

# HEART TREASURE

A newsletter from North American Division Stewardship Ministries

## Stewardship of Self-discipline

Someone once said that self-discipline happens when your conscience tells you to do something and you don't talk back. We are in a great struggle for self-mastery (Romans 7:15–20). The secret to success is the stewardship of self-discipline. It trains the will and refines the character as we reflect Christ (2 Corinthians 7:1). Discipline is to the Christian steward what conditioning is to the runner and the boxer (1 Corinthians 9:26, 27). Business philosopher Jim Rohn said, "We must all suffer one of two things: the pain of discipline or the pain of regret or disappointment." If that is the case, Christ is our ultimate example. In Gethsemane, Jesus revealed His self-discipline in His struggle regarding His purpose on earth in making the greatest gift ever given (2 Peter 1:4–7). He did not want to go through what was asked of Him but the link with His Father enabled Him to proceed with confidence and self-discipline. He was not spiritually weak, yet He still needed to manage His self-discipline.

When we recognize, through Christ, our spiritual weakness, the decision to exercise self-discipline will help us introduce a routine of doing what is right. But this is hard to do. It is a struggle between self-discipline and our old habits. They are part of who we are (Psalm 119:56).

The self-discipline it takes to establish new habits may be hard but not impossible. They can form "because the brain is constantly looking for ways to save effort. Left to its own devices, the brain will try to make almost any routine into a habit, because habits allow our minds to ramp down [rest] more often," says Charles Duhigg.

The first step in starting a new routine is making sure self-discipline keeps a secure link with God. It is the heart of the Christian steward. That in and of itself will result in the reward of personal improvement.

—John Mathews, Stewardship Ministries Director



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## Stewardship Sabbath

If you go to <http://www.nadstewardship.org/stewardship-sabbath>, you will find a sermon, children's story, and PowerPoint for use on that Sabbath—or any other Sabbath, for that matter. Written by Pastor Karl Haffner, *Of Assets and Attitudes* is a thoughtful and humorous sermon on stewardship—as only Karl can do! You will find the materials in English and Spanish.

NOVEMBER 4, 2018

Stewardship

SABBATH



STEWARDSHIP

Seventh-day Adventist Church  
NORTH AMERICAN DIVISION

*Heart & Treasure* is a quarterly newsletter

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Suggestions? Comments? We love to hear from you!

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## Ellen White and Stewardship

*Have you wondered what Ellen White thought about stewardship? Read as Dwain Esmond, associate director of the Ellen G. White® Estate, Inc. gives an example of stewardship from Ellen White's life.*

When you talk about stewardship you're talking about life. You're talking about really caring for the life that God has given us as well as all the talents and the gifts and our resources all of that is stewardship.

Stewardship is life. That's a concept that really comes very strongly out in Ellen White's writings. There wasn't in Ellen White's mind any part of our spiritual life that was off-limits to God. God had access to and needed access to every part of us. And in fact, He could only use us to the degree that we had completely surrendered our lives to Him. Including our pocketbooks. And including our talents and our gifts. So, when we talk about stewardship Ellen White believed in this concept, taught this concept, and lived this concept.

Let me give you an example.

There was a point in time when Ellen White went to visit the Pacific Press Publishing Association which was then in Oakland, California. She came through the Press touring the Press. And she noticed that they had discarded a bunch of ads. They were hat ads that had somehow gotten marred on the presses and so they were throwing them out.

Ellen White says "I'll tell you what. Make me some pads that I can use to write on with the back of these ads." Which were clear. They made those pads. And it was on those pads that Ellen wrote an edition of *The Great Controversy*.

What was she saying? This material is still valuable, and we should be good stewards of it. Even though it can't be used for one purpose it can be used for another purpose.

And so when we talk about stewardship—stewardship is life. It is the creation God has given us. We ought to be good stewards of that. The animals and the flora and the fauna. We ought to be good stewards of that. We ought to be good stewards of our bodies. The eight laws of health that flow out of Ellen White's visions and writings we are good stewards of that. But certainly also our pocketbook—our resources—that which we expend for God is multiplied and given back to us by God.

So when we talk about Ellen White—stewardship is life. It is what she believed, and it is what she taught.

—From *NAD Stewardship on YouTube* <https://youtu.be/jgfdgDalvzg>

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## Five Tips for a Debt Free Christmas

Christmas 2017 was memorable for many Americans, but for more than 40 percent it was memorable because they went in to debt for \$1,054.<sup>1</sup>

What can we do to make Christmas "the most wonderful time of the year"? Here are a few suggestions:

1. **Have a Plan.** The first plan is a budget—and stick to it. The majority of Americans last Christmas didn't stick to their budgets, with 74 percent saying they underestimated costs.<sup>2</sup> You can find a budget form at <http://www.nadstewardship.org/site/1/docs/monthlybudget.pdf> and a Master Gift List at <http://christmas.organizedhome.com/printable/christmas-planner/master-gift-list>.

2. **Online Shopping.** Check online before shopping in-store. I've just Googled items in the past to check my options. However, there are numerous apps for this purpose. I found ScanLife (iOS, Android) user-friendly. Also, I just use my regular QR Reader. It gives price options and other information about the product.

3. **Save.** If you start right after Christmas and save \$1 a day (or more, if you'd like), you will have a great head start on the upcoming holiday season with very little impact on your budget. You can also open a savings account specifically for the holidays and contribute to it year-round. And if you decided to go through your closets and sell stuff you no longer need, you can put that into your holiday account as well.

4. **Ditch Santa Lists.** I overheard a woman in a restaurant many years ago talking with her friend. She said, "I don't allow my children to make lists for me. Christmas is about gifts. The giver chooses the gifts." That made a huge impression on me. I stopped lists shortly afterward. Often, my husband and I give edible gifts that we know they really like but don't always buy for themselves. Perfect size. No returns.

5. **Use cash.** Research tells us that people spend 18 percent more using credit cards than cash. While credit cards have some benefits, if you know you have a difficult time staying within a budget for the holidays, it's best to use cash.

<sup>1</sup> Taken from <https://www.marketwatch.com/story/heres-how-long-it-will-take-americans-to-pay-off-their-christmas-debt-2017-12-29> on September 6, 2018.

<sup>2</sup> *ibid.*