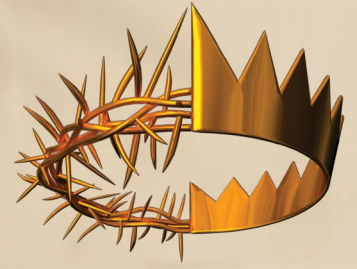


# DYNAMIC Steward



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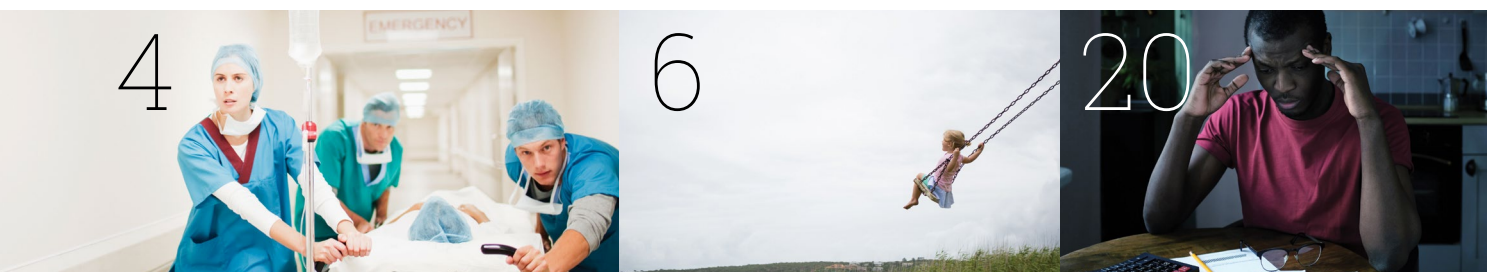
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## CONTENTMENT



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## Chasing the Illusive “More”!

Contentment is not the buzzword of contemporary society. Social and internal prompters are stimulating us to engage in a frenzied race to desire and acquire more. What actually is “more”? But we can hardly resist the pressure. The result is a dissatisfied, frustrated, and distressed humanity chasing the illusive “more”. In the process, our inclination to serve and to give is seriously crippled.

The Bible exhorts the believer to embrace contentment (Phil. 4:11-13; 1 Tim. 6:6-12; 2 Cor. 12:9-10; Rom. 8:28). This entails a different mental posture. Acknowledgment and thankfulness for what we have received and appreciation and respect for the blessings of others are the components of this counterculture. It is in line with the instructions found in

the tenth commandment: *You shall not covet* (Exod. 20:17). So, how do we cultivate such an attitude today?

This issue of *Dynamic Steward* explores the meaning of contentment and its relevance for quality of life and faithful stewardship. It also addresses the question of contentment versus life improvement.

Our article on financial literacy addresses the issue of credit card interest. The section titled “Building His Church” discusses about the celebration of life events. We are also sharing three experiences concerning e-giving practices. Is this the new fad or a useful tool?

Enjoy the reading, experience the content and contentment, and do not miss sharing it with others.

Aniel Barbe, Editor





# CONTENTMENT: INVISIBLE BUT POWERFUL!

TIANA RABEARISON

If, as according to the *Los Angeles Times* (March 21, 2014), the average American household contains 300,000 items, how far will this go? Many of my friends were so happy and satisfied with their smartphones, until the latest iPhone or Android series showed up. I wonder what they will do when this newer version will no longer be the latest? There are many explanations for that reality, but the underlying issue goes beyond the appeal for new inventions. Something more fundamental is at play: contentment, a state of mind that can also infiltrate other areas of life.

Contentment is generally known as the emotional state of satisfaction. People are usually not satisfied with what they have, and they begin to look for more. This does not only influence our spending habits but also other parts of life, such as relationships with self, others, and God.

## The Test of Contentment

Adam and Eve were challenged at the core of their contentment. The first human beings were given enough reasons to be content, considering who they were and what they had. First, God created them in His image (Gen. 1:26), all good and perfect (Matt. 5:48). Second, they were given many quality options: "pleasant to the sight and good for food" (Gen. 2:9). The forbidden fruit is described as having the same beauty and attractiveness as the rest of the trees, but Adam and Eve were not to eat it. Contentment is recognizing that everything good and attractive does not have to be ours.

Eve experienced perfection and contentment until the devil redefined her need through the "ads" of the serpent. She was already created in the image of God, and thus she did not need anything else to prove her identity. Understanding who we are and our purpose in life can affect the level of our contentment. John Mason in his book *Conquering an Enemy Called Average* (1996) wrote these insightful words, "Until we make peace with who we are, we will never be content with what we have."

Those lining up in the cold winter breeze for the launch of the latest smartphone were once satisfied and even proud of the model of cell phone that they had. But later, because of

the ads and promotions of the latest version, they were led to believe that what they had was no longer good enough. An external element can sow seeds of dissatisfaction with what was once cherished.

## Expressions of Contentment

A contented person acknowledges that nobody is perfect but is satisfied with who he or she is. My second oldest brother does not draw like a professional portrait artist, but he is happy with his style of work. Recognize your limits, but value and appreciate your potential. Often the discontented person focuses on the imperfection. This situation leads to insecurity about self-worth.

Contentment is essential for a healthy relationship. When people in a relationship are content with the unit they constitute, they are less inclined to engage in the comparison game with others. Whereas the spirit of discontentment is like a cancer to loyalty and will eventually ruin a once strong union.

One legitimate reason for discontentment is the desire to grow. Growth and improvement are likely to happen when a person is not comfortable with the status quo. One example could be an observed deficiency in knowledge. After the need is identified, strategies are developed to transform the current reality. This is different from a discontentment generated by jealousy or covetousness. The motivation is not to fit

into a social-acceptance slot.

Contentment would have prevented Adam and Eve from falling into sin. It helps to save relationships and money. It is a shield against unnecessary pressures and provides an inner peace. Hence, relationships are preserved, and God's given resources are protected. Above all, contentment demonstrates our trust in the providence of our heavenly Father (Matt 6:11; 7:11). It is not naïve blindness about one's current reality but confidence in the One in charge, who declares: "Never will I leave you; never will I forsake you" (Heb. 13:5). ©



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<sup>1</sup> MacVean, Mary. *Los Angeles Times*: For many people, gathering possessions is just the stuff of life (March 21, 2014) Retrieved from [www.latimes.com/health](http://www.latimes.com/health).

<sup>2</sup> Mason, John, *Conquering an Enemy Called Average*. (Tulsa, Oklahoma, 1996)

# CODE BLUE

*When our life hits the Code Blue alarm, we need Jesus to help us see things as they are and not as we are.—Adapted from a quote by Anis Anin.*

JEANETTE BRYSON

In a hospital setting, when a patient is losing the ability to breathe, a *code blue* is announced. Immediately, doctors, nurses, and technicians from various departments in the hospital rush to the patient's side. The chaplain arrives and stands quietly with the family members as the patient gasps for air and the attendants administer CPR and whatever intervention is needed to resuscitate the heart. The patient's one and only desire is to breathe, to live. While the patient is undergoing the attempts to give back the life that is slipping away, the person's entire system must resume breathing or they are gone.

While training to be a chaplain for the first time (October 2018 to April 2019), there was so much to learn—when to listen, when to pray, when to take the family aside, and when to concentrate on the patient. The passing of loved ones and the grieving of those present, even the feeling of loss among the hospital staff, has stayed with me.

One didactic on death and dying changed my perspective, not only on how to assist patients and their families, but on how to live my own life. The simulation involved the seven interns in our group. We were each given nine pieces of paper. We wrote one item on each slip of paper, which allowed each of us to write three names, three dreams, and three material items. We were then taken through a 45-minute process that resulted in a diagnosis that eventually led us to the point of code. As we drew near our simulated death, each report from the medical team meant we needed to lose one of the nine: either a material item, a dream, or a person. For six of us, the final paper had a name listed. As we focused out everything except staying alive, we were then asked to think of how our own obituary would read.

Even though it was only a simulation, focusing out material things, people, and dreams, allowed us to think about our interior selves and being content just to breathe and stay alive.

## Focusing All Out

Jesus left heaven and all that it held for Him. The story of Jesus' walk on earth can be found in the Scriptures—the story of love, pain, sorrow, grace, and joy. Jesus accepted the Lord's plan for His life, and He was content. While on earth,

He focused on His mission to save others. He was satisfied (content) that He had done what was needed, and, ultimately, He died on the cross for us.

So our lives are filled with these same components of love, pain, sorrow, grace, and joy. If we but come to Jesus, He will be with us. When we focus out our desires and seek Him, we can experience contentment and ultimately a wholeness. This results in a oneness that provides an acceptance of our mission to represent Him and appreciate the life and gifts given us. At that point our quality of life improves.

One of the most dramatic stories in the Bible about how focusing everything out and seeking only to learn of Jesus improves the quality of life is found in Luke 13:10-22.

The story is told of a woman with a hunchback. A type of malady called *kyphosis*, also known as roundback, or hunchback, is a condition in which the spine in the upper back has an excessive curvature. The upper back, or thoracic region of the spine, is supposed to have a slight natural curve.

The dowager woman came to hear Jesus. The records do not say she came to be healed. No doubt she had had years of suffering, wondering why she had to have this condition, enduring taunts, the inability to look up,

and constantly being an outsider. By the time she came to see Jesus, she was content to simply join those crowded together to see Him, although she could only look at the ground and listen. It seems that Jesus sensed her presence. He saw her. He called her a daughter of Abraham. He said, "Woman, you are loosed from your infirmity" (Luke 13:12).<sup>1</sup> Translated, that means, "Son/daughter, you are free."

## A Step Into Wholeness

We are invited to come to God—content with who we are, where we are, and with whatever He has given—and He will reveal Himself. We will be able to focus everything out except the need to hear Jesus, like the woman with the hunchback and the patient who seeks only air.

We can thus experience a change for the better in the quality of our lives.

The World Health Organization defines quality of life as an individual's perception of their position in life in the context of the culture and value systems in which they live and in relation to their goals, expectations, standards, and concerns. It is a broad-ranging concept affected in a complex way by the person's physical health, psychological state, personal beliefs, social relationships, and their relationship to salient features of their environment<sup>2</sup>

God does not  
change our cir-  
cumstances;  
instead, He goes  
through them  
with us.



Credit: Getty Images

Parker Palmer in his book *Let Your Life Speak* talks about how focusing on ourselves results in “insecurity about identity and worth” and limits our quality of life.<sup>3</sup> Focusing on Jesus gives us the insight to see that we have not only what we need for an abundant physical, psychological, personal, and social life, but more than enough to share.

Quality of life improves when we acknowledge our strengths and weaknesses and focus on Jesus. We may have to adjust our thinking in order for our quality of living to grow to its greatest potential. We may want to be like Jesus in the story of the good Samaritan, but we may serve best when we focus on those people God brings into our sphere of influence, the situation the innkeeper experienced (Luke 10:30-36).

God does not change our circumstances; instead, He goes through them with us. He didn't put out the fire for the three Hebrew youth or remove the lions from the den when Daniel was dropped into it, but He was there with them.

Jesus walked the earth and allowed what we would call interruption after interruption; and then the last forty days leading to the cross He went alone so we would not have to walk alone. If we but come to Him, He will be with us. He sees us just as He saw the woman with the hunchback.

If you experience a *code blue* and need a wholistic acceptance of who you are to God, then pray:

Dear Lord, we come humbly to seek You, we need to hear You, we want to feel Your presence, and most importantly, we need to accept Your gift of Jesus. Please help our unbelief, help us to accept Your promise to never leave us or forsake us. In Jesus' name, amen.

May we then experience the innkeeper's heart of serving others in Jesus' name and experience the wise and unselfish use of our lives, bodies, talents, time, and treasures.<sup>4</sup> If we do that, then the quality of our lives will continue to experience exponential quality growth! ☺



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<sup>1</sup> All biblical texts are taken from the New King James Version of the Bible.

<sup>2</sup> Retrieved 05/12/19 from <https://www.who.int/healthinfo/survey/whoqol-qualityoflife/en/>.

<sup>3</sup> P. J. Palmer, *Let Your Life Speak: Listening for the Voice of Vocation* (San Francisco, Calif.: Jossey-Bass, 2000), pp 85, 86.

<sup>4</sup> E. O. Abbey, *Return Unto Me: Wholistic Stewardship Training Manual* (Tamale, Ghana: North Ghana Mission of Seventh-day Adventists, 2003), p. 16.



# A SPIRIT OF CONTENTMENT

*The birthsign of born again Christians.*

PHILIPPE AUROUZE

Paul moves forward because of his goals. He is driven. After his encounter with Christ on the road to Damascus, his life is turned upside down. We find the narrative of his conversion experience in the book of Acts (Acts 9:3; 22:6) three times, two of which are the apostle's own testimony. Before Agrippa he describes his new life, his obedience to Jesus' command: "For I have appeared to you for this purpose, to appoint you as a servant and witness to the things in which you have seen me and to those in which I will appear to you, delivering you from your people and from the Gentiles—to whom I am sending you to open their eyes, so that they may turn from darkness to light and from the power of Satan to God, that they may receive forgiveness of sins and a place among those who are sanctified by faith in me" (Acts 26:16-18).<sup>1</sup> By asking to be directly judged by Caesar (Acts 25:11), Paul can go back to the empire's capital. He plans to pursue his objective of going to evangelize Spain as he mentions in his letter to the church of Rome (Rom. 15:28-32). Unfortunately, we know the end of the story. Paul's arrest, his captivity, and his condemnation will defeat his plans. However, it is from his cell that he writes those wonderful lines: "Rejoice in the Lord always; again I will say, rejoice!" (Ph. 4:4).

Held captive, condemned, and almost dead, the apostle encourages each and every one to rejoice. Method of self-persuasion or spirit of contentment in every circumstance? Not a single doubt with his testimony: "Not that I am speaking of being in need, for I have learned in whatever situation I am to be content. I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. I can do all things through him who strengthens me" (Phil. 4:11-13).

To rely on God all the time, this is what not only the apostle but also the Israelites during their journey in the desert have learned. In fact, after leaving Egypt, the people find themselves in the desert. Forgetting the liberation and deliverance by the divine hand, they cry out in thirst and hunger: "Would that we had died by the hand of the LORD in the land of Egypt, when we sat by the meat pots and ate bread to the full, for you have brought us out into this wilderness to kill this whole assembly with hunger" (Exod. 16:3). Once again, the goodness, the grace, and the love of God will be revealed. Not only does He send meat beyond their expectations (Exod. 16:22), but He sends bread from heaven, called manna (Exod. 16:15)

We should thoughtfully consider the Israelites' experience with manna. First, it's necessary to evaluate one's needs: "Gather of it, each one of you, as much as he can eat," while still considering one's dependents (Exod. 16:16). Sharing is still required. Not too much, not too little, but in just the right quantity, here's the result (Exod. 16:18). Second, wanting to collect for diverse reasons but mainly for fear of wanting, the fear of tomorrow comes down to not trusting God. The manna turned bad during the night, except for the manna collected for the Sabbath! (Exod. 16:20). Third, despite the renewed miracle, the spirit of weariness and bitterness wins

By putting on the ornament of a meek and quiet spirit, ninety-nine out of a hundred of the troubles which so terribly embitter life might be saved

over the people. "Now the rabble that was among them had a strong craving. And the people of Israel also wept again and said, 'Oh that we had meat to eat! We remember the fish we ate in Egypt that cost nothing, the cucumbers, the melons, the leeks, the onions, and the garlic. But now our strength is dried up, and there is nothing at all but this manna to look at'" (Num. 11:4-6). They will finally eat meat "until it comes out at your nostrils and becomes loathsome to you" (Num. 11:20).

But what about us, about me? What state of mind

have I developed in the face of life events, of troubles as well as blessings? A spirit of contentment and of progress, or of selfishness and self-centeredness?

Ellen White writes, "By putting on the ornament of a meek and quiet spirit, ninety-nine out of a hundred of the troubles which so terribly embitter life might be saved."<sup>2</sup> Our God desires that each one develops a spirit of contentment, of gratitude, of progress so as to consider life differently. This is the whole purpose of Stewardship Ministries. By putting God first, that is, by putting Him at the center of our lives, our lives will change.

Our God takes care of us today like He did the people of Israel and the apostle Paul. Jesus told this to His disciples during the Sermon on the Mount (Matt. 6:25-34). It is our turn to develop a real trust in Him. This means changing our outlook on everyday life, on what God provides for us at every moment. Neither too much, nor too little. Furthermore, the wise

prays as: "Two things I ask of you; deny them not to me before I die: Remove far from me falsehood and lying; give me neither poverty nor riches; feed me with the food that is needful for me, lest I be full and deny you and say, 'Who is the LORD?' or lest I be poor and steal and profane the name of my God" (Prov. 30:7-9).

To have a spirit of contentment means to rejoice in the Lord on every occasion, at every moment. To have a spirit of contentment means to be aware of your needs in order to satisfy them but also to share with others. To have a spirit of contentment means to choose life over death (see Deut 30:19). To have a spirit of contentment means to "not be

conformed to this world, but be transformed by the renewal of your mind, that by testing you may discern what is the will of God, what is good and acceptable and perfect" (Rom. 12:2)

As such, we can prosper in all aspects, like the apostle John wished for his friend (see 3 John 1:2) and receive life in abundance (John 10:10). ☺



*Philippe Arouze is the treasurer and Stewardship Ministries and Special Needs Ministries director of the Franco-Belgian Union Conference.*

<sup>1</sup> All Bible texts are taken from the ESV.

<sup>2</sup> Ellen G. White, *Testimonies for the Church*, vol. 4, p. 348.



# REMNANTS AND CONTENTMENT

*In view of end-time events!*

**KWON JOHNGHAENG**

Those who seek satisfaction in material things become unhappy when they lose what they possess. Those looking for happiness in climbing feel a loneliness and emptiness when they reach the top, and despair when they go down. Christians are content because they do not rely on anything but Christ. The apostle Paul was content in all life's circumstances: "Not that I speak in regard to need, for I have learned in whatever state I am, to be content: I know how to be abased, and I know how to abound. Everywhere and in all things I have learned both to be full and to be hungry, both to abound and to suffer need" (Phil. 4:11, 12).

## Perception of Reality

Discontentment results from a negative appreciation of one's reality. Historically, it was in the era of the church of Smyrna when Christians were the poorest. It was a time of persecution; all the material possessions were confiscated; everything that had been kept and maintained had already been taken away. Nevertheless, Jesus said to the church of Smyrna, "I know your works, tribulation, and poverty, but you are rich" (Rev. 2:9). In contrast, there was no other time to be as rich in material things as in the era of the church of Laodicea. However, it is portrayed as poor (Rev. 3:17). The perception and interpretation of a given reality depends on the lenses used. God's lenses are often different from ours.

The apostle Peter mentions that the believers are entrusted with "the manifold grace of God" (1 Pet. 4:10). Paul asks and answers for himself. "What advantage then has the Jew?" "Much in every way! Chiefly because to them were committed the oracles of God" (Rom. 3:1, 2). What advantage do the remnant people have? Much in every way! They are the stewards of God's final message to humanity, the three angels' messages. This is one of the most elevated functions attributed to human beings: "The Lord designs that the presentation of this message shall be the highest, greatest work carried on in the world at this time." They are called to share and keep this message.

## Contentment in the Last Days

The faithful remnant of the three angels' messages are summarized as not worshiping the beast or its image, and not receiving its mark. They would face terrible pressures: "All who dwell on the earth will worship him, whose names have not been written in the Book of Life of the Lamb slain from the foundation of the world" (Rev. 13:8). It will be ordered that

"as many as would not worship the image of the beast to be killed" (Rev. 13:15), and they could not "buy or sell except one who has the mark or the name of the beast, or the number of his name" (Rev. 13:17).

Who would stand firm even when they couldn't buy the basic necessities of life or sell what they have produced, do

The commandments  
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provided.

not get paid for work done or could not withdraw from their own bank accounts? Those who have learned to be content. Jesus describes those who constitute this special group of believers as "he who endures to the end" (Matt. 24:13). Revelation 14:12 explains the essence of their contentment: "Here is the patience of the saints; here are those who keep the commandments of God and the faith of Jesus." They face the dire adversities without bending by keeping God's commandments and having faith in Jesus. These are the building blocks of contentment in all seasons.

In many people's minds, God's commandments have a negative connotation. But the psalmist said that the commandments are "sweeter also than honey and the honeycomb" (Ps. 19:10). The reality is that the Ten Commandments do not begin with the first commandment, the first prohibition: "You shall have no other gods before Me" in Exodus 20:3; instead, it starts with the preamble in Exodus 20:2: "I am the Lord your God, who brought you out of the land of Egypt, out of the house of bondage."

Every time the Israelites meditated on the law, they remembered the God who rescued Israel from the slavery in Egypt. Several generations had lived and died as slaves. Then He sent the plagues, split the sea for them to cross, and closed it over the most powerful army in those days. They did not sow or reap, but they did not have to worry about food. They had only one garment and one pair of shoes, but they hadn't worn out in 40 years. The commandments are the words of a loving and caring God. The last-days believers can remain loyal even when facing the harsh penalties for not worshiping the beast because their attachment to God's law will help them to remember the God of Israel, who rescued





Credit: Getty Images

His people from the hands of the Egyptians.

The underlying message of the Ten Commandments is an appeal to be content, to be satisfied with who God is and with what you have received from Him. One example is the first commandment: the call to worship God exclusively. The Israelites acknowledge that He is enough for them; through the plagues they learned that the gods of Egypt, such as frogs and flies, were nothing. The commandments not to steal and not to covet what belongs to your neighbor are invitations to appreciate the valuable things that God has already provided.

The faith of Jesus is another essential to experience contentment. When Jesus crossed the sea with His disciples, He was peacefully asleep. When the storm broke out, Peter, James, and John, who were seasoned fishermen, could not cope with the situation and were severely stressed. Satan had caused the storm in order to kill Jesus. With serenity, Jesus rose up and calmed the storm. He then asked His disciples, "Where is your faith?" (Luke 8:25).

The day is approaching when children who have faith in their parents, wives who have faith in their husbands, and rich people who have faith in their bank balances will learn that nothing earthly is reliable. Jesus alone is a sure anchor for our faith. The righteous, therefore, live by faith alone. The secret to contentment in times of trouble and tribulation is to keep the commandments of God and the faith of Jesus.

Those who demonstrate contentment daily are the heirs of a special blessing: "I heard a voice from heaven saying to me, 'Write: "Blessed are the dead who die in the Lord from now on."' "Yes,' says the Spirit, 'that they may rest from their labors, and their works follow them'" (Rev. 14:13). ☉

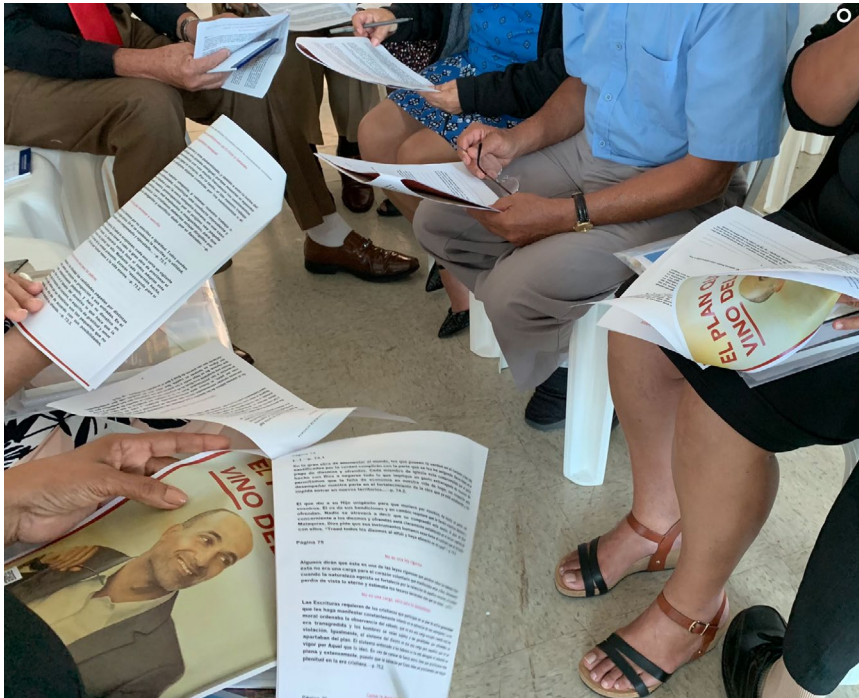


Kwon Johnghaeng is currently the Stewardship Ministries director for Northern Asia-Pacific Division.

\*Ellen G. White, Testimonies for the Church, vol. 6, p. 11.



## PUERTO RICO STEWARDSHIP CONGRESS (IAD)



April 26-28: Puerto Rico Union Stewardship Congress with Roberto Herrera, IAD Stewardship director, and Janet Torres, Puerto Rico Union Stewardship director: The Group Activities. You may download the Group Activities that participants are using in the picture here: <https://stewardship.adventist.org/activity-brochures>.

## 50,000 AT THE MVC CONGRESS (SSD) IN THE PHILIPPINES



April 16-20: Division-wide Stewardship Congress held at Mountain View College, South Philippine Union Conference. On the weekdays, the program was attended by 30,000 people; on Sabbath about 50,000 people participated in the meetings.

Created by Johnetta Flomo, senior editorial assistant of Stewardship Ministries at the General Conference of Seventh-day Adventists, Silver Spring, Maryland, United States.



## FIRST-FRUIITS CELEBRATION GATHER FARMERS IN BRAZIL (SAD)



May 03-04: First-fruits Celebration in Mambore church, Paraná, Brazil. More than 2,000 persons (farmers, along with their families and friends) thanked God by worshipping Him with their tithes and Promise (percentage-based offerings) and also by parading some of their produce as a way to recognize Him as the Provider. Six couples were baptized.

## HOLY CONVOCATION—600 PASTORS & 5,100 CHURCHES (SAD)



May 04-11: This Holy Convocation was sponsored by two Brazilian unions with the participation of 600 pastors and 5,100-plus churches, potentially reaching about 300,000 members. The pastors gathered daily in different sites in their respective Conferences to participate of the Stewardship Council that was aired every morning via Facebook and Youtube. During the afternoons they visited church members. They hope to have reached a total of about 20,000 visits during this week. The evening preaching was also aired through Facebook and YouTube to all the participant churches from the Paralela Adventist Church, Bahia, as shown in these pictures. A Correcting Judge was baptized during the last weekend.



# MORE INCOME: A BLESSING OR A CURSE?

*You decide!*



Credit: Getty Images

## MARCOS FAIOCK BOMFIM

Are you about to get some extra income or an unexpected increase? One of my daughters asked for our prayers while applying for a new job, expecting to double her current income. All our family members were praying as she advanced in the selection process, even though she and her husband would not need that additional income to survive. One morning, while praying for them, I was so concerned about the spiritual dangers related to the situation that I decided to write a simple Bible text, suggesting to them that they read it during their family worship. I was hoping it would help them to recognize how additional income can be either a blessing or a curse.

Two weeks later, after reading this text during a sermon in Salvador, Brazil, I received so many requests to make it available that I decided to edit it and submit it for publication.

While it is true that more income may be a blessing of God (Deut. 8:18), it's also true that it may represent a curse—especially if the family life is not protected by God's eternal

principles. In the hands of those who have not committed themselves to the Lord, an unexpected increase will certainly be used by Satan to lure them, leading to materialism, consumerism, and independence from God, and thus nullifying His influence (Matt. 13:22)! Then what was intended by God to be a blessing may be used by His enemy to become a curse (1 Jn. 2:15-17)!

### More income may be a blessing if:

- The increase in income was obtained by honest means, without compromising any principle of God's law through lies, illicit advantage over those who are weaker, or dishonesty.
- Time for personal communion with God is planned to occupy the first slot of my day's schedule, just after waking up (Matt. 6:33).
- Time for family worship (morning and evening) will be kept as a top priority, above any other earthly concern.
- I still have time for regular prayer meetings or small group reunions.
- Regular time for personal mission (Bible studies,

evangelism, small groups, etc.) is still a more important activity than my job assignments.

- I still keep the Sabbath, from sunset to sunset, and am present with my family in both Sabbath School and divine service.
- I prioritize enough time for relationship with my family (spouse and children) on a daily basis, avoiding the “quality time” trap.
- At least one of the parents will be at home when the children are there.
- I consider the time spent on keeping the body in good health as something almost as important as prayer:
  - Getting enough sleep.
  - Doing exercise daily.
  - Eating two or three meals a day without any snack in between.
  - Having decided that any additional income will not subsidize unhealthy food or habits.
- Tithing is still the number-one priority in the family budget.
- Promise\* is the second priority in the family budget.
- There is a desire to enlarge the percentage of the income given as Promise when there is more income.
- There is a retirement plan.
- There is an emergency fund equivalent to at least three months' salary, but, ideally, equivalent to six month's income.
- There is a strict plan for savings, as the third financial priority after tithes and Promise.
- There is a firm plan to adopt a simple lifestyle, avoiding all kinds of ostentation or unnecessary stuff.
- I want to earn more in order to invest more in God's kingdom. (I will not take anything to heaven beyond the people I have won to Christ.)
- I understand the responsibility of disposing of my goods in such a way that after I depart from this life, they will keep serving God and His kingdom, remaining in His ranks.
- I have a serious commitment to God and my family to abandon this extra income whenever any of the above items is compromised.

#### On the other hand, additional income may become a curse if:

- It was obtained in a fraudulent way or by taking advantage of the less favored.
- It forces me to sacrifice my daily personal communion time with God.
- I am no longer allowed to join my family during the family worship.
- I no longer have time for giving Bible studies or participating in small groups.
- It does not allow me to welcome the Sabbath day with

my family, a few minutes before sunset on Friday.

- I accept fatigue as an excuse for not attending Sabbath School and divine service on Sabbaths.
- I no longer have time to spend with my spouse and children (for example, meals, family worships, or outings).
- My children are alone or without any supervision most of the time when they are at home.
- It was obtained at my health's expense by:
  - Not getting enough sleep.
  - Not exercising daily,
  - Not having the two or three planned meals (and maybe replacing them with snacks).
  - Purchasing more expensive and perhaps unhealthy food.
- God is forgotten as the source of income, and, consequently, tithe is not returned to Him.
- The heart is no longer grateful, and so regular and systematic offerings (Promise) are not given.
- There is not a financial plan for retirement.
- There is not an emergency fund.
- There is not a plan for savings, and the additional income is spent to please present desires and impulse-driven purchases instead of providing for future needs.

#### I want to earn more in order to invest more in God's kingdom.

- There is not a plan to adopt a simple lifestyle and to avoid any kind of ostentation.
- I want to earn more in order to invest more in this life and in this world with no concern for eternal life.
- I do not have a plan to populate heaven with souls saved by my personal and financial endeavors.
- I do not have a will or a plan to dispose of my goods to serve God and His kingdom after I depart from this life.
- I do not have a commitment to quit my job if any of the above items are compromised.

I have nothing to fear if I place all I have in the hands that were nailed on the cross for me. It is His Word that suggests and promises: “Oh, fear the Lord, you His saints! There is no want to those who fear Him. The young lions lack and suffer hunger; but those who seek the Lord shall not lack any good thing (Ps. 34:9, 10).” And I want to trust Him! ☺



Pastor Marcos F. Bomfim is the director of Stewardship Ministries at the General Conference.

\* Promise is a name for the regular and systematic offering, given as regularly as someone receives an income or increase, and given as a vowed percentage of every income or increase.



# CELEBRATION: A SPIRITUAL DISCIPLINE

*A reason to celebrate is a reason to give!*

**DON MCFARLAND**

In my family, every birthday and anniversary is celebrated with a special meal that usually fills the house with irresistible Caribbean aromas. Food is complimented with animated conversation, a walk down Memory Lane, and the presentation of gifts. We just love to celebrate! My mother will be visiting my wife and me in two weeks, and we have already planned a party to celebrate her arrival and the significant role she has played in my preparation for gospel service.

"It seems that as a species we are instinctively driven to honor the significant moments in our lives. There are deep underlying needs that drive us to engage in celebrations. As a result, we have found so many wonderful ways to meet these

needs and create more meaning in our lives."<sup>1</sup>

It is of some significance that end-of-life services are increasingly being labeled "Celebration of Life," as opposed to "Funeral Rites." And how fitting! In the Epistle to the Philippians, Paul speaks about the possibility of his imminent death and tells the Philippian church that he would rejoice if that happened, and that they should rejoice with him as well: "Even if I am executed here and now, I'll rejoice in being an element in the offering of your faith that you make on Christ's altar; a part of your rejoicing. But turnabout's fair play—you must join me in my rejoicing. Whatever you do, don't feel sorry for me."<sup>2</sup> In other words, don't mourn my death; celebrate it.

A salient feature of the Old Testament is the celebration of various milestones and events by God's people. The children of Israel seem to have used any "excuse" to have a



celebration. When the wall of Jerusalem was rebuilt following the exile, they celebrated by throwing a grand party: "Now at the dedication of the wall of Jerusalem they sought out the Levites in all their places, to bring them to Jerusalem to celebrate the dedication with gladness, both with thanksgivings and singing, with cymbals and stringed instruments and harps. And the sons of the singers gathered together from the countryside around Jerusalem."<sup>3</sup> Ellen White underscores the celebratory significance of Israel's Feast of Tabernacles by saying, "The feast continued for seven days, and for its celebration the inhabitants of Palestine, with many from other lands, came to Jerusalem. Old and young, rich and poor, all brought some gift as a tribute of thanksgiving to Him who had crowned the year with His goodness. Everything that could give expression to the universal joy was brought from the woods."<sup>4</sup>

There were times when God invited His people to throw a party and also provided them with the means and the venue to do so. As a young child, "party" was not a word I associated with the Creator of the universe; but the more familiar I become with Scripture, the more loveable and relatable God becomes. In Deuteronomy 14, we meet God in a "party" mood. He tells the people to use tithe money for a party. I'm not kidding! "But if the journey is too long for you, so that you are not able to carry *the tithe*, or if the place where the Lord your God chooses to put His name is too far from you, when the Lord your God has blessed you, then you shall exchange *it* for money, take the money in your hand, and go to the place which the Lord your God chooses. And you shall spend that money for whatever your heart desires: for oxen or sheep, for wine or similar drink, for whatever your heart desires; you shall eat there before the Lord your God, and you shall rejoice, you and your household."<sup>5</sup>

Of course, Deuteronomy 14 is not providing us with a license to use the Lord's tithe on celebratory events. And, of course, it is not the first tithe reserved for the Levites that is referenced here; it is the second tithe. But God's directive is still significant in that it helps us understand that the somber and serious image of God some have promoted is not the sum total of His personality; there is a fun side to Him as well. He loves a good "party!" Jesus also demonstrated this in His visit to the wedding party at Cana and by contributing to the event by turning water into wine.

In 1990, I attended my first General Conference Session and understood immediately why a General Conference Session is so special to millions of Seventh-day Adventists. The business done on the floor at a General Conference Session has some degree of importance, but it is the celebratory aspect of this major event that is the compelling factor for those who are prepared to spend "big money" to be present. As delegates and guests together celebrate the diversity, growth, and impact of the church, attendees are invested with the sense that they are part of a movement that is huge, dynamic, and progressive. The majority leave with an earnest desire to play their part in sustaining this global movement called Seventh-day Adventism.

In our local churches we are not able to replicate the expansive celebratory atmosphere of a General Conference Session, but it is nonetheless important that a church makes regular and frequent celebrations a part of its fixed calendar and its spontaneous activities. A church that celebrates is one that is more likely to prove attractive to folk who are searching for a spiritual home. Equally, celebration of God's actions in the life of a church has a way of eliciting a positive attitude on the part of members, which in turn creates such a well of generosity in their hearts that they will not be resistant to the promptings of the Spirit to joyfully give of themselves, their time, their talents, and their money to sustain that which is celebrated.

It is of some significance that end-of-life services are increasingly being labeled "Celebration of Life," as opposed to "Funeral Rites."

Am I the only one who seriously believes that celebration ought to be added to fasting, prayer, and meditation as a spiritual discipline? It's as significant as the other three in forming character, reenergizing the spirit, creating purpose, and affirming faith. Annual times of celebration such as Thanksgiving,

Christmas, and Easter are necessary for this purpose. But we needn't wait for these seasons to celebrate. We can find reasons in our home, at our workplace, in our community, or in our local church to celebrate.

In our local churches we can celebrate the sacrificial and selfless efforts of those who teach and guide our children in Sabbath School, Pathfinders, and Adventurers. We can celebrate each new member joining the church through baptism or profession of faith. We can celebrate our seniors and their special milestones in life. Above all else, we can and should celebrate the three most remarkable events in our world since its creation—the incomprehensible birth, selfless death, and glorious resurrection of our Lord. As a friend of mine said recently, "If we cannot celebrate these watershed events, no other celebration matters." ☺



Originally from Jamaica, Don McFarlane worked as a pastor, department director and church administrator in the British Union and Trans-European Division for 33 years. For the past seven years he has been the pastor for administration and adult ministries at Sligo Seventh-day Adventist church.

<sup>1</sup> Seline Shenoy, "5 Reasons Why It Is Important to Commemorate Special Occasions," [shop.projecthappiness.org](http://shop.projecthappiness.org), accessed, May 20, 2019.

<sup>2</sup> Philippians 2:17, 18, Message.

<sup>3</sup> Nehemiah 12:27-29, NKJV.

<sup>4</sup> Ellen G. White, *From Heaven With Love*, p. 300.

<sup>5</sup> Deuteronomy 14:24-26, NKJV.

# GIVING DIFFERENTLY: THE EXPERIENCE OF NORTH AMERICAN DIVISION

**JUDY BEERS**

**A**dventistGiving, a ministry of the North American Division Information Technology (IT) Services Department, provides a way for individuals to return tithe and give offerings from any PC or Mac, and now through any mobile device.

Prior to 2006, churches in the United States and Canada began seeking ways for members to give electronically.

Expensive transaction fees prohibited many churches from negotiating individually, so the North American Division recognized the need and created a system for online, electronic giving called AdventistGiving. The division was able to negotiate the lowest fees possible. Costs are shared by the local conference (70%), union conference (10%), North American Division (10%), and General Conference (10%). Although debit and credit card payments are accepted, we encourage donors to use electronic check or savings accounts for donations to keep fees as low as possible. The website went live in 2006 and was significantly upgraded in 2017. In 2018, iOS and Android apps were released, providing even greater ease of electronic donations. We have many exciting features planned for 2019 as well, so stay tuned!

The 2017 upgrade included improvements that were requested over the years, including periodic recurring giving, guest transactions that don't require a member account, improved treasurer reports, and a more streamlined enrollment process. A favorite new feature is recurring giving, now used by many members for regular giving. Further features and improvements are continually being evaluated.

At the end of 2007, 115 churches were enrolled. Since

that time, we have experienced an explosive growth rate of 2200 percent! Today, more than 2,700 churches are using AdventistGiving, with more being added each month. In 2018 alone, more than 300 million tithe and offering dollars were received through AdventistGiving. This means that 20 percent of all tithe received by the North American Division was given through AdventistGiving.

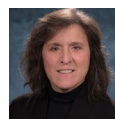
We praise the Lord for the way He has blessed His church through this platform. We are grateful for the trust and confidence placed in us by many thousands of our members. We have seen firsthand how the Lord has led in the development

of AdventistGiving through the years. We have seen His faithfulness to us as we seek to encourage faithfulness to Him! We have heard countless stories of how God's children in North America have been blessed by AdventistGiving. It is our daily prayer that the Lord will continue to use this platform to facilitate faithfulness among His people!

Finally, AdventistGiving support staff have connected with donors of all ages

throughout the years, the oldest donor being 92. Many report using AdventistGiving because they don't have a home church, can't get to their church, or simply enjoy the access of being able to give from anywhere in the world.

We are challenged each day with discovering new and improved methods of receiving donations. AdventistGiving is committed to listening and following through to meet the needs of His church. ☺



Judy Beers is a Software Support Specialist for IT Services at the headquarters of the North American Division of Seventh-day Adventists. She has worked for the Seventh-day Adventist denomination for over thirty years, the last eight with AdventistGiving.



# ADVERSITY BREEDS CREATIVITY IN GENEROSITY

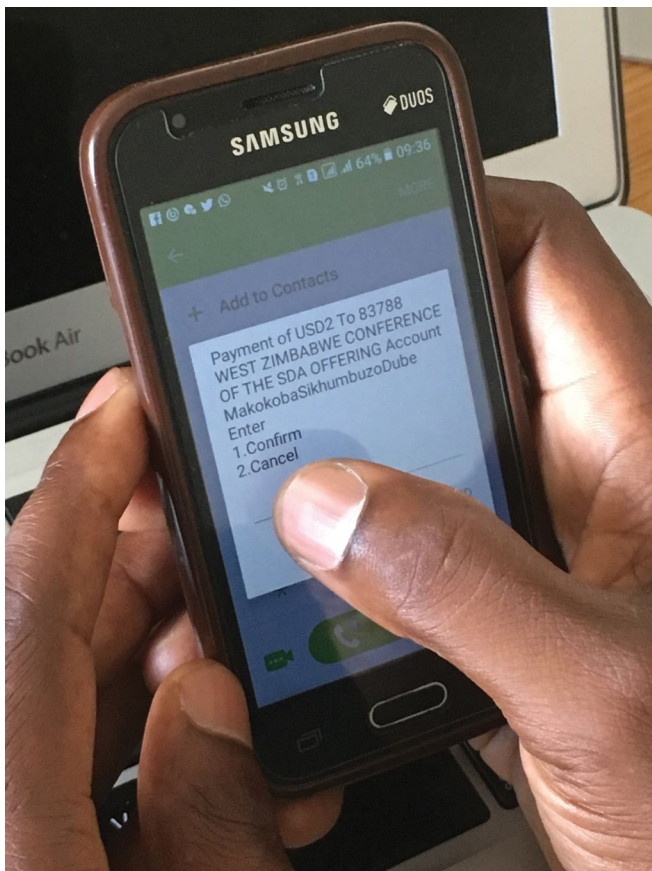
SIKHUMBUZO DUBE

Difficult times are often God's lessons books. This has been the experience of West Zimbabwe Conference in the area of giving.

## Adversity

Zimbabwe is facing many economic hardships. Among these is a cash shortage. When people receive their salaries or wages, they spend days queueing for cash. Our members are not exempt from this challenge. Consequently, the church has been financially affected. When this crisis began, there was a decline in the tithe and offerings received. Some members blamed the predicament for not giving.

In the church, the traditional method of giving has been the offering basket. Any other means have been considered "unsanctified" and viewed with scorn and suspicion by many members of the church. Thus, in the absence of cash, putting God first became a challenge.



## Creativity

The Treasury and Stewardship departments collaborated to promote alternative methods of giving. Five methods were adopted:

- 1. Cash method**—The traditional method of giving was emphasized.
- 2. Point of Sale method**—Initially the conference had a centralized system of swiping their credit cards where members visited the conference Treasury Department to give. They would then take their receipts to the local church, where they dropped them into the offering plate. Currently, with the acquisition of more swiping machines, there is easier access.
- 3. Internet banking**—This is where transactions were done online. Most members feared this method because of cyber theft. They are slowly beginning to appreciate it.
- 4. Real-time Gross Settlement method**—This is a transfer of tithes and offering from the member's bank account to the church account.
- 5. Mobile Wallet method**—This is where the members use a mobile cash platform called Ecocash to remit their tithes and offerings.

The Stewardship Department used social media to promote these methods of giving. This helped the young people to become familiar with the new ways of giving.

## Outcome

These methods of giving accommodated members who prefer to physically return tithe and give offerings at church. Provision was also made for dropping the tithe and offering deposit slips into the offering baskets. Consequently, there was an increase in giving. By diversifying the giving methods, more members can now participate in financial stewardship despite the cash shortages that still prevail in the country. Each is using the most accessible means. ☺



Sikhumbuzo Dube, West Zimbabwe Conference Stewardship and Church Development director



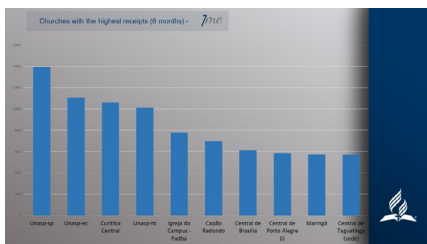
# AN INSTRUMENT OF FAITHFULNESS FOR **NEW GENERATIONS**

JOSANAN ALVES

A few weeks ago, I received a call from a well-known Adventist doctor who lives in southern Brazil. At first, I had no idea who was calling, but after a few minutes I understood that he wanted to talk about the 7Me application. He was congratulating the South American Division's initiative to invest in such an effective and important application. He had discovered many functions available in the application to assist the members, but, in his own words, the function that had most impressed him was the reporting of financial accounts by his local church. According to him, even though he has been an Adventist for some years, this was the first time he was aware of his local church's financial situation.

This application has served the Adventist Church in South America for a little more than a year. It is undergoing a review, an expansion of its functions, and a promotion process; but what we have observed until now is motivating us to continue going forward. We have presented the 7Me to the local churches as a member portal with many functions. Using the application, the member may request his/her transfer to another church within the South American Division, obtain information regarding the financial situation of the local church, and, among other functions, even return tithes and offerings. However, 7Me is considered not only a means to "collect" tithe and offerings, but also a facilitator of the member's relationship with the local church. In our assessment, this has been a decisive factor in the acceptance of the application by the church members.

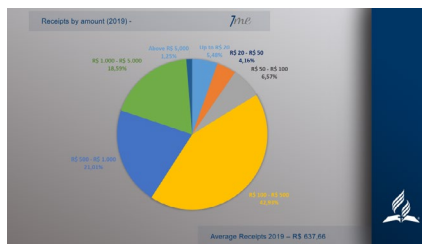
During our last review, we made the following observations about the implementation process of 7Me:



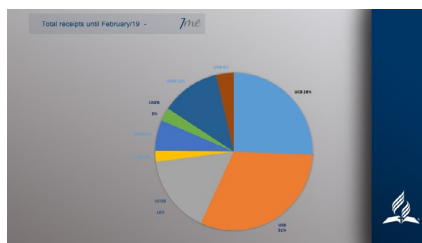
1. The younger generations, who in our context have had a reduced participation in the return of tithe and offerings, are the ones who use the application the most. From the 10 churches with the highest amount of tithe and offering collections through the application, four are churches on university campuses; the other six are churches with a large number of university students.



2. During the short time that the application has been used, the return of tithes and offerings via the application has increased exponentially. We started in May 2018 with R\$10,000.00 in tithes and offerings being returned via the application, and less than one year later, we reached R\$3,325,280.25 of receipts using the application.



3. The majority of people who used the application to return tithe and offerings in 2019 did so for amounts over R\$400.00. This is well above the average per capita return within the South America Division of R\$141.16 per person. This shows that the application has been used by people who return amounts higher than the average in the South American Division.



4. The three unions that comprise the largest urban centers in the country are the ones that use the application to return tithes and offerings the most, leading us to believe that people in the large urban centers don't usually carry money to church because of safety and convenience reasons. They prefer to use the application to return their tithes and offerings.

### Conclusion

We still have a long road ahead of us, but it's becoming clear that the use of the application has targeted exactly the group we are trying to reach in terms of faithfulness, which is the new, or younger, generations. The acceptance of the application 7Me by the churches within the division has both surprised us and motivated us to keep moving forward. ©



Josanan Alves is the Stewardship director of the Southern American Division, Brasília, Brazil.

# DECODING THE FINAL STRATEGY

"He who has an ear, let him hear what the Spirit says to the churches" (Rev. 2:7, NKJV).

**DENNIS CARLSON**

Code breakers and code talkers have contributed greatly to victories during World War II. In Europe the capture of a German military Enigma encrypting code machine helped the Allied forces to intercept the plans of the German military and be prepared to counterattack. The finding of a Japanese code book in the Pacific helped the Allied forces know what Japan was planning and to be prepared to counter the attack. The Navajo code talkers are credited with enabling the victory on the island of Iwo Jima.

In Scripture we have the example of Elisha the code talker informing the Israeli king when and where the Syrian king would attack. As we near the end of this earth's history Jesus has revealed in the biblical books of Daniel and Revelation how the enemy would deceive those who are seeking to be Christ followers.

A contemporary code talker, Ellen White, also wrote about the warnings she received for Christ's followers living in the last days. She said that Satan will attack those who trust in Jesus and are seeking to "keep the commandments of God and the faith of Jesus" (Rev. 14:12, NKJV). "The followers of Christ know little of the plots which Satan and his hosts are forming against them" (*The Great Controversy*, p. 528).

Satan's general strategies are to hold people in darkness, indifference, carelessness, indolence, appetite, self-gratification, denial of the divinity of Jesus, and the belief that sin and Satan do not exist. Most Christians would barely be affected by these attacks, so he has devised means to specifically attack Christians: neglect of prayer and the study of Scripture; this is his primary focus, which will result in skepticism, erroneous doctrine, conflict, postmodern relativism (no absolute truth), and the absolute authority of science.

Ellen White describes a vision in *Counsels on Stewardship*, page 154, where she was shown Satan in earnest consultation with his angels. He clearly identifies as targets those who are

looking for the second advent of Christ and strive to keep the commandments of God. This group of people is also seeking to present to a darkened world the light of truth contained in the law of God, which points to the true Sabbath, the ministration of Christ in the heavenly sanctuary, and the warning to the world that the last work for the salvation of humanity is now growing forward. Which other organization on earth exists for this purpose?

Then Ellen White reveals Satan's best method to destroy faith in this particular group of believers. His primary strategy is to hold their minds in darkness: to distract these missionaries with lands, money, worldly attractions, treasure, and affections that value the things of this earth more than the kingdom of God. All the details of this targeted attack are economic in nature.

Why does Satan focus on economics? He wants his angels to seek to keep all the money in his control and away from

the Seventh-day Adventist Church by encouraging selfishness. He is very aware that if the church gets money, it will be used to inflict damage to Satan's kingdom of unbelief. The more money that Satan controls, the less damage the church will do to his kingdom of darkness. The messenger of the Lord has cracked the enemy's code; how are we responding to this information?

Planned Giving is like the "code talkers" who communicated and provided strategic and timely information so that the attacks of the enemy were nullified and victories made possible. The mission of Planned Giving and Trust Services is to encourage every faithful follower of Jesus Christ to have an effective plan to protect all of God's money so it will not fall under the control of Satan. God expects every Christian to have a plan to provide for the needs of their families and to advance the mission to reach the world for Jesus.

Jesus won the war when He said, "It is finished" on the cross. Satan is continuing to fight battles for the minds and resources of every human living on earth. Plan to be faithful to God always . . . until the final flag of victory is raised. ☉



Dennis R. Carlson is the director of Planned Giving & Trust Services at the General Conference.

Credit: Getty Images

# WHERE IS YOUR INTEREST?

*The insignificant fragments meant a lot . . .*

## MURVIN CAMATCHEE

All four evangelists—Matthew, Mark, Luke, and John—in their respective Gospel accounts, reported the miracle of Jesus feeding the five thousand. It's interesting to note that in each of these narratives two important elements are pointed out. The first is that there was not enough food (Matt. 14:17; Mrk. 6:38; Luk. 9:13; Jhn. 6:9); the second is that after Jesus multiplied the loaves and the fish and everybody had eaten, He instructed that the fragments be gathered up so that nothing is lost (Matt. 14:20; Mrk 6:43; Lke. 9:17; Jhn. 6:12). What Jesus is saying here is that a fragment of bread should not be regarded as unimportant just because it is only a small part of a loaf.

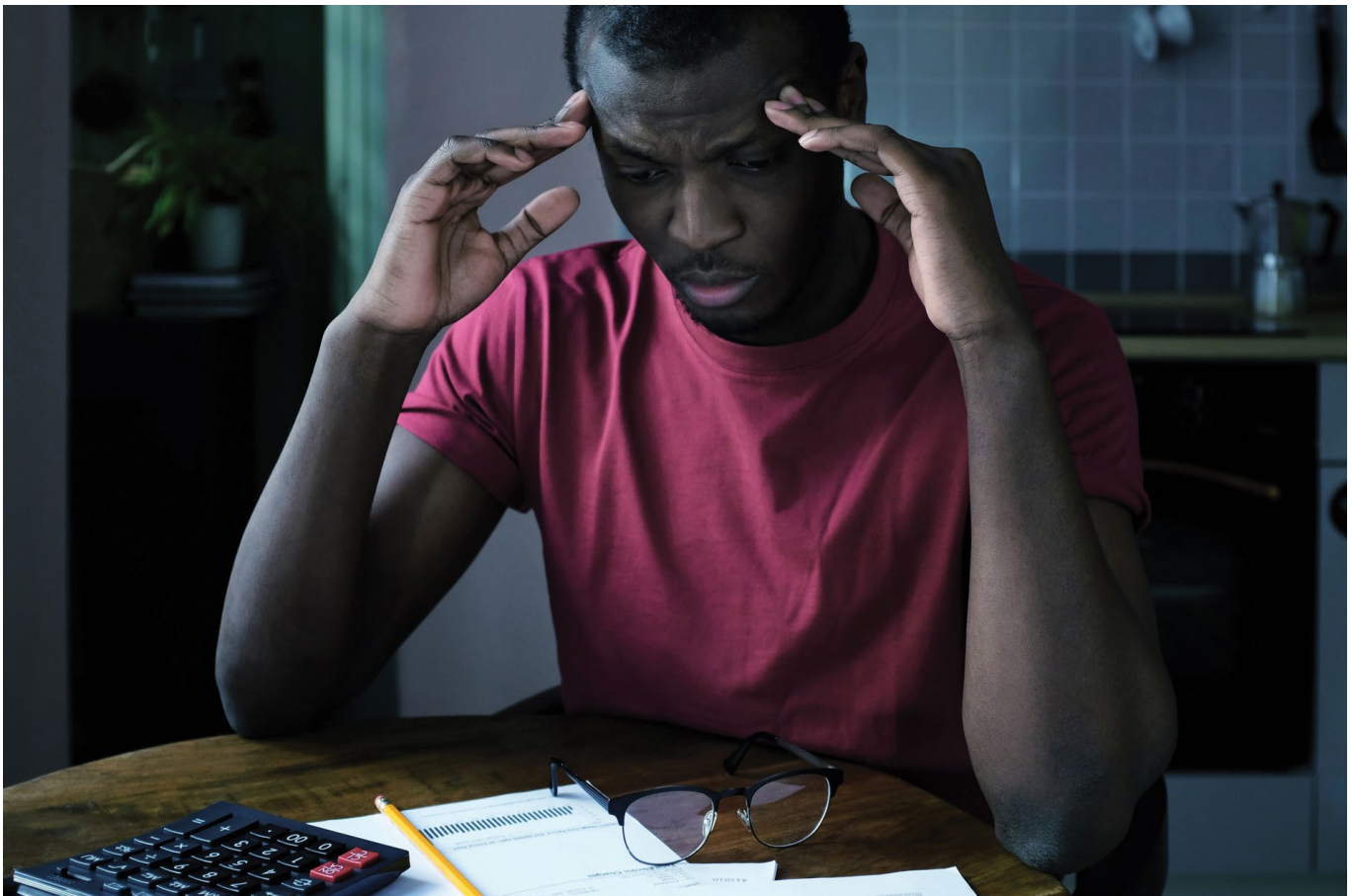
A very common way to be neglectful of "fragments" is when interest payments on credit card balances are considered as negligible, or unimportant, compared to the total

amount borrowed. This is a very dangerous perspective as it can rapidly lead you into debt. Unfortunately, many people do not see the risks associated with the use of credit cards.

### Do I Really Need a Credit Card?

One major problem with having a credit card is the tendency to fall into the illusion that the limit on a credit card is an actual amount available. Having a credit card with, say, a limit of \$5,000 does not mean that there is \$5,000 available to spend. It actually means that you are allowed to "borrow" up to \$5,000 from your card issuer. Consequently, every single cent that you spend will have to be reimbursed.

If used properly, however, a credit card can be helpful. It can, for example, be used for emergencies. But it is important to emphasize that whatever amount is charged on a credit card will have to be reimbursed, and the longer you wait before making payments, the more interest you will pay. That's why, as explained in the two previous issues of *Dynamic Stew-*



Credit: iStock / Damir Khabirov



ard, it is highly recommended that in your budget you include a bucket for savings and emergencies.

Nonetheless, before using your credit card, here are a few basic questions that you need to ask yourself:

Have I included that expense in my budget?

Do I absolutely need to use my credit card for that particular expense?

Do I have enough money available to reimburse what I am borrowing (from my card issuer)?

If I am not able to reimburse that amount immediately, how long will it take me to do so?

### The Dangers of a High Credit Limit and Making Only the Minimum Payment

Being approved for a credit card often creates a feeling of prosperity. But not knowing all the implications can turn you into a miserable person. When applying for a credit card, the temptation is to opt for the highest possible limit that you are eligible for. The higher the limit, the greater the leeway to spend money that is not yours.

Ideally, you should be able to reimburse the total amount spent within the interest-free grace period allowed for a new purchase. Should you be unable to do that, it will result in a balance on your account, and card issuers will require that a minimum payment be made. This required minimum payment can become a disguised trap. This is because many people will content themselves with making only the minimum payment, which is generally a percentage of the balance or a fixed amount, whichever is higher. Paying the minimum amount required will avoid late fees, but interest will continue to accrue as long as your balance is not zero.

### The Annual Percentage Rate (APR)

Let's say you have a credit card with the following parameters:

Limit : \$5,000  
 APR : 18.25%  
 Grace period : 21 days  
 Minimum payment : 3% of your balance or \$25 (whichever is higher)

On July 1 you spend \$4,500 from your credit card. The only way to avoid paying interest is to reimburse \$4,500 by July 22 at the latest. If you were not able to reimburse the total amount within this 21-day period, interest will be charged. It is also important to note that credit card interest is not a one-time thing, and your card issuer will not wait until the end of the 12 months to calculate the interest you have to pay on your balance. The interest is calculated on a daily basis. An 18.25% APR is equivalent to a daily interest rate of 18.25% divided by 365, which is equal to 0.05%.

This means that if on July 22 you have a balance of \$4,500 on your credit card, the amount you will be charged as interest will be \$2.25. This interest will be added to your balance (\$4,500), which will give you a new balance of \$4,502.25. On

July 23, the daily interest rate of 0.05% will now be applied to the balance of \$ 4,502.25, and so on as illustrated below:

DAY	DATE	BALANCE (\$)	INTEREST (\$)
1	July 22	4,500.00	2.250
2	July 23	4,502.25	2.251
3	July 24	4,504.50	2.252
4	July 25	4,506.75	2.253
5	July 26	4,509.01	2.255
...	....	....	....
30	August 21	4,567.99	2.284

As shown in the above table, over a period of 5 days the balance has increased by \$9. Over a period of 30 days, the new balance will be \$ 4,567.99, which means that your balance has increased by \$68.

Let's say you need to make a minimum payment by August 22. This will be either 3% of your balance or \$25, whichever is higher. In this case your minimum payment would be 3% of \$4,568, which is \$137 (higher than \$25).

Balance on July 22	\$4,500
Interest accrued over a month	\$68
Balance on August 21	\$4,568
Minimum payment made on August 22	(\$137)
New balance after minimum payment (August 22)	\$4,431

Based on this scenario, with a minimum payment of \$137, your balance has decreased by only \$69 (from \$4,500 to \$4,431). If you make only the minimum payment, the balance (\$4,500) will be brought to zero after not less than 13 years, and the total amount of interest paid would be about \$4,000. However, if instead of making only the minimum payment you decide to pay, say, \$200 a month, your balance will be brought to zero after 2.5 years, and the total amount of interest paid would be \$1,050. From the above example, we can see clearly that as long as you have a non-zero balance outside the interest-free grace period, you will inevitably be paying back more than you have borrowed. That's why it is primordial that a complete assessment of all possible implications be made before using a credit card. Because, very often, credit cards are used for purchases that you would never make otherwise.

When He commanded that the leftovers be gathered, Jesus is affirming that fragments should never be regarded as unimportant. His desire is that those who are not currently part of the crowd also enjoy the same blessings as those present. What is considered today as unimportant fragments, such as credit card interest, could be added up to support the Mission of the Church, which is to extend God's blessings to others. ☺



Murvin Camatchee (MBA, MDiv). Married to Corrine, he is currently the Lead Pastor of the College Drive church in the Gulf States Conference, USA.

# THE YOUNG MAN, THE MOUNTAIN AND THE TWO ANSWERS

There once was a young man. He was intelligent, and yet very unhappy. Did he have a red nose? Green hair? Large ears? Awry eyes? No one can say.

Not a single girl wanted to marry him. Not a single boy wanted to be his friend. Once, he showed up for a job interview and was denied access.

*This is so unfair,* thought the young man as he left, head down. *I did not choose to have this face!*

He then remembered a lullaby his mother used to sing him when he was a child.

Far in the West,  
Beyond the thunder land,  
A mountain  
Touches the clouds.  
There, the Earth meets  
The starry sky.  
Two wise men,  
For two answers ...  
Tell me the way!

"I must find this mountain," he said. "I will climb it and ask the wise men why I was born with such an ugly face!" So, he headed West. He walked a long while.

One evening there was a terrible storm. Thunder rolled and lightning tore across the sky. The young man was drenched to the bone. He spotted a lonely farm; he took heart and knocked on the door. An old man opened it. He looked sad but seemed not to notice his guest's ugly face. He let him in, offered him food, and invited him to sit by the fire—as he would do for any treasured guest. However, the next morning, the old man asked:

"Forgive me if I intrude, but I was wondering: What is a young man like you doing in such a forlorn land, far from school?"

"I am looking for the mountain that touches the sky. They say that one can find the answer to all questions, and I would like to know why I am so ugly!" The old man sighed. "We all have our share of misfortune. I have an only daughter, whom I love more than my life. But the poor child is dumb. That is why I decided to live away from the village. I do not want her to know that she is different. I beg you now, when you find the mountain, will you please ask why my daughter cannot speak?"

"I will come back to you with the answer," promised the young man as he departed from the farm.

Now, the road was becoming narrower; the mountain drew closer; and clouds lay low. Soon, the mountain was

standing in front of his eyes, and the young man started climbing through the dark craggy rocks. Not a single bird was in sight, except for an eagle soaring high from time to time.

Then the young man stopped at a deep, rapid, turbulent stream, which he could neither ford nor swim across. There were no bridges or tree trunks around. Suddenly, he saw a sheep standing near an old bark, but no one was in sight. The sheep looked sick.

"My! My! You must be the first living creature I have seen since I have been up here!" he heard someone say. The young man flinched when he heard the strange voice. He looked around and behold, there was an old woman sitting by a bush.

"I wonder, what you are looking for on this desert mountain?"

"I must get to the top to ask a question," the young man replied.

"Could you ask a question for me too?" the woman implored.

"Of course!"

"Get into my boat, then! I am an old, childless woman. I have only this sheep, which I have cherished like a child since the day of his birth. But he has not eaten a thing for a whole week, and this is making me sad. He is my only companion. I cannot afford to lose him. Will you ask what is happening to my sheep, please?"

"I will surely do that," promised the young man as he jumped out of the boat on the other side of the stream.

Finally, he reached the top of the mountain. Two old men stood guard and welcomed him with a smile.

"Since you came a long way, your question must be very important," said one. "We will allow you two questions."

The young man bowed respectfully before them both.

He thought: *If the old woman had not helped me, I would have never gotten here!* So, he asked the question:

"Why is the old woman's sheep and only friend so sick?"

"Because the sheep swallowed an emerald last week. The stone is making him sick," answered one of the wise men.

"Take this weed to him; he will eat it and spit out the gemstone."

The young man bowed forward and thanked the wise man. He was about to ask his own question when he remembered the sad old man who had provided him shelter in the storm. He was the first person to treat him fairly, without sneering at him. The man had a dumb daughter, who could not laugh, could not sing. *Wasn't that worse than having an ugly face?* he thought.

"The old man's daughter," he asked. "Why can't she speak?"

"Because the man of her dreams is an honest and fine man, but she has not met him yet," answered the other wise man.





And both men disappeared in a heavy mist.

Slowly, wistfully, the young man trudged his way down. By the stream waited the old woman.

"Your sheep swallowed a gemstone, and it is hurting him. Give him this weed to eat."

The sheep ate the weed and spat out the emerald. Now, he was better.

The woman offered the young man the emerald: "Here. Keep it as a souvenir of me. It will bring you good luck!"

The young man walked across the forest, down the mountain, and at nightfall found himself at the gate of the old man's farm. There, in the yard, a young girl in a lovely silk dress was scattering grain for the chickens.

He looked upon her. *She looks so sad!* he thought.

But he imagined how her father would be happy to learn that his daughter would speak again and marry a cultured man. Suddenly, he forgot his own sorrow, for he had not been able to ask his own question. In haste, he knocked at the gate.

"Welcome to you, my Lord. We were expecting you."

What a surprise! The girl had just pronounced her very first words. Her voice sounded like the tinkling of silver bells. The young man was amazed.

The father leaped and danced as he heard his daughter's voice. He decided that she would marry the young man.

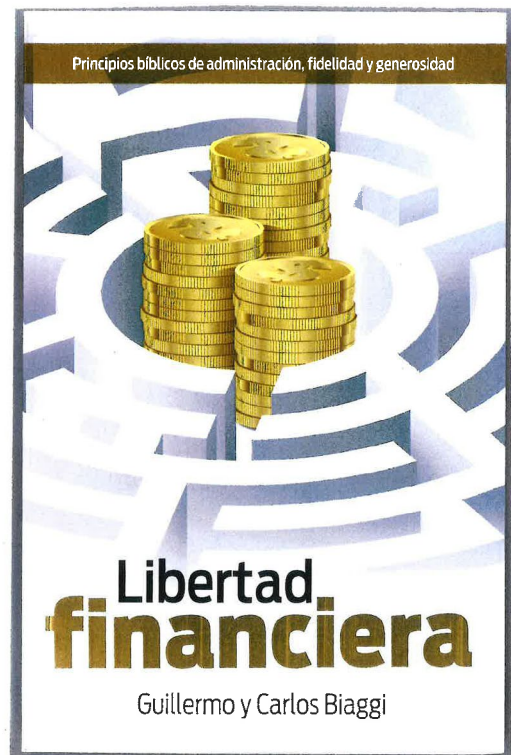
Looking into his young wife's loving eyes, the young man realized that he was not so ugly after all. His face brightened with joy, and his smile made him glow. Soon, everybody regarded him as a charming man. Yet nothing had changed: he had the same nose, the same hair...

"When you care for others and help them, you also learn to love yourself for who you are," concluded the young man. ☺

Shared by Esther Ah Kiune, Women Ministries director, La Reunion Conference, La Reunion.

This story is a revised version of Beatrice Tanaka's tale, "La Montagne aux trois questions".

# In the book *Libertad Financiera: Principios bíblicos de Administración*, fidelidad y generosidad (2017) (*Financial Freedom: Bible Principles for Administration, Faithfulness and Generosity*), Billy Biaggi, D.Min., a general vice president of the General Conference, and his son Carlos Biaggi, Ph.D., dean of the Business School of



Middle East University in Beirut, share about their life experiences and understanding of biblical stewardship. They provide pointers for personal growth and for the upbringing of our children. This book is an invitation to embark on a sure journey toward financial freedom based on tested truths from Scripture and the Spirit of Prophecy.



## SOME OF THE TOPICS INCLUDED ARE:

- ! Faithfulness as an expression of love and gratitude to God.
- ! The meaning of “a tittle of everything.”
- ! The meaning of “promise” offerings.
- ! Attaining life goals through proper management of family finances.

This inspiring and profound book is available in Spanish from ACES (Asociacion Casa Editora Sudamericana). You can order the Russian version at SOLPH (Source of Life Publishing House) in Zaoksky, Russia.



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ADVENTIST STEWARDSHIP MINISTRIES

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