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HEART & TREASURE

A newsletter from North American Division Stewardship Ministries

Six Months on "Jesus Gave All"

Malcolm Douglas, a pastor in Arizona, shares a case study of teaching Stewardship to one of his churches which, when he arrived, was in significant financial woes. Now, five years later, church giving is up, attendance has increased, and the church school is no longer in danger of closing. How did it all happen?

First Douglas became familiar with the people and the situation by visiting all the members (both active and not) and personally reviewing the financial documents. Then he began to study stewardship. As he studied he became drawn to pray and ask others to pray for wisdom on the church's financial situation.

Taking what he learned about stewardship, changes were made by creating a financial committee and instead of having one treasurer having a treasurer and two assistants. The church also focused their budget on evangelism and outreach. Douglas shared in prayer meeting the testimony of he and his wife as they were paying off their $150,000 debt from school loans and credit cards during this time.

They learned of a scholarship for Arizona residents attending private schools that paid 90% of tuition. Most of their church school students are now on this program.

The church emphasized stewardship through monthly bulletin inserts, statements in the bulletin, announcements during divine worship, and a financial report during a business session twice throughout the year. They also read through Counsels on Stewardship and then Steps to Christ during prayer meeting. They took their time and encouraged people to respond to what they were reading and heavily utilized the study guides provided by the Ellen White Estate for these books.

—Malcolm Douglas is a pastor in Arizona.To read Malcolm Douglas's full article go to http://bit.ly/2WXTUlA

How to Trust God's Plan

Kevin and Angelia have decided to be stewards with what God has entrusted to them and have peace that God will be faithful to His promises to them.

Kevin: I'm a second-generation beekeeper. It wasn't always going to be like that. I was going to actually become a commercial pilot and go into the mission field. I did get the commercial pilot's license. But, due to some health concerns, I ended up taking actually over the family farm.

So, for us, the beekeeping season, it really starts in January where we start hiring people–

Angelia: For the upcoming summer.

Kevin: Yeah, for the upcoming season. And then our busiest time is from May through all the way to October where we are unwrapping the hives and splitting and harvesting. It keeps us really busy.

Running our own business definitely has its challenges from – this spring we lost 40 percent of our hives, and we had a lot of bear problems and new diseases coming into our apiary and becoming more prevalent. Regardless of all of those challenges, God has always been faithful. He has provided what we needed right when we needed it, and we are definitely thankful for that.

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STEWARDSHIP
Seventh-day Adventist Church
NORTH AMERICAN DIVISION

***Heart & Treasure* is a quarterly newsletter**
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Sugestions? Comments? We love to hear from you!

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Ask the Coach

If you have any questions that you would like answered, please send them to bonitashields@nadadventist.org.

Q: **I'm in my thirties and people are asking me what I'm doing to plan for retirement. I think I'm too young! Am I? Is there something I should be doing?**

A: You are never too young to plan for retirement. Honestly, if you're just starting to think about it, the bad news is that you're a little late! The average American in the 56-61 age bracket has only approximately $163,577 in savings—enough to last them maybe five years[1]. But the good news is that if you start now, even small increments of savings can add up by your retirement years.

Ideally, it's best to begin thinking about retirement when you're a young adult. You can then begin to set aside funds for retirement and compound interest becomes your friend. Below are a few life benchmarks that can useful for you[2]:

- In your twenties, even if you have a small salary at your first job but manage to save something for retirement, you might qualify for the saver's credit. Individuals whose adjusted gross income is $30,750 or less can claim a tax credit worth between 10 and 50 percent of the amount contributed to a retirement account up to $2,000. The saver's credit can be claimed in addition to the tax deduction for saving in a 401(k) or IRA.[3]
- In your thirties, even putting $50 a month into a retirement savings account will create the habit of saving. But your aim should be to put five to six percent of your pretax income toward retirement and another five to six percent into short-term savings. Try to increase those percentages until the accounts (combined) are getting at least 15 percent of your earnings.
- In your forties, work toward reaching the $1 million mark. One avenue to reach this is to max out your 401(k). Now is also a good time to think about downsizing your home, now that your kids are (hopefully!) living on their own.
- In your fifties, this is when you might want to begin thinking about a phased retirement. Some people are able to begin working part-time while starting a business they would like to work in during their retirement. This is also a good time to work toward paying off your mortgage, if you haven't already done so. (Also, income-producing, paid off real estate is a good investment.) Go to https://www.mortgagecalculator.org/ and calculate your savings if you were to pay additional principal each month.
- In your sixties, many financial advisors state that you will need 65 – 70 percent of your current income in your retirement years. To accomplish that, they recommend having 10 times your annual income in retirement savings by age 67.[4]

Hopefully, these few tips will give you some mental fodder as to the best plan for your retirement. Remember: A dream without a plan is a wish.

—Bonita Shields, Director

1 See https://www.financialsamurai.com/how-much-have-americans-saved-for-retirement/

2 Adapted from Real Simple magazine, December 2018, "How to Build Savings at Every Age," Kate Rockwood.

3 https://money.usnews.com/money/retirement/slideshows/10-retirement-planning-moves-to-make-in-your-20s?slide=8

4 Source: http://www.synchronybank.com/blog/average-retirement-savings-by-age-55

How to Trust God's Plan

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Angelia: Really, we see that our mission field begins here at home, and the workers that come, come from varying backgrounds. And we really desire that our relationship with each other, our relationship with God would spur and inspire them to desire a deeper walk with God as well when they have the experience of being here with us.

At breakfast time, something that I do is read a devotional to start our day with our workers there in the morning, and it just sets the tone of committing our day to God from the very start.

Sabbaths as well are something that we value so much in the work that we do. And we thank God that He has given us that time set apart that we can have that change of pace and renewal in Him.

Kevin: Just last year we decided to build a greenhouse to extend the season of being able to grow produce, not only for our own health but also for being able to benefit others and–

Angelia: Share the abundant crop that comes in.

Kevin: Absolutely. Yeah.

As farming entrepreneurs, a lot of money comes in and goes out. We have good years, bad years. We have made a commitment to give faithfully to the Lord with tithe and offering.

Angelia: We won't pretend it's always easy because some years it does bring us to a tight place. But, we have found the peace that God gives and the peace that we can have in trusting Him as we're faithful to what He's called us to.

Kevin: We are stewards because God is faithful.

—From NAD Stewardship on YouTube
https://youtu.be/vyRnZiRtp6M

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