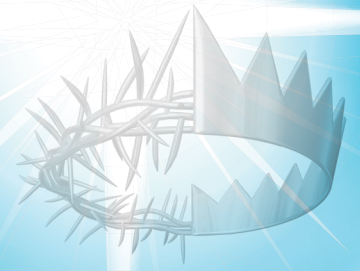


DYNAMIC Steward



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AN ACT OF WORSHIP



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Beyond Songs, Sermons and Prayers!

Do you know the song the Magi sang to baby Jesus? Do you know the prayer that they made to the newborn king? Can you remember the words with which Joseph and Mary addressed them during their visit? Nowhere in the Gospel do we find this information. Knowing the purpose of their visit, this silence is surprising and possibly significant! The Magi traveled hundreds of kilometers over several days, with a clear goal: finding "the one who has been born king of the Jews," and worshipping him. (Matt. 2:2 NIV).

If you had to speak about your last worship experience, what would you talk about? Some would mention the quality of the sermon. Others would comment on the rendition of the choir, and a few would recall the prayer session. All are essential elements of worship. Interestingly, the report about the Magi in Bethlehem is silent about these important details. The focus is elsewhere: "On coming to the house, they saw the child with his mother Mary, and they bowed down and worshiped him. Then they opened their treasures and presented him with gifts of

gold, frankincense and myrrh." (Matt. 2: 11). Giving was the critical part of their worship.

Giving as an act of worship is our umbrella theme for this current issue of the Dynamic Steward. Coralie writes about the function of giving in Adventist worship: the incentive, purpose and theology of giving. Baxen presents the Three Angels' Messages, that revolve around worship, as foundational to our stewardship message. Through the beautiful analogy of soccer fans, Reyes invites us to assess our role as part of God's team. Enjoy the other articles and grow in your ministry to lead others to engage in full worship.

Hearty wishes for 2020!

Aniel Barbe, Editor



GIVING AND WORSHIP

An inseparable package!



ALAIN G. CORALIE

We live in an age where many worship money. It is their ultimate source of security, identity, and life purpose. Yet, in this same age, God invites His people to worship Him with their money. This means that as followers of Christ, we are not called to worship God with only our lips through singing, praying, and preaching. We are invited to worship God through material giving as well. Giving is not optional for the worshiper; because tithes and offerings are an essential element of the worship of God. Ellen White summarizes the basic tenet of Christian giving in corporate worship as follows:

We belong to God; we are His sons and daughters—His by creation, and His by the gift of His only-begotten Son for our redemption. “Ye are not your own; for ye are bought with a price: therefore glorify God in your body, and in your spirit, which are God’s.” The mind, the heart, the will, and the affections belong to God; the money that we handle is the Lord’s. Every good that we receive and enjoy is the result of divine benevolence. God is the bountiful giver of all good, and He desires that there shall be an acknowledgment, on the part of the receiver, of these gifts that provide for every necessity of the body and the soul.¹

Why should we worship God with our gifts? To what end do we give our tithes and offerings? What do we express through those gifts? Let’s briefly consider the incentive, purpose, and theology behind the act of giving in corporate worship with special reference to the writings of Ellen G. White.

Incentive

What motivates us to give during the divine service? What is it about our relationship with God that results in our bringing our monetary gifts to Him every Sabbath?

First, our giving is a heartfelt response to God’s grace toward us. As worshipers, we are to constantly remind ourselves that we do not give merely to sustain the church organization. Christian giving must not be seen simply as a response to the financial needs of the church, but as an expression of worship to the Creator for His providential care. Giving is fundamentally an expression of our love and praise to God for His amazing grace. Through our tithes and offerings, we concretely express His undisputed sovereignty over our lives. Through our willing offerings, we express our love for the One who first loved us.

Second, by giving, we recognize God as the Giver and Forgiver: God is the Author of “every good and every perfect gift” (James 1:17, NKJV), and “gives to all liberally and without reproach” (vs. 5). To declare God as a giver is to consider His supreme gift, Jesus Christ, who in turn challenges His followers to give freely because they received freely (Matt. 10:8).

God is also the Forgiver. In Christ, God provides humanity with its only source of forgiveness and reconciliation. This means that giving cannot be seen as a way of manipulating God through which we can exchange money for His blessings. The act of giving, like any other part of Adventist worship, is prompted by God’s own self-giving. The supreme gift of



Explicit acknowledgment
of God's love and care
permeates the act of giving.

God is the greatest incentive for us to give. By our giving, we demonstrate tangibly that we have been gripped by God's marvelous grace and that we now belong to Him as His redeemed children.

Third, giving is a response to God's blessings. Giving is an effective witness that God is the Source of all blessings. The tithes and offerings are given during the church service as an authoritative affirmation that God has been continually blessing His people. We give in appreciation of God's bounties and in gratitude for His abundant blessings. By giving, we recognize that "the great and infinite God lives not unto Himself, but for the benefit and blessing of every being and every object of His creation."¹² God constantly gives and invites us also to respond in giving. In an article written in 1881, Ellen White puts this point across with irony: "When our Heavenly Benefactor forgets our returning wants; when God forgets to be gracious, and none of his gifts flow into our barns, our granaries, and our cellars,—then may we plead an excuse for withholding our offerings."¹³ So our giving is a token of appreciation of God's providential dealings with us. As such, we do not give in order to receive more in return from God; we give back to God because we have already received much from Him.

Purpose

To what end do worshipers give during the worship service? What are the reasons behind the act of giving? It can be

noted that worshipers give for the following reasons: (1) It is an act of worship. (2) It assists the mission of the church. (3) It is good stewardship.

First, giving is an act of worship. Ellen White is clear: "The system of tithes and offerings was intended to impress the minds of men with a great truth,—that God is the source of every blessing to his creatures, and that to him man's gratitude is due for the good gifts of his providence."¹⁴ Through giving, we give praise and thanks to God for His excellence and goodness. Giving is a tangible expression of love and commitment to God, a response to His generosity. It is the heart's joyful response to the goodness of God. It is the ritual return of a portion of what God has initially given.

Second, God's people give to support the work of God, especially "to sustain the gospel laborers in their work."¹⁵ As Adventists, we share the view that "God has made the proclamation of the gospel dependent upon the labors and the gifts of His people."¹⁶ Each time we give, we must do so with the firm belief that we are concretely supporting the proclamation of the gospel and the advancing of the church's mission to the world. However, as worshipers, we need to always keep in mind that our giving is not to the church but to God. This implies that church leaders are accountable to God and to Christ's body on how they use God's money. Hence, giving is not only a visible way of expressing our praise and thanksgiving; it is also a way of signaling tangibly our commitment to partner with God in His mission to save the lost.

Third, we give during corporate worship because we believe in Christian stewardship. We understand that God made the world for the enjoyment and care of people whom He created and redeemed. We acknowledge that, as

God's stewards, we are responsible to God for the use of the varied grace with which He has entrusted us. Recognizing God's full ownership of our lives, we dedicate all we have to Him, including our tithes and offerings. This means that the act of giving is an act of dedication and worship. In giving, we affirm that all life is to be lived under the lordship of Christ. Such giving is an expression of our full commitment to God. Hence, giving is a weekly repositioning of life and possessions to the lordship of Christ. "The very act of giving expands the heart of the giver, and unites him more fully to the Redeemer of the world."⁷ By giving, we draw closer to Christ⁸ and become more like God;⁹ we develop a character for heaven.¹⁰

As Adventists, we recognize the tithe as "holy to the Lord" (see Lev. 27:30, 32 NIV). It is returned to Him as His own. In addition, we see our offerings as an opportunity to express our gratitude and love to God for His constant care. The returning of tithes and the giving of offerings are not an afterthought within the context of Adventist worship. Worshipers are to prepare their giving at home and bring it with joyful hearts on Sabbath.

Theology

Explicit acknowledgment of God's love and care permeates the act of giving. A fundamental assumption of that liturgical action is that God, the Creator, Redeemer, and Sustainer of His people, deserves total worship. The basic reason for the offering, apart from the routine funding of the church's personnel, activities, and mission, is to respond to God's generosity in His creation, redemption, and providence.

Faithfulness in giving reflects the nature of our heavenly Father: God is faithful in providing for His people, and He manifested this supremely by fulfilling His promise in sending the Messiah. His faithfulness covers the entire realm of the Christian life. By giving, we acknowledge that God is a faithful Provider; for it is His nature to give. He is committed to blessing His people.

"Jesus is Lord" is a statement at the heart of Christian worship. Indeed, the act of giving flows from this central affirmation. Both creation and new creation in Christ are God's gifts. Christ offered Himself as a sacrifice and invites His redeemed to offer themselves as living sacrifices (Rom. 12:1, 2). His claim of God's reign now is liturgically expressed in the offering where the church recognizes the vital connection that exists between its profession of faith and its concrete actions.

This crucial role of Jesus Christ in our act of giving is highlighted by Ellen White:

All blessings must come through a Mediator. Now every member of the human family is given wholly into the hands of Christ, and whatever we possess—whether it is the gift of money, of houses, of lands, of reasoning powers, of physical strength, of intellectual talents—in this present life, and the blessings of the future life, are placed in our possession as God's treasures to be faithfully expended

for the benefit of man. Every gift is stamped with the cross and bears the image and superscription of Jesus Christ. All things come of God. From the smallest benefits up to the largest blessing, all flow through the one Channel—a superhuman mediation sprinkled with the blood that is of value beyond estimate because it was the life of God in His Son.¹¹

Within this perspective, God is involved from beginning to end. The offering is not a one-sided movement from the church to God. Rather, God always moves first before the church responds in worship through giving. Giving is a stewardship of divine grace.

Implicit in returning the tithe and giving the offerings during the worship service is that God actually receives those gifts. Yet, it is the church that uses the gifts to advance God's kingdom. If it is God who receives and the church that uses the offerings, then there is an intimate connection between divine and human action in God's salvific purpose for humanity. The church is the instrument for the extension of God's kingdom on earth. The faithful and generous giving of tithe and offerings facilitates the proclamation and actualization of the kingdom of God set against the horizon of Christ's ultimate and eschatological victory.

Conclusion

Giving is a demonstration of our Christianity and true worship of God. Because we are now reconciled with God, we place a high priority on the free and glad returning of our tithes and the giving of offerings.¹² As we give with a grateful heart, God blesses us accordingly.¹³ Truly, worship is giving, and giving is worship. Christ demands our whole heart and undivided affections.¹⁴ He cannot accept our gifts unless they come from the heart.¹⁵ Giving expresses our total allegiance to God, which is at the core of true worship.



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¹ Ellen G. White, *Counsels on Stewardship*, p. 72.

² White, *Australasian Union Conference Record*, June 1, 1900.

³ White, *The Review and Herald*, Jan. 4, 1881.

⁴ White, *The Review and Herald*, Sept. 10, 1889.

⁵ White, *Testimonies for the Church*, vol. 9, p. 249.

⁶ White, *The Acts of the Apostles*, p. 74.

⁷ White, *The Review and Herald*, Oct. 31, 1878.

⁸ White, *Testimonies for the Church*, vol. 3, p. 405.

⁹ White, *Testimonies for the Church*, vol. 9, p. 255.

¹⁰ White, *The Review and Herald*, May 16, 1893.

¹¹ White, *Faith and Works*, p. 22.

¹² White, Manuscript 159, 1899; *Counsels on Stewardship*, p. 66; *The Review and Herald*, December 26, 1882; *Testimonies for the Church*, vol. 1, p. 238.

¹³ White, *Christian Service*, pp. 90, 175; *Testimonies for the Church*, vol. 5, pp. 267, 268; *Testimonies for the Church*, vol. 3, pp. 304, 305.

¹⁴ White, *Testimonies for the Church*, vol. 1, p. 160.

¹⁵ White, *Testimonies for the Church*, vol. 2, p. 169.

STEWARDSHIP & THE TH

ENSLIN BAXEN

In our contemporary world we observe rampant materialism, increasing corruption, and blatant exploitation of the poor by the powerful. A constant avalanche of advertisements on social media, television, radio, billboards, and magazines promotes self-gratification at the expense of all else. This worldly attitude toward life seems to be gaining ground on the Christian principle of generosity and unselfishness. The Bible says that in the last days, people, while claiming to be godly, will love themselves, money, and pleasure more than they love God (2 Tim. 3:1-5). This strikes against the very essence of stewardship. Biblical stewardship recognizes our relationship to God as Owner of all resources, whether material or spiritual, and views human persons as managers of His resources. How does God's message in these last days serve as an antidote to self-centeredness?

The Three Angels' Messages Are God's Last Call to the World

Immediately following these messages (see Rev. 14:6-13), we find the harvest of the earth, which is Jesus' second coming, described in Revelation 14:14-20. God is shown as doing all that He can to save the lost before the close of probation. Interestingly, these messages emphasize vital aspects of stewardship, tailor-made to make us faithful stewards in this generation.

Flying Steward

During the First and Second World Wars, pigeons were used to carry messages from the battlefield to the headquarters. In many instances, soldiers' lives were saved by these messenger pigeons, some of whom were awarded medals for their faithful service. "Cher Ami" was one such pigeon, who successfully completed 12 missions. On her last mission she lost her foot and eye but still delivered her message.¹

The first angel is seen "flying in the midst of heaven having the everlasting gospel" (Rev. 14:6). This depicts God's children as stewards delivering airmail from heaven. The message is the everlasting gospel. This everlasting gospel points to Jesus, who humbled Himself from Owner to steward and was faithful to the death on the cross (Phil. 2:5). Ellen White makes the sublime statement: "Hanging upon the cross Christ was the gospel."² The "hour of God's judgment" (Rev. 14:7) reminds us that we all must give an account to God of our stewardship, including our faithfulness in lifting up the everlasting gospel.

First Angel's Message and the Five Ts of Stewardship

The first angel's message focuses on worship. The type of worship recommended is one that resonates with the five Ts of stewardship education:

1 Truth—God's remnant church has been entrusted to be stewards of the truth, not to own the truth but to proclaim it. Ellen White urges our fidelity to duty when she admonishes:

To us has been entrusted the work of proclaiming the last message of mercy to be given to our world,—the message that is to prepare a people to stand in the day of God. Do we realize our accountability? Are we acting our part in the proclamation of the message? The present time is burdened with eternal interests. We are to unfurl the standard of truth before a world perishing in error: God calls for men to rally under Christ's blood-stained banner, give the Bible to the people, multiply camp-meetings in different localities, warn the cities, and send the warning far and near in highways and byways of the world.³

2 Time—The call to worship the Creator (Rev. 14:7) is an echo of the fourth commandment (Ex. 20:8-11), commanding us to remember the Sabbath; to remember the Creator of both time and space. "Of no talent He has given will He require a more strict account than of our time. . . . We have no time to waste, no time to devote to selfish pleasure, no time for the indulgence of sin. It is now that we are to form characters for the future, immortal life. It is now that we are to prepare for the searching judgment."⁴

3 Temple—There is an invitation to glorify God. The apostle Paul defines our bodies as the place to glorify God, as the temple of the Holy Spirit (1 Cor. 6:19). In this regard, according to 1 Corinthians 10:31, our intake—what we eat or drink—should glorify God. An unhealthy lifestyle not only impacts our quality and length of life but is detrimental to our life as a worshiper of God.

4 Treasures—The call to "worship Him" (Rev. 14:7) includes worshiping Him with our tithes and offerings. The association is made clear in the Bible when it says, "Give to the Lord the glory due His name; bring an offering, and come before Him. Oh, worship the Lord in the beauty of holiness!" (1 Chron. 16:29, NKJV). Our worship of God cannot make up for robbing Him of tithes and offerings, because both belong to the same package.

5 Talents—The ability to preach the everlasting gospel is a God-given talent. There are different ways to preach the gospel for which the Holy Spirit gives diverse

THE ANGELS' MESSAGES

spiritual gifts (1 Cor. 12:28-30; Eph. 4:11). The varied gifts that the Holy Spirit gives are "for the perfecting of the saints, for the work of the ministry, for the edifying of the body of Christ" (Eph. 4:12, KJV).

Fallen Steward

The second angel announces that Babylon is fallen. The reason given is "because she has made all nations drink of the wine of the wrath of her fornication" (Rev. 14:8, NKJV). The wine contributes to the fall of Babylon. Wine represents falsehood and deception (Micah 2:11; Isa. 28:7). Those stewards who refuse to fly with and for the truth will fall through deception. Ellen White confirms this viewpoint: "Satan, in cooperation with his angels and with evil men, will put forth every effort to gain the victory, and will appear to succeed. But from this conflict, truth and righteousness will come forth triumphant in victory. Those who have believed a lie will be defeated, for the days of apostasy will be ended."⁵

The enemy knew that the allies were using carrier pigeons to communicate the truth of the situation on the battlefield. The enemy shot at the pigeons as they flew so that they fell, thus preventing the message from being delivered. They captured other pigeons and substituted false messages for the true message. These pigeons were released to mislead and distract headquarters.

The Word of God is the standard for truth (Isa. 8:20). Our duty as stewards is to have faith in and obey God's Word. Do not be enticed by the enemy to apostatize from God's remnant movement. The Spirit of Prophecy reassures us that "it is as certain that we have the truth as that God lives; and Satan, with all his arts and hellish power, cannot change the truth of God into a lie. While the great adversary will try his utmost to make of none effect the word of God, truth must go forth as a lamp that burneth."⁶

Faithful Steward

The third angel's message pronounces the dire consequences for those who refuse to be God's stewards as outlined in the first angel's message. The central issue will be the worship of the beast and receiving the mark of the beast. Revelation 13 gives us more insight into what will coerce many believers to abandon truth for a lie. John, with inspired prophetic vision, reveals: "He causes all, both small and great, rich and poor, free and slave, to receive a mark on their right hand or on their foreheads, and that no one may buy or sell except one who has the mark or the name of the beast, or the number of his name" (Rev. 13:16, 17, NKJV). It will be the

love of money, coveting of material possessions, and a reliance on things of this world that will force many to apostatize. Satan even presented Jesus with the same temptation in the wilderness. He promised to give Jesus the world if He would worship him (Matt. 4:8, 9). Jesus knew that the world was not Satan's property. He did not take the easy way out but stayed true to God.

Therefore, it is vital for us to trust God as the Owner of everything. This will lead us to faithfulness in tithes and offerings under all circumstances. Resist the temptation to use God's tithes and offerings to pay your debts. Do not incur any debt with God.

The three angels' messages conclude on a triumphant note, describing stewards who have endured. It describes these faithful ones as those who keep the commandments and have the faith of Jesus. The apostle Paul in 1 Corinthians 4:1,2 confirms what God wants from His stewards by saying, "Let a man so consider us, as servants of Christ and stewards of the mysteries of God. Moreover it is required in stewards that one be found faithful" (NKJV).

Faithful stewards who know, preach, and support the everlasting gospel will participate in the reward of everlasting life. Choose to be a more faithful steward than homing pigeons who flew through conflict zones to deliver the truth. Persevere through the opposition of the enemy, recognizing the battle is not yours but the Lord's. Do not accept a counterfeit message that can lead you and others, through your influence, to lose the battle. Do not let the enemy's bullets of deception cause you to fall. One day soon Jesus will come, and all God's faithful stewards will fly home to hear the commendation: "Well done, good and faithful steward."



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¹"War Pigeon," Wikipedia, accessed November 7, 2019, https://en.wikipedia.org/wiki/War_pigeon.

²Ellen G. White, *Manuscript Releases*, vol. 21, n.d., p. 37.

³White, *Review and Herald*, Apr. 18, 1912, par. 3.

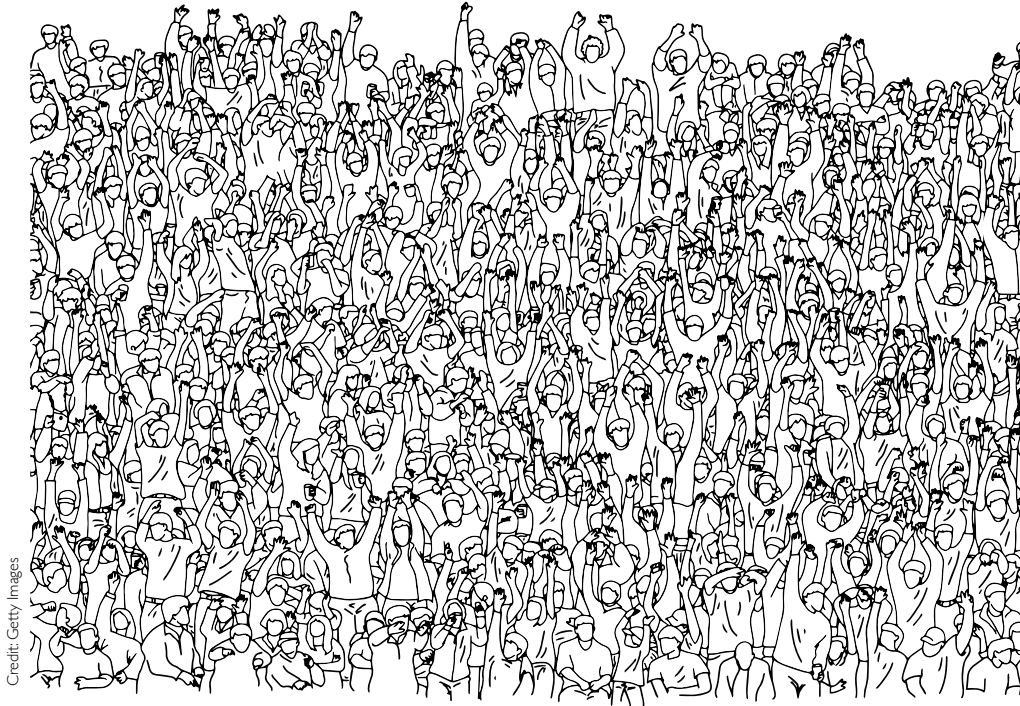
⁴White, *Christ's Object Lessons*, p. 342.

⁵White, *Selected Messages*, vol. 3, p. 393.

⁶White, *Maranatha*, p. 127.

TRUE DISCIPLE OR PSEUDO-DISCIPLE?

In loyalty to the team's Captain



Credit: Getty Images

day I wear the CF Monterrey jersey with pride. If you want to instantly bond with me, ask me about my favorite soccer team.

The Worship of a True Disciple

At this point, you may be thinking: "Nice story, Tony! But what does it have to do with discipleship or stewardship?" Well, discipleship and stewardship—both aspects of Christian worship—is a lot more like soccer than you may think. In Monterrey, we didn't just love soccer. We loved one of the two local soccer teams, but not both. The same holds true for Christians in regard to Christ and the world. God doesn't want pseudo-disciples, any more than Monterrey

TONY REYES

If you grew up in Monterrey, Mexico, as I did, you cared a lot about soccer. And if you cared about soccer, and you lived in Monterrey, you supported one of two teams: CF Monterrey or Club Tigre—but not both. Even though both were local teams, a fan who couldn't decide was not a fan at all in the eyes of most people, but rather a pseudo-fan.

I made my choice for CF Monterrey in 1990, when I was 13 years old. My older adult cousin, Poncho, invited me to a match between CF Monterrey and the Millonarios de Colombia. One of his friends had backed out at the last minute, and it was an offer I could not refuse. When game day came, Poncho and his friends arrived in a pickup truck, fully decked out in CF Monterrey apparel—both the people and the truck.

Once in the stadium, the match started. We clapped, shouted, chanted, and even high-fived people we didn't know and would probably never see again. At that moment, as we rejoiced over CF Monterrey's two-goal win, we were one family. That night, I became a self-proclaimed CF Monterrey fanatic. In the years since, CF Monterrey has brought me both joy and sorrow. But my loyalty has never wavered, and to this

soccer clubs want pseudo-fans. God wants disciples who are unwaveringly loyal to Him, and the Bible makes it clear that God's disciples are distinguished by their worship.

What is the nature of the worship that distinguishes a true disciple from a pseudo-disciple? First, true worshipers of God hold nothing back. They do not share their worship with anything other than God, just as the true fan of one of Monterrey's local soccer teams does not also cheer for the other team. Second, the true worshiper of God worships God through actions that make his or her loyalties obvious to the world watching. Just as the true fans of CF Monterrey wear the team's colors and deck out their vehicles in CF Monterrey gear, Christian worshipers make their loyalty obvious every time they interact with others in speech or action, and perhaps most importantly, in how they dispose of their worldly goods.

One of the most important things that distinguishes the true disciple from the pseudo-disciple is the recognition that everything they own comes from God, as well as their willingness to put it fully at God's disposal. In the Old Testament, this attitude was expressed through sacrifice. Worship through sacrifice came first, not last, as we see in Genesis 8:20. The first thing Noah did when he left the ark was to build "an altar to the Lord and, taking some of all the clean animals and clean

birds, he sacrificed burnt offerings on it." Such acts of sacrifice were worship to Old Testament believers, as seen in Genesis 22:5 (NIV), where Abraham says to his servants "Stay here with the donkey while I and the boy go over there. We will worship and then we will come back to you."

The Exclusivity of Worship

So we see from these examples that worship is not an idea, or even a feeling, but rather an action—an action that stems from the worshiper's acknowledgment of God's glory, and the worshiper's absolute dependence upon and indebtedness to Him.

Another important thing to note about true worship of the true God is that it is radically exclusive. "The Creator of the universe is the true and only object of worship. No man, no angel, is worthy of worship. This is the prerogative of God only. Creatorship is one of the distinguishing features of the true God in contrast with false deities (Jer. 10:11, 12)."¹ Only God deserves our worship. Our worship is of no value if it is shared with someone or something else.

The Totality of Worship

The absolute and total nature of true worship is seen in the sacrifices made by Old Testament believers. When presenting sacrifices to God during Old Testament times, the person would lay the whole lamb on the altar, symbolizing the surrender of their life to God. The apostle Paul explains the relevance of this to New Testament believers: "Therefore, I urge you, brothers and sisters, in view of God's mercy, to offer your bodies as a living sacrifice, holy and pleasing to God—this is your true and proper worship" (Rom. 12:1 NIV).

What the apostle Paul is saying is, if we have not surrendered our life as a whole (most definitely including all that God has given us: time, talent, treasure) we haven't really worshiped—even if we go through the motions of church attendance and the appearance of the Christian life. God says that He wants us to present our lives before Him. He calls this our true and proper worship. We see that true worship is not only a matter of loyalty but, first and foremost, a matter of the heart.

Where Our Treasure Is . . .

As I visit the more than 170 church groups throughout the Potomac Conference and encourage our members to commit their hearts to Jesus, I have become aware that the giving of tithes and offerings is perhaps the most revealing and polarizing moment in the Sabbath service. I see varied reactions, ranging from joy and eagerness to inner turmoil and avoidance. A lot of people seem to remember the need for proper hydration and rush off to the water cooler. Others remember that urgent text or call to which they must respond *right this very moment*.

Nothing reveals the true nature of our relationship with God more than what we do with our money. In a very real sense, our money is our life. Think about it: at least a third of our time is spent acquiring it, a third of our lives really. Our work, even if it may not always seem significant, makes use of our God-given talents in order to earn that money. We use the physical strength and stamina we have received from God to put our time and talents to use. Finally, as the old adage goes, "You have to spend money to make money." How much do you spend on transportation to and from your job, for example? In Matthew 6:21, Jesus says "For where your treasure is, there your heart will be also." One could just as easily say "Where your treasure is, there your life will be also."

Pick a Team!

Ellen G. White states, "There are only two places in the universe where we can place our treasures,—in God's storehouse or in Satan's; and all that is not devoted to God's service is counted on Satan's side, and goes to strengthen his cause. The Lord designs that the means entrusted to us shall be used in building up His kingdom. His goods are entrusted to His stewards that they may be carefully traded upon, and bring back a revenue to Him in the saving of souls. These souls in their turn will become stewards of trust, cooperating with Christ to further the interests of God's cause."²

There are two camps (or teams, if you will) soliciting a life commitment. On the one hand, God, our Creator and Redeemer; on the other, the world, the flesh, and the devil. When we return our tithes and offerings, we are telling God, "I trust and obey You with my life," and we are committing ourselves to Him as the true and only object of our worship.

So where is your life? To what or whom are you committing it? Are you trying to support two teams? Are you a pseudo-fan? Or is the seal of God imprinted on everything you are and everything you own, like (for example) the colors of CF Monterrey on the clothes and vehicles of the truly committed fan? If you are still trying to decide, God is calling you to give everything you have and are to Him. Trust Him. He will make it more and better.

You may want to do this, and you may be wondering what the first step is. Try joyfully returning a faithful tithe and offerings! As God said in Malachi 3:10, "'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.'"



Credit: Getty Images



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¹ *The SDA Bible Commentary*, vol. 7, p. 828.

² Ellen G. White, *Counsels on Stewardship*, p. 35.

GENEROSITY, PROSPERITY, AND BLESSING: **FROM CAUSE TO** EFFECT

Probing the motives of the heart.

LAURENTIU IONESCU

In our contemporary world, the word “prosperity” is often associated with the amount of money or the value of stocks a person owns. There are today so many means to grow our money that it is almost impossible for a common person to have command of the necessary knowledge. New and exotic words such as “bitcoin” or “cryptocurrency” regularly come up in everyday conversations. There is virtually no domain in today’s world in which money is not involved. If in past times financial transactions were simple (buy, sell, exchange, market), today it is a complex scenario that must be described in mathematical formulae rather than words.

In our world today, money moves not only from hand to hand, as in past times, but from account to account, server to server, encrypted, wrapped in binary code, at unimaginable speeds, with dramatic effects. Coming back from the clouds, money affects our world, dividing it among first, second, and third world countries. There are specialists who seem to fully understand how this complex mechanism works and know how to manage it to produce advantages or dividends. Many times, the key verb is “investment.” Investments don’t always work as expected, so every year there are surprises, ups and downs in currency that translate in the real world to poverty or wealth. Some specialists are seen as financial geniuses, others as scammers, depending on what they’ve done lately. In recent decades there’s been a surge in “specialists” promising infallible methods to ensure financial prosperity.

The Prosperity Gospel

Prosperity theology (PT) is a religious belief held by some Christians, who affirm that financial blessings and physical well-being are always God’s will toward them, and that faith, positive speech, and giving to religious causes will increase their own wealth. This theology sees the Bible as a covenant between God and humans; in other words, if people have



Credit: Getty Images

faith in God, He will provide security and financial prosperity. The core of such theology is the belief that God wants His faithful people to have a prosperous life, which means that they will be financially rich, physically healthy, and individually happy. This type of Christian lifestyle places the well-being of the believer at the center of prayer and transforms the Creator into one who makes their thoughts and wishes a reality. The danger with this type of religious anthropocentrism, which puts humans and their well-being at the center, is that it transforms God into a power at our service, the church into a supermarket of faith, and religion into a utilitarian, sensationalist, and pragmatic phenomenon.

The Origin

Although this ideology might seem new, it bears a suspicious resemblance to pagan Roman religion, reflecting the social contract at the heart of the Roman empire. “The innominate contracts were characterized in ancient Rome in the following way: ‘dot ut des’ (I give [you] and you give [me]); ‘dot ut facias’ (I give and you do); ‘facio ut des’ (I do and you give); ‘facio ut facias’ (I do and you do). The ‘do ut des’ (I give/you and you give/me)’ principle is the main characteristic of Roman Empire’s pagan religion and expresses the reciprocal contract between human beings and deity, highlighting the importance of giving as a mutual obligation of ancient (and

specifically Roman) society. The gifts offered by the individual take the form of a sacrifice, with the expectation that God will return something of value, which in turn will provoke gratitude and additional sacrifices in a perpetual cycle.²

It is a compensatory religion in which the purpose is to resolve crisis through divinity.

The internal mechanism assumes the following stages:

1. Crisis: The human being is incapable of solving the problem.
2. Human initiative: The human being approaches the temple (divinity) to solve the problem.
3. Offering/sacrifice as deposit. Divinity is now in debt.
4. Divine response: Man is in debt.
5. Sacrifice as thanksgiving: Debt is canceled.
6. Crisis resolved: End of the covenant.

The analysis of some of the worship services from PT preachers reveals a similar mechanism that can be systemized as follows.

1. Humans in economic need. A result of sin and lack of faith.
2. Faith initiative: Repentance means to have faith in God's promises.
3. Offering/donation: The believer has to donate a large sum of money as evidence of his/her faith in God.
4. Divine answer: God will bless the believer's faith in solving his/her economic problem.
5. Thankfulness and repeat of sacrifice: If the believer receives a material blessing, the believer needs to continue to keep offering, so the blessings will keep coming. If an answer has not been received, it means that there was a lack of faith, and the sacrifice needs to be repeated, this time with additional faith.
6. Give to receive—a Christian lifestyle strategy. The believer needs to continue donating so spiritual life success can be attained.

A simple analysis of the PT concept shows theological problems with the system. First, the purpose of God's salvation plan does not contemplate financial redemption, but moral redemption. Jesus promises the forgiving of sins, not the restoration of bank accounts. Second, an anthropocentric displacement emphasizes generosity and donations as the cause for blessings. In this manner, God turns into a conduit for blessings, not the fountain of blessings. The biblical concept is that God and His grace are the fountain of blessings for the faithful and unfaithful. "But I say unto you, love your enemies, bless them that curse you, do good to them that hate you, and pray for them which despitefully use you, and persecute you; that ye may be the children of your Father which is in heaven: for he maketh his sun to rise on the evil and on the good, and sendeth rain on the just and on the unjust" (Matt. 5:44, 45, KJV). Third, PT introduces the idea of a compensatory relationship between human actions and divine grace.

Prosperity Gospel or Christ's Gospel?

Even though promoters of PT base their system on Old Testament texts, there is no conceptual link with the biblical

view of stewardship. A serious exegesis of the biblical text demonstrates that in the Old Testament, prosperity was not linked to the idea of offerings from worshipers offered to God, but with obedience and faithfulness in regard to the Creator. If there is a link between blessing, generosity, and offerings, this is totally different from the PT proposal. PT makes the offering the cause of blessings. On the contrary, in the biblical world, blessings are the cause of thankfulness and giving. The tithe and offering system is based on a relationship type of worship, not an exchange.

The core of the biblical stewardship system is summarized in the rhetorical question from the psalmist: "What shall I render unto the Lord for all his benefits toward me?" (Ps. 116:12, KJV). It is clear that the awaited answer is not expressed in terms of compensation or exchange, but in an attitude of worship and faithfulness to God, which is the purpose of biblical stewardship. "I will take the cup of salvation, and call upon the name of the Lord" (Psa. 116:13, KJV),

The contrast between prosperity theology and biblical theology is evident. While the former sees giving as a type of investment in anticipation of a future dividend, biblical theology views giving as the reaction, the result of contemplating past blessings from God. It's the difference between INVESTING and RETURNING.

At the beginning of this article, I mentioned that we often measure prosperity in terms of money. This creates a false perspective that is measured quantitatively, that promotes a market-type model of exchange, where the objective is to INVEST, WIN, ACCUMULATE. The biblical model promotes a different perspective. Prosperity is a type of relationship. GIVING does not mean losing, but it does mean WORSHIP, GIVING, GRACE, HELPING.

The attempt to define the cause-and-effect relationship between generosity and blessing is not an easy task. We face two mutually opposing systems: One proposes generosity as a cause for prosperity and blessings. In other words, "Do ut des" (give to receive). The other proposes blessings as a cause of prosperity and generosity. In other words, "I give because I have received." It is not an easy decision to make. It is choosing between "dividends" and "worship." Before making a decision, we need to remember that heaven's mathematics has its own paradox. "It is more blessed to give than to receive" (Acts 20:35, KJV). We need to remember that "the kingdom of God is not meat and drink; but righteousness, and peace, and joy in the Holy Ghost" (Rom. 14:17, KJV).



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¹ Arturo Orgaz, *Diccionario de derecho y ciencias sociales*, (Córdoba: Ed. Assandri, 1961), p. 129.

² Jörg Rüpke, *Religión de los romanos*, ed. Richard Gordon, (Malden, MA: Polity Press, 2007), p. 139.

WHAT IS “PROMISE”?

An offering pleasing to God.

MARCOS FAIOCK BOMFIM

Promise” is a name used for the regular and systematic offering, an offering that is different from the freewill offering (see table below). But if it is regular and systematic, how often should it be given, and what system should it adopt?

Regularity: According to the Bible, the regularity of giving should be determined by the regularity of receiving (Prov. 3:9). As it may be considered the most basic, fundamental way of giving, any other kind of giving should be performed beyond it and in addition to it.

System: The system is proportional to the income, or percentage-based (1 Cor. 16:1; Deut. 16:17). It means that the amounts will be altered as the income is modified. Ellen G. White says: “In the Bible system of tithes and offerings the amounts paid by different persons will of course vary greatly, since they are proportioned to the income.”¹

Some principles about Promise:

It is considered as important and as binding as the tithe (Mal. 3:8-10).

Not to return Promise is also considered as dishonesty against God (Mal. 3:8-10).

It should be given upon receiving any income (Prov. 3:9), right after the tithe. The fact that income or increase precedes Promise contradicts any theology that suggests offerings as a means of purchasing God’s favor.

As it is proportional to the income, or percentage-based, it is not expected by God when there is no income (2 Cor. 8:12). He is ever the first to give.

A little more: In Malachi 3:8-10, tithes and offerings are viewed as equal in importance and are mandatory. Not to bring any of them is to rob God. The conclusion seems inescapable that the offering mentioned in Malachi 3:8-10 differs from freewill offerings. And the fact that it is mentioned along with the tithe indicates that both are under the same system, as is the offering mentioned in Proverbs 3:9, 10. Hence, at least three similar characteristics for both tithe and Promise (regular and

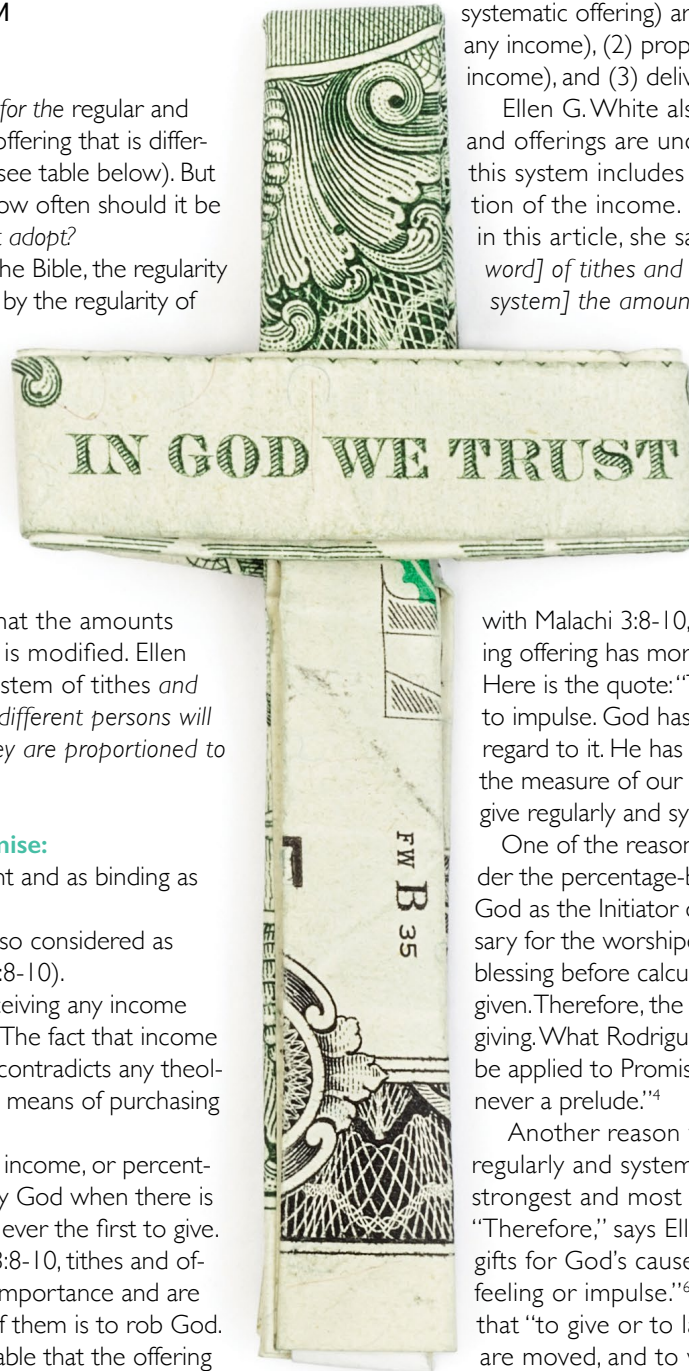
systematic offering) are expected: (1) regularity (after any income), (2) proportionality (a proportion of the income), and (3) delivery (brought to the storehouse).

Ellen G. White also supports the idea that tithes and offerings are under the same system, and that this system includes the concept of giving a proportion of the income. In a quotation previously cited in this article, she says: “In the Bible system [singular word] of tithes and offerings [both under the same system] the amounts paid by different persons will of course vary greatly, since they are proportioned to the income.”²

In another quotation, she comes to the point of saying that this offering, along with the tithe, is not voluntary (or freewill), but is part “of our obligation.” This thought, in line with Malachi 3:8-10, confers the idea that not bringing offering has moral and spiritual consequences. Here is the quote: “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.”³

One of the reasons for giving regular offerings under the percentage-based system is that it recognizes God as the Initiator of the giving process. It is necessary for the worshiper to recognize and measure a blessing before calculating the percentage of it to be given. Therefore, the human act never precedes God’s giving. What Rodriguez says about the tithe may well be applied to Promise: “It is always a response and never a prelude.”⁴

Another reason why we should give offerings regularly and systematically is that “selfishness is the strongest and most general of human impulses.”⁵ “Therefore,” says Ellen G. White, “in our labors and gifts for God’s cause, it is unsafe to be controlled by feeling or impulse.”⁶ For that reason, she also warns that “to give or to labor when our sympathies are moved, and to withhold our gifts or service when the emotions are not stirred, is an unwise and dangerous course.” God’s messenger ends that paragraph by saying that “Christians should act from fixed principle, following the Saviour’s example of self-denial and self-sacrifice.”⁷



Comparing Tithe, Promise, and Freewill Offerings

FEATURES/OFFERINGS	TITHE	PROMISE	FREEWILL OFFERING
Regularity	Determined by the income	Determined by the income	Sporadic
System	Proportioned to the income	Proportioned to the income	According to the impulse of the heart
Mandatory	Lifelong	Lifelong	Circumstantially (when prompted by the Spirit)
Percentage	Predetermined by God (10%)	Chosen by the worshiper, guided by the Spirit (___%)	N/A
Possibility of percentage adjustment	No	Yes	N/A
Delivered to	Storehouse	Storehouse	Place chosen by the worshiper
Final recipients	Local, regional, and international range	Local, regional, and international range (suggested)	Chosen by the worshiper

How to become a Promisor:

- **Vow**, promise, or purpose (2 Cor. 9:7) the regularity, the percentage, and the period of validity (term) of your offering.
 - **Regularity:** Decide before God to give in response to His giving. Give as He gives you, and not according to your impulses, perceptions, sympathy, to calls, or to your heart, which may be deceitful (Jer. 17:9).
 - **System:** Decide to give a specific percentage or proportion of all income or increase that the Lord will provide (1 Cor. 16:1; Deut. 16:17). Different from the tithe, whose percentage is established by God, the worshiper may purpose this percentage “in his heart” (2 Cor. 9:7).
 - **Term:** As it is with the tithe, the offering is expected during the entire life of a Christian. But as the percentages may be adjusted or increased periodically, it is important to establish that periodicity. Some decide to establish their percentages for one year, adjusting it at the end of the period according to God’s blessings.
- **Choose the percentage:** In prayer, ask the Holy Spirit

to guide you to decide on the percentage of the income that you will vow to give as regular offering (Promise). You may write it here (____%) in God’s presence, or on the tablet of your heart.

- **Put God first:** Return your Promise immediately after your tithe (Matt. 6:33; Mal. 3:8-10), and before spending your income.⁸

Encouragement to get you started:

- “Oh, taste and see that the Lord is good; blessed is the man who trusts in Him. Oh, fear the Lord, you His saints! There is no want to those who fear Him” (Ps. 37:8, 9).
- “The young lions lack and suffer hunger; but those who seek the Lord shall not lack any good thing” (Ps. 34:9 NKJV).
- “I have been young, and now am old; yet I have not seen the righteous forsaken, nor his descendants begging bread” (Ps. 37:25 NKJV).
- “Honor the Lord with your possessions, and with the first-fruits of all your increase; so your barns will be filled with plenty, and your vats will overflow with new wine” (Prov. 3:9, 10 NKJV).
- “‘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. And I will rebuke the devourer’” (Mal. 3:10, 11 NKJV).
- “And my God shall supply all your need according to His riches in glory by Christ Jesus” (Phil. 4:19 NKJV).
- “Casting all your care upon Him, for He cares for you” (1 Pet. 5:7 NKJV).



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¹Ellen G. White, *Counsels on Stewardship*, p. 73 (italics supplied).

²Idem. (italics supplied).

³White, *Counsels on Stewardship*, pp. 80, 81.

⁴Angel M. Rodriguez, *Stewardship Roots: Toward a theology of Stewardship, tithe, offerings*, p. 46. Silver Spring, MD: Stewardship Ministries Department of the General Conference of the Seventh-day Adventists.

⁵White, *Counsels on Stewardship*, p. 25.

⁶Idem.

⁷Ibidem.

⁸“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.” White, *Counsels on Stewardship*, pp. 80, 81.

NEWS

UKRAINE UNION STEWARDSHIP MEETING (ESD)



TOP LEFT: Meeting with Stewardship directors of the Ukraine Union. TOP CENTER: Oleg Kharlamov, Stewardship Ministries director of the Euro-Asia Division (ESD), and Serhii, the Ukrainian Union director; were amazing hosts! TOP RIGHT: Vitalina, a skilled translator, and her husband with Marcos Bomfim, GC Stewardship Ministries director. BOTTOM LEFT: Children's story during church. BOTTOM RIGHT: Regular service.

GENERATION OF YOUTH FOR CHRIST (NAD)



By Many or By Few: Stewardship Ministries joined hands with GYC to share Christ in Louisville, Kentucky, USA, offering free resources in their booth.

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

STEWARDSHIP TRAINING IN NEW CALEDONIA (SPD)



Stewardship training conducted in New Caledonia by Pastor Aniel Barbe and Christina Hawkins.

STEWARDSHIP WORKSHOPS AND TRAINING PROGRAMS (SUD)



TOP LEFT: 2019 Stewardship workshops and training programs of Manipur Conference, Garo Section, Assam Region, Nagaland Region, and Arunachal Pradesh Region; BOTTOM LEFT: East-Central India Union; TOP RIGHT: South-Central India Union at Belguam; and BOTTOM RIGHT: Northeast India Union.

MY RESPONSE TO HIS GRACE

Credit: Getty Images



*"Where your heart is,
there will your treasure
be also."*

DON MCFARLANE

If we were restricted to having just one book of the Bible instead of 66, and if I had a choice as to which book that should be, without hesitation, I would choose the book of Romans. It explains the gospel in terms that the person on the street can understand and describes in hope-filled cadences the extravagance of God's grace, the unplumbed depth of His love for sinners, and the extent to which He has gone and is prepared to go to salvage humanity from sin's wreckage.

A study of Romans has led to many great Christian revivals throughout the centuries, the most noted being the Reformation, led by Martin Luther, and that led by John Wesley. Martin Luther considered Romans "the clearest Gospel of all," and Wesley said that his heart was "strangely warmed" by it.

"My heart was strangely warmed" is a sentiment with which I can identify. As a young teenager, I had a rancorous view of God, which was the result of my seeing Him as unjust

for categorizing me as a sinner because of Adam's sin. Why should I be designated a sinner when I had no part in Adam's transgression? Adam bequeathed to me disobedience, unrighteousness, and eternal death without my having played a part in his sin. Unfair; unfair; I concluded. Maturing in my understanding of Scripture, I concluded that God could show Himself to be just, only by providing me with obedience, righteousness, and eternal life without my being involved in the process.

My Eureka Moment

On reading Romans for the first time with understanding, I had an amazing "Eureka" moment. I discovered that in Jesus, God provided me with perfect obedience, perfect righteousness, and perfect eternal life without my involvement in the process. All that is required of me is acceptance by faith of what Christ has accomplished for humanity (Rom. 5:18, 19). As a result of grasping Paul's message in Romans, four important things changed in my life: my negative view of God, my limited understanding of what constituted the gospel, the way I saw myself and others, and my motive for worshipping God.

My worship of God changed from being just a daily or weekly routine that made me feel good about myself and caused those close to me to be impressed with the depth of my piety. Worship instead became an active response to

God's amazing grace and to His action in justifying me, not on the basis of my goodness or my worthiness, but on the basis of the goodness and the worthiness of Jesus.

A Canceled Debt

Englishman Lord Congleton (1805–1883) used a vivid and effective illustration to teach the people living on his estate the truth about God's grace.¹ Nearly all of his tenants were behind in their rent. Some were so far behind that they were afraid that they would be turned out of their homes. One day they noticed that a sign by their landlord was posted all over the estate, promising remission of rent to any tenant who would meet Lord Congleton in his office between the hours of 10 a.m. and noon on a particular day.

The tenants were suspicious of this promise by Congleton and spent the intervening days trying to find out what trick he was up to. On the appointed day, Congleton sat in his office awaiting the tenants' response to his generous offer, but they were still outside discussing the offer. Close to noon a man who was unavoidably delayed rushed into Lord Congleton's office to claim the promised remission. "Do you really expect your debt to be forgiven?" asked Lord Congleton. "Indeed I do." "And why do you?" "Because your Lordship has promised." "And do you believe the promise?" "Of course I do, my lord." "Why?" "Because your lordship would not deceive a poor man." "But you are a good man, aren't you, industrious and hardworking," said Congleton. "My lord, your notice said nothing about my being good." "And so believing the notice and finding no conditions attached, you have come for your receipt?" "Yes, my lord."

Congleton wrote the receipt and gave it to the man, who waved it above his head and shouted, "I knew you wouldn't deceive us! God bless you!" He was making for the door to show the receipt to the other tenants, but Congleton asked him to remain inside until the hour of noon struck, since the promise of remission was based on faith. At noon, the man rushed out and waved his receipt: "I've got it, my debt is canceled!"

What Worship Is All About

My worship is in response to my debt having been canceled by Jesus. I am free! I am willing to give myself and all that I have in response. An example of this kind of worship is found in all four Gospels: Matthew 26:6-13; Mark 14:3-9; Luke 7:36-50; John 12:1-8. A Pharisee by the name of Simon invited Jesus to his home for a dinner party. While the party was in full swing, a woman, identified by John as Mary, sister of Lazarus, washed the feet of Jesus with her tears, dried them with her hair, and anointed them and Jesus' head with an expensive ointment.

If indeed this woman was Lazarus' sister, she was a disciple of Jesus, whose heart was moved to pay homage to the One

who had edged her life with hope and had reached out to rescue her from whatever it was that had trapped her. Jesus had changed her life in such a positive and dramatic manner that she felt constrained to give her all to Him in return. Some of those present were incensed by her actions. Their anger was twofold. First, they resented the fact that a woman had ministered to Jesus in the way she had. How dare she! Second, they lamented such an expensive ointment being wasted on the feet of Jesus. "To what purpose is this waste? For this ointment might have been sold for much, and given to the poor!"

Mary understood what worship is all about. The expensive ointment was possibly her most precious possession. But having

tasted the refreshing water of God's grace, she could not help but give all that she had and all that she treasured to Jesus. She did not hold back. Isn't that what true worship is about? Mary understood that where her heart was, there should her treasure be also, and she was willing to give it all to Jesus. "Few appreciate all that Christ is to them. If they did, the great love of Mary would be expressed, the anointing would be freely bestowed. The expensive ointment would not be called a waste. Nothing would be

thought too costly to give to Jesus, no self-denial or self-sacrifice too great to be endured for His sake."²

Those who believe, that the most important enterprise on this earth is God's effort to rescue us from sin and provide us with hope and a purpose in life, will freely give their time, energy, intellect, money, and themselves to the advancement of this cause. They will place their treasure where their heart is and give in response to God's extravagant act of saving them from sin. They will also give because of a restlessness to share their experience of freedom in Christ with as many as possible. As the hungry lepers who found food declared, "What we're doing is not right. This is a day of good news and we are keeping it to ourselves."³ We must share that good news with others.



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.

¹ Lord Congleton, Brethren Archive, brethrenarchive.org.

² Ellen G. White, *The Desire of Ages*, p. 563.

³ 2 Kings 7:9, NIV.

My worship is in
response to my
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I am free! I am
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I have in response.

DOES IT COMPUTE **FOR**

"But more than anything else, put God's work first and do what he wants. Then the other things will be yours as well!"¹ (Matt. 6:33, CEV). "Let the idea be ever present that it is the Lord's property which you are handling. The will of God in this matter is law."²

Very few knew what an android was in 1965 when the fictional Robinson family debuted in the TV series *Lost in Space*. This science fiction series introduced the human-like Class M-3 Model B-9 Robot to its audience during the same period that the real-life space race to reach the moon was taking place in the late 1960s.

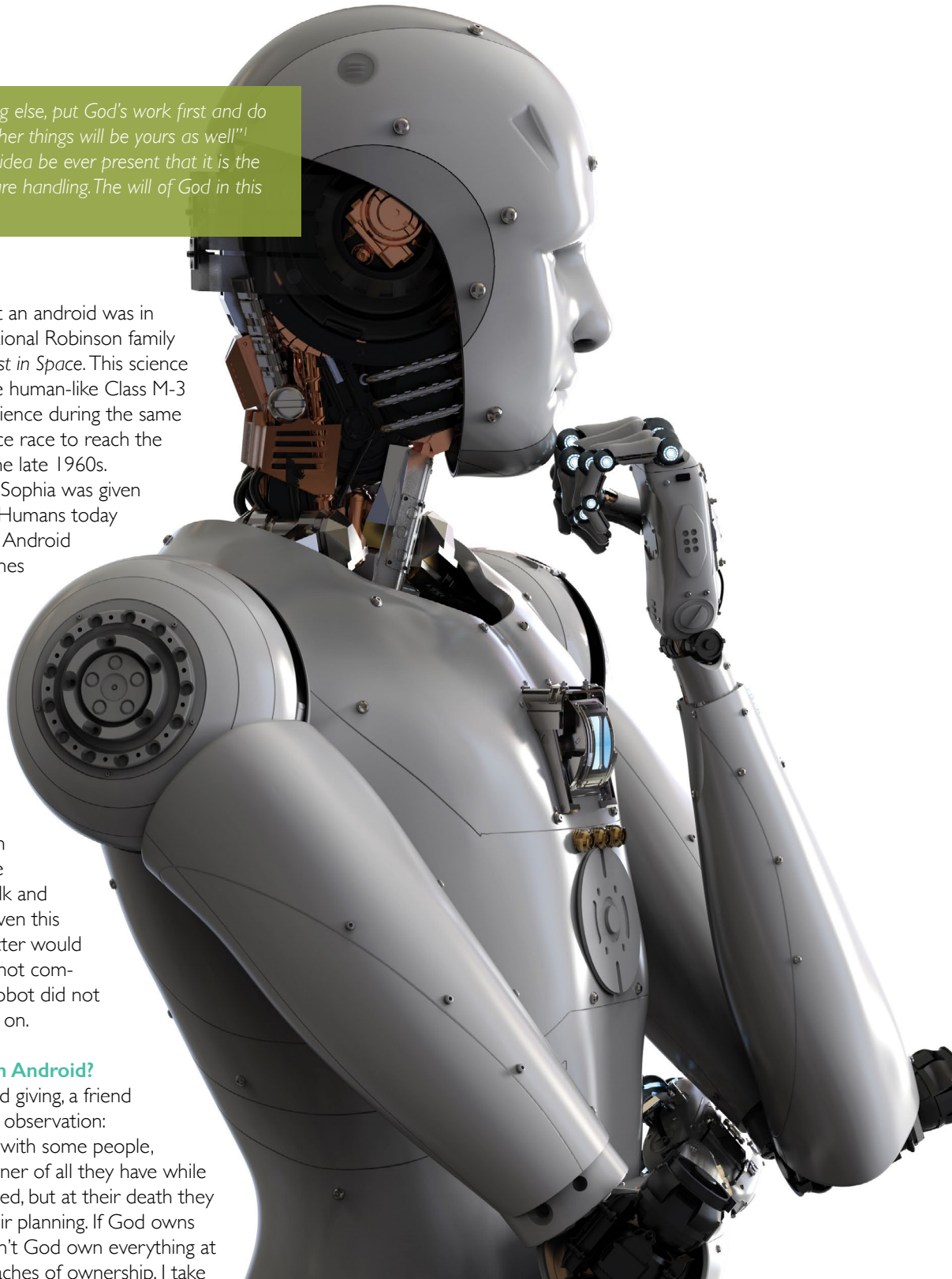
In 2016, a robot named Sophia was given citizenship by Saudi Arabia. Humans today are more aware of what an Android is because of the smartphones in our hands, pockets, and purses. There are more than 2.5 billion android devices in use in the world today. The users of android smartphones talk to their devices and expect intelligent answers.

Androids have come a long way since 1965 when *Lost in Space* introduced the fictional robot that could talk and interact with humans. But even this first fictional android character would periodically say, "That does not compute," to indicate that the robot did not understand what was going on.

Are You Smarter Than an Android?

In the context of planned giving, a friend recently made a challenging observation:

"I find it interesting that with some people, recognizing God as the Owner of all they have while they are living is unquestioned, but at their death they totally leave God out of their planning. If God owns everything now, why wouldn't God own everything at death? God takes the headaches of ownership. I take



YOU?

the joys of partnership. I don't question His judgment or His requests. What a privilege to have my planned-giving estate plan in His hands.¹³

This comment challenged me to ask several large groups around the world if anyone had a signed last will and testament as a plan for their families. No one raised their hands.

All Seventh-day Adventist Christians who are faithful stewards teach and agree that God is first in every area of life. God can be trusted 100 percent of the time. But do we fully trust God in every area of our lives today? All baptized Christians took a vow to completely trust in God and to put Him first in their lives. That would mean that all we are and possess is entrusted to God always. If we are faithful, we follow God's plan for our lives and families. Yet very few Christians have a plan to always put God first.

As the android in *Lost in Space* would say at times, "That does not compute." Why would so few Christians not plan to protect the possessions with which God has entrusted them on earth?

God's Plan and Our Planning

I believe that the majority of Christians believe that God loves them and that God can be trusted to always seek the best for them and their families. How do our actions reconcile with our intellectual knowledge of this important principle, not only of stewardship but of faith in a God who loved this world enough to die for all humanity? Can this same God be trusted with 100 percent of our lives, including our planned-gift estate plans?

As leaders in the teaching of stewardship to our members, one of the primary principles we teach is that God owns everything (see Deut. 10:14; Pss. 24:1, 50:12, 89:11; 1 Cor. 10:26). Since God owns everything, we are only stewards of what God entrusts to us. This includes our faith, values, spiritual gifts, talents, time, treasure (possessions), relationships, and families. These all belong to God, and we have been entrusted by God to manage wisely these possessions of His. Could it be that the way that the world teaches us to plan is not the way that God wants us to plan?

Do culture, customs, and traditions push God out of first place? I have heard stated by some in every country of the world that I have visited, "It is not our custom to make planned gifts in our culture." I certainly understand that each area of the world will approach planned giving in a different way. That is to be expected. But individuals in every part of the world have the opportunity to choose to make a plan that provides for the needs of their families and also honors

How do our actions
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God by putting God first.

By placing God in first place, do we disadvantage our families? This is how the Bible answers this question: "If anyone has no care for his family and those in his house, he is false to the faith, and is worse than one who has no faith"⁵ (1 Tim. 5:8, BBE). God is first in our lives, and what is first for God is taking care of the legitimate needs of our families. As Seventh-day Adventist Christians, we should be reformers in our planned-giving estate planning: "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."⁶

So how would God like to see all humans plan their gifts? "The Lord would have His followers dispense their means 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."⁷

Planned Giving & Trust Services explores the ways that Christians can be reformers and faithfully honor Him in our estate plans. The goal is total member involvement (TMI) as the faithful Christian always puts God first, last, and always in his or her life.



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

¹ Scripture quotations identified CEV are from the Contemporary English Version. Copyright © American Bible Society 1991, 1995. Used by permission.

² Ellen G. White, *Counsels on Stewardship*, p. 328.

³ Wayne Searson, Spokane, WA, USA (Source)

⁴ Texts credited to NKJV are from the New King James Version. Copyright © 1979, 1980, 1982 by Thomas Nelson, Inc. Used by permission. All rights reserved.

⁵ Texts credited to BBE are from *The Bible in Basic English*, 1965. Published in the United States by E. P. Dutton & Co., New York. First printed 1949.

⁶ White, *Counsels on Stewardship*, p. 328.

⁷ *Ibid.*, p. 324.

IS IT MY MONEY OR OUR MONEY?

The meaning of oneness.

MURVIN CAMATCHEE

The degradation of the marriage relationship in our society is becoming more and more alarming. Studies made to trace the source of failure in marriage have demonstrated that finances are often a major factor. This implies that sound finances are important to a marriage's success. That's why communication about anything related to money is essential between marriage partners. A lack of cooperation in this area will lead to a higher probability of marriage failure.

Proverbs 24:3, 4 gives us the principles of communication that should be applied between marriage partners: "Through wisdom a house is built, and by understanding it is established; by knowledge the rooms are filled with all precious and pleasant riches" (NKJV).

These two verses describe the ideal progression that needs to take place in the life of a married couple. This progression is described by these three virtues: wisdom, understanding, and knowledge.

We note here that this progression culminates with the promise of "precious and pleasant riches." There is here a direct allusion to prosperity, to abundant living, and even to financial peace and stability.

King Solomon's advice in Proverbs should be applied to all aspects of a marriage relationship. However, it is clear that the three virtues he emphasizes are particularly crucial with regard to financial management. Each virtue has a particular role from which are generated these three principles:

1. To build through wisdom
2. To establish by understanding
3. To be filled with riches by knowledge

To Build Through Wisdom

Both husband and wife will bring their own way of managing finances to the marriage. Disagreements on this aspect will eventually cause some form of tension. That's why Solomon's advice is to act wisely. It is in this phase that good judgment should prevail. Prior to marriage, you may be satisfied with the way that you manage your personal finances. But that does not mean that your previous approach will be optimal within your marriage. Both marriage partners should look individually at the way they manage their finances and the impact they think this will have on their married life. Ideally, this exercise should be done before marriage, during the time of courtship, where the following questions should be asked and answered:

1. Am I ready to say that what I am earning is not my money anymore but "our money"?
2. Am I ready to say that the debts of my partner will also become my debts?
3. Am I ready to reprioritize my expenses based on the needs of the couple rather than on my individual needs or/and wants?

A negative answer to even one of these questions might result in a problematic financial partnership within the marriage. Not only should each partner know their personal stand on this aspect, but they should also know that of their future spouse. That's why good communication and total financial transparency between the two partners is mandatory, not only during the marriage but essentially prior to marriage.

To Establish by Understanding

The verb "to establish" highlights the notion of permanence and solidity. It is in that phase that the necessity of good communication and total financial transparency between the two partners becomes essential. This is what will lead to good understanding. Both partners need to talk openly about money by being completely transparent and at the same time open-minded. This is the phase when the couple works on the numbers together and comes to an agreement on financial management.

Step 1: Shifting from "my money" to "our money"

Ideally, all incomes should be put into one common basket. This is when the couple talks of "our money" and not of "my money" or "your money."

There are three scenarios possible:

	A	B	C
Both partners earning roughly the same amount	Income of partner X: \$4,000	Income of partner Y: \$4,200	Our income: \$8,200
One partner earning more than the other	Income of partner X: \$4,000	Income of partner Y: \$2,000	Our income: \$6,000
Only one of the two partners is making money	Income of partner X: \$4,000	Income of partner Y: \$0	Our income: \$4,000

Whichever scenario you find yourself in, there should be a complete adjustment to the fact that your income is not what is found in Column A or Column B anymore. Note that in none of these three scenarios is there a decrease in the income of the individual. In most cases, there will be an increase as indicated in Column C. The difference is that instead of



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being the only person managing the money, you will have a partner with you to do that. But this also means that the two partners will be accountable to each other.

Step 2: The peacemaker

The next step is to decide how and where to distribute your income. This is when you will elaborate your monthly budget.

Let's say that you come up with the following buckets for your budget (see *Dynamic Steward*, 2nd Quarter 2019):

BUCKET 1	BUCKET 2	BUCKET 3	BUCKET 4
God's mission	Savings	Housing	Living expenses
20%	20%	30%	30%

For the married couple, the budget will now have an additional role that it did not have for them as singles. The budget will now be the peacemaker as long as both partners:

1. Elaborate the budget together;
2. Totally agree on the way the money will be distributed;
3. Commit to follow strictly the budget;
4. Agree that any major modification should be done by mutual agreement;
5. Understand that the budget is always right once agreed upon.

Couples who have been successful in their marriage are those who have applied relationship principles leading to financial harmony. When guidelines are set and boundaries established, they help toward the maintenance of marriage commitment and good communication. It will facilitate the understanding that both partners have equal privileges and responsibilities when it comes to the control of the finances.

To Be Filled With Riches by Knowledge

There must always be a mutual agreement for the decisions taken by married couples. However, couples can agree to make the wrong decisions inadvertently or even sometimes deliberately. Knowledge is the key factor that will help to avoid such situations.

God, through His prophet, says that His "people are destroyed for lack of knowledge" (Hos. 4:6). He wants each and every person to know His Word because as says the psalmist, it "is a lamp for my feet, a light on my path" (Ps. 119:105, NIV). In any aspect of our life, the Word of God should not be neglected; and this is true even when it comes to the management of our financial resources. Turning to the Word of God

is showing complete trust in God. This is why in Malachi 3:10 (NKJV), God says: "Bring all the tithes into the storehouse, that there may be food in My house, and try Me now in this . . . 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."

God promises financial peace to those who put Him first (see *Dynamic Steward*, 3rd quarter 2019). But very often, the realization of God's promise is hampered by a lack of good financial behaviors, which can be the result of a lack of knowledge. Couples who are longing for a successful marriage must seek financial knowledge with the aim of becoming financially literate in order to have a good understanding in the following areas:

- a. Creating and following a budget and the importance of saving (see *Dynamic Steward*, 1st and 2nd quarters 2019).
- b. The correct use of credit cards and understanding interest rates (see *Dynamic Steward*, 3rd quarter 2019).
- c. Getting out of debt.
- d. Investing and saving for retirement.

Knowledge of the Word of God and His promises should motivate us to gain knowledge of financial principles, both before and during the marriage. Solomon could not put it any clearer when he says that "by knowledge the rooms are filled with all precious and pleasant riches."



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WORSHIPING GOD WITH YOUR GIFT



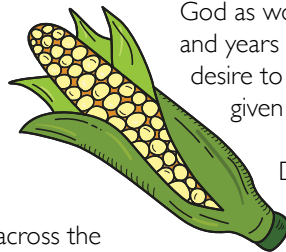
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BY GAIL BROECKEL

Three monkeys shared a tree in the forest. Banana Monkey always collected bananas. Corn Monkey always collected corn. Coconut Monkey always collected coconuts. Banana Monkey made bread, pudding, and smoothies. He tried every method he could think of to make his meals more interesting. He was getting tired of bananas. Corn Monkey made corn on the cob, corn salad, and corn salsa. He took extra time to come up with menus that would be appealing. He was so tired of eating the same thing day after day. Coconut Monkey made coconut cookies, coconut bread, and coconut ice cream. No matter what he made, he just wished that he had something else.

One day, Banana Monkey's cousin visited from across the river. His name was Flower Monkey. He looked at the pile of bananas, corn, and coconuts. Flower Monkey said, "Have you ever tried combining your food and putting your ingredients together or trading your items so that you don't eat the same thing every day? If you only have one type of food, how will you ever grow your taste buds? It seems that if you work together, you can share your individual gifts and have a nice rewarding meal every day."

My dad used to share that story with my brother and me when we were growing up. He had the gift of storytelling. First Peter 4:10, 11 (NIV) reads:



"Each of you should use whatever gift you have received to serve others, as faithful stewards of God's grace in its various forms. If anyone speaks, they should do so as one who speaks the very words of God. If anyone serves, they should do so with the strength God provides, so that in all things God may be praised through Jesus Christ. To him be the glory and the power forever and ever. Amen."

Sometimes, we may not think we have a gift to give to God as worship. You don't have to have a specialized degree and years of experience to have a gift. All you need is the desire to worship God with a talent that He has already given you.

Kindness is a gift that most people already have. Do you have a pet that means a lot to you? You probably feed it every day, take it for walks, and brush its coat. Kindness is a way to show how much you care for others. Even just by being yourself, you can show someone else that they matter and that you would make a good friend.

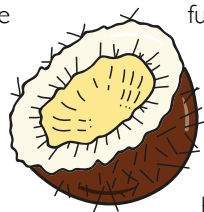
Galatians 6:2 (NIV) reads: "Carry each other's burdens, and in this way, you will fulfill the law of Christ." You can use your gift of kindness to help someone else feel better about themselves. Do you ever see someone sitting alone in the cafeteria or at recess? It doesn't take much to make a person feel better. You could say, "Hello" or offer to play a game with the person. You could have some of your friends join you and have lunch with the person who is sitting alone. Most

people just want to feel liked and accepted. Not having a lot of friends or not having the gift of making friends can cause sadness. If you have the gift of kindness, you can help those around you.

Worshiping doesn't take place only in a church. Your behavior can be a good or bad example for others. If you are a good person, you can influence those around you just by being who you are. Perhaps your gift is hospitality. You can make others feel welcome in your home or at a ballgame or a party. Acts 16:33, 34 talks about a jailor who brought people into his house and made a meal for them. The simple act of hospitality brought him joy. You can receive joy by helping others. Once you make it a practice, you will be amazed at how your gifts can not only make those around you happy, but your blessings will also be increased.

God is happy when you use your gifts to help others. Your gift could be managing people or events. You might be captain of your baseball team. You could be a great example to your class just by being a good athlete or leader. If someone doesn't score a point, that is OK. If your team wins or loses, remember it is nicer not to be a sore loser or a boastful winner. If you win, shake hands or hug or teammates and tell them what a great game they played. If you lose, shake hands with the other team and tell them how happy you are that you had the opportunity to play with such a skilled group. Sportsmanship might be your gift. Think about athletes who have given thanks to God and who serve Him just by being decent players. When you use the gifts that God blessed you with, you are worshiping Him. You may not be in a church or holding a Bible, but you are still worshiping Him.

Your gifts might be creativity or art. Bob Ross was a famous painter who spoke with a gentle voice while he created his artwork. Ross hosted the instructional television program *The Joy of Painting* from 1983 to 1994. He was skilled at taking a canvas and making a wonderful sunset, garden, or other creation for people to enjoy. I think his actual talent was love. He was so popular because he could make drawing even a straight line seem interesting. He explained what he was doing with his brush, and he made entertaining comments while he created a wonderful work of art. My family still watches his show. We love adding comments while he paints a picture. His programs are not just for artists. His work was about community, storytelling, and making anyone feel as if they could accomplish something. Philippians 2:3 (NLT) says, "Don't be selfish; don't try to impress others. Be humble, thinking of others as better than yourselves." Bob Ross was always nice and never boastful. He used to make fun of himself. He passed away in 1995. His shows remain popular, and several art schools all over the country spread his style. If you use your creative gifts, you can not only build a wonderful career, but you can help others.



You might be wondering, "What is my gift?" I can't even throw a ball or understand my math assignment. How can I worship God with my gifts? To answer those questions, I need to ask you: What makes you happy? What do you enjoy doing that brings you joy? Do you enjoy cooking with one of your parents or grandparents?

When she was young, chef Amy Riolo used to cook with her grandmother. Her goal was just to spend quality time with someone she loved. Her grandmother shared her recipes and showed her how to prepare special Italian dishes. Amy has taken her passion for cooking and transformed it into a career. She has published nine cookbooks. She takes students on culinary tours and teaches cooking classes at universities and businesses. In these ways Amy was basically sharing her passion for cooking with her grandmother and eating healthier, and now she has sponsors all over the world and is a successful chef and author. She is kind to everyone she meets. It just comes naturally to her. First Corinthians 10:31 says, "So whether you eat or drink or whatever you do, do it all for the glory of God" (NIV).

Your gift doesn't have to be complicated. If you are a young person still living at home, you might enjoy helping your family organize the garage or clean up after a meal. Your gift could be organization. You could start by helping to keep the house tidy. Take out the garbage, make your bed, or clean the litter box without being asked. Take the initiative to do it yourself. The blessings will trickle down. Your parents will be proud of you. Houseguests will be impressed with how clean the house is. Your cat will love you for helping it to have a clean area. First Corinthians 14:40 (KJV) says, "Let all things be done decently and in order." You can use your gifts when you are taking the dirty dishes to the sink, helping your teacher straighten up the classroom, or folding the laundry at home.

If your parents give you money for using your gifts to help around the house, why not start a habit of honoring God and thanking Him for His gift by thinking of Him first and returning tithes and giving offerings from the money you receive for your help?

A gift is a gift. Big or small, you have something special. Ask your parents or family members what your gift is. Talk to your friends. Ask them what three things they like about you. Take those gifts and use them to make others happy. If you bring someone joy, you bring God joy. You are using your gift. You don't have to do it alone. Working together is the best gift of all.



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