

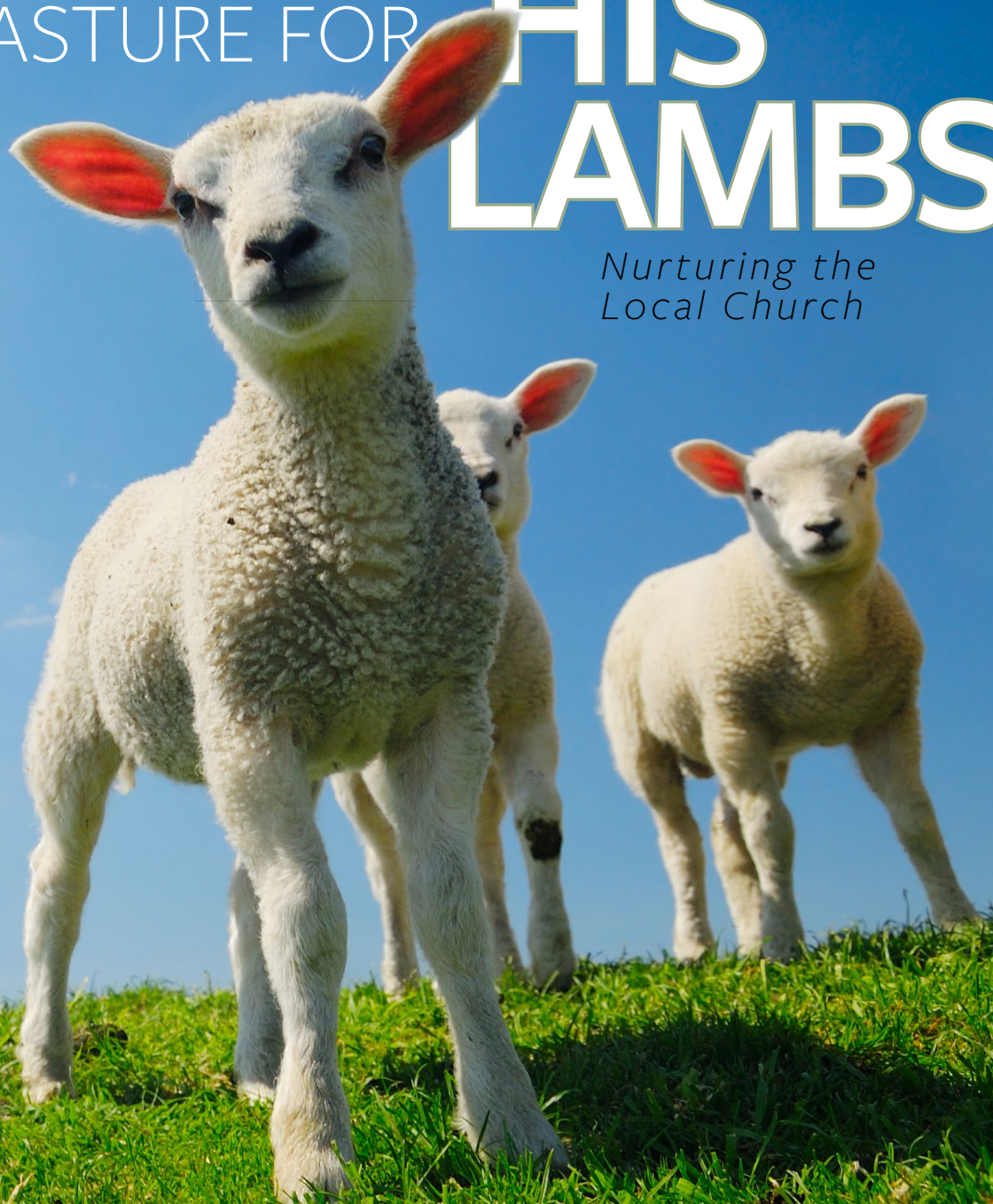
DYNAMIC STEWARD

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A PASTURE FOR **HIS** **LAMBS**

*Nurturing the
Local Church*



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ADVENTIST STEWARDSHIP MINISTRIES

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COBUILDERS!



The church is both local and global. Nothing could be more local than the church in the house of Priscilla and Aquila (Rom. 16:3, 5) or the church in the house of Nympha (Col. 4:15). At the same time, the apostle Paul refers to the church in Macedonia, a large region in the north of Greece, as one entity (2 Cor. 8:5), even though it consisted of multiple churches (Acts 16-17). Both dimensions, local and global, of the church are part of God's design for His people.

At present, many local churches have been and remain closed because of the pandemic. The ability of local churches to continue to teach, preach, evangelize, and nurture existing membership in the absence of normal modes of church life has been tested. Could a regional or global church substitute itself for the local church and minister effectively to members? The technology available enables us to reach anyone anywhere, and at a minimum cost! Is this not good stewardship? Furthermore, this emerging configuration aligns well with our inclina-

tion to individualism and aversion to accountability and commitment. What is God's purpose for the local church in our generation?

Interestingly, the Bible speaks about the irreplaceable function of the local church and of its continuing relevance. The evangelist Luke declares that those who were saved were added to the church, and he highlights the togetherness of this first community of believers (Acts 2:42-47). The apostle Paul describes the function of the church as providing a space for mutual encouragement and support, love, and good deeds, essential for the time of the end (Heb. 10:24, 25; Gal. 6:2). The global or regional church can assist in attending these needs, but the local church remains the platform par excellence for them to be satisfactorily addressed.

In this issue of the *Dynamic Steward* we recognize the continuing importance of the local church and the necessity of stewardship education initiated at this level. Several articles elaborate on how

stewardship educators are to equip God's people for works of service, so that the body of Christ may be built up (Eph. 4:12). The main article is a reproduction of the chapter "Education by Ministers and Church Officers" from the book *Counsels on Stewardship*. It refreshes our mind about the responsibility of building up faithful stewards within the local church setting. Another article, by a group of stewardship educators, clarifies the role of the local church stewardship director. Julian Archer writes a stewardship sermon that could be useful the next time you address a congregation. For renewed inspiration and faith, the story of Valère Marouvin, who has served his local church as stewardship director since 1976, is a recommended piece.

As Jesus continues to build up His church, let us join Him as cobuilders. 🟡

Aniel Barbe, Editor

EDUCATION

BY MINISTERS AND CHURCH OFFICERS¹

ELLEN WHITE

Those who go forth as ministers have a solemn responsibility devolving upon them which is strangely neglected. Some enjoy preaching, but they do not give personal labor to the churches. There is great need of instruction concerning the obligations and duties to God, especially in regard to paying an honest tithe. Our ministers would feel sadly aggrieved if they were not promptly paid for their labor; but will they consider that there must be meat in the treasure house of God wherewith to sustain the laborers? If they fail to do their whole duty in educating the people to be faithful in paying to God His own, there will be a shortage of means in the treasury to carry forward the Lord's work.

The overseer of the flock of God should faithfully discharge his duty. If he takes the position that because this is not pleasant to him, he will leave it for someone else to do, he is not a faithful worker. Let him read in Malachi the words of the Lord charging the people with robbery toward God in withholding the tithes. The mighty God declares, "Ye are cursed with a curse." Malachi 3:9. When the one who ministers in word and doctrine sees the people pursuing a course that

will bring this curse upon them, how can he neglect his duty to give them instruction and warning? Every church member should be taught to be faithful in paying an honest tithe.²

INSTRUCTING NEW CONVERTS

A laborer should never leave some portion of the work undone because it is not agreeable to perform, thinking that the minister coming next will do it for him. When this is the case, if a second minister follows the first, and presents the claims that God has upon His people, some draw back, saying, "The minister who brought us the truth did not mention these things." And they become offended because of the word. Some refuse to accept the tithing system; they turn away, and no longer walk with those who believe and love the truth. When other lines are opened

before them, they answer, "It was not so taught us," and they hesitate to move forward. How much better it would have been if the first messenger of truth had faithfully and thoroughly educated these converts in regard to all essential matters, even if fewer had been added to the church under his labors. God would be better pleased to have six thoroughly converted to the truth than to have sixty

make a profession and yet not be truly converted.

It is part of the minister's work to teach those who accept the truth through his efforts, to bring the tithe to the storehouse, as an acknowledgment of their dependence upon God. The new converts should be fully enlightened as to their duty to return to the Lord His own. The command to pay tithe is so plain that there is no semblance of excuse for disregarding it. He who neglects to give instruction on this point leaves undone a most important part of his work. Ministers must also impress upon the people the importance of bearing other burdens in connection with the work of God. No one is exempt from the work of benevolence. The people must be taught that every department of the cause of God should enlist their support and engage their interest. The great missionary field is open before us, and this subject must be agitated, agitated, again and again. The people must be made to understand that it is not the hearers, but the doers of the word, who will gain eternal life. And they are to be taught also that those who become partakers of the grace of Christ are not only to communicate of their substance for the advancement of the truth, but are to give themselves to God without reserve.³

THE PASTOR'S DUTY

Let the church appoint pastors or elders who are devoted to the Lord Jesus, and let these men see that officers are chosen who will attend faithfully to the work of gathering in the tithe. If the pastors show that they are not fitted for their charge, if they fail to set before the church the importance of returning to God His own, if they do not see to it that the officers under them are faithful, and that the tithe is brought in, they are in peril. They are neglecting a matter which involves a blessing or a curse to the church. They should be relieved of their responsibility,

The new converts should be fully enlightened as to their duty to return to the Lord His own.

and other men should be tested and tried.

The Lord's messengers should see that His requirements are faithfully discharged by the members of the churches. God says that there should be meat in His house, and if the money in the treasury is tampered with, if it is regarded as right for individuals to make what use they please of the tithe, the Lord cannot bless. He cannot sustain those who think that they can do as they please with that which is His.⁴

THE RESPONSIBILITY OF CHURCH OFFICERS

It is the duty of the elders and officers of the church to instruct the people on this important mat-

ter, and to set things in order. As laborers together with God, the officers of the church should be sound upon this plainly revealed question. The ministers themselves should be strict to carry out to the letter the injunctions of God's word. Those who hold positions of trust in the church should not be negligent, but they should see that the members are faithful in performing this duty.... Let the elders and officers of the church follow the direction of the Sacred Word, and urge upon their members the necessity of faithfulness in the payment of pledges, tithes, and offerings.⁵

TEACHING THE POOR TO BE LIBERAL

Frequently those who receive the truth are among the poor of this world; but they should not make this an excuse for neglecting those duties which devolve upon them in view of the precious light they have received. They should not allow poverty to prevent them from laying up a treasure in heaven. The blessings within reach of the rich are also within their reach. If they are faithful in using what little they do possess, their treasure in heaven will increase according to their fidelity. It is the motive with which they work, not the amount they do, that makes their offering valuable in the sight of Heaven.⁶

¹ Ellen G. White, *Counsels on Stewardship* (Washington, D.C.: Review and Herald Pub. Assn., 1940), chap. 22.

² Ellen G. White, *Testimonies for the Church* (Mountain View, Calif.: Pacific Press Pub. Assn., 1948), vol. 9, pp. 250, 251, <https://m.egwwritings.org/pl/book/115.1411#1412>.

³ Ellen G. White, *Gospel Workers* (Washington, D.C.: Review and Herald Pub. Assn., 1915), pp. 369-371, <https://m.egwwritings.org/en/book/35.7#o>.

⁴ Ellen G. White, "Honesty Toward Men and Toward God," *Review and Herald Supplement*, Dec. 1, 1896: <https://m.egwwritings.org/en/book/821.15443>.

⁵ Ellen G. White, "The Duty of Paying Tithes and Offerings," *Review and Herald*, Dec. 17, 1889: <https://m.egwwritings.org/en/book/821.10086>

⁶ E. G. White, *Gospel Workers*, p. 222.

THE LOCAL CHURCH STEWARDSHIP DIRECTOR



LIYWALII, JALLAH & BARBE

The church nominating committee was about to complete the selection of leaders for the church's various ministries. One last

position remained to be filled: the stewardship director. According to the regular process, the name was to be voted by the nominating committee. It then would fall to the pastor or another designated person to reach out

and convince the selected person. This is a recurring scenario!

The question most frequently asked by potential stewardship directors is: "What does a local church stewardship director do?" In response many have

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received the assurance that “someone” will explain what is expected from them when the time is right. Unfortunately, this promise is often not kept. It’s not necessarily an issue of forgetfulness or neglect. Often there is a real gap in knowledge, making it difficult for pastors and church elders to guide newly elected local church stewardship directors in their new role. And yet this information is crucial to the effective promotion of stewardship in any church congregation. In this article we hope to remove the mystery surrounding this important question.

THE FOUNDATION

The importance of faithful stewardship is confirmed by Ellen White’s inspired counsel: “Every man has been made a steward of sacred trusts; each is to discharge his trust according to the direction of the Giver; and by each an account of his stewardship must be rendered to God.”¹ Ellen White has also revealed to God’s church that stewardship is an important aspect of the great controversy. She reports a conversation between Satan and his angels:

“We must keep in our ranks all the means of which we can gain control. The more means the followers of Christ devote to His service, the more will they injure our kingdom by getting our subjects. . . . Make covetousness and love of earthly treasures the ruling traits of their character. As long as these traits rule, salvation and grace stand back. Crowd every attraction around them, and they will be surely ours. And not only are we sure of them, but their hateful influence will not be exercised to lead others to heaven. When any shall attempt to give, put within them a grudging disposition, that it may be sparingly.”²

The Adventist Church has adopted a fundamental belief on stewardship: “We are God’s stewards, entrusted by Him with time and opportunities, abili-

ties and possessions, and the blessings of the earth and its resources. We are responsible to Him for their proper use. 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. Stewardship is a privilege given to us by God for nurture in love and the victory over selfishness and covetousness. . . . (Gen. 1:26-28; 2:15; 1 Chron. 29:14; Hag. 1:3-11; Mal. 3:8-12; 1 Cor. 9:9-14; Matt. 23:23; 2 Cor. 8:1-15; 9:7; Rom. 15:26, 27).³

The Stewardship Ministries Department considers that the task of the local church stewardship director consists of

A growing mindset is decisive.

the implementation of the above fundamental belief by “inviting members to trust God as Owner and Provider, and to partner in His final mission through regular and systematic giving.”⁴ Nevertheless, it is not always a straightforward task to translate this belief into programs, initiatives, and actions.

PROFILE, KNOWLEDGE, AND RESOURCES

Besides being among the last positions filled or often never filled, the choice of the stewardship director is often tainted by two common mistakes. Many nominating committees ask the wrong question to start the process: “Who has not been chosen for any other responsibilities?” Implicitly this means that the position of the stewardship director is devalued as a consolation prize. Another common mistake is to have as sole criteria a person who has expertise in the area of management of personal finances, confusing the ministry with fi-

nancial consultancy. Both pitfalls need to be avoided.

It is essential that the chosen candidate, as a ministry leader, demonstrate spiritual qualities:

- A person with a consistent prayer life.
- A faithful student of the Bible, Spirit of Prophecy, and Sabbath School lesson.
- Someone the church acknowledges as living according to biblical stewardship principles. This last quality is in line with the instructions of the *Church Manual*: “By faithfully returning tithe, elders do much to encourage other members to return a faithful tithe. Elders can foster tithing by public presentation of the scriptural privilege and responsibility of stewardship and by personal labor with members in a tactful and helpful manner.”⁵

An effective ministry depends largely on the knowledge and skill of the leader. However, as God rarely calls those who are already qualified, chosen individuals are invited to sharpen their knowledge and skills. Jesus, the head of the church, has set a high standard for His coworkers: “No one ever spoke the way this man does” (John 7:46), and “He taught as one who had authority” (Matt. 7:29). A growing mindset is decisive. The chosen stewardship director will be on track for success if he or she acquires knowledge early on in some key areas:

- Scriptural foundation of the broad stewardship belief.
- Fundamentals of personal financial management.
- Principles of tithing and regular and systematic offerings, called promise, based on the Bible and the Spirit of Prophecy.
- Proper use of tithes and offerings in the Adventist Church.
- Accountability and transparency in the management of church finances.

Several easily accessible resources can help to establish the local church stewardship directors in their responsibilities:

- The book *Counsels on Stewardship*, by E. G. White, and its study guide. (<https://m.egwwritings.org/en/book/22/toc>); (<https://m.egwwritings.org/en/book/14019.2#o>)
- The book *Stewardship Roots*, by Angel Rodríguez, provides a thorough biblical understanding of the theology of tithe and offerings. (<https://stewardship.adventist.org/stewardship-roots-tithing-in-the-old-testament.pdf>)
- The book *Faith & Finance* provides broad insights about the management of personal finances. (<https://www.amazon.com/Faith-Finance-Financial-Planning-Factor/dp/0971113475>)
- *Dynamic Steward*, the quarterly magazine produced by the Stewardship Ministries of the General Conference. (<https://stewardship.adventist.org/dynamic-steward-magazine—4-languages>)
- *Stewardship Ministries Newsletter*, the monthly publication of the Stewardship Ministries of the General Conference. (<https://stewardship.adventist.org/newsletter>)
- The *Adventist Stewardship* website to access existing and new resources. (<https://stewardship.adventist.org/>)
- The *Seventh-day Adventist Church Manual* to familiarize with the administrative procedures of the department and of the church in general. (<https://www.adventist.org/resources/church-manual/>)
- The Financial Equation of Trust, Faithfulness and Confidence ([https://stewardship.adventist.org/financial-](https://stewardship.adventist.org/financial-equation-of-trust)

STEWARDSHIP PROGRAMS

Five aspects need utmost consideration when local directors decide on stewardship programs for their local churches:

Relevancy. Not all good programs are good for a specific local church. What works well in one locality may not produce the same results elsewhere. The local church director needs the wisdom to decide if a given program can be adapted, or simply put aside for one that is more appropriate. Three elements help test the relevancy: (1) a thorough knowledge of the profile and needs of the members, (2) probing the interest of members in the program, and (3) consultation with other church leaders.

KEY QUESTION: Is this program appropriate for my church?

Ease of Implementation. Any program requires human resources for its implementation. Some stewardship education programs require unique expertise not available to a local church. Trying to implement these programs may do a disservice to the department and result in embarrassment. Self-awareness is an important characteristic of a local church stewardship director.

KEY QUESTION: Do I have the human resources needed to run this program?

Cost for Implementation. Churches have varied financial profiles, and all programs come with a cost. It is essential that the stewardship director pays attention to the advice of Jesus in Luke 14:28: “Suppose one of you wants to build a tower. Won’t you first sit down and estimate the cost to see if you

have enough money to complete it?” (NIV). It would be quite embarrassing if the stewardship director is the one going over the allocated budget.

KEY QUESTION: Do I have the needed financial resources to run this program?

Available Time in the Church’s Agenda. It is uncommon to find an Adventist church that has free time slots for new programs. All ministries of the church are usually competing for space on the calendar. Sabbath hours are the most coveted (if you will pardon the expression). This situation may result in brutal competition and animosity within the church community. Stewardship ministries rarely has the best assets or arguments to win this contest.

KEY QUESTION: Can I find the time to run the stewardship education program?

Attendees. Having the expertise, the financial resources, and the time slot do not guarantee success. Another paramount obstacle is the audience. Stewardship does not have a natural audience, as children’s ministries, family life ministries, youth ministries, or women’s ministries does. Many well-planned and -executed stewardship programs are poorly attended, and as a result do not reach the expected objectives. Most of the attendees are those who are already aware and convinced of stewardship principles. It’s easy for the director to get frustrated and discouraged. As a result, after several underperforming programs, stewardship ministries can become a dormant ministry in the local church.

[equation-of-trust,-confidence-and-faithfulness.pdf](#))

APPROACHES AND STRATEGIES

The local church stewardship director accomplishes three key functions: (1) to educate the church concerning systematic benevolence, (2) to equip believers in the management of personal financial resources, and (3) to participate in the administration of the local church. In addition, though they are usually not privy to information about the personal giving of members, they closely monitor the participation

trend in tithing and regular offerings for the local church. In consultation with the church leadership, they will constantly seek to seek to establish measures to improve the level of faithfulness. of faithfulness.

Effective local church stewardship directors make use of the following strategies to uplift generosity and faithfulness:

- Lead people to faithfulness by pointing them to, and personally demonstrating, the love of Christ.
- Refrain from using guilt to lead people to faithfulness.

- Refrain from encouraging people to enter in a bargaining relationship with God (i.e., give to receive more).
- Not only preaching about what is required, but also about how to live the life of a steward.
- Spend time in teaching people personally and answering their unique questions.

STEWARDSHIP EDUCATION INITIATIVES

Several opportunities exist to bring stewardship content to already-existing programs and ministries of the church.

KEY QUESTION: Who are those who would attend the program?

The objective of the above questions is not to discourage local church stewardship directors but to assist them in making well-informed decisions that result in successful programs.

THE UNDERCOVER STRATEGY

Adopting the “undercover” approach helps to address the five challenges raised above. It consists of sharing stewardship education through already-existing programs and channels of the church. The undercover strategy is more easily implemented when the stewardship leaders:

- Cultivate a spirit of partnership
- Shy away from the silo mentality
- Don't worry about who gets the credit

KEY QUESTION: How does stewardship education blend with other church ministries and programs?

The undercover strategy brings several benefits to stewardship education programs:

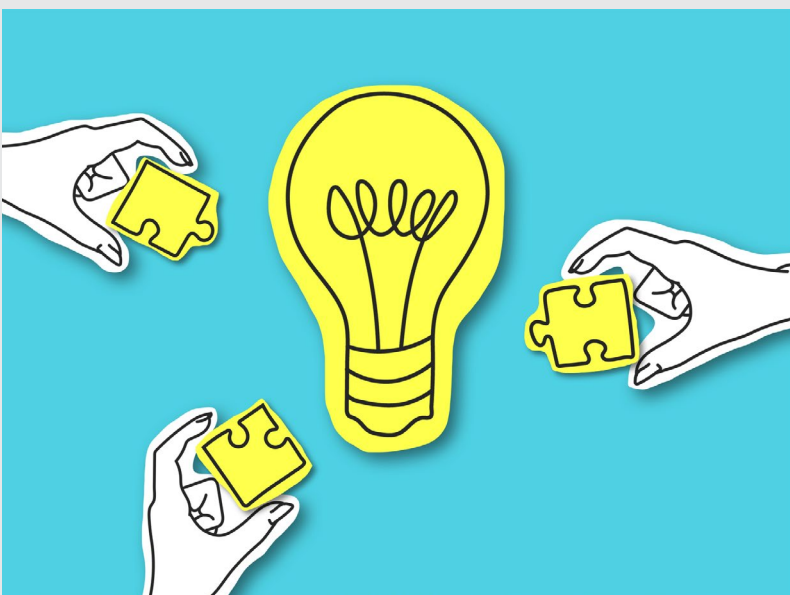
Ensures relevancy: Stewardship ministries provides content on demand by responding to requests from other church ministries or groups of church members.

Reduces financial resources: The cost of execution is shared with the ministry hosting or cohosting the program.

Reduces human resources: The greatest demand for human resources usually comes from the logistics of supporting a program. In the case of “undercover” initiatives, the needed logistics are shared or simply furnished by the ministry hosting or co-hosting the program. The stewardship director can concentrate on stewardship content. An example would be the difference between organizing a stewardship congress and speaking at a youth congress.

Overcomes time constraints: While adopting this approach, the stewardship ministries are not making demands on the local church's already-tight agenda. The need to fight for stand-alone times for stewardship programs simply disappears. In addition, since most event organizers have the burden of finding quality items for their programs, the participation of stewardship is usually most welcome.

Avoids audience mobilization: Because several church ministries are proven crowd pullers, the stewardship director does not have to mobilize attendees, but rather can take advantage of those already gathered for a given program. In this context, the likelihood of reaching people who need the stewardship message is much higher.



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MISSION STORIES

Encourage the Sabbath School team to make use of the mission story as a means of promoting weekly offerings collected during Sabbath School time. The weekly mission story reading is a regular reminder of the relationship that exists between progress in mission and giving. It is available in various formats and languages on the Adventist Mission website of the General Conference. (<https://www.adventistmission.org/>)

OFFERTORY READINGS AND VIDEOS

The offertory readings and videos during the divine service foster in church attendees' minds that offerings are an expression of worship. These are available online. (<https://stewardship.adventist.org/tithe-and-offerings-readings>)

Some territories have included these readings in the Sabbath School quarterly at the end of each weekly lesson. The idea is to remind and encourage members to prepare their offerings during the week.

THE DIVINE SERVICE SERMON

Sabbath services represent the prime time of church life. It is essential that members receive stewardship instruction during this special time.

PARTNERING WITH OTHER DEPARTMENTS

Stand-alone Stewardship meetings are usually poorly attended. Hence, for the stewardship message to reach the church, it is important to partner with other departments. Whenever there is an opportunity, make it a priority to teach about the management of personal and family finances and the practice of regular and systematic offerings, called promise, and tithe.

STEWARDSHIP IN AY PROGRAMS

Partner with the local church youth department to teach a class yearly or biannually for the Adventurers and Path-

finders to earn the Wise Steward Award and Stewardship Honor. The requirements for these programs provide a life-long stewardship foundation. This can be done during regular club programs or during camporees.

WORLD STEWARDSHIP SABBATH

The world church calendar provides for a World Stewardship Sabbath on the first Sabbath of December. Materials are usually available at the local conference or

Seek opportunities to bring stewardship content to already-existing programs and ministries of the church.

through adventiststewardship.org. They generally consist of a stewardship sermon and a presentation for the Sabbath afternoon. The content and date can be adapted for relevance to any context.

STEWARDSHIP REVIVAL WEEK

In some world divisions a week is set apart for all churches to run an annual stewardship revival. It usually starts with the World Stewardship Day. Material is usually available to run this program. This week has three major purposes: refreshing the mind of members about stewardship teachings, consolidating stewardship through visitations, and leading members to renew their commitment to embrace the stewardship lifestyle.

OTHER RESPONSIBILITIES

CHURCH BOARD MEMBER

Local church stewardship directors are members of the church board, and as such participate in the general manage-

ment of the local church. Their role is to:

- Encourage the local church leaders to set an example of faithfulness in stewardship principles and practices.
- Regularly share a report and an analysis of members' participation in tithe and offerings.
- Promote the importance of building trust through transparency and accountability in the management of church resources.
- Advise about the proper use of tithe and offerings.
- Warn about the trap of substituting fund-raising gimmicks for God's plan of systematic benevolence.

Visitation Committee

Visitation is key in members' spiritual nurture. It complements the public teaching of biblical principles, especially stewardship. Several aspects of stewardship education are sensitive and can be addressed effectively and confidentially only in the home setting.

The stewardship director can assist in these four possible ways:

- Encourage your local church to set up a visitation committee that will coordinate the systematic visitation of members.
- Choose to be part of the visitation team of your church.
- Provide a stewardship Bible study to those involved in visitation for use during the systematic visits of members.
- Encourage those who have access to information pertaining to the faithfulness of members concerning tithe and regular offerings to engage in stewardship-specific visitations when necessary.

FINANCE COMMITTEE

The finance committee is a body



stewardship report concentrates on the processes that are put in place to uplift faithfulness and on the level of faithfulness prevailing in the church.

Responsibilities pertaining to reporting:

- Acquire the report template from the conference’s stewardship ministries.
- Consult with the church treasurer to prepare the stewardship report.
- Analyze the report.
- Share the report and analysis with the pastor/elder and the church board.
- After adoption by the church board, forward the report to the stewardship director of the conference.



File reports for future consultation.

CONCLUSION

Local church stewardship directors play a key role in building a culture of faithfulness in the local church. Their ministry contributes largely to members’ participation in God’s final mission. There is a special blessing for those who faithfully execute this responsibility. ●

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¹ Ellen G. White, *Counsels to Writers and Editors* (Nashville: Southern Pub. Assn., 1946), p. 162, <https://m.egwwritings.org/en/book/24.114/toc>.

² Ellen G. White, *Early Writings* (Washington, DC: Review and Herald Pub. Assn., 1882, 1945), pp. 266, 267, <https://m.egwwritings.org/en/book/22/toc>.

³ *Seventh-day Adventist Church Manual* (Nampa, Idaho: Pacific Press Pub. Assn., 2016), p. 169, https://www.adventist.org/wp-content/uploads/2019/06/seventh-day-adventist-church-manual_2015_updated.pdf.

⁴ “Stewardship Ministries Strategic Orientation,” [https://stewardship.adventist.org/strategic-orientation-2020-2025-\(pdf\).pdf](https://stewardship.adventist.org/strategic-orientation-2020-2025-(pdf).pdf), accessed Jan. 13, 2022.

⁵ *Church Manual*, p. 75.

set up by the church board to assist in the management of church financial resources. The stewardship director is a member of this committee.

He/She always insists on and assists in these five areas:

- an approved annual budget.
- an adequate internal control system for the management of resources.
- clear and regular communication to all members about church finances.
- respect for the adopted guidelines concerning the use of tithe.
- respect for the adopted guidelines concerning the distribution of offerings.

EVANGELISM COUNCIL

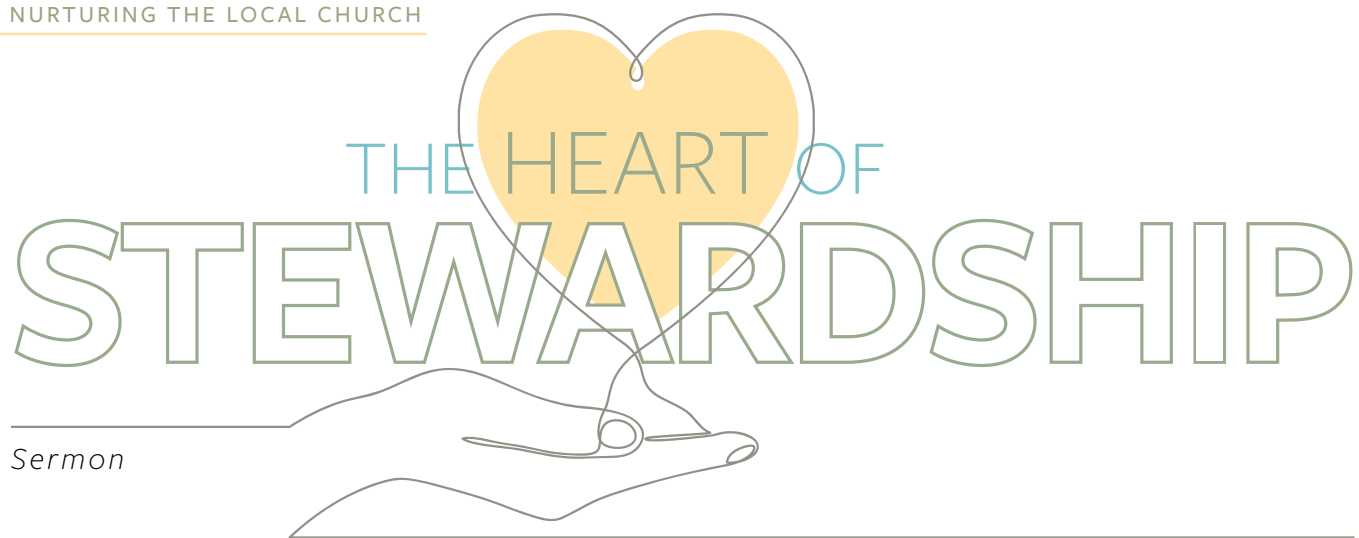
Evangelism and stewardship are twin concerns. One objective of stewardship

is to lead all to partner faithfully in God’s mission. When the stewardship director is informed about the church’s evangelistic plans, it is easier to mobilize congregational support. Members should clearly understand the relationship between faithfulness in systematic benevolence and participation in God’s mission.

The stewardship director ensures that prospective members are receiving adequate stewardship instruction before baptism.

CREATE AND SHARE REPORTS

“Be diligent to know the state of your flocks, and attend to your herds” (Prov. 27:23, NKJV). These words of the wise man are an invitation to confront, explore, and analyze our reality. The treasurer’s report usually concentrates on moneys received and disbursed. The



THE HEART OF STEWARDSHIP

Sermon

JULIAN ARCHER

At 1:25 a.m. on Thursday, June 24, 2021, Champlain Towers South, a 12-story beachfront building in Florida, collapsed. Sadly, 98 people died, others were injured, and many have been mentally scarred by the event. What caused this great loss? Engineers are still investigating the collapse, but their preliminary findings show that the building's foundations were very weak. The foundation, the structure on which the entire building stood, was faulty.

Foundations are not seen, and rarely inspected. It is critical that we look at the foundations, because it is on the foundations that everything else stands.

Our spiritual foundations can be good or evil. The apostle Paul told Timothy that if we look at the foundation of “all evil” we find “the love of money” (1 Tim. 6:10). If we dig down to see the foundations of stewardship, which addresses one's relationship with money, what do we find?

What is the foundation of stewardship, the foundation and heart of giving?

In speaking of the offering to be collected for Christians who were suffering during a famine in Judea, Paul appealed to the Corinthian church members, asking them for financial support. “Therefore show to them, and before the

churches, the proof of your love and of our boasting on your behalf” (2 Cor. 8:24, NKJV). Note that the members' giving was proof of their love.

American author and co-founder of the Seventh-day Adventist Church, Ellen G. White, wrote much on the topic of stewardship. As we read her writings, we see the word “love” being used repeatedly. In Section 1 of her book *Counsels on Stewardship* Ellen White describes the foundation of stewardship, using the

The foundation of stewardship isn't money, it's love.

word “love” 36 times!

On page 19 we read, “Paul sought to uproot the plant of selfishness from the hearts of his brethren; for the character cannot be complete in Christ when self-love and covetousness are retained. The love of Christ in their hearts would lead them to help their brethren in their necessities.”

And again, on page 23, “In His infinite love He has granted men the privilege of becoming partakers of the divine nature, and, in their turn, of diffusing blessings to their fellow men. This is the highest

honor, the greatest joy, that it is possible for God to bestow upon men. Those are brought nearest to their Creator who thus become participants in labors of love.”

Faithful stewardship can be summarized as “Loving God and people with all I have and all I am.”

It may come as a surprise to many people that the foundation of stewardship isn't money, but love.

Christ's gospel calls for an alternative way of living in the world that places love at the center—not money, not power, not possessions, not even security.

Paul reminds us of this again in Romans 13:8-10, “Owe no one anything except to love one another, for he who loves another has fulfilled the law. ... “You shall love your neighbor as yourself.” Love does no harm to a neighbor; therefore love is the fulfillment of the law” (NKJV).

Of course, Paul was just sharing Jesus' own words in John 15:12: “This is My commandment, that you love one another as I have loved you” (NKJV).

Where else do we see that love is the foundation of stewardship? In 1 Corinthians 13:1-3 Paul outlines it clearly: “Though I speak with the tongues of men and of angels, but have not love, I have become sounding brass or a clanging cymbal. And though I have the gift of prophecy, and understand all mysteries and all

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knowledge, and though I have all faith, so that I could remove mountains, but have not love, I am nothing. And though I bestow all my goods to feed the poor, and though I give my body to be burned, but have not love, it profits me nothing” (NKJV).

Wow! Paul is saying that I can be a multilingual, prophecy-preaching, holder of seven university doctorates, a deeply self-sacrificing giant of faith who gives away everything to the poor, and even give my life as a martyr for the cause of God, yet the whole of my life can be wasted because I didn’t live a life of love!

In *Counsels on Stewardship* we read, “Christ came to this world to reveal the love of God. His followers are to continue the work which He began” (p. 24). Revealing God’s love through the Spirit-led management and giving of our time, talents, testimony and treasure is the heart of stewardship.

Again, we see this principle outlined beautifully in *The Desire of Ages*: “Love to man is the earthward manifestation of the love of God. It was to implant this love, to make us children of one family, that the King of glory became one with us. And when His parting words are fulfilled, “Love one another, as I have loved you” (John 15:12); when we love the world as He has loved it, then for us His mission is accomplished. We are fitted for heaven; for we have heaven in our hearts” (p. 641).

The teaching that love is the foundation and heart of giving is outlined most clearly in the Bible’s most famous verse, John 3:16. “For God so LOVED the world that He GAVE . . .” (NKJV). The message is simple: LOVE GIVES!

It’s very important to remember that we can give without loving, but we can’t love without giving. When we love God, we love His people, His mission, and His church, so we give. That’s what love does. Love gives.

We don’t give to be blessed; we give because we are blessed. Because we are

loved, we love.

What a beautiful truth it is that “God is love” (1 John 4:8, 16) and that we are created in His image. We are created in the image of perfect love!

The story is told of a man, let’s call him Peter, who received a new sports car as a gift from his brother. One day he drove it into the city and parked it on the street while he did some shopping. On returning to his car, loaded down with shopping bags, he saw a young homeless boy with wide eyes staring at the shiny, new vehicle.

As Peter approached the car the boy shyly asked, “Excuse me, sir; is this your car?”

“Yes, it is,” Peter replied. “My brother gave it to me. It was a gift.”

The boy’s eyes lit up with surprise at the thought of such a generous and expensive

gift. “Wow!” he said. “That’s incredible! I wish . . . I wish . . .” But he didn’t finish his sentence, so Peter finished it for him.

“Yes, I know, son. You wish you had a brother like that.”

“No, no, sir. That’s not it,” the boy quickly replied. “I wish . . . I just wish I could BE a brother like that.”

So what is the foundation of faithful stewardship, the heart of our giving? It’s love. The heart of stewardship is LOVE.

Thank you for your faithful giving, in both the good times and in times of crisis. God’s vital work for this time is moving ahead mightily because His people love. ●



Julian Archer is the Stewardship Director for the South Pacific Division. He is the founder of the ministry Faith vs Finance and author of the book, *HELP! I’ve Been Blessed: How to stop God’s blessings from becoming curses.*



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THE CHRISTIAN STEWARDSHIP DISTRICT TEAM

A DIVINE CONCEPT

LUCIANO SALVIANO

I. INTRODUCTION

Exodus 18 introduces the principle of delegation: allowing leaders to appoint assistants to take on tasks that highlight their God-given gifts and enable God's work to progress more smoothly and efficiently. "When Moses was endeavoring to carry alone burdens so heavy that he would soon have worn away under them, he was counseled by Jethro to plan for a wise distribution of responsibilities."¹ One of God's aims was to guide Moses in choosing assistants, "that his burdens might be lightened."² Additionally, the church has much to gain from a larger number of people prepared and organized to carry out God's work. "If we can arrange to have regular, organized companies instructed intelligently in regard to the part they should act as servants of the Master, our churches will have a life and vitality that they have long needed."³

In line with Exodus 18 and prophetic instruction, the Christian Stewardship District Team (CSDT) assists the pastor in inspiring and guiding the church, also offering the opportunity for individuals to discover, develop, and use new gifts. On a larger organizational level, it aims to improve implementation of conference stewardship department projects in local churches.



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II. CSDT STRUCTURE AND PROFILE

The CSDT normally consists of five persons: the pastor and four selected members. Candidates come from the church or churches for which the pastor is responsible. Members of the CSDT should display the attributes that God recommended through Jethro—"able men, such as fear God, men of truth, hating covetousness" (Ex. 18:21, NKJV). When pastors select their CSDTs, they should consider individuals who demonstrate spirituality (love for God), ethical values (good reputation inside and outside of the church), loyalty to the church, and personal practice of stewardship. Ideally, the teams will consist of experienced elders and stewardship leaders as well as young leaders, in order to promote discipleship and development of new leaders.

III. CSDT RESPONSIBILITIES

The CSDT undertakes three main tasks:

First, to carry out a special program covering four stewardship areas (time, temple, talent, and treasure) at least one Sabbath every month in a constituent church, according to the team's itinerary prepared under the pastor's guidance. The preparation of the program, materials, and talks is the responsibility of the union's stewardship department, to be produced annually for the exclusive use of the CSDT.

The second task is to assist the pastor in carrying out other programs related to the Christian stewardship ministry in the local church and/or district throughout the year. Examples include revival weeks, district conferences on faithfulness, gatherings for new converts, among others.

Last, CSDTs support, but do not sub-

stitute for, local church stewardship directors. The director is always included in the activities carried out by the CSDT in his or her church. The team serves as a link between the pastor and the stewardship directors for dissemination of materials, information, and guidelines regarding department projects.

IV. CSDT OPERATION

In order for the CSDT to better perform its activities, coordinated effort is required from everyone involved in its operation. Comparing the CSDT to a gearbox, five of its parts are essential for the teams to function efficiently and produce satisfactory outcomes:

UNION—The union is responsible for the production of all working materials (magazines, banners, stickers, cards, T-shirts, etc.), adding the stewardship Sabbaths to the general union calendar, and providing materials to train the CSDT team.

CONFERENCE—As far as possible, the conference is responsible for acquiring all the working materials produced by the union, training the teams, accompanying and supporting them throughout the year.

PASTOR—The pastor selects the four team members, accompanies the team each Sabbath they do a program, participates in the team's planning meetings whenever possible, and schedules a fellowship event with them at least once every year.

LEADER—Each team appoints a leader responsible for aligning the program with the church leadership at the church at which the program is to take place. Such leaders will support and intercede for the stewardship directors in their districts. Furthermore, they will organize monthly team meetings to pray, plan, and study the stewardship book of the year.

CSDT—The CSDT's main task is to carry out the annual program proposed in all the district churches. As such, members need to collectively pray, study, and deepen their knowledge in the topics to be presented, and be prepared to support the pastor in other stewardship programs in the district.

V. OPERATION DYNAMICS OF THE CSDT

The CSDT is responsible for all the programming during the stewardship Sabbath presented at a church each month; therefore, the program details must be shared previously with the church leadership. In order for the congregation and the team to have a positive experience, some guidelines are offered below for the CSDT's activities:

■ **FRIENDLINESS**—The CSDT is there to help, counsel, and teach, but never to impose, demand, and compel. Therefore, a friendly and polite attitude toward the church members is key. Members must always seek to leave the best impression possible, in order for God's name to be honored, and keep the doors open for the team's next visit.

■ **PUNCTUALITY**—Punctuality must be a trademark of the CSDT. All that is to be done must be prepared beforehand, and the equipment tested prior to the members' arrival to avoid delays in the program and not leave an impression of chaos.

■ **PLANNING**—The entire program on the day (Sabbath School, divine service, and youth service) is to be conducted by the team; therefore, the program must be sent by the pastor to the head elder or group director, in order to avoid unwanted surprises on the day.

■ **INCLUSION**—In addition to the stewardship director, other department leaders should be involved in the program: welcoming team, Sabbath School, children's worship, youth director, and especially the treasurer. The ideal is that the treasurer presents a spiritual analysis of faithfulness in the church, accompanied by Bible texts and Spirit of Prophecy quotes that show the relationship between finances and the spiritual growth of the Christian.

■ **PREPARATION**—The topics to be presented must be distributed among the team members well in advance in order that each one will have time to study the subject and provide quality content and presentation. It is recommended that the pastor is responsible for the sermon.

CONCLUSION

The CSDTs have been a great blessing in the East Brazil Union territory, as well as in other regions in Brazil. This elite Christian stewardship group has made a difference in the spiritual growth of the church and in teaching the biblical principles of faithfulness. This army of men and women of God has been an important instrument in the Lord's hands in preparing a people to meet our Lord and Savior Jesus Christ. 🌟



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¹ Ellen G. White, *The Acts of the Apostles* (Mountain View, Calif.: Pacific Press Pub. Assn., 1911), pp. 92, 93.

² Ellen G. White, *Testimonies to Ministers and Gospel Workers* (Mountain View, Calif.: Pacific Press Pub. Assn., 1923), p. 340.

³ Ellen G. White, *Welfare Ministry* (Washington, D.C.: Review and Herald Pub. Assn., 1952), p. 144.

MINISTRY AND LIFE OF A STEWARDSHIP DIRECTOR



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DYNAMIC STEWARD: How did you join the Adventist Church?

VALÈRE MAROUVIN: My wife, Thérèse, and I were introduced to the Adventist faith by church members during their door-to-door visits. We were baptized in 1964. Our three children were thus born in an Adventist home.

DS: When did you start being an active member?

VM: Right after my baptism! I have served the Lord in various capacities within the local church. Since 1976 I have functioned as a volunteer Stewardship Ministries director at my local conference, Réunion Conference, in the Indian Ocean Union.

DS: What was your stewardship strategy for the local church?

VM: In those days I was a member of the church in Saint-Denis, the capital city of Réunion Island. We set up a stewardship committee for the church which had two

objectives: To raise church members' awareness of systematic generosity, and to address the disastrous financial condition of most churches.

Our basic approach was to visit families in their homes and teach and encourage them in biblical stewardship.

Our basic approach was to visit families in their homes and teach and encourage them in biblical stewardship.

DS: What has contributed to your long-term commitment to stewardship ministry?

VM: In 1980 I was called to supervise the construction of a new church in a neigh-

borhood of Saint-Denis called Moufia. I volunteered to care for the newly founded community of 29 members. From the start, my objective was to establish a stewardship ministry among this new group of believers. As a result, the church was built solely with the help and funds provided by the members.

Once the construction was completed, I realized that this was the winning strategy. A church at work grows in all aspects. My experience with the Moufia church had confirmed the equation: time + talents + finances = stewardship.

DS: Would you share about your personal experience as a steward of God's resources?

VM: In my personal life I have had to face several difficult situations. However, God had always answered my prayers, sometimes in unexpected ways. When I teach and train others in stewardship, I always refer to God's powerful interventions on my behalf as a means of encouragement.

I can think of one particular family situation that decisively encouraged me to live as a faithful steward. It is related to my daughter, Claudine. She decided to pursue theological studies at the Adventist seminary in Mauritius in 1980. At first it seemed financially impossible for our family to support her expenses. However, Jacques Doukhan, director of the seminary, while visiting our island, offered her the possibility of working on a part-time basis at the institution to cover her fees. The door was opened. Unfortunately, some locals protested her appointment, and the institution retracted their offer.

At this point I was struggling with a narrow and unpleasant choice: either I paid for her classes, or she had to come back home. My financial obligations already included the school fees of my two other children, a mortgage, and new car expenses.

Facing this dilemma, I chose to kneel and talk to God, with the conviction that

Claudine should be able to continue. The text of Malachi 3:10 flashed through my mind: “‘Try Me now in this,’ says the Lord of hosts, ‘if I will not open for you the windows of heaven’” (NKJV).

Yielding to the prompting of the Spirit, I made a commitment to the Lord: “I bring to You not only one tithe, but also a second tithe (as offering).”

God answered my prayer miraculously. A bank agreed to finance Claudine’s studies. At work, as a public officer, I was offered overtime work. Even the car dealer sold me a new car with a monthly payment plan, something not common in those days.

I am convinced that Christian stewardship is about the relationship between human and God.



DS: What is the outcome of your many years of stewardship ministry in your local church?

VM: All the founding members of Moufia church embraced the biblical principle of stewardship. Others who joined the church later did the same. Currently, 85 percent of the church’s membership follows the Christian stewardship guidelines. Eight families are giving a second tithe (10 percent). Average offerings per family in the Moufia church constitute 7.8 percent of the family income. Many give 10 percent or more. God has blessed my ministry through the faithfulness and generosity of my brothers and sisters.

DS: Any final word?

VM: For many years I have regularly taught and encouraged church members to adopt biblical stewardship principles. I still stand for the stewardship message at the age of 84. It brings me great joy to see that my small church in Moufia, with its 41 members, is bringing regular offerings at an amount more typical of a big church. It can happen everywhere. Faithful stewardship is promoted by the continuous engagement of leaders to teach by word and example. 🟡



Valère Marouvin has served as volunteer stewardship director for his local church and the Réunion Conference (SID) since 1976. In November 2021, at the age of 84, he was asked to serve as the conference director for another term. In 1960 he married Thérèse Abriska (deceased in 2015) and is the father of three and grandfather of four.

TESTIMONIES OF CHURCH MEMBERS.

“After attending stewardship seminars by Valère Marouvin and hearing his testimony about God’s faithfulness, I concluded that my family needed to improve how we manage the financial resources God entrusts us with. My wife and I then decided to give the same percentage [10 percent] of our income as offerings. It has been ten years since we have engaged in such practice. We have never lacked anything. God has blessed us abundantly.

“But God also showed me that such a practice does not make me a generous person. Jesus is truly generous, for He has given everything up for me. Luke reports His words: ‘When you have done all those things which you are commanded, say, “We are unprofitable servants. We have done what was our duty to do” ’ (Luke 17:10, NKJV). I bless the Lord for the privilege of simply being a faithful servant in His house.” (Eliot J. Robert)

“We give glory to our God, who has never ceased to bless us in every aspect of our lives.

“When we got married, 22 years ago, our incomes were very low and unpredictable, because of employment insecurity. However, we were always able to pull through the difficult circumstances. We saw God working in our lives. He remained faithful to His promise in Malachi 3:10. With confidence we invite each and every one to take God at His word and see that the Lord is good!” (Dany and Nicolas Basquaise)

THE MOST NEEDED KIND OF

Part

2

OFFERING

in a Church With a Worldwide Mission

MARCOS FAIOCK BOMFIM

If church members tithe, do they need to give offerings as well? Previously in this three-part series, in the last *Dynamic Steward*¹ we explored some reasons giving regular offerings is as important as to return the tithe. Among other reasons, (1) God requires and expects offerings just as He does tithe (Mal. 3:8), (2) regular offerings are an expression of recognition and gratitude as the tithe (1 Chron. 29:14), and (3) offerings can accomplish what tithe cannot (tithe funds may be used only in accordance with God’s guidance, in a very restricted way). Furthermore, offerings require a more complex decision process than the tithe.

OFFERINGS AND THE STOREHOUSE PRINCIPLE

Another important question related to offerings is where to bring and how to distribute regular and systematic offerings (we call it “promise”).² You will find below some reasons Jesus’ commission in Acts 1:8 can be fulfilled more efficiently if we bring the regular and systematic offering (“promise”) to the storehouse, and if we distribute it according to Jesus’ directives found in that commission.

1. The Bible suggests it. The Bible is very clear about the importance of bringing the tithe to the storehouse. By the way, tithe will be tithe only if the three following items are observed: (1) it is given in the right percentage (10 percent of the income); (2) it is brought to the right place (the storehouse); and (3) it is applied as prescribed by God (to the maintenance of those who are appointed and accredited by the church to preach the gospel). It is not an accident that offerings are also included in all the same contexts in which the tithe is commanded to be brought to the storehouse.³

2. God’s end-time worldwide missionary commission requires it. According to Jesus, the final sign that will precede the end is that “this gospel of the kingdom will be preached in *all the*

world as a witness to all the nations, and then the end will come” (Matt. 24:14).⁴

As offerings cover roughly one third of the church’s mission work expenses, Jesus’ commission can be accomplished only if we imitate the apostolic church and bring all our resources to a common fund (see, for example, Acts 2:44, 45; 4:32, 34-37; 5:1-11). Then we must decide how to use those funds after a collective decision, rather than our personal discretion.

The Bible says, figuratively, that the church is the body of Christ. When you feed your body, there is only one place by which food enters to nourish all its parts. Instead of feeding individual parts, you put all food in a common place (mouth), and from there it will be distributed equitably to nourish the whole body.

Also, when a country is waging war, the army must not be supplied according to the personal discretion of each citizen. If one gives to the pantry because her cousin is the cook, and another provides money for purchasing comfortable boots because his soldier son has calluses on his feet, this war is unlikely to be won. If a country hopes to win the war, the government must carefully collect all resources and then distribute them so that the army may be supplied in an equitable and regular way.

Should we consider our war of lesser importance, and should our spiritual army be less organized than the secular ones? Let us not allow the sons

of this world to be shrewder in their generation than the sons of light (Luke 16:8)!

3. There is safety in the multitude of counselors. The storehouse principle presupposes that others will ultimately decide how “my” “promise” (regular and systematic offerings) will be distributed and spent. I must confess that I don’t like this idea, because I feel as though I lose some power and agency. It hurts me because I am part of an individualistic generation that wants to be in control.

When you feed your body,
there is only one place
by which food enters to
nourish all its parts.

Nevertheless, the battle will be lost if each soldier fights the war alone on the basis of an individual, idiosyncratic strategy. “Without counsel, plans go awry,” says Solomon, “but in the multitude of counselors they are established” (Prov. 15:22).

Thus, in the Adventist Church, no individual or institution is supposed to decide alone on plans, strategies, or finances. The decision power is shared through committees, composed of leaders appointed through the representative system for predetermined periods of time. No one owns the church or will become rich by working for it. Leaders, pastors, and missionaries have a limited income. If more funds become available, the church will always use those extra funds to move the church’s mission forward rather than increase workers’ salaries.

This concept of “shared decisions” is rooted in our theology. The angels depicted in Revelation 14, for instance, represent a movement with worldwide implications. This requires a well-organized army, united in message, strategies, initiatives, and distribution of resources. This is opposite the idea of scattered individuals, wandering about, trying to do “whatever is right in his own eyes” (Deut. 12:8).

That is why I need to put aside suspicion, thoughts of supremacy, conceit, pride, arrogance, and selfishness, and allow God to work through His body, the church, if I want to be part of this global movement that proclaims the last message to a dying world. To lose control of “my” offering is a humbling but necessary experience that will require self-denial, mutual submission, and trust, producing spiritual growth through the unity of the Spirit.

By putting self aside, I recognize that my vision is very limited

and my heart is deceptive (Jer. 17:9). I need to trust that God is leading the movement as a whole. My brothers and sisters around the world also have the Holy Spirit guiding them and, like me, are also willing to do their best to accomplish Jesus’ commission.

It doesn’t mean that we cannot support other personal or collective missionary projects, some of them initiated by well-intentioned church members. Instead, it means that our support of missionary endeavors outside the church’s structure should never supersede the big picture, and never replace what we do together as a worldwide movement. Instead, it should be considered as that second mile, something beyond and above the commitment we have to what we do together as a body, with local, regional, and global implications, because there is no other way to accomplish Jesus’ commission. Together we are stronger, can do more, do it faster, and go further!

4. Funds are distributed to reach all the world. Another reason regular offerings should be brought to the storehouse may be found in Jesus’ farewell message to the disciples, mentioned above. In that speech He made a promise with a purpose: “But you shall receive power when the Holy Spirit has come upon you [this is the promise]; and you shall be witnesses to Me in Jerusalem, and in all Judea and Samaria, and to the end of the earth [here is the purpose]” (Acts 1:8).

It is interesting to note that the promise of the outpouring of the Holy Spirit is preceded by the information that the disciples were “assembled together” (verse 4) or that “they had come together” (verse 6). This was crucial for Jesus’



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purpose to be accomplished, namely, to be witnesses in the three geographic segments mentioned by Him: (1) in Jerusalem (local), and (2) in all Judea and Samaria (regional), and (3) to the end of the earth (global).

How would Jesus' disciples, if each would go alone, by themselves, be able to be missiologically relevant at the same time in all those three geographic segments? Two elements then become imperative for the accomplishment of a worldwide mission: (1) to receive the outpouring of the Holy Spirit and (2) being together (Luke 24:49; Acts 1:4, 6, 8)—spiritually, emotionally, organizationally, and financially together!

Because our missionary endeavor must reach those three geographic segments at the same time, it is logical to expect that tithes and regular offerings should be collected in one place and from there be equitably distributed through all ministries, projects, and geographic regions. But this is possible only if we understand the enormity of the task before us and put all our resources together so that they may be distributed equitably (as suggested by the Combined Offering Plan, for example). On the other hand, if I assign all my offerings to one single project, ministry, or region, according to my discretion, all the others could end up unsupported, and the work would be delayed! ●

What Paul said about spiritual gifts, could rightly be applied to the way we do mission. Because “God is not a God of disorder,” Paul said in 1 Corinthians 14, “everything should be done in a fitting and orderly way” (verses 33, 40). May the Lord grant us an unselfish and humble heart that will lead us to work together in harmony and mutual trust, under the guidance of the Spirit.



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¹ Marcos F. Bomfim, “The Most Needed Kind of Offering in a Church With a worldwide Mission, Part 1,” *Dynamic Steward* 24, no. 4 (October-December 2021), <https://stewardship.adventist.org/the-most-needed-kind-of-offering-in-a-church-with-a-worldwide-mission-part-1>.

² To know more about the concept of “promise” (regular and systematic offerings), access <https://stewardship.adventist.org/promise-offerings>.

³ For more about the storehouse principle in the Bible, applied for tithe and nontithe funds, see for instance, Deut. 12:5-28; 14:22-29; 16:9-17; 18:1-8; 2 Kings 18:4, 22; 2 Chron. 31; Neh. 10:32-39; 12:44-47; 13:8-14; Mal. 3:8-10; Mark 12:41-44; Luke 21:1-4; 1 Cor 9:3-14. In the book of Acts it is possible to see the practice of that same principle, as the believers would centralize their financial resources in a common fund and distribute them in an equitable way, not according to an individual's discretion (see Acts 2:44, 45; 4:32, 34-37; 5:1-11). In Ed Reid's “Where Do We Bring Our Tithe? In Search of the Storehouse” you may find also a clear explanation of this principle as applied to the tithe. Go to <https://stewardship.adventist.org/books> and scroll down to find options to read or download this book in English or in French.

⁴ Unless otherwise noted, Bible texts are from the New King James Version.

PLANN

An Expression of Love

God is love. Planned giving is all about love, even though we may associate planned giving more with legal documents. Jesus said: “If you then, being evil, know how to give good gifts to your children, how much more will your Father who is in heaven give good things to those who ask Him!” (Matt. 7:11).*

A LEGACY OF LOVE

As parents living in a world of violence and evil, we seek to give the best to our children; the best of our faith, the best of our values, the best opportunities, the best homes, the best food, the best education, the best legacy. To provide the best to our children takes deliberate planning and effort on the part of the parents.

Mothers take special care of their bodies when pregnant to provide the best environment for their unborn child to develop. After birth, mothers provide the first and best nutrition and nurture to their babies.

Fathers spend time with their children, providing a sense of security to boost the child's confidence. Fathers provide a different point of view and give an example of what a man should be.

Parents together show love to their children by providing emotional and financial support, spiritual, practical, and academic education, models for healthy interpersonal relationships, resilience in the face of adversity, trust in God, loving discipline, and a sense of fun and play. Finally, parents provide their children with the first—and most consequential—adult role models.

The rest of the village of relatives, friends, and neighbors support the par-

ED GIVING

ents as the newborns grow to a healthy and responsible adulthood. These important influencers need to be screened and selected carefully by the parents.

Yes, I know that this world is not perfect and that some people do not provide a good example for children. Since we are considering the love of God, I have chosen to look at the positive influences that guide our children as they grow.

The purpose of all that parents do is to teach their children faith and trust in God, be responsible citizens of their communities, and to make good choices when they leave home.

Parents give all of the above-listed gifts and much more because they love their children and want the best for them.

THE BEST EXAMPLE OF PLANNED GIVING

God is the most complete definition of the word love. “And we have known and believed the love that God has for us. God is love, and he who abides in love abides in God, and God in him” (1 John 4:16).

God loves all humanity because that is His character. Love is who God is. Because God so loved the world, God had an emergency rescue plan in place before our planet was created. The three Scripture texts below all reference God’s contingency planning by saying “before the foundation of the world.” God the Father and Jesus, the one and only son, were committed to loving Their human creations long before there was a need for such a plan:

“Just as He chose us in Him before the foundation of the world, that we should be holy and without blame before Him in love” (Eph. 1:4).

“He indeed was foreordained before the foundation of the world, but was manifest in these last times for you” (1 Peter 1:20).

“All who dwell on the earth will worship him, whose names have not been written in the Book of Life of the Lamb slain from the foundation of the world” (Rev. 13:8).

The Father, Jesus, and the Holy Spirit were all involved in this plan for the eventuality of sin. This plan was made before Adam and Eve chose to take the bite of the forbidden fruit. Because God planned, He could immediately give the hiding pair the promise of the Messiah Redeemer, who would provide a way of

escape from this big mistake that they had made. Hope came immediately because of the advanced planning of God.

Planned giving is how human parents follow the example of God in providing for their children’s needs and for God’s mission on earth. The reason that Christians do this planning is that we love God and love our children.

Jesus’s second coming is the conclusion to God’s ancient plan made before the foundation of the world. This plan is to return the human race to a perfect world without evil, where everything is very good. This plan is all about love. ●

*Bible texts are from the New King James Version.



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GOD'S LAW OF LOVE

The Basic Principle for Financial Management



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MURVIN CAMATCHEE

The Ten Commandments (Ex. 20:1-17), known as the moral law, are criteria that God has given us to evaluate our relationship with Him and with others. They are summarized by Jesus as follows: “You shall love the Lord your God with all your heart, with all your soul, and with all your mind. This is *the* first and great commandment. And *the* second is like it: ‘You shall love your neighbor as yourself’” (Matt. 22:37-39, NKJV). These two great commandments certainly do not replace what God

gave to Moses on Mount Sinai, but rather confirm that the moral law reveals that God’s law stems from His love.

In giving the Ten Commandments to Moses, God begins by reminding His people that He is the one who delivered them from Egyptian captivity. He is a God who keeps His promises, a God who never abandons us. When we keep the moral law, it demonstrates that we understand that there is indeed a God who loves us, who cares for us, and who keeps His promises. God has given us His law as a means for us to reciprocate His love. That’s why Jesus says: “If you love Me,

keep My commandments” (John 14:15, NKJV).

These two great commandments are to be reflected in every decision we make, including our finances. It is interesting to note that the first and the last of the Ten Commandments are both directly related to the management of our financial resources. The first commandment is “You shall have no other gods before Me” and the last is “You shall not covet.” Each of these two commandments respectively falls under the two:

Love Your God	Love Others
1. You shall have no other gods before Me.	10. You shall not covet.

LOVE YOUR GOD: “YOU SHALL HAVE NO OTHER GODS BEFORE ME”

Our distribution of our financial resources in our budget should reflect our love for God. The Bible has clear and precise indicators of how this should be done. An example is given by the prophet Malachi. “Will a man rob God? Yet you have robbed Me! But you say, ‘In what way have we robbed You?’ In tithes and offerings.” (Mal. 3:8, NKJV). “Tithes and offerings” is a principle God established for our own benefit. It reminds us of the love of God for us, which will eventually result in a reciprocation of that love from us. It also recognizes the sovereignty of God, which keeps us from thinking that we are self-sufficient.

God, through the tithing system, wants us to always be aware of His ownership so that we do not depend on our

possessions, thus creating “other gods” in our life. Our money can be the factor that plays a very important role in the creation of these other gods. Including the “love of God” in our budgeting helps us to resist the temptation to create other gods to take the place of the true God.

LOVE OTHERS: “YOU SHALL NOT COVET”

The apostle Peter reminds us that we should follow the steps of Jesus (1 Pet. 2:21). One of the great examples that Jesus has given us is altruism. The “love others” aspect is to be demonstrated in the preparation of our budget. The apostle Paul reminds us of the importance of helping others and caring for their needs. “Let each of you look out not only for his own interests, but also for the interests of others” (Phil. 2:4, NKJV). However, this recommendation could be jeopardized by covetousness.

Coveting something is very often motivated by the desire of having a better life. Though it can be presented as the right to dream, coveting is like a virus that can subtly attack us. It can ruin relationships as it nurtures a sentiment of jealousy and envy. The person whose possessions or qualities are being coveted by us is, as a result, deprived of our love and friendship.

Coveting means desire to obtain something we don’t currently have. However, once we get what we coveted, there is an adjustment to the new situation. A new feeling of dissatisfaction occurs, which leads to the desire for something else. This keeps us in a vicious circle of wanting something based on what others have.

Coveting pushes us to spend to keep up with all the “upgrades” deemed essential by our commercial culture. The latest gadgets and electronic devices, the most recent cars, and the trendiest fashions. This list is certainly not exhaustive. Not only do we neglect the “love for others”

Our distribution of our financial resources in our budget should reflect our love for God

aspect of God’s law, we fabricate “other gods,” thus rejecting the “love your God” aspect of the Ten Commandments.

PREPARATION OF OUR BUDGET

In preparing our budget, it is important that we ask ourselves the following questions:

- 1. DOES IT DEMONSTRATE OUR LOVE FOR GOD?**
 - a. Are we giving God the first place in our budgeting?
 - b. Do we have any “other god” in

our life that we have deliberately included in our budget?

- i. Is this keeping us from spending time with God?
- ii. Has this become a priority in our life?

2. DOES IT DEMONSTRATE OUR LOVE FOR OTHERS?

- Are we taking others into consideration when we do our budget?
- Is this something we really need, or is it a result of covetousness?

The following table can help us to answer the above questions when preparing our budget. If we want it to reflect the “love of God” and “love for others,” columns A and B should never remain empty, whereas columns C and D should always be empty.

God gave us His moral law so that we could live an abundant life. When governed by the principles derived from the two great commandments, our budgeting will surely reflect the will of God in the management of our personal finances.



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A	B	C	D
Cannot remain empty		Should remain empty	
Demonstrates our love for God	Demonstrates our love for others	This is becoming an “other god” in my life.	I’m making those expenses because of my covetousness.
Tithes and offerings	Donations to specific funds or people	Car?	Clothes?
		Cable TV?	Furniture?

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