

DYNAMIC Steward

living • submitting • abiding • giving

April-June, 2015

Stewards of God's Treasury

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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 Love from out of this World!



Larry R. Evans
Associate Director,
GC Stewardship Ministries

“How great is the love the Father has lavished on us, that we should be called children of God! And that is what we are” (1 Jn. 3:1).

It was a family crisis. The centerpiece of the story is about two wayward sons and a father’s love that would not let them go. Two distinct attempts for finding happiness are symbolized in the story. One rebels and is attracted to the lifestyle of the world and uses the gifts of the father to fund his pagan desires. The other remains at home and by doing so assumes that the father owes him something for not being like his wayward younger brother. Missing in the older brother’s understanding is that the antidote for being bad is not just being “good.” In each case, the father’s love for his sons is abused. Many lessons can be drawn from the Luke 15 parable. There is, however, one intriguing truth that stands out. One implied question remains unanswered. If the search for happiness by both boys leads to dead ends, then where can the real answer for happiness be found? Finding the answer implies a search for meaning and fulfillment. Jesus is the unspoken answer. He is offering Himself to those who are dissatisfied, desperate and despairing.

The King James Version translates 1 John 3:1 “What manner of love . . .” The Greek idiom is difficult to translate but literally means, “From what country” does this love come. Such love, in other words, is from out of this world. Such love is a call to others to give of themselves in similar ways. The greatest offering that any can give comes not from a spirit of compulsion but from a heart filled with gratitude. A trustworthy steward, then, is one who responds to God’s generosity out of a sense of gratitude and does not do so in order to receive His blessings. Such is the lesson the two sons failed to grasp.

In the first two parables of Luke 15, the lost sheep and the lost coin, someone goes out and searches. This is not the case with the lost son though the father is eager for the return of his son. The older brother remains at home while his brother is lost. This seems to be an intentional point of this triad of parables. There is a desperate search for a sheep and for a coin but not for a brother. There is both a rebuke and an invitation in this series of stories. The question remains: “Who will go searching for the missing brother?” While monetary offerings will never take the place of our personal search for the lost, they do represent a portion of our life spent in building up the kingdom of God. Money spent becomes a tangible expression of our life and of our cherished values.

This issue of the *Dynamic Steward* is focused on the material resources God has given to his stewards and how they are to care for them. The faithful steward becomes a conduit or channel, through whom God blesses others and in the process they too are blessed. It is one area in which we as stewards are held accountable. The articles in this issue will open windows enabling us to see both opportunities and a renewed sense of accountability. It is out of gratitude to God that we respond to His invitation to participate so that others too may rejoice in the Father’s presence.

Larry R. Evans
Editor

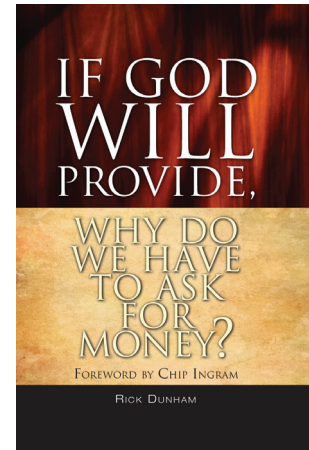
resources

If most pastors and leaders of Christian ministries are honest, raising money to fund their ministry work is seen as a necessary evil. But what if the issue of raising money to fund the work of God's kingdom is in fact something that is dear to the heart of God? Even biblical?

In this powerful and insightful book, Rick Dunham takes his readers to Scripture to show them what God has to say on this sensitive yet crucial issue.

Rick is a 36-year veteran in fundraising and organizational development for nonprofit organizations. After serving for eleven years in nonprofit management and fundraising leadership roles, Rick began his consulting career in 1989. In 2002 he founded Dunham+Company, which has become a global leader in providing fully integrated fundraising strategy for nonprofit organizations. Today, D+C serves over 50 organizations in the United States, Canada, United Kingdom, South Africa, and Australia, providing integrated fundraising and marketing strategies.

If God Will Provide! Why Do We Have To Ask For Money? Rick Dunham. Available at www.dunhamandcompany.com.

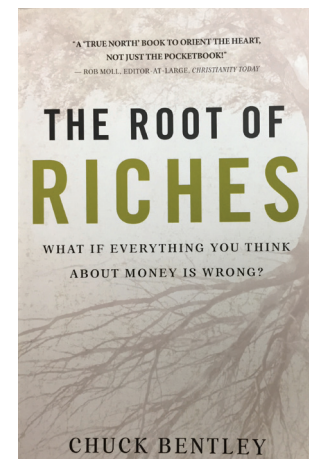


From Chuck Bentley, comes a mind-expanding new take on the meaning of “rich” that holds the key to solving money problems, reducing stress and eliminating the crippling fear of loss.

Most of us believe that the more we have, the richer we become. That’s a mistake, Chuck Bentley says in *The Root of Riches*: "What if everything you think about money is wrong?" This soaring new work that will change the way you look at money forever. Thousands of books have offered formulas, makeovers, investing secrets, and financial philosophies to lead us on the sure path to riches. But is there more to becoming rich than acquiring money? Spoiler alert: growing rich is more about what we *love* than what we own.

Drawing upon years of experience and teaching missions around the world, Bentley exposes the lie that leads to financial bondage and shares the powerful hope of transformation, pointing a bold way forward to achieving the real goal we all seek, becoming truly rich, but on God’s terms.

The Root of Riches, What if Everything You Think about Money Is Wrong, by Chuck Bentley. Available at www.RootofRiches.org.

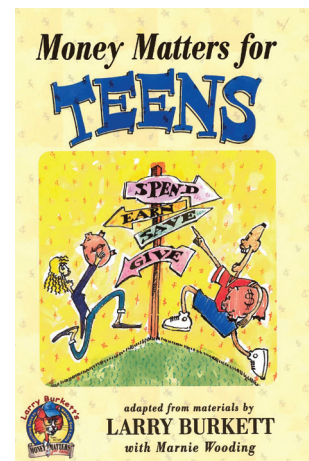


If you don't have plans for how to spend your money, plenty of others are willing to spend it for you, such as advertisers, friends, credit card companies, relatives, fastfood restaurants, clothing stores and more.

If you don't want others to keep spending all of your money for you, it's time you read this book.

Money is powerful. With it, people can pay living expenses, pay for fun things, save for what they need or want to buy later, or buy stuff for other people. Money can also be used to divide families, cheat people, or invest in really dumb things. *Money Matters for Teens*, along with the companion *Money Matters for Teens workbooks*, will help you learn to use the power of money for good things.

Money Matters for Teens, adapted from materials by Larry Burkett with Marnie Wooding. Available at www.moodypublishers.com.



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Blessed To Be a Blessing



Erika F. Puni
*Director,
GC Stewardship Ministries*

Job's life-experience with God, and his response to his personal loss underscores an important reality and truth about wealth and earthly possessions. God owns them all, and they are temporal blessings only. "Naked I came from my mother's womb, and naked I will depart. The Lord gave and the Lord has taken away; may the name of the Lord be praised" (Job 1:21). While this faith-testimony puts the rightful ownership of everything that Job had, including his life, with God, it also highlights the temporal nature of human wealth and the things of this world. They don't last forever and they are not for us to keep. Jesus made this point very clear in the Sermon on the Mount when He said, "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves

do not break in and steal" (Matt. 6:19, 20). God's blessings are given to us so we can share them with others; and more importantly, to invest with Him in His mission on earth—to make disciples of all people groups (Matt. 28:18-20).

Tithe and Offerings: Investments with God

Our tax accountant in Australia is a secular person and he always questioned the amount of money we give yearly to God through the church. From his perspective, this was a huge cost and unnecessary expense. He saw our "religious donations" in tithe (the Lord's portion in our income) and offerings (our gifts to God) as a liability, and he was concerned that we were not receiving any benefit from such giving. While we respect our accountant's point of view, my wife and I knew why we did what we did and why we continue to return tithe and give freewill offerings even today. Tithe belongs to God. He is the Owner of everything by virtue of being the Creator of the world. Tithing is an act of worship. It is a personal expression of our faithfulness to God and the covenant relationship He initiated with us in Jesus Christ. Offerings, on the other hand, are what we choose to give God in gratitude for all that He has done for us and for all of the blessings of life that He showers on us daily. Beyond the "worship" focus of Christian giving, the returning of tithe and the giving of freewill offerings grants us a unique opportunity as Adventists to be part of God's mission. This is a great privilege.

Remembering God with our Blessings

Financial stewardship, as expressed in our giving of offerings and the returning of the Lord's tithe, is one way whereby we remember God as our constant Provider and Sustainer of Life. While this reminder and biblical emphasis is not new, it is certainly critical in today's materialistic world where the focus of living is "self," and the accumulation of wealth becomes an obsession and our vocation. Jesus points out the importance of making God the center of life, while exposing the human mistake of trusting only in our wealth when he told the parable of the "rich fool." Earning money through hard work was not the rich farmer's problem; it was his failure to remember God as the giver of all blessings. Jesus concluded by saying, "This is how it will be with anyone who stores up things for himself but is not rich toward God" (Luke 12:21).

Sharing God's blessings with the Poor

The State of Maryland in the United States, where we live, is supposed to be the "richest" state of this country, with a median household income of \$USD69,272.00 according to the US census 2010. Yet, in spite of this wealth, I see very often on the road and at traffic lights individuals who are begging for money. I know that this picture of people asking for help is the reality in countries all over the world. Jesus calls His disciples to respond positively and minister to this need. "The poor you will always have with you" (Matt. 26:11). To the rich young ruler, He said, ". . . go, sell your possessions and give to the poor, and you will have treasure in heaven" (Matt. 19:21). God's purpose for His stewards in the world is not to accumulate wealth and keep it for oneself, but to give as God has given all—in Christ Jesus. Giving our all in response to God's all is the secret of Christian financial stewardship and investment.

Stewardship education is a necessary faith building and nurturing process which is provided by the Stewardship Ministries Department of the General Conference to help leaders compliment and support the influx of new members joining the church globally every year.

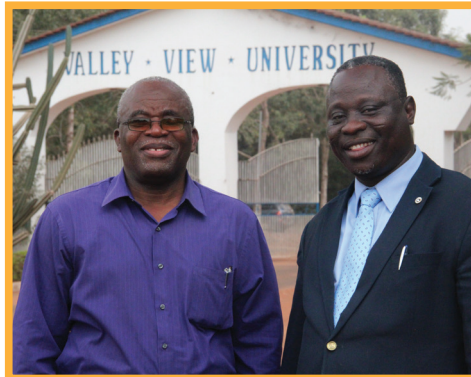
For these purposes, in January, 2015, the Director, Dr. Erika Puni, and his counterpart in the **West Africa Division**, Pr. James Badu, led out in events in Accra for the South Ghana Union, and in Kumasi for the North Ghana Union. The target group was church administrators of the union and conferences and departmental personnel. At the end of the program participants were invested with their stewardship pins, and made a personal commitment to live by and promote Christian stewardship principles in their respective areas of ministry. A separate seminar for theology faculty and students was held at Valley View University outside of Accra.

In February, Puni and Pr. William Bagambe, Director of Stewardship Ministries for the **East Central Africa Division** conducted three major stewardship training events in three new unions: South Tanzania, Burundi, and West Kenya.

In Iringa, Tanzania, over a thousand participants including administrators and departmental directors from the Union and Conferences, pastors, and local church elders, treasurers and stewardship leaders attended with local members joining in for the Sabbath services. The meetings were conducted outdoors to accommodate the large number of people attending. Different church choirs in colorful uniforms also provided powerful music and singing which carried way beyond the church property as a witness to the local community.

In Burundi, selected pastors attended two days of intensive stewardship training at the union office at Bujumbura. This Union has experienced a sixty seven percent increase in tithe receipts from 2011-2014 compared to 2010. This increase according to the Stewardship Director for the union, Dr. Jose Luis Santa Cruz, is a direct result of intentional stewardship education.

For the West Kenya Union, two training seminars were organized in two different locations. At Homa Bay, over three hundred pastors and local church leaders attended while the Kisumu program brought together another two hundred people. These seminars were designed to train leaders to teach and promote wholistic stewardship.



Pr. James Badu and Pr. Paul Adu Sampah



Pr. Samuel Larmie invests a participant



Church leaders at Iringa



Giving to the Lord



Dr. Santa Cruz, Dr. Puni, Pr. Bagambe



Participants in Bujumbura



Participants at Homa Bay



Choir at Homa Bay

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interview

Accountability in God's Treasury



Paul H Douglas (PHD) interviewed by Larry Evans (LRE), DS Editor.

Paul H Douglas, MBA CPA CA CGMA, serves as the chief audit executive for the Seventh-day Adventist Church World Headquarters in his capacity as Director of the General Conference Auditing Service (GCAS), and brings to this responsibility more than 25 years of responsibilities and results in the Americas, Africa, Asia, Europe and Australia.

LRE: *How did you get started in auditing? Is this something you always dreamed about doing?*

PHD: When I was growing up in Jamaica I had an interest in becoming a chartered accountant. Although I studied sciences in high school with the intent to attend medical school, when I enrolled in college there was some level of indecision. A teacher friend of mine suggested I try bookkeeping. I tried it, got an A-grade in the class and have stayed with accounting ever since. I am now a certified public accountant and also hold a graduate degree in

accounting. Upon graduation from college, the General Conference extended an invitation for me to join its auditing service (GCAS), and I have been serving now for 29 years in various professional capacities.

LRE: *What does GCAS do?*

PHD: The purpose of GCAS is to conduct structurally independent financial audits, financial reviews, financial inspections and compliance tests of the highest quality for church organizations. Let me define what I mean by structurally independent – All the auditors are employees of the General Conference and are not employees of any of the church organizations to which we provide our services. So though we are a part of the Seventh-day Adventist Church family, the auditors perform their work in an independent manner.

LRE: *How many auditors are there in GCAS?*

PHD: There are approximately 275 professionals around the world. These professionals are grouped into five geographic areas and operate from 45 regional offices. Sixty-four percent of these auditors hold a professional designation such as CPA, CA or ACCA, while the rest are in the process of working on their designation.

LRE: *How does auditing help the evangelism or the mission of the church?*

PHD: When the tithe is returned and offerings are given, the auditor implements certain procedures to ensure that the resources that have been received have been used for their intended purpose and the reports produced appropriately reflect the financial activities and financial position of the organization. This presence of an auditing function enhances the confidence of constituents that translates in their willingness to make continued contributions in support of evangelism or other mission based activities.

LRE: *Do you see any link between what the auditors do and stewardship?*

PHD: Yes, I do! There are different aspects of stewardship. From a financial perspective, a person's obedience to what God requires of them regarding tithe and offerings is complemented by the confidence that what they have given to the church will be used for the intended purpose. Stewardship does include a principle that at some point the steward will be held accountable for what has been entrusted to him or her. The work that auditors perform is consistent with that principle. It holds church leaders accountable for the financial resources with which they have been entrusted.

LRE: *Are audits really necessary for a church organization?*

PHD: I do believe audits are not only necessary but also beneficial for a church organization. Just because we are a religious organization we are not immune from human error that can be either accidental or intentional. Audits of our church organizations provide confidence to management and governing boards as they make decisions based on independently verified financial information; and confidence to constituents and other stakeholders in their economic decision to

make financial



contributions. Although auditing comes at a cost, it is best viewed as an investment so that church leaders can have the best available information to make decisions. By its very presence auditing can also serve as a deterrent to nefarious financial activities.

LRE: *You mentioned the word “accountable.” Doesn’t that create a bit of tension and apprehensiveness when an auditor shows up?*

PHD: A natural human instinct is to reject somebody looking over his or her shoulder. Although this natural human instinct could lead to tension, I believe for the most part the audit process is a collaborative effort with its purpose understood. Most view the auditing process as participation in God’s expectation of us being faithful stewards for the resources entrusted to us to carry out His work. We are all part of a work to which God has called us—some to preach, some to teach, some to evangelize, some to prepare financial statements and some to audit financial statements. When we respect each other’s role as part of our shared purpose, whatever tensions may exist because of our natural instincts fade away. We consider the auditing service as a ministry of the church that shares the common purpose of reaching the unreached for Christ. At the same time we are being faithful in our stewardship of the resources entrusted to us to pursue this purpose.

LRE: *What authority does an auditor have?*

PHD: The auditor has no authority to compel any action. The auditor only reports the findings and provides an opinion. This report is provided to management, their governing board and constituents who have the responsibility to ensure that any reported findings are addressed.

LRE: *Does the General Conference itself have to go through an auditing process?*

PHD: Yes, the General Conference receives an annual financial audit that is performed by an external accounting firm. It is not appropriate for GCAS to perform the audit of the General Conference because we are its employees.

LRE: *In an audit, do you address the issue of possible conflicts of interest?*

PHD: A conflict of interest occurs when there is a collision between the business interests of the organization and the business interests of an individual. As part of the audit engagement, we do examine whether or not individuals have signed a conflict of interest statement, declaring the presence or absence of any conflicts of interests. It is then the responsibility of the church organization to determine its response regarding any conflict declared. A conflict of interest does not mean that somebody has done something wrong. However, the church expects conflicts of interests to be declared and that persons having declared a conflict would remove themselves from any action in response or in relationship to any conflict that exists.

LRE: *How many audits does GCAS do each year and what percentage of these audits receive a “clean” report?*

PHD: There are approximately 2500 church organizations within our portfolio. Based on our latest annual report, we are attending to 69 percent of this portfolio. Of those organizations to which we provided auditing services, 58 percent received an unqualified opinion (“clean report”) on their financial statements. Most of the remaining financial statements received a qualified opinion, indicating they were fairly stated, except for a specific misstatement or a lack of evidence to verify a specific amount. We recently concluded financial arrangements so that there will be sufficient resources available to hire the staff needed to address all the organizations in our portfolio. Our goal within the next three to four years is to have 100 percent of church organizations in our portfolio audited each year.

LRE: *In recent years, some financial organizations in the corporate world have been devastated by unethical actions of some leaders*

within their own organization. Do you have any counsel for operating boards within our own organization to help us avoid those kinds of accusations?

PHD: My counsel to operating boards would be for them to set and expect a tone of transparency and accountability throughout their organization. To complement this tone, the operating board should first design, document, implement, communicate and monitor internal controls that are appropriate to the size and complexity of the organization; and second, establish an audit committee comprised of persons who are not employed by that particular organization, who have a good grasp on financial reporting matters, and are not afraid to ask probing questions. With this tone and these governance mechanisms in place, I believe operating boards are better able to insulate against accusations born out of the absence of information and to prevent or detect unethical actions by any leaders.

LRE: *As you review the financial systems of the church, with its checks and balances, do you feel it should be an encouragement to our members?*

PHD: I believe it should. I believe the Seventh-day Adventist Church sits in a premium position compared to other church denominations, based on the systems that are in place for checks and balances. GCAS is part of that system and we are proud to serve the church in the capacity we do. I do not know of any other church denomination that has such a robust global audit function as our Seventh-day Adventist Church does. So, yes, I think every church member, should take delight and pride in the fact that their denomination has systems in place to safeguard the resources God provides and to ensure they are applied to their authorized and intended uses.



Someone To Look Up To



Anastacia Ferguson-Bansie

Anastacia Ferguson-Bansie is a native of The Bahamas and has been ministering for the past 8 years. She has served as the first female Chaplain of Bahamas Academy, The Pathfinder Cooperation and local church pastor in the Bahamas Conference (now South Bahamas Conference). Currently, she is serving as a district pastor in The Turks and Caicos Islands and Chaplain of Maranatha Academy. She is married to Elder Hopeton Bansie who also serves as the Secretary/Treasurer of The Turks and Caicos Islands Mission.

In the gospel of Matthew we are confronted with some powerful words: “I tell you the truth, unless you turn from your sins and become like little children, you will never get into the Kingdom of Heaven” (Matt. 18:3, *NLT*).

The norm is that children look to adults to assist them to sharpen their moral compasses and guide them in making the right decisions. One day, the words of Matthew ‘walked into my office’ bringing with him a new perspective of those ancient words.

I heard the faint sound of a knock on my office door and opened it to find

an unsettled looking little boy named Joshua. I asked him how I could help him; thinking perhaps a teacher had sent him with a message, but instead he just wanted to talk to me about the really serious problems in his life. Surprised by his introduction, I immediately began praying in my heart that God would give me the right words to comfort his heart.

“I am coming to you because you are our school’s chaplain, Ms. Ferguson, and in my mind that means that you are my pastor. I have a serious problem—I don’t have anyone to look up to anymore.”

I asked him to explain why he felt as if he had no one else to look up to.

He went on to say, “Well, in order for me to look up to someone, they must be obedient to God’s Word. I used to have two people like that in my home—my mother and brother—but I don’t have that anymore,” he said.

“Why do you say that? Surely, they both love you and want what is best for you,” I encouraged.

He quickly replied, “This is not about love. This is about obedience to God’s Word.”

Then I asked, “Tell me how are they being disobedient to God?”

He took a deep breath and starting telling me his story. As he spoke truly I sensed that at 8 years old he had experienced something that some church-going adults have yet to encounter—the conviction of the Holy Spirit. I was humbled by the words that came from his mouth.

He said, “Pastor Ferguson, my mother and brother told me that they were going to start working on the Sabbath. The Sabbath is God’s holy day. How could they? We all went to the same evangelistic meetings. We listened to the same sermons and made the decision to be baptized together. Now, I can’t find those Scriptures anymore—I don’t know where they are in the Bible. All I know is when the pastor was preaching they were there, I saw them. I know they are there in the Bible. It says we should ‘remember the Sabbath day’ and the pastor explained that it means we should not work on the Sabbath. How can they do this? How can they be disobedient to God? I cannot look up to them anymore! Not when they go against God!”

His eyes were pleading with me for an explanation. Fighting back the tears he went on speaking. “They say that I don’t understand that they need money to provide for me, to pay my school fees, buy clothes, food and toys. But it is they who don’t understand. They don’t understand God. If they did, they would know that it is God who provides for me. I am God’s child first, so I am God’s responsibility. Why don’t they understand how God works? I heard that somewhere in the Bible it says that God provides for the animals and trees. Can’t He do all of that and still take care of me? They don’t have to disobey God.”

By that time I must admit I was pretty close to tears myself as I thought of the words of Jesus when confronted with the Centurion, “I have not found such great faith with anyone in Israel” (Matt. 8:10, *NASB*). **In that moment, I understood fully why it is that we need to become as little children. His interpretation was so literal. No worry or reasoning. For Joshua, there was ‘no other way but to trust and obey.’ He believed fully that the God who promised to provide for our every need is faithful to His word. Our only duty as Christians is to be obedient.** I looked at him and assured him that he had it all right. I told him that sometimes, as adults, holding the bills in our hands and looking at the bare cupboards and mouths to feed, we forget. We look for our own way out instead of

waiting on God's way and His time. As humans we like to know, we want to see and plan, but sometimes God doesn't show us ahead of time how it will turn out. He just asks us to trust Him! That's the faith walk. Often, human beings, like your mother and brother—like me, prefer the sight walk. In walking by sight, we think we have security, but our only real security is in obedience to God's Word.

He nodded his head as if to say he understood. Then he said to me, "One more thing. Can you buy me some Crazy Glue?"

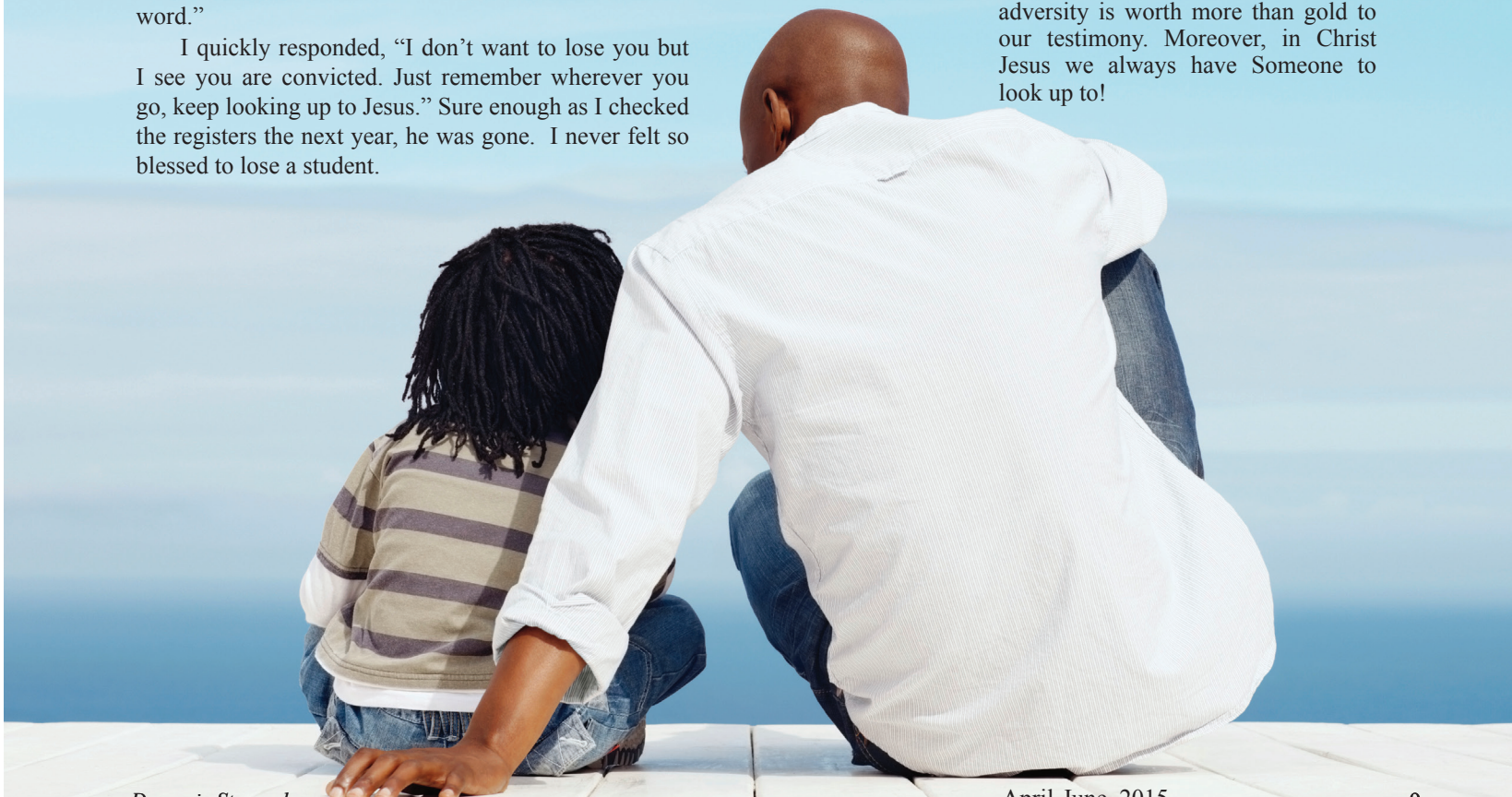
My eyebrows raised, "Crazy Glue, what on earth for?" Then he stood up and lifted his feet one at a time and I saw why. The soles of his shoes were falling apart. I saw that things were truly tough, financially, for his family. I pictured the desperation of that mother, and I said to him, "How about I do something better than that? I can buy you new shoes." His response stunned me, "No, Ms. Ferguson, but thank you. You see, my mommy wants to work on the Sabbath because she thinks that I need new things. I want to show her that I don't need new things. I would love to keep my old things, even if they are falling apart so that she can understand that God's Sabbath is more important than new shoes or clothes. All I need is glue, but I don't have money. Can you please buy me some Crazy Glue?" My heart was full as I told him, "Okay." I instructed him to wait for me. I walked out to the nearby convenience store to purchase the glue, replaying his words in my mind. Tears filled my eyes as I realized that an eight year-old had refused something new to keep something old. Not just old shoes but what some might call the old commandments of God. He didn't want to forget what God said to remember.

Joy filled his countenance as we glued those shoes together. He looked up at me and said, "See how God provides? Thanks for the glue. Thank you." Struggling to maintain my composure I said, "I should be saying thank you to you! God knew I needed someone to look up to and He sent you, Joshua." Just before he gave me a hug, he looked at me and said, "I won't be at Bahamas Academy next year; my mind is made up. I love it here. Being in a Seventh-day Adventist school is great, but if mommy thinks that my school fees are a reason for breaking the Sabbath, then I am ready to go to the government school. I am willing to do whatever it takes to help mommy to keep the faith. I know as long as I can go to church and read my Bible, God will take care of me wherever I go. So you won't see me here next year but wherever I go, I will be obedient to God's word."

I quickly responded, "I don't want to lose you but I see you are convicted. Just remember wherever you go, keep looking up to Jesus." Sure enough as I checked the registers the next year, he was gone. I never felt so blessed to lose a student.

"For what is a man profited, if he gains the whole world, and loses his own soul? Or what shall a man give in exchange for his soul?" (Matt. 16:26 KJV). This eight year-old boy was willing to give up new clothes, shoes, toys and attending a private school for the soul salvation of his mother and brother. He was willing to go without because he understood God. Oftentimes, we as adults are tempted to break the Sabbath to "provide" for our families; we withhold the tithes and offerings in order to pay the bills; are dishonest in our jobs to get ahead or simply because we 'see' no other way out. The truth is simple; it is as Joshua said: many of us adults don't understand God—we know about Him but we don't trust Him. What if we disobey God's commandments for the temporary securities of earth and lose what matters most—our souls? What if we give our children the best this world has to offer but at the end of the day discover that it would have been better to teach them the deeper truths of God's love, provision and faithfulness? What if instead of giving them everything, we gave them something they really need in this world—someone godly to look up to?

That encounter in my office reminded me that obedience even in adversity is worth more than gold to our testimony. Moreover, in Christ Jesus we always have Someone to look up to!



Honoring God with Our Possessions



Wilfredo L. Sumagaysay

Willy Sumagaysay, Associate Director of the Planned Giving & Trust Services Department of the General Conference of Seventh-day Adventists, is a pastor and a lawyer.

He prefers to be called “Pastor Willy” or “Pastor Will” because that is both a clue and a reminder concerning a major work he does, which is to encourage those who love Jesus Christ to write a will in which His cause is also remembered when their estate is finally distributed.

In his present position, he travels the world to inform and inspire church leaders and members concerning the “faithful stewardship of our possessions” by having an up-to-date estate plan intended to benefit and support the gospel work.

The stewardship of treasure is understood by many church members to mean the wise management of material resources such as money, goods or possessions. Proverbs 3:9 and 10 says, “Honor the Lord with your possessions, and with the first fruits of all your increase; So your barns will be filled with plenty, And your vats will overflow with new wine” (*NKJV*).

A key object of the foregoing command is that we put God first and always in our thinking and in our planning concerning our property. This instruction helps us to recognize God as the Source of our material acquisitions, thank Him for them, and serve Him with them. When the Lord is thus honored, the promise of blessings flow to the obedient child of God: of barns “filled with plenty” and of vats or presses that “overflow with new wine” (*ibid.*).

We honor God with our possessions by:

1. Taking care of our possessions: Right after man was created, the first work God gave him in the Garden of Eden was to “work it” and “take care” of it (Gen. 2:15). The designations as “worker” and “caretaker” have never been changed. Today, man is still expected to honor the Lord with his possessions, that is, his respective portion of God’s created world. That duty includes preserving the things that belong to Him and protecting them from loss of value. Man’s faithful adherence to that work pleases God and honors Him.

2. Growing our possessions: In the Parable of the Talents (Matt. 25:14-30), Jesus tells of three servants who received varying talents of goods from their master before he left for a far country. The servants were to grow or improve what they received, which was exactly what the first two servants did. They doubled their talents and were thus addressed as “good” and “faithful” by their master upon his return. The third servant, on the other hand, had buried his one talent and gave to the master, the same amount—with no improvement or increase whatsoever. The master was angry and called this servant “wicked” and “lazy” and ordered that what was given him to be taken from him and that he be thrown into a place where there is darkness, weeping and gnashing of teeth. The lesson from this parable is that the Lord is honored by our faithfulness in growing the gifts He has given to us.

3. Using our possessions in harmony with God’s purposes: Stewardship of wealth or goods also includes making them available for the benefit of our families (1 Tim. 5:8); the poor or the needy (Deut. 15:7; Ps. 9:18; Prov. 19:17; Matt. 19:21; Lk. 6:20; 19:8); and God’s kingdom. The preaching of the gospel throughout the world, based on the commission of Jesus to make disciples of all nations (Matt. 28:19 and 20; Mk. 24:14) requires financial support (1 Cor. 9:13, 14), and those whom God has blessed materially may avail themselves of the privilege of partnering with Him, by using such blessings in winning souls for the kingdom.

It is submitted that a person who gives from his accumulated goods to bless his family, the needy and/or God’s cause through a deed of donation, or by writing a Will, among the many other ways of giving, likewise honors the Lord with his possessions.



The Budget: The Story of Our Stewardship

At my daughter's wedding, we sang the following anthem:
*Tell out my soul, the greatness of the Lord,
Unnumbered blessings give my spirit voice,* (Seventh-day Adventist Hymnal, no. 31)

While standing there with her, strange as it may sound, it occurred to me that I could use this theme from Luke chapter one as a framework within which to choreograph my next budget.

Having scripted hundreds of spreadsheets and recognized that each number represents someone's contribution or cause, one appreciates that the budget 'is the church's dream, with price tags attached.' Allow me to expand on the concept of 'the budget.'

A budget:

- Is a statement of moral purpose.
- Is a work of art whose architecture reveals the structural values of our mission.
- Describes our priorities: "Where our treasure is, there will our heart be also."
- Asks: "Where is God leading at this moment in history?"
- Directs us toward God's program and away from ego driven agendas.
- Makes the prophetic future more significant than the traditions of the past.
- Invites those who are centred in God's mission onto the field of play.

My simple thesis is that Seventh-day Adventists who advocate stewardship are themselves stewards responsible for the use of resources provided. This requires that the values of our vision are made vital, vibrant, viable, visible and verifiable. This can effectively be achieved by ensuring a coherent story line between the composition of our operational narrative, its implementation and the consequential outcomes.

Peter Block suggests that organizational stewardship is "to honor that which is given, to use power with a sense of grace and to serve purposes greater than ourselves" (Peter Block, *Stewardship: Choosing Service over Self-interest*, p. 22). This trilogy could also be stated as: Stewardship is that which connects service and sacrifice, applies vibrancy to vision and meaning to mission. Good stewards are able to demonstrate that the enterprise does what it is called to do.

Application: At present the world church has several themes that bring focus to our mission: Tell the World; Reach Up, Reach Out, Reach Across; and Mission to the Cities. The creative steward seeks visual imagery, poetry, even music, to unite the stakeholders in the composition of the budgetary program. Each budget holder must be motivated to rethink their contribution in terms of an over-arching theme. This would have the effect of binding the team with a sense of creative fun. In a recent example of such an instance, we did use that hymn from my daughter's wedding, "Tell Out My Soul" (*ibid.*) and used each phrase as a caption to describe the essence of their purpose.

When presented, each line item is expressed in terms of its mission, value, priority and the process of accountability.

A staid feature of our budgetary structure is the percentage allocations between church entities. Rather than take them for granted, tell members with enthusiasm how and why these entities contribute to the fulfilment of the mission, and how each is accountable. When we speak of investing in future generations rather than bearing the overhead cost of our college for example, our budget speaks of mission.



Victor Pilmoor

Victor Pilmoor is a Union Treasurer whose aspiration is to see every church transaction as an opportunity to communicate encouragement and grace. This is achieved by insisting on open transparency, and creative approaches to stewardship and financial reporting. Developing 'trust' among the community of believers is a recurring theme in his leadership development, as a prerequisite for the growth of people and their own well-being.

While the primary purpose of a budget is to empower administration in the application of funds, a secondary but no less important purpose is the "buy-in" of those whose contributions make the budget possible. The budget should be available, understandable and inspiring to those who contribute. The breadth, depth and scope of the presentation should leave the viewer with a sense that they participate not just as financial backers, but as active participants in a meaningful endeavour. Readers will more easily be satisfied that the budget is balanced in mission, and an inspiring cause.

Recent examples can be found at: http://adventist.org.uk/__data/assets/pdf_file/0003/36651/British_Union_Conference_2014_Budget.pdf

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Trusted Stewards



Rod Brady

Rodney Brady is the treasurer of the South Pacific Division. He has served the church in the South Pacific Division holding financial positions in institutions, conferences, union and division. His focus and motivation is assisting the church to use the resources it has been blessed with to effectively accomplish its mission.



As a church administrator I am asked many questions. One of my least favorite is, “How has my tithe been used?” The dilemma I face is whether I should first correct the question, and in doing so, be seen to avoid answering the question.

Is it correct to refer to “my tithe” and imply an ongoing ownership interest in tithe? The Bible says that tithe is holy. Leviticus 27:30 says, “A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the LORD; it is holy to the LORD.” Should we be so bold as to claim an ongoing ownership right over what is God’s holy property and call it “my tithe”?

It is important that church members and administrators alike remember that tithe is holy. Malachi 3:10¹ is probably the most quoted portion of Scripture in the Seventh-day Adventist Church with regards to tithe. We emphasize faithfulness by church members to return tithe. It is then assumed that church administrators will remember that tithe is holy and won’t need any ongoing reminder of that.

Indeed, church administrators must not forget that tithe is holy and that they have a stewardship responsibility that goes beyond the offering plate. It is not just another source of income to balance the budget or with which to do whatever the organization sees fit. Tithe must be administered as a sacred fund and only used for approved purposes. It is not intended as something that will bring members or leaders personal benefit either directly or indirectly. Experience shows that members will occasionally seek a special personal benefit from the church with the justification that they pay tithe. They threaten that if they don’t get what they are asking for then they will withhold their tithe. Tithe is not a bargaining chip because it not ours to bargain with. Tithe is also not meant to be used to make life more comfortable for church administrators either personally or by directing tithe resources in a way that makes problems just ‘go away,’ making administration easier or more popular.

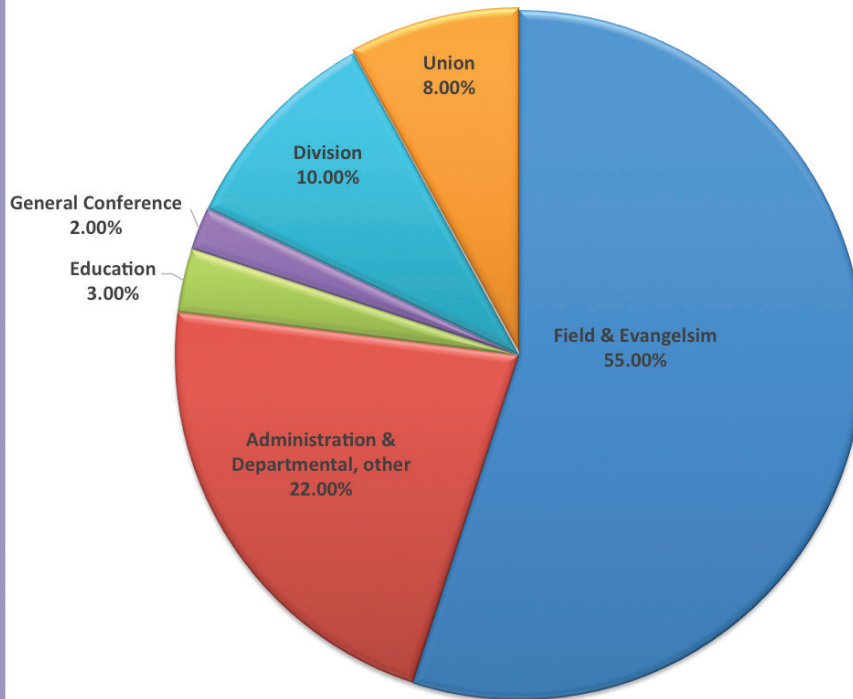
I have found a personal stewardship wakeup call based on what was said of leadership in Ezekiel’s times. Ezekiel 34: 3² and 33: 6³ are sobering. They say that as an administrator I could be held accountable for the things I have not done or that I should have attended to. Ezekiel 34:10⁴ says that God is against leaders who look after themselves with church resources and neglect the gospel commission to make disciples.

What should therefore be the focus when administering tithe when there are seemingly unlimited and competing needs in a budget? General Conference policy (V14 05) says, “Tithe should primarily be used to support individuals paid by the Church and directly engaged in pastoral and evangelistic soul-winning activities.” Policy allows each world division to set the minimum percentage of gross tithe to be used locally for front line ministry and evangelism, taking into account the varying circumstances in the division. In the South Pacific Division, a careful study led to the policy that, by 2016, at least 55 percent of gross tithe must be used in front line ministry and evangelism. At 55 percent, this still leaves 45 percent for administration, resourcing, and the sharing of tithe outside of the local area. Some organisations are already above 55 percent for this use, and for others, it is a challenge to their comfort zones.

Tithe must be spent on ministry and it is not meant to be accumulated for investment purposes. If tithe is not spent in one financial year, it must be tracked in subsequent years until it is spent on approved expenses. Unspent tithe in one

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SPD Conference Use of Tithe after 2016



After 2016 this is what the use and distribution of tithe by an average conference is likely to look like in the South Pacific Division.

financial year is not transformed into “non-tithe” in subsequent financial years. In my experience, tithe is normally used in the same week or within three months of its receipt, and tracking it long term is usually not a major exercise.

As stewards administering tithe, we must be accountable and able to show that tithe is only used for expenses that have been approved by the church and outlined in General Conference policy. The stewardship responsibility of administering tithe does not vest just in the treasurer but also in every member of the governing board. To assist with this, financial reports are prepared to show what tithe funds have been received and how they have been used. In the South Pacific Division these reports are included as part of the official financial statements and budgets by organizations that receive tithe. Preparing and using these reports is a reminder that tithe is holy and not just general income to be used for any purpose—no matter how good that purpose may be. Conferences should also regularly report to their membership the tithe income received and how it has been spent.

It is a privilege to be entrusted with the responsibility of being a steward administering tithe. Accountability and reporting should be welcomed as it is both an opportunity to affirm faithfulness and to share the wonderful system that is in place to use tithe for ministry both locally and by the global church community. When members can see that church administrators are leading by example and being faithful stewards, it will build confidence and faithfulness amongst the membership in the organization.

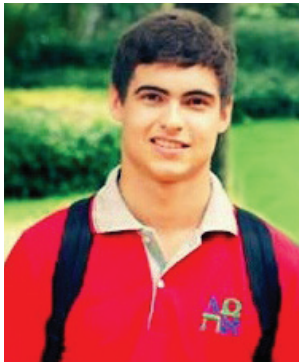
¹ Mal 3:10: "Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it."

² Eze 34:3: "You eat the curds, clothe yourselves with the wool and slaughter the choice animals, but you do not take care of the flock."

³ Eze 33:6: "But if the watchman sees the sword coming and does not blow the trumpet to warn the people and the sword comes and takes the life of one of them, that man will be taken away because of his sin, but I will hold the watchman accountable for his blood."

⁴ Eze 34:10: "This is what the Sovereign LORD says: I am against the shepherds and will hold them accountable for my flock. I will remove them from tending the flock so that the shepherds can no longer feed themselves. I will rescue my flock from their mouths, and it will no longer be food for them."

Understanding God's Ownership!



Armin Kritzinger

Armin Kritzinger was born and raised in South Africa. He is 21 years old and a senior Theology student at Asia-Pacific International University in Thailand. Armin enjoys teaching Bible, sharing the love of Jesus in practical ways and spending time in nature.

Random thought . . .

. . . Everytime I buy anything, I'm spending God's money!

Financial well-being is not the mission of God's church. However, Ellen White saw that finances play a key role in providing necessary resources for accomplishing the church's mission. "He (God) has placed in the hands of his servants the means wherewith to carry forward his work in home and foreign missions." (*Review and Herald*, December 23, 1890 par. 9). How we receive, protect and use these funds is vital to both corporate and personal stewardship. Poor corporate and personal stewardship will retard God's work.

The Bible makes it clear that everything belongs to God, because He is the Creator (Ps. 24:1). This idea might be unfamiliar to some. We often like to think of our money and our possessions, because after all we worked for them. While this is true, we often forget that it is God who gives us life in the first place, the strength to work and the ability to think.

If everything belongs to God, however, why is God's money inside my wallet? The answer is stewardship. Stewardship is the act of being responsible for someone else's possessions. Our Creator has placed us in charge of some of His belongings! This is the most important principle of stewardship: Everything belongs to God (Ps. 50:10, 12). Daniel chapter 4 tells us how King Nebuchadnezzar had to learn this lesson the hard way. Unable to acknowledge God's ownership of all he had, God took away his sanity and he lived as an animal, eating grass. Seven years later, when God restored Nebuchadnezzar's sanity, he acknowledged that God owns everything.

What is God's treasury? His treasury consists of God's tithe and free-will offerings which He asks us to return to Him out of love and gratitude (Mk. 12:41-44). The Bible makes it clear that from people who have more, more will be required (Lk. 12:48). As a young or poor person who might have little to give, God still wants everyone to be faithful, even in the small things. God is looking at the faithful, or unfaithful, stewardship of His people in the small things to see if He can trust them with other bigger stewardship responsibilities (Lk. 16:10).

Jesus said that it is wise to count the cost before we want to build a tower (Lk. 14:28). Budgeting plays an important role in corporate and personal stewardship. It helps us to be more faithful as stewards of God's treasury. It reminds me of the proverb which says, "Failing to plan is planning to fail." Firstly, we have to calculate our total income received. Secondly, we should return God's tithe, give free-will offerings to God. God promises that if we put His kingdom first, He will take care of all our needs (Mat. 6:33). Because of this promise, we can faithfully trust that God will provide in times of need and our bread and water will be sure (Isa. 33:16). The third step is to list all our expenditures. Stewardship is not only about protecting what God has entrusted to us, but also about proper distribution. The last step would be to look at the surplus or deficit. Here we can make some adjustments to our expenditures and also set goals for saving some money.

Let us follow these simple principles that will help us to be faithful stewards of God's treasury. **Understanding God's ownership changes how we look at money.** Stewardship is reflected in the attitude which governs our actions. When God blesses us financially, we shouldn't raise our standard of living,





HopeChannel: Changing Lives

Hope Channel's world-wide television network is an instrument that God is using to reach millions of people globally with the good news. The use of television media has the potential to reach people who would otherwise not be reached through the other conventional methods of evangelism. The production and broadcast of quality television programming, however, is a costly undertaking that requires enormous resources. While commercial television derives most of its revenue from advertising, Hope Channel relies on the gifts provided by church members and other donors.

Hope Channel receives its allotted revenue from the General Conference tithe and offerings, as well as from donors who contribute to accomplish the mission of spreading God's good news in this way. The resources provided to Hope Channel are utilized in developing, producing and broadcasting programming in faith, health, relationships, and community which offers God's good news for a better life today and for eternity.

By providing funding to Hope Channel, the donors enjoy the blessings of sharing the gospel which transforms many people's lives through television media. The viewers, in return, go through a life-changing experience by watching the programs that offer them hope for a better life here and in eternity. Through careful stewardship of resources, a lot of programming is accomplished at a much lower cost compared to other television networks.

The broadcast is done through satellite distribution and other media platforms like over-the-air terrestrial distribution, internet streaming, video on demand, Roku and mobile apps. The development, subscription and maintenance of these

distribution mechanisms requires substantial resources comprising of about a third of all the funds received. The funds received by Hope Channel are also used for marketing of programs and providing support services such as the general administrative functions and fundraising.

Through Hope Channel, the seeds of hope are sown globally, reaching many people and connecting them to a loving Savior. The inspiring programs help to change lives. When Jesus comes into our lives, He makes us new creatures (2 Cor. 5:17; Heb. 8:10; Jn.14:15). The programming also proclaims the end-time prophesies. Bible prophecy reveals that the end of this world is imminent and Jesus will return soon (Rev. 22:12).

Health problems and a severe case of depression kept Linda homebound. While family and friends took turns visiting her, she still felt alone and empty. Television was her only constant company. Having tried so many things to combat her depression, Linda thought



Gideon Mutero

Gideon Mutero is the Vice President for Finance of Hope Channel. He has served in various financial leadership positions of the church and its institutions at East-Central Africa Division and ADRA International.

Gideon is married to Sophia, and they have two daughters – Rachel and Peris.

she'd give Christian television a chance. After trying several channels, she settled on Hope Channel. There she learned about the Sabbath and began keeping it alone. Her depression was soon gone and she felt well enough to leave home. Together with her sister, she visited a nearby Seventh-day Adventist Church. In all the decades she had lived in that town, she had never known about the church until her Hope Channel experience.

It is the changed life stories of people like Linda, which affirm the great work that God is accomplishing through this television ministry. By connecting viewers to the Seventh-day Adventist Church, Hope Channel provides a pathway by which to lead these people into the saving grace of our Lord and Savior, Jesus Christ. Our mission is to help people prepare to live for Jesus in this world and be prepared for His soon return (Rev. 22:17).



Quotes on Stewardship of God's Treasury

“Much of the money that finds its way into the church could be called a collection rather than an offering. Possibly this is because needs are emphasized rather than the privilege of expressing love and gratitude to God.

“One does not read in the Bible, ‘Let us go up to the tabernacle to hear Samuel preach—I hear he is very good’, but rather, ‘Let us go up to the house of the Lord to offer sacrifice.’” It appears that the major reason for attendance at both the tabernacle and the temple was to personally offer sacrifices, as an indication of the love and gratitude of the giver.

“While singing, prayer, and study are vital to Christian growth, the offering is an individual’s personal expression of love, an exercise in benevolence which makes all other expressions efficient” (Mel Reese, *Biblical Principles for Giving and Living*, p. 39).

“Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

“All we possess is the Lord’s, and we are accountable to Him for the use we make of it. In the use of every penny, it will be seen whether we love God supremely and our neighbor as ourselves. Money has great value, because it can do great good. In the hands of God’s children it is food for the hungry, drink for the thirsty, and clothing for the naked.... But money is of no more value than sand, only as it is put to use in providing for the necessities of life, in blessing others, and advancing the cause of Christ” (Ellen G. White, *Faith to Live By*, p.160).

In the last extremity, before this work shall close, thousands will be cheerfully laid upon the altar. Men and women will feel it a blessed privilege to share in the work of preparing souls to stand in the great day of God, and they will give hundreds as readily as dollars are given now” (Ellen G White, *Counsels on Stewardship*, p. 40).

True religion is not an experiment. It is an actual imitation of Christ. God keeps a personal account with every man, testing him by the practical results of his work. Soon will be heard the call, “Give an account of thy stewardship” (Ellen G. White, *In Heavenly Places*, p.24).