

# DYNAMIC STEWARDSHIP

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APRIL - JUNE 2022 VOL. 25, NO. 2



**ANCHOR**

IN THE **STORM**

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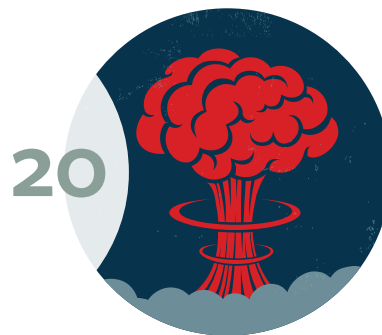
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The *DYNAMIC STEWARD* is published quarterly by the Stewardship Ministries of the General Conference of Seventh-day Adventists®.

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BUILDING  
ON

# SOLID GROUND

Stewardship is the practical expression of the Christian faith. However, one common temptation among Christians is to embrace a pragmatic approach to stewardship practices. What counts is the results and outcomes, but not the scriptural foundation. As an example, we feel satisfied when believers are generous and supporting God's mission financially without asking if current practices stand in harmony with God's clear instructions. For the stewardship pragmatist the ideal situation occurs when the giver is happy and comfortable and the church, as recipient, has the needed resources to run its ministries. This approach has the weaknesses of being human-centric, and of leaving God out of consideration.

In this issue of *Dynamic Steward*, our objective is to revisit some common financial stewardship practices and ask two questions about them: "Why do we do it?" and "How does God want us to do it?" The topics covered include foundations for stewardship, management of personal resources, charitable giving,

tithing, and systematic offerings.

The contributors to this issue have heeded to the invitation of Peter to "*be prepared to give an answer to everyone who asks you to give the reason for the hope that you have*" (1 Pet. 3:15, NIV). They will attempt to do so by following the well-tested advice from William Miller: "To understand doctrine, bring all the scriptures together on the subject you wish to know; then let every word have its proper influence, and if you can form your theory without a contradiction, you cannot be in an error."<sup>1</sup> During this stormy season of ours, the wise "*hears these words of mine and puts them into practice*" (Matt. 7:24, NIV).

Most articles in this issue are deliberately presented in a Bible study format in order to best serve the objective of seeking answers from the Word of God. We believe that the various articles will provide stewardship educators and local church leaders with a ready-to-use toolset to instruct God's people

in financial stewardship.

In this magazine, you'll also enjoy the last section of the series of three articles entitled "The Most Needed Kind of Offering" for a global church. As the 61st Session of the General Conference is some few days ahead, you can have a foretaste of our live webinars for the GC Stewardship Virtual Exhibitions Booth. We look forward to connecting with you in this setting.

For the next issue of the *Dynamic Steward*, we'll be in a new administrative term for the world church. Our team is grateful for the opportunity we had to serve during these past years, and we hope that we have made a difference to your ministry. Our prayer is that God's people will grow in their trust in Him and their partnership in His final mission through your ministry. 🍌

Aniel Barbe, Editor

<sup>1</sup> William Miller, in *The Midnight Cry* (PDF), Nov. 17, 1842, p. 4.

# FUNDAMENTAL IDEAS OF CHRISTIAN STEWARDSHIP

ROBERTO HERRERA

**B**iblical stewardship is based on the idea that God created human beings and invited them to oversee His creation and manage His resources. This implies that stewardship is assigned to humans by God as an integral and comprehensive lifestyle. In addition, it leads us to understand who God is, what He has done, who we are, and how we should live. We'll uncover some biblical concepts which delineate the fundamental lifestyle of a Christian steward.

## 1. WHAT IMPORTANT TRUTHS DOES THE CONCEPT OF GOD AS CREATOR TEACH US? Read Genesis 1:1; Psalm 24:1, 2; and Revelation 4:11.

- a) This biblical concept shows that God is the unique and incomparable Creator. Therefore, we are to worship, honor, and obey Him. We ought to place Him first in our lives and render primary allegiance to Him.
- b) This concept also shows that God is Sovereign, meaning that He is the Supreme, All-powerful, Self-sufficient Ruler.
- c) This concept reminds us that God owns

all things, unlike human beings, who have limits when managing their resources, whether tangible or intangible.

## 2. WHAT DOES THE BIBLE TELL US ABOUT HOW GOD CREATED HUMAN BEINGS IN THE IMAGE AND LIKENESS OF GOD? Read Genesis 1:26, 27; 5:1, 2; Colossians 1:15; and Hebrews 1:3.

- a) This concept shows that God created humans to represent Him. However, they did not live up to that expectation. They rebelled against God (Gen. 3:1-19; Rom. 3:23).
- b) This concept also shows that the divine image lost by human beings can be restored through Jesus, the Son of God, who became man (Gal. 4:4). Jesus is the only perfect image of the invisible God! He is the splendor of God's glory, the expression of the divine nature, and the model for human beings wanting to know Him (Col. 1:15; Heb. 1:3).

## 3. HUMAN BEINGS WERE CREATED TO HAVE A PERSONAL AND INTIMATE RELATIONSHIP WITH GOD. Read Deuteronomy 6:5; 10:12; and Matthew 22:37, 38.

- a) This concept reminds us that God wanted to have a personal and intimate relationship with human beings; therefore, He formed humans with His

hands and breathed life into their nostrils. God's purpose was for a long and lasting relationship, but that was interrupted by sin. Humanity's rebellion led to separation from God (Isa. 59:2). However, through Christ (the God-man) and His incarnation, humans can be reconciled to their Creator.

- b) This concept also reminds us that God is interested in this world, and He carries out His plan to rescue humanity. We are to seek God in an intimate and personal way and represent Him daily. People of all ages can communicate with God through daily Bible study, prayer, praise, and worship.

## 4. WHAT ARE THE IMPLICATIONS OF THE STATEMENT "GOD CREATED MAN TO OVERSEE HIS CREATION ACCORDING TO HIS DIRECTIONS"? Read Genesis 1:26-29; Psalm 8:3-8; and Philippians 2:5-11.

- a) This concept reminds us that because God endowed human beings with the authority over the lower beings and the rest of creation, humans were to represent Him, managing God's affairs on earth. After humans sinned, they regained their position of honor and trust through the death and resurrection of Christ. In Christ, humans can once again live as God's agents, managing His affairs, ruling in partnership over God's resources, and giving first place to Christ as Owner and Lord.



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b) This concept reminds us that there are limits to our right to control and use God's property (Gen. 2:15-17; 1 Cor. 4:7). Stewards are held accountable for their stewardship by God, who is the Sole Owner of all things (Rom. 14:12; Luke 16:2).

In brief, human beings were created to worship God and to be His loyal stewards, fully committed to His will.

### 5. WHAT DOES IT MEAN THAT HUMAN BEINGS WERE CREATED TO INTERACT IN RELATIONSHIP AND IN EQUALITY WITH ONE ANOTHER?

Read Genesis 2:18-24; John 13:34; and Romans 12:10, 16.

a) This concept reminds us that God created everyone to be part of the greater human race. The Bible shows that human beings complement each

other and are complete in Christ. Sin, on the other hand, has separated and damaged this relationship, resulting in a life of selfishness, making the world a difficult place in which to live.

b) This concept also reminds us that through the church, which is the body of Christ, God restores human beings, thus inviting them to a life of discipleship. We are to depend on Him and be accountable to Him and each other. This connection enables the church to function as a united body growing in the image of Jesus Christ.

What we take away from this brief study is that biblical stewardship gives meaning to human existence by offering a personal relationship with God, the Creator and the Owner of everything.

Accepting who God is and how we were created by Him gives us true knowledge of our origin, purpose, and future life. The biblical stewardship message pro-

vides the basis for a meaningful existence.

Two important questions to be answered are:

1. Will you accept that God, through Christ as Creator, has rights over every aspect of your life?
2. Are you willing to become a disciple of Christ, integrating His teachings into every area of your life?

For further study and confirmation, read 2 Corinthians 5:17 and Galatians 2:20. 🟡



**Roberto Herrera**, Stewardship Director for the Inter-American Division of Seventh-day Adventists.

MAY-ELLEN COLÓN

So, what is charitable giving? Charitable giving refers to any donations besides tithes and offerings given through an organization or directly to someone in need. Lovingly giving your property, such as money, good-quality clothes, a vehicle, household items, land, hospitality, talents, or whatever you have, constitutes charitable giving. Volunteer time also is a valuable charitable gift. In so doing, the donor receives nothing of value in return, except the joy of knowing that he/she has made a difference for the better in the recipient's life. More effective charitable giving happens when we empower recipients, over time, to be givers themselves.

In order for charitable giving to be truly “charitable” giving, the donor must willingly give with a charitable (loving) heart. (1 Cor. 13:3).

What does the Bible say about charitable giving? Let's explore a few of the many Bible references related to charitable giving.



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# CHARITABLE GIVING

## 1. FIRST, WHAT IS CHARITY? (1 Cor. 13; Acts 9:36)

- Depending on your Bible translation, “charity” and “love” are used interchangeably. In 1 Corinthians 13, they are translations of the Greek word *agape*.
- Dorcas was full of good works and charity. The Greek word here (*eleēmosunon*) means charitable giving, sympathy, compassion.<sup>1</sup>
- Charity isn't only about money—it can be about giving whatever you have (Acts 3:6).
- Sometimes we give donations to a “charity” to support a worthy cause, such as helping the poor and needy. However, there is more to charity than

that, although giving to a “charity” is included.

## 2. WHAT ARE SOME SAMPLE BIBLE REFERENCES TO CHARITABLE GIVING? (Deut. 24:19-22; Prov. 19:17; Luke 10:25-37; Rom. 12:7, 8; James 2:14-17; 1 John 3:17, 18)

- God is the supreme Example of charitable giving when He lovingly gave His Son as a saving gift to humans (John 3:16). It is natural for His followers to follow His example through charitable giving. We give to God as our response to His love for us (1 John 4:19).

## 3. WHAT IS THE RELATIONSHIP BETWEEN GIVING TITHES AND OFFERINGS AND CHARITABLE GIVING? (Mal. 3:10)

- In ancient times the Jewish temple had special storehouses to receive tithes of the harvest. If God's people were not faithful, the priests could not serve and continue their duties (Mal. 3:10, note, AMP).<sup>2</sup> In our times, tithe of our income is to be brought into the storehouse (church) for support of those who are in full-time ministry so that they can serve and continue to perform their duties. Offerings are for the support of

the church's operation and mission. After tithe and offerings, charitable giving provides for people who need help. However, it is not God's plan that church members neglect tithe and offerings and only give charitable donations.

#### 4. WHAT ATTITUDES AND MOTIVES ARE PART OF TRULY CHARITABLE GIVING?

(Matt. 6:2-4; Matt. 19:21; Luke 12:32-34; Rom. 12:7, 8; 1 Cor. 13:3; 2 Cor. 9:7; Phil. 2:3, 4)

- Giving with humility rather than to be noticed, or to feel good about ourselves.
- Giving sacrificially, when necessary.
- Giving generously.
- Giving cheerfully. "It were better not to give at all than to give grudgingly; for if we impart of our means when we have not the spirit to give freely, we mock God."<sup>3</sup> This quote is in the context of freewill offerings for church—but can be applied to any gift given for God's kingdom.
- Giving humbly and unselfishly, regarding the recipients as more important than you.

#### 5. WHAT DOES THE BIBLE SAY ABOUT PROPERLY TRAINING CHILDREN IN THE WAY THEY SHOULD GO—WHICH, OF COURSE, INCLUDES UNSELFISH GIVING TO OTHERS?

(Prov. 22:6)

- "Learn the lesson of self-denial and teach it to your children. All that can be saved by self-denial is needed now in the work to be done. The suffering must be relieved, the naked clothed, the hungry fed . . ."<sup>4</sup>
- "Children are to be educated to deny themselves. . . . In every home there should be a self-denial box, and . . . into this box the children should be taught to put their pennies they would otherwise spend for candy and other unnecessary things. . . . You will find that as the children place their pennies in these

boxes, they will gain a great blessing!"<sup>5</sup>

- Another idea is to give each child three envelopes labeled: SAVE, GIVE, SPEND. When they receive money, they can divide it between the three envelopes. The contents of the GIVE envelope can be divided between tithe, offering, and charitable giving. Children should continue to replenish the envelopes as they give.
- A helpful tool for children in their charitable giving is to choose and fund a need listed in the *ADRA Gift Catalog* for kids that comes out during the Christmas holiday.

#### 6. WHAT COUNSEL DID JESUS GIVE ABOUT ONE-SIDED CHARITABLE GIVING? HOW CAN THE DIGNITY OF NEEDY PEOPLE BE PRESERVED?

(Acts 20:35)

- When we give to those in need, we must remember to give them the gift of dignity also. When we empower them to provide for themselves and

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In every home there should be a self-denial box.

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others, their dignity is restored, and they personally experience the blessing of giving. "When recipients remain recipients and givers are content to remain givers, good has become the enemy of best. Perhaps the best giving is the kind that enables the poor to know the blessedness of being givers."<sup>6</sup>

- John Perkins, a Christian leader in community development, says that acts of charity can be dangerous if not done wisely. Why? "Because givers can feel good about actions that accomplish very little, or even create dependency. The result is that their sense of satisfaction takes away any motivation to seek more creative long-range development strategies.

Overcoming an attitude of charity is a difficult task because it requires givers to demand more of themselves than good will."<sup>7</sup> Perkins further explains that when showing charity, "somehow we have to disconnect what and how we give from our need to feel good about ourselves."<sup>8</sup>

#### 7. WHAT COUNSEL DID THE APOSTLE PAUL GIVE THE CHRISTIAN CHURCH REGARDING WISDOM AND DISCERNMENT IN CHARITABLE GIVING?

(1 Tim. 5:3-16)

- God doesn't ask us to blindly give to every need that comes to our attention. Most of us aren't overflowing with money and resources, so we must prioritize and choose with discernment recipients who will properly use our donations.
- For example, in giving detailed counsel to Timothy regarding church charitable support for widows, Paul explains that not all widows should receive charitable donations from the church. Some widows still have active support from their children and other relatives, a family's Christian responsibility and priority (1 Tim. 3:4). Widows eligible for charitable support from their church family are widows who are desolate, without any means of support from family (vv. 3, 5).

#### 8. HOW CAN YOU ASSURE THAT YOU WILL HAVE FINANCIAL RESOURCES TO SHARE?

(1 Cor. 16:1-3)

- Members of the early church gave charitable donations to support the poor. Paul directed that these donations be set aside regularly, according to each church member's income, and saved to be delivered to the intended needy recipients in Jerusalem. In our times, we need intentionality in our charitable giving. For monetary gifts this money needs to be set aside. Perhaps you can put into your bud-

get a “be-a-blessing”/“special needs” fund that you regularly set aside and allocate when you do your monthly budget. Then when a need comes up, you have something available to give. Of course, there are other ways to give too, as previously mentioned. However, money is always needed.

- The “self-denial box” recommended by Ellen White that was referenced in question 4 is another example of “setting aside” money for giving.
- Ellen White believed that one should not spend an entire income. A reserve should be kept for when a need arises. She had a sock in her kitchen cabinet where she would secretly place money that she pulled out of her income.<sup>9</sup>
- God may impress you to start a charitable nonprofit organization/foundation.

## 9. HOW CAN YOU PLAN FOR MANY YEARS IN THE FUTURE REGARDING CHARITABLE GIVING? (Luke 12:16-31)

- Charitable giving is a blessed practice for the present, but you should lay plans for charitable giving in the future. Yes, the rich man was wise in planning for the future by storing his bountiful crops in larger storehouses. But unfortunately, he was also foolish because his planning was all about him. He had no plans to share with others in need. All he thought about was that he had many good things stored up that would provide for him for many years, and that he could then “rest and relax, eat, drink and be merry (celebrate continually)” (Luke 12:19, AMP). God called him a fool. He was not “rich toward God” (v. 21, NKJV).<sup>10</sup>
- One way to be “rich toward God” is to plan for charitable giving in your last will and testament. Of course, the practice of giving to the poor during your lifetime also builds the “treasure

in heaven” (Luke 18:22, NKJV) that Jesus offered to the rich young ruler (vv. 18-25).

## 10. WHAT BENEFITS COME TO THE GIVER OF CHARITABLE GIFTS? (Prov. 11:24, 25; Prov. 28:27; Is. 58:6-11; Luke 6:38)

- “Our own welfare is intimately related to that of our fellow [human beings].”<sup>11</sup>
- “Doing good is a work that benefits both giver and receiver.”<sup>12</sup>
- “The pleasure of doing good to others

The pleasure of doing good to others imparts a glow to the feelings

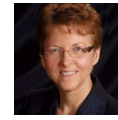
imparts a glow to the feelings which flashes through the nerves, quickens the circulation of the blood, and induces mental and physical health.”<sup>13</sup>

- Research has shown that there is a clear cause-and-effect relationship between helping and good health. A study of 3,296 volunteers performing acts of kindness established a clear cause-and-effect relationship between helping and good health.<sup>14</sup>

## 11. WHAT WILL BE THE FINAL TEST AT THE END OF TIME THAT RELATES TO CHARITABLE GIVING? (Matt. 25:34-46)

- “Practical godliness is the only kind of religion recognized at the judgment bar of God.”<sup>15</sup>
- Charitable giving in all its forms is a serious eschatological issue: “When the Son of man shall come in His glory, and all the holy angels with Him, then shall He sit upon the throne of His glory: and before Him shall be gathered all nations: and He shall

separate them one from another. Thus Christ on the Mount of Olives pictured to His disciples the scene of the great judgment day. And He represented its decision as turning upon one point. When the nations are gathered before Him, there will be but two classes, and their eternal destiny will be determined by what they have done or have neglected to do for Him in the person of the poor and the suffering.”<sup>16</sup> ◉



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<sup>1</sup> Kurt Aland et al., eds., *Analytical Greek New Testament* (Stuttgart, Germany: United Bible Societies, 1994).

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<sup>3</sup> Ellen G. White, *Counsels on Stewardship* (Washington, D.C.: Review and Herald Pub. Assn., 1940), p. 199.

<sup>4</sup> Ellen G. White, *Child Guidance* (Nashville: Southern Pub. Assn., 1954), p. 131.

<sup>5</sup> *Ibid.*, p. 132.

<sup>6</sup> Robert J. Lupton, *Compassion, Justice and the Christian Life: Rethinking Ministry to the Poor* (Ventura, Calif.: Regal Books, 2007), p. 55.

<sup>7</sup> John M. Perkins, *Beyond Charity: The Call to Christian Community Development* (Grand Rapids: Baker Books, 1993), p. 23.

<sup>8</sup> *Ibid.*, p. 28.

<sup>9</sup> A. L. White, *Ellen G. White: The Early Years, 1827-1862* (Hagerstown, Md.: Review and Herald Pub. Assn., 1985), vol. 1, p. 272.

<sup>10</sup> Bible 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.

<sup>11</sup> Francis D. Nichol, ed., *The Seventh-day Adventist Bible Commentary* (Washington, D.C.: Review and Herald Pub. Assn., 1977), vol. 4, p. 306.

<sup>12</sup> Ellen G. White, *Testimonies for the Church* (Mountain View, Calif.: Pacific Press Pub. Assn., 1948), vol. 2, p. 534.

<sup>13</sup> Ellen G. White, *Welfare Ministry* (Washington, D.C.: Review and Herald Pub. Assn., 1952), p. 303.

<sup>14</sup> See Allan Luks with Peggy Payne, *The Healing Power of Doing Good* (Lincoln, Nebr.: iUniverse.com, Inc., 2001).

<sup>15</sup> *The Seventh-day Adventist Bible Commentary*, vol. 4, p. 306.

<sup>16</sup> Ellen G. White, *The Desire of Ages* (Mountain View, Calif.: Pacific Press Pub. Assn., 1898, 1940), p. 637.



# REGULAR AND SYSTEMATIC OFFERINGS

RUDY SALAZAR

Participation in regular and systematic offerings implies our commitment to support God's mission in the local church and beyond. What is the scriptural basis for this practice?

**1. IS THERE A DISTINCTION BETWEEN TITHE AND OFFERINGS IN THE BIBLE AND SPIRIT OF PROPHECY?** Read Leviticus 27:30, 32; Exodus 25:1, 2.

Tithe is a set amount of 10 percent. The Bible describes tithe as “one-tenth” of your increase. Offerings are an expression of gratitude toward God, given

Ellen White writes:

“So the Lord has imparted to us heaven's richest treasure in giving us Jesus. With Him He has given us all things richly to enjoy. The productions of the earth, the bountiful harvests, the treasures of gold and silver, are His gifts. Houses and

lands, food and clothing. He has placed in the possession of men. He asks us to acknowledge Him as the Giver of all things; and for this reason He says, Of all your possessions I reserve a tenth for Myself, besides gifts and offerings, which are to be brought into My storehouse. This is the provision God has made for carrying forward the work of the gospel.”<sup>1</sup>

**2. ARE THERE EXAMPLES IN THE BIBLE OF PEOPLE WHO GAVE MORE THAN THE TITHE (10 PERCENT) TO SUPPORT GOD'S WORK?** Read Acts 4:36, 37; Luke 19:8.

The perfect example of a Bible character who gave more than 10 percent is Barnabas, who, after he sold his plot of land, gave 100 percent of the sale to support God's work of preaching the gospel.

Zacchaeus the tax collector not only paid back with interest everything he had stolen, but gave half of his wealth to fur-

ther the gospel. Blessing the poor was a big part of Jesus' ministry.

**3. WHAT ARE THE DIFFERENCES BETWEEN THE USES OF TITHES AND OFFERINGS RESPECTIVELY IN THE ADVENTIST CHURCH?**

Tithe pays the salaries of pastors, evangelists, missionaries, teachers, and Bible workers—those who are directly involved in teaching the Bible not only to new believers but also to the regular members.

Offerings, on the other hand, are used to support the work of the local church and other levels of church initiatives not funded by tithe. At the local church, offerings can be used to pay rent for a meeting place, for upkeep and repairs of the church building, utilities, materials used for the different departments, and mission initiatives. At other levels of the world church, offerings can provide finances for various church entities, including church institutions and projects in hard-to-reach regions.



#### 4. IF I RETURN MY TITHE, WHY SHOULD I GIVE OFFERINGS? Read Malachi 3:8; Exodus 23:14, 15.

The Bible does distinguish between tithes and offerings. We may return a faithful tithe of 10 percent, but we may be robbing God of our offerings. Tithe should never be used to remodel or maintain church buildings. If a church needs a new roof, piano, organ, or carpet, those items should be purchased with the portion of the offerings allocated to the local church.

The people in the Bible were living in a largely agrarian society. They depended on the crops they sowed. Offerings expressed thanksgiving to God for His bountiful blessings. Likewise, God gives us a way to make a living, and we should not come to Him empty-handed.

Ellen G. White says:

“We are to praise God by tangible service, by doing all in our power to ad-

vance the glory of His name. God imparts His gifts to us that we also may give, and thus make known His character to the world. Under the Jewish economy, gifts and offerings formed an essential part of God’s worship. The Israelites were taught to devote a tithe of all their income to the service of the sanctuary. Besides this they were to bring sin offerings, free-will gifts, and offerings of gratitude. These were the means for supporting the ministry of the gospel for that time. God expects no less from us than He expected from His people anciently. The great work for the salvation of souls must be carried forward. In the tithe, with gifts and offerings, He has made provision for this work. Thus He intends that the ministry of the gospel shall be sustained.”<sup>2</sup>

#### 5. DOES THE BIBLE REFER TO SPECIAL OFFERINGS? Read 1 Chronicles

29:2-9.

David and other leaders of the Israelites also gave far above and beyond what they were required to give in tithes. They collected a special offering for the building of God’s temple, known as “Solomon’s Temple.” For special occasions and projects, God’s children are called to give generously to help God’s work above and beyond our “regular and systematic” tithes and offerings.

#### 6. WHAT ARE THE MAIN CHARACTERISTICS OF SYSTEMATIC GIVING?

Read 2 Corinthians 9:7.

There are three principles of giving in 2 Corinthians 9:7. First, you need to decide how much you are going to give. Second, don’t give reluctantly or under compulsion. The opposite of a cheerful giver is a grudging giver. God doesn’t want you to give because you are being

pressured. Third, God loves a cheerful giver. God wants you to give from the heart, willingly and cheerfully. You should give when you can happily contribute to God's remnant church.

Not to give is not an acceptable alternative in the Bible. The Bible assumes that we are going to give. The issue is how much. Zacchaeus gave 50 percent of his wealth. The poor widow gave 100 percent of what she had—two copper coins. The people of God have been giving for the Lord's work throughout history. God's children don't spend all their income on themselves, but think of sharing their wealth so others can learn about the plan of salvation.

Systematic (regular) giving is the practice of separating our tithes and offerings as soon as we get paid. When we receive our salary—in cash, paycheck, or direct deposit into our bank account—we separate 10 percent for tithe and another percentage for offerings first, before we spend anything else. My wife and I decided more than 20 years ago to return another 10 percent for offerings on top of the 10 percent for tithe. Many Adventists give 5 percent, some 10 percent, and others more than 10 percent for offerings. The percentage is optional, but offerings are not.

**7. WHY SHOULD WE GIVE SYSTEMATICALLY, AND NOT ACCORDING TO OUR FEELINGS?** Read Matthew 5:44, 45; Matthew 6:25-32; 2 Corinthians 9:6, 7.

First, God is systematic in His giving. Jesus in the Sermon on the Mount taught that God gives to us all the time.

Second, your giving should be consistent because you reap what you sow. The law of sowing and reaping is very simple. One stalk of corn yields around four ears of corn. If I sow only three seeds of corn, I will enjoy about 12 ears of corn on the cob. But if I sow 100 seeds, then I will harvest 400 juicy sweet ears of corn that I can share with friends and neighbors or sell at

a farmer's market. The more you sow, the more you will reap. The word is multiplication. What you sow, God multiplies. The Bible says that God is the one who makes the food grow. He is the one who multiplies the harvest. And God tells us that the more we sow, the more we will reap.

This Bible passage (2 Cor. 9:6, 7) tells us that the more financial seeds we plant, the more He will prosper us. The law of multiplication also applies to our finances. When you give generously, the Bible promises that you will reap abundantly.

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## Our God is a systematic Giver!

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Systematic giving is part of the lifestyle of God's children. We sow regularly, just like a farmer who has a routine to follow in the cycle of sowing and reaping. Some parts of the world can repeat this cycle three times a year. Faithfully sowing the seed at the right time enables the farmer to reap a consistent harvest. God promises to bless those who regularly sow generously.



## 8. DOES ELLEN WHITE TEACH ABOUT “SYSTEMATIC OFFERINGS”?

Yes. She uses the expression “systematic benevolence.”

“Constant, self-denying benevolence is God's remedy for the cankering sins of selfishness and covetousness. God has arranged systematic benevolence to sustain His cause and relieve the necessities of the suffering and needy. He has ordained that giving should become a habit, that it may counteract the dangerous and deceitful sin of covetousness. Continual giving starves covetousness to death. Systematic benevolence is designed in the order of God to tear away treasures from the covetous as fast as they are gained and to consecrate them to the Lord, to whom they belong. This system is so arranged that men may give something from their wages every day and lay by for their Lord a portion of the profits of every investment. The constant practice of God's plan of systematic benevolence weakens covetousness and strengthens benevolence.”<sup>3</sup>

My wife and I have been returning 20 percent of our income to God's remnant church, and we can testify to how God has blessed us beyond what we can ever imagine. I invite you to make a covenant with God and be a cheerful and systematic giver of offerings. 🍌



Rudy Salazar, D.Min. is Associate Director for Stewardship Ministries of the North American Division of the Seventh-day Adventist Church. He grew up in Tijuana, Mexico and came to the U.S. when he was 20 years old. Elder Salazar received a bachelor's degree from Union College, and Master's and Doctorate degrees from Andrews University.

<sup>1</sup> Ellen G. White, *Counsels on Stewardship* (Washington, D.C.: Review and Herald Pub. Assn., 1940), p. 65. (Emphasis supplied.)

<sup>2</sup> Ellen G. White, *Christ's Object Lessons* (Washington, D.C.: Review and Herald Pub. Assn., 1900, 1941), p. 300. (Emphasis supplied.)

<sup>3</sup> Ellen G. White, *Testimonies for the Church* (Mountain View, Calif.: Pacific Press Pub. Assn., 1948), vol. 3, p. 548. (Emphasis supplied.)

MAUREEN ROCK

## INTRODUCTION

God is our Creator, Redeemer, Sustainer and Owner. The psalmist David reminds us that “The earth is the Lord’s, and all its fullness. The world and those who dwell therein” (Ps. 24:1, NKJV).<sup>1</sup> We are dependent on God, and He provides for our every need. As stewards of all that He has given to us, we express our praise and thankfulness to God by putting Him first in all that we do and have. “We acknowledge God’s ownership by faithful service to Him and our fellow human beings, and by returning tithe and giving offerings for the proclamation of His gospel and the support and growth of His church.”<sup>2</sup>

“In recognition of the biblical plan and the solemn privilege and responsibility that rest upon members as children

of God and members of His body, the Church, all are encouraged to faithfully return a tithe, one tenth of their increase or personal income, into the denomination’s treasury.”<sup>3</sup> The regular return of faithful tithes and freewill offerings allows us to partner with Christ and grow spiritually.

## PUTTING GOD FIRST

What does the Bible teach us about God’s invitation to us in relation to tithing? Read Deuteronomy 16:17 and Malachi 3:10.

The invitation to give comes directly from God and is based on what He has already given. No one should have to say “I have nothing to give,” because God is not asking us to seek out what we need to return. He provides first, then He asks for one tenth to be returned to Him in gratitude for His generosity, “according to the blessing . . . which He has given” (Deut. 16:17, NKJV). Where there may be

uncertainty as to the outcome of first setting aside of God’s portion, God challenges us to test Him to see if He will be faithful in His promise by opening “the windows of heaven and pour out for you such blessing that there will not be room enough to receive it” (Mal. 3:10, NKJV). Why not take up the challenge and see the outcome?

**What should be our response to God’s generosity?** Read 2 Corinthians 9:6-8.

Tithing aids our spiritual growth by discouraging selfishness. “He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully” (2 Cor. 9:6, NKJV). Our response to God’s generosity needs to be a demonstration of our trust in Him by willingly returning one tenth of our increase. Our first task on receipt of our personal income is to think of others by putting aside that which belongs to God first.



Paul reminds us that “God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work” (v. 8). The aim of returning a faithful tithe is not to leave us without, as we are asked to give from what we already received.

**How is the tithe used?** Read 1 Corinthians 9:13, 14 and Numbers 18:21.

God has given specific instructions for the use of the tithe. The primary focus for the use of the tithe is to support the ministers of the gospel, whose main function is to be involved in and promote the spiritual ministry of the Word.<sup>4</sup> “Let none feel at liberty to retain their tithe, to use according to their own judgment. They are not to use it for themselves in an emergency, nor to apply it as they see fit, even in what they may regard as the Lord’s work.”<sup>5</sup> “The tithe should go to those who labor in word and doctrine, be they men or women.”<sup>6</sup> Those who

have been called to the ministry should be men and women of deep Christian experience, and it is acceptable that their salary be paid from the tithe.<sup>7</sup>

**What is the difference between tithe and offerings?** Read Proverbs 3:9; Acts 20:35; and Ephesians 2:8, 9.

Tithe is God’s portion of our personal earnings, and offerings are our promise to God to support the local church. Tithe equates to 10 percent of our personal income and is to be set aside for God first, before all other expenses (Prov. 3:9, NKJV). Our offerings are the amount we have freely set aside as a voluntary contribution towards the work of the local church and missionary work (Acts 20:35, NKJV). In the same manner that we faithfully return our tithe, our motive for the amount we give as an offering should also be unselfish (Eph. 2:8, 9, NKJV).

“God has made the proclamation of the gospel dependent upon the labors

and the gifts of His people. Voluntary offerings and the tithe constitute the revenue of the Lord’s work. Of the means entrusted to man, God claims a certain portion—the tenth. He leaves all free to say whether or not they will give more than this. But when the heart is stirred by the influence of the Holy Spirit, and a vow is made to give a certain amount, the one who vows has no longer any right to the consecrated portion.”<sup>8</sup>

**Can the tithe be used for supporting the local church?**

As members, we are discouraged from directing our tithes to organizations and projects of our choice. Instead, we are encouraged to bring the whole tithe into the storehouse (Mal. 3:10). In that vein the tithe is not to be appropriated for helping those in need, supplementing tuition fees, church expenses, or buildings.<sup>9</sup>

“Tithe shall not be used in any way by the local church, but held in trust and remitted to the conference treasurer. Thus tithe from all the churches flows into the conference treasury, and percentages are forwarded to the next-higher level in accordance with General Conference and division working policies to meet the expenses of conducting the work of God in their respective spheres of responsibility and activity.”<sup>10</sup>

It is the regular offerings, collected by the local church, that are set aside specifically to meet the expenses of the church and its functions. Thus, the tithe and freewill offerings are to be kept separate, but are of equal importance for promoting the gospel.

## WHAT SHOULD I DO?

**How much offering should I give?**  
Read 2 Corinthians 9:7, 8.

Tithing is part of our worship to God, and a demonstration of our trust in Him. We are encouraged to give a wholehearted freewill offering in proportion to the blessings we have received from God. In return, He will ensure that we have what



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is sufficient for our needs (2 Cor. 9:7, 8, NKJV). “Let each regularly examine his income, which is all a blessing from God, and set apart the tithe as a separate fund, to be sacredly the Lord’s. This fund should not in any case be devoted to any other use; it is to be devoted solely to support the ministry of the gospel.”<sup>11</sup>

**Should I return tithe on my income before or after deductions?** Read Proverbs 3:9 and Malachi 3:8-10.

We are asked to return tithe on our full salary and earnings before any deduction and payment has been made by way of income taxes.<sup>13</sup> Employers are required to deduct income tax from the gross amount paid to their employees. All additional expenses deemed to be payable from the employee’s earnings are often calculated on their gross income. In other words, the firstfruit is taken out before the net pay is received.

We are encouraged to put God first in all that we do, including the way we use our income. “We are not to consecrate to Him what remains of our income after all our real or imaginary wants are satisfied; but before any portion is consumed, we should set apart that which God has specified as His.”<sup>13</sup>

The call is to “honor the Lord with your possessions, and with the firstfruits of all your increase” (Prov. 3:9, NKJV). We are to set aside our firstfruits for God on a timely and systematic basis. The call to bring all the tithe needs to be acknowledged as our gross personal income before deductions, resulting in us actively putting God first.

**There is one income earner in our family of four, and our two children are of school age. Should both adults return tithe?** Read Proverbs 3:9, 10; 11:25; and Malachi 3:10.

The call to give from our increase also goes for the household income. It therefore follows that the tithe is returned from whole amount received. “When the number of individuals returning tithe in the church is reported, the spouse and

minor children who are non-wage earners but members of the church should be counted in this group, in addition to the wage earner of the family.”<sup>14</sup>

It is never too early to teach our children about tithes and offerings. During holiday periods and when they receive monetary birthday gifts, children can be encouraged “to present offerings to God for the gift of His only-begotten Son.”<sup>15</sup>

**Where should I return my tithe?** Read Malachi 3:10.

Tithe should, in the first instance, be returned to the local church. The local treasurer is required to submit all tithe collected, each week, to the local conference. “The tithe is the Lord’s and should

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We are encouraged to put  
God first in all that we do,  
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our income.

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be brought to the ‘storehouse’ (conference treasury) through the church in which the person’s membership is held, as an act of worship. Where unusual circumstances exist, church members should consult with the officers of their local conference.”<sup>16</sup>

### SUMMARY

This Bible study has shown that all we have comes from God and that as an act of faith and worship God has requested that we return 10 percent of our earnings to Him. The tithe is given to the conference through our local church and is used primarily for the support of those who minister to us. God first gives to us before asking from us and has also promised that when we faithfully return our tithe and give our freewill offering, He in turn will bless us abundantly.

Are you ready and willing to put God first by faithfully returning tithe and promised offerings as a measure of your trust in Him and in thankfulness for what He has done for you?

### POINTS TO CONSIDER

1. If you do not yet return a regular 10 percent tithe to the Lord, why not take up the challenge He has laid down in Malachi 3:10 for at least three months? If you receive a blessing from God, then why not make this a regular habit?
2. If you regularly return 10 percent tithe to the Lord, why not take some time to prayerfully reflect on the many blessings you have already received and consider increasing your freewill offerings in thanksgiving to God? 🌟



Maureen Rock is Stewardship Director for the Trans-European Division of the Seventh-day Adventist Church.

<sup>1</sup> Bible 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.

<sup>2</sup> General Conference of Seventh-day Adventists, *Seventh-day Adventist Church Manual*, 19th ed. (Hagerstown, Md.: Review and Herald Pub. Assn., 2015), p. 169.

<sup>3</sup> *Seventh-day Adventist Church Manual*, p. 136.

<sup>4</sup> *Working Policy of the General Conference of Seventh-day Adventists*, 2021-2022 ed., p. 636.

<sup>5</sup> Ellen G. White, *Counsels on Stewardship* (Washington, D.C.: Review and Herald Pub. Assn., 1940), p. 101.

<sup>6</sup> Ellen G. White, *Evangelism* (Washington, D.C.: Review and Herald Pub. Assn., 1946), p. 492.

<sup>7</sup> Ellen G. White, *Counsels to Parents, Teachers, and Students* (Washington, D.C.: Review and Herald Pub. Assn., 1913), p. 431.

<sup>8</sup> Ellen G. White, *The Acts of the Apostles* (Mountain View, Calif.: Pacific Press Pub. Assn., 1911), p. 74.

<sup>9</sup> General Conference of Seventh-day Adventists, *Highlights of the Tithing System* (revised 1990), pp. 16, 17.

<sup>10</sup> *Seventh-day Adventist Church Manual* (2015), p. 136.

<sup>11</sup> E. G. White, *Counsels on Stewardship*, p. 81.

<sup>12</sup> General Conference of Seventh-day Adventists, *Tithing Principles and Guidelines*, p. 23.

<sup>13</sup> E. G. White, *Counsels on Stewardship*, p. 71.

<sup>14</sup> *Seventh-day Adventist Church Manual* (2015), p. 86.

<sup>15</sup> Ellen G. White, *The Adventist Home* (Nashville: Southern Pub. Assn., 1952), p. 481.

<sup>16</sup> General Conference of Seventh-day Adventists, *Tithing Principles and Guidelines*, p. 20.

# MANAGEMENT OF PERSONAL FINANCE



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WILLIAM BAGAMBE

**M**anagement of personal finance is the process of controlling personal or family financial resources through budgeting, income generation, spending, investment, saving, insurance, debt management and retirement planning. Sound personal financial management is not necessarily dependent on high level of education, but does require the individual to be both well-informed and possessed of personal discipline.

From the human point of view, finances or wealth is considered personal; thus personal finances. But biblical financial stewardship clearly spells out that God is the true owner of everything, including our financial resources. “For, the earth is the Lord’s, and everything in it.” (1 Cor. 10:26, Ps. 24:1-2). Personal finances are not in fact personal. The fact that you have legal ownership of some financial resources or property does not make them yours in a spiritual sense!

The Christian knows that even the power to create wealth or earn an income comes from the Lord (Deut. 8:18). God is the source of our blessings (Ps. 67:7). Our resources are personal only to the extent that a given person is a steward of some of what God created and provides (Gen. 2:15). So whatever human manages, it is on God’s instructions and for His glory. According to Apostle Paul, humanity was designed to glorify the name of the Lord in everything (1 Cor. 10:31).

Henceforth, personal or family financial practices like budgeting, income generation, spending, investment, saving, insurance, debt management and retirement plans must all be guided by the word of God and for His glory.

### 1. BUDGETING

What is Jesus' opinion on budgeting? (Luke 14:28-30)

Here, Jesus was fundamentally placing emphasis on the critical element of budgeting and planning. His idea is about budgeting and cost determination as one wisely considers financial issues.

Fundamentally, a budget is a spending plan based upon one's financial goals or aspirations. It is informed by the income actually available to you.

Budget preparation is key to financial planning. It directs the spending process and enables one to arrive at rightly-guided and well-informed personal financial decisions, without which one will be subject to blind chance or sheer luck. In addition, it helps to decide how to allocate financial resources based on financial limitations. It will save from the grief of overspending, and keep individuals and families within their means and out of debt. Budgeting does not stop someone from enjoyment; it just ensures that you can actually afford what you want or need. As a result of budgeting, monitoring and evaluation at personal or family level, you control your money rather than your money controlling you.

Budgeting is essential to manage personal wealth for the glory of God. The additional work and discipline are overly rewarded.

### 2. INCOME GENERATION

(1 Tim. 5:8; 1 Thess. 4:11; 2 Thess. 3:6-9)

In the passages above, Apostle Paul exhorts about the necessity for believers to generate income. It is a stepping stone towards personal financial success, and

the doing and supporting of God's mission. Without income generation, there are no resources to manage, no finances to budget. An income stream or streams is a must! It is the income generation that enhances financial stability and independence. Without it, one is dependent on the good will of others.

E. G. White writes about the pertinence of generating income for believers:

"No man is excusable for being without financial ability" "If he cannot or does not have this ability, he is a mere child." <sup>1</sup>

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Saving must come  
before spending. It lays a  
firm foundation for the  
financial future.

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"Independence of this kind is praiseworthy. To desire to bear your own weight and not to eat the bread of dependence is right. It is a noble, generous ambition that dictates the wish to be self-supporting. Industrious habits and frugality are necessary."<sup>2</sup>

Paul called upon the Corinthians to set aside a portion of their income for mission (1 Cor. 16:2). Mission is supported by the incomes generated by the faithful givers and worshippers of God.

### 3. EXPENSES

(Prov. 22:17; Prov. 13:16; Isa. 55:2)

In any financial management engagement, the two giants, income and expenses, contend with each other. Expenses consume income; conversely, the only way to keep up with expenses is income generation. The ideal is to have enough income generated to pay expenses, with some left over to be used wisely or saved for future projects or goals.

It is therefore fundamental to keep expenses sustainable in light of future demands. Some expenses prove to be a mere waste as time goes on, even if they might have been justified at some point. An Expense is innocent until it is created. So, expenses must be prudently created with an eye to the future.

Spending on brand labels rather than value, impulsive buying, status seeking, or unneeded "upgrades" are major gateways to financial waste and imprudence, especially if one is still not reached the goal of full financial independence and sustainability. Spending should be need- or demand-driven.

As one handles expenses, these 7 nets can serve as guidelines:

1. You have money until you determine where it needs to go. The Net Principle!
2. When no savings are made and no investment done, no financial harvest will be available tomorrow, and poverty and financial dependence will be the result.
3. Spending beyond your means is a super highway to debt and financial bottomless pits.
4. All outflows are financed by inflows. Therefore, inflows (income) are a must!
5. Exercise caution as you spend.
6. Don't spend money, convert it into the equivalents so it remains visible. Once you lose sight of your money, then you have lost your personal financial grid reference and financial success is hard to come by.
7. Keep your financial information available to you at all times. Don't lose track of it!

These two quotes speak about the importance of tracking one's expenses: "All should learn to keep accounts. Some neglect this work as nonessential, but this is wrong. All expenses should be accurately stated."<sup>3</sup>



#### 4. SAVING

(Prov. 6:6-8; Prov. 20:4; Prov. 4:25)

Saving refers to the process of setting aside a portion of income not spent on current expenditure for future use.

One's financial future is only guaranteed by one's savings (Prov. 6:6-8). The arch rival for savings is spending. Keeping expenses under strict control or avoiding creation of unnecessary expenses is a prudent path to saving (Prov. 20:4).

Saving must come before spending. It lays a firm foundation for the financial future. Financial experts often encourage people to pay themselves first to build savings. It means to set aside resources for a rainy day (future time of need) before paying for other expenses. Following this simple piece of advice, can help build a future financial cushion.

The future inevitable. All of us are going there. You either find the future or the future finds you. Your savings make your future. We are encouraged to look ahead even financially, which makes saving crucial for the future demands of financial resources.

#### 5. INVESTMENT (Matt. 25:14-28)

In the Parable of the Talents, Our master is clearly and practically teaching a lesson on investment.

Investing may be defined as postponing today's consumption in order to produce value in the future, which can be consumed or otherwise used then. Investing is like planting a crop.

The food we are eating today was planted yesterday, what we will eat tomorrow should be planted today. If no planting is being done today, there should never be any expectation of food tomorrow. This makes investing a critical element of a person's financial life. Income generation, savings and investments are the only trusted hard currencies one trades to achieve personal financial success.

#### 6. INSURANCE

Insurance is a special type of contract between an insurance company and its client in which the insurance company agrees that in case of certain events the insurance company will either make payment to its client or meet certain costs.

The advantage of being insured is that you will be compensated should your insured item become damaged, lost or stolen. This safeguards assets and accordingly, a critical step for personal financial management.

#### 7. DEBT MANAGEMENT

(Prov. 22:7; Rom 13:8)

Simply put, debt is the amount of assets one owes to others. What is the Biblical position on debt? The Bible does not directly prohibit debt. However, everywhere debt is mentioned in scripture, it is discussed about the negative conse-

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quences of indebtedness. Scripture describes borrowing as slavery, one of the vilest forms of human's exploitation.

The Bible discourages us from co-signing other people's debts as well (Prov. 17:18, Prov. 22:26). The Spirit of Prophecy is not silent about the dangers of debts: "There must be a strict regard to economy or heavy debt will be incurred. Keep within bounds. Shun the incurring of debt as you would shun leprosy."<sup>4</sup>

No prohibition, no encouragement, great caution is in order!

#### 8. RETIREMENT (Num. 8: 23-26)

This passage is one instance in which God provides instructions about retirement. It is a period of a people's life during which they retrieve from professional engagements. They spend more time at home. One's circle of friends and acquaintances grows smaller by the day.

In retirement, one needs ample and stable financial resources. Medical bills escalate, in addition to continuing and changing needs for food, shelter, and transportation. At the same time, income streams shrink. This period proves the efficacy of one's previous savings and investment strategies. Income generation, savings, investment and insurance are critical to a secure retirement. Retirement is not the time for one to worry about how to acquire the essentials of life, but time to eat crops which were planted yesterday.

There are three critical needs to ensure a peaceful retirement: God's presence, the company of fellow human beings, and meaningful financial investments and income streams.

We hope the reader has gained from this article a sense of how fundamental sound financial planning is to one's own well-being and one's service to God throughout one's life. Supporting principles can be easily found in both the Bible and the Spirit of Prophecy. We hope we have demonstrated this, and that readers will be encouraged to implement these principles in their own lives. 🟡



Pastor William Bagambe serves as the Stewardship and Trust Director at the East-Central African Division of the Seventh-Day Adventist Church.

<sup>1</sup> Ellen G. White, *Adventist Home*, 93.

<sup>2</sup> Ellen G. White, *Adventist Home*, 374.

<sup>3</sup> White, *Adventist Home*, 374.

<sup>4</sup> White, *Counsels on Stewardship*, 272.

# STEWARDSHIP WEBINARS DURING THE 61<sup>ST</sup> GC SESSION

All times are Central Daylight Time (CDT) for Saint Louis, Missouri, USA.

## ENGLISH WEBINAR: (Monday, June 6; 12:30 – 1:30 PM)



Kelvin Onongha, PhD, currently serves as the president of the Adventist University of Central Africa, Rwanda. Prior to his present leadership position, he served as the director of the missiology and the Doctor of Ministry programs at the Adventist University of Africa. He has also served in pastoral ministry at the district and conference levels.

### Stewardship of God's Creation

The article examines the biblical foundations of stewardship and focuses on the various broad dimensions of the subject. As stewards of God's creation, we are called to take care of ourselves, others, and the environment. The wise and faithful use of all the talents and abilities in service to God and others is a blessing to God, and others, and brings a reward to us too. **Zoom Link:** <https://adventist.zoom.us/j/95019959153>.

## ENGLISH WEBINAR: (MONDAY, JUNE 6; 5:30 – 6:30 PM)



Dr. Carlos Biaggi is the Dean of the Faculty of Business Administration at Middle East University, in Beirut, Lebanon.

### Management of Financial Resources in the Bible and the Spirit of Prophecy

We will study biblical principles and teachings of the Spirit of Prophecy regarding the management of financial resources. Topics include the three principles of financial freedom, budgeting, wise use of credit, debt, enjoying the blessings of savings, and investments. **Zoom Link:** <https://adventist.zoom.us/j/95019959153>.

## ENGLISH WEBINAR: (TUESDAY, JUNE 7; 12:30 – 1:30 PM)



During his fifty years of ministry, Dr. Larry Evans has served in several roles, including as an associate General Conference Stewardship director and editor of the *Dynamic Steward*. He is currently assistant to the President for Adventist Possibility Ministries.

### The Gift—Lasting Stewardship

Lasting stewardship is more than obedience. It continues because

we believe that our offering gifts will make an eternal difference when placed in God's hands. These principles of discipleship are also principles for effective stewardship. God places within each of us the desire to make a difference. **Zoom Link:** <https://adventist.zoom.us/j/98345666605>.

## FRENCH WEBINAR: (TUESDAY, JUNE 7; 12:30 – 1:30 PM)



Pastor Philippe AUROUZE serves in the Franco-Belgian Union. While pursuing his studies as a pastor, he was secretary and then treasurer of the South France Conference. Since 2018, he has served as treasurer of the Franco-Belgian Union and director of Stewardship Ministries. Pastor Aurouze is enthusiastic about sharing the goodness of God by preaching and teaching the biblical message. Married to Ana for more than thirty years, he has two grown daughters, one a physics and chemistry teacher and the other a lawyer.

### God's plan for an abundant life

How do we understand God's plan for an abundant life? God first in the environment, existence, material goods, talents and time. We will discuss the tools to manage all of this at best, in partnership with him. A timely message to reach out to others by proposing to put God first. **Zoom Link:** <https://adventist.zoom.us/j/95019959153>.

## ENGLISH WEBINAR: (TUESDAY, JUNE 7; 5:30 – 6:30 PM)



Dr. Erika Puni was the former Stewardship Ministries Director for the General Conference (2005-2015), and is currently the Field Education Director for Avondale Seminary, Avondale University, Australia. A strong advocate for stewardship education that is based on a relationship with Jesus and results in a total life transformation.

### Stewardship: Our Response to God as Creator and Lord

Tithe is what we return to God in recognition of His Creatorship, Ownership and Lordship. This webinar will provide a biblical framework for understanding the teaching and practice of tithing in the Seventh-day Adventist Church, and how tithe and offerings are part of our stewardship response to God. **Zoom Link:** <https://adventist.zoom.us/j/95019959153>.

### CHINESE WEBINAR: (TUESDAY, JUNE 7; 5:30 PM - 6:30 PM)



Dr. Terry Tsui has served as a pastor, director, and administrator, and currently serves as the Taiwan Adventist College president. He is known as an evangelist for the Chinese—having conducted 110 evangelistic series worldwide among Chinese people.

#### Systematic Giving in the Bible

Tithing and systematic benevolence is the teaching of the Bible. Dr. Terry Tsui will share what the Bible and Spirit of Prophecy teach about giving one-tenth, one-fifth, one-fourth, one-third, one-half, and all of our income, and also stories of how to encourage church members faithfully returned their tithes. **Zoom Link:** <https://adventist.zoom.us/j/9834566605>.

### ENGLISH WEBINAR: (WEDNESDAY, JUNE 8; 12:30 - 1:30 PM)



Pastor Todd Frias is the Stewardship and Trust Services Director for the South England Conference in the United Kingdom. His passion for missions helped him to motivate church members to be committed partners of the gospel.

#### Jesus as an example for Stewardship

Jesus' way of life is the best example of systematic benevolence in practice. How can the biblical principles of consistent giving, reveal God's character in the lives of His modern-day disciples? Do we need more appeals to support God's mission? Or should we restudy regular and systematic giving? **Zoom Link:** <https://adventist.zoom.us/j/95019959153>.

### ENGLISH WEBINAR: (WEDNESDAY, JUNE 8; 5:30 - 1:30 PM)



May-Ellen Colón, Ph.D., retired, is the former director of Adventist Community Services International, under the General Conference Sabbath School & Personal Ministries Department. At the same time, she also served as a liaison between ADRA International and the General Conference.

#### Charitable Giving

Charitable giving refers to any donations besides tithe and offerings (sharing money, goods, time, services) given through an organization or directly to someone in need. More effective charitable giving happens when we empower recipients, over time, to be givers themselves. This webinar will share a sample of Bible counsel regarding charitable giving. **Zoom Link:** <https://adventist.zoom.us/j/95019959153>.

### SPANISH WEBINAR: (THURSDAY, JUNE 8; 5:30 - 6:30 PM)



Elder Rudy Salazar is the associate director for Stewardship Ministries of the North American Division. He grew up in Tijuana, Mexico and came to the U.S. when he was 20 years old. Elder Salazar received a bachelor's degree from Union College and a master's and doctorate degree from Andrews University.

#### Mayordomia Adventista 101 by Dr. Rudy Salazar

Malachi 3:10 says that there is a barn to bring in the tithe; but there are certain voices of Adventist members who say that the storehouse does not exist in the New Testament. In this seminar we are going to study if Christians should follow the practice of tithing yes or no. What does the Bible and Mrs. White's writings say on this subject? **Zoom Link:** <https://adventist.zoom.us/j/95019959153>.

### PORTUGUESE WEBINAR: (Friday, June 9; 5:30 - 6:30 pm)



Pastor Adenilton Aguiar is a New Testament lecturer at SALT-FADBA, Brazil. A doctoral candidate at Andrews University (USA). His proposed dissertation is on Mission in the book of Revelation. He is the author of the book "The Perfect Delivery: Lessons from the Faithfulness of Christ" (CPB, 2019).

#### My Faithfulness: Copying Jesus' Generosity

Jesus is our ultimate example of generosity. The apostle Paul says, "that though He was rich, yet for your sakes He became poor" (2 Cor 8:9). This attitude of Christ becomes a paradigm for the act of giving, as portrayed in 2 Corinthians 8-9. Based on the grace of Jesus, Paul presents us with four fundamental principles related to giving: motivation, planning, attitude, and unity. **Zoom Link:** <https://adventist.zoom.us/j/95019959153>.

### ENGLISH WEBINAR: (SATURDAY, JUNE 11; 12:30 - 1:30 PM)



Sampson M. Nwaomah, PhD., is a Nigerian and clergy of the Seventh-day Adventist Church. He has served the church at Babcock University, Nigeria and is currently a Professor of New Testament Interpretation and Theology at the Adventist University of Africa, Kenya.

#### Biblical Charitable Giving

Biblical charitable giving is important for Christians. It is giving for the benefit of the indigent and other worthy causes. Its best motivations are the heavenly invaluable gift of salvation, love, living in eschatological perspective and the assurance of God's faithfulness. Planning, faithfulness and cheerfulness can also enhance this giving. **Zoom Link:** <https://adventist.zoom.us/j/95019959153>.



Getty Images

# FINANCIAL SANCTIONS IN A SPIRITUAL WAR

DENNIS CARLSON

**M**any are not exercised upon the subject of making their wills while they are in apparent health. But this precaution should be taken by our brethren. . . . They should arrange their property in such a manner that they may leave it at any time.”<sup>1</sup>

## FINANCIAL WARFARE

As we read, see, and listen to the news (early in 2022), one of the words we continually hear is SANCTIONS.

Part of being a faithful steward or manager for God is to protect the possessions that God has entrusted to your care. This responsibility is always a concern for the disciples of Jesus. They know that Satan will do his best to see that the Christian’s possessions are diverted from God’s mission on earth to Satan’s efforts

to destroy those who have chosen to follow Jesus. Satan will do all that he can to damage the cause of God.

Ellen White, in vision, saw and heard Satan instructing his evil angels: “We must do our utmost to prevent those who labor in God’s cause from obtaining means to use against us. Keep the money in our own ranks. The more means they obtain, the more they will injure our kingdom by taking from us our subjects.”<sup>2</sup> Please recognize that this was Satan speaking to his evil angels. Jesus has commanded all Christians to go make disciples of these enslaved subjects of Satan.

Satan recognizes, as do secular heads of state, that conventional warfare also means that financial warfare is taking place behind the scenes. In a physical war an aggressor attacks another country. Economic sanctions are commercial and financial penalties meant to dissuade the

aggressor from continuing the war. Sanctions punish the aggressor for attacking without provocation.

## PLAN WHEN YOUNG

Satan is the aggressor in the great controversy between Jesus Christ and Satan. Satan attacks Christ and His followers. Every disciple of Jesus has been caught in this conflict since they were born. What can the Christian do to sanction Satan as the aggressor? Every person over the age of majority can plan to ensure that their families’ possessions continue to work for Christ. Creating a plan is the best way to keep financial resources away from the aggressor, Satan. Planning while young fulfills your stewardship responsibilities during your life on earth. Your plan will enable you to pass your resources to your children, and enable you to provide a legacy and exam-

ple of stewardship for them. Parents who plan to care for the needs of their family and sanction Satan are the best example to their children.

### HOW TO PLAN?

Every country of the world has a plan to protect its territory and economic well-being. There are two general types of economies: the agrarian, or commodity-based, economy, in which trade is in goods instead of cash; and the financial, or currency-based, economy, in which money is used to purchase goods and services. There are two Scripture examples of planning, one for each of these types of economies.

### ABRAHAM ESTATE PLANNING

“I go childless, and the heir of my house is Eliezer of Damascus? . . . And behold, the word of the Lord came to him, saying, ‘This one shall not be your heir, but one who will come from your own body shall be your heir.’” (Gen. 15:2-4, NKJV).<sup>3</sup>

In the Old Testament Abraham converses with God about his plan for the possessions God has entrusted to him (Gen. 15:2-4). Abraham plans to give Eliezer, his servant, all his possessions. Abraham lived in a commodity-based economy and had a plan for the disposal of his wealth after his death. God did not accept Abraham’s plan based on custom but instructed Abraham that a son would be born to his wife, Sarah. This son would inherit Abraham’s possessions.

### PAUL USING AN ESTATE PLANNING METAPHOR

“For where there is a testament, there must also of necessity be the death of the testator. For a testament is in force after men are dead, since it has no power at all while the testator lives” (Heb. 9:16, 17, NKJV).

In the New Testament Paul uses the last will and testament metaphor to describe the new covenant. The description of how a will works is identical to

the way a will is administered today in a monetary-based economy. From the beginning to the end of Scripture, every person has had the opportunity to plan to protect God’s possessions.

### CUSTOMS, CULTURE, AND TRADITIONS

Every person alive today can plan to protect the possessions that God has entrusted to them. Seventh-day Adventists (SDAs) have made many reforms that go against the customs, culture, traditions, and practices of most members of their societies wherever they live. As a result of these choices, SDAs have made significant REFORMS in their beliefs, lives, and actions.

The following SDA beliefs are **not** held by the majority of the world’s 7.9 billion inhabitants (being a Christian is out of step with most of society [2.38 billion Christians] and Protestants are a minority in many areas of the world [1 billion Protestants]).

- SDAs believe that the seventh day, Saturday (Sabbath), is the day of worship, rather than any other day of the week.
- SDAs believe in the cosmic conflict between evil and good, Satan and Jesus.
- SDAs believe that sin (not the economy or anything else) is the primary problem on this earth.
- SDAs believe that the TEN COMMANDMENTS are still valid and should be kept.
- SDAs believe in a heavenly sanctuary and that Jesus is our high priest there right now.
- SDAs believe that a final judgment is currently going on in heaven.
- SDAs believe that the human body is the temple of God. Health practices that honor God are evidenced by how our physical bodies are cared for.
- SDAs believe that God owns everything, including our possessions.
- SDAs believe that living on 90 percent of income and tithing 10 percent is better than living on 100 percent.

- SDAs believe that this earth is not our home; we are pilgrims just passing through.
- SDAs believe that the soul sleeps when a person dies.

Ellen White suggests a reform that Seventh-day Adventist Christians should consider. “If man had made you the executor of his property, would you not closely study the will of the testator, that the smallest amount might not be misapplied? Your heavenly Friend has entrusted you with property, and given you His will as to how it should be used. If this will is studied with an unselfish heart, that which belongs to God will not be misapplied. The Lord’s cause has been shamefully neglected, when He has provided men with sufficient means to meet every emergency, if they only had grateful, obedient hearts.”<sup>4</sup> Every Christian should plan to keep our heavenly Friend’s property safe and secure from misappropriation. Jesus is the God who created everything, owns everything, and entrusts you with possessions to manage.

### PLAN TO SANCTION EVIL

Seek to make a plan directed by God rather than peers, society, customs, culture, and traditions. Abraham tried to follow the customs of his time, but God gently led him to a plan that has blessed all the nations of the world. That blessing came through the life, death, resurrection, and ascension of Jesus. When God directs your plan for your family, you place sanctions on Satan. ☉



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

<sup>1</sup> Ellen G. White, *Counsels on Stewardship* (Washington, D.C.: Review and Herald Pub. Assn., 1940), p. 328.

<sup>2</sup> *Ibid.*, p. 154.

<sup>3</sup> Bible texts credited to NKJV are from the New King James Version of the Bible. Copyright: © 1979, 1980, 1982 by Thomas Nelson, Inc. Used by permission. All rights reserved.

<sup>4</sup> E. G. White, *Counsels on Stewardship*, pp. 328, 329.

# THE MOST NEEDED KIND OF OFFERING

Part 3

## in a Church with a Worldwide Mission

### SUGGESTION FOR THE DISTRIBUTION OF THE “PROMISE” OFFERINGS

MARCOS FAIOCK BOMFIM

Have you ever wondered how you might distribute your offerings so that the funds may speed Jesus’ coming and spread His message more efficiently throughout all the three geographic segments alluded to by Jesus in Acts 1:8 (local, regional, and international)? In the previous two parts of this article<sup>1</sup> we explored why offerings are as important as the tithe, how are they used by the Adventist Church, and why to apply the Storehouse system also to regular offerings.

In the Adventist Church, any destination assigned by the giver to an offering will always be respected. But in the 12 world divisions or fields<sup>2</sup> that have adopted the Combined Offering Plan,<sup>3</sup> unassigned or loose offerings trigger a worldwide miracle of growth.

Such an offering (if marked as “promise,”<sup>4</sup> or regular offering in the envelope) is automatically distributed throughout the world to support any and all approved missionary projects, ministries, and regions, according to a formula proposed by that plan (see infographic).

This formula, voted by the General Conference in 2002, was not invented by one mind, but was prayerfully devised by a study group, based on the Acts 1:8 model, to support equitably all local, regional, and global approved ministries and missionary projects.

In the infographic below, you will find how these unassigned offerings are distributed according to the Combined Offering Plan.

If you are giving in territories where the Adventist Church follows different offering plans,<sup>5</sup> you may use the envelope (virtual or regular) to manually distribute your offering according to the percentages specified by the Combined Offering Plan (see infographic: 50-60 percent to the local church—church budget; 20-30 percent to the Conference Missionary Development; and 20 percent to the World Mission Fund). In that way you give the broadest efficiency to your “promise” (regular and systematic offering).

#### HOW DOES THE GENERAL CONFERENCE USE OFFERING FUNDS?

If you decide to follow the distribution suggested above, or if you are giving in regions that follow the Combined Offering Plan, 20 percent of your regular offerings (“promise”) will be directed to the **World Mission Fund** (or World Budget for NAD). This fund collects offerings at the General Conference level and equitably distributes them to all approved missionary projects around the world (see some examples below).

Just as a reminder, if you are giving in regions in which the Adventist Church follows different offering plans<sup>6</sup> but are willing to assign 20 percent of your regular offerings to the missions (as sug-

gested by the Combined Offering Plan), you must indicate **World Mission Fund** (or World Budget for NAD) on your envelope (regular or virtual). But if you give inside territories in which the church follows the Combined Offering Plan, 20 percent of all unassigned or loose offerings will be automatically directed to the **World Mission Fund** (or World Budget for NAD).

You will find below some examples of approved world missionary projects funded by the World Mission Fund,<sup>7</sup> which is administered by the General Conference:

- *Missionary Projects on the back of the Sabbath School study guides:* Each quarter the Sabbath School study guide promotes different missionary projects in specific areas of the world, also supported by a proportion of the World Mission Fund.
- *Global Mission:* also uses funds provided by the World Mission Fund to start new groups of believers in unentered areas and among new people groups. Through Global Mission pioneers, urban centers of influence, tentmaking, Waldensian students, and other initiatives, thousands of new groups are being started around the world. Through 2018, for example, more than 3,000 projects have been initiated under the Global Mission banner to start new groups of believers in previously unentered areas of the world.
- *ADRA:* Responsible for development and relief work, attending to the

needs of populations affected by natural, social, or economic disasters, like floods, fires, earthquakes, famines, and others.

- *Adventist World Radio and Hope Channel*: Together they are broadcasting in more than 300 languages in approximately 1,000 radio stations and studios, and 68 TV channels, aiming especially to reach non-Christians or postmoderns. AWR can be heard in places where evangelism is prohibited by law and sometimes punishable by death. There are also programs targeting high-population, less-evangelized areas of the world, such as Asia, Africa, the Middle East, and Eastern Europe.
- *Four Strategic International Adventist Universities*. AU (Andrews University) and LLU (Loma Linda University) (both in North America), AUA (the Adventist University of Africa) (in Africa), and IAAS (Adventist International Institute of Advanced Studies) (in Asia) receive students from around the world and prepare them to serve the world as missionaries.

- *Unusual Opportunities*:<sup>8</sup> This fund is used when special mission-driven opportunities arise around the world. In 1992, for example, this fund was used just after the iron curtain fell and a sudden opportunity appeared for Pastor Mark Finley to preach inside the Kremlin, reaching 13,000 for 13 nights, with hundreds of baptisms!

### THE MOST NEEDED KIND OF OFFERING

The most needed kind of offering is one that is given to worship Jesus (not to please oneself); that is aimed at fulfilling His broad commission (not to please any particular recipient or for the sake of getting power or influence in the religious community); which is given regularly, as regularly as the income is (not sporadically, spasmodically); which is given proportionally, according to that biblical principle, as a purposed percentage<sup>9</sup> of every increase (not a random amount according to impulse); and finally, which is delivered to the Storehouse, and distributed equitably, following the three-

fold geographic segments mentioned by Christ in Acts 1:8 (instead of being distributed according to our discretion).

Jesus is coming, and we do not have too much time. The doors of opportunity are almost closing. Very soon what we still can easily do now we will need to accomplish at the risk of our lives. Now is the time to put our hopes and resources above, applying them where our Commander, Jesus, wants them to be! Tomorrow may be too late! 🕒



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

<sup>1</sup> Marcos Bomfim, “The Most Needed Kind of Offering in a Church With a Worldwide Mission, Part 1,” *Dynamic Steward* 24, no. 4: 20, 21, <https://stewardship.adventist.org/the-most-needed-kind-of-offering-in-a-church-with-a-worldwide-mission-part-1>; Marcos Bomfim, “The Most Needed Kind of Offering in a Church With a Worldwide Mission, Part 2,” *Dynamic Steward* 25, no. 1: 18, 19, <https://stewardship.adventist.org/the-most-needed-kind-of-offering-in-a-church-with-a-worldwide-mission>.

<sup>2</sup> The world divisions or church’s administrative regions that follow the Combined Offering Plan are: CHUM (China Union Mission), ECD, ESD, IAD, MENAU, NSD, SAD, SID SPD (Island Fields), SSD, SUD, WAD. (You may find the explanation for the abbreviations in a map legend for the world divisions here: <https://www.adventist.org/world-church/>)

<sup>3</sup> If you want to know more about the Combined Offering Plan, access <https://stewardship.adventist.org/combined-offering>.

<sup>4</sup> To know more about the concept of “promise” (regular and systematic offerings), access <https://stewardship.adventist.org/promise-offerings>.

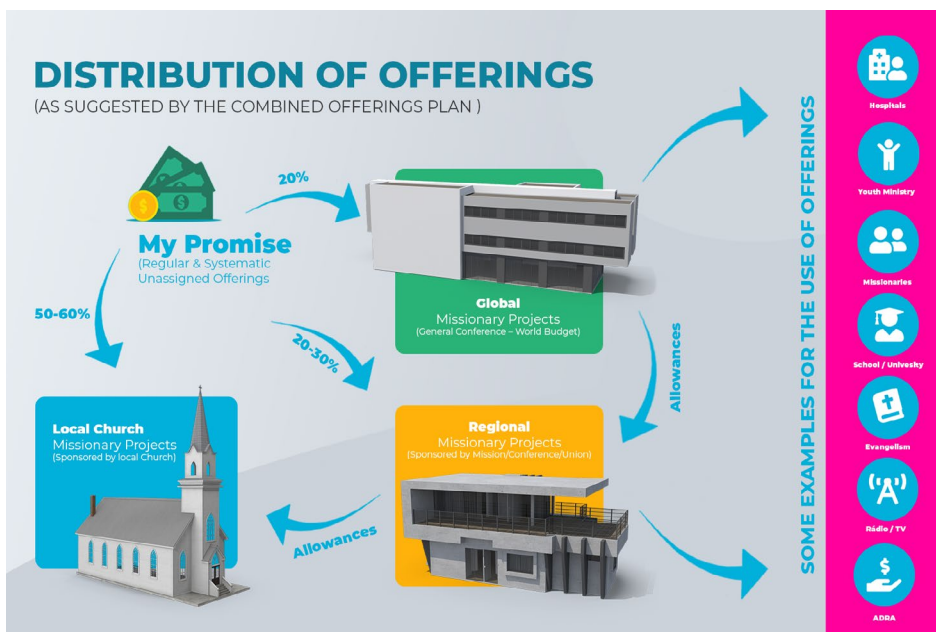
<sup>5</sup> Access the following link to know more about the two other offering plans in use in some of the Seventh-day Adventist Church divisions or territories: <https://stewardship.adventist.org/offering-plans>. See also General Conference Working Policy 2020-2021, pp. 645-653.

<sup>6</sup> See footnote 7.

<sup>7</sup> The projects described are partially or totally supported by the General Conference World Mission Fund (or World Budget for NAD).

<sup>8</sup> In the Combined Offering Plan, 0.84 percent of the offering sent to the General Conference is for Unusual Opportunities. In NAD’s Personal Giving Plan, 1 percent of the World Budget offering is for Fall Mission Appeal (Unusual Opportunities). In the Calendar of Offering Plan, the GC’s offering that is collected in September is for Unusual Opportunities.

<sup>9</sup> For more information, see note 8.





**GOD FIRST**  
GENERAL CONFERENCE MINISTRIES

# STEWARDSHIP ZOOM WEBINARS

# 6-11 JUNE

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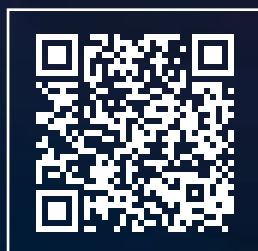
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