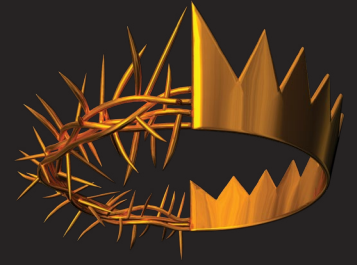


# DYNAMIC Steward



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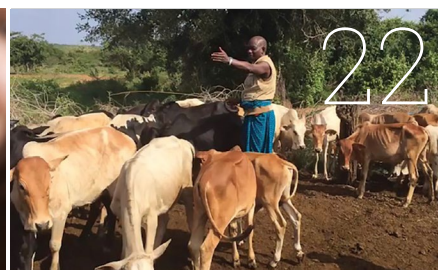
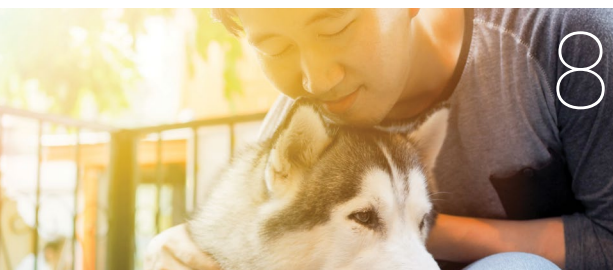
## TITHING

*In Loyalty  
to the Provider*



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## A Hierarchy in Giving

Some time ago, we received a gift in addition to our regular income. In response, we decided to return an additional tithe. I usually use the giving app for tithe and offerings, but this time—even though it had been many years—I chose to use the tithe envelope. After Sabbath School, I took an envelope from the holder in the pew, and I had a shock. The line for tithe was not where I was looking for it—at the top of the list of giving destinations. I had to scroll down to find tithe, somewhere on the middle of the page.

Was this change only cosmetic? Did the designer just want to be creative and original? Or could it be that the variance in format is pointing to a more profound shift in mindset concerning tithe and other types of giving? I don't know the answer yet, but we need to recognize that forms and formats are more than neutral containers; they convey a message in themselves.<sup>1</sup>

The ordering of the items on the tithe envelope is at least making an implicit statement—and there are reasons to be

alarmed. God has established an order; a specific hierarchy, in giving: "After the tithe is set apart, let gifts and offerings be apportioned, 'as God hath prospered you.'"<sup>2</sup>

This issue of the *Dynamic Steward* revisits some reasons behind the practice of tithing. The set of articles combines Scriptural studies and life experiences to recommend tithing as a spiritual discipline for God's church in this generation. We acknowledge, however, that the topic is vast, and many questions could not be answered in this single edition.

May these words guide our steps as we instruct God's people pertaining to this subject: "But in your hearts revere Christ as Lord. Always be prepared to give an answer to everyone who asks you to give the reason for the hope that you have. But do this with gentleness and respect" (1 Pet. 3:15, NIV).

<sup>1</sup> Rosenwasser, D.; & Stephen, J. (2012). *Writing Analytically*, 6th ed. (Boston, MA: Wadsworth), p. 317.

<sup>2</sup> Ellen G. White, *Review and Herald*, May 9, 1893.





# WHY I RETURN TITHE?

*In Search of the Master's Approval*



DEMÓSTENES NEVES DA SILVA

## Introduction

The term “tithe” in the Old Testament corresponds to the Hebrew word *maser*, and in the New Testament the original word is *dekate*. Both words simply mean “the tenth part” or “tithe.” In the Bible, although Abraham is said to have returned tithe (Gen. 14), the beginning of the tithing practice is lost in time, with no records of the historical beginning of this practice. There is also no record of the abolishment of the ministerial tithe, the practice of which remains in force. Therefore, I return tithe because it has not been abolished.

However, there is confusion between another two contributions called tithe in the Bible, but which are different from the ministerial tithe and should not be confused with it, even though they are called the same.

In the Bible, the word “tithe” is used for three different practices, which will be listed below in reverse order since we intend to conclude with the tithe that remains valid.

### The Third Tithe: the King's Tax

This tax was called tithe. This is the most recent and briefest of tithes, which we call in this article third tithe, and which was collected from approximately one thousand years before Christ when Saul became king (1 Sam. 8:11-15).

Since Israel left Egypt around 1440 b.c., this king's tithe was collected for only 400 years after the people entered Canaan,

and the monarchy ceased. Therefore, although it was also called tithe, this was not the priestly ministry tithe, but rather a temporary tax for the king only.

### The Second Tithe: Family Worship, the Poor, and People Without Land

The second tithe mentioned in the Bible is found in Deuteronomy (Deut. 12:17, 18; 14:23-27; 26:23). This second “tithe” is sometimes mistakenly confused with the first tithe mentioned in the Scriptures, but it is not the same. As clearly indicated by the above Bible texts, this second tithe was collected only within the seven-year sequence of the sabbatical year.

This seven-year cycle (on which the second tithe depended (according to Deuteronomy), came into practice only when the Israelites entered Canaan (Lev. 25:1-7). Therefore, this second tithe was taken only in the context of the seven-year period for family worship and the poor (Deut. 12:17, 18; 14:23-27; 26:23).

Thus, the tithe returned to support the Levites in the sanctuary during the 40 years the Israelites wandered in the desert before entering Canaan cannot be this second tithe.

Furthermore, according to the texts mentioned in Deuteronomy, this second tithe was kept by the worshiper and was not returned to the storehouse. The worshiper could sell the tithe of the product or animal if necessary and use it all in banquets when he or she visited the sanctuary annually on the first, second, fourth, and fifth years of the seven-year cycle, which ended with the sabbatical year.

The guests who benefitted from this second tithe were needy people who did not own land in Israel (poor; widows, orphans, foreigners, and Levites). The Levites were only guests who ate with the others, but, evidently, this tithe was not returned in full to the storehouse, neither was given to the Levites, as per Bible instruction (Mal. 3:10).

On the third and sixth years of the seven-year cycle, this second tithe was not taken to be used by the family and guests when visiting the sanctuary but was kept in the homes of the worshipers and given to the poor and those who did not own land. Therefore, this is another reason why it cannot be the same as the one for the priests. The tithe for the priests was returned in full to the storehouse (Mal. 3:10).

Finally, a summary of the Bible texts regarding the second tithe indicates that:

- The second tithe was collected only when the Israelites entered Canaan and was not practiced outside Canaan.
- It was connected to the sabbatical year of the Jewish ceremonial system and was not valid outside that calendar.
- Its use depended on four annual pilgrimages to the sanctuary—thus, not being valid if the temple no longer existed.
- It also had a charitable purpose because in two of the years in the sabbatical period, the second tithe was given entirely to people in need and those who did not own land rather than exclusively to the priestly ministry.

- It was never given, even partially, to the storehouse; therefore it was not a priestly tithe.

Since the second tithe could operate only within the context of Canaan, it became valid only after the people entered the Promised Land.

Consequently, it came to an end around the year 70 and 136 after Christ, when:

- the temple was destroyed,
- the sabbatical and jubilee year calendar ceased to be observed, the pilgrimage to the temple was no longer carried out,
- when the Jews were driven from the land, and, generally,
- when the religious system subject to the original national Israelite context was abandoned.

So, this second tithe cannot be the tithe used exclusively to support the ministry, which will be presented below.

This second “tithe” is sometimes mistakenly confused with the first tithe mentioned in the Scriptures, but it is not the same.

### The First Tithe of Melchizedek, the Levites, and Jesus

The first tithe is different from the previous ones, and there is no record of its beginning. Neither there is any record of it being abolished. It is described within the Levite system as “God instructed Moses,” but its origin was much earlier.

Abraham was the first person recorded in the Bible to return tithe, approximately 500 years before there

were any Israelites, Levites, or ceremonial laws (Gen. 14), but the origin of the tithe comes from way earlier.

The history of tithe is lost in time, suggesting that the first tithe, exclusive to support ministers, is so ancient that it goes back to a time when there were no historical records. Its antiquity is represented in the ministry of Melchizedek, a figure of Christ, who has no beginning or end (Heb. 7:1-7).

While there was and is a ministry in the order of Melchizedek, or Jesus, there will be tithe, since the tithe was part and proof of the legitimacy of the ministry. Such an ancient and unchanged ordinance of divine origin cannot end, and this motivates us to return our tithes.

### Application of the Ministerial Tithe

From the days of Melchizedek, the tithe was not kept by the worshiper, but was given to the priests as Abraham did (Gen. 14), or taken to the storehouse in the days of ancient Israel (Mal. 3:10) to pay the priests their salaries (2 Chron. 31:2-21; Neh. 12:44; 13:10-14).

The purpose of the tithe was to provide resources for the spread of the gospel, but ultimately it belongs to God, who provided it for His work on earth. It is administered by the institution for the advancement of the church, but never

as something to be kept by anyone.

We may summarize the Melchizedek tithe as follows (Heb. 7:1-17):

Melchizedek was not a Levite, but received the tithe; therefore, the tithe is not only for the Levites but for whoever God calls for the exclusive ministry of Jesus.

Melchizedek represented Jesus and received the tithe, including that of the Levites, through Abraham, His forefather; therefore, the tithe belongs to the Lord Jesus, who is greater than the Levites.

The Levites died, and their priestly order ended, but the priestly work of Jesus through His pastors, teachers, and others remains until God's purpose is fulfilled on this earth.

Jesus, who was not a Levite and was represented by Melchizedek, has a ministry "not according to the law of a fleshy commandment, but according to the power of an endless life." This non-Levite incorruptible ministry of Jesus received tithe (Heb. 7:8, 17); therefore, the tithe is not a carnal (mortal) commandment, but rather a spiritual commandment of the endless life of Jesus' ministry.

The priesthood of Melchizedek represents that of Jesus. This one has no end and is more entitled to the tithe than the ministry of the Levites, so the tithe remains while Jesus' ministry lasts.

Therefore, I return tithe because the tithe is connected mainly to the ministry of Jesus and will remain so while this ministry is required and is active on earth for the salvation of souls until He returns.

### Meaning and Application of the Tithe

The tithe shows that God is also the owner of our possessions. It is useful to pay workers employed by the church, under the same system practiced by the storehouse principle (Mal. 3:8-10). It was God who gave us strength to acquire wealth, and the purpose of this wealth is to confirm the covenant between Him and His people (Deut. 8:18).

We know that God's covenant has a broader sanctification and salvation meaning, as it is the covenant mediated by the blood of Jesus (Jer. 31:31-35; Heb. 8:8-10; 12:24). Consequently, the tithe, as well as all offerings, shows the mutual faithfulness between God and His children. In this regard, the purpose of possessions is to confirm the salvation and sanctification covenant necessary to take a blessing to all the nations of the earth in Christ (Mal. 3:12; Matt. 28:18-20).

"For whoever calls on the name of the Lord shall be saved.

How then shall they call on Him whom they have not believed? And how shall they believe in Him of whom they have not heard? and how shall they hear without a preacher? And how shall they preach unless they are sent?" (Rom. 10:13-15).

And how will they be sent if there is no one to support them (1 Cor. 9:13, 14)? And how will they be supported if no one is faithful in tithes and offerings (Mal. 3:8-10)?

In this regard, it is necessary to believe and practice tithing, because faithful tithes, together with our offerings, are the foundation for the advancement of God's work. The objective of tithing is to sanctify and confirm the salvation of the faithful, according to God's covenant since the beginning of the world. This covenant was renewed at each stage of human history, with Noah, then Abraham, and Abraham's descendant, who is Christ, for the salvation of all those who believe.

That is why the Levites had a ministry in Israel, received the tithe, and died; but Jesus, who lives, was the one who received Abraham's tithe and was represented by Melchizedek (Heb. 7:8). This indicates that His ministry stands forever, that the tithe is also valid during Jesus' ministry, and that His ministry is to take salvation to all the nations on earth (Matt. 28:18-20).

You and I have the opportunity to confirm the covenant with God by being faithful in our tithe and offerings and recognizing

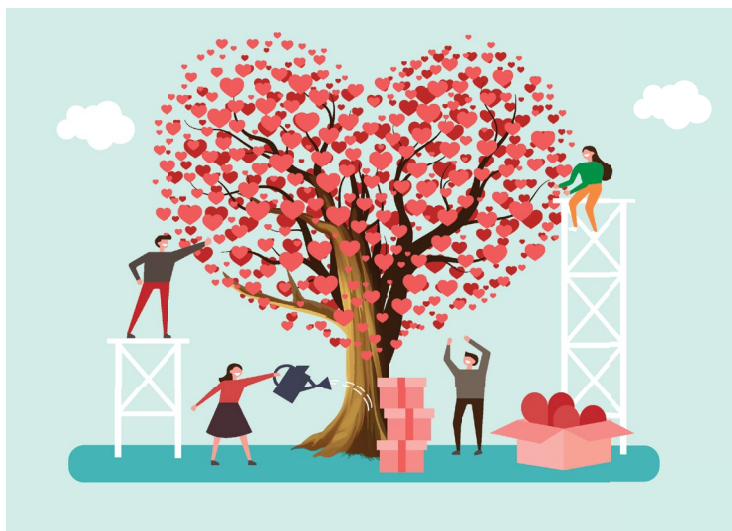
that He is Lord of our life and our possessions.

### Conclusion

There are three tithes in the Bible, but only one remains forever. I believe in this ministerial tithe, which remains valid. This first tithe did not depend on the Levites, the ceremonial law, nor the Israelite theocracy. There is no record of its beginning or end. Like Melchizedek, it is a symbol of Jesus. The tithe is linked to the ministry of Jesus, which lasts until the gospel is preached "in all the world as a witness to all the nations" (Matt. 24:14). Those faithful to the ministry of Jesus will also be faithful in their tithes and offerings, in order to confirm the sanctification and salvation covenant made with each one of us. There are many blessings in store for God's faithful people. You are also invited to be faithful and receive the Master's approval upon His return.



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# THE VIRTUOUS CIRCLE OF BLESSINGS

*The creature's response  
to the Creator*

## MURVIN CAMATCHEE

Why do I need to return my tithe? Is tithing relevant for believers? Is it compatible to the Christian message? Where do I need to bring my tithe? Can I decide what I want to do with my tithe? These are some of the frequently asked questions concerning tithing.

At the time of the prophet Malachi, the people had switched to a mode of spiritual passiveness. There was no heartfelt commitment, and this was coupled with a lack of obedience to the God of the covenant. God made the following appeal through His servant: "Bring all the tithes into the storehouse, that there may be food in My house, and try Me now in this," says the LORD of hosts, "if I will not open for you the windows of heaven and pour out for you *such bless-*

*ing that there will not be room enough to receive it" (Mal 3:10). Why such a call from God?*

### An Act of Worship

*"Bring all the tithes into the storehouse ..."*

There are two important components that need to be pointed out concerning the verb "bring," used in most English versions of the Bible:

It can also be translated as "come."

It is used in the imperative, thus describing a command. However, when we go to the original language, we notice that this imperative is put in a form where it expresses a causative action. Which means that there is one action that is causing another one.

A free translation would then be: "Come to the storehouse, with your tithes."

In this case, tithing would be the secondary action that follows the primary action, which is to come into the storehouse. The storehouse was situated within the complex of the Temple; it comprised several rooms and served as the treasury of the Temple. It is a fact that no one would go to the storehouse if the initial intention was not to go to the Temple.

Therefore, our free translation of this phrase can further be altered as follows: "Come into the Temple, with your tithes." This tells us that this appeal is first and foremost a call to worship—an appeal for the people to return to their Creator (Neh. 9:6), their Provider (Matt. 6:26), their Healer (Ps. 6:2), their Savior (Isa. 43:11).

It is to go back to the One who has remained faithful to His promises and whose blessings have continually been bestowed upon them. The message conveyed by the prophet Malachi is to tell us that everything God blesses us with should lead to worship, which will consequently be followed by a tithe of all the material and monetary blessings. This same principle is seen in Genesis 28 when Jacob made his vow:

*Then Jacob made a vow, saying, "If God will be with me, and keep me in this way that I am going, and give me bread to eat and clothing to put on, so that I come back to my father's house in peace, then the LORD shall be my God. And this stone which I have set as a pillar shall be God's house, and of all that You give me I will surely give a tenth to You" (Gen. 28:20-22).*

In his vow, Jacob makes a list of the blessings that God has promised to him. Then by setting a pillar that symbolizes God's house, he vows to worship his Creator. Finally, he pledges to return his tithe to his Provider.

Based on these two biblical passages, we can conclude that the natural model that God wants us to follow when it comes to tithing is the one described by the following schema:

Tithing becomes relevant and meaningful only when there is a recognition of God's blessings as well as a commitment of living a life of worship.

### The Mission

*"That there may be food in My house."*

God being Himself the Provider, He certainly does not need our tithe to ensure that there is "food in His house." But He wants us to be aware that He values our positive

response to His call. He does so by giving us the opportunity to partner with Him. The Lord makes it clear that His house cannot remain without resources. This implies that a lack of resources would be an obstacle to the accomplishment of the mission. To avoid such a situation, God grants to each one of us this awesome responsibility to make sure that there are always enough resources for the mission.

Acknowledging God's blessings bestowed upon us, being committed to living a life of worship, and faithfully returning our tithe are the different stages that we need to follow sequentially if we accept being stakeholders in God's mission.

When God says: "My house," He is emphasizing the fact that not only our tithe shall be brought to Him, but that we also need to trust Him when it comes to its use.

If we are fully convinced that God is the only One who can bless us, we also need to be able to trust that He will guide His designated servants when it comes to the use of those resources. God is one more time reiterating the fact that this call is for His people to again center their focus on Him and His mission.

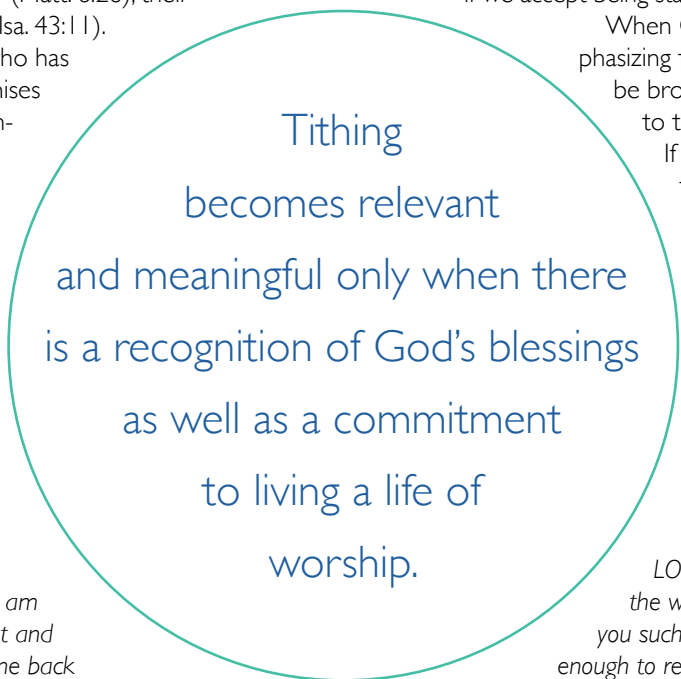
### The Virtuous Circle

*"And try Me now in this," says the LORD of hosts, "if I will not open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it."*

When God is saying "try Me now in this," He is giving His people the opportunity to experience His faithfulness (1 Cor. 1:9) and to taste His goodness (Ps. 34:8) without Him infringing on our freedom of choice. God is calling us, but the decision is ours.

It actually goes beyond a simple call as it is also accompanied by a promise. Responding positively to this call is like stepping into a virtuous circle where God is promising us that there will be no end to the blessings that He will bestow on us.

This is a virtuous circle because it is a recognition of the blessings that motivate us to return our tithe. On the other hand, when we return our tithe faithfully, God promises us more blessings. The more we are blessed, the more we give; and the more we give, the more we are blessed.



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# I AM A TITHER

*In acknowledgement of His ownership*

**DON MCFARLANE**

It was the start of my third year of study as a ministerial student at West Indies College in Jamaica. Derek Bignal, my friend and fellow student, arrived back on campus from his summer vacation break and announced that he had forgotten his suitcase on the minibus on which he had traveled from Kingston to Mandeville. He was a bit distressed, to say the least, because much of his worldly possessions, including his money, was in that suitcase.

Early each morning for about two weeks, Derek went to the minibus terminal in Mandeville in search of the bus on which he left his suitcase, but didn't find it. While waiting at the terminal one morning, Alice Brantley, one of his teachers, pulled up beside him in her car. After he explained to her the reason he was there, she asked him, "Are you a tithe payer?" "Yes," Derek replied. "Well," she said, "You don't need to worry about the suitcase. God will take care of it." With that, Derek returned to the college campus, and confidently declared that he would no longer try to find the suitcase. "I am a tithe payer, and I am going to find that suitcase on my bed soon," he said.

Faith is the currency with which Christians negotiate life's paths. Still, Derek's pronouncement that his suitcase would make its way back to his dorm room and to his bed seemed at the time beyond the grasp of faith, given the proclivity of many Jamaicans to regard any usable item that they find as a bestowal by the benevolent Creator. At supper in the cafeteria one evening, a student rushed in and excitedly told Derek that his suitcase had been found. "Where is it?" Derek asked. "It's on your bed!" the student answered. God honored His promise to pour out a blessing on all who are faithful in returning their tithe (Mal. 3:10).

Like my friend, Derek, I am a tither, and have been for as long as I have been conscious of my existence. As a child, my mother ensured that tithe was returned on every gift I received, however small. I am convinced that much of what I have enjoyed and experienced in life has been a result of God opening the windows of heaven and pouring out a blessing on me.

*Mutant Message Down Under*, a book given to me by a friend, provided a gainful reading on a recent trip to Jamaica. It chronicles the experience of Marlo Morgan, a U.S. physician who embedded herself with a group of Aborigines in the Australian Outback for approximately four months. Ranging from the near-fatal to the sublime, Morgan's experience in the Outback pulls aside the curtain

on an "ancient" civilization and provides a front-seat view of the customs, beliefs, and lifestyle of the Real People, the English rendering of the name the tribe gave to themselves.

The Real People's view of their relationship with the earth is that they own nothing and are merely stewards of all that they use. We often tell the story of Job's suffering with a passion that is born out of admiration, and rightly so. But the secret of Job's attitude lay in the fact that like the Real People, he did not consider anything that he had his own. He recognized that all he had belonged to God. As a result of his desperate situation, he could say, "The Lord gave and the Lord has taken away. Blessed be the name of the Lord" (Job 1:21).

My practice of tithing is not predicated upon appeals by the church or the church's need for funds, but on the conviction that I own nothing and that God is the Owner of all. He is the Benevolent Benefactor who provides for the needs of the Real People, for Job and me. My tithe is merely an expression of that

Martin Luther:  
"I have held many  
things in my hands,  
and I have lost them  
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I still possess."

recognition. With that understanding, I have been able to develop a "though" theology, like Job's in times of personal loss, financial setbacks, and other challenging situations: "Though he slay me, yet will I trust in him" (Job 13:15).

"Though I walk through the valley of the shadow of death, I will fear no evil" (Ps. 23:4).

"Though an host should encamp against me, my heart shall not fear" (Ps. 27:3).

"Though war should rise against me, in this will I be confident" (Ps. 27:3).

"Though he fall, he shall not be utterly cast down, for the Lord upholdeth him with his hand" (Ps. 37:24).

"Though I walk in the midst of trouble, thou wilt revive me" (Ps. 138:7).

Recently, I led a discussion on tithing in a New Believers class at my local church. I had assumed that some members of the class would consider tithing too great a sacrifice to make, but I was wrong. They were all happy to embrace the principles of tithing as opposed to complaining about having to forfeit one-tenth of their income. They asked searching questions such as, "Can I give my tithe to any good cause I choose?" and "Should I pay tithe on my gross income or my net income?"

In case you are wondering what answers I gave to those





two questions, here is what I counseled: You cannot give away what is not yours. Tithe must be returned to God as an act of worship, and He is the one who decides how it should be used. On the matter of gross or net income, I told the group that the most important principle is faithfulness. Whether we give from our gross or our net, we need to be faithful and consistent in our giving. I added that those who return tithe on their gross salary are not expected to give tithe on their Social Security pension, as tithe has already been paid on it. However, those who returned tithe on their net salary should be prepared to return tithe on their Social Security pension. All were able to see the reasonableness of that position.

Tithing is not a financial burden; it's a privilege. It's a privilege whereby we acknowledge God as our Creator and the owner of all we have. It's a privilege whereby we are able to share in the most important work there is: the proclamation of the gospel and the redemption of humankind. It is also a means chosen by God to rid us of selfishness and our attachment to material things.

"God planned the system of beneficence in order that man might become like his Creator; benevolent and unselfish in character; and finally be partakers with Christ of the eternal

glorious reward." (*Counsels on Stewardship*, p. 15).

God promises an extraordinary blessing to all who are faithful in acknowledging His ownership and sovereignty in the way He has specified (Mal. 3:7-10). In the early part of my Christian walk, I believed that this blessing would come in additional wealth, but experience has taught me that it comes in a variety of forms. "I have driven over 100,000 miles on the original tires on my car," said a colleague of mine. "I have had these suits for over thirty years, and they still look new." These are both special blessings. The blessing might also be good health, a positive outlook on life, or our children doing well in school. You can add others.

My understanding of tithing has led me to concur with Martin Luther's inspired statement, "I have held many things in my hands, and I have lost them all; but whatever I have placed in God's hands, that I still possess." Sooner or later, we will lose all our earthly possessions, but what we place in God's hands we will possess forever.



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.

# I CHOSE TO BE A TITHER

*A sacred legacy*

ERIKA F. PUNI

I don't remember the first time I returned the Lord's tithe, but I know what influenced me initially to do what I now consider a normal and regular part of being a member of the Seventh-day Adventist Church. Here's how it happened for me.

## Parental Example

Growing up in a pastor's home, I was made aware very early in my childhood of certain practices of the church; one of those routine exercises was the returning of tithe and the giving of offerings. Back then, I accepted the tithing of my father's income (sole income earner for the family) and other gifts as a collective response of the family (tithing unit). Usually, it was done in the context of Sabbath worship. I did not fully understand the rationale behind such a practice or even the differences between tithe and offerings. But I knew that there was regularity to the practice; and my parents, who were leaders of our household and the local congregation, considered it a joy to be able to fulfill these faith responsibilities. And so from a very early age, I observed with keen interest these acts of faithful giving, and what I saw in my parents' financial stewardship made an impact on my young mind.

There was another powerful image of how stewardship education was done in my parents' home, which also had a lasting impression on me. Our parents taught us the value of work and included us, when opportunities and situations were right, to cultivate the land as a way of supplementing Dad's wages. And so when fresh produce was sold in the neighborhood or local market, it was my mother's practice to put aside cash in two empty bottles with labels. These were placed somewhere in the house where they were visible to the whole family. The labels on these two bottles were "Tithe," where 10 percent from the sale would be placed; and "Offerings," where money was set aside to be distributed later in the week for everyone to take to church Sabbath morning. As children we learned from our parents' example, and the religious education taught in our home that certain things, namely tithe and offerings, were holy and belong to God.

As parents now, my wife and I are teaching these same principles and practices to our children, with a prayer in our



hearts that they will grow up to honor God by returning to Him what is rightly His in tithe and giving Him their offerings of gratitude.

## Missional Commitment

I was 12 when a team of ministerial students and their director of theological education from the region's union college came to my town. They conducted a major evangelistic program and made quite an impact in the community. Many people came to know about the Seventh-day Adventist Church because of this event. As a young person, I was impressed with the program (the organization and the preaching), and I was also moved by the Spirit. At the end of the public campaign, I made my decision to give my life to Christ and was baptized, and I became a member of the church in my home country.

One of the lessons that I learned at the time through Bible studies was that God expected His people (the Church) to return tithe and give Him offerings of thanksgiving (Deut. 16:16). Again, I did not have all the biblical knowledge on the subject of tithing and giving, but there was sufficient information provided to convince me of this truth. Now, there was also a new dimension to tithing, and that was the connection to the mission of God in the world. This idea of returning

tithe and giving to a global cause—the proclamation of God's good news of salvation around the world—excited my heart. I thought: *I've got it! The returning of tithe and the giving of offerings (and there were many different mission offerings promoted through Sabbath School then) is about my participation in God's mission.* This was an opportunity for me as a member of God's church to make a financial contribution out of His blessings to what matters to God: reconciling people to Himself. And so after my baptism, the returning of tithe and my giving of offerings became more intentional and had a mission focus.

### God's Creatorship

As I grew in age and in my faith journey, I became much more aware of the "whys" of tithing. My knowledge of financial stewardship evolved over time, and it was a process of discovery. More important, it became obvious to me that tithing is not about me; instead, it's about God as Creator and Redeemer. For example, when I return tithe I'm acknowledging God's ownership of the universe, and I also accept that He is the Creator of the world (Gen. 1:1). In returning tithe I'm reminded that everything that I have in this life, including my own family (wife and children), belongs to God (Acts 17:28). My very existence, even in the present, is an act of the Creator and an expression of His grace (Ps. 139:13, 14).

### Jesus's Lordship

Now in addition to the other biblical principles that undergird the Bible's teaching on tithe, I was also convicted of the "Lordship of Jesus," which has continued to challenge and sustain my obedience in returning tithe. Let me explain: I accept that God saved me in Jesus Christ, and I'm now in a personal relationship with Him. And a key part of this spiritual relationship is the awareness that the good things I do in this life—which include tithing—are a manifestation of God's work in me (Gal. 2:20). When I read these words of Jesus: "But seek first his kingdom . . .," I'm hearing God say to me, "Let Me take control of your life." And by releasing the control of my being to Him, I'm also giving God permission to manage all of my human affairs, including the stewardship of my personal finances. In this way, the returning of the tithe is a demonstration of my absolute trust in God and my conviction that I belong to Him. Tithing is about my relationship with Him and my worship of the One who first loved me and gave Himself up for me (1 John 1:19).



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# SIGNS OF SPIRITUAL REVIVAL

*Indicators of faithfulness*

ANIEL BARBE

John the Baptist was a preacher of spiritual revival. We read in Luke 3:3 (NIV), “He went into all the country around the Jordan, preaching a baptism of repentance for the forgiveness of sins.” One day some people, touched by what they heard, came to him for baptism. He welcomed them with these words: “You brood of vipers! Who warned you to flee from the coming wrath? Produce fruit in keeping with repentance” (Luke 3:7, 8, NIV). His listeners were challenged to demonstrate signs of repentance.

Luke 3:14 provides an idea about what John the Baptist meant by signs of repentance:

- The crowd was urged to share their shirts and food with those in need.
- The tax collectors were called not to collect more than what they were supposed to.
- The soldiers were asked not to extort money, not to accuse falsely, and to be content with what they have.

This is not an exhaustive list of the signs of spiritual revival, but it is interesting to note that all the examples given by Luke are related to resources. In the following text, we will see that spiritual revival is associated with the acknowledgement of God’s Lordship, and it manifests itself in the management of our material resources.

## Lordship in the Bible

Revival is an invitation to turn away from foreign gods and to acknowledge Him as the sole Lord of our lives. From the very beginning, it was essential for human beings to express clearly their affiliation with God. In Genesis 3:4, we read about an extract of the proposition of the devil: “You will be like God.”

Humans were already like God. They were created in His image, sharing honor, privileges, and responsibility. What was the essence of the devil’s suggestion? The devil was, in fact, making the following suggestions: Why don’t you aspire to be God yourself? Why don’t you stop acknowledging God as your Lord?

The test in Genesis 3 is one of lordship, and the forbidden fruit was only a sign. In response, Adam and Eve acted as the lords of the earth in place of the real Lord. Our first parents failed the test of lordship, resulting in terrible consequences.

After Eden, acknowledging God’s lordship has remained essential for believers of all generations. It was the primary code of conduct for ancient Israel: “Hear, O Israel: The Lord our God, the Lord is one. Love the Lord your God with all your heart and with all your soul and with all your strength” (Deut. 6:4, 5).

The apostle Paul presents lordship as a condition for salvation: “If you declare with your mouth, ‘Jesus is LORD,’ and believe in your heart that God raised him from the dead, you will be saved” (Rom. 10:9). Acknowledging Jesus as Savior and Lord is equally essential to salvation.

Jesus, the Lord, explains that lordship is much more than a verbal confession: “Not everyone who says to me, ‘Lord, Lord,’ will enter the kingdom of heaven, but only the one who does the will of my Father who is in heaven” (Matt. 7:21). Lordship has to be demonstrated through concrete, tangible actions, through signs.

According to Acts 17:26, humanity’s existence takes place along two dimensions: time and space.

How does one undergoing spiritual revival show that God is the Lord in these two fundamental dimensions of life?

The Bible provides a clear sign for humanity to acknowledge the lordship of God over time: “Hallow My sabbaths, and they will be a sign between Me and you, that you may know that I am the LORD your God” (Ezek. 20:20). The Sabbath has been a sign of lordship from the very beginning, together with the tree of the knowledge of good and evil. Our first parents kept the Sabbath but failed the test about the forbidden fruit.

The issue of the lordship of God over the material world is a crucial one. Jesus informed His disciples that money or material possessions can compete with God for lordship. “No one can serve two masters [Lords]. For either he will hate the one and love the other, or else he will hold to the one and despise the other. You cannot serve God and mammon” (Matt. 6:24). How can we show that God is Lord of our resources?

## Tithing and Giving Offerings as Signs

God has appealed frequently to His people for a spiritual revival. Each time the Israelites were called to revival, there was a recurring process.

The Bible reports on the reform that took place during the time of King Hezekiah (2 Chr. 29-31). The major components of Hezekiah’s revival were: (1) the temple restored, (2) Worship services restored, (3) Passover celebrated once again, and (3) Levites restored to ministry. We can read about the response of the people to the call to revival: “As soon as the commandment was circulated, the children of Israel brought in abundance the firstfruits of grain and wine, oil and honey, and of all the produce of the field; and they brought in abundantly the tithe of everything” (2 Chron. 31:5, 6). They gave tithe and offerings.

The same process is described in the book of Nehemiah (Neh. 10:37, 38; 12:44; 13:5, 12). During this time of



revival, Ezra read the law. Corporate worship was restored. The people made a commitment to faithfulness to God in tithe and offerings. Storerooms for the tithe and offerings were established.

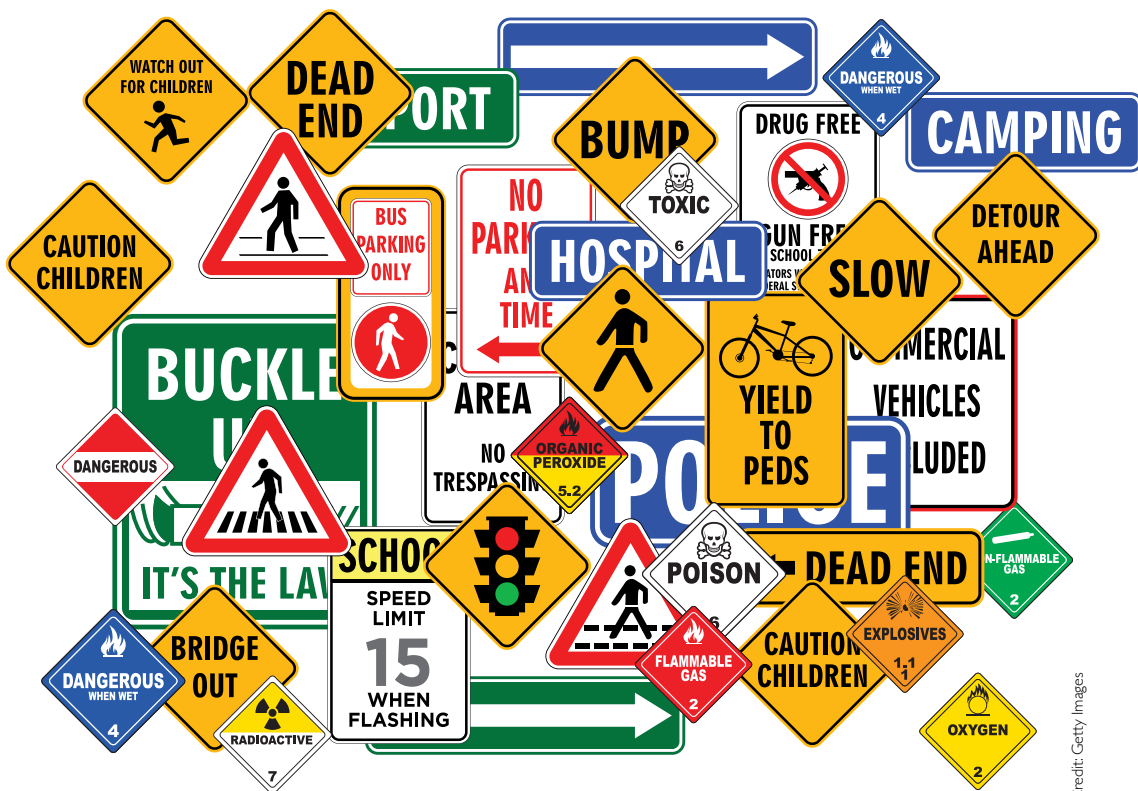
The time of the prophet Malachi was an age of apostasy, and the book of Malachi is an appeal from God to His people. An extract of the first chapter describes the rebellious nation: "A son honors his father, and a servant his master. If then I am the Father, where is my honor? And if I am a master, where is my reverence?" (Mal. 1: 6). The major issue was the absence of acknowledgment of God as Master, as Lord. God is asking for signs of true revival.

Chapter 3 of Malachi presents the plea of God to His people. It is a call to return to Him: "Yet from the days of your fathers you have gone away from My ordinances and have not kept them. Return to Me, and I will return to you," says the Lord of hosts. 'But you said, "In what way shall we return?"' (Mal. 3:7, NKJV). After listening to God, the people asked a pertinent question: "How should we demonstrate that we have returned to God?" Before He provides the answer, He reminds the people how they have departed from Him: "Will a mere mortal rob God? Yet you rob me. "But you ask, 'How are we robbing you?' "In tithes and offerings. You are under a curse—your whole nation—because you are robbing me" (Mal. 3:8, 9, NIV). They were robbing God of the honor that He deserves as God. He ends the conversation with an appeal: "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 there will not be room enough to store it'" (Mal. 3: 10).

Ellen White, the messenger of Lord, also links lordship with tithing and offering: "He asks us to acknowledge Him as the giver of all things; and for this reason, He says, of all your possessions I reserve a tenth for Myself, besides gifts and offerings, which are to be brought into My storehouse" (*Counsels on Stewardship*, pp. 80, 81). She also writes: "Tithes and offerings for God are an acknowledgment of His claim on us by creation, and they are also an acknowledgment of His claim of redemption. Because all our power is derived from Christ, these offerings are to flow from us to God. They are to keep

ever before us the claim of redemption, the greatest of all claims, and the one that involves every other" (*Testimonies for the Church*, vol. 6, p. 479).

The sign of lordship pertaining to material resources has three distinct components: tithe, gifts, and offerings. Tithe is 10 percent of our income. Gifts are special donations. Offerings are systematic giving in proportion, as a percentage, to bless-



Credit: Getty Images

ings received. Giving was established by God for us to honor Him as Lord.

When keeping the Sabbath, we are reminding ourselves and acknowledging that not only the seventh day belongs to God but all the days of the week and all the days of my life. He is Lord. When returning tithe and bringing our gifts and offerings, we are reminding ourselves and acknowledging that not only a portion of our income belongs to Him but all our belongings and the material world. He is Lord.

John the Baptist, the preacher of spiritual revival, appeared before the first coming of Jesus. Today, we are so close to His second coming. A spiritual revival is needed for His children. Do not allow anything to be lord of our lives in the place of the real Lord. Instead, use everything to acknowledge His lordship. Is it not time to return our tithe faithfully and to give offerings in proportion to blessings received?



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# NEWS

## INTERNATIONAL PATHFINDER CAMPOREE (NAD)



NAD Pathfinder International Camporee—Chosen—Oshkosh, Wisconsin, Aug. 12-17, 2019

## HOLY CONVOCATION (SID)



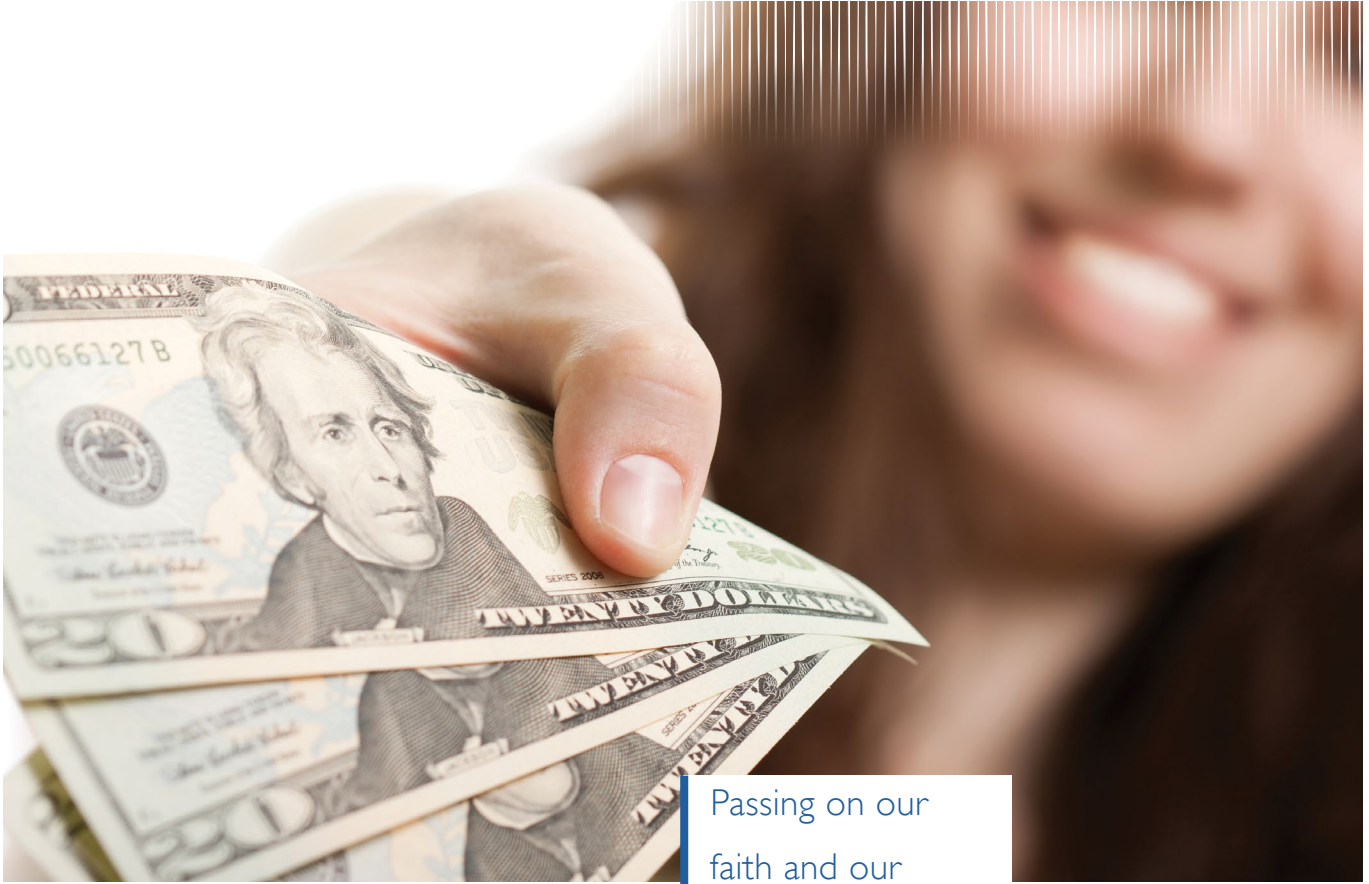
SID Holy Convocation—Northeast Angola Union Mission, Luanda, Angola, Jul. 30-Aug. 4, 2019

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



# GIVING IT ALL AWAY

... and Getting It All Back Again



Passing on our faith and our values is the most important asset that we can leave for our children and grandchildren.

legacy: "I've been in this business for 41 years working with families, and from my experience, if wealthy people are faced with a choice of being able to hand down their money or their values, but not both, they'd want to hand down their values."<sup>2</sup>

Passing on our faith and our values is the most important asset that we can leave for our children and grandchildren.

### Shift From Tradition to God's Way

Ellen White, the messenger of God, wrote these words about our material legacy: "Let it ever be kept in mind that the present selfish system of disposing of property is not God's plan, but man's device. Christians should be reformers."<sup>3</sup>

How should we correctly understand these words? Ellen

### DENNIS R. CARLSON

Seventh-day Adventist Christian parents seek to pass on their faith in God and life values to their children. Everything that we own on earth is temporary and will eventually disappear; in contrast, our faith and values create a strong character in our children, which is eternal.

*Forbes* magazine supports this parental focus of passing on "values and life lessons" with facts from a survey.<sup>1</sup>

"When asked 'What's most important to pass on to the next generation?' the No. 1 answer, offered by 74% of respondents, was: 'Values and life lessons.'" The answer "financial assets or real estate" came last. In between were "instructions and wishes to be fulfilled" and "personal possessions of emotional value."

Chris Heilmann, chief fiduciary executive of U.S. Trust, supports passing down values as the key element of our

White is upholding that the commonly accepted way of planning is not of godly origin. What is it about the traditional way that is not in line with how a Seventh-day Adventist Christian should “dispose of property”? Is she suggesting an alternative?

“The Lord would have His followers dispense their means [property] while they can do it themselves. Some may inquire, ‘Must we actually dispossess ourselves of everything which we call our own?’ We may not be required to do this now; but we must be willing to do so for Christ’s sake. We must acknowledge that our possessions are absolutely His, by using of them freely whenever means is needed to advance His cause.”<sup>4</sup>

I struggled with these statements, contemplating how to understand what God is seeking to communicate through Ellen White. However, I had to acknowledge that her words echoed what the apostle Paul wrote: “Now the time has come for me to die. My life is like a drink offering being poured out on the altar. I have fought well. I have finished the race, and I have been faithful” (2 Tim. 4:6, 7, CEV). Seventh-day Adventists should be reformers with respect to the directives in their estate plans.

Recently, I read a book written by David Green, CEO and founder of the Hobby Lobby retail store chain, that enlightened me about the implication and application of doing things God’s way. The title caught my attention: “*Giving It All Away*”; and the subtitle, “... and Getting It All Back Again,”<sup>5</sup> was even more intriguing.

### A Living Example

Hobby Lobby stores are a national arts and craft chain located in the United States. David and his wife, Barbara, started the business in 1970 with a \$600 loan. Today, there are more than 800 stores in 47 states, more than 32,000 employees, and an estimated net worth of \$7.1 billion. Hobby Lobby is now one of the largest privately-owned arts and crafts retailers in the United States.

The Green family members are committed Christians and seek to honor God in everything they do in their personal lives and their business. Their dedication to God took them to the U.S. Supreme Court in a case related to their opposition to distribute abortion medications to employees.<sup>6</sup> The family chose to risk losing their business rather than compromise their Christian faith and principles. This decision was made unanimously by all members of the family: parents, children, and grandchildren were included.

The family has been successful in implementing biblical instructions: “A good man leaves an inheritance to his children’s children, but the wealth of the sinner is stored up for the righteous” (Prov. 13:22, NKJV). David and Barbara Green received their faith and values from their parents. They have been successful in passing these values on to their children, who, in turn, have passed them on to the next generation. David Green calls these various generations G-1, G-2, and G-3; and now the G-4 generation is being born.

In their early lives, the Greens created a conventional estate plan prepared by an attorney following normal legal tradi-

tions. After a while, David Green felt uncomfortable with the way this plan would work. He and Barbara (G-1) made this a matter of prayer, seeking to find God’s wisdom for how they should create a plan that would give all the glory and honor to God. So as their children (G-2) grew older and started to take over key positions in the business, they called a family meeting (comprising G-1, G-2, and G-3) to discuss their estate plan. As a result, the family jointly and unanimously decided to do exactly as the book title says—to give all of the business away. They created a charitable trust that would legally own all the assets.

All family members have a job in the business if they are willing to be faithful stewards and work hard to contribute to its success. Even David Green, who began the business, now only gets a salary since he no longer owns the company. The family members control the charitable trust. In the future, if selling the business seems like the right thing to do, the family will not receive anything since all the proceeds will go to support several charitable ministries

## Seventh-day Adventists should be reformers with respect to the directives in their estate plans.

whose mission is to focus on Scripture and share Jesus Christ. This is an inspiring application of total commitment of believers: “God’s servants are to make use of every resource for enlarging his kingdom.”<sup>7</sup>

So, you could say they have given it all away ... and have it all back again abundantly. This explains their exceptionally generous life. Hobby Lobby gives away 50 percent of its profits each year to a list of Christian charities. Interestingly, this idea originated with David and Barbara’s children (G-2), challenging their parents to try to out-give God. They were the lead donors behind the creation of the Museum of the Bible in Washington, D.C.<sup>8</sup>

God will guide you just as He guided the Green family, if you diligently seek His wisdom for the plans that you make for your family.



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

<sup>1</sup> *Forbes* magazine May 31, 2013.

<sup>2</sup> *Ibid.*

<sup>3</sup> *Counsels on Stewardship*, Section 14, Chapter 62, p. 328.

<sup>4</sup> *Ibid.*, p. 324.

<sup>5</sup> Green, David; High, Bill; *Giving It All Away ... and Getting It All Back Again* (Grand Rapids, Mich.: Zondervan–HarperCollins), 2017. ISBN 978-0-310-34794.

<sup>6</sup> [https://www.youtube.com/watch?v=k4pL32qQ\\_3k](https://www.youtube.com/watch?v=k4pL32qQ_3k)

<sup>7</sup> White, E. G. (1933). *An Appeal for Self-supporting Laborers to Enter Unworked Fields*, p. 11. Associated Lecturers’ Bureau.

<sup>8</sup> <https://www.youtube.com/watch?v=rhKylDuePjs>



# COMBINED TO GROW

Reasons for the “New” Offering Plan



Credit: Getty Images

## MARCOS F. BOMFIM

Why was the Combined Offering Plan (COP) voted in 2002 as “the giving system recommended and promoted by the General Conference”<sup>1</sup> of the Seventh-day Adventist Church?<sup>2</sup> What kind of growth is expected for worshipers and the church’s institutions by the adoption of this “concept of a simplified offering system”?<sup>3</sup>

What it is: As the name says, the COP “combines” all unassigned offerings into a single fund. From there, the resources are distributed, feeding in an equitable way all nontithe-funded expenses of the church, on all levels and in all geographic regions.

As a well-knit system of motivation, collection, and distribution of offerings, the COP recognizes that tithes and regular and systematic offerings (now called “Promise”) are the most basic and initial expression of worship,<sup>4</sup> and are supposed to

be brought to the storehouse. This plan is already followed by nine world divisions, comprising more than 90 percent of the Adventist world membership.<sup>5</sup>

This plan is aimed at providing growth or development to the church in at least three aspects: theological, institutional, and individual.

### Theological

**Recognizes God as the Focus of Giving:** Instead of focusing on the material needs of the church or specific missionary projects, ministries, or institutions, the COP emphasizes the human spiritual need to worship God.<sup>6</sup> Thus, “offerings will be promoted as an expression of worship to God in response to His blessing,”<sup>7</sup> and given as regularly as He blesses (Prov. 3:9, 10).

**Suggests a Distribution Based on the Threefold Missionary Strategy:** All the collected and not designated

offerings are distributed following the threefold Missionary Strategy described in Acts 1:8, which equally supplies for local, regional, and international necessities.

**It Follows the “Body” Principle:** The COP is in line with the biblical concept of the church as a “body,” which presupposes that each part must equally and consistently receive its share of nourishment.

**Emphasizes “Promise” (Regular and Systematic Giving):** “Promise” is a name adopted for educational purposes to identify the regular and systematic offering, because it is previously “promised” or “purposed” by the worshiper (2 Cor. 9:7) as a proportion or percentage<sup>8</sup> (1 Cor. 16:1; Deut. 16:17) of any income (Prov. 3:9). It is considered as binding as the tithe<sup>9</sup> (Mal. 3:8-10), and is offered by the worshiper immediately after it, before any other expense or giving<sup>10</sup> (Prov. 3:9; Matt. 6:33).

**Resembles the Storehouse Principle:** It seems inescapable that the COP resembles the tithe collection, providing an equitable system of distribution comparable to the tithe storehouse principle.<sup>11</sup> This is a logical development, as tithes and regular/systematic offerings are under the same biblical system,<sup>12</sup> and as the Old Testament applies the storehouse principle to both.<sup>13</sup>

### Institutional

**Affords More Spiritual Teaching and Promotion:** Giving “as an expression of worship”<sup>14</sup> and the “Promise” concept are the educational focus. Instead of confusing members by constantly promoting dozens of different projects, destinations, and ministries, the educational actions for offerings will focus more on God than on projects, more on the right motivation than on the destination for offerings. Worship replaces fundraising, and worshipers replace donors. Instead of giving to help something or someone, as do donors, worshipers give out of the recognition that they were already helped!

**Provides Equitable Growth:** When that plan is implemented, the broad spectrum of the church’s missionary-authorized endeavors, with a special emphasis on the local church, will automatically receive their voted share. Also, the local field, union, and division will regularly have more nontithe funds to invest in new strategic missionary projects, and to support missionary actions at local church level.

According to the *General Conference Working Policy* regarding the COP, “the local church shall receive a minimum of 50 percent and a maximum of 60 percent of the Combined Offering for the local church budget”; the local field, union, and division a minimum of 20 percent and a maximum of 30 percent; and the World Missionary Budget will receive 20 percent.<sup>15</sup>

**Promotes Unity of Purpose and Efficiency:** By everyone giving to the same “pot,” as it happens with the tithe, we foster unity, become stronger, and go farther in answer to our missionary commission. After all, as it in a home, unity of thought and action cannot thrive if there is not a corresponding unity of pockets.

**Avoids Congregationalism and Institutional Selfishness:** It’s an altruist and comprehensive giving and distribution

system, which helps to prevent institutional selfishness.

On the other hand, a wild competition for funds from the Adventist giving base will generate a congregationalist reaction on every side. It will become the religious version of the struggle of the species and the survival of the fittest—hardly a Christian concept. By diverting resources from the local church, the reason for its existence, a ministry is shooting itself in the foot. In the same way, a church develops corporate selfishness if it encourages members to keep all the funds “here.”

To worship God as regularly as His blessings are received is now the focus of any offering initiative. It is no longer based on calls, the existence of relevant projects, good feelings, or sympathy

**It Follows the “Reflex Influence” Principle:** The distribution of the offerings under the COP also obeys the “Reflex Influence” principle,<sup>16</sup> which establishes that the more that is invested in the success of foreign missions (“there”), the more the work will develop locally (“here”). The promised blessing for generosity (Prov. 11:24-26) is also extendable to institutions!

**Provides Strong Focus on Supporting the Local Church:** As the local church is where new members are generated and nurtured, the larger percentage of all regular or unassigned offerings (a minimum of 50 percent and a maximum of 60 percent),

collected at any time, will remain there, providing due financial support for the most important entity of the Seventh-day Adventist administrative structure.

**Provides a Balanced Space for Project Giving:** Church members are always free to decide how to assign their offerings, and the COP also recognizes the value of supportive ministries and sacrificial giving. Thus, under the COP members may be encouraged to bring freewill offerings<sup>17</sup> (sporadic, sacrificial, project-driven, not regular, not vowed), but only above and beyond “Promise,” the regular giving.

For that reason, the 2002 Spring Meeting voted that any “direct appeals to the Seventh-day Adventist donor base will be requested to include in their donor materials an affirmation of the donor’s prior responsibility to worship God through tithe and regular support of the Church through systematic offerings.” The text also adds that “such affirmation shall include a statement such as: ‘Contributions to the appeal should be above and beyond regular return of tithe and systematic offerings through your local church.’”<sup>18</sup>

### Individual

**Emphasizes Altruist Giving:** The COP encourages church members to avoid selfish giving, which may be cultivated when “I give only to what I like, prefer, to what I know,

or to which will benefit me somehow." After all, if Satan finally cannot prevent me from giving, he will try to make me selfish even when I give!

**Equates Regular Offerings and Tithes in Importance:**

This plan encourages members to adopt a biblical perspective about regular and systematic offerings, considering them as binding as the tithe (Mal. 3:8-10), giving after any income (Prov. 3:9), as a vowed percentage of the income (1 Cor. 16:2; Deut. 16:17), and moved by principle. Not only the member's character is developed, but at every investment, their emotions will be placed in spiritual realities (Matt. 6:21).

**Provides a Broad Missionary Inclusiveness:** Unity and love for mission are increased when worshipers invest their treasures in the mission (Matt. 6:21). It brings satisfaction to know that small portions of each offering will be distributed in an equitable way to meet all the necessities of the church's missionary endeavor, from the local church to the most remote part of the world!

**Develops Mature Givers:**

To worship God as regularly as His blessings are received is now the focus of any offering initiative. It is no longer based on calls, the existence of relevant projects, good feelings, or sympathy.<sup>19</sup> As put by Ellen G. White, "the followers of Christ should not wait for thrilling missionary appeals to arouse them to action. If spiritually awake, they would hear in the income of every week, whether much or little, the voice of God and of conscience with authority demanding the tithes and offerings due the Lord."<sup>20</sup>

God's messenger also adds that "God has devised a plan by which all may give as He has prospered them, and which will make giving a habit without waiting for special calls.... Until all shall carry out the plan of systematic benevolence, there will be a failure in coming up to the apostolic rule."<sup>21</sup>

As summarized by one division treasurer while promoting the implementation of the COP for his field, the church devised this plan "not because it will bring more funds, although it may happen, but because it is the right thing to do!"<sup>22</sup>



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

<sup>1</sup> 2002 Annual Council Minutes 02-337, October 9, 2002.  
<sup>2</sup> The two others are the "Calendar of Offerings Weekly Appeal" and the "Personal Giving Plan." See *General Conference Working Policy 2018-2019*, p. 617 (V 30).  
<sup>3</sup> 2002 GC Spring Meeting Minutes 02-53, April 18, 2002.  
<sup>4</sup> "One's expression of worship through financial stewardship begins with

tithing and the regular support of the Church through systematic offerings." 2002 GC Spring Meeting Minutes 02-54, April 18, 2002.

<sup>5</sup> ECD, ESD, EUD (Spain and Portugal), IAD, NSD, SAD, SID, SPD (PNG and Islands), SUD, SSD, and WAD.  
<sup>6</sup> See Psalm 50:14; 66:13-16; 76:11; 96:8, 9; 116:17-19.  
<sup>7</sup> 2002 Annual Council Minutes 02-337, October 9, 2002.  
<sup>8</sup> For more on proportional giving, see footnote #12 and <https://stewardship.adventist.org/2017-21-3-why-should-our-offerings-be-percentage-based>.  
<sup>9</sup> "This matter of giving is not left to impulse. God has given us definite instruction in regard to it. He has specified tithes and offerings as *the measure of our obligation. And he desires us to give regularly and systematically.... After the tithe is set apart, let gifts and offerings be apportioned, 'as God hath prospered' you.*" Ellen G. White, *Counsels on Stewardship*, pp. 80, 81 (*italics provided*).  
<sup>10</sup> "We are not to consecrate to Him what remains of our income...; but before any portion is consumed, we should set apart that which God has specified as His." *Idem*, p. 81.  
<sup>11</sup> See more about the storehouse principle in Ed Reid's book, *Where Do We Bring Our Tithes? In Search of the Storehouse*.  
<sup>12</sup> In Malachi 3:8-10, tithes and offerings are clearly under the same system, implicitly suggesting at least three similar characteristics for both: (1) regularity and (2) proportionality based on the income, and (3) a system of collecting and equally distributing them.



Credit: Getty Images

collecting and equally distributing them. Ellen G. White agrees with that concept when she says, for instance, that "in the Bible system [singular word] of tithes and offerings [the two under the same system] the amounts paid by different persons will of course vary greatly, since they are proportioned to the income."—*Counsels on Stewardship*, p. 73 (*italics provided*).  
<sup>13</sup> Deut. 12; 18:8; 2 Chron. 31:11-21; Pss. 66:13-16; 96:8, 9; 116:17-19; Neh. 10:32-39; 12:44-47; 13:8-14; Mal. 3:8-10. See also *Counsels on Stewardship*, pp. 65, 67, and 75. In the Adventist Church, the local conference is recognized as the "storehouse"; but "for the convenience of church members" (see Ed Reid's book, *Where Do We Bring Our Tithes? In Search of the Storehouse*, p. 2), giving may be processed through the local church, which is considered an outpost of the storehouse.  
<sup>14</sup> 2002 Annual Council Minutes 02-337, October 9, 2002.

<sup>15</sup> General Conference Working Policy 2018-2019, pp. 618, 619 (V 35 20).  
<sup>16</sup> The "Reflex Influence" principle is found here: "To show a liberal, self-denying spirit for the success of foreign missions is a sure way to advance home missionary work; for the prosperity of the home work depends largely, under God, upon the reflex influence of the evangelical work done in countries afar off"—Ellen G. White, *Gospel Workers*, p. 465.  
<sup>17</sup> According to the *Merriam-Webster Dictionary*, freewill offering is "a voluntary religious offering made in addition to what is required by a vow, tithe, or pledge"; <https://www.merriam-webster.com/dictionary/freewill%20offering> (retrieved on April 1, 2019).  
<sup>18</sup> 2002 GC Spring Meeting Minutes (02-55).  
<sup>19</sup> See footnote #9.  
<sup>20</sup> Ellen G. White, *Testimonies for the Church*, vol. 4, p. 474 (*italics provided*).  
<sup>21</sup> Ellen G. White, *Testimonies for the Church*, vol. 3, p. 411 (*italics provided*).  
<sup>22</sup> Heard from German Lust, now GC associate treasurer, in a private conversation.



# FINANCIAL LITERACY: A LIGHT IN THE NIGHT

## TROY LEVI

The story is told of two men whose village chief was stepping down from his position. These men were the two most eligible candidates to replace him, but the chief was having a tough time deciding which of them would be the next leader. He decided to have them race around the huge lake, which wasn't too far from their village. This would be a three-day journey, and whoever lit the village fire at the end of the race would be declared the next chief. The chief sent the two men off with nothing more than a pouch of hot coals that they would need to light the fire at the finish line.

At once these men were off setting a good pace. Naturally, one of them was faster than the other, and he began to pull away as they raced around the lake. On the second day, the faster footman looked out on the water and noticed a cap-

sized canoe with someone stranded and waving for help. He thought about helping the person, but determined to finish the race first, he kept running even faster. Sometime later the second man came behind him and witnessed the same scene. He really wanted to finish the race first, but he chose to help the soul in need. So he took off the pouch of warmed coals, went into the water to retrieve the capsized canoe and its captain, pulled them ashore, used the coals to kindle a fire to warm the person in need, and then continued the race.

Meanwhile, on the third day, the faster footman who had ignored the capsized boat and its owner was the first to arrive at the village. He proudly approached the fire pit and reached into his pouch, but because his coals had completely cooled off, he was unable to light the village fire. Alas, the second man arrived fully expecting to smell smoke and see the embers from afar. However, when he reached into his pouch his coals had been kept warm because he had used them to



help someone else. This second man lit the village fire and became the next chief.

This story is being told within the context of the importance of the church leading the charge toward financial literacy for the community at-large. I believe that the church is at its best when helping those that are at their worst instead of ignoring and passing them by because of “more important” objectives. Ellen White puts it more bluntly: “If we keep our talents inactive, we lose all ability to make use of them” (*Ministry to the Cities*, p. 85; also *Review and Herald*, April 21, 1896).

A strong case could be made that those who need our help the most are urban dwellers. The terms “urban” and “inner-city” have historically been euphemisms to refer to the African American community. As gentrification sweeps across most urban locales, financial literacy as an urban ministry has nonetheless been an increasingly strong need for the Seventh-day Adventist Church. Poverty, to whatever degree, afflicts most cities. Poverty doesn’t refer just to low (or no) wages. I consider the 78 percent of Americans who live paycheck to paycheck (<http://press.careerbuilder.com/2017-08-24-Living-Paycheck-to-Paycheck-is-a-Way-of-Life-for-Majority-of-U-S-Workers-According-to-New-CareerBuilder-Survey> accessed July 10, 2019) to be at a level of poverty also.

Seventh-day Adventist urban ministry has classically consisted of soup kitchens, clothing drives, and the like. While this form of ministry is valid and appreciated by those with low (or no) wages, it doesn’t do much, if anything at all, for the rest of urbanites trying to make ends meet. The reason being is that those activities are considered “relief” and not “development.” The vast majority of those 78 percent of Americans living paycheck to paycheck don’t need food or clothing. What they need is to learn how to handle what they earn. Instead of being given a fish, they need to learn how to fish. This is where financial literacy comes in.

Ellen White’s writings, in much looser terms, seem to support this notion of financial literacy as a ministry of development. She says, “While the worthy poor are not to be neglected, all should be *taught*, so far as possible, to *help themselves*” (*Counsels on Stewardship*, p. 166, [emphasis supplied]; *Historical Sketches of the Foreign Missions of the Seventh-day Adventists*, p. 293). She says elsewhere, “The more able should ever act a noble, generous part in their deal with their poorer brethren, and should also *give them good advice*, and then leave them to fight life’s battles through” (*Testimonies for the Church*, vol. 1, p. 274 [emphasis supplied]).

Having grown up and pastored in urban contexts, I know that the challenges are plentiful. Generational poverty, budget cuts in education leading to lower scholastic achievement, housing discrimination, etc., have all contributed to a negative legacy of financial stewardship. Because it’s unlikely for people born and raised in urban neighborhoods to traverse elsewhere unless they’re pushed out, low levels of financial literacy are usually perpetuated. Because of their isolation, both geographically and culturally, business people, landlords, and others have been able to take advantage of urban communities. This has led to an enriching of some people groups

at the expense of depletion of financial resources in these same communities. I hope that our church will see the need for faith-based financial literacy ministry to impact our urban communities toward wholistic growth.

Despite the challenges, the possibilities are boundless because the Bible contains wisdom for financial literacy through its proverbs, exhortations, parables, and narrative references. It addresses relevant subjects such as diligence, hard work, living below one’s means, contentment, debt, justice, investment diversification, etc. One such verse that receives universal commendation from believer and unbeliever alike is Proverbs 22:7 (NKJV), “The rich rules over the poor, and the borrower is servant to the lender.” The vast majority of people have

experienced the stress and servitude that debt offers. Because this biblical truth is universally recognized, it serves as a great entryway to other biblical financial principles.

At the New Life Seventh-day Adventist Church in Gaithersburg, Maryland, we are currently having people go through a financial coaching program as part of our Stewardship Department’s ministry. I believe that a natural outgrowth of this kind of ministry is at least twofold: (1) It will produce an interest in Jesus, the Bible, and the church. If biblical financial principles are being presented in ways that contribute to people’s financial wellness, it will lead to an interest in how Christianity and Adventism

Generational poverty, budget cuts in education leading to lower scholastic achievement, housing discrimination, etc., have all contributed to a negative legacy of financial stewardship.

can contribute to their abundant life in other areas. (2) It will lead to an increase in giving at the local church. This is a distant secondary goal to the first listed above. It would behoove the church to care about a person’s whole financial well-being and not just their contributions. I do believe, however, that when people, both church members and those in our communities at-large, are disciplined through financial literacy, are not beset with debt, and are not living paycheck to paycheck, they will be much more likely to contribute to God’s mission. Faith-based financial literacy as an urban ministry is one of the coals that will save people whose canoes have capsized. It will also help us as we look forward to kindling that fire when we finish the race.



Troy Levy is married to Rachelle with three energetic boys. He’s also the proud pastor of the New Life SDA Church in Gaithersburg, Maryland and a DMin candidate (2020) in Urban Ministry with an emphasis in financial literacy at Andrews University.

# ABRAHAM'S COWS



BY DUANE MCKEY

I grew up on a farm in Oklahoma that raised registered Jersey cows. They are known for their pretty fawn color and beautiful brown eyes. They're also noted for producing the best milk with the most cream.

My parents milked 60-80 cows every day in an old-style stanchion barn. Mother loved her cows and knew them each by name since she did most of the milking herself, spending six to eight hours with them each day. Milking cows was quite an experience and backbreaking work. It required bending over repeatedly to wash and dry the cows' udders and attach the milking devices. Then the process began all over again whenever a cow kicked off a milking apparatus that needed to be reapplied. Not surprisingly, my dad used to say, "Everything I have, I owe to udders!"

For 50 years, my parents ran that dairy farm. Mom was 83 when my parents finally sold the cows. Through the years, they had many cows—mostly Jerseys and a few black Angus. In the spring, when new calves were born, it was exciting to watch them grow from heifers into milk-producing cows that would, in turn, produce more babies.

In all those years, I remember only one set of twin calves ever being born. It is considered a rare event when a cow has more than one calf at a time—some would call it historic. So you can imagine my surprise when I heard the most amazing

story from one of our AWR listeners in Tanzania—a native Maasai who began paying his tithe with cows. What happened next astonished everyone around him and is nothing short of a miracle. Read on . . .

## The miracle of the tithed cows

During a recent visit to Tanzania, I met Abraham, a wealthy Maasai cattle owner who shared his remarkable story with me. About a year earlier, he had attended a series of evangelistic meetings and decided to be baptized. He had never learned to read or write, so when he discovered our new AWR station in Tanzania, he was overjoyed and regularly listened to the programs on his radio.

As he listened, he learned many new things about being a faithful Adventist—from how to live a more healthful life to the importance of returning an honest tithe. Since Abraham owned more than 1,000 head of cattle and large herds of sheep and goats scattered over Tanzania and Kenya, he decided that he would strive to be faithful with all his holdings.

So he placed his cattle in large pens and counted them as they walked through a chute. He counted cows one through nine as they went through the chute. The 10th cow, however, Abraham dedicated as tithe for God. As time went on and Abraham continued to reserve every 10th animal for God's tithe, his friends and acquaintances were amazed. In their culture, people's wealth is measured in cattle. One doesn't just give away his cows! As Abraham's friends watched him re-

peatedly go through the numbering process with more of his cattle, they began to mock him. For some, Abraham became a laughingstock as many people declared him to be crazy.

But the laughter abruptly stopped nine months later when 40 of Abraham's cows gave birth to twins! In addition, many of his goats and sheep birthed triplets! God was blessing him as He had Jacob, Abraham's grandson from the Bible. It was God who blessed Jacob's livestock so they multiplied, and it was God who was now blessing this modern-day Abraham.

### Doubled tithe and another miracle

Abraham and all the Maasai who mocked him were learning that with God, nine-tenths goes much further than keeping the whole amount for oneself!

Now Abraham was so happy with how God was blessing him that he decided to give double tithe! So, when counting, this Maasai herdsman stopped at eight cows, which he kept for himself. Then he gave the ninth and 10th cows to God. And God blessed Abraham even more! I have seen many times—to put it in farming terms—how God's scoop shovel is bigger than ours. One simply can't outgive God!

But there is more to this story, for God's blessings also come with ripple effects.

On open ranges, such as those found in Kenya and Tanzania, thieves often steal cattle. But something interesting began to happen in Abraham's situation. Whenever any of his livestock were stolen, the animals always found their way back home. They inevitably returned to Abraham's herds as if unseen hands were guiding them. It has now gotten to the point where potential thieves have become very nervous about stealing Abraham's livestock!

Recently, the president of the Tanzanian Union Mission of Seventh-day Adventists, Dr. Godwin Lekundayo, told me that many of those who had mocked and laughed at Abraham now "want in" on the same blessings he has been receiving. They told the Adventist pastors, "We want to tithe, too, just like Abraham is doing."

"But you're not members of the Adventist Church," the pastors replied in surprise.

"We don't care! We want God's blessings, so we want to pay tithe with our cows, goats, and sheep as well!" they insisted.

And there's more . . .

In a village near where Abraham lives, a local chief built a pond. During the dry seasons, he charges other Maasai cattle owners to water their stock there. One day, Abraham had an

inspired idea. He decided to build a larger pond and let the cattle owners water their cattle there for free. He also hired a Bible worker to preach to them about Jesus while they water their animals. The cattle owners are so grateful for the free water that they gladly listen to the messages!

People are so impressed by Abraham's testimony and generous spirit that many have expressed a desire to belong to Abraham's church. This is very significant, as the Maasai are traditionally reluctant to convert to Christianity.

But Abraham's testimony is more powerful than tradition, and many Maasai also listen to the AWR360° programs on their radios.



They have been surprised to learn that Adventist Christians have some beliefs in common with them. For example, the Maasai have traditionally believed in God and not in ancestral worship or witchcraft. They also believe that when a person dies, they simply go to sleep. This shared belief has helped them open their hearts and minds to receive the full Gospel message.

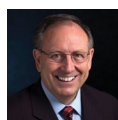
So far, thanks to Abraham's testimony, 35 Maasai have accepted Jesus and been baptized. And they all listen to Adventist World Radio!

When Adventist World Radio installed the radio station in Tanzania to reach the many Maasai tribe members in that area, we never dreamed of the impact this presence would have on Abraham. We didn't even know Abraham. But God knew him, and He knew this sincere man was waiting with a ready heart to listen and receive the full Gospel message—a mes-

age that would take him from "broadcast to baptism."

Thank you for supporting the work of Adventist World Radio. There are many people like Abraham waiting and ready to hear God's voice and respond along with us, "Here I am. Send me!"

Just as God was faithful to Abraham of old, and is being faithful to Abraham, the Tanzanian Maasai herdsman, He will also be faithful to you and me as we proclaim the Gospel message.



Duane McKey is president of Adventist World Radio. He also acts as an assistant to Elder Ted Wilson (president of the Seventh-day Adventist denomination) in the Total Member Involvement initiative, and serves as Field Secretary for the General Conference of Seventh-day Adventists.

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