

MEL REES

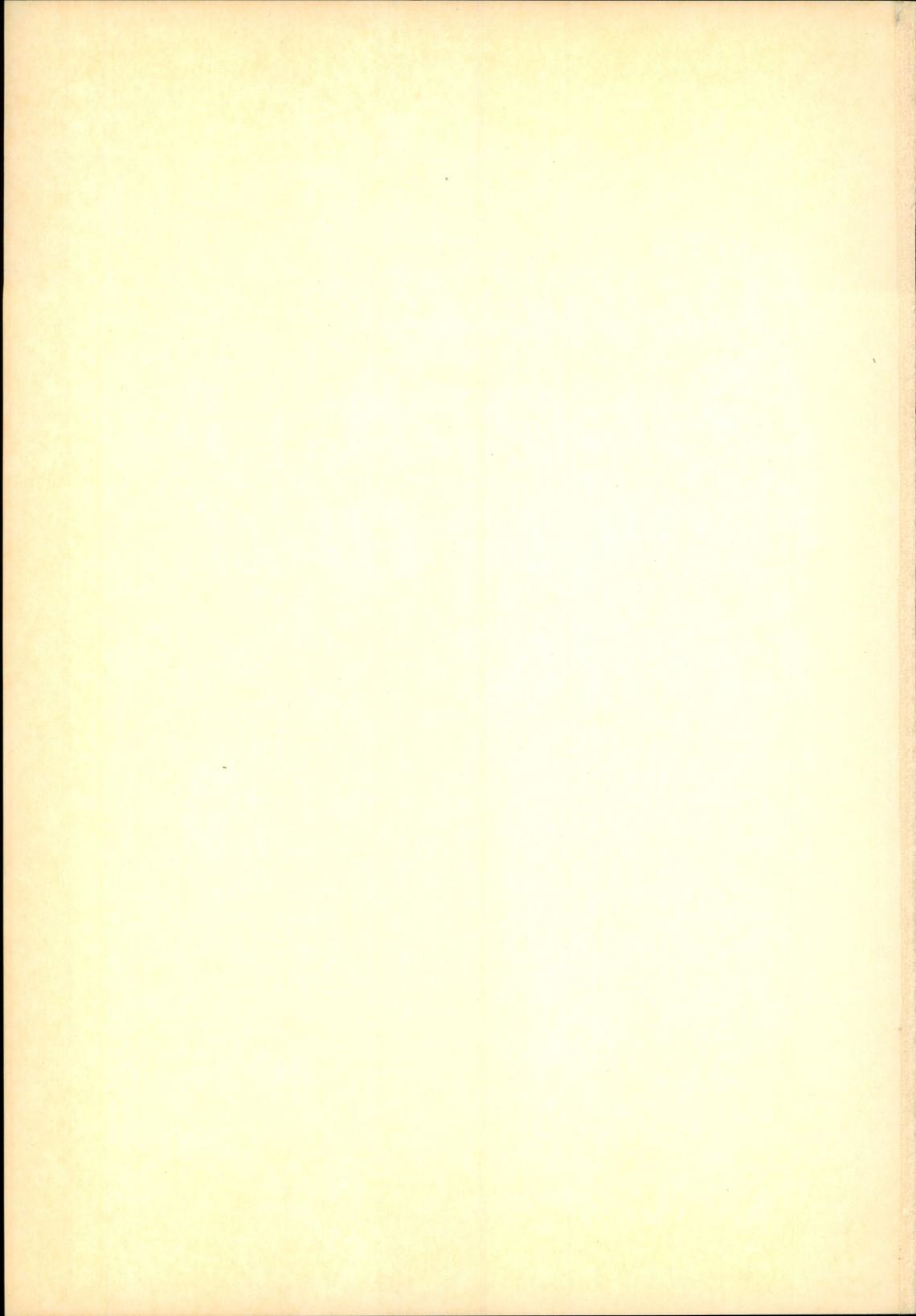
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*Biblical  
Principles for  
Giving and  
Living*

Ministry



Releases



# Biblical Principles for Giving and Living

Mel Rees

The Ministerial Association  
General Conference of Seventh-day Adventists  
Silver Spring, MD 20904

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# Preface

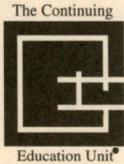
Mel Rees needs no introduction to Seventh-day Adventists! As the dean of Seventh-day Adventist stewardship educators, Mel Rees has spent the past thirty-five years teaching, writing, inspiring, and raising the level of understanding of Stewardship in the Seventh-day Adventist Church.

His unique focus has always been to clarify the understanding of stewardship as a divine/human relationship, rather than the commonly-held view that stewardship is synonymous with money or material things. He believes that once stewardship is perceived from this perspective, all areas of Christianity come into sharper focus.

*Biblical Principles for Giving and Living* was created to meet the needs of many parts of the world field. It is generic and can be translated easily into different languages.

The purpose of this book is to provide Pastors, Elders and Stewardship Leaders with key stewardship concepts and principles which form a basis for building a complete structure of stewardship education.

Many divisions of the Seventh-day Adventist Church face the challenge of rebuilding the Stewardship Ministry. Our prayer is that this book can become an effective tool to this end!



## — Earn Continuing Education Credit\* —

In order to qualify for two Continuing Education Units (CEUs), which is the annual continuing education requirement for Seventh-day Adventist ministers, complete the following assignments.

1. Read through the *Basic Principles of Stewardship*.
2. Read the six Stewardship Sermons contained in Section C and prepare one sermon on each of the following topics:
  - a. The Biblical Teaching on Stewardship
  - b. Tithes and Offerings

Each sermon must first be prepared in outline form and then completely written out as if it were going to be read from the pulpit.

3. Based on the principles outlined in Section C, outline a budget for your personal finances.
4. Based on your reading from Section D, Principles of Church Finance, structure a Church Operating Budget that is appropriate for the congregation you are presently serving.
5. Complete the CEU Registration Request on page 127.

*Never think that you have learned enough, and that you may now relax your efforts. The cultivated mind is the measure of a man. Your education should continue during your lifetime; every day you should be learning, and putting to practical use the knowledge gained.*

—Ellen G. White  
*Testimonies for the Church*  
vol. 4, p. 561

\*CEUs are nonacademic credit and cannot be applied to a degree.

# Introduction

*Stewardship is not a synonym for money. Until this is recognized and accepted, a person will never understand the real definition nor the principles of basic Christian stewardship.*

## **Stewardship is a relationship**

Stewardship is a relationship—the relationship that every person bears to his Creator. If a person does not, or refuses to accept this association with his divine Source, then, in essence he is denying God's authority, His sovereignty—His ownership of the world.

A rebellious attitude was evident when Adam and Eve ate the fruit of the forbidden tree. This same rebellion is repeated when a person refuses to return one tenth of his income to God: his tithe. It is not just a simple matter of negligence, but rather a deliberate act of rebellion. And, while it may not, and can not be a test of church fellowship (because of the personal nature of the act), it certainly is registered in the ledgers of heaven as theft, and worse—anarchy and rebellion.

*Stewardship involves every facet of life: time (1 Peter 1:17); talents (Matt. 25:14-29); health (1 Cor. 3:16, 17); money (Luke 19:23); even influence (Rom. 14:21); and concern (Luke 10:33). Stewardship is increased, or decreased in direct proportion to the amount of goods entrusted. The only measure of acceptability is faithfulness.*

In this book, money will be dealt with not as a separate and distinct entity, but as a symbol of life: the vehicle by which time and talent (the ingredients of life) can be preserved for future storage and use. Money\* represents life and must be regarded with the same concern.

The careful student will consider the principles and instruction in the Bible as God's great operational handbook for stewards. Only in this context

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\*In those areas where there is little or no money; whatever is used as an exchange for the expenditure of time, and talent is to be considered as income.

can it be understood fully, because a recognition of this relationship is the foundation of true religion.

From any other view, religion becomes only a set of tenets without a practical reason for being. With this viewpoint, consider the origin of man and God's reason for his creation.

Mel Rees

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## SECTION A

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# Basic Concepts of Stewardship

### Overview

This section contains the three basic concepts of Christian stewardship: Man—God's Steward, Man—God's Workman, and Man—God's Partner. These concepts must be clearly understood if stewardship is to be seen in its true perspective. Stewardship has to be understood from the perspective of man's relationship to God. Once this concept is clearly appreciated, it will provide the foundation for every other religious belief. Without this understanding, every other tenet of religion has no practical bearing.

These three concepts should be presented in their proper sequence to form a base upon which to build a complete structure of stewardship education. The principles, studied in the next section, will only be expansions or explanations of these basic concepts.

#### CONCEPT 1

### Man—God's Steward

Stewardship is the management of that which belongs to another. A person may be a good steward or a bad steward, faithful or unfaithful; he becomes a steward at birth, and remains one until his death. He is responsible and accountable to God for the management of all the things with which he has been entrusted.

Man was created a practical person for a practical job for a practical reason—God needed him. The earth, in all its beauty, had just come from

the hand of the Creator; God needed something, or someone to manage it. He had several choices: He could have made man a *robot* and come up with the proper "software" to program him to do whatever was required. Or, He could have made man a *slave* and forced him to do exactly what He wished. The devil had accused God of forcing his subjects to obey Him. This certainly would have supported his charge. But the Creator chose to make man a free moral agent with the power to choose, to make decisions—to act from loyalty and love.

### **Stewardship is a Relationship**

Man was created a *steward*. In the garden of Eden, it was the full intention of God that man would have far reaching responsibilities and privileges. There was to be an intimate sharing between God the "owner" and man the "steward." An environment of openness and candor existed. God talked to man, man talked to God. There were no barriers. A loving relationship was established.

### **Stewardship is Dominion**

*And God said, Let us make man in our image, after our likeness: and let them have dominion over the fish of the sea, and over the fowl of the air, and over the cattle, and over all the earth, and over every creeping thing that creepeth upon the earth.*

—Genesis 1:26

*Dominion* means authority, power, supremacy, control, jurisdiction, responsibility, or management. Whatever term is used, it is the use, or management of those things belonging to someone else. The person having this responsibility is a steward. He acts in the place of the owner, treating whatever is under his control as if *he* were the owner.

By divine design, by divine command, and because of divine love, man was given dominion of the entire earth at creation. He was given the freedom to choose, to act, to carry out the divine plan for this world. Man did not own the world, nor anything in it—instead he was to be responsible to manage it for God. What a lofty view of creation was this!

### **Stewardship Repudiates Evolution**

What a tragedy it is when men are so determined to defraud man of his noble heritage, they picture him crawling into the dawn of history and then somehow evolving into his present state.

Theory follows theory in the vain search for the missing link: the link between man and the animal kingdom. One wonders if any thought has been given to the requirements of such a connection.

First, this link would have had to learn somehow to communicate, not only

basic information, but observations, concepts, and ideas. It would have to possess instant recall of past events and experiences, as well as evaluate these for present, or future benefits. The ability to plan and to follow a prescribed plan would also be required. Creative thought on intangible subjects would be another requirement. The list is endless. While animals do have a degree of intelligence, they are deficient in all these areas. Adam was created with all these abilities.

### **Stewardship Has Restrictions**

Although the world was assigned to man to be under his dominion, man was to remember that it and everything in it belonged to the Lord. To remind man of this, God placed one tree as a restriction. This is significant. This tree was a symbol of God's authority—His sovereignty. Earthly governments have an official seal which symbolizes their authority. God used this tree as a symbol of His authority.

This tree was also the only *restriction* placed upon man; this proves he was to be a steward—not an owner, because, in stewardship there is always some restriction—something over which the steward has no right. For instance, the manager of a market cannot take any of the merchandise under his control for his own use, unless he pays for it, or is given permission by the owner.

All the problems of the world are the inevitable result of the false assumption that men are owners rather than stewards. This is even perpetuated in our religious exercises. Often people are publicly praised for their liberality. But can a person be liberal when he owns nothing? One might be praised for his faithfulness (as a steward), but not his liberality.

### **Stewardship Requires Faithfulness**

A steward, manager, superintendent, agent, or servant (whichever designation is used), is only doing his assigned duty when he performs his designated function. Jesus pointed this out when He asked the question,

*Would he thank the servant because he did what he was told to do? So you also, when you have done everything you were told to do, should say, "We are unworthy servants; we have only done our duty."*

—Luke 17:9, 10, NIV

Therefore, whatever a steward does *is* his duty and is subject to only one requirement—*faithfulness*.

*Moreover it is required in stewards, that a man be found faithful.*

—1 Corinthians 4:2

### **Stewardship Removes Worry**

If a person considers himself a steward of God, he realizes that every activity of his life is under divine direction and control. He rests in the assurance that whatever transpires is for his best interest and good. He enjoys the freedom from concern and worry which infinite wisdom provides.

Freedom from worry and concern was to be one of the benefits of man's recognition of his stewardship relation to God. As long as he recognizes God's ownership, His sovereignty, His authority, he is provided with everything he needs. Adam and Eve had no food, clothing, housing, or labor problems.

### **Stewardship Rejection Brings Ruin**

Notice that when Adam and Eve took the fruit of the forbidden tree, they denied God's ownership, and placed themselves in open rebellion against God's ownership—His sovereignty. They ended their relationship. They were now in a self-destruct mode.

There were immediate and long range effects of this act. Their relationship broken, no longer could they talk face to face with God. There was a chill in the air; they immediately sensed their need of clothing; they were dispossessed from their home; their privileges were lost and they were forced to obtain their living by the sweat of their brows. Briars and thorns became a problem. The long range effect was inevitable death.

While their punishment might appear unusually severe (over just a bite of fruit), it must be recognized that anarchy, rebellion—the refusal to recognize authority cannot be tolerated by any government—therefore the penalties are always severe. This is true in any level of society, whether earthly or heavenly.

### **Stewardship Means Dependence**

There is only one alternative to being a steward of God: that is being a slave to the Devil. The Devil promised the freedom of *independence*; God promises the freedom of *dependence*. The person who recognizes, and accepts his stewardship relationship to God can be assured that his basic requirements for living will be provided, or as Jesus said, "... do not worry about your life..." (Matt. 6:25, NIV).

He always referred to God as our "Father," again indicating His loving relationship towards us. He knows our needs, and is more willing to care for us than even our earthly father.

*If ye then, being evil, know how to give good gifts unto your children,*

*how much more shall your Father which is in heaven give good things to them that ask him?*

—Matthew 7:11

One must never get the idea that God will provide our *wants*; even a creative God could not do that for, if a person were given the whole universe, there would still be a desire for more. Solomon said, "...the eyes of man are never satisfied" (Proverbs 27:20). He must be considered an expert for he said "... whatsoever mine eyes desired I kept not from them" (Ecclesiastes 2:10).

The steward of God can have not only the assurance of daily care in this life but also the added assurance that his stewardship will continue throughout all eternity.

A young theology student asked, "Will we not be owners in the New Earth?"

"I am afraid not," the instructor replied.

"But," he continued, "I thought we were going to own our homes there."

"No, that will not be possible, for God owns the universe and everything in it—but, we will have life tenancy—will that be long enough?"

*Life tenancy . . . through the ceaseless ages of eternity.* This is the ultimate reward for those who are faithful stewards.

#### CONCEPT 2

### Man—God's Workman

When stewardship is understood as a relationship of trust between a person and his/her Creator, immediately the question of *responsibility and accountability comes into focus.*

This principle was illustrated in a message God sent by a prophet to king Ahab after he had allowed the king of Syria, Benhadad, to escape from his custody. The prophet, disguised as a soldier, told the king this story:

A prisoner had been left in his charge with the warning that if he was allowed to escape, he would forfeit his own life. Applying the principle of responsibility implied in stewardship, Ahab pronounced his own doom (1 Kings 20:39-42).

Every workman, in order to be effective, has to understand what are the "tools" of his trade. These vary with the size, type, and scope of whatever is to be managed. Adam and Eve were entrusted with certain tools at creation to enable them to administer their dominion of the earth.

#### Time

Time is the equal opportunity element of life: each person (during his period of responsibility and accountability) has exactly the same amount. Our watches

tick off the same seconds, minutes, and hours. How this time element is used often determines whether one is successful or not—and to what degree.

Time is our most precious gift, for time is the essence of life. When God breathed into man the breath of life, he became a living soul (Genesis 2:7). His life began at that instant and, according to the divine plan, it would have lasted forever. However, sin interrupted this eternal possibility; Adam's lifespan ended at 930 years.

Today man is allotted three-score-and-ten; when time runs out—life ceases. All talents, regardless of their number, or development, are now of no value.

I recall looking at the hands of an accomplished musician as he lay in his coffin. All the skills developed from years of practice were now dormant because time had run out. Time is a nonrenewable resource. It cannot be recycled. It cannot be hoarded, like money. It can only be spent. *Time is life.*

Because each person has such a limited supply of this precious commodity, it is vital that each moment be used wisely and to its capacity. It must not be wasted. Suppose a person has an appointment and keeps another person waiting for 30 minutes needlessly. By this negligence he has stolen 30 minutes from this person's life, time which he cannot replace.

This must be the reason why death was never in God's plans for man, or anything on this earth. Death is so wasteful: just when a person begins to live he dies; all of his skills, knowledge, and experience are of no further use to him. Little wonder that in the New Earth, knowledge will be added to knowledge—experience to experience—on and on throughout eternity. All this will be possible because time will be unlimited.

### Talents

Time alone would be of no value if one were incapable of doing anything. Remember that in God's plan, man was placed in the garden of Eden "to dress it and to keep it" (Genesis 2:15).

Man was given the *skills* needed to perform his work. Consider two features relating to skills: *diversified* and *unique*.

*Diversified*—Each person has different skills. Some can do one thing, some another. Even when two people can do the same thing, one may be more skillful, and proficient than the other. Why? Why did not God provide each human being with all the skills he would need? This was certainly possible. There must have been a reason.

It was God's plan that He would have a family here on earth, as He has a family in heaven. By making each of us *mutually dependent* on each other, we are drawn together into a family relationship. This mutual dependency is the basis for communities, towns, and cities. Without this dependency, there would be a tendency for individuals to withdraw from society—to lead solitary lives.

This would not be compatible with God's plan for a family relationship.

*Unique*—The distinctiveness of God's plan for each individual is that everyone is truly *unique*. No two people are alike. Anyone who has children or who grew up with a brother or sister can testify that everyone is unique, even when environment and upbringing are the same.

This quality is due to the regard God has for each individual. If He would have sent His only Son to die for just one individual, no matter who that individual might be; then each person is so important to Him—so vital to His plans that He never wanted one of us to ever "look down" on another person—regardless of who or where that individual might be.

### Possessions

Time and talent alone would be insufficient; an artist needs a brush; a writer—a pen. There is nothing wrong with obtaining or maintaining possessions; this is what stewardship is all about.

The wrongness occurs when one claims ownership of these possessions. This point was recognized by the early church.

*And the multitude of them that believed were of one heart and of one soul: neither said any of them that ought of the things which he possessed was his own.*

—Acts 4:32

This is essential, because possessions permit time and talents to be translated into something useful.

Although money is the result of the use of time and talent, the term "possessions" is used in this discussion; because it is possible to expend time and talent and receive other things besides money.

While each individual is given the same amount of time (during the period of his stewardship responsibility), the possessions with which he is entrusted are *proportional*. Each person receives exactly the amount he can manage wisely. Here, again, one can see divine wisdom.

What if? What if a person were given more than he could manage wisely, then was held responsible and accountable for these things. This would not be fair at all. It would be like giving a small child a large sum of money, then punishing him for not spending it wisely. God, therefore, entrusts each person with exactly the amount of possessions he is capable of managing—*then* holds him responsible and accountable. (See Luke 12:48; Romans 14:12.)

From this discussion one can catch a glimpse of God's plan for the stewardship of this world. Men and women were given the time, talents, and possessions to enable them to carry out this task. All that remains in

the three basic concepts is an understanding of God and man's partnership and the formula for success in any and every endeavor.

### CONCEPT 3

## Man—God's Partner

It is the desire of every human being to succeed. However, failure is far more common than success. In fact, failure is so much a part of living that there is a constant search for methods and means that will guarantee success. Endless numbers of books have been written, courses of study designed—all promising an end to the problem. None of these provide more than a momentary solution, because they only treat with the symptoms and do not deal with the problem. They fail because they seek to provide a material solution to a material problem, when the basic problem is spiritual—not material. Failure is only a symptom of this problem.

Jesus gave the only solution to failure—a guarantee for success—to the people who were gathered on the hills of Galilee one day. They were unduly concerned for their day-to-day lives: the poor trying to find something to eat; the rich trying to protect their possessions. Possibly the solution was too simple for them to grasp. Possibly it is too simple for us.

*But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you.-*

—Matthew 6:33

History records that either they were not listening, or they were afraid to trust God, for their problems only grew worse.

Another day, Jesus was asked by a lawyer, "Which is the great commandment in the law." It appears that he really did not want to know but just wanted to argue. Jesus replied that in reality there were two, one as important as the other, but the second could not be accomplished without the first, thus there was an essential sequence.

*Jesus said unto him, "Thou shalt love the Lord thy God with all thy heart, and with all thy soul, and with all thy mind. This is the first and great commandment. And the second is like unto it, Thou shalt love thy neighbor as thyself."*

—Matthew 22:37-39

In this simple answer is found the two principles which would solve every problem in the world. The first would eliminate the problems

associated with the senseless worship of false gods (in its many spiritual and materialistic forms), as well as the fruitless search for lasting security. The second principle would guarantee harmony in the social order.

From the human viewpoint, this may not appear reasonable. However, making God supreme would solve both the spiritual and material problems of the world. Jesus obligated His Father that day when He called attention to the care God has for the birds, the grasses, etc., and said,

*Your heavenly Father knoweth that ye have need of all these things. But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you.*

—Matthew 6:32, 33

What He was trying to impress on their minds (and ours) was that God will look after us the same way an earthly father cares for his children. Provided, of course, we seek Him *first*. Proof of this can be seen in the provision He made for our first parents, (Genesis 2:9), as well as His plan for the social and economic security of Israel in Canaan (Deuteronomy 8). Their problems were the result of their neglect (or refusal) to make God first . . . and/or their unbelief that He would care for them.

Corresponding love for one's neighbor would solve all the social problems in the world, for each person would treat every other person as he would wish to be treated. Thus, there would be complete harmony in the social order.

Inasmuch as the whole of life is composed of the spiritual, material, and social, it can be seen that these two principles would solve every difficulty. It is strange that this is the only solution the world has never tried, when it is the only one that would succeed.

Possibly, as has been stated, it is too simple. While it is simple, it is not easy, because it is not easy to lay aside all selfish desires and interests and make God first in everything. Nor is it easy to treat others as we would wish to be treated—in both instances self always gets in the way.

Two terms that might give a practical meaning to these principles are: *devotion*, and a *spirit of sacrifice*.

*Devotion to God, and a spirit of sacrifice were the first requisites in preparing a dwelling place for the Most High.*

—Patriarchs and Prophets, p. 343

### **First Requisites**

If these were the requisites for the building of the sanctuary, it is

reasonable to assume they are the requisites for lesser problems. In fact they are only a different way of expressing the two principles Jesus gave the lawyer.

Consider the word *devotion*. These words come to mind: dedication, consecration, affection, love, and zeal. A devoted husband and father will expend every effort to see that his family is well fed, well clothed, and properly housed. The welfare of his family is always his *first* interest. Likewise, devotion to God would simply mean that God would always come first—first before every personal consideration. This principle would involve every activity: time, talents, and/or possessions. While it might appear that the financial part would come under the principle of “sacrifice”; it really comes under “devotion,” because, *a person will support anything he believes in, regardless of the cost.*

The *spirit of sacrifice* (the second of the requisites) is equally difficult to put into practice. Anyone who has ever tried to “love” a disagreeable, unkind neighbor is aware of this. And still, Jesus said we were to love our neighbor as ourselves. However, in order to do this, one must put into practice another principle.

Many Christians feel that they sacrificed certain rights when they became Christians. For instance, the non-Christian (when mistreated, or irritated) can say and do bad things, maybe even fight. The Christian cannot do these things for he must exhibit the “Christian attitude.” This attitude is often viewed as a horizontal position in which a person must allow others to take advantage of him. But, is this what is meant by a Christian attitude?

Paul did not think so. He said, “Be not overcome with evil, but overcome evil with good” (Romans 12:21). To be overcome would certainly be horizontal; to overcome evil with good suggests a vertical position. A position of command.

In verse 20 he went so far as to direct that we feed our enemies, and give them something to drink, “for in so doing,” he said, “thou shalt heap coals of fire on his head.” Taken literally this might seem an un-Christian act. However, it is a fact that a person who says, or does something bad to another person, automatically sets up within himself a guilty feeling (no matter who he is). If he can cause the wronged person to retaliate, *he transfers this guilt feeling*, and justifies his own wrong words, or actions by something the other person says, or does, *after he started it!*

However, if this person says, or does something kind in return, he is left with his feeling of guilt, which, is indeed, as “coals of fires” burning in his brain. The only way he can now relieve himself of this burden is to ask for forgiveness, but too often his pride will not allow him to seek this relief.

The Christian has just as many rights as the non-Christian—he will simply choose not to exercise his rights under certain circumstances when

to do so might cause disunity or discord.

### Principle

One may have reason to feel slighted, or abused, but he will not exercise this right if there is a possibility it might produce discord or other problems.

*Devotion to God* leads to a *spirit of self sacrifice* which leads to *unity*. Unity is the inevitable result of applying these two principles. *Devotion to God* will result in harmony between a man and God; a *spirit of sacrifice*, harmony between man and man. Unity is the most important ingredient, whether playing games, running a business, or carrying on God's work. Unity among the followers of Christ is *the* convincing evidence that God sent His Son into the world to save sinners.

*That they all may be one; as thou, Father, art in me, and I in thee, that they also may be one in us; that the world may believe that thou hast sent me.*

—John 17:21

Therefore, it is the Devil's studied plan to create division and disunity. He uses human errors, innuendos, insinuations, gossip, and even honest preferences, to create disunity. The only solution is to have a spirit of sacrifice: the willingness to forgo personal likes, dislikes, or preferences in favor of those who might have different opinions. One should recall the beatitude, "Blessed are the peacemakers" (Matthew 5:9).

Especially is this important in a group where there is a difference of opinion (or preference) when a decision has to be made. Harmony can only be attained if the majority rule is followed. (This does not refer to principle, in which a person might be forced to stand alone, but to likes, dislikes, preferences, etc.) Notice how this principle is applied in the following quotation.

*They [church members] should also feel it is a solemn duty to illustrate in their characters the teaching of Christ, being at peace one with another and moving in perfect harmony as an undivided whole. They should defer their individual judgment to the judgment of the body of the church.*

—*Testimonies for the Church*, vol. 4, p. 18

Once there is unity in thought, aim, and action, then God's great prescription for success can be applied: *human effort combined with Divine power*.

This does not mean that we, the human, have some inherent self-

generated power or ability. But it does mean that God has endowed every person (the steward) with time, talents, and possessions, and He expects that these will be used to the limit of their capacity. God does not do the work He gives us to do. He did not tend the Garden of Eden—that was Adam's work. This is so aptly illustrated in the raising of a garden. God does not send even one of the littlest angels down to cultivate the ground or plant the seed; this is man's part.

But once the seed is in the ground, only divine power will cause it to germinate—to spring into life. Once it emerges from the ground, the human part is to weed, cultivate, and tend it—however, it will also require sunshine and rain—God's part. Human effort + Divine Power is *a formula that will not fail!*

Notice how inclusive this is:

*In everything that tends to the sustenance of man is seen the concurrence of divine and human effort. There can be no reaping unless the human hand acts its part in the sowing of the seed. But without the agencies which God provides in giving sunshine and showers, dew and clouds, there would be no increase.*

*Thus it is in every business pursuit, in every department of study and science. Thus it is in spiritual things, in the formation of the character, and in every line of Christian work. We have a part to act, but we must have the power of divinity to unite with us, or our efforts will be in vain.*

—Christ's Object Lessons, p. 82

This one principle will guarantee success in every endeavor. However, it depends on the proper requisites: devotion to God, and a spirit of sacrifice. Or loving God with all the heart, soul, and mind, and our neighbors as ourselves.

A small church in a little city in the mountains planned to build a new church, but lost its major financial support when one of its members moved away. This appeared to bring any future expansion to a standstill.

At a church business meeting, the design taught in this chapter was placed on a blackboard, and the principles involved were explained. When some members called attention to the very small potential of the congregation, their attention was redirected to the numerous times in the Bible in which there were equally limiting potentials: the widow's oil (2 Kings 4:1-7); the little boy's lunch (John 6:9), among others.

### Principle

We are limited in following directions; God is unlimited in producing

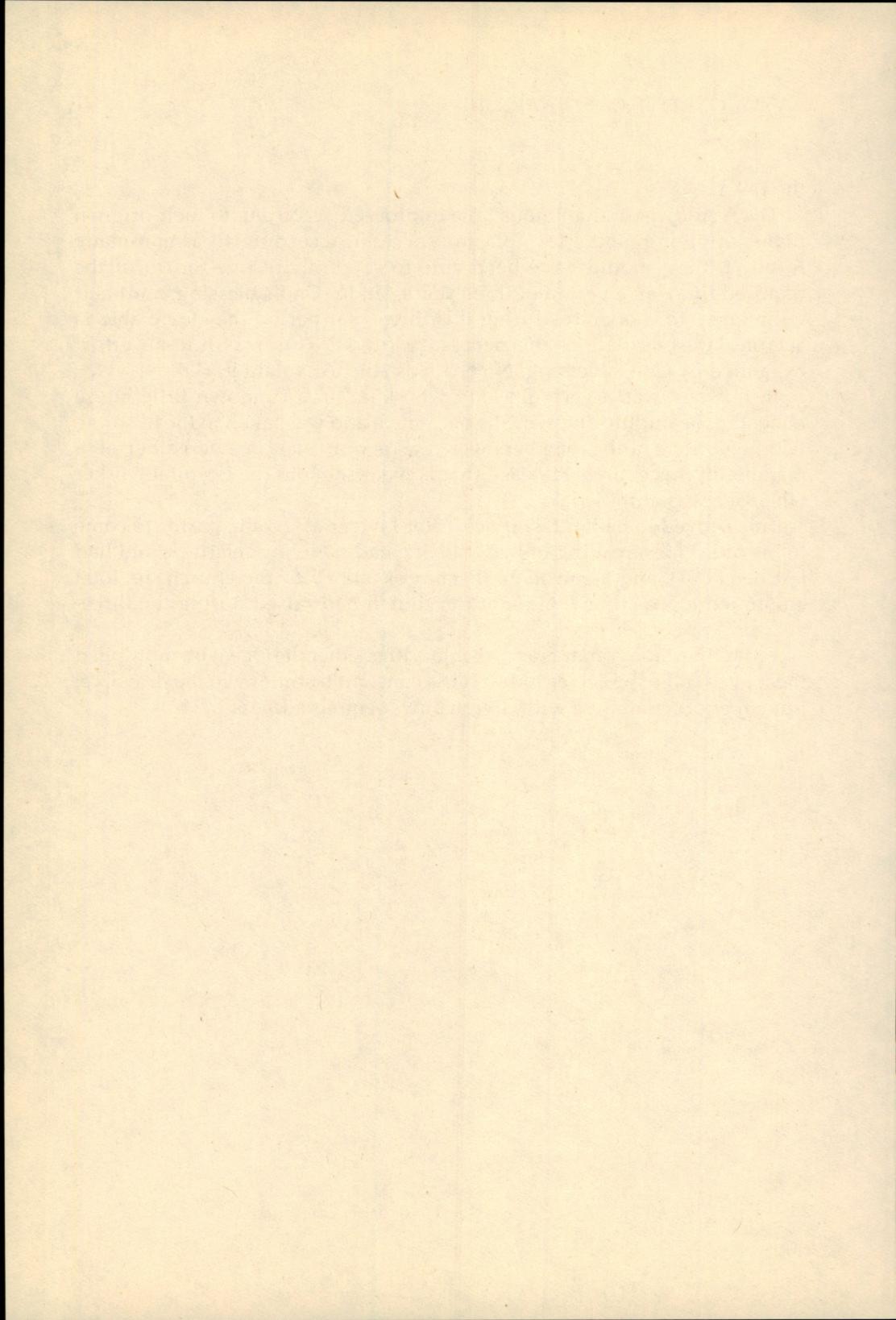
the results.

The result was a unanimous vote to proceed according to their original plans, applying God's formula for success. According to a man-made formula, they should have been able to reach about one-fourth of the required funds in a period of three years. Under God's blessing, and their willingness to cooperate, during this three-year period they were able to accumulate one-half of the necessary funds! This was human effort expanded by God's blessing. No one was able to explain it.

In this city was a very old lady who lived in a rundown little house almost in the middle of town. She became ill and was taken to the hospital. Although none of the members were aware of it, she considered herself a member of this church. At least, that is what she told the hospital worker when she was admitted.

This proved to be her last illness. Her lawyer asked the pastor to come to his office for a reading of her will. She had no living relatives, and had left her house and a considerable sum of money to the church. Its total amounted to exactly the amount the church had raised during the three-year period!

Today, the church stands as a visible witness that the One who multiplied the loaves and fishes, lives today. It is a constant testimony to the principle: human effort combined with divine power equals success.



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## SECTION B

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# Principles of Stewardship

## An Overview

God's plan is that man should deal with principles, rather than rules. To obey a rule, it is necessary to do whatever the rule says, but to apply a principle calls for mental and moral courage—it calls for a decision. This is an exercise of the power of choice.

### PRINCIPLE 1

## God's Plans

Possibly the reason many of God's plans are not followed is, first, unbelief that they will succeed, and, second, a lack of understanding regarding their characteristics.

In the first place, rarely, if ever, will God's plans appear reasonable from the human viewpoint. This is understandable when we recognize that God is not limited by human ability, or perspective. In order for a person to construct an article, existing materials must be used. God does not have this problem. He can speak things into existence even create an entire world. Secondly, He is not limited by time, space and certainly not by knowledge or experience. This may explain why many of His plans would appear impossible from the human viewpoint.

Then, it is possible that He deliberately designs plans that do not look reasonable to develop our faith in Him. If one follows a plan that does not appear reasonable—and it succeeds—possibly there will be less reluctance

at some future time to follow other plans that also appear unreasonable. In this way faith grows. Note the principle involved: *We are limited to following directions. God is unlimited in producing results.*

### Examples

The crossing of the Red Sea (Exodus 14:15,16); the taking of Jericho (Joshua 6:20); the feeding of the 5000 (Mark 6:36-44).

God always picks the person, or people best suited to carry out His plans. It would appear that the first requisite for successful service is humility: the willingness to mistrust self completely, and trust God implicitly. Moses had this quality (Exodus 4:10). This self-distrust was evidenced by Gideon, who was behind the winepress, beating out a few sheaves of barley, so his wife could bake some bread. This is where the angel found him, hiding from swarms of Midianites who had invaded the land.

When the angel addressed him as "a mighty man of valor" (Judges 6:12), he replied "I am least in my father's house." With this self-effacing instrument, God could vanquish a vast army, numberless and seemingly invincible. However, God has always had a problem with people. He has no problem with material things, just with people. Since the beginning of time, He has sought for men and women who would follow His plans without questioning. Unfortunately, there have been comparatively few who have accepted this responsibility.

While God chooses those who are best qualified to carry out His plans, He seldom supernaturally endows them with skills they do not have. However, every individual has latent abilities of which he is unaware, because he never has had the opportunity nor necessity to develop these skills. God, in His infinite knowledge, recognizes these skills and speeds up the experience process to enable the person to carry out his assigned task (See Exodus 35:30-35).

In reality, resources should head the list of elements in God's plans because of this principle: *God always provides the means for fulfilling His plans before He gives the plan.*

The building of the tabernacle in the wilderness provides a classic example of these four elements in God's plans, as well as their sequence. Notice how the resources were provided *before* He gave the command to build.

God knew He was going to say, "And let them make me a sanctuary that I may dwell among them" (Exodus 25:8). He also knew he was dealing with a band of ex-slaves whose potential was extremely limited, and who were expert only at making bricks. Before leaving Egypt, He directed them to obtain whatever they could from their Egyptian neighbors (Exodus 11:2,3).

The Lord gave them favor with their neighbors, and the record simply states "they spoiled the Egyptians" (Exodus 12:36). The Israelites might have

wondered at their sudden accumulation of silver, gold, and other materials, but God knew He was going to direct them to build Him a sanctuary—He was providing the materials *before* He gave the command to build.

The plan for the sanctuary was shown to Moses in the mount (Exodus 25:40). It was to be a replica of the sanctuary in heaven.

The people who were to prepare this building were numerous and unemployed. This would seem like an ideal situation, except for the fact that they were expert brick-makers and the sanctuary was going to be constructed of dyed skins, linens, exotic woods, brass, silver, and gold.

Again, this proved to be no problem. God chose Bezaleel and Aholiab; He developed within them their latent skills necessary to the task at hand, and they became instant skilled workers in silver and gold and "all manner of workmanship" (Exodus 35:31).

One wonders if these skills were lost once the tabernacle was completed. Not only did they not lose these skills but they were passed down to their descendants. Inspiration records that for a time the descendants of these men remained with the people of God, but eventually they drifted into heathen nations where the pay was more in keeping with their God-given talents.

*That their selfish desires might be gratified, they used their God-given skill in the service of heathen kings, and lent their talent to the perfecting of works which were a dishonor to their Maker.*

—*Prophets and Kings*, p. 63

Centuries later, Solomon, seeking a superintendent for the building of the temple at Jerusalem, sent to the king of Tyre for such a person. Hiram was recommended for this task. Hiram's mother was of the tribe of Dan—a descendent of Aholiab! This proved to be a disastrous decision, for Hiram was a selfish man who demanded, and got, large wages. His covetous influence infected the other workers, and in the far-reaching effects of these influences may be traced one of the principal causes the terrible apostasy of him who once was numbered among the wisest of mortals (*Prophets and Kings*, p. 64).

If Solomon had looked to God to provide consecrated workers, these would have been granted the skills needed and the virus of selfishness would not have spread into the construction of this house of God.

The question is: if God's plans are perfect; if He chooses the right people to carry out the plans; if He will provide the skills needed; and if He provides the resources needed *before* He gives the plan—why is their so little evidence of success? Is it because of disbelief, disobedience—or both? The question will eventually be answered by every individual, when the Master says, "Give an account of thy stewardship" (Luke 16:2).

## PRINCIPLE 2

**The Human Heart**

Before sin entered the world, the human heart was completely benevolent—filled, as it were, with the essence of heaven. However, ever since sin (made its intrusion), the heart of each human being contains both the seeds of *benevolence*, as well as the germs of *selfishness*—the two strongest forces in the universe. Benevolence is the foundation of God's kingdom, His character; selfishness, the character of Satan. Enclosed within each heart are the forces of good and evil.

These forces are deadly enemies. Exercise benevolence and selfishness is starved to death. Exercise selfishness and the wellsprings of benevolence dry up. However, under certain conditions, these enemies can become close friends. Every time a program to raise funds for God's work employs some method, such as a fund-raising dinner, or other entertainment, in which the motive *give to get* is appealed to—we have selfish benevolence!

The problem of selfishness grows from infancy. The little baby, who is too young to recognize or know that there are others who have rights and needs and wants, thinks only of himself. This is not strange for he has certain basic needs: when he is hungry, he cries; when uncomfortable, more tears. Because of his basic needs and/or wants, all he thinks of is himself. By the time he is old enough to recognize the rights and needs of others, the roots of selfishness have taken such a hold in his character, that but for the grace of God, they could never be uprooted.

God has a master plan for the salvation of the world. He has chosen a people to carry out this plan. In light of the evidence, God can and will provide whatever is required to carry out this plan. Why, then, is the plan not successful?

The problem is not lack of time, skill, nor resources—the problem is *selfishness*. Men and women have been appropriating for themselves those things which would have brought completion to God's plan.

Possibly the problem is the common belief that we are owners, rather than stewards; using our possessions as we wish, rather than as the Owner wishes. May God give us the grace to pray that selfishness, in all its forms, will be uprooted from our hearts.

## PRINCIPLE 3

**What Is Money?**

The greatest block to a full understanding of stewardship is money. This is true with leaders as with laymen, because, to the average mind,

stewardship and money are synonymous. Possibly this is because most of the teaching, writing, and preaching on the subject of stewardship relates to money and/or material things.

Therefore, in order to convince the hearer that stewardship is a relationship which he bears to God, money and/or material things must be placed in their true perspective.

### **Time + Talent = Life**

The ingredients of life are time and talent. Without time there is no life; without talents, life would be meaningless. Therefore, in this discussion, time may be considered an allotment, and talents, the reason or purpose for this allotment. Life, then, is an expenditure of time and talent.

However, money is also the result of an expenditure of time and talent. It is a tangible result of the use of time and talent. Therefore, money may be considered as life, for it is composed of the same components.

### **Time + Talent = Money**

Money, or its equivalent, is life (that portion which it represents) done up in a convenient package for storage and use. It is life in a tangible form. And, while time and talent pass away, because of the transitory nature of time; if they are used constructively to produce money, or other goods, then these productive elements of life can be extended over the centuries—even on into eternity.

### **Money = Life**

Money, or its equivalent, makes it convenient for storage, or for accomplishing things in distant places. For instance: If the time and talents of an individual are needed in San Francisco, Tokyo, or Bangkok; the person would have to be transported to the site of the need. However, the person living in San Francisco can use his time and talent to produce money, which can then easily be transported to one of these places where it can be exchanged for the time and talent of some person living there to accomplish the desired end. Money, as it represents a medium of exchange, makes economic interchange possible on a worldwide scale.

The important point to consider is that money, of itself, is of no value, except for its possible intrinsic worth. It only becomes valuable when it is reconstituted into its original components of time and talent. Money would be very poor material for the construction of a house. But it can be exchanged for the time and talent of the workmen who produce the proper materials, as well as for the labor of those who assemble them.

If, then, money is representative of life, to waste it would be to waste

life; to hoard it would be to bury life. It follows that when one makes an offering of money to God, he is, in reality, offering a portion of his life—that portion he expended in producing the money. On the other hand, if a person does not wish to give money, or some material gift to God, it is a portion of his life which he does not wish to give.

When stewardship was first ordained, there was not any money. Money (or some medium of exchange) became necessary when time, distance, and convenience became factors. It therefore took whatever form people would accept in exchange for their time, and/or talents. So, money today is a valuable tool, not only in everyday commerce, but also in the spread of the gospel. In this sense, its worth is inestimable. People in one place can use their time and talent to produce money; it can then be sent to the remotest parts of earth, where it is reconstituted into the time and talent of the missionary—each having a share in each soul won to Christ. This makes it possible for each professing Christian to maintain a worldwide outreach through his offerings.

Stewardship and money are not synonymous: stewardship is a relationship, as well as management. Money, or material things, are the natural result of this management. And while the relationship between a man and God remains constant, his material possessions will vary according to his ability and the size of trust with which he has been entrusted (see Matthew 25:14-26). The only requirement is faithfulness.

#### PRINCIPLE 4

### **The Tithe**

To insure man's continued existence, a safeguard was needed to protect the steward/owner relationship. Man would manage the world, but God would always own and maintain it. This was essential because man would never be able to control his environment—only a creative God could do this.

To do this, God reserved one tree as exclusively His. Man was not to eat the fruit of this tree; this would be a violation of his stewardship—an act of disobedience, rebellion, and anarchy. It would be a refusal to recognize God as Owner.

This tree not only served as the restriction in his stewardship, but was also one of his greatest blessings. It guaranteed him the freedom of choice. If there had not been any restriction, there would not have been anything for him to choose. This proved that God was a God of love—not a dictator, forcing His subjects to do His will.

Some have wondered why God took a chance with His beautiful creation

by giving man the freedom to choose, but in reality, He had no other choice. His kingdom is founded on the love principle, and love demands freedom of choice. By this act God exposed the Devil for the liar he is: he had accused God of forcing His subjects to worship Him.

The tree was to be a constant reminder that God is the Owner, and every man is a steward. An observance of this restriction would have protected man and guaranteed him an endless life with every need supplied—every dream fulfilled.

God provided one other safeguard—the Sabbath. As the tree would have been a constant reminder of God, the Owner, so the observance of the Sabbath would have been a constant reminder of God, the Creator. Thus man would have been protected from the two evils which have plagued his existence: evolution, and pride of ownership.

### Reminders

The tree reminds us of God, the Owner. The Sabbath reminds us of God, the Creator. When man violated the restriction in his stewardship, he was driven from his garden home, and the tree could no longer be used. God ordained the tithing principle (as a substitute), but for the same purpose: to keep the steward/Owner relationship clearly defined. It includes the promise of the freedom of choice and the freedom of dependence.

Freedom of dependence was according to the divine plan. God never intended that man should have any problems: social, health, nor economic. Everything he would need or desire was to be provided by the Owner. However, the power of choice also allowed him to exercise the *freedom of independence*.

Many people do not understand the real reason for the tithing system. To many, it is just a means for the support of the gospel ministry; to more, a means of church support. If this were true, then it could be considered a tax, and God a tax collector. This concept is unfortunate, because when the tithing principle was ordained, there was not any gospel ministry nor churches to support. The tithing principle was designed, not to raise money, but as a protection for each individual to keep him from forgetting God's ownership. This has always been a critical area, for people tend to consider themselves as owners; owners of the things they produce, or possess, or accumulate. This is a dangerous assumption for man can never be an owner.

The story is told of an Indian man who observed how ridiculous it is for a man to claim ownership of a piece of land. He said, "The land was here—the man came—he claimed to own it, but he died and the land is still here. How could he claim to own it when he could not take it with him?"

Many people do not accept the tithing principle, saying it was a directive which only applied to the Jewish nation. They ignore the fact that Abraham understood and accepted it, as did Jacob, long before there was a Jewish nation. All Biblical scholars agree that it existed long before recorded history. It was only reemphasized for the Jews because it was essential to their continued prosperity and happiness. That their troubles were a direct result of their failure to follow this ordinance can be seen in the testimony of Malachi (Malachi 3:7-10).

Then, there are those who say tithing is only an Old Testament ordinance and miss, or misapply, or ignore the directives in the New Testament. Below are five direct references to tithing in the New Testament:

1. Matthew 23:23: "these ought ye to have done".
2. Luke 11:42: (identical wording).
3. Luke 18:12: Jesus was not condemning tithing, but rather the self-congratulatory spirit of the Pharisee, who was only doing his duty.
4. 1 Corinthians 9:13,14: Here Paul refers back to the priests who were supported by the tithe, and clearly states "they which preach the gospel should live of the gospel".
5. Hebrews 7:1-10: Paul refers to Abraham paying tithes to the King of Salem, as well as the practice of the Levites in returning a tithe.

One major problem is that many people who accept the tithing principle concentrate on the use made of the tithe, rather than the reason why it was ordained. When one recognizes that the tree in the garden was for the protection of people; then it is reasonable to assume that the tithing principle was also ordained for the protection of people. How does this apply? God knew man's tendency to claim ownership over the things in his possession. If he does, then a fearful sequence will follow:

*Pride of ownership - will lead to  
Self-dependence - will lead to  
Self-destruction!*

God did not want man to self-destruct. In a world of uncertainty, of calamity, and disaster, man's only hope, his only security, is to depend on God. This is why God instituted the tithing principle. He does not need man's resources, only his allegiance; his recognition of his steward/Owner relationship.

Some have suggested that tithing is unfair because, while it might not affect those with large resources, it is more difficult for one of limited means. However, there is a miracle available to anyone who follows this practice: *God will make the nine-tenths (under His blessing) worth more than the ten tenths!*

There are endless testimonies to prove this premise. In Malachi 3:10 is the invitation to "prove me".

Tithing is beautiful in its simplicity: one-tenth of the increase (or income) is to be set apart for God. This is a case of simple honesty: it belongs to God. Even a small child can be taught to tithe just as soon as he can count to ten on his fingers.

The point to remember is that God does not need our money. A Creator God would hardly be dependent upon our meager resources. He instituted the tithing principle as a protection so we would never forget our stewardship relation to Him. When a person tithes his income, he is constantly reminded that God is the Owner of all.

#### PRINCIPLE 5

### The Offerings

The Offering system, like the tithe, does not have as its primary purpose the raising of money (or its equivalent), but rather God's concern for each individual. These can be classed under three general headings: *protection*, *development*, and *privilege*.

#### *Offerings*

- *Protection*
  - √ *Antidote for Selfishness*
- *Development*
  - √ *Character*
  - √ *Responsibility*
  - √ *System*
  - √ *Motive*
- *Privilege*
  - √ *Sharing Joy*

#### **Protection**

Ever since sin entered the world, selfishness has been the tragic heritage of each individual. Because food, clothing, and shelter are the basic requirements of life, too often these become the consuming desire of the heart.

The selfish heart has a great deal of outside assistance. The entire focus of the world is on things. All promotion and advertising hold out things as the foundation of happiness: the more things one has, the happier one will be. But evidence is to the contrary. Very often those who have everything the world offers in the way of luxury take their own lives, citing boredom

and/or frustration. Even the wisest of men (as well as the richest) said, "All was vanity and vexation of spirit" (Ecclesiastes 3:11).

As another safeguard, God instituted the offering system to protect man from the lure of the world. John warns, "Love not the world, neither the things that are in the world. If any man love the world, the love of the Father is not in him" (John 2:15). The person who only thinks of himself is on the pathway to self-destruction; he needs another focus for his interests. The offering system provides this protection. It turns the attention outward to others, rather than inward to self. It provides a means for eliminating selfishness from the heart, for the exercise of benevolence will starve covetousness to death.

### Development

In order to have a home in heaven and the New Earth, it is essential that a selfless character be developed. One cannot develop a benevolent character by "getting", only by "giving".

Benevolence is referred to as a wellspring. To keep a spring pure it must always be kept flowing. If it is clogged with debris, it will cease to flow or be unusable.

The heart, like the spring, must exercise its benevolence constantly, or it will be clogged with selfishness. Giving as one receives, is God's plan for the development of a Christlike character.

While many people appear to shun responsibility, it is a basic requirement for the faithful steward. "Moreover it is required in stewards, that a man be found faithful" (1 Corinthians 4:2). This means that each individual is to recognize his individual responsibility to God. "So then every one of us shall give account of himself to God" (Romans 14:12). The setting of equal-giving goals is counterproductive: it discourages individual responsibility. The offering system teaches a person to consider his own responsibility to God without regard to what others may or may not do.

If a person makes a gift of money or service only at those times when feelings and emotions are moved, the interval between these impressions is fraught with danger. In this interim selfishness will flourish. God's plans call for continual benevolence from His subjects. As He is continually giving life, health, resources, even so each one should give systematically and joyfully. Only in this way can selfishness be stifled.

The offering system provides a means by which each person can judge his motives: does love for God transcend his love of the world? Inasmuch as heaven is more interested in *why* an act is performed, than in *what* is done, the vital importance of motive can be seen. (See Matthew 7:21-23). These people did a great many wonderful things, but their motives must

have been wrong. Paul provides a long list of exemplary things a person could do from the wrong motives (1 Corinthians 13:1-3). Without some means of measurement Christian activities could be confusing. The offering system provides this means.

### **Privilege**

We human beings are of such a nature that we only fully enjoy those things which we are willing to share with others. Of Adam, God said, "It is not good that man should be alone" (Genesis 2:18). Even Adam could not fully enjoy paradise by himself; he needed someone with whom he could share its delights, thus God gave him Eve.

God could have used the angels to give the good news of salvation to the world, but in His wisdom, He knew that we would not enjoy heaven or the New Earth unless we shared our joy with our neighbors and friends. Therefore, He has entrusted us with the means to carry the Good News to the world.

This should be a joyous privilege. Every need which arises in God's work should be considered another opportunity to renew our expressions of love and gratitude for His continual blessings.

Never should we think of offerings as a duty or an obligation, but as a privilege divinely ordained for our protection, for the development of our characters, and even for our enjoyment! *Giving is a divine privilege.*

### PRINCIPLE 6

## **Simplicity**

Nothing ever remains simple; growth always produces complexity. Although growth is essential (consider a plant or tree), it also contains the possibility or danger of self-destruction. Businesses have failed because of organizational complexity; individuals have taken their own lives because life has become too complicated. From this, one may assume that big is not always better, and still, growth is an essential element of life.

Even religion is not immune to this nemesis. Especially is this true when rules are emphasized rather than principles. Although God's universe is very complex; it is founded on only two simple principles: duty to God and concern for one another.

When the Israelites were freed from Egyptian bondage, they were led out into the desert where God set up their government. He gave them two simple principles which would have made them a happy, holy, and healthy people. These two principles were embodied in the ten commandments—four related to their relationship to their Leader, and six to their duty to

each other. But there was a problem. These ex-slaves had been living by the rules laid down by their Egyptian masters for so long, they did not know how to apply a principle. Because of this, God gave them the laws of Moses which put these two principles into a practical, easily understandable, and applicable setting. These laws were designed to teach them how to apply the principles embodied in the Ten Commandments.

Unfortunately, their leaders, not content to use these laws as only an instructional tool, added, multiplied, and expanded them, until by the time Jesus came, they had 613 laws and 10,000 ordinances! There is little wonder that the people did not know whether they were complying or not. How could they—how could anyone?

Jesus tried to lead the people out of this morass by calling their attention to two of the commandments (the 6th and the 7th, Matthew 5:21, 27) and explaining the principles involved. The principle involved in the commandment against killing is hatred; in adultery, lust.

Another time when a lawyer tried to trap him with a question regarding which commandment was the greatest (Matthew 22:40), He listed the same two: love for God, and a corresponding love for our neighbor. He said that upon these two principles rested all the law and the prophets. How great the simplicity of God's plan for all mankind.

If one complies with the first, all the problems relating to the spiritual and material aspects of life would be eliminated. The second would bring complete harmony into the social order. The result would guarantee the freedom of dependence which Jesus promised when He said, "But if ye seek first the kingdom of God, and his righteousness; and all these things shall be added unto you" (Matthew 6:33).

An application of the Golden Rule would guarantee harmony, as each person would treat every other person as he would wish to be treated.

This rule versus principle concept has a more significant bearing than simply solving some current problem. Decisions are the building blocks of character production. A person may actually be harmed if he is led to think he can solve his perplexities by following a set of rules, rather than applying principles.

All instruction in stewardship must be based on these two principles: our relationship to God and to our fellowmen. The first is a requisite for the latter, because love for our fellowmen is only a spillover of our love for God. Without the first, the latter is impossible.

It is a case of priority. If we recognize our relationship to God, then we will recognize our relationship to our neighbors. Many of life's challenges can thus be simplified. This was Jesus' simple message of priority, "But seek ye first . . ."

PRINCIPLE 7  
**Involvement**

**Conversion, Commitment, Involvement**

Involvement is the key to all successful group activity. No matter how carefully plans are made, unless those who comprise the group are actively involved, the plan will fail. Therefore it is essential that every leader (regardless of the level) understand the basic principle of involvement as well as the means for putting it into practice.

Many methods have been used to stimulate involvement. One of these is a carefully structured program. It is assumed that a program, like a wagon, is the perfect vehicle to stimulate group activity. Get everyone on board, and away we will go! But it is not always easy to get people into the wagon. Some, at least, are not interested in going for a ride. And, while at times such a structure might produce limited success, it is at best temporary in nature, requiring newer, more innovative ideas and methods to produce the same enthusiasm and/or results.

What is the reason for this evident lack of involvement? A common assumption is that people do not get involved because they are not committed. Following this line of reasoning, all one has to do is to figure some way to get people to be committed. But is this the reason? Evidence would indicate otherwise. There appears to be no lack of commitment today. In every culture there are desirable things which people expend a great deal of time, energy, and resources to obtain. That they are committed is evident by the zeal with which they pursue these things.

An incident from the days of the reformation will clarify this commitment/involvement question. A wealthy land owner had a talented son that he educated to be a prelate in the state church. However, in his class at the university was a young man who was a member of the reform church. One evening he was invited to attend prayer meeting with this group. At this meeting he gave his heart to Christ. As a result, he did not become a prelate in the popular church, but a pastor of a little reform church. This, of course, was a disappointment to this father.

In the little village where he pastored, there was a government official who pretended to be sympathetic to the reform cause (actually became a member of the church), but in reality was only a spy for the state church.

Some of the church leaders, learning of his duplicity, wrote a letter depriving him of his membership and asking the young pastor to read it at the next worship service. His friends advised him not to do this under any circumstances because this man was a personal friend of the king. However, feeling that duty came before personal safety, he publicly read the letter. Before the week

was out, he was arrested and placed in a dungeon, to await trial.

When he was ordered, on pain of death, to confess his wrongs, he simply stated that he did only that which he considered to be his duty, and that whatever the penalty he would not change his decision. He was sentenced to hang.

One morning he was led from his prison cell for execution. As he emerged from the dark recesses of the fortress, he paused, looked up into the sky, and said, "This is the day which the Lord hath made, we will rejoice and be glad in it." On that fateful night at prayer meeting, he had been truly converted. He became totally committed to Jesus Christ. He could not avoid involvement.

Involvement is not something we plan, or program, or encourage—it *is a result!* Once a person has been converted, he or she will be committed to Jesus Christ—he or she will not be able to avoid involvement.

#### PRINCIPLE 8

### Robbery

Before calling for the morning offering, a church leader read Malachi 3:8 "Will a man rob God?" He said the work of God was languishing, both locally and worldwide because many people were robbing God in tithes and offerings. He appealed to the members to be faithful in their giving.

Obviously, his appeal was for money, but one may question if money was really the issue. Is there something far more significant in this text? In one sense, at least, our robbing God could be likened to taking a drop from the ocean, a cloud from the sky, or a penny from a billionaire. Besides, how would it be possible to rob from a Creator who could fill the world with gold with only a word?

The "robbery" referred to must not be primarily money, but something of more significance. Consider the origin of the tithing system, which had nothing to do with giving or raising money, for there was not any. It had rather to do with the relationship between man and his Maker.

In the Garden of Eden were two special trees: the Tree of Life, and the Tree of Knowledge. Both bore fruit, the one for perpetuating life, and the other for a test. Access to the tree of life depended on man's obedience to the "hands off" restriction on the other. The fruit, per se, had no special significance, for there was an abundant supply. It only served as the medium by which the principle involved could be understood and applied. This principle was essential to the orderly operation of the universe.

Someone expressed the wish that God had left the Tree of Knowledge out of His master plan, because it caused so much trouble. But this tree was one of the greatest blessings God could give to created beings, the power of choice. The right to choose is the most precious of all freedoms. God did not have to

bestow this blessing. He could have used other means to do the work necessary for the care of His lovely creation. But His government is founded on the principle of love, and love demands freedom to choose. This tree was essential to a continuing relationship between the Creator and the created.

Every government has some symbol of authority. Ancient kings had a ring with which they stamped their approval on official documents. Governments have impressive seals with which they affix their stamp of authority on laws, documents, and treaties. This seal indicates that all the authority and power of the governing body will guarantee the authenticity and execution of the document.

The tree of knowledge was a sign, or seal, of God's authority—His sovereignty. When Adam and Eve violated this restriction, they became anarchists, insurgents—rebels to God and His kingdom. Such an act committed against earthly governments usually carries the sentence of death, which proved to be the same in their case. No government can survive the results of anarchy and rebellion, not even God's.

That they did not die immediately is evidence of the unexplainable love of God. Through the sacrifice of Jesus who paid the penalty for their breaking of the law, they were given a second chance. Their power to choose was restored. Forfeiting their Eden home, God chose another symbol of His authority and sovereignty, the tithe.

When the tithe is withheld, money is not the real issue, but the refusal to recognize God's ownership. It symbolizes rebellion, anarchy. The "robbery" is the withholding of the honor and reverence due Him. As such, it is an act of open defiance. But, how does a person rob God by miserly offerings, or none at all? An offering is an expression of love and gratitude. The withholding of the means entrusted to us by God is an indication that we do not love Him, because *a person can give without loving but it is impossible to love without giving.*

In this way we rob Him of the love, affection and gratitude which is His due, not only as our Creator, but as our Redeemer. Money, then, is only symbolic of an inner attitude, a choice.

This is only one example of the fact that in the area of finance the church faces her most vulnerable foe. It is unfortunate when money becomes a focal point, for the real issues involved are a recognition of God's ownership and of our loyalty and love.

#### PRINCIPLE 9

### Goal Devices

The question is often asked if there is anything wrong with goal devices. The answer is no, provided they are used for the right purpose.

I was visiting in a church one Sabbath. During the service a man pointed to a huge thermometer goal device with an impressive money figure at the top. He spent almost ten minutes urging people to move the red line up to this dollar amount. Not once did he say why they were raising money.

Finally, my curiosity peaked and I whispered to a man seated next to me, "Why are you raising money?" He whispered back, "To reach the goal."

Nothing I heard up to this point would impel me to give a donation. I am not interested in "reaching goals"; I am interested in reaching objectives.

The use of goal devices to raise money must be a modern innovation for we find no record in the Bible of such activities. Moses did not erect a model tabernacle, neither did David place a mini temple on display. During the centuries of the Middle Ages, compulsion seems to have been the method of choice. However in early America the goal-device method gained popularity. How early is not known, but certainly in the early part of this century they were used for a variety of purposes.

The little church with each brick representing a certain amount was common in building programs. A wire stretched across the sanctuary with a little boat (or airplane) making its way from one side to the other, was often used to secure funds for foreign missions. Of course, there has always been the ubiquitous thermometer, with its red mercury line proceeding upward.

Whatever the gadget (and some of them were as ingenious as their creators), the device itself held center stage while the objective it represented was secondary. Reaching "the goal" was always the main thrust.

The use of goal devices as primary objectives tends to direct a person's attention to giving to things, rather than giving to God and then distributing to things. When giving is viewed as an outward expression of an inner feeling, then the proper motivation will be a heart experience rather than something externally generated.

A goal device should not be used as a motivator, only as an indicator. The odometer on my car has never influenced me to go anywhere, but it serves the purpose of informing me *how far I have gone* (toward my objective), and *how far I have left to go*. This should be the function of a goal device.

Whatever emphasis is made should be on the desirability of the objective. The emphasis should be on giving to God, rather than to things. *Then*, the objective can be presented as an *opportunity* to express love and gratitude in a tangible way. Properly presented, objectives (whatever they may be) can provide a valuable means for maturing Christians as they are taught to give disinterestedly because of their love for God, and their appreciation for His constant blessings.

## PRINCIPLE 10

### Motivation in Giving

Much of the money that finds its way into the church could be called a collection rather than an offering. Possibly this is because needs are emphasized rather than the privilege of expressing love and gratitude to God.

One does not read in the Bible, "Let us go up to the tabernacle to hear Samuel preach—I hear he is very good", but rather, "Let us go up to the house of the Lord to *offer sacrifice*." It appears that the major reason for attendance at both the tabernacle and the temple was to personally offer sacrifices, as an indication of the love and gratitude of the giver.

While singing, prayer, and study are vital to Christian growth, the offering is an individual's personal expression of love, an exercise in benevolence which makes all other expressions efficient.

One man expressed his misunderstanding regarding the offering system when he said, "I wish I could find a church where they had inspiring sermons, beautiful music, and fervent prayers—and forget all this talk about money."

"I have great news for you," I replied. "I attended just such a service last week."

"Oh, where was it?"

"It was a funeral!"

While most of us might hesitate to express this thought, it is too common to be ignored. Anything as important as the church requires vast resources, and we should thank God for the opportunity to help meet the needs. This is what an offering is: an opportunity to express the love in our hearts.

The question arises: would it be better to raise money for an objective; or would it be better to match the objective to the funds given willingly from the heart? This, of course, could create an additional problem which would call for divine guidance.

On the one hand, we need to have an aggressive program, and must not be content with a minimum of effort; while on the other, we must not allow the need for funds to take precedence over the spiritual requirement of the need of the giver to give from proper motivation.

The only acceptable offering is one generated by the pure motive of love—anything else is unacceptable. If we try to stimulate giving without this love motivated principle, are we not encouraging people to replace God with things, or objectives? Is not this a subtle form of idolatry? A principle is involved: *One can give without loving, but it is impossible to love without giving.*

The pure offering is motivated by love and expects no other reward than

the joy of giving. The pure offering seeks nothing, it expects nothing; it is an outward response to an inward feeling.

Speaking of the Macedonian church, Paul gave the proper sequence for giving. "And they did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God's will" (2 Corinthians 8:5, NIV).

Giving is such a sensitive area (indicative of a person's relationship to God), that it must not be influenced by any man-made idea or plan. It must not be tampered with, for it is a vital link in man's relationship to God. Anything we do to upset the balance in the God-loves-man, man-loves God connection interferes with this divine communication.

How, then, do we protect this relationship and still provide the financial support for the many phases of God's work?

First, we continually uphold God's love, His sacrifice, His Gift. Then, we can present the needs of God's work as opportunities to express our love and gratitude. By following this sequence, men and women will be trained to *first, give to God, then distribute to things*. Needs will only make it convenient to allocate the money which has already been dedicated to God. He will be the real recipient of every offering. The requirements of His great master plan will be seen as opportunities to exercise our partnership with Him in the salvation of souls.

Only in this way can offerings retain their divine design—a pure expression of a pure love.

#### PRINCIPLE 11

### Unacceptable Offerings

One of the most scathing rebukes in the book of Malachi is not found in the third chapter, but in the first. The priests were severely rebuked for offering "polluted bread" on the altar. Their offerings are listed as: blind, lame, and sick (See Malachi 1:7,8).

In the instruction given Israel, the tithes might not always be perfect (See Leviticus 27:30-33). Living under the baleful influence of sin, their animals might be injured or subject to disease. According to the text, the tithe animals were chosen by chance and if it happened to be blind, lame, or sick, it was not to be changed. This shows the fairness of God.

At this point it must be remembered that the tithe was a case of simple honesty—a recognition of God's sovereignty—His ownership.

In the offering system, we find a different focus: these were to represent love and gratitude; they were to be representative of Jesus Christ, the true Gift. Therefore, as He was perfect, just so each gift must be perfect to be

accepted (See Leviticus 22:21,22).

What, then, constitutes an unacceptable offering?

### **Substitute**

Anything which is a substitute for personal sacrifice is unacceptable. One person was asked if he was going to participate in a program in which contributions were being solicited from people who were not members of his church. His reply was that if he did not, he would have to give the money himself. This is clearly a substitution and, as such, is unacceptable.

### **Cost Nothing**

It is a sad fact that many people will give that which costs them nothing, or causes them the least inconvenience. King David was directed by the prophet Gad to set up an altar on the threshing floor of Ornan. Ornan offered the place, the elements for the fire, and the cattle to David. David said, "No, I insist on paying the full price. I will not take for the Lord what is yours, or sacrifice a burnt offering that *costs me nothing*" (1 Chronicles 21:24, NIV).

### **Worthless**

Unfortunately, much has been said about the giving of some worthless object as an offering to God, then recounting how the Lord rewarded this offering. The gift would be acceptable, though worthless, if it was the best the giver had to offer. But to give something which is imperfect or not wanted, when the giver possesses something of worth, is unacceptable.

We have the classic example of Saul's battle with the Amalekites, in which the people saved the best of the cattle to sacrifice unto the Lord, just so they could save their own cattle (See 1 Samuel 15:13-22).

When evaluating any offering to God, ask yourself: is it representative of the one perfect Gift, and does it represent the pure motive of love? If it does, then it is acceptable.

## PRINCIPLE 12

### **Unbelief and Fear**

It would appear from the record that unbelief came before fear: Adam really did not believe he would die if he violated the restriction in his stewardship. As soon as he had committed this act of rebellion, fear gripped him, and he hid.

However, it can be observed that the two are so closely related that either will produce the other: fear will produce unbelief, and unbelief

will produce fear.

We have the classic example of ancient Israel, who had witnessed so many miracles, and still were consumed with fear, because they really did not believe God would protect them one more time. As a result, they suffered endless problems.

These elements are as alive today as they were then. God has promised to care for us; to provide our basic needs, but many times we fail to trust Him—we fear for our present and future needs—and suffer both. Jesus obligated His Father that day in Galilee when He said, "But seek ye first the kingdom of God, and His righteousness: and all these things shall be added unto you" (Matthew 6:33).

This was a real promise, for just prior to this He pointed out that God cares for the birds, the flowers, etc., and said "If God so clothe the grass of the field, which today is and tomorrow is cast into the oven, shall he not much more clothe you, O ye of little faith?" (verse 30). His question pointed to the answer: faith. And the basis for faith is love. "There is no fear in love; but perfect love casteth out fear" (1 John 4:18).

From this we can conclude that because God's love is perfect, we should not fear; in fact, we have nothing to fear because He has promised to care for us. Undue worry and concern is really a sin; for its foundation is unbelief, fear that God cannot be trusted.

How can one protect himself against these twin problems? The key is unquestioning obedience. Following God's directions, whether they appear reasonable or not, builds faith. Each time a plan that does not seem possible is a success, under God's blessing, faith is strengthened. This can continue until a person will obey instinctively—trust and confidence will grow or multiply.

The principle: while we are limited in following directions, *God is unlimited in producing the results*. As unbelief and fear came with the entrance of sin, just so they will leave together.

#### PRINCIPLE 13

### Motivation

It is said that the best way to motivate a donkey is to hold a carrot in front of him—and use a stick behind. This method certainly should not be necessary for the Christian steward; however, too often this carrot (reward) or stick (penalty) approach is used.

Proper motivation is essential to every action. Huge sums of money are spent around the world to get people to do things; to buy things; to believe things. And, unfortunately, the methods used are: the "carrot" of the desire

for pay, advancement, reward, security, or the "stick" of discipline, compulsion, or insecurity. These are low-level motivators, and at best produce low-level results.

Motivation is an elusive thing—mysterious—for time, place, culture, and emotions all affect it. One expert in management science once stated, "We know nothing about motivation. All we do is write books about it." Because of this mystery, no method has ever been found that will guarantee a positive response in every situation. We do know people respond to various stimuli, such as comfort, security, social instincts, ego satisfaction, self-image, etc.

Genuine, positive motivation comes not from external stimuli, but from within. Some activating force propels the individual beyond his basic needs. His desire to accomplish something, conquer something, or find something can be so strong that it will dwarf all considerations of personal comfort. An individual, so motivated, will sacrifice comfort, sleep, and even food to satisfy it. We have the history of inventors, scientists, and explorers who risked their lives in their search.

Yet motivation is a result rather than a method. It is an inner desire or dedication to someone, or something which is so intense that it overrides every other consideration. This is the mystery of Christian motivation.

Jesus was the perfect example. He never manipulated anyone, but He was the master motivator: To Peter and Andrew, He said, "Follow me and I will make you fishers of men" (Matthew 4:19); to the Samaritan woman, He offered "living water" (John 4:10); to Nicodemus, "Except a man be born again" (John 3:3). Peter left the security of his fishing business; the woman at the well stirred up her entire village; Nicodemus gave his entire fortune for the support of the early church.

True motivation is the result of a power, of the influence of the Holy Spirit in one's life. It is a force that penetrates the heart and takes possession. In fact, self is set aside; this force controls every thought and action. The apostle Paul recognized this. He was externally motivated when he was zealously hunting Christians with only one thought in mind—their extermination. But then he saw Jesus Christ on the road to Damascus, and every other consideration faded away. He expressed it this way: "For the love of Christ constraineth (controls, urges, and impels) us" (2 Corinthians 5:14). This inner force took over his entire life. In fact, it was so powerful that it cost him his life. This is true motivation.

With this thought in mind, it can be seen that proper motivation is not an external method, but the implanting of God's Spirit *in the heart*. When this is done, the senses and emotions will be Spirit-inspired, and appropriate actions will follow. No longer will the selfish heart require

the bombardment of external stimuli for it will respond to the leading of God's spirit. The results will always be satisfactory for they will be in accordance with His will.

#### PRINCIPLE 14

### **Collective Selfishness**

Selfishness is a strange commodity: it comes in single units, or in bulk. It is never restricted by race, creed, or economics. Even in those groups in which the standard of living is minimal, those who have the most will often be the most selfish.

Unlike most viruses that only grow and reproduce in relatively ideal conditions, selfishness will grow in any medium. Especially is this true in the group activities of churches in which they band together for a common objective. Individual members join a church for (1) personal growth and protection, and (2) in order to accomplish, as a body, that which would be impossible as individuals. Churches band together for the same reasons. Thus, as we have a church composed of members, we have a sisterhood of churches comprising a mission, a conference, a division, and/or a worldwide organization.

Such an organization can accomplish much more than individual entities could. However, its success will depend on the support of each of its separate entities. If there is a break in any link of this collective effort, the entire structure is endangered.

The problem usually occurs on the congregational level when, because of some local (possibly urgent) need, a church decides to default on its responsibility to the group of which it is a member. When this occurs, the local church places itself in jeopardy. Due to the fact that it has gone back on its collective responsibility, it gives license to each of its members to in effect shirk their individual responsibilities to the church. This places it in a self-destruct mode.

One church, a fairly large one, was engaged in a building program. At the same time, the organization of which it was a member was engaged in an expansion program to which each member-church had pledged support. However, because of their local need and commitment, the members did not contribute their agreed upon commitment.

Several years passed. They still owed a substantial sum on their church building, as well as being deeply in debt for operating expenses. They contacted the parent organization for assistance.

It was pointed out to their leaders that their problem was a simple one of collective selfishness. By withdrawing their support from the group

effort, they had established a climate of irresponsibility for each of their own members. A minority agreed and were able to convince the majority that they should assume their former obligation. Within three months, their financial picture had completely reversed itself.

Then one fateful evening during a church business meeting, the treasurer gave her report listing the large sum of money they had been able to send to the group project. In spite of the fact that their own finances were in excellent shape, they voted to cut down on their original commitment! In less than three months they were in debt again and calling for help. At the last report they were still having financial problems. *Collective selfishness is the perfect medium in which individual selfishness will grow.*

On the positive side, there was a small church engaged in a new building program. They also belonged to a larger group engaged in an expansion program. They certainly needed all the funds they could find. In reality, their contribution to the larger project was minimal, because of the size of the membership, but they honored their commitment. As a result, their church was dedicated free from debt in a short time, while the larger church still had a large outstanding balance.

A basic principle applies: *Every individual, or group, is responsible to the organization of which it is a member.*

The only antidote for selfishness is benevolence. This calls for vigilance at every level, be it personal, or group. Not only must selfishness be stifled, but every occasion to exercise benevolence must be seized as an opportunity to show love and gratitude to God. Only in this way can selfishness be effectively eradicated. Only in this way can the pure, selfless character of heaven be perfectly reproduced in the hearts of God's people.

#### PRINCIPLE 15

### **Disinterested Benevolence**

One of the more interesting terms used in benevolence is "disinterested." A strange word—an intriguing one. It immediately raises these questions: "Am I to have no interest in the objects to which I give?" "Am I to throw my money to the winds, not caring if, when, where, or how my contribution is used?" Is this what disinterested benevolence means?

The answer is found in its definition: "Not influenced by personal interest or selfish motives." The key word is *influenced*. The reason this type of benevolence is rare in the world today is because most giving, regardless of its kind, is done for selfish motives. Rarely can one find an instance in which the donor did not want something in return: praise, recognition, or even thanks.

A lady resigned from a school board because an official action was taken with which she disagreed. It is immaterial whether the action was right or wrong, or whether she took the right or wrong step in resigning. What is important is the effect it had on her: *she quit paying her pledge*. This is a predictable by-product of the influence personal emotions can have on giving.

Without doubt she had made this pledge, believing that Christian education is important, and with the desire to see some boy or girl benefit from Christ-centered schooling. But these noble aims were sacrificed upon the altar of her personal feelings.

Did her decision make Christian education any the less important? Did the unfortunate boy or girl need less support now than previously? The act hurt many people, but most of all it hurt her. In the desperate battle between benevolence and selfishness, any weakening of the one will benefit the other. By this act, her wellsprings of benevolence dried up—just a little.

There was a strange aftermath to this incident: she lost interest in the position she held in her church; she found herself toying with the idea of staying home from services. The bitterness in her heart was producing a cancer in her soul.

One must remember that in the bitter war between good and evil, the Devil will use any means to stifle benevolence, for this is the spirit of heaven—the very character of God. Once the benevolent spirit is blighted—bitterness, disunity, and covetousness follow in quick succession.

Unfortunately, a contributing factor to selfish interest is the appeal and practice of giving to things. So often, because of human frailties, things do not turn out the way the donor had in mind; this causes dissatisfaction and the ultimate withdrawal of support. While aims and objectives are essential, they should only be used as opportunities to give to God expressions of love and gratitude. Once gifts are made to God, they can be distributed to things, and/or objectives.

This is the key to disinterested benevolence. God becomes the real objective; the gift is an expression of our love. What the gift achieves is of secondary importance. Though the object might be a complete failure, and not accomplish what the donor had in mind, even this will not affect his benevolent impulses, because *he, or she, gave it to God. He never fails.*

A classic example is that of the poor widow who put tiny coins in the great temple chest. She knew about the unscrupulous priests, their pride, their extravagance. She knew her contribution would not buy a bit of wax for one of the temple candles. She gave to God. She used this opportunity to express her gratitude and love.

Disinterested benevolence is the inevitable result of a pure love—a love

of such magnitude that every gift, regardless of its size, fades into nothingness.

Jesus is the ultimate example. He never allowed unbelievable scorn, abuse, or mistreatment to mar His gift. No one was ever more interested in the object to which He gave than He was or is; we are that object. We were so important to Him that nothing else mattered.

We have been promised that even though the results of our gifts might not come up to our individual expectations, we will not lose our reward. How could we, when our reward is the opportunity to express our love for a love that is unfathomable?

If the Christian can catch a glimpse of God's love, self-interest and selfish motives will disappear, lost in the wonder of it all. Giving will be to Him—not to things. This is the essence of disinterested benevolence: the Object of the gift being more important than what it might accomplish.

#### PRINCIPLE 16

### Potential

The remark is frequently heard, "I wish I had lots of money so I could make really large gifts to the church." It is difficult to evaluate this statement. Does the person wish he had lots of money, or does he wish to have lots of money so his gifts could be princely? Evidence, in at least some cases, would make one wonder. What amount would be considered enough to justify large gifts?

One lady was accepting money from a relief agency after her home was flooded and she had a quarter million dollars in savings! She obviously did not consider this enough.

Another question: If a person came into a large sum, would his gifts increase proportionately? One lady, who had made the statement at the opening of this discussion, found her fortunes completely reversed. She had been very poor, now she was very rich. She spent money lavishly on houses, furniture, and self-indulgence; however, her gifts diminished in direct proportion to her prosperity.

From these examples, perhaps the desire for "lots of money" is a dangerous one. However, the desire to give more than is possible under existing conditions is a good one—provided it stems from the right motive.

One of the misconceptions which fosters this attitude is the idea that large sums of money will spell instant success. As a matter of fact, the Lord's work has made its greatest progress in poverty and adversity. Not that this is the ideal, but it seems that the richer the church, the less its outreach—the richer the person, the less the tendency to give. In reality, in the Lord's hands, it does not take much potential to do some wonderful things.

Consider some of these incredible stories:

- A little boy's lunch became the potential for the feeding of thousands of people.
- Just enough meal and oil for two small cakes fed Elijah, the widow and her family "many days".
- 300 men, armed with trumpets, pitchers, and candles put a numberless host to flight.
- Jonathan and his armor bearer routed an entire garrison of Philistines. He said, "There is no restraint to the Lord to save by many or by few" (1 Samuel 14:6).

Today it does require vast sums of money to carry on an aggressive program across the world. A desire to advance this work with unbelievable speed is a good one, but one must be aware of the dangers in this desire, and pray for the faith to put God to the test.

There were just a few women and two or three men in the church. The "church" met first in one home, then another. Someone expressed the desire for a real church home, so they started a building fund. It was pitifully small.

Then, someone offered to sell them a lot for exactly the amount they had saved, which was less than ten dollars! Another individual offered to dig the basement at no cost. So many people got into the act, that by springtime they were ready to complete the basement, put in a stove for heating, and worship there.

When the basement was almost completed, a lumber company delivered enough bricks for the walls; another firm furnished the materials for the roof. It seemed that whenever something was needed, they would find it neatly stacked on the site.

How happy they were the building was almost completed, although it still did not have any doors or windows. But while they were considering this, a truck delivered the doors and windows!

The first Sabbath they worshipped in their little church, they unlocked a front door, walked in on hardwood floors, and sat in regular pews! This was God's house, and He is not accustomed to living in a basement.

*The key to potential is to use to its capacity that which God has given us.* Then, He can fill our hands so we can do more, and more, and more. In the words of a pastor in Africa, "We need to empty our pockets, so God can fill them again." This is our potential.

#### PRINCIPLE 17

### **Unbelief—A Barrier to Success**

Would you panic if you lived in a community of over one million people

and somebody turned the water off? The Israelites did at Kadesh and we, at times, look back at them and think, what foolish people. But, what if it happened today? Would we (as we think they should have responded) look up and believe that God would provide? I doubt it. Even Jesus wondered if He would find faith on the earth when He returns.

Ever since the day the Israelites entered the wilderness, water had always been provided for them. They came to take for granted the rushing stream of crystal-clear water which flowed by their camp from a nearby rock. When they moved, the water stopped, and reappeared at the new campsite.

Then, at Kadesh, it happened. It was there last night, but this morning when the women went to fill their jars to start the day's work, there was only sand where the river had been. They dropped their water jars in panic. Suddenly, the entire camp came awake when they heard the women screaming, "Somebody turned the water off!"

Of course Somebody did—God did. In His plan they would not need it anymore. He planned for them to travel on Edom's superhighway, where there was plenty of water, straight into the Promised Land. But, because of their unbelief, they had to take a detour and spend more weary days in the desert.

### **Why did God suddenly deprive them of water?**

The old folks, the ones who came out of Egypt, had died after they rashly expressed a wish to die the first time they came to Kadesh. Now, for forty years they had wandered around right on the border of the promised land. All this time God had miraculously provided them with food and water; even their clothes did not wear out. The children of these "pioneers" had witnessed God's continuing care under the most forbidding circumstances.

Possibly they took these miracles for granted. Maybe they reasoned that some natural occurrence provided the manna and water in these desert places. Then, when the water stopped, they wished they had died with their parents in the wilderness. Their reaction seems incredible.

It was imperative that God test them again before permitting them to enter the beautiful place He had prepared for them. What a disappointment it must have been to Him, to witness their lack of faith in this crisis.

God's children failed utterly. And Moses, failing to follow God's implicit instructions, forfeited the one thing he wanted most of all—to lead God's people into Canaan. Then came the big detour. They succumbed again to the same nemesis that has cursed man since the rebellion in Eden: *unbelief*.

There has always been the problem of unbelief. Adam did not really believe he would die for eating the forbidden fruit. The antediluvians did not believe there would be a flood. Abraham did not really believe Sarah would bear him

a son—she was ninety—he was 100. (He laughed at the idea.)

This most effective blockade to God's power continually dogged the steps of Jesus as He endeavored to explain God's plan and prove, by His life, that it works.

One day He went back to His home town, Nazareth. How much He wanted to heal the unfortunate, set the captives to life's problems free, bring comfort and hope. But He could not. The record is so short, so poignant: "And he did not many mighty works there because of their unbelief." (Matthew 13:58) What a tragedy. The lame were still lame, the blind still could not see, the hopeless were still without hope—all because of unbelief.

Is unbelief only an Old and New Testament malady? Hardly. Of our generation it has been said,

*The love of the world has a terrible hold upon the people whom the Lord has commanded to watch and pray always, lest coming suddenly He find them sleeping. They are becoming rich in worldly things, but not rich toward God. They do not believe in the shortness of time; they do not believe that the end of all things is at hand, that Christ is at the door.*

—*Testimonies for the Church*, vol. 2, p. 196

To create a climate of unbelief, the Devil substitutes reason for faith. His efforts are tragically successful because we have been given the power to reason—even Jesus recommended it. He said that a person wishing to build a tower should sit down *first* and count the cost to ensure completion of the project.

However, many of God's directives are not based upon human reason, because He is not limited to time, space, location, or available materials. Besides, how else would we develop faith if we could explain everything by reasoning? Then, there is the importance of character development.

*We cannot overestimate the value of simple faith and unquestioning obedience. It is by following in the path of obedience in simple faith that the character obtains perfection.*

—*Manuscript 5a*, 1895

Hence, God's directives must be obeyed without question before the door of opportunity closes. We have been warned:

*Those who defer obedience till every shadow of uncertainty disappears and there remains no risk of failure or defeat, will never obey at all.*

—*Patriarchs and Prophets*, p. 290

*Reason must acknowledge an authority superior to itself. Heart and intellect must bow to the great I Am.*

—*Testimonies for the Church*, vol. 8, p. 286

The only cure for unbelief is instant, unquestioning obedience to God's commands. *We are limited to following directions; He is unlimited in producing the results.*

Consider these promises:

*God makes no requirement without making provision for its accomplishment.*

—*Christ Object Lessons*, p. 301

*When the Lord gives a work to be done, let not men stop to inquire into the reasonableness of the command or the probable results of their efforts to obey . . . in the hands of the Lord it will prove more than sufficient.*

—*Prophets and Kings*, p. 243

*When we devote ourselves to the affairs of the kingdom of God, He will mind our affairs.*

—*Our High Calling*, p. 196

The amazing thing about unbelief is that it can infect good, moral people: people who would not steal, cheat, nor bear false witness, church going, professing Christians, pragmatic people. Unfortunately, these same upstanding individuals (unless by God's grace they develop a simple faith) will find themselves in some very unsavory company. John, the Revelator, predicts the demise of unbelief:

*But the fearful, and unbelieving, and the abominable, and murderers, and whoremongers, and sorcerers, and idolaters, and all liars, shall have their part in the lake which burneth with fire and brimstone: which is the second death.*

—*Revelation 21:8*

### **What is the solution to this problem?**

One day Jesus asked a man who brought his demon-possessed son to him for healing, "Do you believe?" The distraught father, wanting healing for his son—wanting so much to believe—cried out, "Lord, I believe; help thou mine unbelief" Mark 9:24.

In this age of skepticism, this time when human reasoning is a lauded trait, we need the experience of unquestioning obedience. Continually we need to pray, "Lord, I believe; help Thou mine unbelief."

## PRINCIPLE 18

**The Enemy Within**

Who has not said at one time or another (concerning someone else), "He is his own worst enemy."

There may have even been times (admittedly infrequent) when we have said this about ourselves. But, by and large, most of us are fairly well satisfied with our own track records, and consider our problems to be external, rather than internal. We tend to look for something, or someone, to blame for our frequent failures.

I remember a man with whom I used to play golf, who blamed every poor shot on something or someone. It was amazing and rather amusing how he could blame his mistakes on a distant airplane, a car passing on the highway, or someone talking on another fairway. One day, after a particularly errant blow, he looked all around, but could find nothing on which to place the blame. As we walked down the fairway, a playing companion whispered, "Do you know why he missed that shot?"

"No," I replied, "why?"

"It was the moles," he laughed, "they make a lot of noise digging."

The Apostle Paul likened life to a race, possibly the hurdle would be more apropos, for in this one must not only run a measured distance, but must also clear the hurdles on the course. So, in life, before we can even clear the first hurdle, *we must learn to take the blame for our mistakes*. No one said it would be easy. In fact, this is the most difficult hurdle of all.

Even though there may be extenuating circumstances, *if we are involved*, we must share the blame for the failures which occur. However, share is not exactly the right word, for each of us has a tendency to share "just a little" of the blame. To clear this first hurdle, we must assume the entire responsibility. Let me explain.

I was conducting a program in a church one time; and, quite frankly, it was coming apart at the seams. It would have been so easy to blame my failure on a lack of cooperation by some key leaders. When the pastor pointed this out, I told him I must take all the blame. When he asked, "Why?" I explained that I was the person in charge and, as one world leader said, "The buck stops here."

"The reason I failed," I continued, "is because I should have anticipated the lack of cooperation I would receive *before* I began the program; or, I should have dealt with it when it occurred. Because I failed in these two areas, I must take the blame."

When he still could not understand my reasoning, I said that if a leader is unwilling to take the blame, he will never learn anything from his

mistakes. That is the only value one can retrieve from a mistake: Learn from it. If we are willing, we often learn more from our failures than from our successes.

### **Finding the Enemy Within**

Once a person is willing to assume total responsibility for his actions, then his mind will be clear to begin the search for the enemy within. This enemy may be hard to identify, even more difficult to track, for it is so interwoven with the fabric of our lives.

Within each individual there is the desire for self-gratification. This is a strong, almost insurmountable hurdle. The first discernible desire of the infant in the cradle is for himself; he is loud and insistent in his demands. He can not understand why every need is not met instantly (if not sooner). This is the instinct of self-preservation, the desire to live. He only thinks of his own needs, because he is too young to recognize the needs or rights of others.

So, in each individual the seeds of selfishness put down deep roots during these formative years, and—but for the grace of God—are never uprooted.

On the other hand, in each heart also reside tender feelings of benevolence. It seems strange that these opposites, these protagonists, these deadly enemies—the strongest forces in the universe—should live so comfortably in the same heart.

The benevolent impulse is neither quiet nor inactive; it demands expression in some tangible way, just the same as selfishness. It is not enough to have a *feeling* of love and gratitude; it must be expressed in some material way or it will result in frustration, locked in its desire for expression.

Each of these warring forces is capable of destroying the other. Exercise benevolence and selfishness will die; exercise selfishness and the wellsprings of benevolence will cease to flow. However, these foes can become very compatible. Every appeal to the emotions for support, such as a fund-raising dinner, or entertainment in which the motive is "give-to-get," results in selfish-benevolence.

Selfishness and benevolence both increase or diminish with exercise or inactivity. These forces exist in every individual; each seeks to dominate every act of life. Each person has the capacity to become generous or penurious, kind or mean, benevolent or self-centered. Yet, there is hope.

The Apostle Paul recognized this same internal conflict. He said, "For the good that I would, I do not: but the evil which I would not, that I do" (Romans 7:19).

It was not until he came to this realization that he could begin his battle with self. So it is with us. We must recognize that our greatest

enemy is the "enemy within," and with this knowledge we can run the race of life and win through the strength and grace of God.

#### PRINCIPLE 19

### Dedication

Devotion, direction, single-mindedness—whatever one chooses to call it—is the basic ingredient for success in any endeavor. Most of life's races have been lost because: (1) a person did not know there was a race, (2) he did not care whether he won or not, or, (3) he was running in the wrong direction.

Whether it is a lifetime objective or a short-term project, it is essential that a person zero in on the target, with the full expectation that he will hit where he is aiming.

In Jewish folklore there is the tale of a nobleman who sent his son to a military school, preparatory to a career in the army. One of the courses he took was musketry. He was an apt student, became a superb marksman, and won many medals in stiff competition. His father was justifiably proud.

On the completion of his course, the young man was returning home with his attendants. They stopped at a little wayside inn to spend the night and to rest their horses. As they rode around the inn to the stables in the rear, they were astonished by the sight of a number of targets on the stable wall with a bullet hole directly in the middle of each.

"Who did that?" the young officer exclaimed, "What is his name? Where does he live?" Questions such as, Where has he competed? How many medals has he won? flooded his mind. To his servants he commanded, "Find him!"

Eventually they came back to the inn with a little Jewish boy about ten or twelve years of age. "Here is the marksman," they reported.

"Did you shoot these targets?" the young soldier asked.

"Yes, sir," he replied.

"But how were you able to hit the center every time?"

"Oh, that was easy. I just aim at the wall—shoot—then draw a mark around the hole," he explained.

#### An Identifiable Target

Too many people "shoot at the wall" of opportunity, draw a mark around it—and it turns out to be a zero! Because they had no target, they did not aim at a specific objective. Any success they might have attained was purely accidental.

To be successful, one must have an identifiable target—aim at the bull's eye—and squeeze the trigger of opportunity. Good marksmanship is not

accidental, neither is life: success depends on singleness of purpose—the consuming desire to succeed.

Direction, or devotion, then, becomes the first requisite for success in any endeavor. A person will totally support anything to which he is dedicated—regardless of the costs involved.

To the devoted (dedicated) father, his family comes first. To the business man, it is his business. To the Christian, it is his God. Wherever the interest lies is where one expends his time, energy, and money. Jesus would concur with this, for He said, "For where your treasure is, there will your heart be also" Matthew 6:21.

Jesus knew that the greatest motivating force in the world is devotion. Devotion to someone or something. Devotion will cause a person to forgo, not only creature comforts, but life itself in order to satisfy this desire. Because of this, He said that the first requisite for man was complete, unlimited love and devotion to God—body, soul, and mind.

This means that God and His wishes become the target—the ultimate aim in life; every act has this same targeted goal.

This devotion allows for no "shoot-at-the-wall-and-put-a-mark-around-it" hit-or-miss attitude. There can be no halfhearted effort. Every life is composed of large, and small targets goals. Each of these advance the Christian soldier toward that greatest of all goals—eternal life. This is the target to which we must be dedicated.

#### PRINCIPLE 20

### Proportionate Giving

She stood off to one side . . . waiting. When the people left who had been asking questions following a seminar, she approached and said, "I wish . . . I wish I could give a large offering, but I cannot, for I have a very small income. So . . . I do not give anything."

"Could you buy a dozen doughnuts or sweet rolls?" I asked.

"Of course," was her ready reply.

"If you wished, you could give that amount," I suggested.

"But that would not be anything," she said.

"How much does a dozen doughnuts cost?" I asked.

"Less than two dollars," she replied.

"And you do not think that would be an offering? How much do you think an offering should be?"

"Ten or twenty dollars," she said without hesitation, "but I cannot do that."

Then I reminded her of the poor widow who only put two tiny coins in the great temple chest, hoping no one would see her. But Jesus did, and He

said she had given more "than all the others" Mark 12:43, NIV. He was trying to tell His disciples, and us, something: *the size of the gift is not as important as the motive.*

Hers is not an isolated incident; there are many people who give little or nothing because they consider it insignificant. By this they show they do not understand the great principle of proportionate response. Possibly they have this attitude because of an unfortunate practice by many groups to divide goals by the number of members, and assign the same goal to each. This, of course, is really inequitable, and discourages them from giving anything.

One lady, when asked by a pastor to join the church by baptism, said, "Oh, I could not join your church; the goals are too high. I do not have that much money." What a shame it is when we do not follow the Biblical principle of proportionate giving (or sharing).

The Bible recognizes that in every group there are various levels of potential. When building the Tabernacle, Moses was directed. "Every man shall give as he is able according to the blessing of the Lord thy God which he hath given thee" (Deuteronomy 16:17).

In the New Testament Paul gave a mandate regarding offerings. "For if there is first a willing mind, it is accepted according to what a man has, and not according to what he has not" (2 Corinthians 8:12, NKJV).

When the Bible so clearly recognizes that ability is the basis for acceptable offerings, it seems strange that men devise plans that place unnecessary burdens on people. Jesus could have been referring to this when He said, "They bind heavy burdens and hard to bear, and lay them on men's shoulders; but they, themselves, will not move them with one of their fingers" (Matthew 23:4, NKJV).

This would certainly be applicable where equal giving is promoted; those with large potential feel no weight at all, while those with meager funds find it impossible.

Does it not seem strange, when we are so aware of the differences in the ability to run, lift, and climb, that we would even consider giving on an equal basis?

There is another unfortunate result of this practice—guilt. Those who are unable to support the church in accordance with the assigned equal goal, feel guilty because they are unable to carry their assigned share of the load. Indeed, such unthinking statements as: "They sure talk a lot for the financial support they give," only furthers this feeling.

If one recognizes that his or her potential is greater or less than another member, then that person will want to do their proportionate share, guided by their ability "as God has prospered".

If one can make large gifts, they will be considered "princely offerings"

(*That I May Know Him*, p. 220); if they are small, but given according to ability from a heart filled with love and gratitude, they will be considered "priceless" (*Desire of Ages*, p. 615). And on heaven's scales they will be considered equal, for they will be proportionate.

## PRINCIPLE 21

**Addition or Substitution**

Among the unacceptable offerings that find their way into the Lord's treasury, are those that are a substitution for personal (or group) benevolence, rather than an addition to it. They are so common, as well as generally accepted and/or promoted, that enumerating them is unnecessary. Each of them has its foundation in the desire to accomplish something without personal sacrifice, or inconvenience.

The classic example occurred during the reign of Israel's king Saul who was directed to utterly destroy the Amalakites. Instead, he saved both the king and the choicest of the herds and flocks, and dared to defend his rebellious action by saying, "Yea, I have obeyed the voice of the Lord . . . and have utterly destroyed the Amalekites" (1 Samuel 15:20). And there beside him stood Agag, the king!

When he was further reprimanded, he blamed the people by saying they saved the herds and flocks to sacrifice unto the Lord. Possibly this was the beginning of the "good cause" reasoning that implies that anything given to the Lord must be good regardless of how or why it is given.

Commenting on this incident, Ellen White says the people saved the herds and flocks to save their own. It was a substitution rather than an addition to personal sacrifice.

But why would Satan be so interested in this type of Christian behavior? What real difference does it make, as long as the cause is good, and the results commendable?

The very essence of God's kingdom is the principle of benevolence. Every other feeling or act apart from this is a form of selfishness, the spirit of the Devil. Therefore, if the enemy of God can induce people to engage in any other form of giving except from the pure motive of love and gratitude, it will have the taint of selfishness in one of its myriad shades and meanings.

Besides, all giving must be representative of the one Perfect Gift; if the gift is not perfect, as He was perfect, it cannot be accepted. And, a perfect gift is the result of a perfect motive.

Then, love must be expressed in some tangible way. As there is no substitute for love, there can be no substitute for its outward expression. Any substitute for this expression would be an insult, not only to God, but

to our own intelligence. As human beings, we would not appreciate a gift if it were not given because of love, devotion, appreciation, or some other motive indicative of the attitude of the giver. Could we be presumptuous enough to think that God would feel otherwise?

And still, we smile indulgently over some of the means used to replenish His treasury with substitute offerings, and soothe our consciences with the trite saying, "It is for a good cause."

When David was directed by Samuel to construct an altar on the threshing floor of Araunah, the Jebusite, he was offered everything for the sacrifice as a gift. But, he said, "No, but I will surely buy it of thee at a price: neither will I offer burnt offerings unto the Lord my God of that which cost me nothing" (2 Samuel 24:24). And he paid Araunah 50 shekels of silver for the floor, the oxen, and the threshing instruments.

David knew that every gift to God, in whatever form, must represent personal sacrifice, or else it is not a gift at all.

But, are there legitimate ways to increase our personal gifts and offerings? Yes, provided they are an addition, not a substitution.

A small church, with few members, and limited capability, was trying to build a new sanctuary. Combining all their resources, and giving to the very limit of their ability; their need was far greater than their potential. Many of the members borrowed money to increase the fund, but still there was not enough.

They sought other means to secure funds to meet this need. One of their plans was to set up a stand during Camp Meeting where (at mealtime) they could sell sandwiches, fruit juices, etc. The booth was manned by church volunteers; the profits went into the building fund. Someone condemned them, thinking this was a substitution for personal sacrifice, but this was not the case. They were actually operating to outer limits of their capacity, and only sought these means to increase their giving so they could construct a house for God.

There are certain safety factors which will prove a safeguard.

First, the *only means* God has ordained for the support of His work is by the return of the tithe, and the giving of freewill offerings.

Second, it is possible to augment these funds by the expenditure of time and talent (either individually, or collectively) in enterprises that will produce additional funds.

Great care must be taken, however, in this respect, for the tendency is to decrease personal giving in favor of newer, more innovative ways of raising money, and these become a *substitution* rather than an *addition* to personal sacrifice. We must be on constant guard, for selfishness, the spirit of Satan and the world, are the great antagonists of God and His work. It inserts

itself into the heart in subtle ways to blight and destroy the seeds of benevolence. *And benevolence is the very essence of God's kingdom.*

## PRINCIPLE 22

**The Cost of Administration**

Hardly a day goes by when the mail does not include an appeal (sometimes three or four) for funds for some apparently worthwhile project. These solicitations cover a wide range of requests, from support for the needy to medical research projects. Because the numbers of philanthropic dollars are insufficient to cover every request, some "weeding" is necessary. One way is to find out exactly how much of the money contributed goes into the project versus how much is consumed in administration, i.e., office space, advertising, salaries, etc.

Recent surveys have unearthed some startling facts. In some cases, administrative costs consumed over half the money raised! It was only a fake fund-raising scheme—a scam. It appears the promoters were far less interested in the welfare of others, than they were in their own welfare and personal enrichment. Some of them, at least, enjoyed a luxurious life-style: mansions and expensive cars.

One cannot hold the world of business as the sole culprit. Even the church has not been exempt from seeking funds for its self-interest. This was true of the church during apostolic times and afterwards. The cost of administration (operating the machinery) led to many unacceptable ways to increase the flow of means into its treasury. As the structure grew, it required increasing amounts of money. Every source was plumbed to its depth. As a consequence, the church of the Dark Ages was stained by financial oppression of the vilest kind.

This practice is not without its present-day counterpart. Progress produces growth. Growth calls for an increase in leadership. However, leadership breeds leadership, until the ratio between leaders and constituents is out of balance. This spiral requires a constant increase for support.

In government, the usual solution is to raise taxes; in the church, it is to find more ways to increase income. The focus in either case is on fund-raising, rather than on the reduction of administrative costs to an equitable level. When administration falls into this trap, it ceases to be a servant, and tends to regard its members only as a support system. This is tragic for the church, because it is counterproductive to its mission.

At this point it would be easy to point the finger and generalize. But what about the "administrative costs" involved in personal stewardship?

Millions of people do not recognize God as the owner of the world and

everything in it, nor their relationship to Him as stewards. Their "administrative costs" consume everything with which they are blessed—on personal satisfaction and indulgence. Their covetous hearts cry only for more and more.

Our concern, however, is with those who do recognize God as the Owner, and profess to be His stewards. What about their "administrative costs?" Is there a hidden danger here?

No one denies that there are costs involved in the management of the Lord's property. The basic necessities of life require food, clothing, shelter, transportation, education, and savings for "a rainy day." These are "administrative costs" that are legitimate and essential to efficient stewardship.

Is it possible, however, that in many instances these may become excessive and consume far more of the Lord's goods than is necessary? It is easy to spend so much on pleasurable but unnecessary travel, on satisfying our wants, on a lavish life-style, that little is left for God and his work. Giving "something" to the Lord's cause occasionally, or even on a regular basis, does not constitute that much of a difference between the believer and the unbeliever, even if that "something" is a large amount. The question remains: How much is being spent on administration?

A clearer understanding of why we have been entrusted with material things may assist in making a correct evaluation.

First. God entrusts us with material things for our personal sustenance and the sustenance of our families. This is essential to life.

Second. Our use of these possessions is a test to determine if we can be entrusted with eternal things.

Third. The use of our possessions will permit us to develop a Godlike character—in His image, and after His likeness.

Fourth. Possessions permit us to exercise the divine privilege of giving: the very essence of happiness. This constant exercise is the essential element in the development of a Godlike character. Essential for heaven and for the New Earth.

How then is one to know if his "administrative expenses" are compatible with his stewardship responsibilities? This is an individual matter. Paul says, "So then every one of us shall give account of himself to God." Romans 14:11

John Wesley laid down a rule. He said a person should "earn all he could, so he could save all he could, so he could give all he could." Using his formula, the Christian steward could, with good conscience, pray for God's abundant blessings and be assured that he would be blessed to his utmost capacity. He would not consume his Master's goods on purely selfish interests and desires. The magnitude of the task before him would control his administrative expenses. Relief for the unfortunate, and the spread of

the Good News would be his first consideration. His desire would not be that he could give, but that he could give more.

How can the Christian steward be sure that he is not withholding "more than is right, but it leads to poverty?" (Proverbs 11:24, NKJV). This poverty might not be poverty in this life, or even the short-term poverty of this world, but rather the long-term poverty of eternity.

How can one be sure?

First. Consult the Owner. Listen to God, not to your desires. If "spiritually awake," you will hear the voice of God giving direction in the handling of His goods, through His Word, through your conscience. The key is to be spiritually awake.

Second. Seize every opportunity to give as a divine privilege.

Third. Remember that God has obligated Himself to provide for your needs—not your wants. Wants can consume the Lord's goods in needless expenditures.

And finally. A recognition of your responsibility and accountability as a good steward will highlight every decision, every transaction. When you recognize your stewardship relation to God, the only question you will ever ask is, "Lord, what wilt thou have me to do?"

#### PRINCIPLE 23

### **Too Much Might be Too Much**

The man who boarded the plane in Rapid City, South Dakota, took the vacant seat on the aisle. After giving his briefcase an extra shove under the seat in front of him, he turned, smiled, and said, "Where are you headed?"

"Home," I answered.

"Where is that?" he asked.

"Washington state," I replied.

This opened the way for me to ask if he was from Rapid City. He laughed and said, "All my life."

"Were you there when the big flood came?"

"I was in it," he said, then added, "It was terrible." He launched into an account of some of the strange, but interesting, things that happened.

When the report was phoned in about a cloudburst at the head of the canyon, he climbed into his Jeep and raced from home to home warning the people living near the stream to leave. There was still ample time for them to pick up a few "treasures" and make their way to high ground. Although there was a terrible loss of property, most of the residents in the danger area escaped—except for some who refused to believe they were in danger. "But," he paused, "I especially remember one woman."

"She had a beautiful home on the bend of the stream, just above town. When she came to the door, I told her of the wall of water coming down the canyon and urged her to grab a few things and drive to some high ground about a half mile away. She said she was not going to go anywhere; she was going to stay right where she was."

"I begged her to leave, but she was adamant."

"'No,' she replied, 'I worked too long and too hard for this house and furniture; I am not going to leave it.' She lost everything she had, including her life, when the wall of water swept the canyon. There is only a bare place where her house stood."

"Reminds me of Lot's wife," I commented.

"Lot's wife?" he queried.

"Yes, the one in the Bible that turned into a pillar of salt because she could not bear to lose everything she had back in Sodom."

"Oh, yes, I remember."

As I listened to this story I was reminded of another incident in Biblical history that pinpointed the principle that sometimes having too much might be too much.

### **The story of the girl Esther**

Although captives, the Jews who were in Babylon and subsequently Media Persia, had a great deal of autonomy. They had their own local officers and magistrates; were allowed to conduct business and acquire houses and lands. Many of them became very prosperous.

At the close of the seventy years, a decree given by Cyrus allowed, even urged, every Jew in Media Persia to return to his homeland. Note the specific wording of the decree:

*Who is there among you of all his people? May his God be with him! Now let him go up to Jerusalem, which is in Judah, and build the house of the Lord God of Israel.*

—Ezra 1:3, NKJV

Note carefully the words, "of all his people" and "let him go up." Here was a blanket permit and command for every Jew to return. How many took advantage of this God-inspired decree? 42,363! Of the hundreds of thousands of Jews in the realm, only this small band returned. Among those who remained was Mordecai, Esther's guardian.

More than a score of years passed by when another decree by King Darius, as favorable as the first, was issued allowing them another opportunity to return. Once more Mordecai was not among those who took

advantage of this opportunity.

Then came the dark days of Ahasuerus (the Xerxes of secular history), under whose despotic rule the lovely Esther was forced into the "queen contest" and the entire Jewish community threatened with extinction.

Rather than regard this incident in the history of God's people as a "Cinderella" story (poor girl becomes queen), one should look behind the scene and question why. Why was this beautiful Jewess forced to become the wife of a lecherous, sensual, heathen king?

There should have been no reason for this unfortunate incident. Her cousin, Mordecai, should have been back in Jerusalem helping to rebuild the temple. Instead, because he had too much to leave, he had no desire to sacrifice these possessions for the hardships of a rebuilding program, and chose to remain in a heathen land. He was responsible for the jeopardy to his family, and the ultimate degrading of his own relative, Esther.

It is not a pretty story. While it is a tribute to a merciful God for a rebellious people; it is also a poignant lesson for all time that sometimes too much can be too much.

There has always been peril in earthly possessions. While wealth is a God-given blessing, it can also become a curse.

*And thou shalt see an enemy in my habitation, in all the wealth which God shall give Israel.*

—1 Samuel 2:32

The story of Esther should be a warning to those today who live under prosperous conditions. Rather than center our attention on the marvelous deliverance of God's people from decreed death, we should rather consider if we, like the Jews of that time, have chosen to live in a perilous situation because of our regard for our possessions.

God has provided an escape route: complete dependence upon Him at all times and under all circumstances. If we consider ourselves stewards, then we will regard our possessions as a responsibility to administer as the Owner wishes.

If, however, the things of this world wrap their tentacles around us so tightly that we cannot give them up, then we, like the Jews of Esther's time, face the same fate as they: eventual oblivion. May God grant that this may not be so. God has prepared a place too wonderful for words for His stewards, but He has provided no room for "owners."

Danger always lurks with possessions if they become symbols of security; or if they claim too much of our attention. For if they do, they take the place of God, and become gods themselves.

In this end time, we need to place the possessions we hold in trust, in heavenly investments: the spread of the Good News, care for the unfortunate, etc. These are the only safe investments we can make. They will return interest for all eternity.

This calls for immediate consideration, with the thought expressed by Paul, "Lord what wilt thou have me to do." Time is of the essence. Jesus is coming soon. We must not be caught with too much of this world's goods, for as Peter says, it will all be burned up.

What is the safe course? It is not a "little" nor a "lot", but "all" on the altar of sacrifice. When this is done, the faithful steward places himself under divine direction and control. Unless this is done, too much may be too much.

#### PRINCIPLE 24

### Church

Most of us are well acquainted with the many methods of soul-winning: public evangelism, Bible studies, branch Sabbath Schools, literature distribution, Revelation seminars, radio, and TV. Some, or all of these are in constant operation and brought to our attention. However, I wonder if one essential means to successful soul-winning has not been neglected. In fact, without it all other methods may well prove ineffective. I refer to the silent witness of the church.

By church I do not mean the collective body of members, but rather the church as a building. One should ask, "What does my church structure say?"

It may come as a surprise to many that the church says anything, because most people regard it as only a place where people gather together to worship, to lay plans, make decisions, and conduct religious business. But, the question, What does my church say? cannot be ignored, or passed over lightly. What does it actually say to those who pass by, to those who attend its services? One can be assured that it does convey a message every day of the year every year.

Centuries before the term *public relations* was a standard procedure by colleges, businesses, governments, and a host of others designed to make friends and influence people, the church used the media to do this very thing. And, if it had continued to keep pace with emerging means for attracting people, it might have retained its hold on the thinking of the people, which it is now working desperately to regain.

The churches built in those times (from a publicity point of view) were huge, four-sided "signboards" visible from great distances during the day, and sometimes illuminated at night, as a constant reminder to men of the great God above.

They were built with vaulted domes and lofty spires so they could be seen farther by more people. They were often placed on a hill or at the convergence of several streets to increase their visibility.

The steeples alone provided a silent message to travelers approaching the urban area. The weary traveler's heart must have quickened as his thoughts were drawn upward by these symbols of God's presence.

Not only was the outside of the church beautiful and imposing, but the interiors were beautifully decorated. And in those days when many could neither read nor write, it is possible that the story of the good Shepherd, or Christ blessing the children bore a vivid message from the paintings on the stained-glass windows.

Then, there was the witness of the bells. Only the wealthy possessed watches and clocks, hence, the ringing of the bells not only gave the time, but was also a constant reminder of God's house, drawing the thoughts to this focal point in the community, then upward to the Creator.

In those dim days of history, before the advent of mass media, these churches bore a continual, unceasing witness.

### **What Does Your Church Say?**

Be assured it says something. A house and its surroundings give some indication of the people who live in it, just so God's house is a reflection of Him—His character—as well as an indication of those who worship in it.

One who travels the Gaspé Peninsula in Canada cannot fail to notice its churches. The road curves back and forth, up and down this scenic area along the St. Lawrence river. But, long before one comes in sight of a village, one sees the steeple pointing toward the sky. The cathedral is the most imposing, the most beautiful structure in the town. Often the houses are unpainted and in some state of disrepair, but not the church; it is God's house.

A person might question a religion that impoverishes the people for the enrichment of the house of worship, but one can never question their dedication—their awareness of the silent witness of God's house.

What a contrast it is to enter New Brunswick and see small, unpainted churches; weeds instead of manicured lawns; front porches falling down; windows broken—while at the same time one sees carefully kept houses and barns just across the road, or in the adjacent field. The difference in attitudes is blatantly apparent. One can understand why sometimes the neighbors wish God did not have a house in the community—it tends to lower property values.

How easy it is to forget that the church is a day-by-day witness of the regard the members have for their God. One wonders what changes would be made if it were announced that Jesus would be the guest speaker on the following Sabbath.

Some years ago, a foreign monarch was scheduled to visit a medical institution here in the United States. \$5000 (a large sum in those days) was spent just refurbishing a room which was already deluxe, in anticipation of his visit. If the members really believed that God meets with them each time they enter His house, some changes would be made in *its* appearance.

The question refuses to go away: What does your church say to the visitor, to those who pass by or through its doors, to the youth who attend? Is it possible that young people have less regard for the church because of its appearance? Does this lessen their respect for worship?

Without going into details, which too often are obvious, it is safe to say that God's house should be in accordance with His sovereignty, His majesty. Order, cleanliness (inside and out), attractiveness are essential. It might be a humble dwelling, but if it has these criteria, it can safely be said, "This is God's house." By its very appearance, it will bear a constant witness to the faith of its members, and, more importantly, to the God it represents.

What does the church say? Be assured it is saying something every day, in every way. Let us make sure the message is "Come unto me, ye that are heavy laden, and I will give you rest."

#### PRINCIPLE 25

### Envy

Envy is a slow, insidious, progressive form of suicide and murder. It is so universal that we must be concerned, for no one is immune to its baleful influence.

Envy is generally regarded with tolerance; it is socially acceptable. However, it should be seen as one of our greatest dangers, for not only is it cruel, but destructive to both the one who envies, as well as the one who is envied.

It flourishes in the homes of the wealthy and in the hovels of poverty. Its intensity ranges from mild to violent. It knows no limits—no boundaries. The wise man said,

*Wrath is cruel, and anger is outrageous; but who is able to stand before envy?*

—Prov. 27:4

Envy had its origin in heaven. Lucifer, the Son of the Morning, envied the Son of God. As a result, there was a war so terrible that heaven lost one third of its inhabitants. This was the first, terrible result of envy.

It surfaced on this planet when Satan envied our first parents in their idyllic state, and led them into sin. The virus was passed to Cain, who envied his brother, and murdered him.

Then we have the notable example of Aaron and Miriam, who envied

Moses, with the result that Miriam was stricken with leprosy. This should give some indication of how God regards envy.

Saul envied his most trustworthy servant, David. Unable to kill him himself, he hoped the Philistines would do it; Saul then ordered his own son Jonathan, David's best friend, to take David's life.

Jesus was a constant target for the envy of the Jewish leaders. "For he [Pilate] knew that the chief priests had delivered him for envy." Mark 15:10

Paul, envied throughout his life by the Jews, was hounded from place to place, until finally he lost his life to the headsman's sword.

What is the source of envy? Is it limited to any class or age group? Does race or culture affect it?

It usually surfaces early in the life of a child and grows progressively. Often it is caused by parental partiality, or the looks, skills, grades, or popularity of a sibling. In adult years it may be fired by jealousy of another person's abilities, position, or influence. Unless there is divine intervention, it can increase as long as life lasts.

*Envy is one of the most Satanic traits that can exist in the human heart.*

—Patriarchs and Prophets, p. 385

Envy has its roots in pride and selfishness. While these are internal in nature, envy is external—venting feelings and actions on other people. It is frightening to realize that envy, unchecked, has this terrible sequence: hatred-revenge-murder!

While one might shrink from the act of murder, it must be pointed out that there are many forms of murder besides the taking of life. A person's usefulness can be lessened or destroyed by suspicion, innuendo, gossip, or evil surmising.

A man was not hired for a post for which he was well qualified, because a member of the committee secretly envied him. The valuable contribution he might have made to the organization was prevented by the questions raised by this person. Was not this a form of murder?

Envy plays a dual role: it affects the envious as well as the envied. Envy affects the mental as well as the physical being. It is a heart depressant.

*Envy is not only a perverseness of temper, but a distemper, which disorders all the faculties.*

—Testimonies for the Church, vol. 5, p. 56

*A sound heart is life to the body: but envy is rottenness to the bones.*

—Prov. 14:30, NKJV

Envy allows its possessor no peace of mind—no untroubled sleep. An envious person becomes engrossed in destroying the object of his envy. The only solution, in his thinking, is the elimination of the object of his envy. And even if this is accomplished, he retains the burden of guilt and remorse. Cain said, "My punishment is greater than I can bear" (Gen. 4:13).

Although the person envied is often an innocent victim, envy can seriously affect his productivity. It often prevents him from accomplishing as much as he could have otherwise.

Then he faces a greater problem. Even though his motives or actions are above question, the envious person will attack him personally. Through half truths or outright lies his actions and motives can be maligned. This becomes the ultimate weapon in the arsenal of the envier.

### **Causes of this devastating emotion**

Talents or abilities are entrusted to everyone according to the capacity of each individual. They are varied in nature, and essential to the sustenance and growth of human beings. Imagine a situation in which everyone sang, played an instrument, or painted pictures—but no one knew how to cook or sew or raise vegetables.

The problem arises when more importance is placed on certain abilities, and less on others. In such a case, the cook may envy the soloist, or the gardener—the artist. Thus the seeds of envy are sown.

In God's plan there are no unimportant talents, just as there are no unimportant parts of a watch, a machine, or a computer. Each one must do its appointed task if the watch, the machine, or the computer is to function properly—if at all.

Paul emphasized this principle. "For the body is not one member, but many" 1 Cor. 12:14.

When this fact is recognized, every talent and ability will be seen as an essential part of the whole and each person an essential member of the family.

Unless this principle is followed, a person may recognize abilities or talents superior to his own, and envy the person who possesses them. Then his pride will not permit him to acknowledge it. The fruits of envy will be the result.

There are some cultures that put a price, a stigma, on progress. As long as a person remains in the mainstream of mediocrity he is safe, but should he, through hard work, ability, or other factors, rise above the mainstream, he is subjected to suspicion, jealousy, ill treatment. Every effort is made to bring him back to the level from which he rose.

### **Example**

A man and his wife, professional people, became interested in soul-

winning. They studied carefully and began to give whole group Bible studies. They were successful; a number of people became members of the church. In the beginning they were encouraged, but once they succeeded, their motives were maligned. They were subjected to suspicion and rumor. The cold treatment they received from former friends was more than they could bear, so they began attending another church. They still had the same burden for souls, but were afraid to launch out into another effort for fear the same experience would be repeated.

This clearly shows the devastating effect of envy: not only was their work stopped, but those who envied them did nothing to replace it. When one considers that life consists of an expenditure of time and talent—if it is stifled, is this not a form of murder?

### The Solution

- Recognize each talent in oneself or in others as a gift from God.
- Under God's guidance develop each talent to the fullest.
- Remember there are no unimportant talents.
- Encourage those with talents to use them.
- Use praise and appreciation in place of criticism.
- God's plan is cooperation, not competition.

*Fulfill ye my joy, that ye be like-minded, having the same love, being of one accord.*

—Phil. 2:2-4

Never allow the seed of envy to germinate, let alone put up the first tiny shoot. *If we remember that Jesus would have died if there had been only one lost person on earth, then we will look at each individual as someone special to God* (See *Christ's Object Lessons*, p. 187). We will never look at them with envy, but with admiration.

As a member of the family of God, we will help every other member to be the very best they can be. In doing this, we will pull ourselves to heights of achievement we never thought possible. This is the result of unqualified love.

Remember God's plan: *cooperation . . . not competition.*

#### PRINCIPLE 26

### The Poor and the Rich

Every professing Christian should have a systematic education in the principles of stewardship. However, there are two groups of believers which traditionally have received little or no attention or training: the

poor and the wealthy. The tendency has been to leave these two groups in the same condition as they were when they became members. This is unfortunate because, if their profession does not make a change in their life-styles, the church has failed in its primary mission to prepare them to live a Christian life-style on this earth, as well as to prepare them for the life hereafter.

The basic principles which should guide the actions of both the poor and the rich are responsibility and accountability. The poor are responsible and accountable for their talents of time and energy; the rich, for these as well as the material possessions with which they have been entrusted.

A definition for "poor" and "rich" can vary from class to class, from culture to culture. A person may be considered poor if he does not have the basic needs of food, clothing, and shelter. A person who has more than his daily needs has some degree of wealth. Or, as John Wesley said, "Whoever has food to eat, and raiment to put on, with something left over, is rich" (Wesley, vol. II, p. 486). Essentially then, *prosperity is having what one needs when he needs it.*

In this discussion, however, we shall consider the very poor and the wealthy.

### **How groups regard each other**

The more affluent member often regards the poorer member with pity, a degree of tolerance, or, in some instances, a polite avoidance. This does not harmonize with the concept that all Christians are brethren—equal members in the family of God.

On the other hand, the poor member may (and often does) regard his more affluent brother with envy. This virus of jealousy is contrary to every Christian principle. It is detrimental because it wastes energy which might be better used in improving their spiritual and financial standing.

How does the church membership regard these two groups?

James called attention to an attitude and practice as common today as it was in His day.

*For if there should come unto your assembly a man with gold rings, in fine apparel, and there should also come in a poor man in filthy clothes, and you pay attention to the one wearing the fine clothes and say to him, "You sit here in a good place," and say to the poor man, "You stand there," or, "Sit here at my footstool," have you not shown partiality among yourselves, and become judges with evil thoughts?*

—James 2:2-4, NKJV

Because many who are attracted to the Christian life-style are relatively

poor, an attitude that poverty breeds Christian piety has emerged. Even the well-known Methodist Bishop Asbury (circa 1800) felt that poverty and suffering assured zeal and sincerity. One person was heard to say, regarding a well-dressed visitor to the church, "He could not be too religious—he is too prosperous."

This same view was held by an administrator who was a guest speaker at a small country church. Later, in describing the membership, he said the people were poor, but "they love the Lord" (whatever that means). Whether poverty increased their devotion is not clear, but what is clear is that their poverty was dismissed as something to be accepted—unavoidable.

But it should be remembered that poverty has never been in God's plans for His people. (Can one imagine a wealthy person wanting his children to live in poverty)?

God promised Israel,

*Save when there shall be no poor among you; for the Lord shall greatly bless thee in the land which the Lord thy God giveth thee for an inheritance to possess it.*

—Deuteronomy 15:4.

*The Lord shall open unto thee His good treasure, the heaven to give the rain unto thy land in his season, and to bless all the work of thine hand: and thou shalt lend unto many nations, and thou shalt not borrow.*

—Deuteronomy 28:12

If God's plans for Israel were to be a pattern for His people for all time, it would seem that poverty is not according to His plan, but rather something that must be avoided.

Is the curse of poverty reversible? How? How can the poor be elevated to a position of self-dependence? What kind of assistance and how much should be given to the poor? (This refers to those who are physically/mentally able to work.)

First, whatever is required to meet their immediate needs for food, clothing, or shelter should be supplied. James wrote,

*If a brother or sister is naked, and destitute of daily food, and one of you says to them, "Depart in peace, be ye warmed and filled, but you do not give them the things which are needed for the body; what does it profit?"*

—James 2:15, 16, NKJV

However, this should only be a temporary solution.

*It is a sin to support and indulge in idleness those who are able to labor.*

—*Early Writing*, p. 57

Of far greater importance is some plan which will place the person on a self-sustaining basis.

*If those who have not made life a success were willing to be instructed, they could train themselves to habits of self-denial and strict economy, and have the satisfaction of being distributors, rather than receivers of charity.*

—*Testimonies for the Church*, vol. 3, pp. 400, 401

This is the key: *education*, and *training*. This is important because the major causes of poverty (barring accident, sickness, or economic reverses), are indolence and mismanagement. Therefore, teaching people to work, and how to work is vital. They must be taught that accepting assistance when one is capable of working is a form of robbery. Money is to be earned as a result of the employment of time and talent. In this sense money represents life for it is the result of an expenditure of life's forces: time, talent, and possessions. It represents that portion expended in making it.

By benefiting from the counsel and the assistance of their more prosperous brethren, the poor can raise themselves to the level of self-dependence and become contributors to society rather than remain a burden. Acceptable stewardship is essential in their relationship to God.

What about the wealthy person? Too often he is envied for his prosperity, and often praised for it. Either way is detrimental. By the deference shown, pride of ownership is encouraged. This is contrary to the Christian concept of stewardship in which all material things are only held in trust. God is the owner. Pride of ownership allows a person to use or dispense his goods as he desires, rather than according to the desires of the Owner. This often leads to display, or extravagance—a life-style that is indulgent and selfish.

John Wesley once asked a wealthy man why he had purchased some unnecessary item. The man replied, "Because I can afford it." Wesley replied, "That is the quintessence [perfect embodiment] of nonsense" (*Wesley*, vol. II, p. 489).

The wealthy person must first be convinced that he is a steward; that his possessions are only held in trust, to be used according to the wishes of the Owner. He must recognize the fact that now *his mission* is global rather than the little sphere he has created around his business or profession. A global concept will give him a reason for his wealth—not to be used in

self-indulgence but for the greater good of all humanity. Thus *his horizons will be limitless and every new need will be seen as a blessed opportunity to express love and gratitude to the Owner.*

*When God entrusts man with riches, it is that he may adorn the doctrine of Christ our Saviour by using his earthly treasure in advancing the kingdom of God in our world.*

—*Counsels on Stewardship*, p. 27

When this concept is accepted, responsibility and accountability will control every decision—every activity. No longer will a person willfully use and dispense the means in his possession according to his personal wishes; he will be constantly conscious of the Owner's desires. This new awareness of his exalted position as a steward of God will strengthen his relationship with his Creator.

*When rightly employed, wealth becomes a golden bond of gratitude and affection between man and his fellow men, and a strong tie to bind his affections to his Redeemer.*

—*Counsels on Stewardship*, p. 22

But, there is a greater reason for teaching these two groups to become faithful stewards. Not only will it enhance their lives on this earth, but, more importantly, it will help eliminate selfishness from their lives and lead them to follow the humble lifestyle of our Master, making it possible for them to be eligible for citizenship in heaven and the New Earth. While Jesus spoke of the difficulty of the rich entering into eternal life, it is possible in the context of faithful stewardship. We have the example of Job, Abraham, Isaac, Jacob and many others who were not only rich in the things of this world, but also "rich toward God."

The church dare not neglect this education. The eternal destiny of these members is involved.

#### PRINCIPLE 27

### **Pride**

There was a proud father whose little boy was not only the apple of his eye but the whole orchard! Every time he came home from work the little fellow would rush out to meet him. His father would ask, "How big is my little man today?" The little fellow would teeter on tiptoe, reach as high as he could, and say, "This big!" "That's my boy," his father would laugh,

and swing him high over his head to the accompaniment of squeals of delight. It was a game neither tired of playing.

One wonders if God does not ask each of us at times, "How big are you?" This, of course, could cause a problem—for self-confidence can be counterproductive.

Pride is often thought of in terms of vanity, conceit, egotism or pomposity. Negative images flash across the mind. But, what about pride in the form of self-respect and self-esteem? Is there also room in the Christian arena for these? Was God proud of a job well done—His new creation? Did He say it was very good? Is there a place for humble pride in our various accomplishments, or are we reluctant to take any personal credit?

Children, we are told, are to be taught to respect themselves (see *Adventist Home*, p. 305). This is a positive form of pride and needful, for any individual who does not have respect for himself will hardly respect his parent, civil authorities or even God. Unfortunately, self-respect—important as it is—can grow into inordinate pride which is a self-destructing principle. And, while respect leads one to treat himself and others with propriety and consideration, pride allows no such concession; its only nourishment is selfishness.

Possibly the pride problem is the result of two factors: a lack of understanding regarding a person's stewardship relation to God, and the satisfaction to be found in accomplishment.

Old Mac must have sensed this. Rugged as his Scottish ancestors, he stood in the stern of his boat on a lake in the high Sierras, fishing rod poised ready to drop a fly on the distant ring made by a feeding trout. He hesitated. His eyes swept upward to the rugged peaks that thrust their granite fingers into the sky, and almost reverently (it seemed) said, "You know, when I stand here and look at those mountains I realize just how small I really am."

Looking intently at any of God's handiwork can make a person conscious of his insignificance, but when he considers that he is a steward of God, made in His image, he may also realize just how big he is. There is room for justifiable pride, "a workman that needeth not to be ashamed" (2 Timothy 2:15).

Possibly this kind of pride has been corroded by the emphasis placed on remuneration rather than on a job well done. I remember, as a boy, hearing my father and an assortment of uncles come in at the close of the day and proudly say, "We got in a good day's work." No mention was made of how much money they made—just the pride of accomplishment. Today's workmen could stand a good dose of old-fashioned exuberance over a job well done. This would be preferable to the high prices demanded for the shoddy products so common on today's market.

Certainly the Christian steward should not only be allowed the feeling of honest pride, but should cultivate it in his work. "Moreover it is required in stewards, that a man be found faithful" (Romans 4:2). Faithfulness demands acceptable results from maximum effort.

One reads of the five-talent men who certainly exhibited pride in their ability to trade successfully. "Lord, you delivered to me five talents; look, I have gained five more talents besides them" (Matt. 25:20, NKJV). Not a bad return! They were not bragging, they were justly proud of a job well done. And they were praised for their efforts and promoted to greater responsibilities.

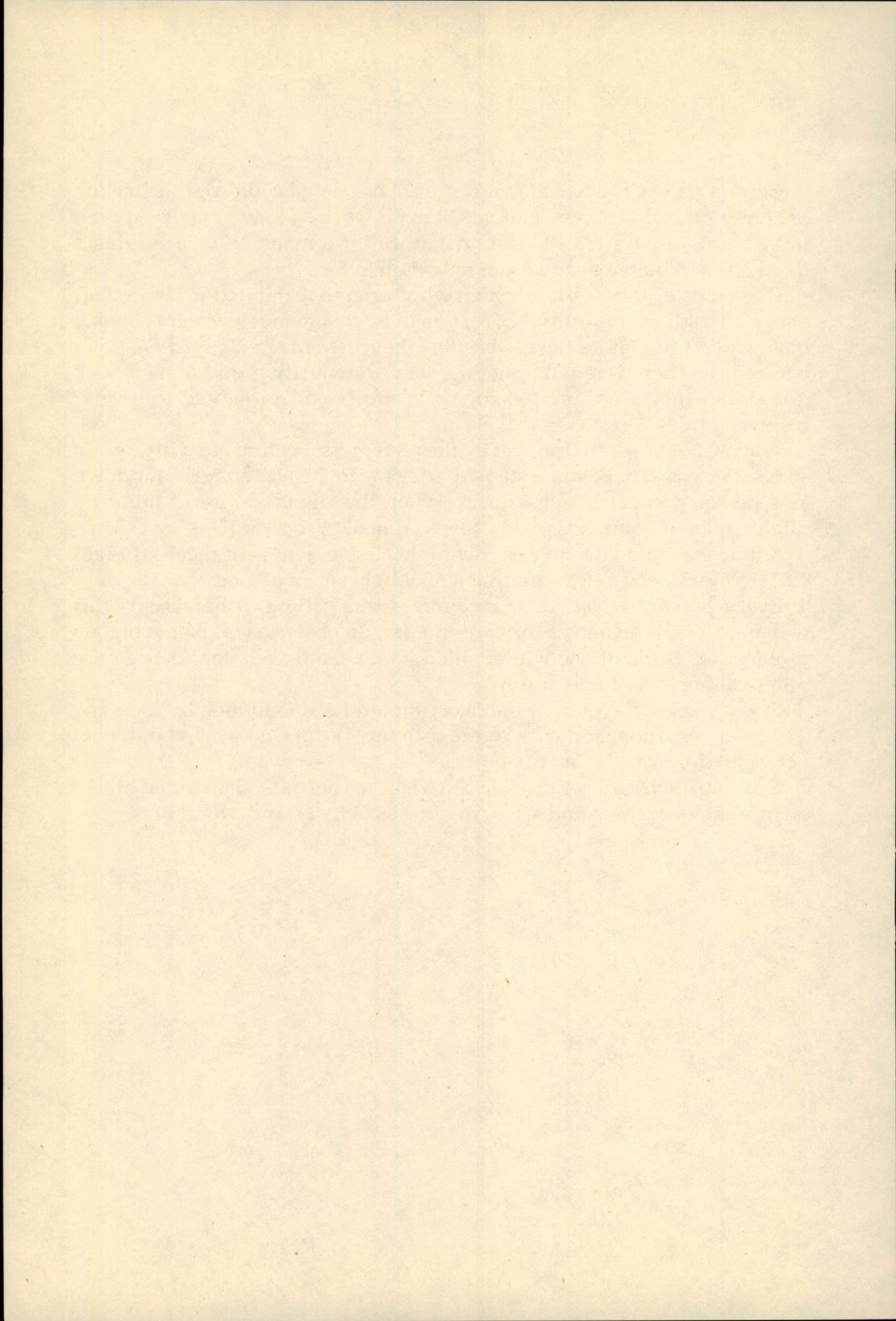
When Gideon was hiding out by the winepress, beating out a little grain so his wife could bake some whole-barley bread, he was about as far down as a person can get in self-esteem. When the angel addressed him as a mighty man of valor, he must have exclaimed, "Who, me?"

But he was told, "Go in this thy might...have not I sent thee?" (Judges 6:14). Now Gideon saw himself in a new light—sent of God.

Every person is *sent*. If he recognizes this calling, if he accepts this responsibility, if he moves forward in faith, no obstacle will be too big, no problem too difficult. He will be filled with a Godly self-confidence born of his calling to a divine destiny.

Every worker (layman or minister) should be able to look back on any job, on any mission, and with confidence say, "With God's help I did what I came to do." This is sanctified pride.

How big am I? Every Christian can be just as big as God intended him to be through the power and strength of Jesus Christ—and proud of it.



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## SECTION C

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# Principles of Personal Finance

### Overview

Because there are so many variables in the economic conditions of people living in every part of the world, it would be impossible to design a specific plan that would work in every situation. However, there are some basic principles which are applicable to any cultural or economical circumstances.

This section outlines five basic principles. Their application will vary widely, but they will provide a firm base for the management of personal finance in any culture. The principles are timeless and are not limited by location or situation.

### **Income**

*Income* whether in coin, corn, or cattle—whatever is used for purchase or barter—should be the result of an expenditure of time and talent. The Bible says “Six days shalt thou labor . . .” (Exodus 20:9). To receive income for which one has not worked (except in cases of dire necessity) effects one’s self-worth, can encourage harmful desires, and can have a demoralizing effect. Income represents the time, talent, and effort of an individual; it represents that portion of his life used in making it. Therefore, income, regardless of its form, is representative of life.

As a steward, income must also be regarded as a sacred trust. Each steward is entrusted with as much as he is capable of managing wisely. As a trust, then, this income must be managed according to the wishes of the Owner. It is evident that there are few who recognize this responsibility, even among

Christians. Most people manage their incomes according to their own wishes.

While a great deal of emphasis has been placed on the return of the tithe and the giving of freewill offerings, very little (if anything) is said regarding the management of the balance of the income. However, a person is just as responsible for the remainder of his income as he is for the part which belongs to God. This is a fact that must be accepted and practiced if one is to be a faithful steward.

The management of money often follows this sequence: needs, wants, tithe, and offerings. This is the same pattern followed by the heathen in Isaiah 44:15-17. He took care of his basic needs (food and warmth), and then worshipped his god with the residue. At times Christians follow the same example: me first and God gets what is left, if there is anything.

True Christian money management follows the biblical sequence: *God first*.

### **Tithe**

Before any portion of the income is used for any purpose, the tithe is to be set apart, as belonging to God. This is a case of simple honesty. This is essential because, unless the tithe is set apart first, God cannot bless the remainder. But once this is done, the balance of the income will have the same power (or more) as the total amount before the tithe was subtracted (See Mal. 3:10). Setting aside the tithe first guarantees that a person's basic needs will be provided (See Matt. 6:33; 22:37).

This has a deep spiritual meaning as well: it is a recognition of God's ownership—His sovereignty. This is the God-first principle of the first commandment (Ex. 20:3).

### **Offerings**

Offerings are the next allotment of the income. The offering is an evidence of our love for God, our demonstration of gratitude for His blessings. We are not to give to Him what is left after all our real or imaginary wants have been satisfied. Once given, these gifts are sacred, as is the tithe. All that remains is their distribution. *We give to God then distribute to things*. While we have been given specific instruction as to the use of the tithe (the gospel ministry), the distribution of the offerings is left to the discretion of the individual.

The amount of these offerings will depend on one's ability (Deut. 16:17; 2 Cor. 8:12, 13). And it must be given willingly (Ex. 35:5, 21; 2 Cor. 8:12).

In order to establish the amount of the offerings, some kind of record should be kept of income and expenditures. This could be as elaborate as a ledger (or computer), or as simple as some marks on a rock. This will vary with the extent of the income and expenditures. The important thing is that the individual, as a good steward, must manage his finances in a responsible,

accountable manner. Only in this way can he determine his "ability" to give.

Care should be taken that supposed needs, or wants, do not consume the income so there is nothing with which to express love and gratitude for the health and strength provided by God so the income could be produced.

### **Savings**

To some, it might seem impossible to save anything from the income. This is true when the actual needs equal or exceed the income. However, the important thing is not the amount of savings, but the habit that can be developed by systematically setting aside something—even if it is only a penny, or a few grains of maize, or wheat. These savings are to be used only in event of an emergency, or to be given as a special gift to God for some unusual manifestation of His love. Unless a person cultivates the habit of saving, he will never have an emergency fund from which to draw when circumstances demand it.

A reserve fund also provides a sense of security. Life's uncertainties are less frightening when there is something upon which to draw. It also makes it possible to make purchases when basic needs are the least expensive, or in oversupply. By being able to take advantage of these "specials" the resources can be extended; this is good stewardship.

### **Needs**

There are certain basic needs common to every society and culture: food (ample and nourishing), clothing (suitable to the climate), and shelter (to protect from the elements). These must be satisfied, but in their proper sequence. Needs are basic. Anything above these basic requirements is a want.

### **Wants**

Wants are usually associated with any desire or activity above the basic requirements of living. They may provide convenience, pleasure, and/or accomplishment. There is nothing wrong with wanting and enjoying the good things God has provided; however, there is a risk that these desires may get out of proportion. They are a primary cause of debt—the cancer in resource management.

### **Debt**

The Bible refers to debt as slavery (Proverbs 22:7). It is a snare of Satan. It lessens self-worth, weakens a person's faith, and in a word is demoralizing.

Debt, unless due to some misfortune, is poor stewardship. Each individual has been promised his needs, and is entrusted with the resources he is capable of managing wisely. If his income does not cover his expenses, then he may suffer from some degree of poverty, but he will not be in debt.

Debt, however, is usually the result of: either living beyond one's means, or poor management. (The exception is sickness, accident, natural disaster, or other misfortune, which leaves a person in unfortunate circumstances. In these cases, assistance should be given willingly and gratefully received.)

A person in debt is never entirely free; whatever resources he has are never his own—they are always subject to the obligation he has to the lender. It has been said that whatever is *owed* is never *owned*.

While debt can be a legitimate business procedure, the plan for repayment, as well as the resources to do it, must be a part of the original transaction. Most individual debt is the result of mistaking wants for needs, and the use of credit in place of money (or its equivalent). The use of credit is always risky at best. Unanticipated events can plunge one into debt in a moment.

The wise steward will be in constant communication with the Owner. He will manage his affairs according to the wishes of the Owner. His recognition of his stewardship relation will prevent the unwise use of the resources under his control. He will always keep God first and foremost in his mind; this will control every decision, every action.

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## SECTION D

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# Principles of Church Finance

### Overview

Any discussion of church finance would have to be exceedingly broad to even begin to cover the variables which exist. There are very small churches in which finance is covered on an immediate need/appeal basis, with no apparent problems. Then, there are large churches, where a need may require a large outlay of means.

However, there are some basic principles which can cover these vast differences, and be applicable in any situation. Experience dictates that the simpler the method which will accomplish the need, the more effective it will be.

In this section these basic principles will be explained, as well as suggestions as to how they can be applied. Anyone following these suggestions should first, determine how extensive the method needs to be, depending on the size of the church, and, second, determine the method which will best fit the local situation. Remember: Do not use a plan that would move a large boulder if you only need to move a small stone. These procedures are adaptable. Adapt them to your situation.

### The Budget

The best method for financing a church is to group all its expenses into a *Church Operating Budget*. This will: (1) free the worship service from repeated calls for money (distasteful to members and visitors alike), (2) control spending, and (3) provide the members with a convenient method

for distributing the offerings they have already given to God through planned giving. For example: a person will set apart the tithe before he spends anything for himself. Then, he will give free-will offerings according to his ability.

*We are not to consecrate to Him what remains of our income after all our real or imaginary wants are satisfied, but before any portion is consumed, we should set apart that which God has specified as His.*

—Counsel on Stewardship, p. 81

*After the tithe is set apart, let gifts and offerings be apportioned, "as God hath prospered" you.*

—Counsel on Stewardship, p. 81

Distribution of funds which come into the *Church Operating Budget* can be done two ways: (1) the *Percentage System*, in which a specified percent of the total income is apportioned to each department of the church. This plan will work if the income always meets the budget; however, a problem arises when the income falls below the need. In this case each department will receive less than its budgeted amount (it would not work to pay only 90 percent of the heat, light, or phone bills).

There are churches where the percentage plan has worked with apparent success, but only those where the income matches the budget; in many instances, the reverse has been true.

(2) Another plan is the *Set Amount system*. In this method, each department receives the budgeted amount listed on the official budget. The sums transferred from the *Church Operating Budget* each month to the department are: whatever is required to satisfy this "set amount," after monies which have come to it directly (outside the *Church Operating Budget*) have been deducted.

### Example

If the Sabbath School is to receive \$100 each month, but \$15 has come directly to it (outside the Combined Budget), then \$85 is transferred from the monthly income to bring this fund up to the \$100. All surplus funds are placed in a Reserve Fund to be used when the income falls short of the budget.

In either plan, *priorities must be established*. There are obligations which must be met even if some of the "desirables" are sacrificed. Later in this section, *Budget Support and Control* instruction is given regarding what to do if the income persistently falls short of the budget.

### The Building Fund

Years of field testing have been done to determine the best method for raising funds for a building program. With few exceptions, it is agreed that the best plan is to *keep them separate from maintenance funds*.

Strange as it may seem, a person who will give \$50 to the *Church Operating Budget* and \$50 to the *Building Fund*, will not give \$100 if they are combined. The problems appear to be: (1) if a set figure is built into the *Church Operating Budget* for a building project and the income falls short of the need—it is always the building fund that suffers, and (2) in the “spill over” plan (one in which all monies in excess of the budget needs flow into the building fund) those who wished to give a substantial sum to the building fund do not want their gifts distributed among budget needs—hence, are reluctant to give.

The best plan, one which has been consistently successful, is to keep the *Church Operating Budget* and the *Building Fund* separate: anonymous commitments (to establish a rate of income) can be secured for each. This can be done during the home visit through the *Decision Card* process that is explained later in this section.

## Church Budget Preparation and Implementation Process

### Preparation:

Finance Committee

### Authorization:

Church Board

Church in Business Session

### Implementation:

Finance Committee

### Materials:

- Interdepartmental Budget Forms
- Departmental Budget Forms
- Church Budget Forms
- Membership List
- Contact Card
- Decision Card
- Education Helps

### Organization

The success of this program will depend on the choice of qualified

personnel for the *Finance Committee*. The following guide should be used in their selection.

- Dedication to the work of the church
- Good business ability
- Willingness to devote time and effort
- Influence among the church members

The size of the *Finance Committee* is determined by the size of the congregation. The following suggestion appears to be adequate:

Up to 200 members .....	3 members
200 - 500 members .....	5 members
500 - 1,000 members .....	7 members
Over 1,000 members .....	9 members

Too large a committee will make it unwieldy. *Note:* The pastor and the Church Treasurer are *always* ex officio members.

If the committee functions well, it should not be necessary (nor advisable) to change it each year. Experience can be a valuable aid. If it is deemed necessary to make changes in this committee, do this by changing only one member in a given year (in a large committee this could be two), so the committee will always have "hold over" members who are not only well acquainted with the business and operation of the church, but also are informed about past problems and decisions.

The *Finance Committee* is chosen by the church nominating committee and elected by the church in the same manner as other church officers. The Chairman of the Finance Committee should be chosen by the Church Board after careful study as to which member of the Finance Committee is best qualified as a leader.

### Responsibilities

*Finance Committee*—In order for this program to operate smoothly and efficiently, *all financial involvements* of the church must be *placed* and *left* in the hands of this committee:

Routinely, it will:

1. Collect and study the estimated (asking) budget from each department.
2. Prepare a suggested budget within the limits of the church's potential and present this to the *Church Board* for approval.
3. Present the budget to the *Church in Business Session* for final approval.
4. Implement the program under authorization of these two (2) bodies, by contacting each member of the church for financial support. (New

members will be contacted during the budget year.)

5. Monitor the program, taking whatever steps are necessary to insure its success.

*The Pastor*—As the spiritual leader of the church, the pastor has a very important role. He must be a pillar of hope and confidence, encouraging the members to new and still newer heights of achievement. He should be a “behind-the-scenes” planner—not a fund-raiser. As an ex-officio member of the Finance Committee, he will give direction and guidance to the planning of the church program. He will provide the vital ingredient to the success of the program, as he continually teaches and demonstrates the broad principles of Christian stewardship.

*The Member*—Each member of the congregation has two areas of responsibility: first to God (as a steward), and second, to the church (as a member). The first relates to the proper support of God’s house and its work of soul-ministry; the second is the responsibility which each member bears to the corporate body. Membership always carries privileges and responsibilities—the continued success of this program will depend upon this recognition and participation. A strong majority is always essential to the success of a group effort.

### Preparing the Budget

*Collecting the Materials*—Each department of the church is provided with a budget request form. The requirements for the ensuing year are listed—with the estimated costs. A definite time should be set when the work sheets are to be completed and returned to the Finance Committee.

Usually, the following officers, committees or departments are responsible for the preparation of the specified budget requests:

**Finance Committee**—Housing (payments, insurance, utilities.)

Miscellaneous expense (office supplies, flowers, bulletins, etc.)

**Elders**—Expansion plans (new building projects, etc.)

**Deacons**—General church maintenance, repairs, refurbishing, grounds, etc.

### Church Ministries

*Children’s Ministry*—All children’s functions.

*Community Services*—Welfare Ministry.

*Family Life Ministry*—Family life matters.

*Personal Ministries*—Items relating to local soul-winning activities of the church.

*Sabbath School Superintendent*—All items pertaining to the divisions of the Sabbath school.

*Youth Leader*—Youth ministries, Pathfinders, etc.

**School Board**—Church subsidies, other school-related items for which the church is responsible.

**Health/Temperance**—Five-Day Plans, weight control, stress clinics, etc.

These proposed budgets are given to the church *Finance Committee*.

*Preparing the Budget*—The Finance Committee studies the proposed departmental budgets and combines them into a tentative church budget (set within the financial limits of the church as determined by the previous year's tithe and offerings).

*Estimating the Church's Potential*—The church's financial potential may be estimated by using the previous year's tithe as a basis for support. This potential range depends upon a number of variables, but can safely be said to fall somewhere between 40-60 percent of this tithe figure.

*Example:*

Previous year's tithe \$100,000

Estimated potential \$40,000 to \$60,000

Unusual situations such as unemployment, a recent shift of membership, loss of key supporters, etc., need to be considered when estimating this potential.

Sufficient copies of this proposed budget should be prepared (one for each Church Board Member) before it is presented to the Church Board for acceptance and authorization.

The proposed budget can be studied more intelligently if the Treasurer will provide a comparison sheet showing the actual expenditures for all budgeted items covering the past two or three years.

### **Authorization**

*The Church Board*—The proposed budget (prepared by the Finance Committee) is submitted to this body by the Chairman of the Finance Committee. Any adjustments are made at this time. A tentatively approved budget is voted.

Following this meeting, copies of this "first approval" budget are prepared so each member attending the Church in Business Session will have a copy.

### Suggestions

An excellent plan is to enlist the members of the *Contact Committee* prior to this church business meeting, and have them choose the names of the members they will be inviting. This would make it possible for them to phone these members and invite them to this meeting.

It has been found that a well-prepared and attractively served fellowship dinner will increase the attendance at this business meeting and will provide a spirit of good will for the meeting.

*The Church in Business Session*—The budget approved by the Church Board is submitted to the Church in Business Session for adoption and/or amendment. (In the smaller churches, the proposed budget may be placed on a blackboard, or flip-chart, for study and adoption.)

Be sure ample time is given for an open discussion and questions. Unless a clear understanding of the items presented and a valid reason for their existence can be substantiated, negative forces can be generated which will make the success of the program difficult, or impossible.

Final authorization of the budget is given at this church business meeting. This now becomes the official budget for the ensuing year. After this final authorization, the Finance Committee prepares copies for each member-family\* of the church. These will be distributed *in the homes* of the members by the Contact Committee members during Contact Week.

### Every Member Contact

*Why visit in the home?*—In the intimate atmosphere of the home a personal appeal can be made that is far more effective than a general invitation in a meeting. In this plan, the home visit is designed to accomplish four things: (1) explain the budget (or program) and answer any questions regarding it, (2) invite participation, (3) explain the need for establishing a Rate of Income, and (4) help the member to make a decision.

The individual should be brought to a decision without violating the principle in the following quotation.

*I saw that God's people must bring to Him a free-will offering; and the responsibility should be left wholly upon the individual whether he will give much or little.*

—*Testimonies*, vol. 1, pp. 237,238

*Contract Structure*—The structure of this phase of church finance is very

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\*A member-family is the equivalent of a husband and wife —with or without children—or a single member.

simple: a Visitation Chairman (often the Chairman of the Finance Committee), and a Visitor for each five (5) members of the church. Obviously, the more workers involved, the sooner the visitation can be completed. However, enthusiasm and a willingness to work are often more important than numbers.

It is imperative that each Visitor believe in the program through personal participation, or they will exert a negative influence. Because of this, no one should attempt to contact another member unless they have first made their own decision to support the plan.

Many members shy away from any type of visitation. This is probably due to an unpleasant experience in a "pressure" program. However, in this every-member-contact, there should be no hesitancy, for it is *not* a fund-raising plan per se (although a well-structured program will produce the funds necessary to carry on the work of the church.) The Visitor does not ask for, nor take any commitments—his/her role is to *explain* and to *invite*.

### Contact Committee Procedures

*Preparation of Materials*—Very early in the program the Finance Committee will have prepared the following materials to be used by the Contact Committee:

1. Membership List (a corrected list of *resident, active* members.)
2. Contact Cards (one for each member-family)
3. Decision Cards (one for each member-family)
4. Materials relating to the budget (or building program).

*Selecting the Visitors*—(This may be done prior to the Church in Business Session). From the Membership List, the Finance Committee selects the members of the Contact Committee. These may be either men or women; they may wish to work in pairs. Any combination will be satisfactory as long as they are enthusiastic about the program. The prospective members of the Contact Committee should be enlisted individually by the members of the Finance Committee, who will explain the program, and *give them their Decision Cards* (These should be given to the Contact Committee Chairman prior to the Contact Committee meeting).

*Contact Committee Meeting*—Because this plan is based on anonymous decisions, there is no way it can be determined if the Visitors have made their decisions or not. Hopefully, as this aspect is stressed, those who have decided not to "go along" with the plan will "weed" themselves out of the Contact Committee.

The Contact Committee Chairman makes a brief explanation of the program, outlining its procedures and objectives.

*Example:*

You, the members of the Contact Committee, have volunteered for a most important part of our annual budget (or building) program, the contacting of the individual members of the church. Your part is unique, for you will not be seeking money; but money will flow into the church treasury because of your efforts. You will not be promoting spiritual growth; but the members will grow spiritually as you invite them to become active participants in the plans of the church. You will not be actively seeking unity; but this will also be a by-product.

Because your part is so important, it is essential that you have made your own decision to actively support the program, otherwise you will not be able to encourage your fellow-members to do so. It is also essential that you understand every part of the plan so you can explain it simply and answer any questions which may arise. Your aim will be fourfold: (1) to explain the program, (2) to invite participation, (3) to explain the need for establishing a Rate of Income and (4) to assist the member in making a decision.

Remember that your enthusiasm will be the fuel that will feed the flame of their devotion. You may visit without fear or hesitation, for God will be with you—He will put the right words in your mouth. You may work with the confidence that this is the Lord's work and that you are His workmen.

*Materials*—Following this presentation, the Contact Materials are distributed; each item is explained and all questions answered. This critical part of the program involves a complete understanding of every part of the proposed budget (or plan) by each member of the Contact Committee.

*Contact Assignments*—The names listed on the Contact Cards are read; the Visitors are asked to choose four or five names to visit.

*Contact Week*—Timing is the essence of the plan, for this visitation marks the beginning of the *Decision Sequence*, which is designed to bring every member to a decision. Any deviation from this schedule (as proved by many trials) will result in some degree of failure. There does not appear to be any alternate method; many have been tried and failed.

Some may question the need for a report meeting following each of the initial three days of member contact. Do not neglect this. It is essential to the success of the program because a completed visitation program marks the beginning of the *Decision Sequence*—the heart of the method. A strict schedule must be followed.

**Contact Schedule**

Sunday—Member contact followed by report meeting

Monday—Member contact followed by report meeting

Tuesday—Member contact followed by report meeting

Wednesday and Thursday—Contact those members who, for some reason, were not contacted during the first three days).

If this schedule appears rigid—it is, for two very good reasons: first, to get the work done. People tend to put off their visitation if not locked into a tight time schedule. And second, the Sabbath following this Contact Week is *Decision Sabbath* and marks the beginning of the *Decision Sequence*—the procedure that makes the anonymous decision plan work.

*Contact Helps*—You can save time (and gasoline) by phoning for an appointment. The one being visited will appreciate this. By scheduling your calls about one hour apart, you will have time enough to explain the reason for your visit. This may vary according to the distances between homes, traffic, etc. Adjust if necessary. *Do not discuss the program over the phone.*

*What do you say?*—Numerous manuals have been written giving a step-by-step outline for successful visitation. However, one of the most successful Visitors I ever saw was not fluent and had a limited education. When I asked him for the secret to his apparent success, he replied,

*"Well, I ain't had no education, and it's hard for me to talk to people, especially those I don't know very well. So . . . when I get to their homes, I stop my car and pray, 'Lord, You know I ain't had no education; my feet will get me inside—but You'll have to tell me what to say.' Then I tell them why I love the Lord and His church—and I hope they do, too. I explain the program the best I can, and invite them to help. I pray with them that God will help them in their decision . . . and well . . . that's all."*

This experience convinced me that *humility plus a total dependence upon God* will prove to be more successful than all the "sales" manuals ever written. Perhaps the following presentation will be of some assistance.

### Sample

*I have called to discuss with you our proposed budget for the coming year. As we go over these items, I hope you will feel free to discuss them and ask any questions you may have.*

*I am sure you will agree with me that each of us bears a responsibility, not only to the church group, but more important, to God, as His stewards. If each of us does his part, the burden will rest lightly, but with due weight on all of us. I am only asking for your support in helping us carry this phase of the Lord's work.*

*I am sure you realize that before any project requiring money can be accomplished, a source, or Rate of Income, must be established. This is as true in the work of the church as it is in the home. This Rate of Income will permit the elected officers of the church to operate in a climate of financial stability.*

*To establish this rate of anticipated income, we are asking you to prayerfully consider your proportionate share of the program (what you might do under God's blessing), and indicate this decision on this anonymous Decision Card. Please place this card in the offering plate this coming Sabbath.*

*Your giving is a sacred area between you and God, no one must trespass there; for this reason your decision must be anonymous.*

*The amounts on these cards (weekly or monthly) will be computed into a monthly Rate of Income, which will permit our church to operate smoothly and efficiently. We do appreciate you as a member and thank you for your cooperation.*

#### *Prayer*

The decision must be in money amounts, no percentages. The individual may decide to give a percentage of his income, but this must be translated into figures on the *Decision Card* in order to establish a *Rate of Income*.

An alternate method of establishing the church's potential is to contact the membership *prior* to setting up the budget, in order to establish a more realistic anticipated income. This could only be done *after* the church has been on the combined budget for one year because the Visitor uses this (past year's budget) to explain the activities of the church and areas where improvement needs to be made (The other objectives of the contact remain the same).

*Caution* must be exercised for the amounts listed on the *Decision Cards* *will not* equal what will be turned in; they will always exceed this. There is no way to accurately estimate what this increase will be. However, it could be helpful in determining the church's potential by comparing this figure with the 40-60 percent of the tithe.

#### **Decisions**

This is an anonymous commitment program, but a member must not be permitted to remain *anonymously comfortable*. This can be accomplished without any outside pressure by three (3) Sabbath *Decision Sequence*

presentations following *Decision Sabbath*.

Remember that no one has any knowledge of who did, or who did not, make his decision; this appeal, then, is strictly general in nature (the individual member will make his own application). These presentations are made by the Contact Chairman. Their effectiveness will be in their repetition—the only change being in the number of cards turned in.

### Sample for Decision Sabbath

*You will recall that each member of our church was visited and given a copy of our church budget for the coming year, (hold up a copy) and invited to make a personal commitment. This decision, as to what you planned to give (with God's help), was to be placed on this anonymous **Decision Card** (hold up card) and placed in the offering plate this Sabbath. Please put these cards, along with your tithes and offerings, in the plate today. We thank you.*

### Sample for following three Sabbaths

*You will recall that each member of our church was visited and given a copy of our church budget for the coming year, (hold up copy) and invited to make a personal commitment. This decision as to what you planned to give (with God's help) was to be placed on this anonymous **Decision Card** (hold up card) and placed in the offering plate last Sabbath. I am sure each of you intended to do this, and many of you did, but (number) cards were left in your homes, but only (number) have been returned. Your elected officers cannot operate efficiently without an anticipated **Rate of Income**. If you are one of those who forgot to turn in your card, will you please do so as soon as possible? If you have misplaced your card, you may obtain another one from the deacons in the foyer at the close of the service today. Thank you for your cooperation.*

This same presentation is made for three (3) consecutive weeks; the only change in the presentation is in the number of cards that have been turned in. At the close of the three weeks of the *Decision Sequence*, **do not make any further presentations**. By this time everyone will have made his decision either for or against his personal participation.

Experience has shown that only a little more than half of the cards distributed will be placed in the offering plate on *Decision Sabbath*. Quite often this is the result of forgetfulness, or neglect—however, there are always those who deliberately shirk their responsibility, who take

advantage of the anonymous nature of the program.

It is these members who must be brought to a definite decision. The *Decision Sequence* has had remarkable success in accomplishing this. Its beauty is that it does not violate a person's freedom of choice, neither does it invade his sacred area of obligation to God, because only the individual (and God) know what this decision is. It should, however, prevent anyone from remaining anonymously comfortable.

### Keys to Success

- Every member an informed member.
- Every member personally invited to participate in the program.
- Every member brought to a decision.

*Do not be unduly concerned*—The amounts listed on the Decision Cards will normally fall short of the projected goal, because people usually put down an amount less than they actually give. Possibly they consider the anonymous commitment a pledge; maybe they are fearful they will not be able to give more than this; often God blesses them far beyond their expectations, so they give more. But the fact remains they usually give more than the amount indicated on the Decision Card. *The important part in the program is that each member make a decision.*

### Principles of Budget Support and Control

*Follow it*—No budget plan will work if it is not followed. Minor adjustments (by the Church Board) may be necessary; but be sure these are minor. There should only be slight changes in the amount (or percentage) allocated to a department—situations in which one fund has too much; another too little.

*Do not add things*—More budget plans have been wrecked by adding things than from any other cause. Once the budget has been voted—leave it alone. Wait until the next budget period to add additional items. It is confusing to those who are giving systematically to an authorized budget to hear appeals for funds for projects not included in the plan.

If you have neglected to include something which is vital to the operation of the church, it will be necessary to make a direct appeal to the membership; but be sure to explain that this was an oversight and will be included in the next budget period. People will normally understand.

*Beware of man-made schemes*—Once the membership has been trained to give systematically to a planned program, never jeopardize it by introducing some man-made scheme. People have been manipulated too long into "giving to things," "giving to crises," or emotional appeals. Once they have been reeducated to "listening to God's voice in their incomes," be sure you

do not disrupt God's communication system with methods that can contribute to selfishness rather than counteracting it.

*Spend the money as planned*—Once the money has been allocated for specific purposes, be sure it is spent in this way. If, in some rare instance, it appears advisable to apply it in some other way, be sure this is brought before the Church in Business Session for approval. A strong majority will indicate if the proposed change is a wise and valid one. To be on the safe side, put the proposed change in writing; provide a place for the donors to sign their names authorizing the change.

*Beware of unnecessary control*—Once a specified amount (or percentage) has been authorized for a department, give them the money—let them spend it. It is irritating and unnecessary to have to "beg" for money which has already been approved by the Church Board and the Church in Business Session. It is a waste of time and confidence.

*If the income drops*—Because the Devil works untiringly to divert men's interests from God's work to their own selfish desires, there must be a constant education in faithful stewardship. This can be accomplished in many ways.

The pastor must encourage faithful stewardship through constant references to it in his sermons, prayer meeting studies, etc. It is difficult to talk about religion without getting into the area of a man's relationship to God; this is stewardship.

The Finance Committee Chairman should keep the members aware of the progress of the church's financial program by verbal reports, inserts in the bulletin, letters, etc. If the income drops in spite of this, increased efforts must be made to help each member see the greater need—the need of the giver to give.

One church stewardship secretary carried on an aggressive program in his church by setting aside one night each week for member-visitation. With a member of the Finance Committee, he was able to make an average of six visits each evening. They discussed the work of the church, answered questions, shared the beauties and benefits of Christian stewardship. The results were outstanding.

*If the drop in income persists*—If, in spite of everything the Pastor and the Finance Committee Chairman can do, the income does not consistently match the needs of the budget, consider these possibilities:

1. Is the budget too high for the potential of the church? Have recent changes in membership caused this?
2. Is the budget too high for the interests of the membership? A person will support anything he believes in.

In the first instance, the budget should be adjusted to a more realistic

figure. In the second, call a Church Business Session; ask the members where cuts should be made in order to bring the budget into balance. If this does not generate a renewed interest in the affairs of the church—it would not help to raise additional funds (by any means), nor halfhearted efforts. This would be the time to hold a revival; the problem is spiritual rather than financial.

*Continuing member contact*—Membership visitation does not end with Contact Week; there must be an ongoing follow-up program, enlisting those members who may have been absent during that week (vacations, etc.), and new members (new converts and transfers).

The Church Clerk will provide the Chairman of the Finance Committee with the names of new members as they are taken into the church. The Contact Membership list will provide the names of regular members who were absent during the initial phase of the program.

*Frequency of contact*—(1) Regular members, who were absent during Contact Week, should be visited as soon as possible. (2) New members should be contacted within the *first quarter* after becoming members. Do not hesitate to visit them. They will appreciate your interest and the information you bring, along with the opportunity to become a part of the church family through their active participation.

*Contact procedure*—This is the same as in the initial phase of the program:

1. Explain the plan and leave a copy of the church budget in the homes.
2. Invite their assistance.
3. Explain the need to establish a Rate of Income.
4. Explain how they can make their decision; how to record it on the Decision Card.

In the follow-up *do not* use the three-Sabbath *Decision Sequence*, i.e., referring to the number of cards left in the home versus the number turned in. Remember, a person will support anything he or she believes in; the importance of the contact is to bring them to a decision.

It is a biblical principle that giving and spirituality go hand in hand—individually and collectively. This connection, if explained and maintained, will help people keep God first in their lives and mature into the people God wants them to be.

## Examples of Procedure Forms

### Membership

List names alphabetically. List only active members. Check when contacted.

<input type="checkbox"/> Name _____ Address _____ Phone _____	<input type="checkbox"/> Name _____ Address _____ Phone _____
<input type="checkbox"/> Name _____ Address _____ Phone _____	<input type="checkbox"/> Name _____ Address _____ Phone _____
<input type="checkbox"/> Name _____ Address _____ Phone _____	<input type="checkbox"/> Name _____ Address _____ Phone _____
<input type="checkbox"/> Name _____ Address _____ Phone _____	<input type="checkbox"/> Name _____ Address _____ Phone _____

### Finance Committee

#### Budget Request

**Housing**

Payments (Rent)	\$ _____
Insurance	\$ _____
Electricity	\$ _____
Gas (Oil)	\$ _____
Sewer, Water, Garbage	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
Total	\$ _____

**Miscellaneous**

Office Supplies	\$ _____
Telephone	\$ _____
Bulletins	\$ _____
Music Fund	\$ _____
Flowers	\$ _____
Postage	\$ _____
Cassettes of sermons	\$ _____
_____	\$ _____
_____	\$ _____
Total	\$ _____

Budget Requested \$ \_\_\_\_\_  
 Requested by \_\_\_\_\_  
 Finance Committee Chairman

### Elders

#### Budget Request

Project 1 \_\_\_\_\_ \$ \_\_\_\_\_  
 Estimated Cost

Project 2 \_\_\_\_\_ \$ \_\_\_\_\_  
 Estimated Cost

Project 3 \_\_\_\_\_ \$ \_\_\_\_\_  
 Estimated Cost

Budget Requested \$ \_\_\_\_\_  
 Requested by \_\_\_\_\_  
 Please complete this form by \_\_\_\_\_ 19\_\_  
 and return to the Finance Committee.

### Deacons

#### Budget Request

**Custodial**

Building	\$ _____
Grounds	\$ _____
Workman's Compensation	\$ _____
Equipment Maintenance	\$ _____
Equipment Repair	\$ _____
New Equipment	\$ _____
Building Repairs	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

**Supplies**

Janitorial	\$ _____
Miscellaneous	\$ _____
_____	\$ _____
_____	\$ _____

Budget Requested \$ \_\_\_\_\_  
 Requested by \_\_\_\_\_  
 Please complete this form by \_\_\_\_\_ 19\_\_  
 and return to the Finance Committee.

### Budget Request

- Sabbath School Department
- Personal Ministries
- Youth Leader
- Community Services
- Health and Temperance

Item	Spent Last Year	Requested
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____

Budget Requested \$ \_\_\_\_\_

Requested by \_\_\_\_\_

Please complete this form by \_\_\_\_\_ 19\_\_

### School Board Budget Request

**Items**

Church Subsidy	\$ _____
Worthy Students	\$ _____
Repairs	\$ _____
Maintenance	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

\$ \_\_\_\_\_

Budget Requested \$ \_\_\_\_\_

Requested by \_\_\_\_\_

Please complete this form by \_\_\_\_\_ 19\_\_  
and return to the Finance Committee.

### Sabbath School Superintendent Budget Request

**Departments**

Adult	\$ _____
Cradle Roll	\$ _____
Kindergarten	\$ _____
Junior	\$ _____
Earliten	\$ _____
Youth	\$ _____
VBS	\$ _____
_____	\$ _____
_____	\$ _____
	\$ _____

Budget Requested \$ \_\_\_\_\_

Requested by \_\_\_\_\_

Please complete this form by \_\_\_\_\_ 19\_\_  
and return to the Finance Committee.

### Finance Committee Chairperson Church Budget

Period from \_\_\_\_\_ 19\_\_ to \_\_\_\_\_ 19\_\_

Department	Requested	Approved
Church (Administrative)	\$ _____	\$ _____
Church (Maintenance)	\$ _____	\$ _____
Church (Expansion)	\$ _____	\$ _____
Sabbath School	\$ _____	\$ _____
Personal Ministries	\$ _____	\$ _____
Community Services	\$ _____	\$ _____
Health and Temperance	\$ _____	\$ _____
Church School	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____

Approved by Church Board \_\_\_\_\_ 19\_\_

Approved by Church Business Session \_\_\_\_\_ 19\_\_

This same sheet may be used as a work sheet in preparing the budget as well as the final draft.

### Contact Card

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

Contacted  Yes Date: \_\_\_\_\_  No

If no, why? \_\_\_\_\_

Visitor \_\_\_\_\_

### My Decision

I recognize my responsibility to God as a steward and to His church as a member. If He makes it possible, I plan to do my proportionate share.

#### Church Budget:

Weekly \$ \_\_\_\_\_ Monthly \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

Please place this card in the offering plate.

### My Decision

I recognize my responsibility to God as a steward and to His church as a member. If He makes it possible, I plan to do my proportionate share.

#### Church Budget:

Weekly \$ \_\_\_\_\_ Monthly \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

#### Building Fund:

Weekly \$ \_\_\_\_\_ Monthly \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

Please place this card in the offering plate.

Note: Personal Giving Plan (PGP) or Debt Reduction may be substituted for Building Fund

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## SECTION E

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# Basic Stewardship Sermons

### Overview

One of the problems in teaching the concepts of Christian stewardship in many churches is the absence of a majority of the members at any meeting except during the worship hour. Therefore, it is essential that the basics of stewardship be taught at this time in order to reach the largest possible number of people.

The most important concept is God's ownership, because most people consider themselves owners, rather than stewards. The question of priority is of next importance. Making God first is critical to successful stewardship.

Some personal illustrations have been included. It is suggested that preachers draw liberally on their own experience for illustrations that should be added to make these sermons applicable to their locale. Nothing impresses principles better on the mind than personal observations or experiences.

These sermons are only intended to stimulate thought and study. If they serve as a guide to more comprehensive presentations, they will have accomplished their purpose.

#### SERMON 1

### You Can Take It With You

Anyone who has ever attended a funeral knows that no matter how much of this world's goods a person may have accumulated during his lifetime, he cannot take it with him. Someone has said, "A shroud (death clothes) has no pockets." Neither can lifeless hands hold anything.

The Egyptian Pharaohs thought otherwise. They accumulated vast quantities of precious materials and had these placed in their tombs for their use and enjoyment in the future life. However, robbers stole much of this treasure, archaeologists removed what was left and placed it in museums.

It may seem strange, but Jesus said a person could take his treasure with him, and told people how to do it. But, first, let us consider the fallacy behind the Pharaoh's planning for the future, as well as the same fallacy which has been common to mankind through the centuries.

*Read Luke 12:16-21.*

The parable does not say what the crop was. It could have been anything: fruit, vegetables, or cattle. Whatever it was, the crop was so large that the barn the farmer used to store such things, was too small.

Now follows some very logical reasoning: tear down the barn and build a bigger one. Not only would this accommodate the surplus crop, but it would (like the Egyptian Pharaoh) provide an abundance for future use. It could be that he had retirement in mind, and there is nothing wrong about this—provided one takes into account the uncertainty of life. At this point in the story, Jesus proposed a question which strikes at the very foundation of the problem: "Then whose shall those things be which thou hast provided?"

*Illustration:*

I attended a funeral, and at the close of the service we gathered at the home of one of the relatives. It was interesting to hear of the disposition of the deceased's possessions. The musical instrument was going to a granddaughter, the furniture to another, the house to still another. Everything was given new owners. No wonder Jesus asked, "Then whose shall those things be?"

*Ownership* implies possession and control. However, ownership, as we know it in this world, depends on other people recognizing our right of ownership. If they do not, then it is subject to seizure, or loss. Therefore, we only own those things others are willing to admit that we own. An invading army admits no ownership. A thief does not recognize ownership. In spite of documents (or other evidence) indicating ownership, everything we possess is subject to forfeiture, seizure, or confiscation.

Today we have laws relating to the drug trade which allow officers to seize any property used in its production, transportation, or sale. Houses, boats, cars, and large amounts of money have been seized. It is called *zero tolerance*. This simply means that no kind of ownership in this situation is recognized.

Ownership can even be terminated by what is termed "the common good." If the seizure of property will benefit the population at large, then ownership must be given up.

Then, of course, death brings ownership to a sudden, unavoidable end. No preparation, no desire—nothing can interfere with this. Therefore, all

ownership on this earth is conditional.

Back to our parable. Why did Jesus call this successful farmer a fool? Certainly one cannot find fault with his business ability, nor his frugality—neither can he be condemned for planning wisely for the future.

So how was he foolish? *He did not recognize who really owned the fields he farmed, nor the abundant crops these fields produced.* If he had been aware of this, he would not have had a problem in the first place. He would not have been talking to himself but he would have asked God, the Owner, what to do.

If he had said, "Lord, YOUR land has produced so plentifully that YOUR barn will not hold it all. Shall I tear down the barn and build a bigger one?" The Lord would have answered, "Leave the barn alone; it is big enough to hold all you need."

"Then, what shall I do with the surplus?"

"Give it to those who are in need. Enjoy the *divine privilege of giving*. Be My partner. Let your heart swell with benevolence."

*Illustration:*

My wife and I were walking down the street in San Salvador. Leaning against one of the stone buildings was a poor, old blind woman. From the folds of her black dress she reached out a bony hand, as she pleaded, "Por favor. Por favor" (Please, please).

I feel so sorry for those who are lame, or deaf, or who cannot see, and always wonder why I can enjoy the blessings of walking, hearing, and seeing, and they cannot. I reached into my pocket for a coin, and placed it in her hand. It disappeared inside the shapeless dress, and I heard "Por favor. Por favor" again.

My wife said, "I can see why you say giving is a divine privilege. It certainly is not a divine privilege to have to sit by the cold wall of that building and beg—the privilege is to be able to give."

This parable pinpoints the problem which has plagued men and women ever since Adam and Eve refused to recognize God's ownership and ate the fruit of the forbidden tree. Even professing Christians are not immune.

It is amazing how easily we read Genesis 1:26, "Let us make man in Our image, and after Our likeness, and let them have dominion" then assume ownership of everything we possess. In the United States some of the coins imprint the words, *In God We Trust*, yet we put our trust in the coins. Why do we claim ownership?

Possibly it is because once a child realizes the necessity of food, clothing, and shelter, they come to represent security. Then comes the desire for increased security in the belief that the more one has, the more secure one will be. This all adds up to a pride in ownership, which too often becomes life's goal. Unfortunately, we equate ownership with security.

An assumption of ownership by a created being, violates the divine

scheme of the universe, for it is a denial of God's sovereignty, His supreme ownership of all the created things.

Are we to assume, then, that the possession of material things is wrong—something to be shunned? On the contrary. Just prior to His giving the parable, Jesus had said, "Beware of covetousness, for one's life does not consist in the abundance of the things he possesses" (Luke 12:15, NKJV). Was He warning against prosperity? or against covetousness? It must be the latter, for when Solomon prayed for wisdom to lead God's people, God replied, "Wisdom and knowledge is granted unto thee; and I will give thee riches, and wealth, and honour" (2 Chronicles 1:12).

John says, "Beloved, I wish above all things that thou mayest prosper and be in health, even as thy soul prospereth" (3 John 2).

The problem is not with possessions (this is what stewardship is all about), but in one's attitude toward these possessions. Do they belong to me or to God? This is the question that should have been in the mind of the successful farmer in the parable. It is the question which every person must ask himself, for on the answer will rest his ultimate destiny.

If a person considers himself the owner, then he will be the ultimate loser, for he can never maintain permanent control over his possessions—eventually they will pass into other hands. On the other hand, if one recognizes God as the Owner, then the benefits are limitless.

Consider these:

He has the advantage of continual direction in the management of his resources, by continual contact with the Owner.

He can enjoy the freedom of dependence. Jesus promised this: "Seek ye first the kingdom of God and His righteousness and all these things shall be added unto you" (Matt. 6:33).

He can take his possessions with him by laying up treasure in heaven through the exercise of benevolence (See Matt. 6:20).

He is never subject to loss. One cannot lose something which one does not own. He might lose his stewardship responsibility over these materials but never the things themselves.

Job understood this. When all that he possessed was swept away, he could say with confidence, "The Lord gave, and the Lord hath taken away; blessed be the name of the Lord" (Job 1:21). He recognized that everything he possessed belonged to God.

A correct knowledge and recognition of God's ownership will show that we have been blessed with material possessions for three major reasons:

1. **For personal and family support**—God knows we have basic needs, such as food, clothing, and shelter. Jesus said, "All these things will come to you as a matter of course" (Matthew 6:33). He pictured His

Father as loving His earthly subjects and as eager to care for them. The condition is that He must always be first in their thoughts, and recognized as the Owner.

2. **A test**—*We should never forget that we are placed on trial in this world, to determine our fitness for the future life. None can enter heaven whose characters are defiled by the foul blot of selfishness. Therefore, God tests us here, by committing to us temporal possessions, that our use of these may show whether we can be entrusted with eternal riches.*—*Counsels on Stewardship*, p. 22
3. **As heaven's agents**—*"When Christians are controlled by the principles of heaven, they will dispense with one hand while the other gains. This is the only rational and healthy position a Christian can occupy while having and still making money."*—*Testimonies to the Church*, vol. 2, p. 240

What would be the result of each person recognizing God's ownership and his personal stewardship?

*A benevolent character*—This kind of character only develops in a climate of disinterested benevolence: giving to God and distributing to things.

*Personal joy and satisfaction*—We only fully enjoy those things we share with others. God knows that we could not fully enjoy the unbelievable riches of heaven, nor the peace and beauty of the new earth, unless we share it with others. Therefore, we have been given the exalted position of being co-partners with Him in sharing the Good News with the world.

*Appeal*

## SERMON 2

### Seek First

One of the best known texts—often repeated, but rarely clearly understood and practiced—is found in Matthew 6:33. If the principle found in this text were followed, it would make life simpler and clearer for most of us.

"But seek ye first the kingdom of God, and His righteousness; and all these things shall be added unto you."

The key word is *first*. Many people seek the kingdom of God, but often not as their number one purpose. Jesus did not say we were not to seek other things: happiness, security, educational attainments, or financial objectives. What He did say was that all these things must be secondary—we must seek God's kingdom *first*. What was the setting for this statement?

Jesus was holding a seminar for His disciples who had only recently been ordained. He was trying to correct the popular idea that He was going to set up His kingdom on this earth.

Crowds began to gather to watch and listen. There were present not only the people who lived in the surrounding area, but those from the countries

bordering Canaan. There were the Jewish rulers, Roman soldiers, fishermen, and farmers. They represented a complete cross-section of society, from the very rich to the very poor. They had come for different reasons. Many had come to be healed of their diseases; some from curiosity; thousands to join the anticipated revolution; others to criticize—they were all there. But there was one thing common to each of them: they were looking for a material solution to their material problems. That is why this “seek first” message must have been so amazing to them. It was so impractical.

Jesus did not attack their errors; He taught them principles and let them draw their own conclusions. How surprised they must have been when He said, “Blessed are the poor, the meek, the sorrowful, the merciful.” This was so contrary to popular teaching and thinking.

Some rejected His teaching outright, others pondered these strange philosophies. Then it appears that in pity for their wretched condition — those who had everything, and those who had nothing—He began to talk about the basic necessities of life: food, clothing, and shelter. He called their attention to His Father’s care for the birds and the grasses of the field. But, He reminded them, these were the only goals of heathen people. “You have a loving, heavenly Father,” He told them, “He knows what you need, and will provide it for you—if you will only seek Him first.”

What a strange, impractical approach to the problems of daily living. What could it mean?

Their religious leaders could have told them if they had wanted to for they were always quoting Moses—it was all there in his writings.

In the beginning, God provided everything man could ever need, or want. He gave him dominion over all these things, and promised him the freedom of dependence on Him.

Freedom is usually associated with independence, but this was not God’s plan. In the beginning, there were no housing problems, employment problems, clothing problems—no food, health, nor social problems. It was not until they believed the Devil’s lie that if they violated the restriction in their stewardship (by eating the fruit of the forbidden tree), they would enjoy the freedom of *independence*. Notice the result:

- They were dispossessed of their garden home
- They had clothing problems
- There was a change in the weather
- Briars and thorns scratched them
- Eve knew pain as she bore her children
- They had marital problems
- They needed health insurance, and death benefits!

When God brought Israel into Canaan, He gave them a plan for social,

and economic security which would assure them of continued health and prosperity. They were to be an object lesson to the entire world of God's loving care. Deuteronomy 8 pictures a paradise on earth; everything was provided for their use and enjoyment. However, the "seek first" principle had to be followed if they were to enjoy peace, prosperity, and happiness.

Even before the tithe was set aside, they were required to acknowledge this "seek first" principle by presenting to God the first of the ripened grain, the first of the wool, oil, wine, and the firstborn of the animals—even their firstborn sons. Such a heavy drain on their resources would seem to reduce them to poverty. On the contrary, it was the basis of their prosperity.

But they gave up this freedom of dependence on God for the gods of the Amorites, the Hittites, and the Moabites. As a result, they were carried away into captivity where they languished for seventy years.

On their return to Canaan, the "seek first" principle was the first they had to relearn. Once more they were concerned for their own welfare while God's house lay in ruins.

What they did was logical. Their houses and fields lay in ruins. Prospects for the future were dim. They decided to improve their own fortunes. Then when they were comfortable again, it would be time to work on God's house. But God asked, through the prophet Haggai, "Is it time, O ye, to dwell in your ceiled houses, and this house lie waste?" (Haggai 1:4).

Then He called their attention to the results of their decision to make their own selfish interests first.

*Ye have sown much, and bring in little; ye eat, but ye have not enough; ye drink, but ye are not filled with drink; ye clothe you, but there is none warm; and he that earneth wages earneth wages to put it into a bag with holes . . . Ye looked for much, and lo, it came to little; and when ye brought it home, I did blow upon it.*

—Haggai 1:6-9

Then followed the promise that if they would make Him first, He would bless them abundantly. The results of their obedience were immediate.

*Illustration:*

I visited in a home one time where both the husband and wife had been unfaithful in returning the tithe. They said that their incomes were above average; that they did not waste their money; that they should have had a considerable sum in savings. However, they did not have any savings at all; in fact, they were in debt. They told of the hours they had spent trying to find out where the money went, to no avail. They asked me if I had any thoughts about it.

Picking up their Bible, which was lying on the table, I read the text from

Haggai 1, about bringing home much—putting it in a bag with holes—and the part where God says He blew upon it.

The lady asked to read the text for herself. She must have read it several times. Finally she looked at her husband and said, "That is the only place it could have gone."

In our materialistic, poverty-stricken, affluent (sometimes) world, would this "seek first" principle work? Would it work in any culture, in any society? It does not seem practical, but it is the only solution the world has never tried, as well as the only one that would work. To the question "would it work" the answer is "yes," for God's word never fails.

Jesus said, "Come unto me . . . and I will give you rest" (Matthew 11:28). We certainly need rest in an age when everyone is carrying such a heavy load. The rich try desperately to protect their riches; the poor try to find enough food for themselves and their children. Everyone needs the rest that Jesus promised, and the only solution is to make God first.

We live in a dangerous, terrifying age. Those who hold the reins of government are unable to cope with moral corruption, poverty, and crime. Businessmen vainly search for solutions to their problems, or for safe places to invest their money. There is no stable ground. In the midst of their dilemmas, men and women need the rest that Jesus offers (Matt. 11:28).

Abused by His enemies, deserted by His friends, scourged, spit upon, and finally hanging on a cruel cross, He had complete confidence in His Father. This was His legacy to us—the peace He experienced through it all. In the midst of a tragic, mixed-up world, we too can have this peace.

He promised that all the things we normally worry and fret about—the basics of life—will be provided by our Father in heaven. Jesus obligated His Father to honor this promise that day on the hills of Galilee. But, He said that this promise would only be honored, if we "*seek first*" the kingdom of God and His righteousness.

*Appeal*

#### SERMON 3

### What Is Sacrifice?

The devil wants everyone who has anything more than his basic needs to feel guilty. This presents a very puzzling problem to the Christian as he attempts to understand the relationship between sacrifice and prosperity. Prosperity must have a high priority among divine gifts.

Solomon: "Wisdom and knowledge is granted unto thee; and I will give thee riches and wealth" (2 Chron. 1:12).

John: "Beloved, I wish above all things that thou mayest prosper and be

in health, even as thy soul prospereth" (3 John 2).

The problem is: a person exercises his God-given talents; God blesses him and he prospers. Then, he is subjected to articles and sermons on sacrifice—all implying the giving of material things. There are some interesting, sometimes tragic, reactions:

1. He gives liberally, but still feels guilty for he has so much left.
2. He rejects all suggestions to giving, for he dreads poverty.
3. He may resent it. One lady, who was approached for financial assistance for church support, said, "If giving to the church means sacrificing all the things I have worked and saved for all my life, or being shaken out, then I will be shaken out."
4. He may regard the giving of money as a substitute for personal involvement.

*"Gather my saints together unto me, those who have made a covenant with me by sacrifice."*

—Psalms 50:5

The popular thought is that this text refers to material things, and those who sacrifice money, or its equivalent, for God's cause, will be among the throng who await their Lord's return. In other words, their giving of material things will make them eligible. But does the giving of material things constitute sacrifice?

If this were correct, then a total sacrifice would be the giving of everything a person had, and he would be left destitute. In this condition he would not be able to support himself, his family, nor his church. In fact, he would be totally helpless for he would have nothing with which to do anything productive at all.

Likewise, his testing period would come to an end, for each person has been entrusted with material things, to determine his ability to manage eternal responsibilities.

If sacrifice means the giving of things, then Abraham, Isaac, Joseph, Daniel, and many others did not make a covenant with God by sacrifice—for they died very wealthy men. And still they were accounted worthy of eternal life.

Another concept of sacrifice is "trading." This means that a man could trade earthly things for heavenly. Many false religions are based on this trading, or buying theory. However, this concept has major problems. Consider these texts in relation to this topic:

*The earth is the Lord's and the fullness thereof.*

—Psalms 24:1

*Every beast of the forest is mine, and the cattle on a thousand hills.*

—Psalms 50:10

*The silver and the gold is mine.*

—Haggai 2:8

It should be carefully noted in the text Psalms 50:5 that the key word is not *sacrifice*, but *covenant*. Those will be gathered in that great day who have made a covenant with God—in this instance, by sacrifice. By sacrificing what?

What is a covenant? A covenant is an agreement to do, or not to do, a certain thing. It is a contract between two individuals; two groups; or an individual with a group. God made such an agreement with Noah.

“I do set my bow in the cloud, and it shall be a token of a covenant between me and the earth . . . and the waters shall no more become a flood to destroy all flesh” (Genesis 9:13-15).

With Abraham: “And I will make of thee a great nation, and I will bless thee, and make thy name great; and thou shalt be a blessing” Genesis 12:2.

Now consider Abraham’s predicament. If God had given Abraham a choice: to give Him all his possessions and keep his son, or to give Him the son and keep his possessions, there is no question as to what he would have done. That boy was his greatest possession. Nothing else was of so great value. But . . . God did not give him a choice; He asked for the boy.

After that agonizing trip to Mount Moriah, when Abraham was about to kill his son, God would say, “Now I know that thou fearest God, seeing thou has not withheld thy son, thine only son from me” (Genesis 22:12).

If sacrifice means the giving of material things, Abraham would have had to kill the boy, but God accepted the fact that he was *willing*—that he obeyed God’s instructions, rather than his own desires. This test proved more to Abraham than it did to God. God already knew Abraham could pass the test—now Abraham knew it. This only proved that Abraham’s covenant with God was genuine.

Although God owns the world and everything in it, there is one thing over which He chooses not to exercise control: our wills. The power of choice given in the Garden of Eden, and restored by Jesus on the Cross of Calvary, belongs to the individual. A classic example of this occurred during the reign of King David.

He had stained his illustrious career with the foul blot of adultery and murder. The enormity of his crime was pointed out to him by the prophet Nathan. In Psalms 51, David is pouring out his heart to God in confession—seeking relief from his guilt. He pleads with God, “Have mercy on me, O God; . . . Wash me thoroughly from mine iniquity, and cleanse me from my sin; I acknowledge my transgressions; . . . Purge me with hyssop, and I

shall be clean; . . . Create in me a clean heart, O God; and renew a right spirit within me." All these statements show the intensity of his feelings and his desire for forgiveness. Then he recognizes what sacrifice really is.

*For thou desirest not sacrifice; else would I give it: thou delightest not in burnt offerings. The sacrifices of God are a broken spirit: a broken and a contrite heart, O God, thou wilt not despise.*

—Psalms 51:16, 17

What is a broken spirit? It is the positive response of the human heart to God's instruction and direction.

Wild animals have uncontrolled spirits. Only when this spirit is "broken," can they be made to do the will of man—to be obedient to his direction and command. But God does not "break" our spirits; He pleads, "My son, give me thine heart" (Proverbs 23:26).

The human heart is like that of the untamed beasts; it is selfish and self-willed. Left to itself, it will only grow more determined to have its own way.

### What Is Sacrifice?

From this illustration, a definition of sacrifice can be formulated: *It is the willingness to relinquish the entire life to God, without any reservations.* This means that a covenant relation is entered into by a person with God, in which all of his time, talents, influence, and material goods are under divine direction and control at all times, under all circumstances.

How is this accomplished? In the common walks of life, in everyday transactions, in the little acts of life, it is dying daily to self. Paul said, "I die daily" (1 Corinthians 15:31); "I have fought a good fight" (2 Timothy 4:7). Who was Paul fighting? Enemies, false brethren? All of these, but his greatest battle was with himself. "For the good that I would I do not: but the evil which I would not, that I do" (Romans 7:19). This was Paul's constant battle; it is the battle of every human being for, as prophet Jeremiah wrote, "The heart is deceitful above all things, and desperately wicked; who can know it?" (Jer. 17:9).

Consider sacrifice not as giving or trading, but as using. This harmonizes with God's plan in the beginning. As agents of heaven, we should be continually receiving God's blessings, and distributing them to others. We should be in constant communication with the Owner. Our instructions should come from:

- His Word.
- A knowledge of need.
- Divine impression. "*And thine ears shall hear a voice*" (Isaiah 30:21).

This knowledge and awareness of our relationship to God would protect us from the pride of ownership. It would also be a great wall against selfishness. We would never feel guilty about our possessions, for we would be earning, saving, using, and giving under God's direction.

This is true stewardship. The sin is not in possessing things, but in claiming ownership and using our resources according to our own selfish interests. God is not interested in our money; He is interested in us. He wants us to choose to obey Him because we love Him.

And our willingness to place our hearts on the altar is the supreme sacrifice which He desires. Thus we make a covenant with Him by sacrifice (the only thing over which we have control)—then we look forward to hearing the "well done" given to those who recognize their stewardship relation to Him and to being a part of that vast throng who await His return and join in the song of Moses and the Lamb.

*Appeal*

#### SERMON 4

### What Did Jesus Really Teach?

All nature seemed hushed and waiting that day in Bethany. The cries of the mourners ceased; surprised and expectant, the friends of Lazarus waited before his rock-hewn tomb.

Jesus had cried, "Lazarus, come forth."

Now, every ear was bent to catch the faintest sound; every eye was riveted on the tomb. Suddenly, an audible sigh escaped their lips; there in the doorway stood Lazarus bound in his grave clothes.

Jesus said to the astonished watchers, "Loose him, and let him go" (John 11:44). And with this command He sounded His mission to the world.

To those who hold men's minds or bodies prisoner, He says, "Loose him and let him go."

The religions of the world may be divided into eleven major groups. Approximately nine hundred million claim to be followers of Christ. Among these professing Christians, there are hundreds of separate groups, from vast, worldwide organizations to communions comprising but a single company.

Each of these persuasions adheres to a different doctrine, or interpretation of a doctrine. Even among the clergy there often exists widely divergent views on even fundamental beliefs. Countless books have been written covering every phase of Christian belief and theory. Learned theologians engage in scholarly exegetic combat over a mere word, a translation, or an explanation of a word.

Is it any wonder, then, that many laymen who depend on their spiritual leaders for guidance turn away from religion in dismay, caught up in this

maelstrom of theory and counter theory. Buffeted by the winds of theological strife, bewildered, they ask, "What is it all about anyway?" "Why is religion so complicated?" "Is this what Jesus really taught?"

It is certain that Jesus did not come to bring another confused message to an already confused world. He did not come to bring another set of rules to add to all the doctrines and myriads of requirements outlined by the spiritual leaders of His time. He said, "Loose him and let him go."

He emphasized:

*I have come that they might have life and that they might have it more abundantly.*

—John 10:10

**Illustration:**

I was standing just inside the Damascus Gate in old Jerusalem one day and saw an old man climbing the steep incline which leads up from the market place. On his back was a large box; on top of that box was another box held in place by a broad band across his forehead.

I did not realize what a burden he was carrying until I saw two men lift each box and place it on the sidewalk in front of a small market.

Jesus must have had these professional burden-bearers in mind when He said, "They bind heavy burdens and grievous to be borne, and lay them on men's shoulders" (Matthew 23:4).

**What Did Jesus Really Teach?**

Often one sees lists of doctrines, neatly printed on a church bulletin, under the heading: What Seventh-Day Adventists Believe

These, well-known tenets usually include:

- Jesus Christ, the Son of God
- The Holy Spirit, the third person of the Godhead
- Regeneration and New Birth
- The Bible, the inspired Word of God
- Literal, visible second coming of Christ
- Unconscious state of the dead
- Righteousness by faith
- 10 Commandments, the standard of righteousness
- Seventh-day Sabbath
- Support of the gospel by tithes and offerings
- Discard unhealthful practices
- Modest dress and refraining from questionable amusements.

No one can deny that all these are of cardinal importance; however, there

is danger that too often a personal religion may be based on a neatly-printed set of rules, rather than on the broad principles Jesus came to live and teach. He said, "Loose him and let him go!"

To the formalists, who made the Sabbath sterile and repressive—so restrictive one could not rub out a few grains of wheat as he walked through the fields, so restrictive one could not pick an orange, nor a grape—He said, "Loose him and let him go."

*The Sabbath was made for man, and not man for the Sabbath.*

—Mark 2:27

Not that the Sabbath was to be used to care for personal needs; it was to give man rest from his six-day burdens. God knew that man (weakened by sin) would require this period of rest and relaxation: his body needs it, his mind needs it. And his spiritual being needs a special time when his thoughts can be directed far above this sordid, materialistic world.

"Let him go," He cried out. Throw away the rule books—teach the truth about the Sabbath.

To the legalists of His time, who were so scrupulous in tithing tiny seeds of mint, dill, and cumin but neglected justice, mercy, and love, He cried out, "Loose him and let him go!"

The beautiful steward-owner relationship which God designed to teach in the tithing principle was buried beneath the rubbish of man's interpretation and misinterpretation. The tithe was degraded to the role of a tax, and carried the same stigma. "Loose him and let him go," He cried out against this fraudulent oppression.

### **What Did Jesus Really Teach?**

One day a doctor of divinity asked, "Which is the great commandment in the law?" (Matthew 22:36-39, NKJV).

Jesus spelled out the first and great commandment as supreme love for God, a total commitment of body, mind, and soul. He said there was a second commandment also which was like the first: unselfish love for one's neighbor.

He explained that these were the foundation of all the commandments. In these two simple principles Jesus neatly gathered up all the muddle and jumble of a confusing theology, and distilled it into a simple, understandable, workable way of life. Even the children could understand it. (verse 39)

Ellen White explains it this way:

*Religion, pure, undefiled religion, is intensely practical.*

—*Testimonies*, vol. 9, p. 150

That is what Jesus taught, a *practical religion*. He knew that man has two inherent desires; to be healthy and wealthy. He has three basic fears: concern for the present, concern for the future, and the fear of death.

The practical religion of Jesus Christ would satisfy man's desires and dispel his fears. This would be accomplished through a complete, unreserved dependence upon God.

Jesus reminded his hearers that they could not make one of their hairs black or white; neither could they add an inch to their height. "Why concern yourselves unduly about your material needs," He asked, "when you have no control over them? Just trust your heavenly Father; He knows what you need" (Matt. 6:32, 33).

In order to develop this complete dependence, Israel (in their desert wanderings) was only provided enough manna for one day's need. By giving them enough food on Friday to last through the sacred Sabbath hours, the Sabbath was continually emphasized as a day free from everyday problems.

When His disciples asked Him to teach them how to pray, He counseled them to ask for only the needs of the day. "Give us this day our daily bread" (Matthew 6:11).

His practical religion, which required absolute confidence in God, would increase their faith and trust as they continually saw God's loving care for their material needs. Making God first in everything would take their minds away from selfish interests and thus prevent the cancerous sins of selfishness and covetousness from gaining a foothold. This was His guarantee for true happiness and contentment.

A man's allegiance and dependence on God would continually draw his thoughts heavenward, away from this world. And, even when daily duties drew his thoughts back to earth, his unselfish concern for his neighbor would develop in him a character like that of his Creator. This pure, unselfish character would unite him in a close communion with his divine Partner.

The practical religion of Jesus had very solid advice for investors: "Do not lay up treasure here on earth," He warned, "Entirely too risky; thieves are too clever, and even if you outsmart them with strong boxes and secure locks . . . the moths have ways of getting in."

No, the earth would be a poor investment, because it is all going up in smoke; this would not follow good business procedures at all. He advised them to lay up their treasure in heaven where there are not going to be any thieves, and the moths will have other things to eat.

His religion was so practical. He even told folks how they could lay up their treasure in a safe place. Centuries before, the prophet Isaiah had written down a definition of true religion:

*Is it not to deal thy bread to the hungry, and that thou bring the poor that are cast out to thy house? When thou seest the naked, that thou cover him; and that thou hide not thyself from thine own flesh?*

—Isaiah 58:7

To this list, Jesus added: a cup of cold water and frequent visits to the unfortunate. Then, He called attention to another opportunity:

*And other sheep, I have which are not of this fold; them also I must bring, and they shall hear my voice; and there shall be one fold, and one shepherd.*

—John 19:16

Here would be a real opportunity for investment—spreading the Good News of Salvation. In vivid phrases God's Servant expresses it this way:

*Every opportunity to help a brother in need or to aid the cause of God in the spread of the truth, is a pearl that you can send beforehand and deposit in the bank of heaven for safe keeping.*

—*Testimonies for the Church*, vol. 3, p. 249

If people really believed this simple truth, would there be a change in their attitudes about frequent calls for means to further God's work on earth? Would they not seize every opportunity to give, fearful that they might pass up a good investment?

No, Jesus did not waste His time disputing over some canonical trivia; He had a practical religion for a world burdened with care—a practical way of life for His people forced to live in a sin-cursed world until He could take them to the place He was going to prepare.

The world needs this simple religion today; we live in an uncertain, terrifying age.

*An intensity such as never before was seen, is taking possession of the world. In amusement, in money making, in the contest for power, in the very struggle for existence there is a terrible force that engrosses body, and mind, and soul.*

—*Education*, p. 260

It must be Satan's subtle plan to engross men and women so completely in the daily grind, they have no time left to love God with all their heart, and soul, and mind. This is the first and great commandment.

It must be His plan to get men and women so engrossed in amusements, money making, and status seeking, that they fail to see the needs of their

fellowmen, and thus fail to keep the second commandment. In this desperate age, when materialism and intellectualism demand man's allegiance—when dependence on God is considered out-of-date, old-fashioned, unsophisticated. When men define faith as the excuse of a lazy mind, men and women need the practical, simple religion of Jesus Christ.

They do not need the Bible dissected or digested for them; they need to learn that God is love. They need to hear over, and over, and over again:

*God so loved the world that He gave His only begotten Son, that whosoever believeth in Him should not perish, but have everlasting life.*

—John 3:16

They need to understand that Jesus came that they might have life and that they might have it more abundantly (John 10:10).

They need a 24-hour, 7-day per week religion, one that works just as well on Tuesday afternoon as it does on Sabbath morning. One that works just as well outside the church as it does inside.

These are the world's needs. These are our needs. This is what Jesus taught. A plain, simple, workable religion set in the framework of freedom, the result of absolute dependence on God.

Maybe what we need is grandma's religion.

### **Grandma's Religion**

In a remote village of China lived an old grandma—just as mean as her reputation. Her neighbors avoided her, and the children raced past her house to escape the lash of a big stick she kept by the door. She had a terrible temper, and swore horribly.

A layman began a series of meetings in the village where she lived. One night, although no one had invited her, she slipped in the back door—listened for a few minutes, then slipped away. The next night she stayed longer.

Finally, to the villagers' surprise she would come and stay for the whole meeting. When the evangelist asked those who wanted to give their lives to Jesus to stand, she was among them. She was eager to be baptized, but this would have to wait until the ordained missionary could come, and that would be months away.

Frequently she would ask the evangelist when the missionary was coming. He would always reply, "After awhile, Grandma. You just be faithful—he will come before too many months."

To her great joy, the missionary at last arrived and she presented herself for baptism. But before he could baptize her, he needed to examine her, to

determine if she really understood what this rite meant.

He began. "Do you know the books of the Bible?"

She explained that she could not read.

"Who were the twelve apostles?"

She shrugged her shoulders and muttered, "When one cannot read—" She spread her hands helplessly.

He turned to the layman, and said he was sorry, but she did not know enough to be baptized, not yet. "But," the evangelist pleaded, "is there not some way?"

He explained that where Grandma had always had a terrible temper, now she was kind to everyone. She never swore, and all the children of the village loved to come to her house where she taught them of Jesus and gave them good things to eat. "She always returns her tithe, and gives as much as she can in offerings from her little income. She has to walk several miles each Sabbath to church, and she is always on time." He went on to explain that there had been such a change in her life that everyone knew about it. "Is there not some way she can be baptized?" he pleaded.

The missionary said he would try again. "Do you know God?" he asked her.

Now her face lit up, as she said, "Oh, I know Him! He is my heavenly Grandfather! Oh, I know Him."

The minister continued, "Do you ever talk with Him?"

"Oh, all the time," she replied, "When I work in the field, when I cook my meals, when I wash my clothes—when I am happy and when I am sad—all the time." Her face fairly beamed as she finished, "Oh, I know Him."

The pastor felt she was ready for baptism. She might not know all the fine details of religion, but she knew the essential: *she knew God*.

And that's what Jesus came to teach: a knowledge of His Father. A simple, practical understanding of God as our heavenly Father or, as Grandma said, "He is my heavenly Grandfather."

This is what He came to teach—this is what the world needs—this is what we need.

*Appeal*

#### SERMON 5

### Success in Failure

The devil has an efficient two-way trap. He baits one with *prosperity*, so a person will forget God and be tempted to say, "My power and the might of my hand have gained me this wealth" (Deuteronomy 8:17, NKJV).

He baits the other with *adversity*, so a person will blame God for his misfortune.

*When we are encompassed with doubt, perplexed by circumstances or*

*afflicted by poverty or distress, Satan seeks to shake our confidence in Jehovah. It is then that he tempts us to distrust God, to question His love.*

—*Prophets and Kings*, p. 174

A common fallacy, which appears to be ageless, is that prosperity is associated with success and that poverty and failure are synonymous. The Jews went so far as to attribute prosperity to God's blessing and failure as one of His curses. However, this viewpoint must be open to question because very often God has little or nothing to do with a person's financial condition, either for good or bad. And, further, if one accepts this theory then God must be viewed as capricious in His actions, bestowing and withholding His blessings at will.

In reality, the subject has to do with a definition of prosperity. This creates a problem because what may appear to be prosperity to one, may be poverty to another. For instance, there is the record of a man who took his life because his assets were reduced, through bad investments, to one-half million dollars. A former multimillionaire, he could not adjust his life-style to a bare half-million. This amount would be regarded as prosperity to most people.

Consider this simple definition: *Prosperity is having what you need when you need it.*

In line with this reasoning, a person who has more than his basic needs has some degree of wealth, however small this may be. One who has less than his essential needs is in some degree of poverty. The common attitude toward success, then, is really wealth rather than prosperity. However, for our discussion, we shall use the term prosperity as a synonym for wealth. Is wealth, or prosperity, good or bad?

The record is clear that wealth must hold a high priority in heaven with its gates of pearl and streets paved with gold. When Solomon prayed for wisdom to govern the nation of Israel, he was told, "wisdom and knowledge is granted unto thee; and I will give thee riches, and wealth, and honour" (2 Chronicles 1:12).

*Means is valuable and to be desired. It is a blessing, a precious treasure if used prudently, wisely, and not abused.*

—*Our High Calling*, p. 193

There is a general principle regarding material possessions:

*The amount of talents is proportioned according to the capacity possessed by each.*

—*Counsels on Stewardship*, p. 119

Although prosperity is to be desired, there is an inherent danger in its possession.

*It is not the empty cup we have trouble in carrying; it is the cup filled to the brim that must be carefully balanced.*

—*Counsels on Stewardship*, p. 148

A fascinating illustration of this principle is found in *Testimonies for the Church*, vol. 2, pp. 268-288.

A dedicated Christian lady suffered the pangs of poverty due to the fact that her husband spent his income on alcohol. When she attended church she was only able to put a small coin or two in the offering plate. She loved the Lord and wished so many times that she had as much means as the more affluent members of the congregation, so she could express her love in a tangible way. Often she was heard to say, "Oh, if I only had the means, I would give large donations to support the Lord's work."

Some years passed, and this testimony was given her. Speaking to one of his angels one day, the Lord said:

*I have proved her in poverty and affliction, and she has not separated herself from Me. I will now prove her with prosperity. I will reveal to her a page of the human heart with which she is unacquainted. I will show her that money is the most dangerous foe she has ever met. I will reveal to her the deceitfulness of riches.*

—*Testimonies for the Church*, vol. 2, p. 278

Soon there was a complete reversal of her fortunes. Now, there was no shortage of means, and she was able to fulfill her wishes to give large sums of money to God's cause. Tragically, she succumbed to the lure of riches, built a fine house, filled it with expensive furniture and art objects, and gave less to the cause she professed to love than during the period of her adversity.

The wise man, Agur, prayed for a balanced approach to life:

*Give me neither poverty nor riches; feed me with food convenient for me: Lest I be full, and deny thee and say, Who is the Lord? or lest I be poor and steal and take the name of my God in vain.*

—Proverbs 30:8, 9

Paul advised: "And having food and raiment let us therewith be content. But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts" (1 Timothy 6:8).

While *riches* can be dangerous to spiritual health, *adversity* can be equally hazardous. Adversity may be considered from two viewpoints: self-imposed and circumstantial.

### Self-Imposed

#### 1. Mismanagement:

- those who live up to their incomes.
- those who live beyond their incomes.

#### 2. Unwillingness to adjust the life-style to the income.

#### 3. Unwillingness to accept alternate employment because of job preference, or lower pay.

#### 4. Indolence.

Check the story of the indolent man in *Testimonies to the Church*, vol. 5, pp. 178-182. From this incident one learns that:

- There is a definite relation between labor and religion.
- The mind and body must be equally exercised.
- The poor person is just as responsible for his wealth of energy as the rich man is for his means.
- To work is just as important as to keep the Sabbath.

This man, who wanted to be a preacher, was told:

*"The very best sermon you could preach to the world would be to show a decided reformation in your life, and provide for your family."*

—*Testimonies*, vol. 5, p. 179

He was further advised:

- To rise while the stars were still shining.
- To begin each day with devotions.
- To have meals at specified times.
- To work, doing it well and completing each task.

If, it was suggested, he had been indolent for so long he was unable to plan for himself, he was to seek employment from someone who could direct his efforts.

And, finally, his habit of not paying his bills and simply moving to a new location must cease—for it was bringing disgrace on the other members of the congregation. The key sentence was:

*By one man's indifference in regards to paying his just dues, all our people*

*are in danger of being regarded as unreliable.*

—*Testimonies for the Church*, vol. 5, p. 179

### **Circumstantial Adversity**

1. Accidental. Accidents, illness, and other causes can bring adversity for which an individual is not responsible.
2. Human error. Mistakes are often made in planning or judgment.
3. Economic conditions often bring adversity through no fault of the person involved.
4. Adversity by divine design.

It is difficult to accept that God would allow adversity to come upon a person who may, as did Job, serve Him faithfully. However, in the divine blueprint, this may be the very thing a person needs to perfect the character. First, there are some guidelines that must be considered:

*Temporal blessings are given us in trust to prove whether we can be entrusted with eternal riches.*

—*Adventist Home*, p. 367

*When Christians are controlled by the principles of heaven, they will dispense with one hand while the other gains. This is the only rational and healthy position a Christian can occupy while having and still making money.*

—*Testimonies for the Church*, vol. 2, p. 240

This is the stewardship perspective: an agent managing the goods of an owner. However, sometimes adversity and hardships come—unexpected and sometimes severe. How should a Christian regard them? What steps can be taken to ensure that he will not lose his faith in God? How can a person maintain his integrity as did Job?

In the devotional book *That I May Know Him*, p. 232, there is a list of six steps an individual can take. They are prefaced by this statement, "You may be perplexed in business; your prospects may grow darker and darker and you may be threatened with loss."

- |                   |   |
|-------------------|---|
| <i>Step One</i>   | Do not become discouraged.  |
| <i>Step Two</i>   | Cast your cares upon God; Remain calm and cheerful.                 |
| <i>Step Three</i> | Begin every day with prayer; offer praise and thanksgiving.         |
| <i>Step Four</i>  | Ask for wisdom to manage your affairs to prevent loss and disaster. |
| <i>Step Five</i>  | Do all you can to bring about favorable results.                    |
| <i>Step Six</i>   | Accept the results of your efforts cheerfully.                      |

Then follows this key to understanding the divine design:

*It will not always be gain from the worldling's standpoint, but perhaps success might have been the worst thing for you.*

—*That I May Know Him*, p. 232

### Promises

*God never leads His children otherwise than they would choose to be led, if they could see the end from the beginning, and discern the glory of the purpose which they are fulfilling as co-workers with Him.*

—*Desire of Ages*, p. 224

*Our devised plans often fail that God's plans for us can be a complete success.*

—*Our High Calling*, p. 318

### Appeal

#### SERMON 6

## Keep It Simple

One of the strange results of all human activity is that it never remains simple. A small group will band together for a common cause or objective. But, sooner or later, they will evolve into a club, association, or society complete with officers, bylaws, payrolls, committees and meetings—many of them having no more importance than the fact that a meeting took place.

Small communities become cities, tribes, nations—with complex governments requiring vast sums of money just for structural maintenance. Amazingly, once a simple thing becomes complex, it never returns to its original simplicity. It just collapses from its own unwieldiness, or suffocates under forms and reports. Even the church is not immune.

People of like beliefs and common objectives eventually end up in the maze of an organization. While it is recognized that some type of organization is essential to the accomplishment of any major undertaking, there is little evidence to support that consolidations, or confederations, were ever in God's plans. He could have managed very well on a one-to-one principle.

It might be well to remember that it was Cain who built the first city . . . and the high-rise at Babel did not meet with God's approval.

Possibly organization is necessary in our society, however, the side effects so often associated with it must be of some concern, for there is always the danger of overstructuring, in which case, the mission of a church may

become only a by-product of its existence.

Religion has always been a fertile field for the "maze makers" —those individuals who like to make it difficult to get from point A to point B. Without doubt this is because religion is so profound that it lends itself to extensive, in-depth study and conjecture.

Paul was concerned about this:

*But I fear, lest by any means, as the serpent beguiled Eve through his subtlety, so your minds should be corrupted from the simplicity that is in Christ.*

—2 Cor. 11:3

Jesus was not considered a theologian by the religious leaders of His day (John 7:15). He would not be considered a theologian in many circles today for the same reason. He did not deal in abstract theories but in those things:

- essential to the development of character.
- which would enlarge a man's capacity for knowing God.
- that relate to the conduct of life.
- that would unite man with God and eternity.

God ordained that men and women should live by principles—not rules. To apply a rule one has only to do what it requires; to apply a principle requires thought, effort . . . and decision. It calls for mental and moral courage. Strange as it may appear, most people would rather follow rules, than apply principles—it takes less effort.

Before the entrance of sin there was only one basic principle: loving service. After sin entered the world, there were two: devotion to God, and unselfish regard for one's fellow human beings. To assist the fallen pair, who now knew both good and evil, God gave them two visual aids: the Sabbath and the Tree of a Knowledge of Good and Evil.

By observing the Sabbath, they would be constantly reminded of their Creator and His sovereignty. The restriction of the tree would protect them from assuming ownership of the things over which they were created stewards. Thus, the God/man relationship would remain inviolate.

The Ten Commandments were ten principles—an expansion of two: duty to God and to one's fellowmen. Unfortunately, the people had lived by rules for so long, they were incapable of applying these principles. Therefore God gave them a further expansion of these in the Laws of Moses—practical applications to their daily lives.

The practical instruction intended by this expansion was lost as they dissected and augmented these requirements, turning them into rules rather than principles. By the time of Jesus, the simple rules for everyday life had

become 613 major rules (laws) with 10,000 ordinances. Little wonder that Jesus tried to lead them out of this judicial/theological jungle into a simple, practical way of life. Remember, He said,

*Except your righteousness shall exceed the righteousness of the Scribes and Pharisees, ye shall in no case enter into the kingdom of heaven.*

—Matthew 5:20

He pointed out the perpetuity of the law and condemned anyone who would tamper with it. Then He took up specific commandments and explained the depth and breadth of the principle involved. He referred to the sixth commandment, "Thou shalt not kill," and explained that the principle involved was hatred. In the seventh commandment, the principle was lust, which He said involved not just the act but simply the thought.

By doing this, He exposed the fatal mistake of the Jews in following an outward show of rules and regulations, while neglecting the principles involved.

Quite possibly the church of today has been guilty of a similar mistake, emphasizing rules rather than principles. The fatal error the Israelites made was to mistake the Laws of Moses for rules, rather than practical applications of the principles of the Ten Commandments. Possibly our mistake is in making rules out of the Spirit of Prophecy, rather than seeking for and applying it as a practical application of the principles of the Bible. I am sure the author would agree with this premise.

*The Word of God abounds in general principles for the formation of correct habits of living, and the testimonies, general and personal, have been calculated to call their attention more especially to these principles.*

—*Testimonies for the Church*, vol. 4, p. 323

### Comparison

A rule or law is a specific application of a principle which can be enforced—it is impossible to enforce a principle.

A rule or law is limited in scope and application (for example: diplomatic immunity for certain laws)—a principle applies equally to everyone.

A rule or law is subject to change or annulment—it is impossible to annul or change a principle.

Living by rules is complicated because ten different situations might require ten different rules. On the other hand, one principle might cover ten situations—the only difference is in the application. *Situations change, principles never change.*

There is another danger in this age; we may have drifted away from the

simplicity of the gospel. We may be stressing rules rather than principles. In this time when everything is so complex, we need to keep it simple.

One day an expert in the law asked Jesus which was the greatest commandment.

*Jesus replied, "Love the Lord your God with all your heart and with all your soul and with all your mind." This is the first and greatest commandment. And the second is like it: "Love your neighbor as yourself." All the law and the Prophets hang on these two commandments.*

—Matthew 22:37-40, NIV

Here are outlined two great, eternal principles embodying the entire law. The first would guarantee us temporal and spiritual security; the second would bring perfect harmony into the social order.

Consider these carefully:

### **Love for God**

This is not a sentimental attraction but a deep, abiding appreciation—a perfect response to an infinite love.

"God so loved" . . . and true love for God is a reflection of this love, given willingly, in gratitude for His mercies and ceaseless care for us. This love for God is the wellspring from which love flows for humanity. "Thou shalt love" is a reemphasis of the first commandment: "Thou shalt have no other gods. . ."

This, then, becomes the cornerstone of a person's relationship to God and makes it possible to apply the other principles in the commandments. Without this foundation, the best that man could do would be only an outward compliance—following the rules of etiquette—rather than the principles relating to conduct.

Jesus emphasized the following principle as the answer to all of life's perplexities.

*But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you.*

—Matthew 6:23

The basics of life have always been: food, clothing, and shelter. But if obtaining these becomes a way of life, then it becomes an exercise in futility, for there is always too little or too much.

The only way in which we can have security in an insecure world—the only way we can have what we need when we need it—is to "seek first." This principle places us under the umbrella of dependence. In this *freedom of*

*dependence*, our relationship to God would be like a child's toward his father, always secure in the knowledge that his father will look after him . . . and the love relationship would be the same. In an age of uncertainty, we need this assurance.

*We are living in the midst of an epidemic of crime at which thoughtful, God-fearing men everywhere stand aghast. The corruption that prevails is beyond the power of human pen to describe. Every day brings fresh revelations of political strife, bribery, and fraud; every day brings its heartsickening record of violence and lawlessness, of indifference to human suffering, of brutal, fiendish destruction of human life. Every day testifies to the increases in insanity, murder, and suicide.*

—*Testimonies for the Church*, vol. 9, p. 89

In this time of uncertainty and stress we face the same question Jesus asked His disciples when some of them were forsaking Him. "Will ye also go away?" Peter asked Him, "Lord, to whom shall we go?" (John 6:68). What is the alternative? What else could we do?

However, if we accept the principle of *God First*, we have the assurance of peace in a world where there is so little. We have the assurance that our needs will be supplied, for heaven's warehouses are filled with inexhaustible supplies. This is most reassuring in a troubled, insecure world.

### **Love for One's Neighbor**

This principle is simple and beautiful. Notice its practical application:

*Therefore all things whatsoever ye would that men should do to you, do ye even so to them.*

—Matthew 7:12

Possibly the reason we find this principle so hard to follow is because it is too simple—we tend to like things complicated. So we study psychology and sociology, and hold seminars on human relations with long lists of what to do and what not to do. But seminars breed seminars, and we find ourselves like the woman who came to Jesus having spent all her money seeking medical help and was worse off than before. Evidence shows that we are no nearer solving the problems of human behavior and relationships than we were before.

Why? *We are trying to follow a set of rules rather than a principle.*

If we were to use "How I like to be treated" as a yardstick, and apply this to each situation and relationship, we would not need rules. We would act as we often wish others would.

We would not need libraries of law books covering every type of business transaction. We would simply treat others as we would like to be treated.

### Story

Paul Kruger, of South Africa was known for his Solomon-like wisdom. One time two brothers came to him for a solution to their problem. Their parents died suddenly without leaving a will for the disposition of their considerable properties. The brothers could not agree on the distribution and their lawyers wrangled long hours trying to find a solution. Finally, in desperation, the brothers came to Kruger and agreed to abide by his decision, whatever it might be. He asked for a few days to consider the matter.

When they returned to his office, he had the problem solved. He said he felt that the older brother should have the right to divide the property. This, of course, made this brother very happy. His smile of satisfaction quickly faded, however, when Mr. Kruger concluded by saying that the younger brother should have the first choice of the divided property. It is reported that never was property more evenly divided!

It is unfortunate that these brothers did not apply the principle Jesus gave. And they could have, if greed and selfishness had not blinded their vision and reason.

The problems of the world have always been greed and selfishness. Traffic laws do not guarantee safe highways. Laws have never produced a peaceful, law-abiding society. Oh, if men and women only would live by the two great principles, love for God and love for one's neighbor, the world would know peace and contentment.

It is said that everyone has his personal squirrel cage—the stress of living. Others have likened it to a treadmill on which a person continually moves, but goes nowhere. If you want to break out of your squirrel cage, or cease the endless walk on the treadmill, start living by principle—experience the peace of simple living, living by principle. All that is necessary is to follow the principles given by Jesus that day to a crafty lawyer: Love God with all your body, soul, and mind . . . and your neighbor as yourself.

*It is so beautiful . . . and so simple.*

*Appeal*

# CEU Registration Request

MCM 7468

## Biblical Principles for Giving and Living

This is to certify that I have read this volume, prepared the two prescribed sermons, developed a personal finance budget, and structured a church operating budget. I have spent a total of twenty hours or more with these assignments and I hereby apply for two Continuing Education Units.\*

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1. What was the greatest strength of this reading exercise?
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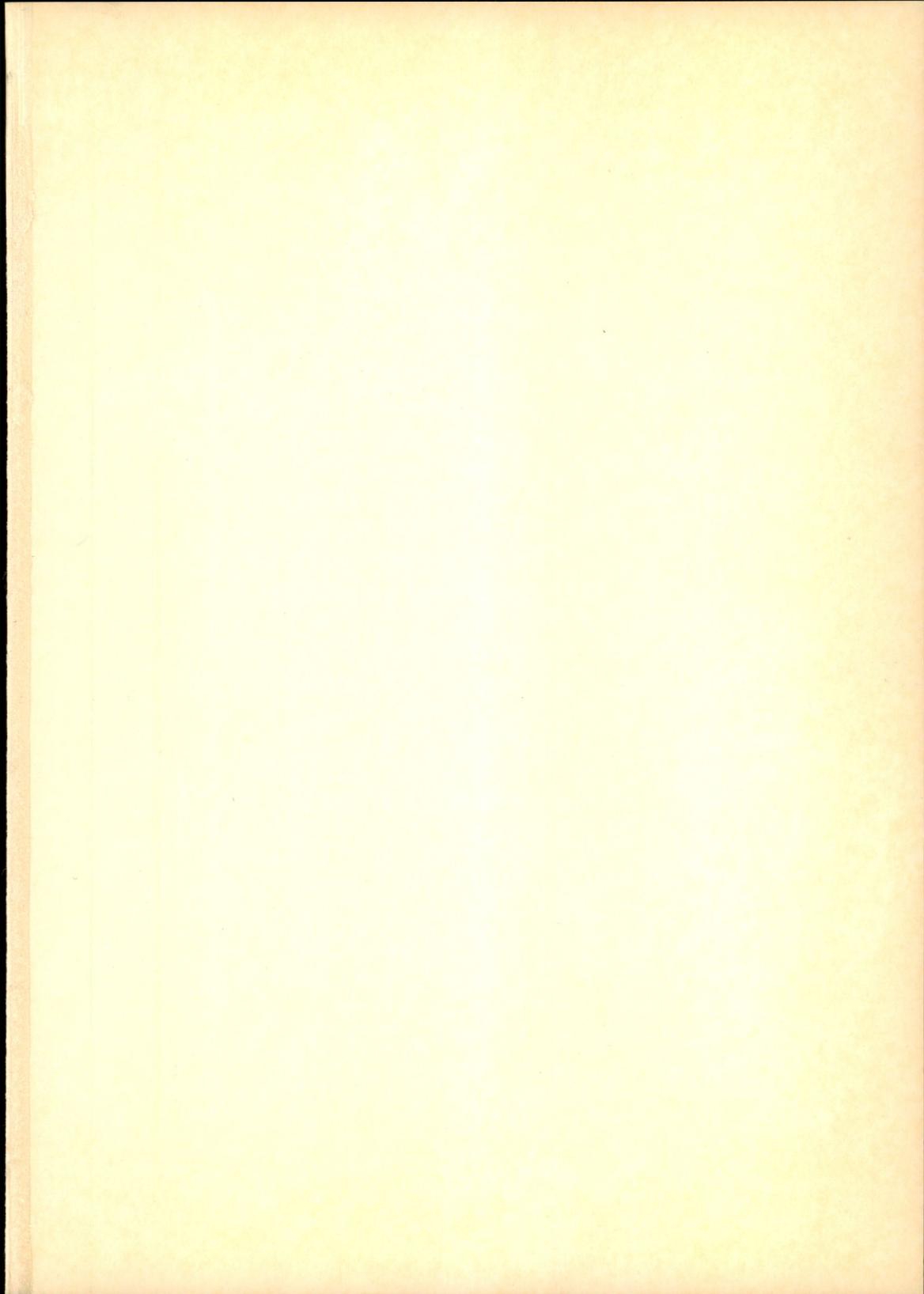
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**M**el Rees is considered the dean of Seventh-day

Adventist stewardship educators. For more than thirty years he has assisted conferences and congregations, as well as the wider levels of church organization, in comprehending the theology of stewardship and the practical implementation of stewardship principles in the real world of the local congregation. His workshops for pastors and laity have always emphasized stewardship as a divine/human relationship more than money raising.