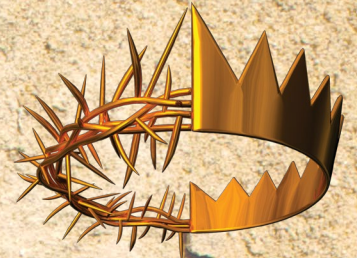


DYNAMIC Steward



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<https://stewardship.adventist.org/>

A large, vibrant green vine with several leaves and smaller tendrils forms a circular frame around the central text. The vine starts from the bottom left, goes up and around the left side, then curves around the top and right side, and finally goes down and around the bottom side. The background is a light brown, textured surface.

GROWING A GENEROUS CHURCH

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Wanted: Stewardship Educator!

When we started to work on this issue of our magazine, the COVID-19 epidemic was a localized reality, and we had little clue about how it would reshape the world and the church. The theme we chose for this issue of the *Dynamic Steward* is "Growing a Generous Church." Now, with the new reality of the pandemic, I paused and asked whether it was still relevant to proceed with the same theme. And what about providing stewardship education? People are suffering, many are dying, some are losing their jobs, and general prospects for the future appear gloomy. Is it not insensitive to discuss religious giving?

The greatest need of people today is to have the full assurance that God cares and provides. Interestingly, stewardship is in a good position to attend to this need. Isn't our primary function to help individuals to appreciate the goodness of God, even in the midst of adversity? Each time we challenge someone to give, it serves as a tangible reminder that God is the infallible Provider.

Today, there's also an urgency for mission. The warning signs are flashing; God's mission to Planet Earth is in its final phase. It has to go forward faster. Ellen White speaks about our challenges and obligations during this time: "*I know that times are hard, money is not plenty; but the truth must be spread, and money to spread it must be placed in the treasury*" (*Counsels on Stewardship*, p. 39). Stewardship educators are most wanted.

With a renewed confidence in the pertinence of stewardship, we share this magazine with our faithful readers. It may not be the easiest season to be a stewardship educator, but let's find guidance in these words: "Whatever you do, work at it with all your heart, as working for the Lord, not for human masters" (Col. 3:23, NIV).

—Aniel Barbe, Editor



COMFORT AND UNINTERRUPTED PARTNERSHIP



Some months ago, few had ever heard of coronaviruses, much less thought that one particularly virulent variety would upend whole institutions and societies. Yet, that is what is happening in the wake of the novel coronavirus COVID-19.

Travel has come almost to a standstill. Several nation states have been locked down. Iconic public gatherings and events have been canceled or postponed indefinitely, including sporting events, music festivals, and conventions. Churches in particularly hard-hit areas have halted services and other church events. Some Adventist organizations are encouraging employees to work from home. As stewardship educators, how should we respond to this crisis?

Comforting God's People

Recently, my sister-in-law, a non-Christian, asked if Covid-19 is the result of God's anger. The answer may not be an easy one, but God is certainly the solution to both the virus and the fear of the virus. This is the message of comfort that God has entrusted to us for this time.

Currently, many people are confronted with fears related to basic needs, personal value, and the unknown. Many are asking legitimate questions about contamination, treatment, vaccines, food, and the future. Interestingly, a large portion of the Sermon on the Mount, Matthew 6:24-34, addresses similar fears present among the audience of Jesus. Without denying or minimizing the reality of these fears, Jesus points to the ultimate solution: "But seek first his kingdom and his righteousness, and all these things will be given to you as well" (Matt. 6:33, NIV).

When we choose to place God first, we have the Provider of all on our side; the One who sent manna from heaven, who made water to flow out of the rock, and healed those who were stricken by the venomous snakes. When God is first, individuals start perceiving themselves as sons and daughters of the King of kings, persons of great value. We are not insignificant figures; we count. When God, the One who knows everything, is first, the unknown loses its stressful power. Even more, He has the power over life circumstances, even over sickness and death. The God First message of Stewardship Ministries is a powerful antidote to the prevailing fears.

Pleading for Uninterrupted Faithfulness

This crisis offers an opportunity to expand members' perceptions of giving. Many believers have cultivated the good habit of bringing their tithes and offerings when they attend the church service. This practice arises from two good principles: the storehouse principle, and the idea that one should



never go to church empty-handed. But what if church is not open that day, or you cannot attend for an extended period of time—because of COVID-19 or any other reason? Should worship and partnership through giving go into retirement?

It is appropriate to remind everyone that the first recorded instance of tithing (Gen. 14:20) was not part of a religious ceremony or service at all, and that Paul actually set aside the first day of the week as the time for giving to the Lord's work (1 Cor. 16:2). After all, to return tithe and to give offerings is not something we owe to the church itself; rather, it's a loving response to God. Faithfulness can only strengthen our confidence in the Owner and Provider of everything.

In time of social distancing and church closure, the church needs to explore alternative means for members to return tithe and give offerings. These means might vary from place to place, depending on factors such as access to financial institutions and familiarity with and/or access to technology. Some believers already have easy access to a giving app. In other places, members will be familiar with direct transfers between bank accounts. Or they can simply send a check through the mail. The important thing is that we promote giving as a response to God's giving, every time He gives, and not as one specific event requiring our presence at a particular time and place.

While we encourage social distancing, let us not be stingy in giving comfort. We can be the loudspeakers through which these words resonate: "Even though I walk through the darkest valley, I will fear no evil, for you are with me; your rod and your staff, they comfort me" (Ps. 23:4, NIV). Seek wisdom, and continue to lead God's people in uninterrupted worship and partnership.

—GC Stewardship Team

CARE and LOVE of MEMBERS



*Christ
calls church
leaders to love
their members
at all costs.*

Credit: Getty Images

DON MCFARLANE

When tempted to promote the church in ways that are more appropriate to commercial enterprises, I am usually reminded that while the church can and should be run according to sound business principles, the primary responsibility of leaders is to care for the believers God has entrusted to them. They are precious, not on account of an organizational label or an elevated self-definition, but because they have been bought by the precious blood of Jesus. In this brief article, I will share four “shepherding” principles that when embraced by church leaders, are likely to lead to a more giving and generous church.

One can sense the tenderness and love in Jesus’ words in John 10:27: “My sheep hear My voice, and I know them, and they follow Me” (NKJV). Christian shepherding at its core has to do with the manner in which leaders relate to members. It is not a doctrinal or transactional thing; it’s relational. If members are seen merely as a source of resources that

can be tapped for whatever projects the leaders conceive, they will soon develop resistance to the leadership’s appeals. Experience has taught that an ever-present danger for pastors, evangelists, and local church leaders is the temptation to act more like unprincipled salespeople than shepherds in “serving” the church. There are many good salespeople who are ethical in their work, but there are others who will use just about any strategy, including shame, fear, guilt, and false or misleading promises, to get people to buy their goods or services.

Christ calls church leaders to love their members at all costs. On the surface, this sounds hackneyed, but it is true. Members are likely to tolerate an average preacher, or even a poor one, but they will seldom accept a leader who does not really care about them. A spiritual leader’s genuine care for his or her flock is fundamental to members’ sense of belonging, worth, and connectedness. Caring means that leaders are with their members in their celebratory and joyful events as well as in adversity. Caring takes time, but that is what good shepherds and good leaders do. That is what Jesus did. “I feel compassion for the people because they

have remained with Me now three days and have nothing to eat. If I send them away hungry to their homes, they will faint on the way; and some of them have come from a great distance" (Mk. 8:2, 3, NASB).

Mission-Driven Programs

Fine music, attractive buildings, and inspiring preaching are all desirable, but they are not the reason for the church's existence. William Temple, Archbishop of Canterbury from 1942–1944, is purported to have said, "The church is the only institution that exists primarily for the benefit of those who are not its members." This statement, or variations of it, seem to irritate some church members, particularly those who see the church as a place where they are able to indulge their religious fantasies or socialize with like-minded members. Visiting a small church one Sabbath in the South England Conference, I spent the afternoon speaking with its members about the need to reach out to the community and share the gospel in practical and exciting ways. When I concluded my presentation, I was shocked by their reaction. In short, they said, "We are happy as we are; we know everyone here, and we are comfortable with each other. We wouldn't know how to relate to new people coming into the church." My heart sank, but at least they were honest.

Passion for the mission of the church and active engagement with the community in itself has a strong appeal to members. In my current church, members are usually excited to support any outreach to the community with their time, energy, and means. Having mission-driven programs at every level of the church is fundamental to members giving, not only faithfully and generously, but also sacrificially.

Openness and Accountability

There is an active Home Owners Association in the community where I live. I am required to pay monthly dues of \$60.00 to the association. This goes toward maintenance of the community swimming pool, the tennis court, and other shared facilities. At the end of each year, I get a detailed statement from the association of how every dollar received during the course of the year was spent. Although I seldom go through this document line by line, receiving it makes me feel valued by the association. Its officers regard me as a stakeholder.

Church members are also stakeholders. In my local church, members are not impressed with the idea that their duty is to return their tithe and give their offerings to the church, yet not be concerned about their use. I cringe each time I hear this view expressed by church leaders. Serving as president of the South England Conference back in the 1990s, with Victor Pilmoor as treasurer, we embarked on a campaign of transparency with our church members about how the funds of the conference were being used. This included the publication of the financial statement in the conference's newsletter on an ongoing basis. Something remarkable happened at the first constituency meeting during this period of openness. After

the treasurer presented his report and the chair opened the floor for questions, not one person among the hundreds of delegates present went to the microphone to ask a question on the finances. Finance is one of the subjects at a constituency meeting that attract most questions, but delegates knew almost as much about the finances of the conference as the officers did, so there was no need for questions. The strong financial performance of the South England Conference, which has continued to the present time, has much to do with its emphasis on openness and accountability.

"The church is the only institution that exists primarily for the benefit of those who are not its members."

Promote Giving as Partnership With God

Growing up in Jamaica and later living in the United Kingdom, I often saw signs on businesses that suggested a partnership between parents and children: Hanna and Sons, Ltd.; W. Stephens & Sons. John says, "But as many as received Him, to them He gave the right to become children of God,

even to those who believe in His name" (Jn 1:12, NASB). As His sons and daughters, God has invited us to join Him in His primary business, which is saving the human family from sin's eternal consequences. When He invites His children to return tithes and support the ministries of the church with their offerings, He is providing them with an opportunity to be involved in the most important and far-reaching enterprise there is. It's the leader's duty to get members excited about this partnership. What an honor to have been invited by God as a partner in salvation!

"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" (Ellen G. White, *Counsels on Stewardship*, p. 15).

Conclusion

Faithfulness and generosity in a congregation do not result from constant appeals from the pulpit to give more or give consistently. They are the product of showing our members the face of God through care and compassion, keeping the mission of the church central in the plans and programs of the church, treating each member as a stakeholder, and emphasizing the divine-human partnership in the "salvation business."



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BUILDING A CULTURE OF LIBERALITY



Credit: Getty Images

ANIEL BARBE

Liberality is about giving good things to others freely and abundantly. If you give a stipend to your child, a good tip to the porter or a donation to the beggar, you would most probably be considered as a person of great liberal-ity. For the purpose of this article, we view liberal-ity as the application of the systematic benevolence plan comprised of three elements: tithing, proportional offerings, and donations (*Counsels on Stewardship*, pp. 80, 81).

This article discusses the how and why of religious giving, and then proposes a model to help local churches to grow in liberal-ity.

Facts and Factors Influencing Religious Giving

Several factors have an impact on religious giving. At the end of a stewardship lecture, a pastor once asked me: What is the one thing that I should do for my congregation to become generous? Unfortunately, or fortunately, there is not a single answer. However, one key idea emerges from studies on this subject: Religious giving is a rational behavior; it can be explained, affected, and changed.

Smith, Emerson and Snell (2008) reveal some interesting facts about religious giving. It appears that 20 percent of all U.S. Christians give nothing to the church and those who do give, give very little. A majority of a church's money comes

from a minority of its members: 20% of membership provides 75% of the financial resources. Paradoxically, those with higher income give less as a percentage than those with lower income. Religious giving is inversely proportional to growth in income; when income grows, religious giving declines. There is a growing tendency among Christians to give exclusively to their own local communities of faith.

We have to admit that there are few studies done in the Adventist church about religious giving. It seems that our primary interest is more in the accounting but less about uncovering the profile of givers and factors influencing giving. One Adventist-based study on this subject carried out by McIver (2016), involving churches in five continents, reveals that the absolute dollar amount returned as tithe has increased but the percentage of income given has fallen (pp. 22-23) over the past 40 years. This situation, coupled with the general decline in mission offerings and the impending economic crisis represent a threat to mission, especially to our commitment to a worldwide mission.

Determinants of religious giving are many; it would be unwise to zero in on one single factor. Individuals who have a strong faith, with a conservative theology (Iannaccone, 1994; Hoge et al., 1996; Olson & Perl, 2001) and intense church involvement and attendance (Hoge & Fenggang, 1994) are more likely to give at a higher level. Good management of personal finances comprised of planning-pledging impacts religious giving (Smith et al., 2008). Another positive determinant

LIBERALITY...IN THE LOCAL CHURCH

is adequate emphasis by the local church on the value of religious giving (Vaidyanathan & Snell, 2011). Finally, a commitment to wise and transparent financial management on the part of the church or religious organization also has a strong influence on giving (Peifer, 2010).

The Growing Liberality Model

Our approach to grow the level of liberality rests on some key assumptions: the church is a living organism; liberality does not happen in a vacuum; humans can partner with God to create the conditions for the emergence of faithfulness-liberality; and the local church is the place to grow liberality. The model articulates around three main components: empowering members, mainstreaming the stewardship message, and creating a conducive church culture.

Empowering members

The thrust here is to help members to grow in all aspects of their lives (3 Jn. 1:2). And the focus is on spiritual empowerment and financial empowerment.

Spiritual empowerment implies that members are encouraged to establish and maintain a daily connection with God. It is founded on the principle that contemplation creates transformation (2 Cor. 3: 18). The interactions with the greatest Giver of all is the surest means to transform self-oriented individuals. While studying the tithing practices among Seventh-day Adventists, McIver (2016) observes that people who pray regularly, study the Bible daily, study the Sabbath School lesson, and attend church services are more likely to be faithful tithers. In the same perspective, the certainty that the particular teachings of one's own faith are true (Olson & Perl, 2005, p.126), a strong sense of mission (Munday et al., 2011), and practice of giving as a spiritual discipline (Smith et al., 2008) are strong predictors of liberality. The association between spirituality and liberality is undeniable.

Some local initiatives can contribute towards the spiritual empowerment of members:

- Help members to follow a plan for daily devotion. The Believe His Prophets initiative could be an interesting option.
- Explore means for more members to study their sabbath school lesson and attend Sabbath School.
- Make the weekly prayer meeting appealing and accessible to members.
- Work to increase the number of members who are

reading spirit of prophecy books.

Financial empowerment is the process during which a member develops his or her potential to generate and manage personal financial resources. Ellen White speaks about the alarming situation prevailing in the area of financial literacy: "Many lack wise management and economy. They do not weigh matters well, and move cautiously..." (TC. Vol. 1 p. 224). As a result of that situation, "when there is a call made for the advancement of the work in home and foreign missions, they have nothing to give, or even have overdrawn their account." (R. & H., Dec. 19, 1893). Many sincere believers fail to partner in God's mission because their finances are in disarray.

There are some areas of financial empowerment that need special attention. First of all, members should develop the right mindset about financial resources: God is the Provider and He gives the power to generate wealth.

Hence, our pockets are not empty. Secondly, all need to develop wise spending habits, resisting the appeal of commercials which drive us to spend by appealing to our senses. Jesus instructs His followers to "sit down and calculate the cost" (Lk. 14:28, NASB).

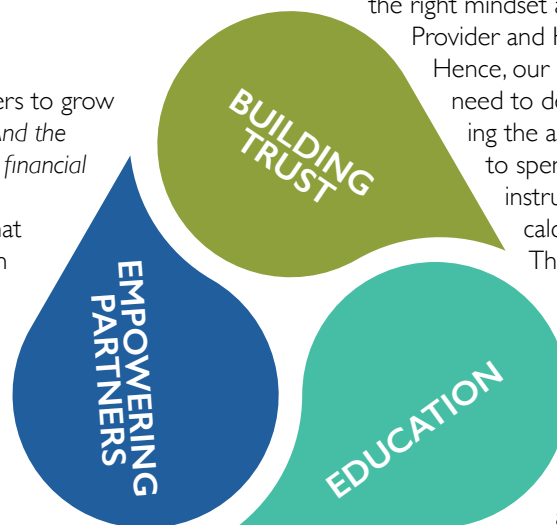
Thirdly, believers need to understand the implications of indebtedness. How can one avoid using others' money, and if already in debt, how does one get out? Fourthly, the importance of savings should be clarified, and members should be knowledgeable about the best practices. Fifthly, teach and challenge members to experience the principle, "Whatever He receives, He

multiplies" by practicing tithing, offerings and donations. Last but highly correlated to religious giving, explain and encourage members to pledge a percentage-based offering.

Mainstreaming the Stewardship Message

The next component of the model ensures that the stewardship message reaches all segments of the church membership. New members and the children learn about liberality through both examples and intentional teachings (Rom. 10:14; Ps. 78:5,6). Stewardship is caught and taught.

However, evidences reveal the existence of a blatant normative ignorance in regard to religious giving. Liberality does not stand as a primary expression of discipleship in the mind of many Christians. Many lack awareness about the teaching of 10 percent tithing and about sacrificial, proportionate financial giving as the norm of Christian stewardship. What could be the reasons for such ignorance? One cause could be the dichotomy that often exists between evangelism and stew-



ardship. When we introduce people to the advent message, we hesitate to instruct them in matters of giving. Ellen White warns about this omission:

“Some refuse to accept the tithing system; they turn away, and no longer walk with those who believe and love the truth. When other lines are opened before them, they answer, “It was not so taught us,” and they hesitate to move forward.” (*Counsels on Stewardship*, p. 105).

Another factor related to normative ignorance is the phenomenon of ‘reluctant stewards’ of church finances. Conway (2002) describes the clergy as being uncomfortable to talk about finances. They do not want to give the impression that they are pleading for their own income. It has happened

to me in some few instances to receive an invitation to give a stewardship talk or seminar with the recommendation, from the leadership, not to talk about finances. As a result, financial stewardship becomes one of the subjects that is the least addressed in the church context.

One effective way to share the stewardship message is to adopt an undercover strategy. It consists of including the stewardship message in already existing programs and initiatives of the church. This approach is usually less costly and not taxing to the church schedule. Some “undercover” initiatives could effectively bring the stewardship message to the various segments of the church:

- Revitalizing the mission story and the call to tithe and offerings during the sabbath service.
- Helping Adventurers and Pathfinders to earn the Wise Steward Award and Stewardship Honor respectively.
- Instructing prospective members about stewardship during evangelistic campaigns and bible studies.
- Nurturing members in stewardship through systematic home visitations programs.
- Preaching a stewardship related sermon once every quarter in the local church.

Creating Conducive Church Culture

This component of the model focuses on the characteristics of the recipient of giving, the church. Eckel & Grossman (1996) speaks about the “deservingness” of the recipient: Is the church context encouraging the liberality of its members?

Peifer (2010, p. 1583) observes that people who consider that “budget is appropriate,” have “trust in leadership,” and are “enthusiastic about programs” usually elevate their giving rate by 8 to 11 percent. Nine percent of non-givers mentioned trust in financial management as their most important reason for not giving (Smith and Emerson, 2008). It appears clearly that issues related to congregational spending, expenses, disbursements, and financial conflict have an influence on members’ giving, and trust is a major contributive factor.



Credit: Getty Images

The Scriptures provide some hints about how Apostle Paul invested in creating the right church culture to encourage giving. In 1 Corinthians 16:1-4, Paul not only encouraged planned and proportional giving but elaborated on the responsibility of the church as recipient of the giving. All conditions were put in place for givers to have full confidence.

Some actions can improve the deservingness of the local church:

- To have an effective internal control system known by members.
- To assess and improve the quality of programs and services.
- To prioritize investment in mission.

A growth in liberality is the result of how we do church.

Teaching the theology of tithe and offerings is important but it has a limited impact, unless we empower the believer and increase the deservingness of the church.



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Credit: Getty Images

Why I
Raised my
Promise's
Percentage?

STRUGGLING

MARCOS FAIOCK BOMFIM

After a personal struggle, I finally decided to raise the percentage of my Promise,¹ and I am not proud of it. To begin with, why does it have to be a struggle? As a minister, I was supposed to be an example and give out of pure love for God and His work—but the truth is not that beautiful. Actually, I still struggle with an extremely strong inclination toward materialism, consumerism, and the love of this world. For me, what is tangible is far more attractive than what is intangible, which makes it difficult to develop trust and faith in God.

Abraham's story of sacrificing Isaac upon the altar shows how painful it may be to develop trust in God, but also how much the Lord values that growth: "Now I know that you fear God, since you have not withheld your son, your only son, from Me" (Gen. 22:12, NKJV). Of course, Christians should be ready to sacrifice everything, but it seems that the experience of self-denial is especially painful for those, like me, who have a stronger propensity to worldliness.

I became a Promisor² for the first time at age 11, answering what I believed to be a call from God through my local church pastor, Josino Campos, in Brazil. That (very small)

TO TRUST

percentage was then doubled when the Lord gave me my first job, and then increased a little again (to 5 percent) when I married Mari and started to work as a minister. Ten years later, after a mighty act of God (He almost literally delivered me from the grave), my wife and I felt compelled to double that percentage—even though she lost her job because we had just been called to a different field.

At that time, in my new position as the Santa Catarina Conference Stewardship director (Brazil), I felt it my duty to annually invite all pastors to sacrifice something by becoming Promisors or by increasing their Promise percentages. But should I not, then also increase my percentage again and again? Peter suggests that we need to be "examples to the flock," modeling what we yearn to see in those



Isn't the Lord calling you to also become a Promisor; or simply to raise your Promise's percentage, if you are already one?

we lead (1 Pet. 5:2-4, NKJV, italics supplied). So, on different occasions, the percentage of my Promise was again increased.

Finally, in 2003 while working in another conference, my wife and I felt impressed to increase our Promise, which represented a very challenging percentage of our income. It would require a miracle for us to survive every month until the next paycheck. But my family experienced amazing miracles as the Lord took care of us in remarkable ways! Actually, I believe that experiences like that exert a deep influence on our children's decision for Christ, because they can see God and prayer in very real ways. On the other hand, if we don't give, or if we still have too much left with us, the chances of fostering a lack of commitment in our children will be higher.

At the end of 2015, the call to move to the United States brought some great economic challenges. First, Mari lost her job again. Then, just after we sold everything, and before exchanging our money for U.S. dollars, the Brazilian currency lost a significant part of its value. Additionally, our two daughters told us that both of them would get married in the same year, and we decided to provide some financial help for the weddings and for beginning their married lives.

Now, with the money left, it seemed impossible for us to purchase a house, a car, and everything else we would need in the new country. Furthermore, how would we meet other important needs such as building an emergency fund, saving for retirement, or providing for Mari, in the case I pass away?

At that time, it seemed that fear was stronger than trust, because I decided to decrease the percentage of my Promise to a third of what I had been giving. (I still wonder if lack of faith sometimes does not disguise itself as prudence, leading us to miss some precious experiences of trust that we could have had otherwise.) But only three months later, God's care was so evident that we decided to increase that percentage again, now to two thirds of what it was previously.

Abraham's story of sacrificing Isaac upon the altar shows how painful it may be to develop trust in God, but also how much the Lord values that growth.

Even though I felt much better then, my impression was that I was sometimes living more by sight than by faith. Was I not failing to learn how to trust more completely in the Lord, to depend more on Him, to pray more?

In my case, because I am so materialistic, consumeristic, and in love with this world, the more money I have, the less I feel the need of prayer.

When giving is based on a call from God and not on a selfish desire to be recognized as a philanthropist (it is a totally different

kind of giving), it becomes a humbling exercise of trust in God and a growing relationship with Him. Sometimes, by allowing more trials, the Lord is kindly inviting us to pray more. But other times, that same invitation for praying more may come via an encouragement to give more. If you give more, you have less, and you need to pray more. If you pray more, you worry less, you trust more, you live by faith, and you have your eyes diverted from this world and fixed on coming realities (Col. 3:1-3).

And it doesn't mean that by increasing the percentage of your Promise that you will necessarily decrease your standard of living. But it does mean that you will need to increase your prayer standards. At the same time, it will require you to learn from Jesus how to find real delight in a simpler lifestyle, which is a very useful skill in these end times, with the new economic realities. You also need to pray for wisdom about how to use the remaining resources in a more efficient manner; you need to pray for a pure heart, in order to keep the channel open to receive that guidance; and you need to pray to find the same products or services at a better price (usually there is a better price somewhere).

It is with that experience in view that Ellen White suggests that "every faithful steward" should be more eager "to enlarge the proportion of gifts . . . than to decrease his offering on jot or tittle."³ This quotation isn't not saying that it is a sin to decrease the proportion (or percentage) of what we are giving, but that our aim should be to enlarge it instead, because it will also enlarge our experience of trust.

On the other hand, she also says that when we retain more, we don't necessarily have more: "*They have thought it gain to rob God by retaining all, or a selfish proportion of His gifts. . . . But they meet with loss instead of gain. . . . Their course results in the withdrawal of mercies and blessings.*"⁴ These two Ellen G. White quotations were constantly reminding me about the importance of "enlarging the proportion" as an act of faith.

Finally, last year, in 2019, I proposed a deal with the Lord, including three "ifs" as disclaimers. I would increase again the percentage of my Promise, to the same proportion it was before the end of 2015, "if" He would provide an income for Mari, "if" her income would be at least a specific amount (which was very unlikely to happen), and "if" Mari would agree to moving in that direction (I always include her in such decisions). After all, by choosing that percentage, my salary would cover only tithe, Promise, mortgage, a car note, insurances, and taxes. All the rest would inescapably be her part.

After a little while, the Lord fulfilled the first "if" by giving her a job, which she loves. But as the second "if" was not fulfilled (her income was much lower than what I proposed), I thought for a while that I was released from my deal. But then,

it was as if a sweet voice was constantly inviting me: "Don't you believe that even with your wife's smaller income that I am able to supply all your needs in Christ Jesus?" (Phil. 4:19). I was unable to avoid hearing that voice!

So, after struggling for three months against that thought, I finally decided to talk to Mari about the plan. Part of me was hoping that her rejection of the idea would bring my feet back to "safer" ground. But she instantly agreed to it, so I was left with no other choice than to move back to that challenging percentage that was in place before the end of 2015. When the next paycheck arrived and I started to fulfill the vow, there was an indescribable peace of mind!

I still don't know the end of this story—it's an ongoing experiment. What will the Lord lead us to do with our percentages if in the future, for instance, Mari is no longer able to retain that job? I don't know. But so far, I am not looking back. It has been a privilege to live in that different kind of stability, one that does not depend on what is seen, but on unseen realities!

Now I am praying for you. Isn't the Lord calling you to also become a Promisor, or simply to raise your Promise's percentage, if you are already a Promisor? Is it not a call for you to trust more and to pray more during these difficult times,

to detach yourself from this world and to look to the world above? Is He not able to supply everything you need?

Here is a promise preceded by two conditions: "If men love and obey God, and do their part, God will provide for all their wants."⁵ Fulfill the conditions, and it is an all-inclusive promise! Then there is David's invitation: "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. The young lions lack and suffer hunger; but those who seek the Lord shall not lack any good thing" (Ps. 34:8-10, NKJV). Look forward and above! You are the blessed of the Lord!



Pastor Marcos F. Bomfim is director of Stewardship Ministries at the General Conference of Seventh-day Adventists, Silver Spring, Maryland, United States.

¹ Promise is a name used to identify the regular and systematic offering, proposed to God as a percentage (this is the system) of every income or increase (this is the regularity). Read more on Faiock Bomfim, Marcos (2020, January-March), "What is 'Promise'?" *Dynamic Steward*, Vol. 23, No. 1, pp. 12, 13. Find the electronic format of the article here: <https://stewardship.adventist.org/what-is-promise>.

² Someone who has proposed to give God a percentage of every income or increase as a regular and systematic offering. See the previous endnote.

³ Ellen G. White, *Counsels on Stewardship*, p. 200 (italics supplied).

⁴ *Ibid.*, p. 90 (italics supplied).

⁵ *Ibid.*, p. 227.



INTER-AMERICA

A Territory of Challenges, Innovation, and Growth

ROBERTO HERRERA

The quinquennium of 2015-2020, as far as Inter-American Division Stewardship Ministries is concerned, will be remembered in the Inter-American Division as one that was challenging, innovative, and blessed with great growth.

It was **challenging** because our territory had to face, during these last five years, situations ranging from social, political, and economic instability to impressive natural disasters that impacted much of our territory. Although these situations are beyond the control of what we can do as a church, as an organization we cannot escape the fact that our members live in and are affected by these realities. As a result, the consequences affect the church and its mission.

However, in the midst of the challenges, opportunities are generated—and opportunities can turn challenges into blessings, thus fulfilling what Ellen G. White wrote: “*God gives opportunities; success depends upon the use made of them*” (*Prophets and Kings*, p. 486).

In the midst of the challenges that lie ahead, Inter-America has responded with simple faith—trusting in the future of the church and in God’s plan for it—with prayer and hard work but also with innovation and creativity. The more challenges that the people we lead face, the more we try, with God’s help, to be a highly people-oriented church. The more we attempt to understand that, the more those of us who are serving in the different ministries of the church come to real-



ize that our main responsibility is to care for people.

That is why during this past quinquennium, we tried to devote ourselves to helping church members grow spiritually and organizing our nearly 23,000 congregations so that this can be achieved. During these past five years, Stewardship Ministries has mobilized a large number of dedicated, generous, and passionate people to influence each church member and family in a positive way.

Innovation has been seen in our vision for this quinquennium, which has had three main working areas:

1. Strengthening the spiritual attention that our members receive.
2. Improving the role pastors have in stewardship in the local church.
3. Establishing a solid financial system throughout our territory.

Innovation has also been reflected in the range of materials that have been prepared and made available to churches for free. Among these we must highlight:



1. That They Know You—a course of 13 lessons studying some of God’s wonderful attributes or qualities in the context of biblical stewardship.

2. Being Prosperous in Everything—a course of 13 lessons on family finances.

3. Pastor, So That You Fulfill Your Ministry—special material for pastors and elders that helps them see their role within the ministry of stewardship in the church.

4. The Church, Its Finances, and the Mission—a course of 13 lessons to promote understanding of how the church obtains, manages, and invests its financial resources.

5. Two special issues of *Elder* and *Ministry* magazines on the topic of Christian stewardship.

6. Equipped to Succeed—a course on stewardship for teenagers.

7. The Creed of the Triumphant Youth—to teach stewardship to our youth.

All these materials have helped during these five years to strengthen our focus on church members and congregations, allowing the message to reach the places where the growth of our organization happens.

On the other hand, perhaps the most innovative strategy we have used during this five-year period has been the plan called Holy Convocation.¹ It is an initiative recommended by the General Conference Stewardship Ministries Department and consists of locating areas in our territory where a significant number of congregations are concentrated. For eight intensive days we bring together a number of pastors, leaders, and preachers who commit themselves to preaching God’s Word every night in one of the congregations. They also visit for spiritual reasons every family in that congregation. As a result, we are rediscovering the importance of pastoral visitation and adequate spiritual nourishment through good preaching centering on church members in our ministerial initiatives.

In the midst of the challenges that lie ahead, Inter-America has responded with simple faith—trusting in the future of the church and in God’s plan for it—with prayer and hard work but also with innovation and creativity.

For all of the previously noted reasons, we can conclude that this quinquennium, ending in June 2020, has been **blessed** by God. Thanks to His blessing, our tithes and offerings have increased. But in the end, the most important thing has been the experience of doing all of this while holding on to the Lord’s hand and being guided by the Holy Spirit. In this way, all of this becomes a huge privilege, giving us the opportunity to witness God’s transformation of the lives of those who decide to be faithful to Him

and dedicate themselves to His work. We also see spiritually revived congregations decide to take better care of their members while continuing to seek others.

We conclude by borrowing these memorable words from Ellen G. White: “We have nothing to fear for the future, except as we shall forget the way the Lord has led us, and His teaching in our past history” (*Life Sketches of Ellen G. White*, p. 196).



Roberto Herrera is director of Stewardship Ministries for the Inter-American Division.

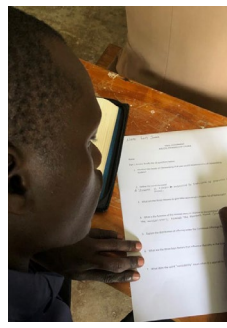
¹ Read more about the Holy Convocation here: <https://stewardship.adventist.org/holy-convocation-resources>

REVELATION SEMINAR/EVANGELISTIC MEETING (SSD)



Public Evangelistic Meetings and Revelation Seminar in Surabaya, Indonesia (SSD) attended by more than 1,000 people with 25 people being baptized.

BIBLICAL STEWARDSHIP COURSE—GITWE, RWANDA (SID)



Pastor Barbe teaches a biblical stewardship course at Gitwe Ministerial School at Adventist College, Rwanda.

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.

HOLY CONVOCATION IN LUSAKA, ZAMBIA (SID)



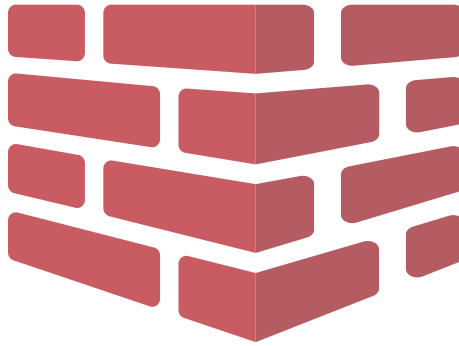
Holy Convocation in Lusaka, Zambia. TOP LEFT: Zambian pastors pray for their country, which is dealing with a series of mob killings. TOP MIDDLE: More than 600,000 iPromise commitment cards were unloaded for use at the end of the #HolyConvocation program. TOP LEFT: A student reviews a iPromise Commitment Card. MIDDLE LEFT: Participants commit to putting God first. BOTTOM LEFT: Sabbath School class outside the sanctuary.

STEWARDSHIP CONGRESS IN BANGKOK, THAILAND (SSD)



TOP LEFT: Stewardship Congress in Bangkok, Thailand. BOTTOM LEFT: Pastor Bomfim is with Pastor Nipitpon, the Southeast Asia Union Mission Stewardship director and Ministerial Association secretary. TOP RIGHT: Congress attendees were honored with shawls. BOTTOM RIGHT: Pastor Bomfim sits with pastors and Stewardship directors from Malaysia, Thailand, Myanmar, and Indonesia.

GENEROUS CHURCHES INCLUDE PEOPLE OUTSIDE THE CHURCH WALLS



DENNIS R. CARLSON

“This is the command of Cyrus, Emperor of Persia. The Lord, the God of Heaven, has made me ruler over the whole world and has given me the responsibility of building a temple for him in Jerusalem in Judah” (Ezra 1:2, GNT). “The emperor gave me all I asked for, because God was with me” (Neh. 2:8b, GNB).

The general's column of military vehicles turned into the grounds of the Seventh-day Adventist school and came to a stop outside the principal's office window. Thura,* the principal, saw the convoy arrive. He had heard that another church in the area had lost property the week before so the general could build a pagoda. Following the example of Nehemiah, Thura lifted his heart in silent prayer for God's guidance.

Thura remembered that many years before, the school was in another location, which had been taken by the government. The Adventists were told to leave. Since then, the school had moved to this new location and built another facility. Thura did not want to lose this school.

Thura was snapped back to reality when a teacher came to his office and informed him that the general was asking to speak with the principal of the school. Still praying for God to give him wisdom, Thura, trembling in his heart and legs, went to meet with the general. The general asked to be given a tour of the school facility.

After completing the tour, the general asked if there were any urgent needs that the school had. Thura again whispered a prayer to God for the right words to say. After hearing the list of several projects that the school was seeking funds to start, the general went to his vehicle and brought back \$1,000 and gave it to Thura to use for the most urgent project—a well to supply the school with water. Thura was praising God for His blessings, but wondering what prompted the general to give this money to the Adventist school.

As the general turned to leave, he told Thura that his favorite bodyguard had attended this school until the tenth grade, and the general wanted to do something to honor

him. God works on the hearts of public leaders to benefit His cause on earth.

Gentile Heathen Kings

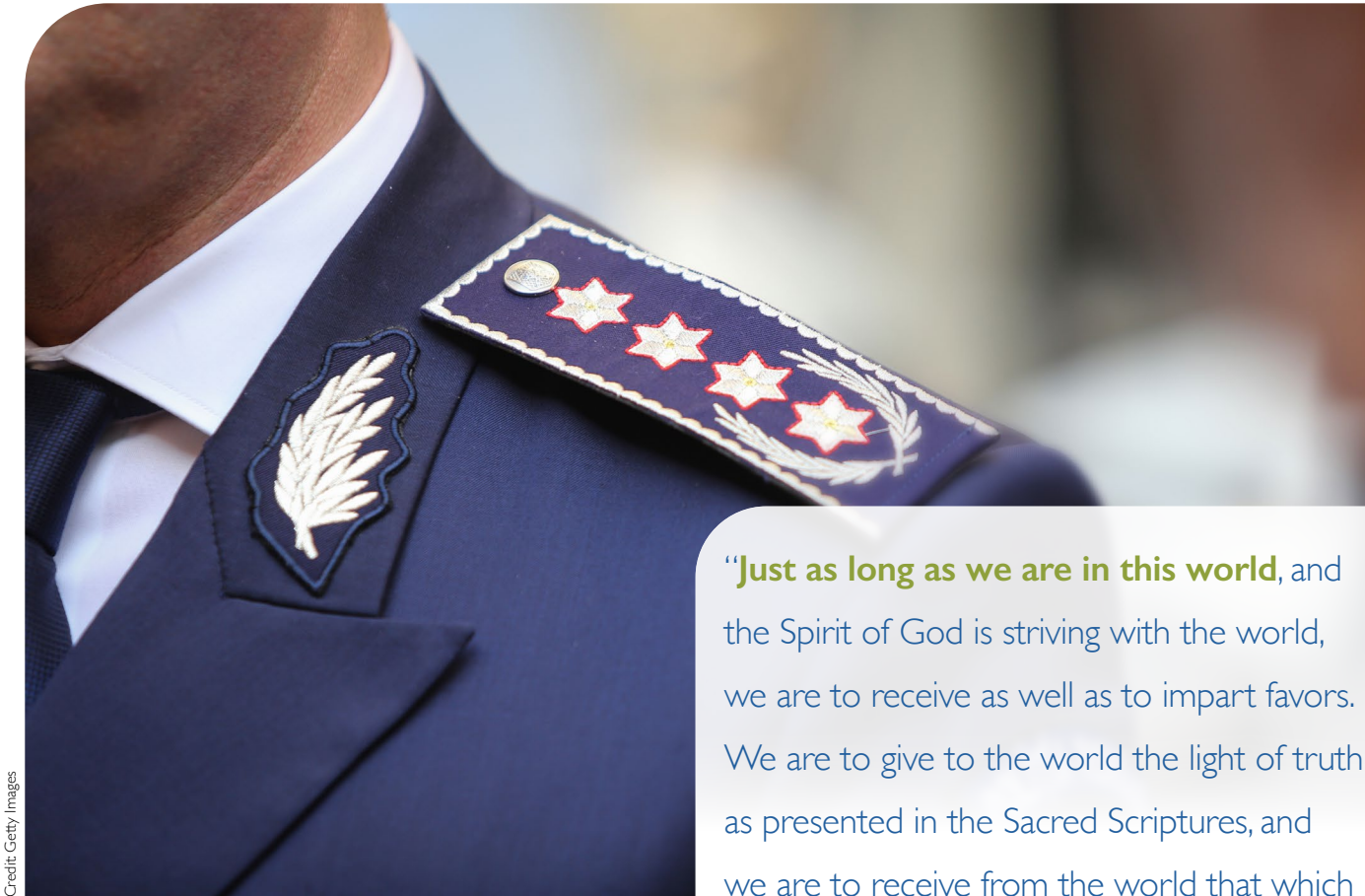
Three heathen gentile kings ordered and funded the rebuilding of the temple in Jerusalem. “They completed the Temple as they had been commanded by the God of Israel and by Cyrus, Darius, and Artaxerxes, emperors of Persia” (Ezra 6:14). At first glance, the kings appeared to play a passive role, granting permission for the Jews to return to Jerusalem and to rebuild the temple. But the kings also actively made the necessary resources available to the Jews. “Let the cost be paid at the king's expense from taxes on the region beyond the River; this is to be given immediately to these men, so that they are not hindered” (Ezra 6:8, NKJV).

Nehemiah also experienced God working on the heart of King Artaxerxes to answer his prayer and fasting for the pitiful condition of the Jews who had returned to Jerusalem. As Nehemiah fasted and prayed, God was preparing the heart of the king to be willing to grant his requests. Allowing Nehemiah to go to Jerusalem was a gift from the king. The project of rebuilding the wall had been languishing for many years, with little progress being made. The gentile heathen king's directives and resources enabled the wall around the city of Jerusalem to be rebuilt in less than three months.

Planned Gifts and Bible Prophecy

All the gifts the gentile kings gave to the Jews fulfilled several Bible prophecies. Cyrus, the first king to give the command, fulfilled two Bible prophecies: the end of the 70 years of captivity (Jer. 25:11), and the rebuilding of the temple in Jerusalem prophesied before Cyrus was born and 150 years before he became king.

The command of King Artaxerxes to restore and rebuild Jerusalem signaled the beginning of the 2,300-day prophecy of Daniel 8:14, which pointed to the coming Messiah and the time of the end. Planned gifts given by these kings not only benefited



Credit: Getty Images

God's people but also fulfilled prophecy. God still moves on the hearts of leaders when God's people fast and pray.

God Still Moves on Human Hearts

God still moves peoples' hearts to provide resources to fund the mission of the church in our day, just as he did in Old Testament times. Ellen White states: "I have repeatedly been shown that we might receive far more favors than we do in many ways if we would approach men in wisdom"—*Testimonies to Ministers and Gospel Workers*, pp. 202, 203 (emphasis supplied). When God showed Ellen White something repeatedly, that meant it must be important for us to pay attention to it.

Some individuals may say that accepting gifts from people who are not of our faith is not to be done. Who knows how these funds were acquired? Ellen White states, "It is very strange that some of our brethren should feel that it is their duty to bring about a condition of things that will bind up the means that God would have set free" (Letter 11, 1895. Ellen G. White Estate, Washington, D.C., September 2, 1986 [emphasis supplied]). There could be no more questionable source of funds used to rebuild the temple and the wall around Jerusalem than those provided by heathen gentile kings, yet God chose them to accomplish His purposes on earth.

Trust Services is the department of the Seventh-day Adventist Church that handles the receiving of gifts from church members and other friends of the church who are not currently members. Knowing how to handle cash or non-cash

"Just as long as we are in this world, and the Spirit of God is striving with the world, we are to receive as well as to impart favors. We are to give to the world the light of truth as presented in the Sacred Scriptures, and we are to receive from the world that which God moves upon them to do in behalf of His cause. The **Lord still moves upon the hearts of kings and rulers** in behalf of His people"—Ellen G. White, *Counsels on Stewardship*, p. 183.

gifts properly is what Trust Services does in order to support the mission of God to reach the world for Jesus Christ.

When developing a generous church, do not forget about the community outside the walls of your church building. God may be moving on the hearts of your neighbors, just as He moved on the hearts of kings in the times of Ezra and Nehemiah to re-build the temple and the wall around the city of Jerusalem, as well as the general on behalf of the needs at Thura's school.



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

*Names and location have been changed.

CROSSING THE BRIDGE BEFORE COMING TO IT

Start with the end in mind!

Credit: Getty Images

MURVIN CAMATCHEE

Many people fail to effectively prepare for retirement because it is very often considered a subject that can be dealt with in the future. But the adage “We’ll cross that bridge when we come to it” is definitely not applicable to retirement. A good and adequate preparation for retirement requires setting a goal of how much money you estimate you will need for retirement. It’s never too early for that.

This is why in Proverbs 21:5, Solomon says that “the plans of the diligent lead surely to plenty, but those of everyone who is hasty, surely to poverty” (NKJV). Here we see a contrast between two phases in the life of a person: the present and the future. Solomon wants his readers to understand the importance of taking time in the present to plan for the future. Not planning for your future will have a negative impact on your present, consequently leading to impulsive and thoughtless decisions. The financial decisions you make today will definitely affect your financial situation tomorrow.

Planning for retirement should not be delayed. Diligence and self-discipline are crucial to this very important aspect of your future. Planning for retirement is certainly not a simple process, and it does require the making of complex financial decisions.

How Much Money Will I Need to Retire?

There are different pension and retirement plans in various parts of the world. The common aspect of these plans is that they all ensure an income in retirement. The first question that most people should ask is: How much money will I need to retire? There is no specific answer to this question; however, there is a tendency to focus on the income only, implying that the retiree, one way or the other, will have to survive on the amount of money they will receive. This way of thinking discourages effective planning.

In order to avoid such a situation, instead of focusing solely on the income, your focus should be on the expenses that you anticipate having in retirement. One



simple method is to make a list of all the expenses you currently have, determine which ones are most likely to decrease or to increase, and estimate by what approximate amount. For example, if you currently have a mortgage, you will most likely have paid it off by the time you retire. This is an expense that you will not have to worry about in retirement. And you may not need as much data on your mobile phone as you do now. On the other hand, expenses for such things as medical insurance or leisure activities would eventually increase. Of course, there is no “one size fits all” in this process; but the benefit is that it will assist you with planning for the financial aspect of your retirement, as well as help you evaluate your lifestyle, the use of your time, the kind of entertainment you prefer, etc. At the end of the day, these are what will dictate the way you spend your money. The following table is an example of how you might proceed:

CURRENT		AT RETIREMENT		
Income: \$2,500				
Monthly Expenses	Amount	Decrease by	Increase by	Total Cost
Groceries	\$300			\$300
Mortgage	\$800	\$800		0
Medical insurance	\$50		\$200	\$250
Savings and retirement plan contribution	\$200	\$200		0
Clothes	\$75	\$25		\$50
Paid TV channels	\$50			\$50
Electricity, water bills	\$75			\$75
Gas (fuel)	\$120		\$80	\$200
Mobile phone bills	\$30	\$15		\$15
Leisure	\$50		\$200	\$250
Total	\$1,750			\$1,190

Note that the above table does not include tithes (10 percent of income), offerings, and taxes. If we assume that your offerings equal 10 percent of your salary, and that the income tax rate is 15 percent, that will mean that 35 percent of your income should be added to your expenses.

This implies that the estimated expenses at retirement, which equal a total of \$1,190, would represent only 65 percent of your monthly retirement income. So, your total income, if you were to retire today, would need to be \$1,831 ($\$1,190 \times 100 / 65$), which represents 73 percent of your current income (\$2,500). Based on this example, your objective should be to have a retirement income that is close to 73 percent of your pre-retirement income. Your objective should be a percentage rather than an amount, because the value of your money today will not be the same in, say, 15 or 20 years.

How Do I Choose My Pension or Retirement Plan?

Before choosing a pension plan, make sure you're aware of all the financial resources that will be available to you at

retirement, such as Social Security, employer pension, sale of property, etc., so that the amount of money you are investing for the future does not affect drastically and negatively your current lifestyle. Also, you need to make sure that the

The reduction of debt has a major impact on investment for retirement.

monthly contribution will not force you to draw from your emergency fund, which should always be at a level that will allow you to cover your expenses for at least six months.

The reduction of debt has a major impact on investment for retirement.

It is essential that you repay outstanding debt as soon as possible so that these payments go toward retirement investments. The more debt you have, the more interest you pay; whereas the more investment you have, the more interest you gain.

Now that you have all these inputs, it will be easier for you to decide how much to contribute to either a personal pension plan or the one offered by your employer.

If you invest in a personal plan, it is important that you shop around in order to give yourself a wide spectrum of options, and follow these guidelines:

- Do not decide before you are sure you have obtained as much information as possible.
- Make a comparison between the different products that the providers are offering.
- Make sure that the contributions that are required will fit your current budget.
- Be aware of the charges and fees that you will have to pay, as well as the penalties if you miss a payment.
- Ask the following questions:
 - What is the earliest that you can take your pension?
 - What will be the penalty if you decide to take it earlier?
- Make sure you know how the funds will be invested.
- Be aware of the level of risk you are taking.
- If you are not sure, get advice from an independent financial adviser.

Solomon tells us to “go to the ant, you sluggard! Consider her ways and be wise, which, having no captain, overseer or ruler, provides her supplies in the summer; and gathers her food in the harvest” (Prov. 6:6-8, NKJV). Anyone who has an income needs to follow the example of the ant. Be your own overseer of your money, and begin preparing for the time when you will not be working anymore.



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PERSONAL FINANCIAL MANAGEMENT

"Beloved, I pray that you may prosper in all things and be in health, just as your soul prospers" (3 Jn. 2, NKJV).

MAKHUP NYAMA

God wants us to prosper; He never wanted us to be poor. He took the first five days when creating the world to make everything men and women would need before He created them. Adam lacked nothing. All he needed and all he desired was there. The prosperity of God is wholistic; hence, "prosper in all things." This prosperity, however, comes with very clear conditions. Joshua was told:

"Only be strong and very courageous, that you may observe to do according to all the law which Moses My servant commanded you; do not turn from it to the right hand or to the left, that you may prosper wherever you go. This Book

of the Law shall not depart from your mouth, but you shall meditate in it day and night, that you may observe to do according to all that is written in it. For then you will make your way prosperous, and then you will have good success" (Josh. 1:7, 8).

If God desires us to be prosperous and successful, why then do we struggle in the management of our finances? We need to examine ourselves, especially our relationship with God. Have we kept the conditions God has given us? This brings us to the most important aspect of Christianity: obedience to God. Can God prosper a disobedient, self-centered person who undermines His law, His instructions, and His will? Will you bless your own child who disobeys you, disrespects you, and undermines your authority? Take note of this fact:

"And you shall remember the Lord your God, for it is He who gives you power to get wealth" (Deut. 8:18, NKJV).

God has given us clear guidelines on issues of life, even financial matters. Unfortunately, we tend to wander far away



Credit: Getty Images

from His will and do what we believe is right. Let us look at the things that make us fail to manage our finances.

Getting into Debt

“The borrower is the servant [slave] to the lender” (Prov. 22:7, NKJV). Debt is a self-inflicted tragedy. It is easy to get and difficult to get rid of. One binds oneself willfully. Jesus came to give us abundant life, and yet we still bind ourselves in debt. Ellen G. White tells us to avoid debt as we would smallpox (see *The Adventist Home*, p. 393). Today, she might use “coronavirus” rather than “smallpox.” She further wrote, “*You must see that one should not manage his affairs in a way that will incur debt. . . . When one becomes involved in debt, he is in one of Satan’s nets, which he sets for souls*” (Ibid., p. 392). Some claim that debt is unavoidable and that it has become a normal way of life. The Bible warns us clearly against this. Scriptures, such as Deuteronomy 15:1, tell us that those who were in debt got relief after seven years when their debts were written off. This is a guideline for those of us today who struggle with debt. Your financial institution will never write off your debt in seven years, but you must intend to have your debts paid off within seven years. This includes your house loans. Why don’t you try to pay your mortgage in a shorter time? A 20-year home loan means buying your home twice.

We also need to ask ourselves whether, among uncertain world economic conditions, we should take on debt? We read more about people losing jobs than job creation. How many young people, including some college graduates, languish in the streets without jobs?

Shocking statistics in South Africa reveal that 75 percent of household income goes toward paying debt. This may not be the case in your country; nonetheless, this may not be far from your situation. As a result of debt, bankruptcy is rising. Even many Christians find their homes and cars repossessed and put on auction. Debt leads to bankruptcy, and therefore cannot be a lifestyle of God-fearing people. Debt is so bad that some people who have failed to come out of it have taken their own lives. Debt destroys healthy relationships and will affect your performance at work. If your debt situation is such a mess, how can you even be faithful in tithes and offering?

Lack of budgeting

Do you have a personal or family budget? Can you account for 75 percent of your income 15 days after earning your wages? Lack of budgeting is one major deficiency in our financial management. This promotes impulse and uncontrollable spending, leading to disaster with one’s personal finances. Budget instills discipline in the management of one’s finances; it ensures that the goals set on spending are achieved. Those without a budget normally cannot account for what they have done with their earnings ten days after they were paid. Here is what God says about budgeting:

“For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it—lest, after he has laid the foundation, and is not able to finish, all who see it begin to mock him” (Lk. 14:28, 29, NKJV).

Sitting down and counting the cost is nothing more than doing a budget. eNCA, South African television media, reported this statement from one financial institution: “Approximately, 56% of Middle Income Consumers in South Africa spend all their Monthly Income in 5 days or less.” This is recklessness; the rest of the month they are broke. It is failure to manage what God has given us as stewards.

Love of the World and Money

Are Christians different from unbelievers? Do we conduct ourselves as the chosen generation, set apart for holiness? This is what Ellen G. White wrote:

“*Christians seek to build as worldlings build, to dress as worldlings dress—to imitate the customs and practices of those who worship only the god of this world*” (Ellen G. White, *SDA Bible Commentary*, vol. 2, p. 1013).

It is unfortunate that Christians feel the pressure to compete, hence we are enticed into debt, unlawful get-rich-quick schemes, and sometimes even bribery schemes, just like unbelievers. The apostle Paul warned:

“For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through many sorrows” (1 Tim. 6:10, NKJV).

Some Christians also have many credit cards, and when

the budget is tight, they use one credit card to pay off another. These are debt traps. Many fail to service their debts, and find themselves patronizing loan sharks who offer loans at exorbitant interest rates. By so doing, they are drawn deeper into debt, just like many non-Christians.

Another important fact to note is that buying groceries with credit cards and failing to pay off the credit card account when due makes your groceries very expensive. The interest charged on your credit card will make your milk and bread far more expensive than you likely realize.

In conclusion, unless we abide by the principles of the One who gave us what we have, unless we are obedient to His guidelines and law, how can we manage that which He has loaned us? God still owns everything; He has never lost anything He created. He gave Adam and his descendants the privilege of managing His creation and also provided the guidelines to do so. Obey Him and He will grant you contentment, even in the midst of your challenges.



Makhup Nyama is a member of the Dube Central Seventh-day Adventist Church in Soweto, South Africa. He and his wife, Tshidi, have been running workshops on personal financial management within the church constituency and beyond for more than 20 years. He is the author of the book, *The Core of Stewardship*. Makhup is a director of companies involved in investments in both local and multinational businesses.

THE RACE FOR THE ORNAMENTS

KATHY HECHT

Do you like to make things? Maybe objects out of Legos or tree forts in the woods or dresses for dolls? Well, when I was a little girl I liked to make crafts. I would see some interesting decoration or knick-knack in a store window or at someone's house, and then I would try to copy it using things I had access to at home or in nature. Many times a collection of pine cones, painted rocks, or even buttons would serve for several projects.

Ecclesiastes 9:10 (NIV) says that "whatever your hand finds to do, do it with all your might."

One thing I thought I could copy pretty well was a Christmas tree ornament I had seen made out of empty thread spools. That doesn't sound very attractive, but when you cover the middle of the spool with pretty pieces of cloth and put small round pieces of felt on the ends, it looks better. You can even paint the thread spool colors that will go with the cloth you choose. But you have to have a way of hanging it on the Christmas tree, right? Well, if you put long hat pins through the felt at either end of the spool, you can attach a ribbon to that. To give it some bling, I put the long hat pin through some colorful beads on their way to the center of the spool. The finished ornament was very attractive—at least that's what people told me.

Creating an Investment Project

At church, people described various investment projects that members could do to earn money for missions. Some people sold plants or made birdhouses. Others sold baked goods, and some even sold wigs! We kids collected food labels worth 5 or 10 cents each and turned them in throughout the year. But everyone was doing that, and I wanted to do something different.

My family didn't have much money, but I wanted to contribute to the investment effort too. We couldn't afford some of the supplies that many of the projects required, but I could find the supplies I needed for those Christmas ornaments just lying around our house or by asking my grandmother if I could go through her collection of craft and sewing items. Grandma liked to sew a lot, and she always had pieces of ribbon, some cloth, buttons, and beads in her



sewing desk drawers that she would let me have.

I gathered my supplies and made some samples that I could exhibit at our church fair. The fair was held on a lovely fall afternoon in the gymnasium that joined the church to our elementary school. There were many tables of interesting and pretty things for sale that day. People from the community came as well. It was fun for all of us to share the same purpose of raising funds for the Lord. I could feel the energy in the room. No competition, just support for a common cause. My exhibit was rather simple compared to others, especially

the ones manned by the adults. But people came by and gave me compliments and put in orders for the different color themes they would like for their ornament. The adults wanted to encourage the young people in their projects for investment and bought many items from the kids. I didn't have an overwhelming number of orders, but it was a respectable amount, and I really felt that I was doing something for Jesus. Since our church fair was in the early fall, I felt I had plenty of time to work on my Christmas ornament orders after school and on weekends. I wanted to be sure to get the ornaments to my customers before the Christmas holiday season so they would be ready to decorate all their trees at home.



Credit: Getty Images

Unexpected Challenge

Then it happened. First Peter 5:8 (NIV) says, "Your enemy the devil prowls around like a roaring lion looking for someone to devour." Unfortunately, he set his sights on me. I knew that a lion was not going to eat me, but I did pay attention in Sabbath School, and I realized that the devil was very clever and had countless ways to try to mess up God's plan for each of us.

One morning before school, I was racing other kids in that same school gymnasium as I had done many times, but this time something went wrong. I was usually the fastest in races at school and even won a second-place ribbon at the Ohio Pathfinder Fair one year. Racing outside was one thing, but racing indoors was another. Outside you would just run over the finish line and let yourself keep going and then slow down at your own pace. Inside the gym there was a cement block wall to stop you at the other end. I had raced in our school gym many times and had developed a technique of going full steam ahead to the finish line painted on the floor, and then coming to a stop before the wall by sliding on my

tennis shoes at the end. Well, this time my tennis shoes did not slide, and I hit full steam, head first into the cement block wall. The next thing I remembered I was lying on a stretcher outside the school and being placed into an ambulance. At the hospital they gave me a brain test that involved sticking electrodes to my head. I was in the hospital for a week while they did tests on me. My head sure hurt. No stitches, but I had a concussion.

After I returned home, I felt very weak for a while. I had schoolwork to catch up on, so making the Christmas ornaments was put on the back burner. I didn't want to let people down, though, because Colossians 3:23 (NIV) tells us, "Whatever you do, work at it with all your heart, as working for the Lord, not for human masters." Even though I was making these Christmas ornaments to sell to people, my efforts were really for the Lord.

My mother and other family members helped me with the ornaments and to fill all the orders. I found

out that my church family customers were very sympathetic and willing to wait as long as necessary for their purchases. I even had extra orders come in. I finally realized that they were as much a part of my project as all those craft items. Together we blessed each other, and we praised the Lord. "So we have many people of faith around us. Their lives tell us what faith means. So let us run the race that is before us and never give up" (Heb. 12:1, ICB).

The race I won in the school gymnasium that fall day was nothing compared to the future races I would run and win with God and my church family rooting me on. Not the kind of races you run on a track, but the kind where people who love you are keeping you in prayer from the sidelines, and Jesus is at the end of every lap offering a drink of cool water or a soft cloth to wipe the sweat from your face. And He, after all, is the ultimate prize behind the finish line.



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