

DYNAMIC STEWARDSHIP

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THE FAMILY

Life's Coordinating Center

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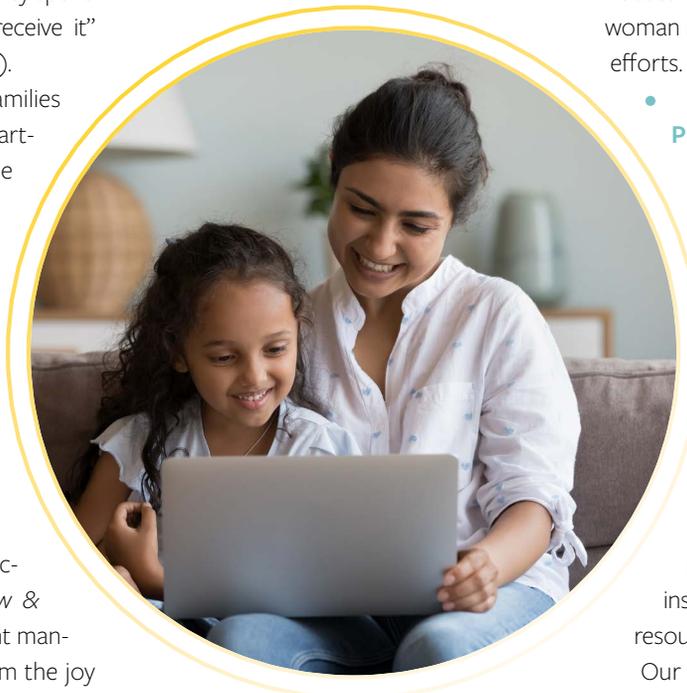
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PREPPING OUR LIFE'S PLATFORM

The family offers a unique platform for the learning and practice of human stewardship. There, individuals make crucial decisions, experience setbacks, and celebrate some exceptional achievements related to all aspects, including finances. Financial management within the family context contributes largely to the fulfillment of these words of Jesus: “I have come that they may have life, and have it to the full” (John 10:10, NIV). These words of Ellen White further establish the close connection between family financial management and quality of life: “Many poor families are poor because they spend their money as soon as they receive it” (*Counsels on Stewardship*, p. 269).

Handling finances inside families also impacts the quality of partnership in God’s mission. These words describe a common scenario: “Many do not remember the cause of God, and carelessly expend money in holiday amusements, in dress and folly, and 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” (Ellen G. White, *Review & Herald*, Dec. 19, 1893). Imprudent management impedes believers from the joy of being part of the final mission. Considering the far-reaching influence of family financial management on temporal and eternal well-being, the church is responsible for ensuring that family members are knowledgeable in finances. This issue of the *Dynamic Steward* pursues this finality from a biblical perspective.

A biblical account (2 Kings 4:1–7) highlights how the Bible recognizes the impact of financial issues on families and provides relevant pointers for believers to bounce back. In a nutshell, the story is about a family whose future was threatened by a financial setback. The father, who died, had contracted a considerable debt. The mother had limited resources to pay back the debt. The creditors came to request their dues. They decided to enslave the two boys if payment was not done at the set time. However, the story had a happy ending.



As with other biblical passages, our text provides insightful pointers for the journey from financial despair to life:

- **RUN FIRST TO GOD**

The nature of the challenge was financial, but the widow chose to run first to the man of God.

- **ACKNOWLEDGE WHAT YOU HAVE RECEIVED**

The widow came to seek help; the prophet first led her to see what she had already received.

- **USE AVAILABLE OPPORTUNITIES**

They perceived their environment as threatening, but it offered some unique opportunities. Miracles happen when we use our God-given resources to take the available opportunities.

- **APPLY THE RULE OF SUCCESS**

Nothing would have prevented God from flying the jars from the neighbors’ houses to the widow’s home, but the woman and sons had to put in their best efforts.

- **BELIEVE IN GOD’S GOOD PLAN**

The number of collected jars reflected the faith of the single mother, and the miracle did not extend beyond the boundary of their faith.

- **ALWAYS RUN TO GOD**

When the jars were filled to the brim, the family chose not to sell the oil, repay creditors, and enjoy abundance, but first to express gratitude and seek instructions about managing their resources from the source of blessing.

Our contributors in this issue expand on these life principles and make insightful recommendations for God’s families to live life to the fullest.

Enjoy and invest in the upbringing of blessed families!

Aniel Barbe, Editor

DWELLING TOGETHER IN FINANCIAL UNITY

BY SVEN ÖSTRING

It was a stunning house, based on the real estate profile on the internet. The house had five bedrooms, a large game room, a swimming pool, and a massive kitchen—it was perfect for what we needed!

Don't get the wrong idea, though. We weren't just thinking of ourselves. My wife, Marilyn, and I had only been married for a couple of years, and we didn't have any children, so we didn't need such a big house. We were thinking of the new church plant that we had launched on a neighboring government university campus, and all of the fun activities and socials that we wanted to organize for the students. I was even thinking of the possibility of inviting university students to stay with us in our home.

The problem was the price of the house. The price was not outrageously high, but it was a bit of a stretch. However, I reasoned, that if I poured all of my wife's salary from the Australian Tax Office into paying off the loan, we could make it work.

We were ready to head down to the real estate agent and put in an offer, and I had all the spreadsheets to back up our decision. Then, in a moment, I had a flash of financial enlightenment which changed everything. My parents had said to me:

“The key to having financial peace as a couple is to make sure that you can support a home loan based on your salary alone. Even though your wife has a good job, just use her wages to make surplus loan repayments. Don't rely on her salary to make the basic home loan repayments which



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the bank requires you to make, just in case you decide to have children and she wants to stay home to take care of them for a while.”

I suddenly remembered what they had told me, which meant that I had to take her salary out of the equation all together and just use my salary in the spreadsheets for the loan repayments. Of course, that meant the price of this stunning house was about 60% above what we could afford. We had to reluctantly put this stunning house option aside and look for a smaller house. In the end, though, God provided us with a lovely little home where we have many great memories of university ministry and where our two children joined our family.

The valuable lesson that I learned from this story is how important it is to listen to your parents and learn from their experience and wisdom. I was saved from making a big real estate mistake and potentially from being financially tight as a couple for many years. It was a lesson that I look back on with much gratitude.

In the early 1600s, the English poet John Donne wrote the famous phrase, “No man is an island,” which is very true. It is also true that no person is a financial island. We cannot survive making individual decisions all by ourselves. We need to seek out wisdom from our parents, our siblings, our spouse, and even our children when we are making financial decisions. This is what the Bible teaches.

THE WISDOM OF SOLOMON

King Solomon asked God for wisdom, and we can see this divine wisdom in his proverbs. He said:

“Where there is no guidance, a people falls, but in an abundance of counselors there is safety” (Proverbs 11:14, ESV).

This applies to seeking financial advice from family members too.

FINANCIALLY HONORING YOUR PARENTS

We know the fifth commandment well: **“Honor your father and your moth-**

er, that your days may be long in the land that the Lord your God is giving you” (Exodus 20:12, ESV).

In fact, notice that this command is directly connected with a promise regarding real estate in the Promised Land! While we need to honor our parents with regards to moral values, we also need to honor them financially as well, by seeking out their financial counsel.

FINANCIAL SUBMISSION TO YOUR SPOUSE

Just before some beautiful counsel on marriage in the Bible, Paul states:

“Submit to one another out of reverence for Christ” (Ephesians 5:21, NIV).

This, of course, is based on the biblical vision for marriage, which is found in Genesis:

“Therefore a man shall leave his father and his mother and hold fast to his wife, and they shall become one flesh” (Genesis 2:24, ESV).

Becoming one flesh means more than just sexual intimacy. It paints a picture of a husband and a wife undergoing a process of coupling, which means becoming united physically, emotionally, socially, and even financially. Communication and consultation are two of the most important aspects of the coupling process. It is about becoming intimate and vulnerable with each other. The coupling process cannot occur if you are not sharing openly about all of the important areas of your life. This includes being open and consulting each other about finances.

WHAT ABOUT...?

I know you may already have some niggling questions in your mind:

Question 1: *What if my parents, spouse, or some other family members are really poor at managing money? Are you suggesting that I have to consult them on financial matters?*

Perhaps your parents have always ended up in debt and have never been able to free themselves from financial traps. Perhaps your spouse spends money carelessly and has never been able to develop a habit of saving.

It is important to remember that King Solomon said that it was important to specifically listen to many *counselors*. He didn't say that you should listen to everyone and anyone on financial matters! You need to be discerning about who you seek counsel from. Watch how effective people have been at managing their finances, including your family members, and choose to listen to people who have successfully applied biblical wisdom in the area of finances.

Question 2: *Does this mean I should just primarily seek the counsel of family members who are wealthy?*

No. This does not mean only consulting anyone who is wealthy either. Sometimes, people may have become wealthy through risky and unwise investment decisions. It may be tempting to follow their advice, but it may lead you down financial and investment pathways which you will later regret.

I vividly remember an exciting call from a close friend. He was inviting me to join him in investing in a speculative start-up company. I'll admit that it was a very attractive offer because I knew that he had become very wealthy through making other investments like these. However, my wife and parents advised me not to chase high-risk financial success with this offer. Later, I found out that my friend had lost all of his multi-million-dollar wealth and had only just managed to avoid losing his family's home. He now has to live very carefully just to pay his bills.

It is more important to develop financial management habits that are based on biblical principles of faithfulness and generosity. So, look for family members who have spiritual wisdom as well as financial success. They may not be super wealthy, but in the end, God blesses people who

are faithful to His biblical principles.

Question 3: *If I consult with my family on financial matters, doesn't that mean that I will no longer have full freedom and control of my finances? Doesn't this apply to my spouse in particular?*

We all like to feel that we in control of our lives and our finances. However, Jesus is inviting us to allow Him to be Lord of everything in our lives. When we submit to His Lordship, we experience a freedom and peace that you cannot experience by trying to take control of your finances.

When Jesus is Lord of our lives and our finances, His plan is that we live in unity and harmony with each. This includes submitting to one another in the area of finances. As King David said,

“Behold, how good and pleasant it is when brothers dwell in unity!” (Psalm 133:1, ESV).

There is a greater blessing in living in unity than in being independent and in control of everything. This applies to being united with your spouse in financial matters too.

FINANCIAL INTERDEPENDENCE IN OUR FAMILIES

When Paul was describing the way that spiritual gifts work in the church, he used the analogy of the body. With a sense of humor, he said that the eye could not say that it did not need the hand and the head did not need the foot. In a similar way, we need to recognize that we need each other as families. God will bless our families as we listen to each other and submit to each other under the Lordship of Jesus Christ in the area of finances.



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STEPPING INTO MARRIAGE

Learning to Handle Finances Together

NICHOLE & EDDY SEENYEN

Marriage is comparable to constructing a high-rise building for eternity, to be sustainable for a lifetime and beyond. Considering what is at stake, these words of Jesus deserve attention: “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” (Luke 14:28, NKJV). So it is with the formation of a couple, which leads to a family through parenthood.

Money, the lack of it or how to manage it within the couple and the family, is a “make-or-break” factor. It ranks among the most critical aspects of the couple’s life. If not properly managed, it may very often cause conflict, trouble, and stress. It is, therefore, of utmost importance to prepare to-be couples to learn to pull resources together for sound management of their combined finances after marriage.

This article aims to equip future couples with the tools to handle the financial issues of their future life together—to make it a success for this side and the other side of eternity.

THE POTENTIAL CONFLICTS

Conflict is inherent to couples—two different characters with different educational and family backgrounds who are planning to live and achieve goals together. Here are some scenarios describ-

ing the potential conflicts that may arise if the fiancés do not primarily discuss and decide together how they will manage their finances after marriage.

- **Both partners are extravagant and quick to spend.** The couple runs the risk of quickly finding itself short of money during the month—which will lead to a stressful situation of mutual blame when confronted with an immediate financial need or an emergency. It will inevitably result in an attitude of blame toward the other, who would have allegedly wasted the money away on futile things.
- **One partner is economical, and the other is extravagant and lavish.** The economical partner risks withdrawing from the other if they think their partner’s management of the family’s finances is risky for the couple. This conflicting situation may result in a circumstance where one would want to manage his financial incomes, which in turn leads to more complicated conflicts when settling certain common expenses within specific payment timelines. An example would be buying airplane tickets for the holidays when the extravagant partner assigned to this expense does not have the necessary funds because of overspending on other items.
- **Two economical couple partners.** At first sight, this situation may ap-

pear to be without any problem and can even be considered the ideal one for a happy couple’s life, but this may not be the case. One of the couples can be economical up to becoming miserly, tightfisted, mean, and stingy. Under these conditions, even the smallest expenses of the other can be viewed as being excessive. Reproaches fly, and life can become unbearable for the one with the real sense of economy.

The above scenarios and their associated risks are usually exacerbated by two other situations. Firstly, the partner who is excessive, lavish, and extravagant finds himself in a position of unemployment. In such a scenario, if the management of the finances is entrusted to the unemployed partner, the working partner will soon wish and try to manage his or her own money. The other one then feels frustrated and left out, and the relationship climate will eventually suffer. Even some forms of domestic violence may set in.

Another possible reality imperceptibly creeps in when money becomes the final aim of the couple. It kick-starts a race toward money. “Make money by all means” then becomes the couple’s motto. Towards this end, easy money becomes a real temptation for the couple. Thus, many couples or partners indulge in gambling, casinos, betting, and the like.

GE



EXCESSIVE OVERTIME CONSEQUENCES

- The spouse suffers more and more from the absence of her husband (or vice versa)
- The couple has less and less time to spend together
- The young children suffer from the absence of their parents
- The whole family suffers from tiredness and stress
- The family vacation time vital for family revitalization is drastically reduced or compromised
- Tensions arise, which jeopardize the well-being of the couple and the whole family and may lead to financial domestic violence (See Table).

A few may win (usually only temporarily), but the majority lose. Many couples or partners have been ruined or caused their families to go bankrupt.

Yet another way of making money, by all means, is to resort to and undertake overtime employment to increase the couple's revenue, such as second employment, still night-time working hours, or even home-working. (Not to confuse with "working from home," the new business trend). Home-working often consists of services such as clothes ironing office facilities, baby-sitting, etc. In the short term, such excessive overtime work or employment may help in

achieving better financial comfort or social prestige for the family. However, in the long run, the entire family may ultimately suffer from it (see yellow textbox).

WAYS AND MEANS OF MANAGING THE COUPLE'S FINANCES

Finances constitute a time bomb that can explode at any time. Therefore, the couple must imperatively be guided into discussions about this critical aspect of their to-be spouse's life and agree on how to handle their finances together. To-be spouses can adopt some options to manage their financial resources.

OPTION 1

Each of the partners manages his/her revenues independently of the other but simultaneously takes charge of part of the common expenses relative to the home's functioning. For example, the husband takes charge of the rent and vehicle expenses, while the wife manages the food, electricity bills, other utility bills, etc.

OPTION 2

Learn together to establish a family budget, which takes into account the income of each of the partners, the prioritized expenses of the future home, and the joint projects they wish to realize. The incomes are categorized into secured and seasonal/occasional incomes. For example, salary would be treated as secured income.

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The other types of income could consist of occasional allocations, overtime work, interests on financial investments, birthday gifts, donations from parents and in-laws, etc. It is also helpful to categorize expenses (see table below). In addition, the couple decides the percentage of their total monthly income to be allocated to unforeseen circumstances. As every couple knows or will very quickly know, such circumstances come their way when they would expect them the least. The marriage preparation stage is important for this example. Option 2 appears more equitable and less problematic than Option 1.

MANAGING THE ANNUAL EXPENSES

For the future sustainability of the couple after marriage, learning to plan for annual expenses forms part of the marriage preparation. Certain expenses occur on a yearly basis, such as insurance and mortgages. The best approach is to put aside the annual amount every month, otherwise, the couple runs the risk of having to borrow to settle these yearly accounts. Borrowing should be the last recourse for the new couple. Borrowing implies paying back, which puts additional stress on the couple's finances and may lead to some forms of financial domestic violence.

The couple can learn to adopt this same principle for quarterly expenses and semestrial dues, such as income taxes or telephone or electricity bills, depending on the country or province where the couple lives.

ECONOMIC DOMESTIC VIOLENCE

- Interdiction to work or to keep and maintain the ongoing employment of a partner (most commonly the spouse)
- Any form of “forced labor” within the couple
- The seizure of their monthly salary
- Retention of the decision power in the hands of only one partner regarding the financial resources
- Forcing the partner into signing loan contracts – as a means of borrowing money

RECOMMENDATIONS

We are glad to make these recommendations to to-be couples and those who are ministering to them as they transition into this new phase of life:

- **Saving for the Rainy Day**—We strongly recommend that couples adopt the principle of setting aside from their budget a savings, however small it may be, for any “rainy day.” It is advisable to place these savings in a bank account. Couples should also save any unforeseen or exceptional income for unexpected events.
- **Creating a Joint Bank Account**—It is recommended that the couple opens a bank account, preferably a joint account. It will be easier to manage their savings. A joint account is evidence of the much-desired trust in the partner.
- **Learn to Manage Finances**—It is highly advisable for the couple stepping into marriage to learn to manage their finances together.

- **Knowledgeable about Economic Violence**—It is recommended that the pastor/elder leading the new couple-to-be through counseling discuss the risks of economic violence if they fail to manage their finances properly.

Success in the financial management of the to-be couple's incomes will inevitably contribute to success in marriage. The sense of achieving financial success together leads to overall success and happiness of the couple and ultimately the family.

It shall reap what it sows!



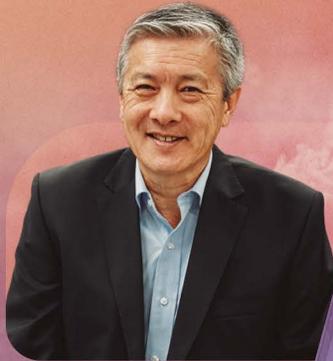
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CATEGORIES OF EXPENSES				
	Due to God	Inevitable and Incompressible	Indispensable but Compressible	Quality of Life
Explanation	The portion of our income which belongs to God and which we give to worship Him.	These expenses are critical and comprise of items over which the couple has no influence.	These are the items over which the couple can impact by changing their behavior, and such training and understanding are learnt before stepping into marriage.	The quality of life after marriage is essential for sustainability and learning that there are costs associated with it.
Examples	Tithe Offerings	The household: rent, insurances Other charges: taxes, property taxes, loans, transport, etc.	Food and Clothing Household expenses: central heating, water, electricity, gas, telephone, maintenance. Car: fuel, maintenance, insurance Health: the family doctor, pharmacy expenses, health treatments	Leisure: holidays, outings, receptions, birthday celebrations, music, sports, reading miscellaneous: savings, gifts, pocket money

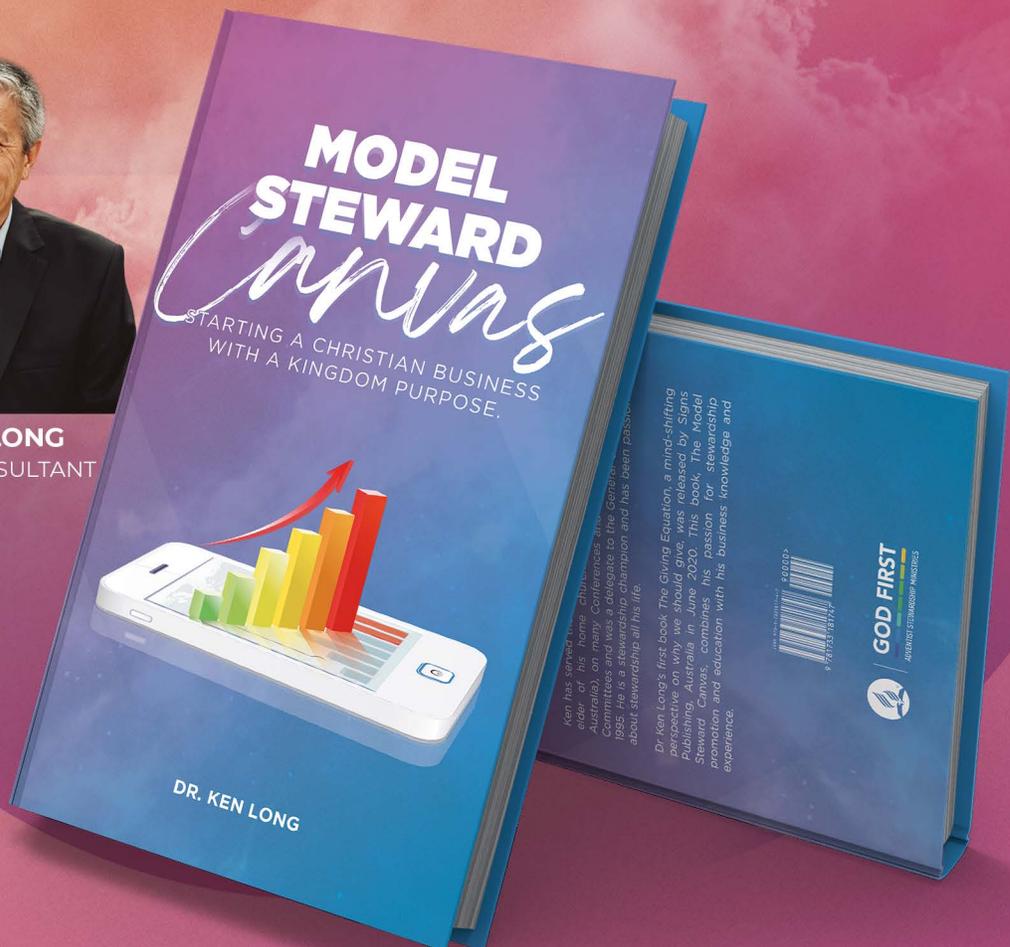
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KAREN HOLFORD

Anna and Samuel sat at the table in the café, planning their wedding. They were so in love. Anna had warmly accepted Samuel's proposal, and now they were trying to plan a wedding where they would commit themselves to each other for life. They wanted this celebration of their love to be a blessing to everyone involved, especially their families.

Anna and Samuel met at an Advent-

tist boarding school in Africa. Anna was teaching English and assisting the girls' dean. She came from a financially comfortable European family. Samuel was a sports teacher from South America. He was one of nine children, and money had always been scarce. They connected so well, at a deeply spiritual level, as friends who loved to have outdoor adventures together, and now as a couple, who wanted to blend their lives together. But it wasn't so easy to work together when money was part of the equation.

And now, as they tried to shape a simple and meaningful wedding ceremony and plan how they would live together afterward, they were beginning to experience their first conflict. They sat in awkward silence, not quite knowing how to navigate the uncertain territory of couple finances. They felt tense and anxious as they shared their thoughts and ideas. This was not what they had expected.

Everything else in their relationship felt so smooth, so natural, so wonderful. But nothing in their lives had prepared them for the painful challenge of talking about their finances.

Anna wanted to show generosity

Every marriage needs a
balance of wise saving, wise
spending, and wise giving

to all their guests by providing something that Samuel thought was a waste of money. Samuel was sad that many of his relatives would not be able to afford to travel to a wedding in Europe. Anna wanted the wedding to be in her home church because that was her family's cul-

tural expectation. Samuel expected to manage all the family finances and make all the purchases for the home because that's what his father had always done. His mother had never worked outside the home, but Anna wanted to continue her profession as a teacher. She also felt strongly about each of them having an allowance each month that they could spend as they wished. Samuel expected to save up and pay for a car. Anna didn't

LEARNING TO HANDLE FINANCES DURING

MARRIAGE PREPARATION

mind making monthly payments on a vehicle or home.

Family finances are complex and stressful for most couples, and money is the cause of most couple conflicts. Money is not just the currency exchanged in transactions. It has many different meanings and memories for each person, in each context, in each family, and in each culture. Having money can mean things like security, hope, love, power, trust, identity, and even a sense of entitlement. Not having enough of it can mean poverty, suffering, stress, dependence, and powerlessness. Following the same financial pattern as our parents may be an important way to show respect and family loyalty. But as the world changes and we marry people with different financial perspectives, rigidly following traditional financial habits also can be disastrous.

Before a couple gets engaged, it's important for them to notice and discuss



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how each of them relates to money. As finances can be a sensitive and personal topic for many people, it's best to ask positive questions, focused on each other's strengths, values, hopes, and joys, rather than ask critical and hurtful questions. Gentle discussions can help them to build a safer foundation for discussing their financial issues, so that they can grow in confidence and be lovingly honest with each other.

PREMARITAL DISCUSSION QUESTIONS ABOUT FINANCES

Here are some financial questions for couples to ask each other. Or they can pay attention when their loved one is managing money and watch how they respond to financial issues. Then they can ask gentle and positive questions relating to what they have noticed. It's important to warmly affirm what they like and be gently curious about what they find difficult to understand: "I just noticed that you did . . . , and I'm curious about what that meant for you," or something similar.

- What useful things have you learned about spending, saving, and using money from your family?
- What does money mean to you?
- How would you choose to manage your family finances differently from

the way that your parents managed their finances?

- Which 3-4 of your values and principles help you to make your financial decisions?
- What do you enjoy spending money on the most?
- What are your beliefs about saving money? What helps you to save money? What's the most enjoyable thing that you ever saved up for?
- What helps you to make wise decisions about managing and saving your money?
- How do you use your money to bless others?
- What would help you to be open and honest about your finances in our marriage?
- What's the worst mistake that you've ever made in relation to your finances, and what have you learned from that?
- What's the best decision that you've ever made in relation to your finances, and what have you learned from that?
- How will we share our resources fairly as a couple?
- What allowance shall we give to each other to spend freely without questions?

- How will we respond lovingly to our family members' requests for financial support? What shall we do if we cannot afford to meet their demands?
- What are your greatest concerns about managing finances as a couple?
- What are your greatest hopes about managing finances as a couple?

Some people may prefer to have time to reflect and write down their answers. This can be useful for introverts and for those who speak different languages. Let the partners choose their best way to answer these questions if you are preparing them for marriage, and then discuss their answers together, as you guide them and help them to explore these important issues together. Make sure that there is a good gender balance in the discussions and that they work toward mutually acceptable solutions.

BIBLICAL VALUES CONNECTED TO FINANCES

Anna and Samuel may have never thought about the biblical principles that can guide them as they manage their finances. Here are some topics to study and discuss with them:

- Prayer – How does prayer help you to use God's money wisely? (Philippians 4:6,7)
- Gratitude – How will you thank God for His blessings, recognizing that everything you own is a gift from His loving hands? (1 Thessalonians 5:18)
- Trust – How will you trust God with your tithe and notice the blessings that come from tithing? (Malachi 3:10)
- Faith – How does your belief in God reduce your anxieties about material things? (Matthew 6:26-34; Philippians 4:19)

- Honesty – What will help you to be open and transparent about your use of money? (Matthew 5:37; Proverbs 19:1)
- Forgiveness – How will you forgive yourselves and each other for past and current financial mistakes? (Colossians 3:13)
- Stewardship – How will you provide wisely for the needs of your family, now and in the future? (Luke 16:10–12)
- Economy and Resourcefulness – How will you use your resources wisely? How will you learn to reuse and mend things instead of wasting them? (John 6:12)
- What systems will you use to save money for the future? (Proverbs 13:11; Matthew 25:27)
- What are your values about working with excellence and balancing work and rest? (Colossians 3:23, 24)
- Generosity – How will you plan to give generously so that you can share God’s love with others? (2 Corinthians 9:6–15)
- Sharing and Lending – How will you help others by lending things they need? How will you let things go, generously and graciously, if you don’t get them back? (Luke 6:35; 1 Timothy 6:17–19)

FINANCIAL PLANNING

Every marriage needs a balance of wise saving, wise spending, and wise giving. This complexity needs careful planning. Maybe Samuel is a wise saver, and Anna is a wise spender. They can each become the best and wisest they can be in their area of financial responsibility.

- Instead of thinking about money as “my money” or “our money,” think about it as “God’s money entrusted to us.”
- Create a budget together using a suitable online household budget template, to help the couple explore all their anticipated expenses.
- Set short, medium, and long-term

financial goals together. Decide how much you want to save each month and how you will save for a long-term project, like buying a home.

- Work out a manageable plan for reducing any debts. Aim to owe less at the end of each month rather than more. Pay off any spending on cards each month so that debt does not increase and become unmanageable.
- If your money is in a muddle or you are struggling with a problem or debt, it’s important to find a good financial counselor. The sooner you address the problems, the easier it will be to solve them.

Before a couple gets engaged, it’s important for them to notice and discuss how each of them relates to money.

- When talking about money becomes difficult, reflect on why you feel embarrassed, angry, guilty, afraid, sad, ashamed, etc. Sometimes we buy things because we think they will make us feel better. It could be anything from a doughnut to a designer handbag. Try pausing before you purchase and asking yourself, “Why am I buying this? Is it what I really need? Or am I trying to fill an empty space in my heart?” Maybe you need a hug, some special time with your spouse, or some appreciation, comfort, encouragement, understanding, or support.

A HELPFUL FRAMEWORK FOR TRICKY CONVERSATIONS:

- In this situation (be specific) . . . or When this happens (be specific) . . . I

feel . . . and it would really help me if you would do . . . and then I can help you by . . . What ideas do you have that would help us with this?

FINANCIAL EXPERIMENTS TO TRY AS A COUPLE:

- For one month, only buy essentials, such as food and household items. Make do, mend, and borrow to fill the gaps. Discuss how that felt and how much you saved.
- Only buy things with cash for a month. Paying with “real money” gives you a clearer sense of how much you are spending.
- Buy any nonessential items from thrift stores, preloved online sale platforms, and garage sales.
- Make a list of “treats” for yourselves that don’t cost any money. Or “treat” yourselves by putting money into your savings account, so you’ll be able to do something wonderful in the future. The website www.the-datingdivas.com is created by Christians to help couples have low-cost fun together.

OTHER HELP:

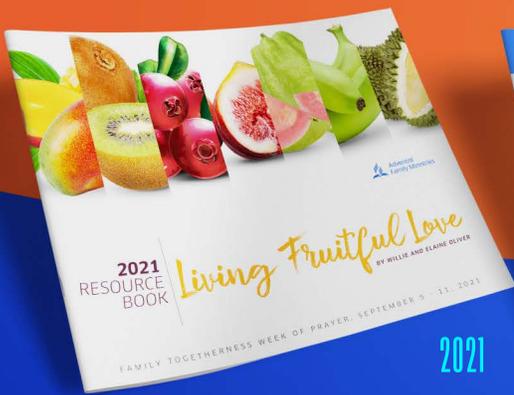
Download the Toucan Together app for relational help. One partner downloads and installs the app and then invites the other to join, to link their devices. This app has been made by Christians to provide a marriage retreat in your pocket! It has modules on conflict, communication, love, and managing finances. It is free, fun, and informative and helps couples to learn, share, and set goals together.



Karen Holford is the Family, Women and Children’s ministries director for the Trans-European Division. She has masters degrees in Psychology, and Leadership, from Andrews University and Family Therapy from the University of Luton. She lives near London where her husband, Bernie, pastors two churches.

FAMILY LIFE, FINANCES, RELATIONSHIPS,
FOUNDATIONS, THEY SHOULD ALL BEGIN WITH...

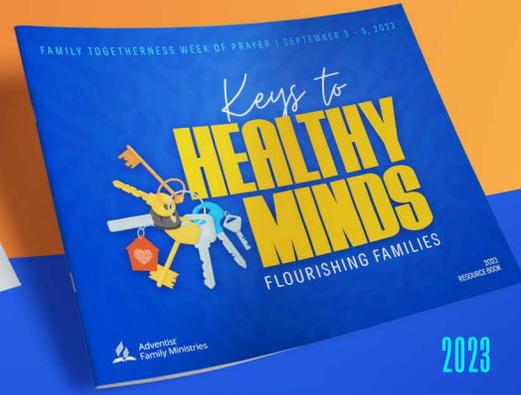
Daily FAMILY WORSHIP



2021



2022



2023

These resources are designed with wonderful and simple ideas to help parents make family worship a spiritually enjoyable time for every member of the family.

With profound, yet simple devotional readings and activities for every age group, helping families create positive memories and making God central in their homes.

[FAMILY.ADVENTIST.ORG/FAMILYWORSHIP](https://family.adventist.org/familyworship)





EMPOWERING FAMILIES FOR SELF-RELIANCE

Dynamic Steward: Do we, as believers, have a responsibility toward the poor and needy?

ELLEN G. WHITE: Men and women of God, persons of discernment and wisdom, should be appointed to look after the poor and needy, the household of faith first.

Those who have talents and capabilities must use these gifts to bless their fellow men, laboring to place them upon a footing where they can help themselves. It is thus that the education gained at our schools should be put to the very best use.

DS: What could be other causes of poverty besides life's "misfortune?"

EGW: There is a class of poor brethren who are not free from temptation. They are poor managers, they have not wise judgment, they wish to obtain means without waiting the slow process

of persevering toil. Some are in such haste to better their condition that they engage in various enterprises without consulting men of good judgment and experience.

DS: Many are impressed to work for the least of these, do you have a word of caution to offer?

EGW: We may err in making gifts to the poor which are not a blessing to them, leading them to feel that they need not exert themselves and practice economy, for others will not permit them to suffer. We should not give countenance to indolence or encourage habits of self-gratification by affording means for indulgence.

You may give to the poor, and injure them, because you teach them to be dependent.

DS: Your previous responses may sound insensitive. What would, there-

fore, be an appropriate approach when ministering to the poor?

EGW: Instead of encouraging the poor to think that they can have their eating and drinking provided free or nearly so, we should place them where they can help themselves. We should endeavor to provide them with work, and if necessary teach them how to work. Let the members of poor households be taught how to cook, how to make and mend their own clothing, how to care properly for the home. Let boys and girls be thoroughly taught some useful trade or occupation. We are to educate the poor to become self-reliant. This will be true help, for it will not only make them self-sustaining but will enable them to help others.

True beneficence means more than mere gifts. It means a genuine interest in the welfare of others. We should seek to

understand the needs of the poor and distressed, and to give them the help that will benefit them most. To give thought and time and personal effort costs far more than merely to give money. But it is the truest charity.

DS: What is the origin of the concept of self-reliance or self-sustaining?

EGW: If men would give more heed to the teaching of God's Word, they would find a solution of these problems that perplex them. Much might be learned from the Old Testament in regard to the labor question and the relief of the poor. In God's plan for Israel every family had a home on the land, with sufficient ground for tilling. Thus were provided both the means and the incentive for a useful, industrious, and self-supporting life. And no devising of men has ever improved upon that plan. To the world's departure from it is owing, to a large degree, the poverty and wretchedness that exist today.

DS: Can you expand on how concretely this was happening in ancient Israel?

EGW: In Israel industrial training was regarded as a duty. Every father was required to teach his sons some useful trade. The greatest men in Israel were trained to industrial pursuits. A knowledge of the duties pertaining to housewifery was considered essential for every woman. And skill in these duties was regarded as an honor to women of the highest station.

Various industries were taught in the schools of the prophets, and many of the students sustained themselves by manual labor.

DS: How relevant would this model be for today?

EGW: The plan of life that God gave to Israel was intended as an object lesson for all mankind. If these principles were carried out today, what a different place this world would be!

DS: Impressive! Concretely, what could solve the rampant poverty and

other miseries happening in our overcrowded cities?

EGW: If the poor now crowded into the cities could find homes upon the land, they might not only earn a livelihood but find health and happiness now unknown to them. Hard work, simple fare, close economy, often hardship and privation, would be their lot. But what a blessing would be theirs in leaving the city, with its enticements to evil, its turmoil and crime, misery and foulness, for the country's quiet and peace and purity.

DS: Does our responsibility extend to those living in rural areas?

EGW: The need for such help and instruction is not confined to the cities.

We are to seek
to gain knowledge in both
temporal and spiritual lines,
that we may communicate it
to others.

Even in the country, with all its possibilities for a better life, multitudes of the poor are in great need. Whole communities are devoid of education in industrial and sanitary lines. . . . These people must be educated from the very foundation.

DS: Can a special group of Christians assist in this work toward the poor?

EGW: Christian farmers can do real missionary work in helping the poor to find homes on the land and in teaching them how to till the soil and make it productive. Teach them how to use the implements of agriculture, how to cultivate various crops, how to plant and care for orchards.

Many who till the soil fail to secure adequate returns because of their neglect. Their orchards are not properly cared for, the crops are not put in at the

right time, and a mere surface work is done in cultivating the soil. Their ill success they charge to the unproductiveness of the land.

DS: Besides farming, could other lines of ministry be pursued to alleviate poverty?

EGW: Attention should be given to the establishment of various industries so that poor families can find employment. Carpenters, blacksmiths, and indeed everyone who understands some line of useful labor should feel a responsibility to teach and help the ignorant and the unemployed.

In ministry to the poor there is a wide field of service for women as well as for men. The efficient cook, the housekeeper, the seamstress, the nurse—the help of all is needed.

DS: Do you mean our missionary responsibility as believers goes beyond sharing the gospel?

EGW: Missionary families are needed to settle in the waste places. Let farmers, financiers, builders, and those who are skilled in various arts and crafts go to neglected fields to improve the land, to establish industries, to prepare humble homes for themselves, and to help their neighbors.

Physical effort and moral power are to be united in our endeavors to regenerate and reform.

DS: How do we prepare ourselves for this whole-being approach to ministry?

EGW: We are to seek to gain knowledge in both temporal and spiritual lines, that we may communicate it to others. We are to seek to live out the gospel in all its bearings, that its temporal and spiritual blessings may be felt all around us.

This is a simulated interview of Ellen White by the *Dynamic Steward*. All answers are verbatim extracts from Chapter 23, "Helping the Poor to Help Themselves," of the book *Welfare Ministry*. Our readers are strongly encouraged to read the full chapter at <https://m.egwwritings.org/en/book152.874#874>.

SHAPING STEWARDSHIP HABITS IN CHILDREN USING ALLOWANCES

ABRAÃO DE LIMA SILVA

Years ago, I had the privilege of preaching a series of sermons at a Seventh-day Adventist Church in Salvador, Brazil. There, I got to know an extremely poor family. A mother and her four children shared a single room. They were struggling to have enough food and adequate clothing, and toys were not in the picture. I shared to my wife and children about this situation. My daughter's reaction, a seven-year-old at the time, surprised me. She prepared a bag with clothes and toys, setting aside among the best she had. Deeply moved, she said: "Dad, I am very happy to share what I have." She understood the blessing of generosity. How do parents nurture their children for them to experience the joy of giving?

This article presents useful tips for building stewardship habits in children,

"He decreed statutes for Jacob and established the law in Israel, which he commanded our ancestors to teach their children, so the next generation would know them, even the children yet to be born, and they in turn would tell their children" (Psalms 78:5, 6, NIV).

highlighting the practice of giving them an allowance.

PROVIDING AN ALLOWANCE TO CHILDREN

Children who have not yet learned the four fundamental operations of arithmetic will only be able to "pass on" tithes and offerings that their parents give them. It is an important practice during the early stage of life since it strengthens the positive behavior of giving. However, as they grow "bigger," I don't think that just handing over a coin or bill in the offering plate, something that belonged to their parents, would be the best way to convey giving

principles. A monthly or weekly allowance which gradually increases with time could contribute to the educational process.

Giving a child an allowance is extremely important when teaching about financial management. It represents a powerful means to teach how to manage money and to learn about its value and power. The inspired counsel from Ellen White encourages the exposure of children to the practice of handling money: "In the study of figures the work should be made practical. Let every youth and every child be taught, not merely to solve imaginary problems, but to keep an accurate account of his own income and outgoes. Let him learn the right use of money by using it."¹

A variance to the practice of providing an allowance would be to encourage children to accomplish some selected tasks in exchange of remuneration. This should not include chores that the child is responsible for. Practically, parents would create a list of specific tasks and allocate a monetary value to each activity. Children can voluntarily choose the tasks they would like to accomplish for a compensation. This will help to forge the association between work and money in the mind of our children.

TEACHING ABOUT MANAGING ALLOWANCES

When a parent gives an allowance,



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it is also necessary to monitor its use. Simply handing it out doesn't accomplish the goal. Each child should learn to divide the allowance received by taking into consideration three basic destinations: (1) donate, (2) save, and (3) spend wisely. Depending on the ages, envelopes in different colors or decorated boxes can be useful for sorting it out.

DONATE

When it comes to giving, one should learn to first set aside tithe and offerings and then make provision for humanitarian aid. A tithe and offering envelope should be given to the child so that, as soon as possible, they may return what belongs to the Lord. Parents should help the child to give using the proportionality principle. For very young children, the best way to do this is by physically counting. For example, when the allowance is \$20, consider giving 20 one-dollar bills. It helps to easily split the allowance and place the tithe and offerings in their respective boxes or envelopes. Younger children tend to enjoy counting, and this activity will help them to understand the proportionality principle. Offerings delivered systematically like this are called Promise.

At this life stage, there is a greater willingness to donate. If we want to see the new generations grow in generosity, we should provide instructions and opportunities for them to give during this very special period, which passes by so quickly.

SAVE

Each child should also be guided to establish a goal of acquiring something according to their interests. It should be something achievable within a period of time for which they can wait for. As the child grows, the waiting time can become longer. To achieve this "dream," a certain amount of the allowance will be set aside in the "save" envelope or box.

An allowance is a great means to teach the basic notions about investments. The money set aside as savings can be deposit-

ed into a fixed-income investment or a savings account. Even knowing the limitations of this investment, it can be used to help the child understand that there is a "place" where money is kept and it increases. As the child develops, other fixed or variable-income investment options can be experimented with as well. We recommend that parents and guardians seek to increase their knowledge about the financial world, for them to guide their children prudently and effectively on this journey.

SPEND WISELY

It is important that a child, supervised by parents or guardians, acquires the regular habit of spending on healthy or useful things. We have received this insight from the writings of Ellen White: "Whether supplied by their parents or

The management of allowances offers continuous opportunity for children to grow in financial literacy.

by their own earnings, let boys and girls learn to select and purchase their own clothing, their books, and other necessities; and by keeping an account of their expenses they will learn, as they could learn in no other way, the value and the use of money."²

The management of allowances offers continuous opportunities for children to grow in financial literacy. Some children will want to spend everything, whereas others will prefer to save all. Through practice they will learn to find a balance. Let us be graceful to accommodate mistakes. Marcos Bomfim explains how, by giving his daughters a certain amount of money to buy their personal hygiene products, they soon started preferring the more economical products.³

FREQUENCY AND TYPE

Experts have advised that younger children, who are still developing an understanding of monetary value and have a less established ability to wait, can receive their "income" every week. Younger children (up to seven or eight years old) are not yet ready to understand abstract concepts. Their notion of time is still maturing. Shorter deadlines are easier to assimilate and understand. In addition, the monthly allowance may seem like a lot of money for a child, distracting from the three purposes of money described above. As the child matures, they can receive a monthly allowance. The idea is to remain sensitive to the child's development stages.

In a time when many families no longer handle physical money and the use of cards as means for financial transactions grows, many may ask about giving card money to children. We recommend that parents or guardians provide the allowance in cash to younger children. This will help them better understand the value of money. During this development stage, it is harder to grasp the meaning of card money.

Parents, teachers, and guardians, we wish that the generation that God has entrusted to us be properly guided into eternity by our teaching and, above all, by our example. May they learn to recognize God as the Source of all good. In response to the Lord's great love, may they experience the joy of sharing and the blessing of living a generous life, not one centered on self.



Pastor Abraão de Lima Silva serves as the Stewardship Ministries and Health Ministries director for the Brazil East Union. He holds a postgraduate degree in Personal Relationships and Conflict Management and a master's degree in Urban Mission. He is married to Marili Rute and is the father of Ketlyn and Andrew.

¹ *Counsels on Stewardship* (Washington, D.C.: Review and Herald Pub. Assn., 1940), 294.

² *Ibid.*

³ Marcos F. Bomfim, "Teaching Children Financial Stewardship," *Dynamic Steward* 24, no. 2 (2021): 16, 17.

NIKOLAI X. GREAVES

In 2 Kings 4 and 8, there is a story of a Shunammite woman who went through a series of setbacks in her life. As a recap, Elisha's prophecy was that she would have a son. She receives a son, but subsequently, the same son that was promised unexpectedly dies. But miraculously, through the power of God, the prophet brings her son back to life. Similarly, Luke 7:11-17 shares a story of a woman whose son died. While she is in grief, Jesus arrives and brings the son back to life. Between these two narratives, there are several lessons we can learn about overcoming financial setbacks as a family.

ESTABLISH EFFECTIVE COMMUNICATION

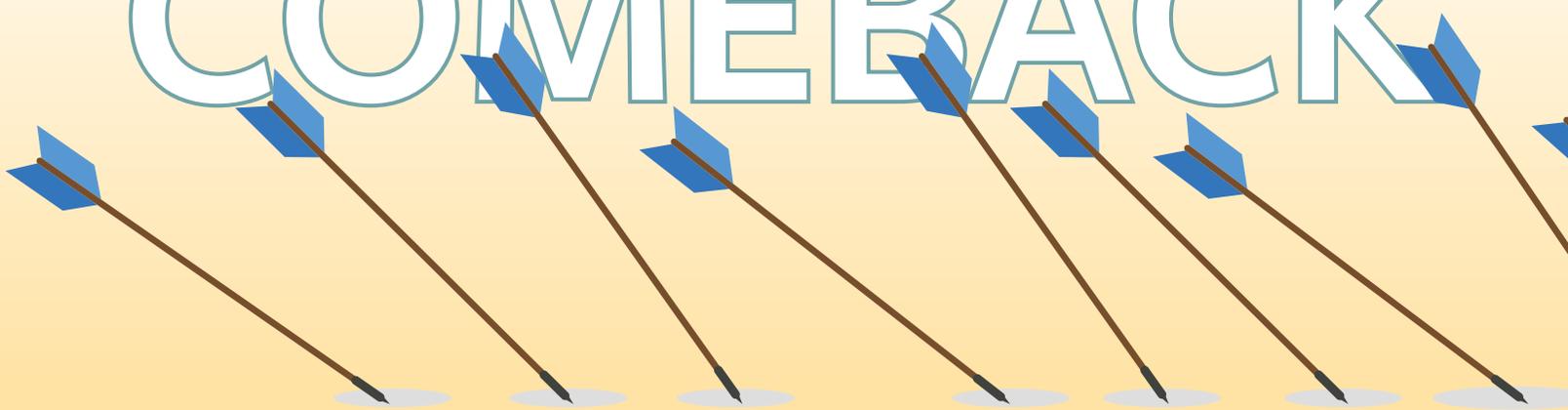
To have a positive relationship, you need to have effective communication. The Shunammite woman's communication with Elisha and the woman from Nain's communication with Jesus demonstrate the importance of communicating your needs. When dealing with a financial setback, one of the worst things someone can do is not speak about it. Ignoring the issue will not resolve the problem. Whether it is the church budget, an organizational financial challenge, or a family or individual challenge,

the first step is having an open dialogue about the challenge.

Additionally, it is important to create a safe space, that is, create an environment where people can feel comfortable in dialogue and share their challenges without fear of judgment. What we do not find in either story of these women is them being blamed. When discussing financial setbacks, focus on finding solutions rather than assigning blame. Additionally, a key component is actively listening. There was a time in my ministry when a person shared with me that they were having challenges meeting monthly financial obligations and were uncertain if they should return their tithe. This could have been a moment to interject all the biblical passages concerning tithe and offering. But through prayerful active listening, I realized I should direct them to passages of scripture that showed them how God was concerned about people's spiritual and economic plight and could meet those needs. This individual was communicating a bigger financial challenge, and it was essential to help direct them to financial resources to help them navigate. In many of our churches, people are taught how to return the 10%, but they are struggling to manage the 90%. What began as a concern to be faithful in a little, resulted in the person learning how to manage more of what God had given them. Though they managed the church's finances, they did not have a personal budget. Having effective communication and active listening resulted in a change of their approach to stewardship and being accountable for their goals.

Furthermore, an important idea is setting goals and discussing values. Families ought to discuss what they are hoping to accomplish and identify what matters to them. Everyone has

EVERY
SETBACK
IS AN
OPPORTUNITY FOR A
COMEBACK



different needs, and we must remember that, as leaders, people want solutions to their specific problems.

TRUSTING IN DIVINE PROVIDENCE

In 2 Kings 8, the Bible shares that God has called for a famine and that the prophet instructs the Shunammite woman to go away with her family and stay wherever she can because the famine will last seven years. This divine revelation about hard economic times led her and her family to make the decision to relocate to the land of the Philistines. Notice that God does not tell her where to go but simply provides divine revelation on what will be. The decision is up to them on how they are going to proceed. Often, when we consider the plight of families and their finances, we must realize that the choice is ultimately up to them. It is essential to manage our resources, but we must also direct people back to the Source. We can provide prayer, instruction, and guidance, but ultimately, people must make their own choices. Following God and experiencing change often means making sacrifices, and in realizing their present situation or anticipating future hardship, families may need to make difficult choices. Some families may need to downsize, change schools, unsubscribe from unnecessary expenditures, relocate to low cost of living areas, or increase their income by working multiple jobs. Sometimes, this may result in them being less available and reallocating their time and responsibilities. We must prayerfully provide information and allow people to make their own choices.

PREPARING FOR THE UNEXPECTED

Trusting divine providence does not mean that families may not experience loss. This means that we must be prepared for the unexpected. For the woman of Nain, not only did she lose her son, but she has been in this situation of loss twice since she was a widow. The first time, her husband died, and the second time, her son died. In this life, we may experience loss of the life of a spouse, children, parents, or relatives. There needs to be, therefore, active and ongoing conversations on how to plan for one's untimely demise. Some churches have experienced more funerals than baptisms. Having active conversations on planning

for retirement, family emergencies, succession planning, and financial planning can make the difference between generational wealth and generational debt. Though the Shunammite woman is one of means and influence, she trusts that God will provide even during economic hardships. What we ought to understand is that when we are discussing divine providence, we should not assume this

means the absence of human involvement. There are some who believe that God will help them navigate financial crises, economic setbacks, and hardship without their effort.

Furthermore, in the story of the Shunammite woman, the famine results in her losing her wealth, land, and property. By all calculations, her family's story should have been over. But God was not finished in His provision. As she partnered with God and went to the king to appeal for her house and land, the Bible shares that the news of the son's resurrection resulted in her receiving everything back that she had lost. Likewise, in the story of the widow of Nain, because of the miracle of the Son of God, she, too, received what she had lost.

There are some who may have the assumption that people should not be concerned about financial challenges because Jesus is coming soon. I am a firm believer that Jesus will come again. However, this does not mean we don't have a responsibility to manage the resources that God has provided us with the time He has given us. These narratives highlight the women's generosity, hospitality, stewardship, and perseverance to overcome as well as God's faithfulness and ability to help people overcome setbacks. We may not always know why we experience setbacks through loss of a job, relocation, health issues, or economic instability. But we know that God is able to allow us to recover what was lost.

Trusting divine providence does not mean that families may not experience loss.



Nikolai X. Greaves, MBA, MDiv, is an ordained pastor and Stewardship Director in the Lake Region Conference. He has a background in government, higher education, human resources, and finance. He manages a podcast, is currently pursuing a DBA in Strategy and Innovation, and resides in Chicagoland with his family.

A FINANCIAL BIOGRAPHY

My Financial Origins
(Part I)



Getty Images

DENNIS CARLSON

Human history is a series of individual stories starting from the time of Creation. Every human has a history. Every individual has a heritage. Every person has a story. When the story is told about a person, we call it a biography. Many books have been written about secular and religious people whose lives have impacted our world. The story about Jesus Christ of Nazareth is the most recognized story as recorded in the four Gospels.

There are a few people who have had their financial biographies written. The financial biographies that most impacted my young life were *Baruch: My Own Story*, an autobiography by Bernard Baruch,

and *Buffett: Making of an American Capitalist*, the biography of Warren Buffett. These men were both very successful in investing in the U.S. stock market. They both amassed great wealth during their lifetimes. They both chose to use their wealth to benefit society. Baruch was a public servant for many years. Buffett is giving away the majority (up to 99%) of his wealth (over \$50 billion) to charities.

The two points the above-mentioned two men have in common are that they were financially successful and available to serve their communities. It can happen for everyone. If we learn to manage our personal finances well, we can be available to serve God in any way He directs.

I know my legacy comes from Scandinavia (52%). Many of these people were

merchants and were good at trade. Business is where my ancestors excelled. The balance of my heritage comes from the United Kingdom. The British were also good in finance and trade. I will explore how God has led in the personal finances of my life and some of the family heritage that has shaped my relating to money in the way that God directs from Scripture.

GREAT-GRANDFATHER

My great-grandfather's obituary noted that he was a "good, honest man and had the reputation of paying his bills on time, even during the Great Depression of the 1930s in the U.S." A story was told about "how he received a letter from the oil company commending him for always paying his bill promptly, contrasted with

most other customers who had to be reminded that their bill was overdue.”

My great-grandfather attended church each Sabbath, no matter the weather. He was generous and provided resources for building Seventh-day Adventist churches and schools. Giving must have been one of his spiritual gifts.

GRANDPARENTS

My grandparents put five children through Seventh-day Adventist schools. One was my mother. Three of these children graduated from college. One also received a degree in physical therapy. When the La Sierra University Church was being built, my grandfather helped install the electrical wiring. My grandmother was a volunteer in the children’s Sabbath School.

PARENTS

My parents came from families where everyone had to work hard and be careful with money. The 1930s, when my parents were growing up, were financially challenging in the U.S. My mother paid her tuition, room, and board, plus tuition for a sibling. When my parents were married, my father was still in school at La Sierra College; my mother had just graduated. My father was attending school full-time, working, and having a family. There was just enough money to pay expenses, but they both were determined to put God first with tithe and offerings. When they graduated from college, they had no debt but also no money.

BABIES ARE BORN

I entered the world about 10 months after my parents were married. My father was still in school, and my mother was working full-time. My father worked as much as he could while in school. His pay covered his tuition. All their expenses of living and their new baby had to come from my mother’s pay. Money was scarce, yet my father and mother were determined to put God first and be faith-

ful in returning tithe and offerings before spending any for living.

My brother was born the year my father graduated from college with a degree in business administration. With the family growing, it was fortunate for the family finances that my father could start working full-time.

My education in personal finance started by observing my parents handle money. My father believed that integrity was an important character trait and that paying all their financial obligations on time was very important. I remember grocery shopping with my mother once a week; she used the envelope system for budgeting. When the envelope was emp-

There was just enough money to pay expenses, but they both determined to put God first with tithe and offerings.

ty, there were no more purchases made. She had a list that she used to be sure she got everything needed. My parents had purchased their first home by this time. A few years later, they purchased a vacant lot to build a house on but sold it so that they could buy a business. They incurred some debt to do this, but within five years, they had paid off the debt.

One of my father’s favorite sayings was, “Forgo present pleasures for future benefits.” I saw this when they sold the building lot to purchase the business. By delaying building a home, they secured a dependable source of income. They bought a better lot and built a nicer home within two years.

Before starting school, my parents began to give my brother and me an allowance. I remember that it was \$2.00 per month. This is where I had my first experience returning tithe, learning how to calcu-

late 10%, and turning the money into the church on Sabbath. I also learned about saving. My parents helped me open a savings account at the local bank. I remember taking my passbook (before online banking) to the bank and depositing money. The bank teller would add the deposit to my current balance and write the new balance for the account in the little passbook.

My parent’s business was successful financially, and they purchased a nice ski boat since both sons liked to water ski. My parents returned an estimated tithe and offering each month on the business income. A few years passed, and at year-end, the amount of tithe on the business income was much larger than my parents had expected. They determined to be faithful to God, but had to sell the ski boat to raise funds to return the tithe that was due. God was more important to them than the material possession of a ski boat.

FINANCIAL DIFFICULTY

My parents were careful with how they used money, even when money was not in short supply. My parents added a partner to their business during my middle elementary school years, and not too long later, they determined that this arrangement was not working. They had invested the money and did not have it available, so they had to get a loan to pay off the partner and dissolve the business relationship.

During this challenging financial period, while the loan was being repaid, our family had to scale back the standard of living we had grown accustomed to. This cut in income was my first experience of seeing my parents cut the family budget to a very low level, far below what I had known during my short life. Yet God was still always first when income was received. (To Be Continued)



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

GROWING EMOTIONALLY HEALTHY FAMILY MEMBERS

JONGIMPI AND NOTHANDAZO PAPU

Building emotionally healthy families is crucial for the well-being of every family member. Emotionally healthy families contribute to a healthy society. Emotional health involves understanding and managing emotions, effective communication, and healthy relationships. Emotional intelligence is key in building emotionally healthy families, as it involves recognizing and regulating emotions in oneself and others.

Some of the causes for Adverse Childhood Experiences (ACE) involve emotional abuse and neglect. Emotional abuse interferes with a child's mental health, while emotional neglect is a failure to meet their emotional needs. Prioritizing emotional health creates a safe and supportive family environment. Emotionally unhealthy families have long-lasting effects, impacting well-being, relationships, and life choices. However, by actively pursuing emotional health, families can break the cycle and promote healing and growth. Emotionally healthy families provide support and tools to navigate challenges successfully.

The purpose of this article is to briefly explore the biblical perspective on emotional health. It also highlights the habits that families practice to foster emotional well-being within their households and provides a concise survey of available resources for cultivating emotionally healthy families

BIBLICAL PERSPECTIVE ON EMOTIONAL HEALTH

The Bible offers valuable guidance and principles that promote the development of



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emotionally healthy family members. Several biblical passages highlight the significance of cultivating healthy relationships within the family unit. Ephesians 4:31, 32 encourages individuals to let go of negative emotions such as bitterness, anger, and malice. Instead, it promotes kindness, compassion, and forgiveness, mirroring God's forgiveness toward us. This passage emphasizes the importance of fostering emotional well-being and harmony within the family.

Proverbs 15:1 underscores the power of gentle and respectful communication. By responding with a gentle answer instead of harsh words, conflicts can be diffused, contributing to a healthy emotional environment within the family.

Colossians 3:12-14 emphasizes the virtues necessary for building loving relationships within the family. It encourages the practice of compassion, kindness, humility, gentleness, patience, and forgiveness. Love is portrayed as the binding force that unifies these virtues, promoting emotional well-being and unity within the family.

Proverbs 22:6 highlights the significance of providing children with a nurturing and loving environment. By guiding them in the ways they should go and instilling positive values from an early age, parents can contribute to their emotional well-being and help them grow

into responsible and resilient individuals.

1 Corinthians 13:4-7 presents a well-known passage that emphasizes the qualities of love. Patience, kindness, humility, and forgiveness are highlighted, while envy, boasting, and self-seeking behaviors are discouraged. This passage emphasizes the importance of love in fostering healthy emotional connections within the family.

These biblical passages provide valuable insights into the importance of nurturing healthy relationships within the family, emphasizing virtues such as kindness, forgiveness, and love. By applying these principles, individuals can contribute to the emotional well-being and unity of their families.

ELLEN G. WHITE AND EMOTIONAL HEALTH

In an article authored by Merlin D. Burt entitled "Ellen G White and Mental Health," he highlights some key observations in the life and ministry of E. G. White.* Firstly, he observes that E. G. White linked mental well-being to having a clear mind, tranquil nerves, and a serene and peaceful disposition, resembling that of Jesus. Secondly, the core foundation for her evaluation of mental and emotional wellness centered around comprehending the compassionate nature of

God. Thirdly, in her work as a counselor, “she addressed serious mental issues, such as obsessive behavior, emotional abuse, alcoholic addiction, and sexual dysfunction.” Lastly, as observed by Burt, Ellen G. White recognized the interconnection between the mind and the body, understanding that it was part of God’s plan for humans to experience healed and renewed social connections.

She placed great importance on mental and emotional health and believed that it was closely connected to overall well-being. Ellen G. White emphasized the significance of maintaining a clear and disciplined mind, free from harmful thoughts and negative influences.

10 HABITS FOR GROWING EMOTIONALLY HEALTHY FAMILY MEMBERS

Families that seek to grow emotionally healthy members realize that they are not perfect. They commit themselves to repeatedly do those things that will create an optimal environment where every member can thrive. If we are what we repeatedly do, then the following habits are worth embracing:

1. Effective Communication—Emotionally healthy families encourage open and honest communication within the family. It is said that one of the fundamental human needs is to be understood. Assertiveness and active listening are the key components in any communication. Members are free to express their feelings and to listen actively to each other.

2. Emotional Support and Empathy—Empathy is the ability to understand and share the feelings of others. In emotionally healthy families, members support and empathize with one another. They provide a safe and nurturing environment where individuals can express their emotions freely, and there is a genuine concern for each other’s well-being.

3. Respect and Boundaries—Boundaries are essential for healthy relationships. Respect for individuality and personal

boundaries is vital in emotionally healthy families. Each family member’s thoughts, opinions, and choices are acknowledged and respected. Boundaries are established and honored to ensure everyone’s emotional and physical well-being.

4. Conflict Resolution—Emotionally healthy families have effective strategies for resolving conflicts and disagreements. They approach conflicts with an attitude of problem-solving rather than blame or aggression. Conflict resolution involves active listening, compromise, and finding mutually beneficial solutions.

5. Emotional Expression—Emotionally healthy families encourage the expression of emotions in a safe and nonjudgmental manner. Members are allowed to express a wide range of emotions, including joy, sadness, anger, and fear, without feeling ashamed or invalidated.

6. Shared Values and Traditions—Emotionally healthy families often have shared values and engage in meaningful rituals or traditions. These shared experiences create a sense of belonging, identity, and unity among family members. It is true that a family that plays together stays together; this also applies to a family that prays and worships together.

7. Flexibility and Adaptability—Emotionally healthy families are adaptable to change and are flexible in their approach to challenges and transitions. They recognize that change is a natural part of life and work together to navigate through difficult times.

8. Individual Autonomy—Emotionally healthy families foster individual autonomy and encourage personal growth and independence. Family members are supported in pursuing their own goals and interests while maintaining a sense of connection with the family unit.

9. Healthy Parenting—Emotionally healthy families prioritize positive and nurturing parenting practices. Parents provide love, support, and guidance to their children, promoting their emotional development and well-being. They set

appropriate boundaries, provide consistent discipline, and serve as role models for their children.

10. Celebration of Achievements—Emotionally healthy families celebrate each other’s achievements, both big and small.

RELEVANT RESOURCES FOR BUILDING EMOTIONALLY HEALTHY FAMILY MEMBERS

Building emotionally healthy families requires intentional effort and a variety of resources. Here are some resources that can be helpful in fostering emotional well-being within families:

1. Books and Literature—There are numerous books available that provide guidance and practical advice on building emotionally healthy families. Some recommended titles include *The Whole-Brain Child* by Daniel J. Siegel and Tina Payne Bryson, *Parenting from the Inside Out* by Daniel J. Siegel and Mary Hartzell, and *How to Talk So Kids Will Listen & Listen So Kids Will Talk* by Adele Faber and Elaine Mazlish.

2. Counseling and Therapy—Seeking professional counseling or therapy can be beneficial for families facing significant emotional challenges or conflicts.

3. Support Groups—Joining support groups, whether online or in person, can provide a sense of community and offer opportunities to connect with other individuals and families facing similar emotional struggles.

Building emotionally healthy families requires ongoing effort, open communication, and a commitment to prioritizing emotional well-being for all family members.



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* Merlin D. Burt, “Ellen G White and Mental Health,” *Faculty Publications* (2008): 11–14.

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