheelchair for a needy person there, funded a poor student's studies, built a house for an elderly lady and paid for medical treatment for the disadvantaged. It is God's love that has prompted him to finance the editing of a book to be published, a journal to be produced, a DVD with spiritual messages to be developed and to fund a TV series. Each donation is given for the purpose of helping others. It is his desire to be a true 'angel' of love. It's as though generosity has always been his main business.

In 1992, with the conviction to share God's message of love and salvation, he began putting together a worldwide television network that has the potential of sharing the message to the world. To accomplish this dream he provided the finances for the use of a 20 mega-hertz satellite band for ten years. Expensive, yes, but with belief in the message and faith in God's generosity it became clear that it was the right thing to do. The blessing of God upon the financial growth of his company has enabled him to do this. After all, this was a project that would help bring hope to thousands, if not millions! Furthermore, Milton also donated property for the purpose of establishing the accompanying television studio complex. The complex would, of course, need new television and radio equipment and that too was provided. God, through His generosity to Milton, and then Milton's generosity to the Church, has helped provide the new television and radio network in South

America. *Novo Tempo*, meaning "New Time," was born.

Today, despite his age, Dr. Afonso still dreams about the future of the work of God, and of seeing more people saved for His kingdom. Currently, he is pursuing the building of three mega churches. The designer for the project was the most prominent architect in Brazil—the late Oscar Niemeyer, who had been the chief designer for the city of Brasília, the capital of Brazil. Dr. Afonso wants to build these three houses of worship as monuments to the Adventist Church in Brazil in recognition of God's generosity, and to the expanding ministry of *Novo Tempo*. He feels that both the message and the country need an architectural reference to the church of God. He declares that while he was not been blessed with the gift of preaching or singing, God has been generous to him by giving him the ability to contribute financially. With this in mind, it is his desire to always be generous for his God is generous. The more God grants him, the more he can give. He ends by saying: "I always want to be a channel through whom God can work to bless others."



Photos Left and Right:

"Currently, [Dr. Afonso] is pursuing the building of three mega churches. The designer for the project was the most prominent architect in Brazil—the late Oscar Niemeyer, who had been the chief designer for the city of Brasília, the capital of Brazil. Dr. Afonso wants to build these three houses of worship as monuments to the Adventist Church in Brazil in recognition of God's generosity, and to the expanding ministry of *Novo Tempo*. He feels that both the message and the country need an architectural reference to the church of God."

The Blessing of Blessing



Tim Nagy

Tim Nagy is the senior pastor at Maple Ridge and Mission Adventist churches in British Columbia. He is an architect who was called by God into the pastoral ministry. He graduated from Andrews University in 2011 with a Master of Divinity.

Brian Kluth, author of *40-Day Spiritual Journey to a More Generous Life* was asked by an NBC TV reporter if God wants everyone to be rich. Brian said: “No. Instead, I believe that God wants people to be more generous with what they have.” Later he said: “It is not wrong to be rich, but it is wrong to die rich.”

Christianity has often been mistaken for the spiritual avenue that will provide a direct path to personal material prosperity in exchange for a small investment of piety towards an all-powerful God. From a business perspective, this is a very good transaction: pray, read, attend church and pay tithe, and in return you receive from God wealth, protection and ultimately, eternal life. It is easy to think that prosperity is a direct result of obeying God, especially when we read Deuteronomy 28, or numerous stories of the Old Testament, or the book of Psalms with promises for blessing to the ‘thousandth generation’ of those

who are faithful. But what about Job, who lost everything, despite His faithfulness? How about the many Christians throughout the Middle Ages who sacrificed their lives for their belief in God? What about us when we face disease, heartache, bankruptcy, divorce, depression or abandonment even though we believe in God? Has God forsaken us?

We serve a generous God whose promises in the Bible never fail. He did not promise a prosperous life to those who trust in Him. The whole earth is His, and although it would be easy for God to make everyone rich, His vision infinitely surpasses ours. He reminds us daily that while all the riches are His, we are only “foreigners and strangers” on this earth (Lev. 25:23). When God gives wealth on this side of eternity, He gives it to people who are good stewards of His gifts (1 Cor. 4:2). Faithfulness in small things will qualify someone to be faithful in greater things, and God will entrust more to those who have submitted their gifts to furthering God’s kingdom (Mat. 25:21).

Because God sees much more than we can, and He knows us intimately, **He blesses each one of us with different gifts that are proportionate with our abilities and our surroundings. His ultimate goal is to bless us in order that we may be channels of His blessings to the world.** Material prosperity is far from God’s greatest blessing. His generosity, however, is manifested in His grace, in His forgiveness and in the outpouring of His Spirit. As we receive of His spiritual gifts, we are called to impart them to those around us. John 15:12-13 remind us that a self-sacrificing life lived for the benefit of others is the greatest expression of love—God’s greatest gift to us.

Reading the Scriptures we find, that it is more blessed to give than to receive (Acts 20:35). God has generously given us heavenly riches that far surpass material possessions. While some have been blessed with physical wealth, God’s original intent was to bless his children with spiritual riches. The primary thrust of the Gospel, which revolutionizes our natural human expectations is that Jesus came to reveal to us a kingdom that is not of this world. Once we enter this new dimension, we will be awakened to a vast stream of blessings that comes from a generous God. Our lives will be filled with thanksgiving, and ultimately a generous life, where God is first, others are second, and self is last.



"Giving" Really Is More Blessed!

Admitting to being a professional fundraiser is perhaps the best way to stop unwanted conversation. Reactions to fundraising range from aversion to suspicion—although fortunately a large portion of the U.S. population does find it a valuable and significant act, given the \$316.23 billion that were given to nonprofit causes in 2012.¹ For those who find fundraising distasteful for any number of reasons, perhaps it's good to remember that fundraising is actually prevalent in the Bible; we simply call it by other terms and sometimes fail to recognize it for what it is—generosity—and a way to effectively make a difference in the lives of one or many.

What is perhaps most interesting is that biblical injunctions about giving and the benefits of generosity have now been verified by research. For example, in Proverbs we read “If you give to the poor, your needs will be supplied! But a curse upon those who close their eyes to poverty.”² A text in the Psalms echoes this concept: “Good will come to him who is generous.”³ The Apostle Paul provides this advice, “Since you excel in so many ways—you have so much faith, such gifted speakers, such knowledge, such enthusiasm, and such love for us—now I want you to excel also in this gracious ministry of giving. I am not saying you must do it, even though the other churches are eager to do it. This is one way to prove your love is real.”⁴

Let's balance these few references, which represent an abundance of advice regarding generosity, with research results. First, no matter what the motive, research shows that generosity directly benefits the well-being of those who give. **A study from the University of Oregon demonstrated that for many participants, giving activates the same pleasure centers of the brain as receiving. The conclusion is that generosity brings happiness, longevity and popularity.** Another research study reported that human beings appear to be genetically disposed to be happiest when they are selflessly giving to others. We tend to be unhealthy when we are devoted to self-gratification. People who emphasize service to others, and connection to community, show a pattern of gene expression that results in less inflammation and stronger immunity.⁶

Researchers at the University of British Columbia and Harvard showed that money can increase happiness—but more important is how the money is spent, by giving. The way we spend money on a daily basis can determine our level of happiness. People who give to others, or to charity, are happier than those who don't.⁷

Finally, neuroscientists at the National Institutes of Health, (NIH), have scanned the brains of volunteers who were asked to think about scenarios involving donating money vs. keeping it for themselves. They found that altruism is not a superior moral faculty that suppresses basic selfish urges, but rather, is basic to the brain, hardwired and pleasurable. This is just one example of how neuroscience has elbowed its way into discussions about morality and generosity, and what it means to be good, and do good.⁸ And one more thing, especially for those busy persons and professionals who repeatedly bemoan the lack of time: people who give time away feel happier and more effective.⁹

Given this evidence—and there's more that could be cited—both the Bible and secular research verify that it really *IS* more blessed to give than to receive! Perhaps the next time someone states that he or she is a fundraiser, this news should be welcomed as an opportunity to not only bless, but be blessed.



Lilya Wagner

Lilya Wagner, Ed.D., CFRE, is Director of Philanthropic Service for Institutions and is on the faculty of the School of Philanthropy at Indiana as well as St. Mary's University in Minnesota. Previously Lilya was Vice President for Philanthropy at Counterpart International in Washington, D.C., an international development organization. During 14 years of association with the Center on Philanthropy at Indiana University she served as associate director of The Fund Raising School and director of the Women's Philanthropy Institute. She is a frequent speaker and workshop presenter in North America and also internationally. Her published writings include articles and book chapters on philanthropy, fundraising and the nonprofit sector.

1. Giving USA, <http://store.givingusareports.org/Giving-USA-2013-Report-Highlights-P98.aspx>. 2. Proverbs 28:27 (TLB). 3. Psalm 112: 5 (NIV). 4. 2 Corinthians 8:7-8 (NLT). 5. Reported in *The Nonprofit Quarterly*, November 14, 2011. 6. Research by University of North Carolina, reported in *The Week*, Sept. 13, 2013. 7. *Express*, a publication of the *Washington Post*, March 2008. 8. Research reported in the *Washington Post* May 2007. 9. *Harvard Business Review*, September 2012.

Blessed to be a Blessing!



“Providence, though unseen, is ever at work in the affairs of men. God's hand can prosper or withhold, and He frequently withholds from one while He seems to prosper another. All this is to test and prove men and to reveal the heart. He lets misfortune overtake one brother while He prospers others to see if those whom He favors have His fear before their eyes and will perform the duty enjoined upon them in His word to love their neighbor as themselves and to help their poorer brother from a love to do good. Acts of generosity and benevolence were designed by God to keep the hearts of the children of men tender and sympathetic, and to encourage in them an interest and affection for one another in imitation of the Master, who for our sakes became poor, that we through His poverty might be made rich. The law of tithing was founded upon an enduring principle and was designed to be a blessing to man” (E. G. White, Testimonies to the Church, Vol. 3, p. 547).

“God so loved the world that he determined to give a gift beyond all computation, and make manifest how immeasurable was his love. The gift of God would be a wonder to all worlds, to all created intelligences, ever enlarging their ideas of what God's love was in its infinity and greatness. Contemplation of this love would uproot from the heart all selfishness, and so transform the soul that men would cherish generosity, practice self-denial, and imitate the example of God. God so loved the world that he gave heaven's best gift, in order that the most guilty transgressor should not be deferred from coming to Christ, however great his sin, and be enabled to ask for pardon at a throne of mercy” (E. G. White, Signs of the Times, February 5, 1894 par. 6).