

# I WORK FOR GOD



M. E. REES

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*Every individual is a steward of God whether he chooses to recognize it or not. He may be a faithful steward, or an unfaithful one—but he becomes a steward at birth and remains one until death.*

*This book has been dedicated to those who wish to acknowledge their relationship to God as stewards, and have a desire to understand more clearly the responsibilities of this relationship.*

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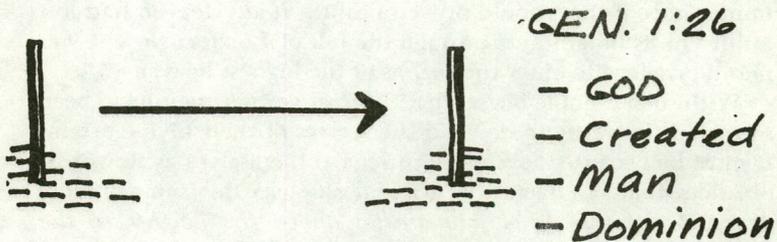
# 1

## STEWARDSHIP IS A RELATIONSHIP

*Definition*—Stewardship is the management of things which belong to another. In another sense, stewardship may be regarded as the relationship which a manager bears to an owner.

### CHRISTIAN STEWARDSHIP IS THE RELATIONSHIP BETWEEN MAN AND GOD

Before a surveyor can accurately determine boundaries or establish the limits of a plot of ground, he must first establish a point of reference.



If there should be any error in this point every other calculation will be in error. Therefore, it is essential that this starting point be exact.

The entire history of the human race has been a series of mistakes because men have refused to accept their divine point of origin. This point of reference was established by God when He said, "Let us *make* man in our image, after our likeness: and let them have dominion . . ." Genesis 1:26 \*

Note the salient points of this "first stake." First, the existence of God (a God who plans and speaks); second, the creation of man (exposing the lie of evolution); third, the duties of man (his relationship to his Creator).

\*(All emphases supplied.)

God didn't create man along with all the other creatures then look around for something for him to do. He was created for a specific reason—to oversee the earth fresh from the Creator's hand. God needed him.

The world was teeming with life. The busy sights and sounds burst from every tree and swirled the waters of every stream. Here was a world of action which required direction and control. So God created a man for a job which already existed. And this job was so important that man was made in the image of God. God was the Owner—man was His steward, or manager.

He was a magnificent creature, this man God made—lofty in stature, harmoniously put together in perfect symmetry. He was endowed with an intelligence that would enable him to rule the world.

Although he was created perfect, he was a progressive being. Every faculty, perfect at the moment of creation, was capable of unlimited development.

Consider the lofty plans God had for man. First, He planned that as time passed, his mind and thoughts would have been as the mind and thoughts of God. (*SDA Bible Commentary*, Vol. 1, p. 1082.) Second, God planned to repopulate heaven with the human race if they would prove faithful. *Ibid.* Heaven had lost a third of its inhabitants through the fall of Lucifer. Now it was man's privilege to enter the realms of the highest heaven.

With such a noble beginning it is strange that men have been so zealous in trying to defraud themselves of their divine origin. It must be because they refuse to regard themselves as stewards. Sin does that. In fact, the original sin was this same unholy desire. Lucifer said, "*I will ascend above the heights of the clouds; I will be like the most High.*" Isaiah 14:14. A created being wanting to be a god. Preposterous thought!

## EVERY MAN IS A STEWARD OF GOD

Every person becomes a steward of God at birth and remains one until death. He may be a good one or a bad one—in the church or out of it—but he is still a steward, nothing more, nothing less. Man was never given the position of owner, neither can he be.

I was talking with a group of farmers one day. One of them asked, "Do you mean to say that I don't own my farm?"

"I'm afraid not," I replied.

"Do you have any idea how long and hard I worked before I was able to pay off the mortgage and get this place free of debt?"

"I'm sure you must have worked hard for long hours to accomplish this," I answered.

"And you still say I don't own it?"

"Yes, and I believe I can prove it to you satisfaction. Have you had a neighbor who has died recently?"

"Yes."

"Farmer?"

"Yes."

"How much land did he own?"

"About two sections (1,280 acres)."

"Did you go to the funeral?"

"Yes."

"Tell me. How much of his farm did he take with him?"

"None."

"Do you mean to say that out of all those vast acres he didn't even take one handful of dirt with him?"

"No, and I see what you mean . . . but it is still hard for me to accept."

And it is hard to accept, unless one realizes that he is a steward of God—nothing more. One can be sure that if Adam was not an owner, no man since has been given that honor.

But think of the blessing of stewardship.

An owner would be forced to depend on himself—to look after himself—for there would be no one higher. In a world where uncertainty is the daily fare of every individual such a man would carry an unbearable burden.

But as a steward, man is under the constant care and protection of a loving God, who regards him as one of his children. Jesus referred to this relationship that day beside the Sea of Galilee when He gave the people the prescription for a life free from anxiety. ". . . *your heavenly Father knoweth that ye have need of all these things*" is the way He expressed it. Matthew 6:32

#### ONLY IN THE CONTEXT OF STEWARDSHIP DOES LIFE HAVE MEANING

History reveals that of the vast multitudes who have lived upon the earth, relatively few have ever risen above the daily "struggle-for-existence" pattern of living. Even those who have

become rulers, with every wish being gratified, have worn an uneasy crown.

The average man stumbles through life without a knowledge of where he came from, why he is here, or where he is going. His future is as obscure as his past. Usually, in willful ignorance, he gropes his way from cradle to grave, clinging to the fragile straws of his own guesses.

Foolishly, he seeks security among the things which he makes with his own hands, then watches in frustration and despair as they crumble before his eyes. At best, his life is a clock-watching, job-seeking, self-serving existence.

But if a man accepts his relationship to God as a steward, his past, present, and future become beautiful parts of a master canvas. He can rise above the obscurity, above his sordid surroundings, and take his position of importance in God's plan for the universe.

Every man is equipped with everything required to enable him to fulfill his station in life. He can become a very important person, for he is essential to God's plans. And in these plans there are no unimportant people, just as there are no unimportant parts to a great machine.

Let me illustrate: A few years ago Mario Andretti, the race driver, lost the Indianapolis race just short of the finish line because a tiny gear broke. The machine cost \$40,000—the gear, \$1.35! Jesus emphasized the great importance of little things when He said that the least of earth would be the greatest in heaven. The least, that is, as measured by the false standards of this world.

Each man's success can only be measured by how fully he performs the task assigned to him. Every man has his work. *"For the Son of man is as a man taking a far journey, who left his house, and gave authority to his servants, and to every man his work . . . ."* Mark 13:34

*"Each has his place in the eternal plan of heaven. Each is to work in cooperation with Christ for the salvation of souls. Not more surely is the place prepared for us in the heavenly mansions than is the special place designated on earth where we are to work for God."*

*Christ's Object Lessons, pp. 326, 327*

## CHRISTIAN STEWARDSHIP INVOLVES A TOTAL COMMITMENT

An earthly manager fulfills his obligation to his employer when he carries out his employer's wishes completely. He must strive to handle the goods of the owner as the owner would handle them himself.

A farmer living in a grain-growing country asked for an explanation of stewardship as it would apply in farming. He was given this hypothetical situation.

"Let us suppose that I bought a large farm in this area but could not manage it myself for I live in a city far away. As a solution to my problem I hire you for my foreman. How would you manage *my* farm?"

"Why," he replied, "I would manage it according to your wishes. The small decisions I would make following the general policies you had made. In the event of a major decision I would contact you for advice."

"What would happen," I asked, "if you became ill and were about to die? You tried to contact me but I was away in a distant part of the world on a trip and could not be reached. What would you do?"

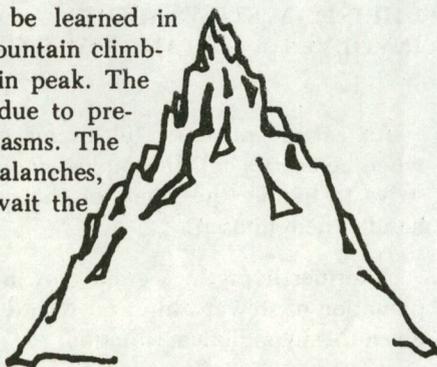
He was thoughtful for a moment, then answered, "Why, I would make the best arrangements I could for the care of your farm until you returned and could care for it yourself."

Here are the basics of faithful stewardship. Wise management is required according to the wishes of the owner while one lives. Proper disposition of the trust must be made so it can be safely returned to the owner when one is no longer able to oversee it.

This is the meaning of a total commitment. If a man would be so careful in the management of temporal goods belonging to another, how much more wholehearted should be the commitment of the Christian steward of that which belongs to God.

There can be no separation between the business and the religious life. A Christian's business should only be his religion in practice. They must be in perfect harmony.

A valuable lesson can be learned in total commitment from mountain climbers. The goal is a mountain peak. The climb appears impossible due to precipitous cliffs and deep chasms. The danger of falling rocks, avalanches, and raging storms may await the climber. But desire, preparation, and total commitment, coupled with the refusal to turn back in the face



of what appears to be insurmountable odds, has conquered every major peak in the world.

The Christian steward has the goal of eternal life before him. It may appear impossible due to an environment created by sin. But desire, preparation, and commitment will enable him to ascend above the fog-bound valleys of a materialistic world, and reach the peak where heaven, the new earth, companionship with God and the holy angels, await.

This is the goal of every steward who recognizes that he is a steward. This is his reward. No half-hearted preparation or application of time and talent will suffice. The very term *steward* denotes service. Effectual service demands wholehearted commitment.

#### A CHRISTIAN STEWARD IS RESPONSIBLE TO GOD FOR THE MATERIAL THINGS WHICH HE POSSESSES

We live in a world where ownership is a consuming desire and life objective. We *own* cars, houses, farms, boats, cameras, clothes. The words *my* and *mine* are sweet in any language. This situation makes it difficult to accept the fact that *we do not own anything*, not even our lives.

Sometimes one hears the expression, "It's my life; I'll do with it what I like." But this is wrong. Every person is God's first by creation and second by redemption. "*Have we not all one Father? hath not one God created us? . . .*" Malachi 2:10

*"What? know ye not that your body is the temple of the Holy Ghost which is in you, which ye have of God and ye are not your own? For ye are bought with a price . . ."*

1 Corinthians 6:19, 20

The material things in our possession are only there by reason of our stewardship relation to God. They are entrusted to us and are to be used for and in His service. This fact was recognized by the Christian believers just following the ascension of Jesus.

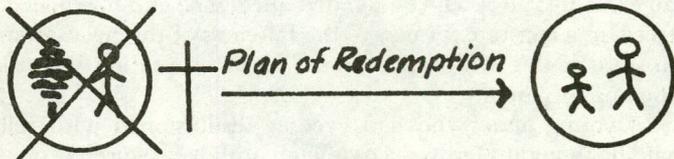
*"And the multitude of them that believed were of one heart and one soul: neither said any of them that ought of the things which he possessed was his own . . ." Acts 4:32*

It is not the possession of things that is wrong, but the claiming of ownership to that which belongs to God. Assuming ownership of things which belongs to another is the crime of theft, or embezzlement. The penalties for this crime are severe. It cost Adam his home in paradise.

The recognition of God's ownership and our stewardship will be a safeguard against this error.

#### A CHRISTIAN STEWARD HAS AN ADDITIONAL RESPONSIBILITY FOR SHARING THE PLAN OF SALVATION TO THE WORLD

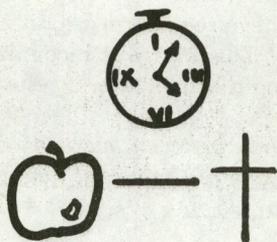
God created the world. He created man and gave him dominion over the world. Man lost his position of management



when he violated the restriction in his stewardship. His crime was theft, for he took that which belonged to another. This act of disobedience doomed the human race to eternal death.

But God loved this man He created so much that He put into operation a plan whereby man could be redeemed and his stewardship restored. This cost the life of the precious Son of God. Such was the price of our redemption.

For example, if one takes a valuable watch to a pawnbroker to obtain some money, he is only loaned a fraction of its actual value. But when he redeems it he is not only required to repay



the amount of the loan, but, in addition, a large amount in high interest and other charges.

Adam sold himself to Satan for a bit of fruit—his redemption cost heaven its greatest Treasure.

The key to the plan of redemption is Jesus. Only He could satisfy the unchangeable law of God by becoming man's substitute. He paid man's penalty by dying that man might have

eternal life. He alone could make all the provisions necessary for man to regain his exalted position as a steward of God.

Often overlooked is the fact that not only did Christ pay the penalty for man's disobedience, but He restored to man the power of choice. The power to choose is essential to citizenship in God's kingdom, otherwise its subjects would not be free moral agents. Jesus did not guarantee any man salvation—He made it possible for them to *choose* salvation.

We must not overlook the fact that man was given the power to choose when God specified one tree as His, but did not prevent man from partaking of its fruit. Man was given the right to obey or disobey. His position of overseer made it imperative that he have the power of choice—the power to make decisions.

The tree served another purpose. It exposed Satan as a liar before the whole universe. He had accused God of being a tyrant, an exacting ruler, who demanded allegiance and obedience. This tree was a constant witness to the falseness of this accusation. But in spite of this evidence the devil's false accusation still exists in the minds of men.

A young man, who had become disillusioned with religion, said he thought God was completely unfair because He created a man, gave him a beautiful home, then planted a tree right in the middle of it—just to tempt him.

But the tree of knowledge of good and evil was never placed there to tempt anyone. It was man's greatest blessing, for it guaranteed him the power to choose. It was his guarantee of freedom.

It is the good news that Christ died for the salvation of man, and that His death gives man the right to choose eternal life, that the Christian steward is obligated to bear to the world. His zeal should match the urgency of the task.

When one considers that Jesus has devoted His time to this project for the past six thousand years, and the holy angels (who might have been busy in other pursuits around the universe) have

been working tirelessly for man's salvation, it seems a small thing for man to devote his entire time for his own salvation and for that of his fellow men.

I commented to my Egyptian guide, during a tour of the museum in Cairo, about the tremendous amount of material the pharaohs prepared for their lives after death. He replied, "You won't understand this, sir, but you see they figured that this life was so brief in comparison with the next life, that this one should be used only in making preparation for the next one."

The pharaoh considered his own selfish interests, but the Christian steward must consider others, for only by his self-sacrificing efforts to save others can he develop the character required for entrance into the glorious age of eternity. This must be his main work.

#### BY FOLLOWING GOD'S PLAN MAN CAN ENJOY UNENDING SOCIAL SECURITY

Since sin entered the world, insecurity has been the specter shadowing every individual. Whether rich or poor, men and women have been denied that peace which is essential to complete happiness. Fear of famine, fear of the invader, fear of sickness, and the timeless fear of death have always waited at the door. As the world grows older and conditions worsen, perplexities multiply.

*"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*

This terrible force need not engross the body, mind, and soul of the Christian steward. Jesus said, "Let not your heart be troubled, neither let it be afraid." John 14:27

He taught that people are uncertain and insecure because of misplaced priorities. Self-seeking never permits happiness or contentment. Providing the necessities of life must not be the aim of living. "Is not the life more than meat," He asked, "and the body than raiment?" Matthew 6:25

The important goals of life are not the needs of the body but the needs of the soul. They are not the basic requirements for living, but the essentials for service. They are not the popular

conception of a person having to look after himself, but the divine plan in which God will look after His own. This is what Jesus promised.

*“Therefore take no thought, saying, What shall we eat? or, What shall we drink? or, Wherewithall shall we be clothed? [For after all these things do the Gentiles seek:] for 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 6:31-33

*“Let not your heart be troubled: ye believe in God, believe also in me. In my Father’s house are many mansions: if it were not so, I would have told you. I go to prepare a place for you. And if I go and prepare a place for you, I will come again, and receive you unto myself; that where I am, there ye may be also.”*

John 14:1-3

When a man recognizes his relation to God as that of a steward, and cheerfully follows God’s direction, he places the obligation for his sustenance on God, who has promised to look after him. He can work confidently, whatever his trade or profession, knowing that all that is required of him is honest labor—faithful stewardship.

This recognition of man’s divine relationship to God will dispel insecurity and bring peace of mind, body, and soul. Jesus left this legacy. *“Peace I leave with you, my peace I give unto you: not as the world giveth, give I unto you. Let not your heart be troubled, neither let it be afraid.”* John 14:27

*“Our heavenly Father has a thousand ways to provide for us of which we know nothing. Those who accept the one principle of making the service of God supreme, will find perplexities vanish and a plain path before their feet.”*

Ministry of Healing, p. 481

# 2

## STEWARDSHIP INVOLVES RESPONSIBILITY AND ACCOUNTABILITY

### OWNERSHIP DENOTES UNLIMITED PRIVILEGE

The term *owner* appears to have different meanings according to its application.

One is said to be an owner of a piece of property who has complied with the legal requirements for its purchase, although a lending institution may hold title because of a mortgage. Under these circumstances he is a conditional owner.

Then there are those who hold certificates of ownership for lands or materials in which no one else has any legal right. This would be regarded as absolute ownership. But even this is subject to certain laws and restrictions.

In the strictest sense there is no absolute ownership except that belonging to God, for true ownership is a situation in which the possessor has complete and absolute control over the things in his possession. He is responsible to no one—his authority is unrestricted.

All ownership on this earth is conditional. In reality, it is possession rather than ownership.

For instance, land is subject to forfeiture if the taxes are not paid. Property may be condemned and taken from the possessor if it is needed for highways or other uses deemed necessary to the common good.

A man claimed ownership of a very expensive rifle. He had possession of the gun and a bill of sale; but he lost the gun when he was convicted of shooting a game animal out of season.

It is evident then that we only *own* things if others are willing to admit our claims. These claims then are subject to many variables, such as taxes, statutes, and laws—lawful and unlawful seizure.

In order to rightly understand Christian stewardship, one must recognize that man is not an owner but one who possesses things belonging to another. He is a steward. Common terms used are manager, foreman, superintendent, et cetera.

## STEWARDSHIP [OR MANAGEMENT] IS ALWAYS SUBJECT TO SOME RESTRICTION

Stewardship is control delegated by an owner over certain things, but always subject to some restriction. This is the

OWNER	vs.	MANAGER (steward)
No Restriction		Some Restriction

relationship which man bears to God. "And God said, Let . . . them have dominion . . ." Genesis 1:26. With this directive God set the bounds of man's control, as He set the bounds of the sea.

Men have seized control of great empires covering vast areas of the earth, but each in succession has lost this control at death and the claims of ownership have been made by others.

Only God can ever be an owner, for there is no authority greater than His. Only He can make such a claim. "The earth is the Lord's, and the fulness thereof; the world, and they that dwell therein." Psalm 24:1. "For every beast of the forest is mine, and the cattle upon a thousand hills." Psalm 50:10. "The silver is mine, and the gold is mine, saith the Lord of hosts." Haggai 2:8

These claims place every man in the position of a steward subject to certain restrictions and regulations. If a steward does not comply with, or violates the restrictions established by the owner, then he exceeds the bounds of his stewardship and assumes the rights of an owner. This violation of the restriction in stewardship was the basis for original sin. Lucifer said, "I will ascend into heaven, I will exalt my throne above the stars of God . . . I will be like the Most High." Isaiah 14:13-14

Lucifer, a created being, aspired to be like God. This same unholy desire can be seen everywhere today in men who deny God's ownership over the things which they possess. They as verily place themselves in open rebellion to God as did Lucifer. Such rebellion is anarchy.

Joseph recognized one restriction in his very extensive stewardship as being his master's wife. This was the basis for his refusal to comply with her impure suggestion. "*There is none greater in this house than I; neither hath he (Potiphar) kept back anything from me but thee.*" Genesis 39:9. This recognition of the restriction in his stewardship was the bulwark which protected his moral integrity.

Even Jesus, the only Son of God, recognized this relationship with His Father. "*For I came down from heaven, not to do my own will, but to do the will of him that sent me.*" John 6:38

If the Son of God was subject to His Father's will, consider the insolence of a man who dares assume the ownership of that which belongs to God.

## STEWARDSHIP INVOLVES DOING SOMETHING

Stewardship is an action word.

If there was nothing to do an owner would certainly not engage a steward or manager to care for his goods—he would look after them himself. The very fact that he assigns these things to the care, use, and protection of another, is proof that he expects and is entitled to some kind of labor.

Jesus, the perfect example, lived a life of intense activity. His days were filled with good works. "*I must work the works of Him that sent me, while it is day: the night cometh when no man can work.*" John 9:4

It seems strange that there should be any controversy over faith versus works. Those who hold that faith is sufficient must be unwilling to accept their stewardship relation to God. Work is an essential part not only to a man's happiness but to his very existence.

*"The Creator of man knew that the workmanship of His hands could not be happy without employment. Paradise delighted their souls, but this was not enough; they must*

### CHAIN OF COMMAND

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OWNER



MANAGER



HIRED HELP

*have labor to call into exercise the wonderful organs of the body . . . He no sooner made him than He gave him his appointed work. In order to be happy, he must labor. God has given us all something to do."*

*Testimonies, Vol. 3, p. 77*

The Christian steward must maintain a balance in all forms of labor—manual, mental, and spiritual. It is essential to the development of body, mind, and soul. It is impossible to develop character in an environment of inactivity. The growth and permanence of character depends on works. And good works are essential to the removal of selfishness from the heart.

Selfishness and self-seeking are the sins of the world, both in and out of the church. There is no laxative that will purge the heart of this cancerous malady. Selfishness can only be crowded from a heart by the infilling of the love of God. And this love was manifested toward man in that "*while we were yet sinners, Christ died for us.*" Romans 5:8

The good which we can do for our fellow men, those for whom Christ died, will crowd self-serving from our hearts. Beneficence will starve covetousness to death.

In the framework of stewardship, faith and works are completely compatible. Look at it from a practical viewpoint.

An owner has every right to expect an employee to produce certain prescribed results. The employee has faith that the owner will remunerate him for his labor. Works are the results of faith. Faith without works would be worthless, for a slothful workman would no doubt be relieved from his duties.

James expressed it this way: "*Even so faith, if it hath not works, is dead, being alone. Yea, a man may say, Thou hast faith, and I have works: shew me thy faith without thy works, and I will shew thee my faith by my works.*" James 2:17,18

It is difficult to understand how anyone could possibly claim to have faith in God without corresponding works. What would this faith be? In what? What would he expect from God in exchange for this faith? Does this faith imply that he believes God will care for him and provide a future home for him in spite of his unwillingness to follow God's directions? In spite of his unwillingness to be a faithful steward?

Paul said, "*For even when we were with you, this we commanded you, that if any would not work, neither should he eat.*" 2 Thessalonians 3:10 While this may apply to this life, it is even more applicable to the future life where faithful stewards

are promised. "Blessed are *they that do his commandments, that they may have right to the tree of life, and may enter in through the gates into the city.*" Revelation 22: 14

"When the cases of all come in review before God, the question, 'What did they profess?' is never asked, but 'What have they done?'"

*Review and Herald*, July 13, 1886

This life is only an apprenticeship. The work done here will determine the fitness or unfitness of each person for eternal responsibilities. Those who prove their faithfulness will be promoted to positions of trust in heaven and the new earth. Those who shun or shirk their duties here will not be qualified for promotion. As it is in this world, so will it be in the next. Promotion is dependent upon performance.

#### STEWARDSHIP IMPLIES RESPONSIBILITY

That stewardship implies responsibility is evident to anyone who observes the work of the manager of a large store. The very term *manager* brings to mind a position of trust, activity, and responsibility.

For example, the manager of a supermarket is responsible for the vast stores of supplies which come to the store from the great wholesale warehouses. He is responsible for the display, pricing, and protection of these goods. It is his responsibility to see that the store is profitable to the owners. He must manage the store as efficiently as possible.

He has a position of authority, but his authority is limited by the terms established by the owners. The merchandise is not his. The store is not his. He is only responsible for it, managing it as the owners would if they were to operate it for themselves.

His authority and responsibility is recognized by anyone who has encountered a problem in the store. If one has a problem and, after talking with one of the clerks, receives no satisfaction, the usual request is, "I would like to see the manager." His is the position of highest authority *in the store*. The ultimate authority, of course, rests with the owners.

The Christian steward holds a position of authority and responsibility in the management of all the goods entrusted to him by God. His time, talent—his very life—are all held in trust. He is responsible for their care, use, and protection.

## STEWARDSHIP INVOLVES ACCOUNTABILITY

Responsibility and accountability are inseparable in stewardship. There cannot be one without the other. One who is responsible is in some way also held accountable, and one cannot be held accountable unless he has been given the responsibility. Using once more the example of a store manager it is recognized that not only is he responsible for the store and its contents, but he is also accountable.

His accountability encompasses everything in his charge, from the most expensive items to the least. At specified times he is required to render a report to the owners. Included in this report will be a record of his purchases and sales. There will often be an inventory of items still held in stock. From this report the owners will have an exact record of the activities of the store.

If there has been some loss incurred this must be explained to the satisfaction of the owners. The owners will probably wish to know what steps have been taken to prevent this from recurring.

What a vivid lesson this should be to the Christian steward. *"So then every one of us shall give account of himself to God."* Romans 14:12. How carefully the Christian should manage the goods in his possession. How carefully should he check and re-check the effective results of his stewardship.

Probably the key to acceptable accountability is faithfulness. Jesus emphasized this point in the accountability which a steward has toward the owner. In the parable of the talents (Matthew 25:14-29) the men were not judged by the amount of goods entrusted, but by their faithfulness in the handling of these trusts.

The man with only two talents received the same commendation as the one with five. Only the unfaithfulness of the one-talent man, who did nothing, was condemned.

*"It is not the amount entrusted or the improvement made that brings to men the approbation of heaven, but it is the faithfulness, the loyalty to God, the loving service rendered, that brings divine benediction."*

*Our High Calling*, p. 289

This places both responsibility and accountability on an equitable basis. God only trusts each person with as much goods as he can manage wisely. He is expected to handle it to the limit

of his capacity. To this degree will he be held accountable. The results will be measured by faithfulness, loyalty, and loving service.

So often the parable of the talents has been dwelt upon as a terrifying experience because of the sentence meted out to the unfaithful steward. This view can be so negative.

A close examination of the illustration reveals a wonderful, positive side. Those who were faithful did not cringe or appear fearful at all when requested to render their accounts. One gets the picture that these men were satisfied, almost proud, of their accomplishments—the same way a workman is proud of a job well done. They stood there with squared shoulders looking directly into the eyes of their master, confident that their reports would meet with approval.

They had every reason to be joyful in anticipation because, following these reports, they were given a substantial promotion. And who doesn't like to be promoted?

We can assume that the apostle Paul had this same attitude when he wrote, "*I have fought a good fight, I have finished my course, I have kept the faith.*" 2 Timothy 4:7. No hesitancy, no questioning. Just a simple statement made in the confidence of combining faith with works—doing exactly what his Master required.

Paul's faith and works were aimed at promotion, for he confidently added, "*Henceforth there is laid up for me a crown of righteousness, which the Lord, the righteous judge, shall give me at that day; and not to me only, but unto all them also that love his appearing.*" (Verse 8).

This is the confidence which the Christian steward should have who recognizes and exercises his responsibility over the things under his control, who, in the judgment time, will feel no reluctance in exposing his reports to divine scrutiny. This is the confidence every steward can have if he simply inquires day by day "*Lord, what wilt thou have me to do?*" (Acts 9:6)—then does it!

1910

Jan 1st - Arrived at [illegible] [illegible]

Jan 2nd - [illegible] [illegible]

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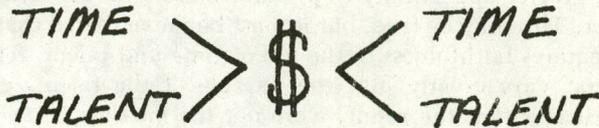
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# 3

## THE TOOLS OF STEWARDSHIP

When a person is born, God gives him two things—a measure of time and a measure of talent. But no money! If a baby is



born with a “silver spoon in his mouth” (as the saying goes) his parents must have put it there, certainly not an all-wise God. God would never lay the awesome responsibility of money on an infant who is incapable of even feeding himself.

Time and talent are the essential tools of stewardship. Like responsibility and accountability, they are inseparable. One is useless without the other. What good would it be to have time with no talent—or talent with no time to use it?

But with time and talent every activity of life is possible. In fact, they are essential to life, for *life is time and talent*.

In a simple society time and talent would be sufficient. One man could use his time and talent to produce something which would be necessary to another and, by trading and sharing these products of time and talent, each person in the community would be provided with the necessities of life.

For example, a man might not be a farmer, but as a tailor he could make a suit (using his time and talent), then trade it for produce, which the farmer (using his time and talent) would grow. Trading and sharing would be all that would be required. Let us study these basic ingredients of life, separately.

## TIME IS THE EQUAL OPPORTUNITY INGREDIENT IN STEWARDSHIP

Time is the equal opportunity ingredient which each steward is given. This does not mean that each person lives the same length of time, but that during the period of an individual's responsibility (that is, during his lifetime) each has exactly the same amount of usable time. For example, each has 60 seconds in each minute and 60 minutes in each hour. The difference in productivity depends on the effective use of these equal time periods.

Inasmuch as one is only responsible for the time he is alive, this becomes an equal opportunity ingredient.

Some may suggest that, due to conditions, one person may have a greater opportunity to produce more with his time than another. This may be true, but it must be remembered that God only requires faithfulness in the use of time and talent. The results may vary greatly. But the parable of the talents clearly demonstrates that the results were not the measure of acceptability. It was faithfulness in the use of the time and talents with which each had been entrusted.

Time is a man's greatest gift, for it is his life. Adam, formed of the dust of the ground was, to all appearance, a human being; but he wasn't anything but a lump of clay until God breathed into his nostrils the breath of life, and he became "a living soul." From that moment he had the talent of time, which he retained for 930 years.

Because time is life, God considers it of the greatest importance. "*Of no talent He has given will He require a more strict account . . .*" *Christ's Object Lessons*, p. 342. This is the prime concept in stewardship, for every employer is interested in how his employees use their time.

Because of the importance of time, many feel guilty, remembering how much time they have wasted. Gladly would they redeem it, but time once passed is gone forever. However, God has made provision even for this. "*The only way in which we can redeem our time is by making the most of that which remains, by being co-workers with God in His great plan of redemption.*" *Ibid.*

Paul explains this "redeeming of time" as understanding the will of the Lord. (Ephesians 5:16,17). This means that those who did not know God's will can now become faithful stewards by knowing His will and doing it. They would be forgiven of

their past laxness and judged by their faithfulness from the point of this recognition.

### TALENT IS THE VARIABLE IN STEWARDSHIP

While each person is given exactly the same measure of time within his period of responsibility, it is the measure of talent which is a variable.

There are those with possibly only one talent, and others who have many talents. Each is responsible for the talent, or talents, he has—no more, no less.

Rarely, if ever, is a person given a perfect talent, unless divinely bestowed for a specific purpose. An example of this can be seen in the building of the tabernacle in the wilderness, when expert workers in gold and silver were needed. *"See, I have called by name Bezaleel, the son of Uri, the son of Hur, of the tribe of Judah. And I have filled him with the spirit of God, in wisdom, and in understanding, and in knowledge, and in all manner of workmanship, To devise cunning works, to work in gold and in silver, and in brass, And in cutting of stones, to set them, and in carving of timber, to work in all manner of workmanship."* Exodus 31:2-5. Then God gave him Aholiab as an assistant.

Generally, talents require perfection through long hours of practice, as is the case with musicians, painters, builders, athletes, et cetera. Talents can be increased by use—decreased by disuse. God requires their wise use as faithful stewards.

There is an amazing observation to be made in the area of talent. Take two people from any segment of society—with whatever differences in background and education—and each of these persons will excel the other in at least one thing. It makes no difference how primitive one may be or how educated and skilled the other. This is a mystery in God's bestowal of the talents.

For example, the peoples of the Kalahari Desert, in Africa, do not live in any type of permanent dwelling. They are nomads in the most primitive sense. The man will begin to stalk a certain animal and stay after it day and night until it is so exhausted that he is able to kill it with spear or arrow. His family follows him and when they come to the kill, they construct a simple lean-to of small poles and branches—barely big enough

to shield them from the burning rays of the sun. They stay here until the entire carcass has been eaten.

When they once more feel the need for food, they repeat the procedure. And still these people can produce pigments from the desert with which to paint the most beautiful pictures of animals on the flat surfaces of some rocks.

While there are artists who could excel them in their drawings, they would, no doubt, fail in trying to track an animal in the dark, across the sandy wastes of the desert. And people who are expert in tracking would not be able to match their artistic drawings.

Because the talents which are given to man are varied, God only expects the wise use of those which have been entrusted. He holds no man accountable for talents he does not have. But, as in the use of time, faithfulness in the use and perfection of talents is the yardstick by which He evaluates His stewards.

## TALENTS MUST BE USED AND PERFECTED

A talent must be used if it is to be retained and perfected. Experience is only the result of the use of time and talent. Everyone knows that if you want to be a good carpenter you have to practice carpentry. The more houses you build, the more proficient you can become. This is true in every job or profession. We learn and become expert by doing.

In this respect there is something to be said for the apprenticeship system which is still practiced in many parts of the world. In this system a boy or girl learns simply by doing. Many times he learns *how* before he learns *why* he should do it a certain way, and the principle involved.

In a sophisticated educational system the procedure has, to a large extent, been reversed—the pupil enters the practical field with a head full of *why*—and very little, if any, *how*. Invariably, this produces many errors because there is no substitute for experience.

In God's system of education the mind is to be trained simultaneously with the hand. This will produce a balance, for which there is no substitute. Inasmuch as the mind and hand are inseparable in practice they should never be separated in the learning process.

One of the amazing qualities of talents is their capacity for increasing with use. Even in this life men have increased their

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abilities right up to the time of their death. Of course this was God's plan for man in the beginning.

*"The Lord blessed Adam and Even with intelligence such as He had not given to any other creature. He made Adam the rightful sovereign over all the works of His hands . . . . God created man for His own glory, that after test and trial the human family might become one with the heavenly family. It was God's purpose to repopulate heaven with the human family, if they would show themselves obedient . . . . If he stood the test, his instruction to his children would have been only of loyalty. His mind and thoughts would have been as the mind and thoughts of God . . . . His character would have been moulded in accordance with the character of God."*

SDA Bible Commentary, Vol. 1, p. 1082

This reference shows how man could have progressed in ability. Jesus called attention to this when He said, "Well done thou good and faithful servant: thou has been faithful over a few things; I will make thee ruler over many things: enter thou into the joy of thy Lord." Matthew 25:21. The faithful use of talents will increase them.

Of the new earth it is said: "Every faculty will be developed, every capacity increased. The acquirement of knowledge will not weary the mind or exhaust the energies. There the grandest enterprises may be carried forward, the loftiest aspirations reached, the highest ambitions realized; and still there will rise new heights to surmount, new wonders to admire, new truths to comprehend, fresh objects to call forth the powers of mind and soul and body." *The Great Controversy*, p. 677

Thus is can be seen that through the endless ages of eternity talents will be capable of continual development.

### **MONEY IS ONLY A COMPOUND OF TIME AND TALENT**

Time and talent, in spite of their otherwise excellent qualities, have one restriction. They cannot be stored nor transported easily. Time past is time gone, and talents cannot be stored (except in a limited way) for future use. This would be no great problem in a simple society, but in a complex society it is very desirable to be able to store and transport these easily.

For example, a man who is not a builder desires to construct a home. By using his time and talents in a job or profession, he is able to convert these into money, which he can store until he has enough for the building. In this way he has successfully stored his time and talent.

The important point to remember is that money must be regarded for what it is—a compound of time and talent. It is the result of the employment of talent during a period of time.

### **MONEY HAS NO INTRINSIC VALUE**

Money, in itself, has no intrinsic value. It is true that gold, silver, copper, nickel, et cetera, are of value as materials which can be used in the construction of other things. But as money there is no value essential to life, i.e., it cannot be used as food, clothing, or shelter. It should be observed at this point that buildings are not made of money—but materials. Money can buy food and clothing, but it cannot be used as a substitute for these.

In use, money has always been a medium of exchange, just as man might use some other product of his time and talent, such as a sack of potatoes, or a chair, for exchange. The potatoes and chair will always have some value, but money may become valueless, even in an area where it is considered valuable.

For instance, I was lounging beside a sparkling mountain stream in the bottom of a deep gorge near a high mountain. I felt something crinkle in my shirt pocket and discovered I had placed a ten-dollar bill there to be used in case of some emergency. I took it out and looked at it from an entirely new vantage point.

Before I could use this bill it would be necessary for me to hike up the side of the mountain for two and one-half hours. Then I would have to drive over a rough forest service road for fifty-three miles. At the little store (at the junction with the main highway) this money could be used. And this brings us to the most important point about money.

### **TO BE VALUABLE MONEY MUST BE RECONVERTED INTO ITS ORIGINAL COMPONENTS**

Money is only valuable when it serves as a medium of exchange for a useful commodity. It must be reconverted into time

and talent, or a product which represents time and talent, before it is useful again.

Referring back to the illustration of the man wishing to build the house, the money he stores, using his time and talent, can be given to a contractor, who will reconvert it into the time and talent of the logger, the truck driver, the mill worker, the carpenter, the brick mason, the electrician, the plumber, et cetera, who will build the house. The house will not be made of money—but the time and talent of those who produced the materials and the labor.

With this thought in mind it is possible to express the relationship of money to life in an equation.

$$\begin{array}{r} T + T = LIFE \\ T + T = \$ \\ \$ = L \end{array}$$

Now, money takes on a new meaning for the Christian steward. It is representative of his very life and just as sacred as his life. When he places a gift of money in the offering plate he is, in reality, placing a portion of his life there—that portion he expended in producing the money.

If one does not wish to give money to the Lord's cause, he really does not wish to give his life. He may dedicate his life to God, but if he withholds his means, he hasn't really dedicated all his life to God at all—just a portion.

It seems strange that a professing Christian could feel that his money is to do with as he pleases. The basis of Christianity is that the entire life belongs to God—even that portion represented by money. Someone has said that money is life done up in a convenient package for storage and use.

With the proper regard for money, one may go to a mission field without ever leaving home. As money is sent to further the gospel in the foreign lands, it is actually a portion of the life of the giver, which is converted into the time and talents of the missionary. Thus a person can be a double agent, or many agents for God.

He can use his time and talent for God in the homeland, then, through his money, he can labor vicariously all over the world. What a thrilling prospect!

## TO HOARD MONEY IS TO BURY LIFE

It can be readily deduced that if money is life, then hoarding is the burying of life.

To be valuable, money must be in constant circulation. Vaults filled with inactive money are like so many graveyards, and these would certainly not constitute an active society. Sometimes banks and other lending institutions slow down the flow of money through restrictions or high interest rates. This "tight money" situation always brings hardship; for it must be remembered that money is only a medium of exchange and must be constantly reconverted into time and talent if it is to be useful.

## TO WASTE MONEY IS TO WASTE LIFE

Wasting money is the same as wasting life through some harmful practice. The life can be wasted in many ways. Alcohol, drugs, dissipation, overwork, gluttony, et cetera, are all injurious to health. Likewise, money not wisely used, is the same as wasting life—for it is life. When a person gambles his money, he is really gambling a portion of his life.

Money should never be considered as an end in itself. It is only a convenient medium of exchange by which a person can hold a portion of his time and talent in suspension for storage, use, and distribution at another time. A Christian steward will regard it as God regards it—a medium by which he can more efficiently serve God.

# 4

## THE PLANS OF GOD

### IT IS IMPOSSIBLE TO MEASURE GOD'S PLANS BY HUMAN STANDARDS

If I were going to devise a plan which I felt would be acceptable to God, and there was no guiding principle to follow, either in the Bible or the Spirit of Prophecy, I think I would design the very best plan I could—then do exactly the opposite—for that's probably the way He would want it done.

In order to better understand this strange reasoning, we must look at some exhibits from the Old Testament, in God's dealings with Israel.

For instance, take the problem which He faced in liberating the Israelites from Egyptian bondage. Here was the greatest nation on earth at that time, with a mighty army, cavalry, and chariots—all the weapons of war. The Israelites? Just a band of unarmed slaves.

From the human standpoint it appears impossible. Possibly it might be accomplished by enlisting some outside help—and employing sabotage within. These would no doubt follow the methods of the military leaders of that day.

But who would ever have thought of using lice and flies and frogs until the Egyptians were so sick of the whole mess they practically drove the Israelites out! But that's the way God did it.

Or, take the crossing of the Red Sea. No man would have ever come up with the idea (nor would he have been able to accomplish it, if he had) of rolling back the waters of the sea, like a wall, so the people could simply walk across, then watch, spellbound from the other side, while their enemies were buried beneath a crashing wall of water.

No man in his right mind would ever lead a multitude of people with all their flocks and herds up to a solid rock—in order to get water, or, look for food in a barren desert. It wasn't a problem for God.

Finally, when they were ready to cross the Jordan River into the Promised Land, God couldn't have picked a worse time—from the human standpoint, that is. The snows were melting on Mount Hermon and the river was running out of its banks. But that is the precise time God picked for moving day.

There can be no question that the defenders of Jericho were all braced for a long siege against their fortress walls. They must have stared in utter unbelief as they witnessed a parade, with marching band, that went round and round for a whole week. But when the priests hit high C on their trumpets—down came the walls.

From these few instances it must be easy to see how utterly impossible it would be to attempt to measure God's plans by human methods and standards.

But how could a man possibly understand the plans of God when there is such a gap in knowledge, experience, and capacity? No matter how much a person might learn; no matter how long he might live; no matter how much he might improve his ability—his total knowledge, experience, and ability would be less than zero in comparison with God's. One gets a faint idea of this when he realizes that man knows only beginnings and endings—God exists from eternity to eternity.

I believe that God clothes the details and working of His plans in mystery in order that people can develop faith and confidence in Him. People are so prone to take credit for everything they do. If God's plans appeared reasonable, i.e., capable of being completely understood from the human standpoint, men would certainly take the credit for whatever was accomplished. They always do.

But, if one follows God's directions, which may not appear reasonable—and they work—the tendency will be to follow the next plan with much less reluctance. And after plan after plan succeeds, hopefully, (to God at least) the time will come when people will simply obey without question. In this way their faith and confidence will be strengthened until it finally controls the entire life.

This is the only safe and rational way for the Christian steward. God, as the Owner, has every right to expect instant and unquestioned obedience from men, His stewards.

*“When the Lord gives a work to be done, let not men stop to inquire into the reasonableness of the command or the probable result of their efforts to obey. The supply in their*

hands may seem to fall short of the need to be filled; but in the hands of the Lord, it will prove more than sufficient.”  
Prophets and Kings, p. 243

**IN ORDER TO PARTIALLY UNDERSTAND GOD'S PLANS ONE MUST REMEMBER THAT THEY OFTEN ARE EXACTLY OPPOSITE TO MAN'S METHODS**

In any program which calls for the cooperation of a group of people it is customary to enlist a leader who has the greatest potential, then surround him with a corps of workers who also have large potentials (in relation to the others in the group). This is called effective leadership. Visually, it looks like this diagram:



Amount  
Works  
Pressure  
Listen to man  
Limited

VS.



Sacrifice  
Motive  
Free will  
Listen to God  
Unlimited

The premise is that influence, like water, flows downhill. The influence of this leader will tend to influence everyone with a lesser potential. This is often referred to as the *influence pressure factor*. There is an element in human nature which supports this theory, for people seem to follow the lead of those who are wiser, stronger, or richer than themselves.

Solomon observed this same human tendency. (See Ecclesiastes 9:13-16)

He relates the story of a little city besieged by a great army. In the city was a poor wise man who, by his wisdom, delivered the city—but was strangely forgotten. Solomon said, “*Wisdom is better than strength: nevertheless the poor man's wisdom is despised and his words are not heard.*” (Verse 16)

Now see how Jesus introduced a principle which is exactly the opposite of this theory.

One day He was sitting over against the treasury watching the people casting their gifts into the great temple chest. His attention was drawn to a poor widow who quietly approached the chest. She hesitated, looked furtively around to be sure no one was watching, then dropped in two tiny coins as her offering to God.

She tried to slip away quickly but she heard Jesus say to His disciples, “. . . *this poor widow hath cast in more than they all.*” Luke 21:3. What a bombshell this must have been to the disciples’ thinking, who were no doubt as impressed with large gifts as are present-day disciples.

Jesus did not use the great gifts of the Pharisees as an example for others to follow in their giving to God, but the paltry gift of a poor widow.

#### MAN IS IMPRESSED WITH AMOUNTS: GOD REGARDS ONLY THE SACRIFICE

Jesus wasn’t condemning the large gifts. Large gifts should not be unusual or surprising, for those who have been given a talent for making lots of money should always give large gifts—if they are faithful stewards. “*For unto whomsoever much is given, of him shall be much required.*” Luke 12:48. Jesus was presenting a principle—that the size of the gift isn’t as important as the sacrifice which it represents.

Jesus condemned no one. He simply called attention to the fact that the widow had made the greater sacrifice; therefore, her gift was the largest. “*For all these of their abundance cast in unto the offering of God: but she of her penury hath cast in all the living that she had.*” Luke 21:4.

Why did she cast in her very living? Did God require it? I think not. God would have been pleased if she had cast in only one mite. But her love and gratitude was so great that one mite wouldn’t have adequately expressed the feeling in her heart. Only the addition of the extra mite (all she had) allowed her to satisfy her desire to express her feelings to God.

In order for the rich men to have *equalled* her gift, they would have had to give all they possessed—plus their next meal. Would God require this? Probably not, unless, as was the case of the rich young ruler, this would be necessary to remove all selfishness from the heart.

To give all their possessions would bring an end to their stewardship. God entrusts some men with great possessions so they may be a great blessing to mankind and return to Him "princely" offerings. (See *That I May Know Him*, p. 220.)

A Christian businessman, who has many employees, wondered if operating a large business was worth all the problems and trouble it causes. It was pointed out to him that because of the employment which his business provides, thousands of dollars in tithes and offerings flow into the treasury of the Lord. Then there are many boys and girls who are able to get a Christ-centered education. Many families are saved the problem of facing loss of employment, or reduced income, because of Sabbath observance. And, as an added blessing, he is personally able to give "princely offerings."

Wealth, in the form of working equipment and capital, can be a tremendous blessing. This is in accordance with God's plan.

In the story of the poor widow, Jesus was calling the attention of His disciples to the fallacies of human evaluations and estimations.

Principle: *Sacrifice is more important than the amount.*

#### GOD ISN'T INTERESTED SO MUCH IN WHAT PEOPLE DO, AS WHY THEY DO IT

As people are impressed with big things, they also seem to be impressed with accomplishments. Sometimes this leads to the idea that the end justifies the means which, of course, is entirely wrong.

Jesus also gave this principle which is contrary to popular thought. He told His hearers that at the end of the world there would be some people who didn't understand why they weren't allowed to enter the realms of glory when they had such outstanding records. (See Matthew 7:22,23)

They had "prophesied," "cast our devils," and "done many wonderful works." Certainly, with such an impressive record, these folks would have been highly esteemed and commended by the average church. But it doesn't seem the Lord was impressed. In fact, He said that He would profess that He didn't even know them. Something must have been terribly wrong. Possibly this can be connected with His statement concerning the giving of alms.

*"Take heed that ye do not your alms before men, to be seen of them."*

Matthew 6:1

The wrong is not in doing alms before men, but in the motive for doing them. Very often good deeds are done for the wrong motives. Selfishness, love of display, the approbation of others, may lead one to do things that otherwise he would not do.

A common example of this would be the giving of an offering because someone sitting next to you might notice if you gave nothing. Giving an offering is a great and good thing—but not if the motive is wrong.

The motive is very important in heaven's evaluation, because the motive is an indicator of the heart.

The same principle applies to missionary work. Unfortunately, a common method used to get a favorable response for missionary endeavors is to "herd" people into some structured program. At best, such programs are only of a temporary nature. New ones must be continually devised to get continuing results.

Programs are good if used for the right purposes.

Principle: *Programs should be used to channel and direct the activities of people who have already been properly motivated.*

If a person has been truly motivated, it is only necessary to direct his energies into the right channels. As a matter of fact, it is very difficult to stifle properly motivated enthusiasm.

History is replete with examples of people who have literally turned the world upside down because of their motivation. Not all of these motivations were good. Ghengis Khan, Alexander, Charles Martel, Napoleon, and Hitler were all highly motivated, but their motives were wrong. Selfishness was the basis. But in spite of this wrong motivation, they changed the world.

Consider on the other hand the examples of good motivation: Moses, Elijah, Martin Luther, David Livingstone, and Florence Nightingale were great benefactors of humanity.

Then consider the sacrifice God made for us because He was motivated by love. *"But God commendeth his love toward us, in that, while we were yet sinners, Christ died for us."* Roman 5:8. The love motive caused our Saviour to leave the realms of glory, suffer unspeakable insults, and finally death.

The true Christian will not need to be unhealthfully stimulated to spur him into action. Love for God will accomplish it. And this type of love-motivated action is the only kind that God will accept.

Notice how Paul expresses this principle.

*"Though I speak with the tongues of men and of angels, and have not charity, I am become as sounding brass, or a*

tinkling cymbal. And though I have the gift of prophecy and understand all mysteries, and all knowledge; and though I have all faith, so that I could remove mountains, and have not charity, I am nothing. And though I bestow all my goods to feed the poor, and though I give my body to be burned, and have not charity, it profiteth me nothing.”  
1 Corinthians 13:1-3

Ellen White amplifies this.

“No matter how high his profession, he whose heart is not imbued with love for God and for his fellow men, is not a disciple of Christ. Though he should possess great faith, and even have power to work miracles, yet without love his faith would be worthless. He might display great liberality, but should he from some other motive than genuine love, bestow all his goods to feed the poor, the act would not commend him to the favor of God. In his zeal he might even meet a martyr’s death, yet if destitute of the gold of love, he would be regarded as a deluded enthusiast or an ambitious hypocrite.”

Testimonies, Vol. 5, p. 168.

Principle: *The motive is more important than the gift. In*

~~fact in giving — motive is everything!~~

### **FREEWILL SERVICE IS THE ONLY ACCEPTABLE SERVICE**

It seems strange, but in all of man’s plans there appears to be some kind of pressure. People strive to get other people to do what they want them to do, whether it is willing service or not.

In God’s plans there is never any pressure. He never demanded that anyone keep His commandments. He said, “If ye love me, keep my commandments.” John 14:15

God gave man the freedom of choice at his creation. Adam lost it. Jesus Christ restored it when He paid man’s penalty on the cross. Today, as in the beginning, every man and woman is free to choose. This God-given right should never be violated—even for good causes.

God’s kingdom is based on love, and love demands a freedom of choice. The only acceptable service to God must incorporate this great principle.

*"God considers more with how much love we work, than the amount we do." That I May Know Him, p. 167*

*"All that they (men) give must be voluntary. He will not have His treasury replenished with unwilling offerings." Testimonies, Vol. 3, p. 393*

## IF ONE LISTENS TO THE VOICES OF MAN IT IS DIFFICULT TO HEAR THE VOICE OF GOD

We are so prone to listen to the voices of men that often we fail to hear the voice of God at all. Maybe this is because we each spend so much time telling each other what to do. This can be dangerous. A faithful steward must be concerned with knowing what God wants him to do—rather than the wishes of his fellow men.

I recall a time when I went to work for a new employer. On my first day on the job he laid out some work for me. He left for another job site. A worker, who had been in his employ for some time, came over and told me that what I was doing was not what the boss wanted at all. I made the mistake of listening to him.

Later, when my employer returned, he wanted to know why I hadn't followed *his* instructions. I was in a quandry. I didn't want to get the reputation among the workers as a tattletale—and still I didn't feel exactly responsible. And yet I was responsible.

I learned a valuable lesson that day. After that experience I listened to the boss. When someone came along with a different suggestion, I politely ignored it.

While it is true that we should be open to suggestions and advice of our brethren, who are motivated by Christian principles, we should always be alert to the still, small voice of God. We must be certain that all suggestions are compatible with His will. This is so important in our giving.

Back in the days when man-made methods were being used in securing funds for church-related projects there was a term used to *guide* people in making their decisions called "suggested family goals." This was simply people suggesting to other people what they should *try* to do.

One evening a member came to me and asked how much I thought he should give. Having just commenced the program, I told him honestly that I hadn't the faintest idea. And I hadn't.

He said, "I thought you were an expert."

"Not really," I replied. Then a sudden thought made me say, "But I know two people who know what you ought to do."

"Oh!" he exclaimed, with a puzzled look on his face. "Who are they?"

"You and God."

He thought about this for a moment, then said, "You really mean that."

"Certainly," I answered, "if I were going to give some of my Partner's money away—I would ask Him first."

He didn't say any more—just turned away.

Two nights later he came to me and, without any introduction, told me how much he was going to give to the church project. I was amazed at the size of his commitment.

"That must have been some conversation," I suggested.

"It was," he admitted. "I went home the other night, got down on my knees, and asked, 'Lord, have I been selfish?' He said, 'You sure have been.' " Then, very quietly he concluded, "I love the Lord—and I'm going to do something about it."

I shudder when I think of what might have happened if this man had waited for us to set "suggested family goals." These would, I am sure, have been far below his real potential. God knew his potential and, when he listened to Him, things worked out right.

*"The followers of Christ should not wait for thrilling missionary appeals to arouse them to action. If spiritually awake, they would hear in the income of every week, whether much or little, the voice of God and of conscience, with authority demanding the tithes and offerings due the Lord."*

*Testimonies, Vol. 4, p. 474*

Principle: *The key to hearing the voice of God is to be spiritually awake.*

*Our*  
~~MAN'S~~ PLANS ARE LIMITED—  
GOD'S PLANS ARE UNLIMITED

Consider once more a concept in man-made plans of fund-raising. The total funds were almost always limited by the size of the gift of the largest donor. Every other gift was below this one for the person with the greatest potential traditionally set the pattern for all giving.

In God's plan, where the standard of giving is based on sacrifice, rather than amount, there is no limit. Untold millions have come into the cause of God because of the example of the poor widow and her two tiny mites.

Man's plans are always limited, because he is limited. He may brag of his accomplishments, but they are so puny in comparison to the vastness of God's universe and His enterprises.

I remember one summer day standing with a friend as we contemplated the lofty peaks of a great mountain range. He was a non-Christian and maybe this made his observation all the more amazing. "When I stand here," he mused, "and look at those rocky peaks—I suddenly realize just how small I really am."

Man may boast of his high buildings, great bridges, and huge dams—but when faced with the terrible forces of uncontrolled nature—he is helpless. The naked fury of fire, wind, and flood are all beyond his control.

But when his weakness is combined with divine strength—and in everything he follows the divine command—his potential is unlimited. It is a waste of time to think otherwise.

*"Let none waste time in deploring the scantiness of their visible resources. The outward appearance may be unpromising, but energy and trust in God will develop resources. The gift brought to Him with thanksgiving . . . He will multiply as He multiplied the food given to the sons of the prophets and to the weary multitude."*

*Prophets and Kings, p. 243*

Principle: *Man is limited to following God's directions—God is unlimited in producing the results.*

## THE TITHE

### THE TREE OF KNOWLEDGE OF GOOD AND EVIL WAS THE RESTRICTION IN ADAM'S STEWARDSHIP

Inasmuch as man was given the dominion of the world at his creation, and not ownership, it was necessary that some safeguard be established which would protect this steward-owner relationship. Man would manage the world but God would own and maintain it. Only a creative God could do this. He would be the source of all life and power—man would only direct and use this life and power.

Of all the trees in the whole world, God reserved one tree to Himself—the tree of knowledge of good and evil. Man had no need for its fruit. (*SDA Bible Commentary*, Vol. 1, p. 1084). He had an abundance of everything for his needs and pleasure. This tree was the restriction in his stewardship. It was to be a constant reminder that he was not the owner—just the manager. He was responsible for this tree, as he was responsible for every other tree. This was to be a protective stewardship.

This tree served not only as a restriction in his management, but also as one of his greatest blessings. It guaranteed him the power of choice. God placed no angel before it with flaming sword to prevent him from partaking of its fruit. He could eat its fruit if he wanted to. The choice was his.

The devil had accused God before the whole universe of being a merciless tyrant, one who demanded and forced His subjects to obey Him. When God placed this tree “off limits,” but did not prevent Adam from taking its fruit, he proved to all the heavenly intelligences that Satan was a liar.

God took a terrible chance with His perfect creation. He hazarded the peace and tranquility of the universe on this one tree, all because He is a God of love.

As the tree was to be a constant reminder to man that he was not the owner of the earth, or anything in it, just so the Sabbath would have reminded him that God was the Creator. As he

spent one day each week free from normal labor—in companionship with God and the holy angels—his thoughts would have been centered on his Maker. He would have had this weekly reminder of his dependence upon God, not only for his daily sustenance, but for his very existence.

These restrictions were designed to protect Adam and Eve. The principles of recognition of God's ownership and obedience to His will were essential to an unending life of happiness.

### THE TITHE AND THE SABBATH ARE RESTRICTIONS IN MAN'S STEWARDSHIP

The tithe and the Sabbath are restrictions in man's stewardship today. One-tenth of our incomes and one-seventh of our time is holy. These belong to God and are not to be used for our own pleasure. The tithe is to remind men that God is the Owner—the Sabbath, that He is the Creator.



*“God gives man nine-tenths while He claims one-tenth for sacred purposes, as He has given man six days for his own work and has reserved and set apart the seventh day to Himself. For, like the Sabbath, a tenth of the increase is sacred; God has reserved it for Himself.”*

*Testimonies, Vol. 3, p. 395*

One can only wonder at the strange reasoning of professed Christians who keep the Sabbath but who do not return the tithe. On the one hand they appear to recognize God as the Creator, while on the other they refuse to recognize Him as the Owner of the things He has created.

Like the tree in the garden, these restrictions are subject to man's freedom to choose. Jesus restored man's power of choice by His death on the cross. God will not force any man to do His will. It is the right of every individual to either honor these divine instructions or disregard them.

## **THE TREE AND THE TITHE WERE TO KEEP MEN FROM FORGETTING GOD'S OWNERSHIP**

After the entrance of sin, the tree of knowledge of good and evil would no longer be a symbol of the restriction in man's stewardship. Inasmuch as people would be scattered all over the earth in a wide variety of environments, this would not be practical. In its place God ordained the tithing system as man's restriction in stewardship. This is applicable and workable in any situation. It applies equally to the man in the jungle or to the Eskimo. It is as easy for the primitive native to understand, as for the educated. It is so simple that a child can understand it as soon as he can count to ten on his fingers.

The tithing system was not instituted for the benefit of God, but for the blessing of man. Man is incapable of controlling his environment. Only a creative God can do this. For his own survival, man must trust someone higher than himself. A recognition of God's ownership, and his own dependence, will permit man to live and work without fear and uncertainty—knowing that God will look out for him, regardless of the situation. It is the same principle as that of a loving father caring for his children.

The feeling of trust and confidence in God is renewed and intensified every time the tithe is set apart. The close relationship which exists between the Owner and the manager is kept before the mind. As Adam was surrounded with reminders of God's care for him, just so each individual has this same privilege today.

## **SATAN SUBSTITUTED A FALSE SABBATH TO ERASE THE IMAGE OF GOD THE CREATOR — HE HAS ADULTERATED THE TITHING PRINCIPLE TO ERASE THE IMAGE OF GOD THE OWNER**

Many Christians are aware of the devil's efforts to erase the seventh-day Sabbath so he could successfully divert men's attention from God, as the Creator. So successful has he been that men have, for the most part, left God completely out of their reckoning. Man's origin, purpose for living, and future are all mired in the same swamp, which they say was his original birthplace. And, as men reach dead-ends in their speculations, they invent new theories which tax the credulity of the mind.

However, few realize the effort Satan has made to erase the ownership of God by adulterating the tithing principle. The success of his efforts can be seen in the world-wide hold which materialism has over men. They have forgotten they are stewards.

They seek no other direction in the use of their God-given possessions than their own selfish desires. For the masses there is no understanding of a relationship to God as stewards. They claim ownership over everything they can get under their control.

It is imperative that the Christian steward clearly understand some of the ways in which Satan has attempted to thwart God's plans—and largely succeeded.

**FORGET:** Moses warned the Israelites over and over again that there would be a grave danger they would forget God was the Owner after they were safely settled in the land of Canaan. Their prosperity would be a snare to them unless they remembered its source. (See Deuteronomy 8.) By forgetting they would be led to say, "*My power and the might of mine hand hath gotten me this wealth.*" (Verse 17)

It was essential for them to remember God's ownership because He had made Himself responsible for the right amount of rain at the right time—fertile crops, the control of pests. He also promised to keep their enemies from their borders.

After they forgot, there was a period of three and one-half years when they had no rain at all—and they were defenseless before their enemies. This led to their going back into captivity.

**LEGALISTIC:** After the return from Babylon the Jews became so legalistic that tithing became a great burden and lost its meaning and beauty. No one knew when or whether his obligations were altogether met. It seems that the entire concept of God's ownership, as taught by the tithe was, for the most part, lost sight of. To give some idea of the complexity of tithing during the Jewish dispensation, consider the following rule found in the Talmud.

*"Products placed on watchtowers, sheds, and summer houses are exempted from paying tithes. If a fig tree is planted in a courtyard, one may eat now and then without tithing; but if one gathers several figs, they must be tithed. So, again, if a fig tree planted in the yard leans toward the garden, one may eat without restriction; but if the tree stands in the garden and leans toward the court-*

*yard, the figs may be eaten by one untithed, though not when several are gathered together."*

*Talmud, Chapter III, Sections 1,3,7-10*

God never intended that the tithing principle was to be buried in volumes of rules and restrictions. It was a great general principle, to be followed by each person in accordance with his own evaluations—according to God's instructions.

*"Of the means which are entrusted to man, God claims a certain portion—a tithe; but he leaves all free to say how much the tithe is . . . ." Testimonies, Vol. 5, p. 149*

**FORCED:** Less than two centuries after the ascension of Jesus men were forced by the church and state to tithe their possessions. This placed the tithe in the same category as taxes. One can imagine the hatred of the tithing principle which this practice produced.

England, during the time of John Wesley, had the most severe tithe-tax system the world has ever known. People went to almost any length in their attempts to cheat the church, and show their contempt of the system. This state-enforced tithing became one of the prime reasons religious dissenters fled from England and sought a place where they could worship God according to the dictates of their own consciences.

As a result of their experiences with law-enforced tithe in England, the early churches of America refused to have anything to do with the tithe. They regarded it as a legalistic remnant of Judaism or popery.

One John Smith, a Separatist, is quoted as saying: "We hold that tithes are either Jewish or popish."

Thus did Satan bring this most beautiful principle, which is a constant reminder of the partnership between God and man, into disrepute.

**DUTY:** Today, many professing Christians regard the tithe as a duty and thus its real significance is lost. While tithing is a duty to the true steward of God, he must consider it a privilege, rather than an obligation. He should recognize that God lends him all his possessions. As he trades upon these, God requires only ten percent of the profits, as a recognition of His ownership.

He should always be cognizant that God has promised to provide all the necessities of life for both him and his family. This

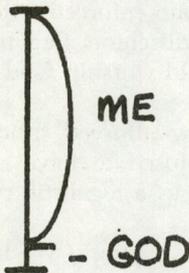
will free him from the making-a-living fears which plague the human race. With these thoughts in mind, tithing becomes a *pleasant duty*.

### THE FIRST PRINCIPLE OF THE TITHE IS THAT IT MUST BE FIRST

The basis of God's government is embodied in the first commandment, "*Thou shalt have no other gods before me.*" Exodus 20:3. Applying this to the practical life simply means that in everything one does, God must be first.

Isaiah speaks of a man who planted an ash tree. When it was fully grown, he cut it down—cooked a meal—warmed himself. Then, incredibly, he picks up one of the sticks (residue, he calls it) and carves a god. He bows down to this little image and says, ". . . *Deliver me; for thou art my god.*" (See Isaiah 44:14-17)

Note the sequence. After all his personal needs had been cared for he suddenly feels a further need—someone or something to worship—and he makes his god out of the scraps—just what is left over.



This same practice is common to all the world. People, even many Christians, take care of themselves first—then, if there is anything left over, they give this to God. There is little difference between a heathen and a Christian if their gods come last.

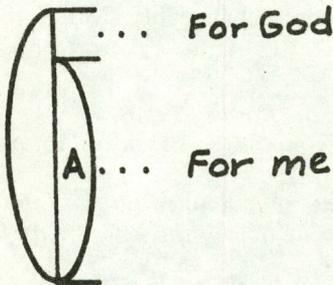
There are two additional points which must be considered in setting the tithe apart first. (1) If the remaining nine-tenths do not care for one's needs, then quite possibly he is living beyond his income. (2) To refuse to believe that the nine-tenths, under God's blessing, will care for the personal needs, is distrust in God's ability to "stretch" any amount to cover the requirements of life. This is unbelief, a most obnoxious sin to God.

One young man, hearing the statement that God would make the nine-tenths worth as much as the ten-tenths, said, "Now don't tell me that \$9.00 will cover \$10.00 worth of bills!"

He was told, "As a Christian, you must believe that *nothing*, with God's blessing, will supply all of your needs. If you do not,

then you do not believe the words of Jesus when He said, *Your heavenly Father knoweth that ye have need of all these things . . . and all these things shall be added unto you.*' (Matthew 6:32,33)

Unbelief has been the prevailing sin of man since the beginning. Man did not believe God when He said, *"Thou shalt surely die."* It will be one of the leading sins of those who are finally cast into the lake of fire. *"But the fearful and the unbelieving . . . ."* Revelation 21:8.



$$A = B +$$

The beautiful thing about setting the tithe apart first is that one has opportunity to witness a miracle each and every time it is done. When God's part is first separated from the income, the balance suddenly increases in purchasing power to more than cover the part removed.

Tithing works no hardship on anyone. It is equitable for the rich as well as the poor, because in each case the person has as much as he had before—and more. God just wants to know if one will recognize Him as the Owner of all the things he possesses.

Amazing things happen when one follows God's plan. A young man recently gave this testimony.

"Before we understood and followed God's plan for tithing, we were always in financial trouble. Although my salary should have been adequate to care for the needs of my family, I found myself struggling month after month trying to keep up with the bills.

"Then I heard an explanation of the tithe and how it is to be reserved. Even though it appeared this would lead to further financial trouble, my wife and I decided to try it.

"We have been following this program for the past three years. First, we set apart the tithe, then our offerings. It is nothing short of a miracle! My salary hasn't increased, but since the time we made this decision we haven't had any problem keeping up with our expenses. I know God's plan works."

## THE TITHE IS TO BE RETURNED ON THE PROFITS MADE IN THE MANAGEMENT OF HIS GOODS

The tithe is figured on the profits made in the management of the goods which God lends each person. The principle of tithing depends on a person's recognition that his time, talents, and money all belong to God and are only his to be used as God directs. Remember, God furnishes all the assets and only asks for ten percent of the profits as a recognition of His ownership. The tithe is based on the profits made in the use of these assets.

Some confusion has resulted from the opinion that the tithe is figured on the total income rather than the increase. Ellen White uses *income* and *increase* interchangeably. Notice these sample references:

*"A tithe of all our income is the Lord's."*

*Counsels on Stewardship, p. 82*

*"One-tenth of all the increase was claimed by the Lord as His own."*

*The Acts of the Apostles, p. 336*

One man was bringing hardship on some of his brethren by promoting the idea that the gross income should be tithed. He failed to realize that this would be impossible in some businesses in which the profits were never above 3-5%. He told one of his neighbors that he should tithe the receipts of a crop when the money received for it did not cover half the cost of raising it.

God never devised any plan which works a hardship on men and women. Jesus said His yoke was easy and His burden light. (Matthew 11:30). The tithe is upon the profits. One cannot count as income that part which represents the expenses involved in producing it.

In 1859 the term "systematic benevolence" was adopted by Advent believers who came to see the binding claims of the tithing system. Several methods of figuring the tithe were used, but after carefully studying the Scriptures this guideline was established in 1878—according to Biblical principles. "By the Bible plan, one dollar of every ten earned is secured to the Lord's cause." From: *Mrs. Ellen G. White and the Tithe*. (White Publications, March 12, 1959)

There really can be no mistake in the interpretation of the tithing principle if one follows the Bible instruction. It speaks of the "*tithe of the land, whether of the seed of the land, or of the*

*fruit of the tree.*" Leviticus 27:30. Quite obviously this is a crop—or increase.

There appears to be some question in the minds of many people concerning what, or what is not, a profit in a complex society where incomes are produced in so many ways and often taxes are withheld.

Each one has to be his own assessor in determining what he considers a profit. Each must determine if he received some benefit from the amount in question. Most people consider they receive a benefit, or benefits, from the taxes withheld. These may come in the way of protection, highways, welfare programs, educational advantages, et cetera. If people were to provide these for themselves (out of their incomes)—the amount would have been tithed. Therefore, if one considers that he benefits from his taxes—they should be tithed.

If there is any question, it is best to err on the liberal side.

*"We are told that a blessing is given for a faithful disposition of the tithes and a curse for the covetous retention of the money which should flow into the treasury. Then ought we not to work on the safe side, so dealing with God in handling the property lent us on trust that no shadow of reproach shall fall upon us?"*

*That I May Know Him, p. 221*

When one considers the multitude of blessings which God continually bestows, there should be no question on what or what is not a profit. Someone has said, "If there is any question don't shortchange God—He never shortchanged you."

#### **AFTER THE TITHE IS SET APART A MIRACLE OCCURS**

The stories are innumerable of those who have put God to the test in tithing and the giving of freewill offerings. Here is one.

A farmer, who operated a dairy, received his weekly milk check one Friday morning. He and his wife sat down and figured the tithe and their offerings. Then, after they wrote checks for their outstanding bills, they realized that there was nothing left with which to buy food for the coming week.

What should they do? Should they withhold the tithes, or offerings, for another time? Should they let the bills go unpaid?

They knew that God wanted them to be faithful in their tithes and offerings. They also knew He wanted them to be prompt and honest in their business dealings. They decided to follow God's plans and leave their problem to Him.

It was early spring and the farmer decided to mend some fences. He took his tractor and trailer loaded with posts and wire and went out into the field.

An hour or two later he saw a man come up the main road, crawl through the fence, and approach him. He asked if he would bring his tractor and pull his car out of the ditch. It seemed he had slid off the road on a slippery corner and was hopelessly mired. The farmer left his trailer and took the man back to his car, which was more than a half mile down the road.

On the way he saw something which puzzled him. They passed two of his neighbors, with tractors, working in their fields adjacent to the road. He knew that either of these men would have been more than happy to help someone in distress. Why had the man passed these men and come to his place?

After pulling the car from the ditch, the man asked how much he owed him. "Nothing," was the reply, "I'm sorry you slid into the ditch, but I'm happy I could be of some assistance." The man insisted that he pay, but the farmer refused, saying it was only a neighborly act.

Without saying anything further the man reached over and slipped a bill in the farmer's jacket pocket. The farmer went home thrilled that God had just worked a miracle for him and his wife.

When he came into the house he said to his wife, "Reach in my jacket pocket and pull out a miracle!" She did, and to their happy surprise the bill represented almost the exact amount they had placed in the envelope for tithes and offerings!

One really does not need to *hear* stories of God's miracles—he needs to *have* these experiences—and he will, if he will only *prove* God. (See Malachi 3:10)

**IN FRINGE AREAS, WHERE IT IS DIFFICULT TO  
DETERMINE IF THERE IS OR IS NOT A PROFIT,  
THE SAFEST COURSE IS TO BE ON THE SAFE SIDE**

A story will explain this.

During a series of meetings on stewardship (man's relationship to God), I spoke one evening on God's love for us as the

motivating force in the plan of redemption. The following evening a man approached me before the meeting began and said, "This evening I gave the treasurer a check for \$2,600 in tithe."

While I was thinking about this, and before I could form a reply, he asked, "Do you want to know why?"

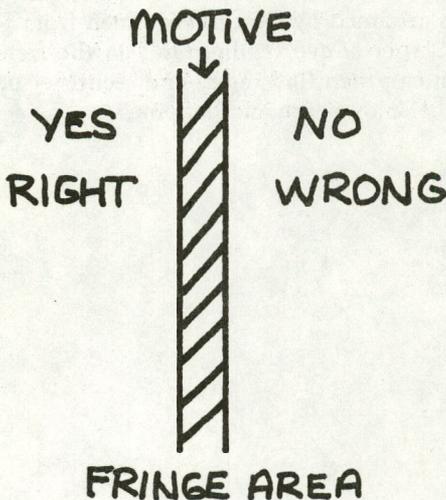
I admitted I was curious. He related this incident.

"When my wife and I returned home after the meeting last night I put a log on the fire and we sat for a time thinking about the presentation. We began to recount how many times God had demonstrated His care for us in a special way. We were amazed how many there were. It seemed, as we recalled one, another would come to mind.

"After retiring, I did not go to sleep at once, but lay thinking. As I thought over God's dealings with me, I could see there were never any 'fringe' areas—i.e., areas where there was any question. Let me explain.

"I operate a very complex business, and many times it is very difficult to determine what or what is not a profit. I call these 'fringe' areas. I have never paid tithe on these.

"But tonight I paid tithe on all these fringe areas. I don't know whether I owe it or not—and I don't care—I just don't want to have any fringe areas between me and God."



These fringe areas can show up in so many aspects of life—in dress, in appetite, in amusement. When there isn't a clear-cut line between right and wrong, how does one determine his course of action? The answer is *motive*. Why is there a fringe area? Does one want to live more like God, or more like the world? Is the motive self-serving, or God-serving? An examination of the

motive will solve these sometimes perplexing problems. When the motive is love for God, every question will have the right solution.

### EVERYONE MAKES HIS OWN DECISION IN TITHING

One person can never be a conscience for another. The Jews, prior to and during Christ's time, made this error in being a conscience for the people. This made tithing legalistic. People looked to the religious leaders rather than to their own relationship to God, as stewards. It stifled the feeling of partnership—the joy of confidence in God as Provider and Protector.

In order for men to truly understand the true principle and reap the rich blessing of tithing God has instructed that each man be his own assessor. It could not be a test of fellowship in the church, for this would make the church the assessor, rather than the individual. However, it is a test of fellowship between a man and his God.

*“Of the means which is entrusted to man, God claims a certain portion—a tithe, but He leaves all free to say how much the tithe is . . . .”* Testimonies, Vol. 5, p. 149

The important thing to remember is that the tithe, like the tree in the garden, was ordained by God to keep men from forgetting that He is the Owner of everything. Only in the framework of this recognition can man find safety and security—only in this framework will he enjoy peace and happiness.

# 6

## OFFERINGS

**OFFERINGS ARE THOSE THINGS WHICH ALLOW A PERSON TO OUTWARDLY EXPRESS AN INWARD FEELING OF LOVE AND GRATITUDE**

Offerings are as old as time itself. Because God's kingdom is based on love, the very atmosphere of heaven is characterized by giving.

Man experienced his first evidence of God's love for him when he opened his eyes at his creation and beheld the wonders of the world which God had made for his use and enjoyment. He saw God's love reflected in every flower, bird, and animal.

But, he had a deeper understanding of the love of God after he had sinned and faced the oblivion of eternal death. When the plan of redemption was opened to his understanding, and he learned that Jesus was going to pay his debt to God's law, he experienced the unfathomable love which God has. This could only be expressed in the little word *so*. "*For God so loved the world.*" A universe filled with love is embodied in that tiny word.

This was the love principle which God placed in the heart of man. It is the principle behind every act of mercy, every expression of pity.

**THE LOVE PRINCIPLE IN MAN'S HEART DEMANDS EXPRESSION IN GIVING**

Love and gratitude in the heart can only be experienced by expressing it in some tangible way. Therefore, continual giving is necessary to relieve a heart being constantly replenished with this divine attribute. Selfishness, on the other hand, can stifle the wellsprings of benevolence; and the heart will grow cold and indifferent. Therefore, if there is love in the heart, it will be

shown by a constant outflowing in labor and gifts. This is necessary for life to reach its highest fulfillment.

Everything God created follows this same principle. The birds give themselves in joyful song, filling the world with melody. Flowers, plants, and trees all spend themselves contributing to the health and happiness of man. Everything in creation was designed to give and, in some way, contribute to the benefit of the whole.

In man, this love principle demands expression. If one loves another person, he *must* do something for him. For this reason the expression is often heard, "I just must do something for him." Possibly a person does not realize *why* he "must do something" but it is the love in his heart that demands expression.

#### GIFTS TO GOD MUST BE SET APART AFTER THE TITHE BUT PRECEDE ANY EXPENDITURES FOR SELF

An offering to God is an act of worship. It expresses our love and gratitude to Him; in fact, it is the only way we can express this. Songs won't adequately do it. Prayers won't suffice. It must be a self-sacrificing effort. And this can only be demonstrated by giving.

*"The Lord does not need our offerings. We cannot enrich Him by our gifts . . . . Yet God permits us to show our appreciation of His mercies by self-sacrificing efforts to extend the same to others. This is the only way in which it is possible for us to manifest our gratitude and love to God. He has provided no other."*

*Counsels on Stewardship, pp. 18,19*

Because an offering is a gift to God, it must be set apart before we spend any of our incomes for ourselves. God must be first in everything. Therefore, after that which belongs to God (the tithe) is set apart, the freewill offerings should be given. These become as sacred as the tithe.

While there are times when a person may give spontaneously because of an unusual feeling of love or gratitude, offerings should be arranged so they are given at stated times from a fixed principle. These gifts should be as regular and systematic as God's blessings to us.

If this is the only way it is possible to express love and gratitude to God, if our hearts are filled with love for Him, then our gifts and offerings will be as continuous as His blessings. They will flow as freely as a mountain stream and not have to be stimulated by anything other than the love principle.

### THE SIZE OF AN OFFERING IS IMPORTANT ONLY AS IT RELATES TO POTENTIAL

Jesus clearly taught that the size of an offering is not the most important consideration in heaven when He said that the widow's mites exceeded the large gifts of the wealthy.

It is reported that the early Methodist Bishop Asbury took this literally and begged for mites from door to door, keeping a list of the "mite" subscribers. As a result of this misunderstanding of stewardship the missionary outreach of the church was greatly reduced.

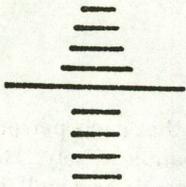
Jesus did not suggest that mite-giving should be practiced by those who could do much more. In fact, He used the principle of stewardship practiced among men as an example. "*For unto whomsoever much is given, of him shall much be required: and to whom men have committed much, of him they will ask the more.*" Luke 12:48

Giving according to the potential is directed in both the Old and New Testament. "*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. "*Upon the first day of the week let every one of you lay by him in store, as God hath prospered him.*" 1 Corinthians 16:2

Paul taught that there should be an equality, that one should not be eased and another burdened. (See 2 Corinthians 8:12-15)

Unfortunately, the giving ranks of the poor have been overcrowded by those who had a greater potential, but through selfishness have given as little as they could. There can be no doubt but that the setting of per capita goals has also been a contributing factor. These encourage equal giving.

The ability to make money is a talent given to some by God. "*But thou shalt remember the Lord thy God: for it is he that*



*giveth thee the power to get wealth.*" Deuteronomy 8:18. This instruction given to ancient Israel applies with special emphasis to professing Christians. It is a wonderful talent and should be considered as such.

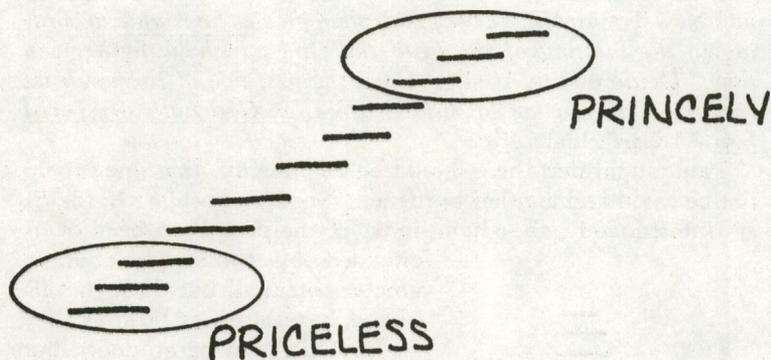
The whole spectrum of giving can be embodied in these two quotations.

*"As all learn the lesson of faithfully rendering to God what is His due, He through His providence will enable some to bring princely offerings. He will enable others to make smaller offerings, and the small and large gifts are acceptable to Him if given with an eye single to His glory."*

*That I May Know Him, p. 220*

*"Among the poor there are many who long to show their gratitude to God for His grace and truth. These souls should not be repulsed. Let them lay up their mites in the bank of heaven. If given from a heart filled with love for God, these seeming trifles become consecrated gifts, priceless offerings, which God smiles upon and blesses."*

*Desire of Ages, p. 615*



A concept of Christian stewardship is that each person is entrusted with as much goods as he can handle wisely. He is responsible for the total amount of these goods and will be held accountable for them. The greater the trust, the greater the obligation.

## OFFERINGS CAN NEVER BE A SUBSTITUTE FOR OBEDIENCE

No offering, regardless of its size, can ever be a substitute for obedience. David recognized this fact after his great sin of adultery and murder was exposed by the prophet Nathan. How happy he would have been if he could have atoned for this with the blood of 10,000 lambs, or 1000 bullocks. But he recognized that no amount of offerings would suffice. "*For thou desirest not sacrifice; else would I give it.*" Psalm 51:16

He knew what was required to bring him once more into favor with God. "*The sacrifices of God are a broken spirit: a broken and a contrite heart, O God, thou wilt not despise.*" Psalm 51:17

He recognized that before offerings of love and gratitude would be accepted by God, there must first be the offering of a "broken and contrite heart." "*Then shalt thou be pleased with the sacrifices of righteousness, with burnt offerings and whole burnt offering: then shall they offer bullocks upon thine altar.*" (Verse 19)

A great apostate religion has been using offerings as a substitute for obedience to fill its coffers for centuries.

Imagine trying to "buy off God," or bribe Him. He is the Creator. The greatest gift on earth would be as nothing in comparison to the vastness of His kingdom. How, then, could we give Him a gift when He owns the very objects we would use as an offering?

Offerings are an outward expression of love and gratitude, and love and gratitude are best demonstrated by obedience, whether to our earthly or our heavenly Parent.

## ALL GIFTS SHOULD BE MADE TO GOD — THEN DISTRIBUTED TO THINGS

Many times the offerings which come into the treasury of the church are not offerings at all, but contributions to some financial need. They cannot be regarded as offerings, for they are given from the wrong motive. God ordained that His work was to be supported by freewill offerings—not contributions.

A clear understanding of the principles involved in financing the work of God would help correct much of the misunderstanding which pervades this phase of church work.

God has only one plan for financing his work, i.e., the return of the tithe and the giving of freewill offerings. The tithe would

amply support the ministry and the freewill offerings would adequately finance churches, schools, mission programs, et cetera.

The common practice of giving to things is dangerous. The generous impulses of an individual are delicately balanced and easily disturbed by his emotions. If the "things" to which he gives do not accomplish exactly what the donor had in mind the generous impulses are in danger of being stifled. Selfishness is the strongest emotion and must be carefully guarded against.

This danger can be averted if all offerings are given to God and then distributed to things. In fact, this is the way a person gives to God—through the distribution to the things which make up God's cause. But the object to which one gives must be God. It must be the outward expression of love and gratitude.

By following this practice the generous impulses are no longer endangered because God never errs and never disappoints. The donor can be charitable with human errors and mistakes which may take place in the operation of the church because he recognizes his own weaknesses. This is disinterested benevolence.

Disinterested benevolence means that a person is vitally interested in the objects to which his offerings to God have been applied, but his giving is not subject to personal emotion or feeling. He considers his offerings so insignificant in comparison with God's gifts to him, that nothing, or no one, can prevent him from continual giving.

Jesus was the perfect example of disinterested benevolence. He was so interested in lost humanity that He was willing to suffer scorn, abuse, and a cruel death. To Him the object to which He gave was worth more than His own life. And we were that object.

In the time of Israel those who brought offerings to God first placed them in a basket which was then given to the priest. The priest placed the basket before the altar of the Lord. The man did not give to the various needs of the tabernacle (later the temple)—he gave to God. The fact that these offerings were used in the support of the priests and the services of God's house was not to be a factor in his giving. These were freewill expressions of love and gratitude for God's blessings. (See Deuteronomy 26)

Such a practice today would eliminate many of the problems which plague church and mission programs.

## NEEDS ARE OPPORTUNITIES TO EXPRESS LOVE AND GRATITUDE TO GOD

When studied from this viewpoint it can be seen that the requirements of God's cause become opportunities to express love and gratitude to God. Although one might express this love through offerings which were never used (one should give even if there were no need), God gives not only the joy of giving to Him but the added pleasure of seeing the good which these offerings produce.

Several years ago two ministers found an elderly couple living back in the hills a long way from the nearest town, and many miles from the nearest Seventh-Day Adventist church.

The visit was the result of a rumor that some people lived back in this remote area who were Sabbathkeepers.

The man and his wife were overjoyed, and welcomed the men with open arms. Almost an entire day was spent in reviewing the great promises of God, and in relating how the work was spreading all around the world.

As night was approaching the men prepared to leave. The brother asked them to wait a moment. He went into the kitchen and took a jar from a cupboard. In it was about \$38 which he said was their tithe. Then he took down another jar which had a similar amount, which he stated contained their offerings. He said, "You don't know how happy we are that you called. Now we can send our tithes and offerings into the headquarters of the church. We have been saving them from our meager income—but we didn't know if we would ever be able to get them into the Lord's treasury."

How happy Christian stewards should be for opportunities to give to God. Every need which arises is such an opportunity.

## THE MOTIVE IS OF THE UTMOST IMPORTANCE

The most important element in giving is the motive which prompts it. Why one gives is more important than the gift.

So many gifts are made for selfish reasons. Gifts are made to impress people, to call attention to the donor, as a tax deduction, or as a constant reminder of some person. In all these is an element of selfishness.

It is sufficient to say that any gift which still has the impress of the giver is not really a gift, but a donation. One could not retain a hold on such a gift if he recognized that he didn't own

anything—that everything belonged to God—if the motive was pure.

David recognized this principle when he said, *“But who am I, and what is my people, that we should be able to offer so willingly after this sort? for all things come of thee, and of thine own have we given thee.”* 1 Chronicles 29:14. One wonders if his son Solomon really caught this same concept, for the temple, which his father had provided for so abundantly, is still known as *Solomon’s temple*.

Jesus cautioned that our alms are not to be given *“to be seen of men.”* Matthew 6:1. But far too many alms have been given to secure men’s glory rather than God’s approval.

The urgency of the need, nor the merit of the objective, should have nothing to do with the motive in giving. True giving is the result of love—only love. *“Love must be the principle of action. Love is the underlying principle of God’s government in heaven and earth, and it must be the foundation of the Christian character . . . And love will be revealed in sacrifice.”* *Counsels on Stewardship*, p. 197

Paul said, *“For the love of Christ constraineth us . . . .”* 2 Corinthians 5:14. One of the definitions of constrain is to compel. This love of Christ in the heart will compel a person to good works. He will not wait for things to give to—he will look for opportunities to express this love. The love of Christ will so overflow his heart that he will constantly seek ways to give. Love is like that. It cannot be retained. It must be distributed.

One can gain an insight in giving from the question which Satan put to God concerning Job. *“Then Satan answered the Lord, and said, Doth Job fear God for nought?”* Job 1:9. The real question was, Did Job serve God for nothing—or for love? In other words, was Job’s service for selfish reasons? God answered the questions by allowing the devil to remove all Job’s possessions. After he had done everything he could, the motive stood clearly defined. *“. . . The Lord gave, and the Lord hath taken away; blessed be the name of the Lord.”* Job 1:21

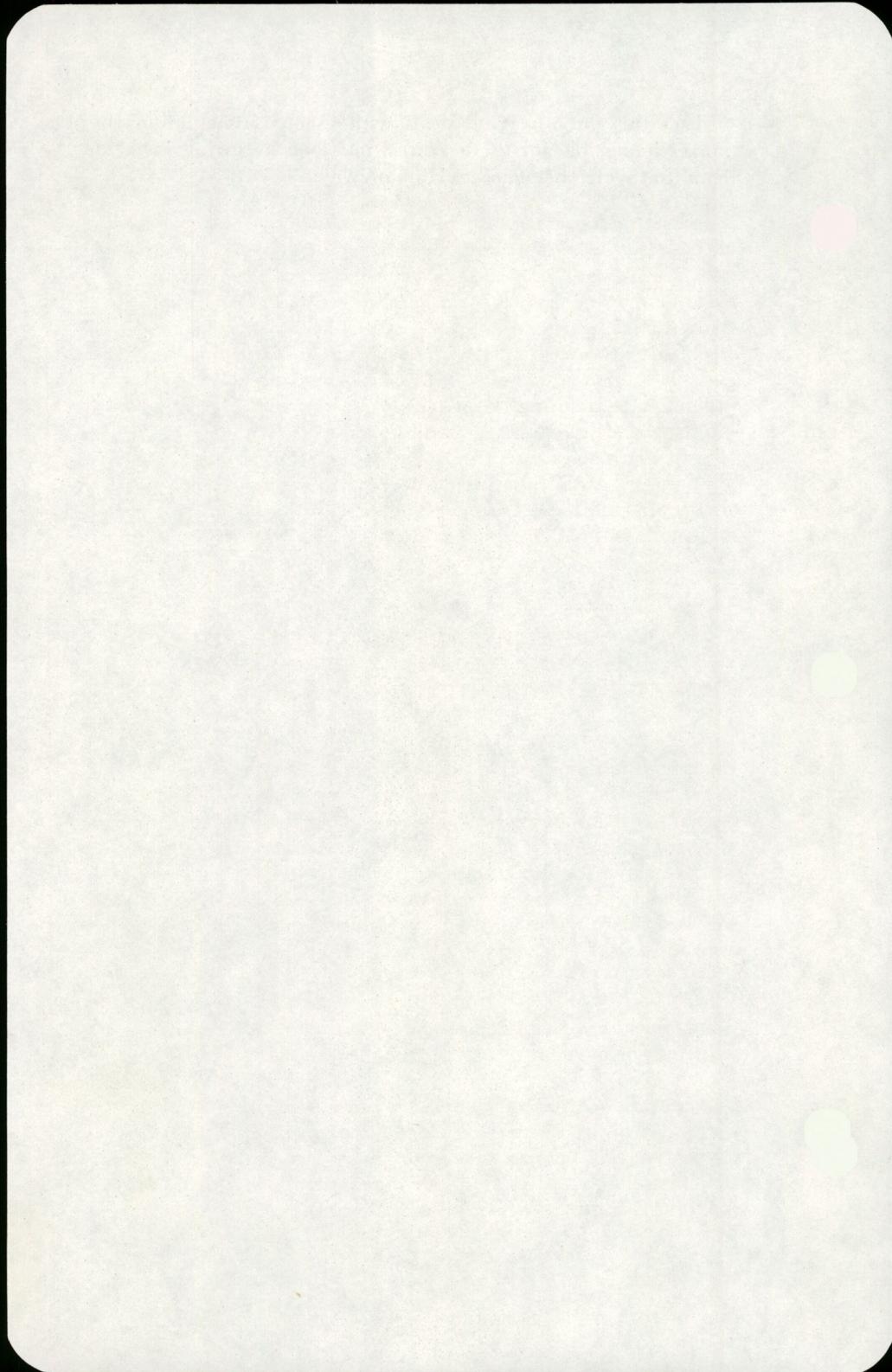
God has given every man the opportunity to broadcast the love He had for the world when He gave His only Son. Joy and happiness only come through unselfish giving. All Christian giving will be a response to this love.

*Principle: In giving, motives every thing!*

THOUGHT:

Why do parents give their children money during the holidays so the children can buy *them* presents? Isn’t it so the children can have the pleasure of expressing their love?

Isn't this the way God deals with us? As His children He makes it possible for us to express our love by giving back to Him that which belonged to Him anyway.



# 7

## ACCEPTABLE OR UNACCEPTABLE OFFERINGS

THE TITHE <sup>MAY</sup> ~~MIGHT~~ NOT BE PERFECT  
BUT OFFERINGS MUST BE PERFECT TO BE  
ACCEPTABLE

It may appear inconsistent that in some instances the tithe might not be perfect. Yet God gave ancient Israel a direct command in regard to this. Usually, one thinks that anything given to God would have to be perfect, but this was not so in regard to the tithe of the herds and flocks. The principle laid down once more shows the love and fairness of God.

TITHE	OFFERINGS
<i>might not be perfect</i>	<i>Perfect</i>

The method used to determine the tithe on the herds and flocks was to separate the young from their mothers and place them in an enclosure which had an opening just large enough to allow one animal to pass out at a time. A servant stood by this little gate with a staff dipped in a colored pigment. He counted as the animals passed through the opening and placed a mark on each tenth one. This animal was set apart as the tithe. Hence the expression, "*of whatsoever passeth under the rod.*" Leviticus 27:32

This tithe lamb, or calf, might be blind in one eye, injured, lame, or sick—but it was still to be returned to God as His portion of the increase. "*He shall not search whether it be good or bad, neither shall he change it: and if he change it at all, then*

*both it and the change thereof shall be holy; it shall not be redeemed.*" Leviticus 27:33

What is the principle involved in this seemingly strange ordinance?

Living in a world where sin has brought accident, sickness, and disease, it is always possible for man to suffer losses. God, in His fairness, is willing to accept His share of these losses. This practice clearly demonstrates the close partnership which exists between man and God. And He *insists* that He share in whatever losses may occur, for even if a person decided to substitute a good animal for the bad one—both were to be holy.

In contrast, one may recall that Jacob complained of the unfairness of his father-in-law, Laban, because, in their relationship, Jacob had to bear all the losses. "*That which was torn of beasts I brought not unto thee; I bare the loss of it; of my hand didst thou require it.*" Genesis 31:39. This illustrates the difference between men dealing with men versus God dealing with men.

#### THE TITHE REPRESENTS A PARTNERSHIP AGREEMENT BETWEEN MAN AND GOD; THE FREEWILL OFFERINGS ARE TO BE AN EXPRESSION OF LOVE AND GRATITUDE

Although the tithe might not be perfect, and still was accepted, the offerings were subject to an entirely different set of rules. "*And whosoever offereth a sacrifice of peace offerings unto the Lord to accomplish his vow, or a freewill offering in beeves or sheep, it shall be perfect to be accepted; there shall be no blemish therein. Blind, or broken, or maimed, or having a wen, or scurvy, or scabbed, ye shall not offer these unto the Lord, nor make an offering by fire of them upon the altar unto the Lord.*" Leviticus 22:21,22

Why the difference?

There are two important things to consider for a clear understanding of this difference which might exist between the tithes and the freewill offerings.

First. Offerings are representative of the perfect offering God gave to man—His Son Jesus. As He was perfection, just so all offerings to God must represent as near as possible this perfection. Quite often the gift itself falls far short of this attainment, but the motive which prompts it can be perfect. And this makes it acceptable to God.

Second. Offerings are to be an expression of love and gratitude. An imperfect offering would indicate some other motive. Even people do not give each other gifts which are inferior, as an expression of love. The best they can afford often seems painfully inadequate. How much less should a person give an imperfect offering to God. Such would not be an offering at all—just a contribution.

Everyone seems well acquainted with the rebuke God gave ancient Israel through the prophet Malachi for withholding their tithes and offerings. But few recognize that His most scathing rebuke concerned their giving of imperfect offerings.

*“Ye offer polluted bread upon mine altar; and ye say, wherein have we polluted thee? In that ye say, The table of the Lord is contemptible. And if ye offer the blind for sacrifice, is it not evil? and if ye offer the lame and sick, is it not evil? offer it now unto thy governor; will he be pleased with thee, or accept thy person? saith the Lord of hosts.”*

Malachi 1:7,8

No doubt the people reasoned that the animal was going to be killed anyway—why sacrifice a perfect one. And the priests accepted it!

The offering of animals had become just a ritual—a form of worship. They had lost their meaning as an expression of love and gratitude to God. Many lost sight of the true sacrificial Lamb, of which the lambs they offered were a type. These services had, to a large extent, become meaningless—therefore worthless.

The same errors are rampant in the religious world today. Many so-called offerings can be classed as “polluted” for they are as lame, sick, and blind, as were the imperfect animals sacrificed by the Israelites.

#### **OFTEN GIFTS OF PROFESSING CHRISTIANS DO NOT REFLECT A PERFECT HEART AND THEREFORE ARE UNACCEPTABLE**

Because a gift is the outward expression of the feelings of the heart, it is important that the heart be perfect if the gift is perfect. Giving is not to be a heart stimulant—it is an indicator of the condition of the heart. If the heart is spiritually healthy, gifts to God for the advancement of His work and for the charitable purposes will be as regular as the beating of the heart.

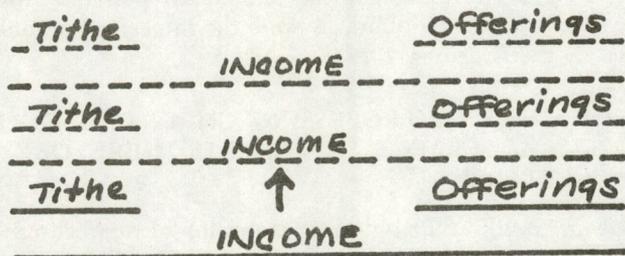
Some have thought that if a person can be stimulated into a systematic giving program a change will be seen in the heart. The servant of the Lord indicates otherwise. *"Many ceased to deny self, and not a few withheld their tithes and offerings. God in His providence called for a reform in His sacred work, which should begin at the heart, and work outwardly."* Selected Messages, Book 2 pp. 177,178

Offerings made in response to urgent needs, emotional appeals, or those which are given grudgingly, are not acceptable to God. In fact, those who make such offerings would shudder if they realized how God regards them. *"It were better not to give at all than to give grudgingly; for if we impart of our means when we have not the spirit to give freely, we mock God."* Counsels on Stewardship, p. 199. *"To give or labor when our sympathies are moved, and to withhold our gifts or service when the emotions are not stirred, is an unwise and dangerous course."* Counsels on Stewardship, p. 25

One can only wonder how many times God has been mocked by offerings which did not reflect a perfect heart at all, but rather were the result of a desire to be seen of men—pride, or pressure. Much of the responsibility for these practices must rest upon ministers who have failed to properly instruct their people.

### GOD ORDAINED ONLY ONE PLAN, THE TITHES AND FREEWILL OFFERINGS TO FINANCE HIS WORK

God only ordained one plan for the financing of His work—the return of the tithe and the giving of freewill offerings. Thus would His cause be amply supplied with funds.



It works like this. God blesses men with property. Faithful stewards return the tithe and give freewill offerings. These would be adequate to support God's cause.

If more money is needed, God would bless men with more income. The tithe would increase as would the freewill offerings. If still more money was needed, He would simply bless men with more income. It is that simple. This would place the financing of the gospel work directly under the control of a creative God.

It must be obvious that, in God's plan, men and women are blessed *first* before anything becomes available for His cause. But when men fail to follow God's plan and substitute plans of their own devising, they not only deprive God's cause of necessary support—but actually cheat themselves. Such is the folly of substituting human wisdom for divine direction.

If all followed God's plan, the treasury would be full, and there would never be any need for emergency calls for funds. *"Should means flow into the treasury in accordance with this divinely appointed plan—a tenth of all the increase, and liberal offerings—there would be an abundance for the advancement of the Lord's work."* *The Acts of the Apostles*, p. 75

One brother, who had an outstanding reputation for making crisis appeals for funds (and appeared to thrive on them), took exception to the statement that in God's plans crisis appeals would be unnecessary. He was asked this question, "How could there be a crisis for the church if the treasury was full?" He had no answer.

Emergencies might arise. Famines, floods, and storms may place people in serious situations—but not for long, for a full treasury would take care of all needs—food, clothing, housing, or rehabilitation. Crises occur in the cases of depleted resources—never with full treasuries.

God never intended that His church should go from crisis to crisis—always facing the specter of unfilled needs. *"God has deposited with His people in this world enough to carry forward His work without embarrassment."* *Testimonies*, Vol. 1, p. 197

God's plan is so simple and workable. It places the burden (if it can be called that) fairly, yet lightly, on each person.

#### THE REJECTION OF GOD'S PLAN HAS PRODUCED AN OFFENSIVE LIST OF METHODS FOR FINANCING HIS WORK

The list of methods devised by men to finance church, school, and mission programs is almost endless. Because selfishness, the sin of the world, is also the greatest sin of the church, men turn

away from God's plan—turn to methods that will produce funds from sources other than their own, or at least deaden the pain in giving.

In general, the methods sought for church support fall into four general categories.

**BUSINESS**—Such questionable practices as an excise tax on rum and wine, the raising of tobacco, and the insuring of members, with the church as the beneficiary, have been used. One might include the "Lord's acre," farms (owned and operated by the church), and the common practice of selling various products.

**FUN RAISING**—Most of the methods under this category bring some type of entertainment to the participants. Auction sales, the cake walk, the box social, fairs, entertainments, and bazaars are examples. Of course the most successful "fun" plan is the bingo game.

**FOOD**—This appears to have the most appeal to everyone. Ellen White says, "Instead of appealing to man's reason, to his benevolence, his humanity, his nobler faculties, the most successful appeal that can be made is to the appetite. The gratification of the appetite will induce men to give means when otherwise they would do nothing." *Selected Messages*, Book 2, p. 413

The uniting of food with the "good cause" concept still appears to be the most appealing method in getting people to participate in church activities.

**COMMITMENT**—One of the most productive methods, in terms of financial results, is the highly organized visitation (or every-member-canvas) program. Actual commitments to a



specified need, or needs, is sought by a visitor calling on fellow members in their homes. He "signs" them up for a definite amount to be given over a predetermined period of time. Because of the "influence pressure factor" many are forced to give when otherwise they would do nothing—or far less than they do.

While there is a question in the minds of many about the harmfulness of this method, it still violates a cardinal principle found in Scripture. *"Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver."* 2 Corinthians 9:7

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

*Testimonies*, Vol. 1, pp. 237,238

A Christian steward will give regularly and systematically because of his love and gratitude to God. His benevolent impulses will not have to be unhealthfully stimulated. He will not have to be bribed, or coerced into sustaining God's cause, or in answering a brother's need. God's work will be his first consideration. Job said, *"I was eyes to the blind, and feet was I to the lame. I was a father to the poor: and the cause which I knew not I searched out."* Job 29:15,16. Benevolence to him was a principle reigning in his soul.

#### **CHRIST'S FOLLOWERS MUST NEVER EMPLOY ANY METHOD WHICH IS A SUBSTITUTE FOR PERSONAL SACRIFICE**

Selfishness is the strongest human passion. The selfish heart will seek any means which will serve its own interests. Even though the mind might acknowledge that church and mission programs, the care of the poor, and other benevolent objectives are good (and should be supported), the selfish heart will seek other methods to accomplish this without sacrificing its own desire.

Every such method is an abomination to God.

Principle: *Some methods may be all right if they are in "addition to" but they must never be in "substitution for" personal sacrifice.*

Because He "has arranged the plan of salvation so that it begins and ends in benevolence" (*Testimonies*, Vol. 3, p. 548) it can be seen how important sacrifice is to the follower of Jesus. It must be constantly kept in mind that "God so loved" that He gave. Because it was love that motivated God to give His only begotten Son, the only acceptable gift must also be motivated by love. Any other motive would make the gift a mockery.

Because God owns the world and everything in it, the only gift which it is possible for the Christian to make is his heart (God gave him the power to choose). Therefore, when a person gives of his time, talents, or means, he is actually relinquishing his heart's desire to use these for itself. This is the spirit of heaven—to give. The spirit of the world is to get.

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*"Self-sacrifice is the keynote of Christ's teachings. Often this is enjoined upon believers in language that seems authoritative, because there is no other way to save men than to cut them away from their life of selfishness."*

*Counsels on Stewardship, p. 25*

From this quotation it can be seen that God ordained the plan of systematic benevolence in order to save man. If there were no objects to call forth the exercise of beneficence, man would be left to a hopeless life of self-serving. God, in His mercy, makes man a co-partner in the care of His subjects here on earth for the good of man. It is essential to the building of his character.

*"God planned the system of beneficence, in order that man might become like his Creator, benevolent and unselfish in character, and finally be a partaker with Christ of the eternal glorious reward."*

*Counsels on Stewardship, p. 15*

## OPPORTUNITIES TO GIVE TO GOD'S CAUSE MAY BE REGARDED AS PEARLS

Every man has the opportunity to become a pearl merchant!

*"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 safekeeping."* Testimonies, Vol. 3, p. 249

What a fantastic opportunity! A pearl merchant! What is the meaning of this statement?

*"To save souls should be the lifework of everyone who professes Christ."* Testimonies, Vol. 4, p. 53. Souls are referred to as jewels. *"And they shall be mine, saith the Lord of hosts, in that day when I make up my jewels . . ."* Malachi 3:17. No wonder "every opportunity to help a brother in need, or to aid the cause of God in the spread of the truth, is a pearl." Man is truly in the gem business.

Think of it from this angle. There is no joy or happiness on earth comparable to the satisfaction of being able to help someone in real need. This is a Godlike privilege. The look on the face of the one helped, the words of appreciation, the personal knowledge of having been instrumental in alleviating suffering, the privilege of lifting a heavy burden from their shoulders—these cannot be measured or evaluated by any human scale.

Little wonder that these are called opportunities.

Then, one can only imagine the everlasting joy which will be his in heaven and on the new earth. Think of seeing those who are enjoying paradise because of your personal efforts. Throughout all eternity their very presence will bring joy. The sparkling gems in the crowns of faithful stewards will be a constant reminder of these opportunities.

If people could only catch a vision of their role in the great plan for the redemption of men, as planned by God. If they could only visualize themselves as agents of heaven—constantly available (whenever God calls)—to bring relief and comfort to His other children. If they would be "on call," as it were, what joy could be theirs. With love constantly flowing from their hearts, their lives would be a miniature heaven, for heaven's atmosphere in giving would surround them.

A widow lady with three children faced a desperate financial situation. It was so acute that her very livelihood and the care of

her children was endangered. In desperation she sought out every means of relief she could think of, but to no avail.

God had an "agent" in another area who *happened* to be visiting the city in which she lived. His attention was called to her plight. Immediately he came to her assistance.

She said, "I just don't know of any way to thank you."

"Don't thank me," he replied, "thank God—it was His money."

"I don't understand," she responded.

"You see," he explained, "I am just one of His agents—I distribute His money wherever He directs."

What a beautiful thought! If only professing Christians understood this principle, God would have agents everywhere, not just waiting to be of assistance—but "seeking out" these opportunities—and they could all become pearl merchants!

I can imagine walking down the golden streets of the New Jerusalem when, suddenly, I find myself standing in front of a great, vaulted building, with a glittering name on its facade—UNIVERSAL TRUST COMPANY (at least I presume this would be the name of the bank of heaven). As I enter, I see angel cashiers standing before the great vaults. I approach.

"By any chance," I ask, "do I have an account here?"

"Just a moment, please" replies the angel, as he opens the pages of a golden ledger. Satisfied, he closes the book and goes to the massive vault. He returns with a bag and carefully displays handfuls of iridescent, shimmering pearls.

"Would you like to make a withdrawal?" he asks.

"Oh, no!" I breathe the reply, ". . . just keep them for me."

But this is no dream. Every person we come in contact with—everyone who needs our help—every opportunity to aid in the spread of the truth—is a pearl which may be garnered in and sent to heaven for safekeeping.

# 8

## HOME MANAGEMENT

### THE HOME IS THE MOST IMPORTANT SEGMENT OF SOCIETY

While some may consider the individual as the most important unit of society, the home is really the most important, for the home produces the individual. It can be said that society, in general, is the product of the manners and morals of the individuals which the home produces.

If there is respect for the authority and the parents in the home, this same respect will normally be given to authority outside the home. Children who abide by the rules governing the home can be expected to be law-abiding citizens.

Likewise, a disregard for authority and the rights of the other members within the home usually breeds disregard and disrespect for laws and rights in society. One of the great criminal combines, which has such a cancerous hold on the world at large, has been perpetuated by disrespect for law and order—by generations of families.

History bears out the observation that the destiny of civilization depends on the kinds of homes of which it is comprised. Mighty world kingdoms, having unlimited power over the lives of their peoples, have sunk into oblivion because of a breakdown in the moral fibre of their homes—their invincibility disintegrated because of the rottenness within.

A breakdown in respect for authority usually has its beginnings with an overemphasis on individual rights—specifically the right of the individual to do as he pleases. In this situation, every person becomes a law unto himself, with no restraints to govern his conduct in regards to the rights of his fellows.

All forms of life are interdependent. Nothing in nature can live to itself. Man, likewise, is dependent on his fellow men. His welfare and happiness are dependent on the welfare and happiness of the society of which he is a part.

This principle holds true in every facet of life. Rules and laws must be made and followed for the common good of the group, be it a family, a community, or a whole civilization.

The rules governing life between individuals do not come by happenstance—they must be learned. Learning is easier during the early formative years of life when the mind is pliable. Hence, the best time to learn and practice these principles is during childhood—and this points up the importance of the home and its vital influence.

What the child hears, sees, and reads will determine the kind of individual he will become. His bad tendencies must be curbed, his good ones strengthened. In short, the home will be the determining factor in the success and extension of the society of which it is a part.

### THE HOME IS THE CHARACTER BUILDING SCHOOL FOR ETERNITY

From the Christian viewpoint, the home environment is fundamental. Here the characters of the children are developed. The wise man said, *“Train up a child in the way he should go: and when he is old, he will not depart from it.”* Proverbs 22:6. Untold numbers of people, who are the products of well-disciplined, Christian homes, are a testimony to the veracity of this statement.

Occasionally, one who has been raised in a good home environment goes “bad” but this is the exception rather than the rule. Generally speaking, good homes produce good people.

The greater portion of character development is accomplished during the early years of life. Therefore, lessons of honesty, frugality, justice, and perseverance must be taught in the “on-the-job” training of childhood.

The home training is so important that nothing short of a miracle of God can undo the effects of one which has been bad. Even with this miracle, it is a constant battle for the one involved. The wrong tendencies learned in childhood are strong.

Therefore, every effort must be made by parents to provide as ideal a climate as possible for the training of their children. By the time they are ready for school most of their character traits will have been entrenched.

We have the notable example of Jochebed, the mother of Moses, who had only twelve brief years in which to instill principles of character that withstood all the wiles and subtleties of

*The first major work for character has been established*

an immoral environment and the false education of Egypt. Surrounded as he was by the licentious luxuries of court life, this character, developed in his early years, stood the test.

Hannah, the mother of Samuel, is another example of the importance and value of child education in the home.

*"From the earliest dawn of intellect she had taught her son to love and reverence God, and to regard himself as the Lord's. By every familiar object surrounding him, she had sought to lead his thoughts up to the Creator."*

*Patriarchs and Prophets, p. 572*

By contrast, we have the example of Eli, of whom it is said, *"Instead of regarding the education of his sons as one of the most important of his responsibilities, he treated the matter as of little consequence . . . . Without weighing the terrible consequences that would follow his course, he indulged his children in whatever they desired, and neglected the work of fitting them for the service of God and the duties of life."* *Patriarchs and Prophets, p. 575*

Because the sons of Eli had no respect for parental authority, they disregarded the authority of God and desecrated the tabernacle service by their wanton display of lust and passion. Such was the result of a lack of early child training.

#### THE LOCATION OF THE HOME IS OF VITAL IMPORTANCE

Great care should be exercised in the selection of a site for a home. Too often the opportunity for employment, the desirability of the surroundings, or the so-called advantages for entertainment and social opportunities, influence this selection. This is a grave mistake, which many parents have learned to their sorrow.

The ideal home environment is a simple one. The closer the family can live to nature, the better, for this will be a constant witness to God's creative power. Contrariwise, the less of the artificial, man-made environment, the better for the members of the home, both children and parents.

Quite obviously the country is the best environment for the home. This was the setting which God provided for man's first and model home. Among the flowers and trees, beside the singing brooks, man would find his greatest joy and contentment.

It was Cain who established the first city. From this beginning, cities have always been the centers of business, entertainment, crime, and vice. It was never in God's plans that men should be congregated into cities—this was the devil's idea. Today we can see the results of the crowding together of millions of people in slums and ghettos—where their minds have become as polluted as the air, and where crime and vice are a way of life—accepted as such. The image of God has well-nigh disappeared from their faces as they constantly witness evil in a thousand forms, and feed on a diet of pornography.

In the country, amidst the green beauty of nature, the mind is constantly drawn upward to God. Here is God's great textbook, where the eternal principles of life can be drawn forcefully to the young minds. Here are eternal principles to be assimilated and put into practice. Not in the "concrete jungles" will the youth see God, but in the delicate flower—the lofty trees.

The experience of Lot and his family should be a constant warning to Christian parents who think they give their children an advantage by providing them a home in the city.

*"In choosing a home, God would have us consider, first of all, the moral and religious influences that will surround us and our families . . . . When we voluntarily place ourselves in an atmosphere of worldliness and unbelief, we displease God, and drive holy angels from our homes."*

*Patriarchs and Prophets, p. 169*

At the destruction of Sodom, Lot barely escaped with two of his daughters, and even they had become so accustomed to the wickedness of that awful place, they could not distinguish between good and evil. Lot's only posterity, the result of incest, were the Moabites and Ammonites—vile, idolatrous enemies of God. Truly this should be an object lesson to those living with their families in the cesspools which the cities of the world have become.

## THE CONDITION OF THE HOME IS IMPORTANT

We can see that the ideal home is situated in as natural an environment as possible. Then it is important that even here a suitable site be found for the building.

The house should be built where sunshine and the free flow of pure air are possible. Fresh air and sunshine bring vigor to the body, mind, and soul. Never build a home in a swampy area or near a place where stagnant water and decaying vegetation are abundant. The land should be well drained for both health and utility.

The home should be well built with adequate ventilation and insulation against both excessive heat, dampness, and cold. Drafty or damp conditions are not conducive to good health.

A house should never be smothered with trees or shrubbery. This would prevent the free circulation of air, and access to the sun. This is especially important in climates where the winters are damp and cold. Such an environment would not only affect the physical health, but the mental as well. Remember the old song?

“Come out in the sunshine! O gather its wealth!  
There’s joy in the sunshine, And beauty and health.  
Why stay in the shadow? Why weep in the gloom?  
Come out in the sunshine, And let your soul bloom.”

There is something about a light, airy house that is an immediate uplift to the spirits. Healthy people, like healthy plants, require much the same conditions.

## THE HOME SHOULD BE KEPT SCRUPULOUSLY CLEAN

This directive is essential for several reasons. Germs breed in filth. So, from a health standpoint, everything in and surrounding the home should be kept sweet and clean. Once more, there is something depressing about an untidy house and an untidy yard.

God considers cleanliness of such importance that He gave Israel special instructions regarding it.

*“Thoroughgoing sanitary regulations were enforced. These were enjoined on the people, not only as necessary to health, but as the condition of retaining among them the presence of the Holy One.”* Education, p. 38

Even when they went to war there was to be no uncleanness in their camps, else God would not fight for them.

*"For the Lord thy God walketh in the midst of thy camp, to deliver thee; . . . therefore shall thy camp be holy; that he see no unclean thing in thee, and turn away from thee."*  
Deuteronomy, 23:14

Surely if God was so particular with His people in ancient times—can He be less particular today?

Christians often pride themselves on having the "truth." One wonders sometimes if their homes testify to this.

*"Truth never places her delicate feet in a path of uncleanness or impurity."* *Counsels on Health*, pp. 101, 102

If truth never places her delicate feet in an unclean environment, should not extreme caution be taken to see that everything about the home be scrupulously clean?

And how about God's house? If possible, should not His house be cared for more meticulously than the home? And still, some churches are not very clean. Unkept yards, broken windows, untidy closets, worn rugs are sometimes seen. Possibly not enough emphasis has been placed on the importance of this subject.

There is a close relationship which exists between cleanliness in the home and personal cleanliness. Children who grow up in an environment of uncleanness and disorder tend to reflect these in their personal habits—as well as in their mental outlook. It is difficult to develop a pure, orderly mind in a slum environment.

On the other hand, tidiness and cleanliness will carry over into every part of life. Organization of thought and work is the direct benefit of habits formed by being taught to keep things in their places—in condition for immediate use. A manufacturer once said that most things wear out from abuse, not from use.

## THERE SHOULD BE ROOM FOR A GARDEN

A garden is one of the most important activities of the home, as a developer of character, because of the divine principle involved. For this reason the home should always have room for a vegetable or flower garden. The ideal, of course, is to have both—one for its utility and the other for its esthetic benefits. Thus the family can be provided with fresh, wholesome food, and the house made bright and cheery with flowers. However, if a lack

of space does not permit the vegetable garden, by all means plant some flowers.

Hopefully, this will only be a temporary measure, bridging the time until the home can be established in a more advantageous location.

Some may ask, "Why is a garden so important?"

An essential principle in the life and success of man is this, that human effort must be combined with divine power. This pertains to everything in life. In no other activity can this principle be seen so graphically as in the planting and growth of plants.

It is man's work to prepare the soil and plant the seed. But once the seed is in the ground—man is helpless—until God brings it into life. Man can carefully tend the plant—weeding, hoeing, and watering; but it is God who provides the sunshine and the rain so essential to its growth.

Here in the growth of the plant is a visual illustration of human effort combined with divine power. This principle applies equally well in the professional fields and in the winning of souls.

## *Human Effort + Divine Power = Success*

As a matter of fact, much of the lack of success in soul winning can be traced to an abundance of human effort without a corresponding measure of divine power.

*"Learning, talent, eloquence, every natural or acquired endowment, may be possessed; but, without the presence of the Spirit of God, no heart will be touched, no sinner won to Christ."*

*Testimonies, Vol. 8, p. 21, 22*

*"The sowing of the gospel seed will not be a success unless the seed is quickened into life by the dew of heaven."*

*The Desire of Ages, p. 672*

When this principle is so important to life, it is essential that it be a major subject in the child's education. This concept can be indelibly impressed as he works out its principle in the planting and care of a garden.

Notice some side benefits (if they can be called that) of gardening. It provides wholesome amusement and useful employment. It develops taste and judgment. It has a refining and ennobling influence. It provides an essential training in carefulness, patience, attention to detail, and obedience to law. (See *The Adventist Home*, pp. 142, 143)

*"The constant contact with the mystery of life and the loveliness of nature, as well as the tenderness called forth in ministering to these beautiful objects of God's creation, tends to quicken the mind and refine and elevate the character."*

*The Adventist Home*, p. 143

### THE HOME SHOULD BE GOVERNED BY DEFINITE RULES

Operating a home without definite rules is like raising a garden by broadcasting the seeds—and the results are comparable. A child can no more be brought up to be a strong, productive member of society without definite direction, than will a tree grow properly without care. Therefore, the home should be governed by definite rules of conduct and deportment.

These rules must be established and enforced on the principle of love. They should be reasonable. They should be based on timeless principles, and tempered and administered by experience, with due regard for the age of the child.

When it is stated that the rules should be reasonable it is recognized that the rule might not seem reasonable to the child, due to his inexperience, but it should be reasonable from the viewpoint of experience. Let me illustrate.

A small boy was taught to obey his father's commands without hesitation or question. One day, while playing in the front yard, his ball rolled between two parked cars into the path of two lanes of heavy traffic.

Without thinking, the little fellow dashed between the parked cars. At this moment his father came out of the house and shouted, "Johnny! Stop!"

This little fellow froze instantly— inches from a car, whose tires were screaming wildly. The father ran out, picked up his son, and said to the shaken driver of the car that had skidded to a stop, "Folks have thought I was hard on my son for demanding instant obedience—but today it saved his life."

The rule was reasonable, although the little boy probably hadn't recognized it as such.

In the learning process, mistakes will be made—so fairness, mercy, and justice must be properly mixed together—liberally tempered with love. In dealing with children, parents can learn valuable lessons regarding God's dealings with them. Thus the home becomes a complete school, for both parents and children.

Obedience to parents should be a required subject. This is essential to obedience to the laws of society and, more important, to the laws of God. As the child looks to his parents as a higher authority, so when he becomes an adult he will automatically look up to God, the higher Authority.

Much of the unhappiness seen among youth today results from parents failing to enforce obedience. Obedience can become a blessed experience early in life as the child learns to recognize that certain rules are made by his parents for the orderly operation of the family. Other rules are eternal in nature, and are ordained by God for the good of all mankind.

#### BEWARE OF OVERMANAGEMENT

Management and discipline can be overdone. They can be severe and overbearing. In such cases much harm can result. The arbitrary, emotional outburst "because I said so" makes little sense and has no practical value. Every good rule is based on a principle which can be explained and understood as reasonable.

The home, while it should be governed by rules, is not a business. It is a home where *the reason* for keeping the rule is often more important than the rule itself. Love must be the framework in which all rules are enforced. Children must feel that they are an important part of the family. They must learn that its well-being is as essential to them as to the rest of the family. The entire venture must be a joint endeavor, each working for the good of the family first, then for himself. Home work must be a team effort. It must not drop into a boss-worker relationship. Beware of the dictator image.

#### CHILDREN MUST LEARN TO ASSUME RESPONSIBILITY

Responsibility is a relationship which each individual bears to every other individual. In the little things of life this responsi-

bility can be brought to bear. The carelessly left skate in the entryway, the bicycle left in the driveway, dad's tools scattered all over the backyard—these are all evidences of a lack of training in responsibility. Some excuse these as only childish ways, but reports of serious injury, and even death, caused by these habits of carelessness, prove the importance of teaching responsibility.

Consider also the element of character training which has been neglected. Neglect in the care of toys will spill over into neglect for tools and equipment in the adult life.

From earliest childhood children should be taught to put away their toys in a properly designated place, hang up their clothes, turn out the lights in unused rooms, et cetera. They should share in the labors of the home (without having to be bribed). The care of the home should be everybody's business.

One of the great curses of the modern age is the common practice of mom washing the dishes, dad mowing the grass, and the children watching TV. Ellen White frankly states that one of the greatest legacies parents can leave their children is a "*knowledge of useful labor.*" (*Testimonies*, Volume 3, p. 399). Remember, responsible children become responsible adults.

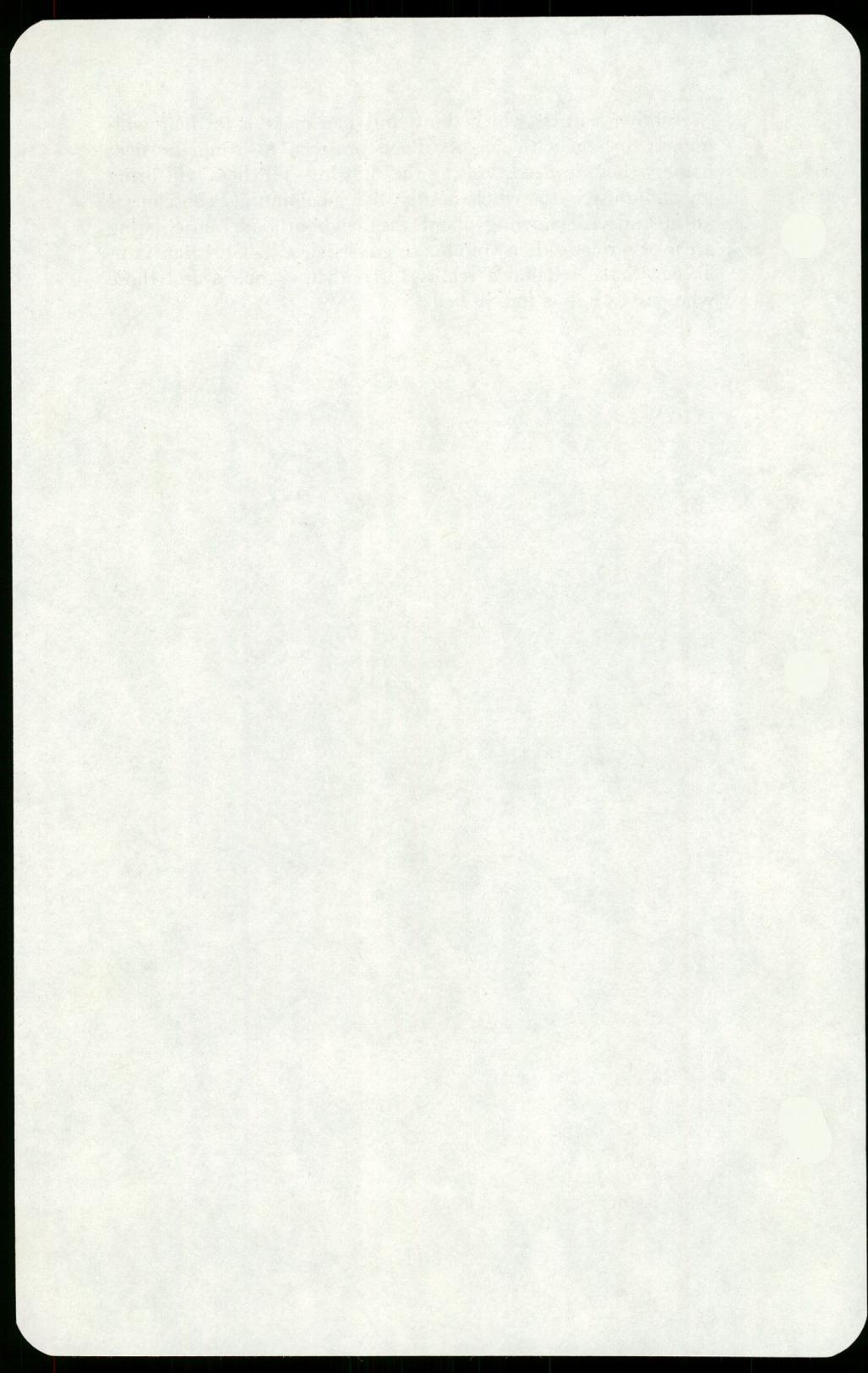
The great lesson of stewardship is that we are stewards of God, responsible for the things with which we have been entrusted and for which we are accountable. This lesson of responsibility and accountability must be taught early in the life if it is to be reflected in adulthood.

## THE HOME IS A POWERFUL WITNESS

There is no more powerful witness to the power of the gospel than a well-regulated Christian home. The peace and harmony of the members of a family, working and playing together, is unique in an age when the family unit is coming apart at the seams. Unity is the greatest evidence that God sent His Son into the world to save sinners. This unity, permeating the home, bears such a testimony to everyone who sees it.

The Christian courtesy, which a unified family can extend to their neighbors, can also be a most powerful sermon. In difficult situations, when the rights of the family are sometimes ignored by an unlovely neighbor, the principles of Christian conduct can be brought into play and will exert a powerful influence for good.

Another witness which the family can make is in their willingness to help with neighborhood projects. Assisting the sick, helping those in need, visiting the shut-ins—all these will bring joy and unity to the whole family. Being community conscious is an attitude of knowing about the neighborhood, anticipating areas of service—then volunteering assistance. A Christian family can make religion a reality for both the godless and those who possess only a formal belief.



# 9

## HOME AND PERSONAL FINANCE

### THE HOME IS THE SCHOOL WHERE PERSONAL FINANCE SHOULD BE A MAJOR SUBJECT

Because money occupies such an important part in a person's life, the principles involved in making, spending, and saving money should be taught from earliest childhood. Too often this is neglected. The child becomes an adult, with not the foggiest notion of how to handle the money which comes into his possession. The results are a disaster. Debts hang around his neck like a millstone, serious problems arise in the family relationship (which, too often, leads to divorce), and sometimes he is led into dishonest practices—all because of a lack of early training in finance.

But an even more important reason for teaching the use and care of money in the home is the fact that each one is a steward of God. All money belongs to Him. Its use is to be under divine guidance. It is not the possessor's right to do with it as he pleases. Each one is held responsible for the means which come into his hands and will be held accountable for its use.

Personal finance should, indeed, be a major subject in the home, one which is practiced by the parents, and taught to the children. The peace and tranquility of the home often depend on a knowledge of this important subject. Many of the problems which confront the average family can be averted if there is an understanding of the principles involved, both divine and practical.

### BEWARE OF A CONSTANT CONCERN OVER MONEY

In some homes there is a constant concern over money. This is, in reality, a sin, for it is an evidence of distrust in God. Jesus

promised that our heavenly Father, who knows our needs, would care for us. He pointed to the birds and flowers as evidence of God's care—then said we were worth much more than these. To doubt this promise shows a lack of faith in God.

Paul said, “. . . *I have learned, in whatsoever state I am, therewith to be content.*” Philippians 4:11. This is a lesson professing Christians must learn. This is a lesson which children must be taught by “contented” parents.

Many times the constant concern over money is not caused by a lack of the essentials of life, but a lack of the “wants” of life. God never promised all our wants—just our needs. Paul, in writing to young Timothy listed these as food and raiment. (1 Timothy 6:8)

In my visit with the Eskimos on St. Lawrence Island, I soon saw the vast difference between needs and wants. The weather is severe. Their needs are food, clothing, and shelter. Food is not readily or easily available. Many times they endure long periods of hunger. Unlike many areas of the world, their food and clothing come in the same “package.” The animals they are able to kill, provide both.

A man should praise God and be thankful for enough food and sufficient clothing. Everything else with which he is blessed are bonuses, worthy of additional thanksgiving.

Being happy, in any situation, can be learned, if taught early in life. It is amazing how this state of mind can minimize some of the discomforts one encounters. I tried this one time when very cold. I forced myself to remember another time when I was too warm. It was amazing how much relief I felt. I tried the same thing when I was too warm. Just thinking about the time I was too cold seemed to help. If it sounds foolish—it isn't. Try it.

I learned a lesson early in life—to be content with the existing conditions. I loved to hike in the mountains. Often the weather would turn bad, and the food would get wet from either the rain or a “dunking” in some stream crossing. The ground was hard to sleep on, and food cooked over open fires can collect some interesting flavors, as well as a sprinkling of ashes. But the love of the great out-of-doors, the beauties of field and stream, the fresh air, and the freedom, all made it worthwhile. I learned to ignore the discomforts in favor of all the benefits such an experience provided.

But take along some novice, who was used to dry houses, soft beds, and clean food, and it was often a disturbing experience. Many of these who had only heard of the good parts of hiking

and camping vowed "*never again.*" And it was just as well, for they spoiled everybody's good time.

Learning to be content should be another required subject. The parent can teach this by directing the child's attention to God's watchcare. In this way trust and faith will become as natural as breathing.

## PARENTS MUST SET THE EXAMPLE

The example of the parents cannot be overemphasized. Children are carbon copies of the thinking, attitudes, and actions of their parents. How careful the Christian parent must be every moment of his life—for he is observed every moment by "little eyes" and listened to by "big ears."

Habits of economy, thrift, and honesty will all have their roots in the observations of the "little people" of the family. There is no place for the "do as I say—not as I do" philosophy. The parent cannot follow his own wrong inclinations and expect his children to do otherwise. His example will be the pattern from which the character of the child will be cut. Every detail will be reflected accurately.

This will be so evident in the handling of personal and home finances. If there is frugality and wisdom used in the management of the finances which come into the family, these lessons will bear their imprint on the mind of the child. If there is waste, self-indulgence, and carelessness displayed, the opposite will be true. The parent must be what he desires the child to become.

## BEFORE EVERY OTHER CONSIDERATION, GOD AND HIS WORK MUST BE CONSIDERED FIRST

Placing God first in the home is the requisite for happiness. This means that God must be first in *everything*—first in the planning, first in the use of time and talent, first in the expenditure of money. If God and His cause are the family's first consideration, everything else will come into focus.

A young man recently gave this testimony.

"My wife and I always had financial problems. Although I make an adequate income, it never seemed to cover our expenses. Of course we tried to take care of ourselves before considering God and His work.

“Then we heard this ‘God-first’ concept and decided to follow it. Since that time God has been first in everything we do. And what a difference it has made! Although I haven’t made any more money, there always seems to be enough to take care of the family.

“I was going to add that I don’t really understand it—but I guess I do. When we make God first we don’t seem to want unnecessary things as we used to. And then, as we budget for God, it carries over into our personal lives, and we budget there also. It is a marvelous plan!”

It is a marvelous plan. It is God’s plan for happiness and contentment.

## THE HOME SHOULD BE COMFORTABLE

Comfort should never be considered extravagance; neither should extravagance be considered necessary to comfort.

The home should be livable—all of it. There is a common practice prevalent today in which part of the home is practically off limits, except on special occasions. While these rooms remain, for the most part, vacant, a family room is provided where the members of the family can enjoy themselves. There is a rule in architecture that says if a room in a school (except for specialty rooms, such as laboratories, et cetera) is not used sixty percent of the time, it is too costly to build and maintain. The same might apply to the home.

So often one sees homes which are more like museums than dwellings. The carpets are too expensive to walk on, the fireplace cannot be used because it might discolor the brick, and certain pieces of furniture must not be used except on rare occasions.

The furniture in the home should be usable. It is possible to use furniture without abusing it—and this is part of the training the children should have. One man, offering an excuse for his children, who were leaping from the back of the davenport to the seats, said, “I figure the home is to live in, and the children should be free to use it any way they wish. After they are grown we will replace the furniture.”

This was very poor training for the children, and very expensive for the parents. A large part of economy is in the care (not over care) of furniture and appliances: I repeat—these things are to be used, not abused.

Appliances, which lighten the work of the mother, should certainly be provided, if and when possible. Whether this carries over into electric knives, can openers, and the vast array of other gadgets which flood the market, is open to serious question.

One man, seeing the acute needs of God's cause, refrained from building a convenient woodshed and kitchen for his large family. The servant of the Lord tried to show him that it was necessary for both health of the family and the morals of his children to provide conveniences which would lighten the work load of his wife. (*The Adventist Home*, p. 378)

If it is necessary to stint anywhere in the home, do not limit the provision of healthful food. This is essential to the health and happiness of the family. An abundance of good nourishing food should be provided. The family fare may be very simple, but this should be amply provided. It will be of great benefit to the children to form simple eating habits. Rich, exotic foods are not best for the health, or the pocketbook.

Suitable clothing should be provided, of good quality. The proper care of this clothing will provide another excellent training for the growing child. Clothing, properly cared for, can last for a long time.

Recreation can be very expensive and unsatisfying, or it can be very economical and serve its real purpose in recreating the vital energies of body, mind and soul.

Outdoor activities, in which the whole family can engage, are the very best. Careful consideration must be exercised even in this area, for there are many outdoor activities today which are very costly. For example, there are many families who cannot afford to equip their children for modern skiing (snow or water). One questions the introduction of a nine-year-old boy to the game of golf.

Common sense, and a good family budget, should place an effective control on those outdoor activities which, in themselves, are probably all right, but not possible or practical.

## A BUDGET IS A MUST

One man prided himself on not having a budget. When he was asked how he managed he shrugged his shoulders and said, "As long as I have money in my pockets, we spend it; when it is all gone, we live on beans until the next paycheck." (Where the beans came from he didn't say.)

This is not only a dangerous habit for the family, but very poor training for the children. A good, workable budget is an absolute must. Recognizing God's ownership of everything which the family has will demand the careful and wise expenditure of every dollar. This can only be done by maintaining some kind of budget.

The family expenses must be matched with the family income. By allocating specific amounts to specific anticipated needs, the family can operate securely without incurring debt.

Here are some general items which should be a part of the budget:

*Tithe*                      *Rent or House Payments*  
*Offerings*                *Utilities*  
                                 *Food*

Then there should be regular sums set aside to take care of future needs. They may include:

*Clothing*  
*Repairs or Maintenance*  
*Medical - Dental*  
*Insurance*

If the family uses credit cards, these must be included in the budget. They should only be used for convenience, the accounts being paid at the end of each month. To use these in lieu of money is a fast road to financial disaster.

#### OPERATE ON A BALANCED BUDGET

Once the budget has been set—live by it. Minor adjustments may have to be made from time to time, but these should be the exception rather than the rule. A budget ceases to be a budget when it no longer controls the spending of the family. If neces-

sary, go without things to keep it in balance. A budget is like a twenty-dollar bill—once it is broken—it is gone!

Most budgets break down because of a lack of anticipation of future requirements than for any other reason. Let me explain. A person has an insurance bill coming due twelve months in the future. No provision is made for it each month. Finally, the day arrives and the payment of this bill throws the budget completely off balance.

By properly anticipating these future needs, one should lay aside each month a sum equal to one month's portion of the bill. This money should not be used under any circumstances. By using this method, the money will be available when the bill comes due, and the budget will always be in balance.

If this method is not used, the tendency will be to spend more than normal on those months when the income exceeds the current monthly expenses, then when the expenses are unusually heavy the income will be unable to meet it.

A proper budget will care for all necessary expenses with something extra for "a rainy day"—some unforeseen emergency.

#### WISE BUYING IS LIKE RECEIVING EXTRA INCOME

Impulse buying is foolish buying. Many high-powered salesmen operate on this principle, preying on the emotions and natural gullibility of the buyer. After a period of reflection, the buyer wishes he had not been so hasty in his decision. Buying should be governed by good reasoning and careful examination, not only of the product, but of his need for it.

One very wise buyer says that he never buys a major appliance or product that calls for a considerable outlay of means, without "sleeping on it." He figured that if the "deal" wouldn't wait over night, it must not be a good one.

This does not apply to the purchase of items regularly used by the family. Many times these can be obtained at substantial savings on "specials" which apply for only a limited time. In today's period of high prices, the wise buyer becomes a "specials" buyer. On items which are constantly used, it is also a good plan (if the budget permits) to buy ahead in sufficient quantity to last until the next special. This does not mean the "over buy"—the hoarding variety—just buying far enough ahead to take advantage of the lower prices.

On items such as white goods, bed sheets, linens, towels, et cetera, there are times in the year when these are regularly on

sale, usually in January and July. Anticipating needs in these items can produce real savings. Certain items of clothing are much cheaper at the close of the season than at the beginning. If one can plan ahead and anticipate the needs, money can be saved here. This presumes that the family is not overly style conscious, wanting the very latest.

One young man, who had very expensive tastes, but whose income did not match his desires, paid an exorbitant price for a pair of pants, of a new material, which had just been introduced on the market. Six months later the same item could have been purchased for less than half the original price. He was always getting caught up in a new style change, and the needs of his family suffered accordingly.

In buying, the wants must be carefully weighed against the needs. Often the eyes are bigger than the pocketbook. A realization of one's stewardship relation to God, and listening to His voice in the income, will place an effective deterrent on unwise spending.

## NEVER SACRIFICE QUALITY FOR PRICE

A lady once showed a visitor ten pairs of shoes which were all brand new. She said she had purchased these at the ridiculous price of one dollar per pair. When her visitor commented that they didn't look as if they had been worn, she admitted that this was true—because they hurt her feet. There was something ridiculous all right—but it wasn't the price.

Some people are strictly price buyers. Quality does not seem to enter into their decisions. This can be a real trap. There is a common saying in merchandising that there will always be someone who can make a similar product at half the price—and half the quality.

A good product made well will outlast many times a cheaply made counterpart. There is no substitute for quality. One should beware, however, of buying strictly on a brand-name basis. While it is generally true that brand names got their reputation because of customer satisfaction with their product, there are lesser known names which produce products of equal, or better, quality. Often these do not have the advertising budgets of the larger firms. Some of them put more of their advertising dollars into the product, and let the satisfied customer be the advertiser.

It is well to compare qualities, and if there is a guarantee, make this comparison also.

There are some companies who stand so completely behind their products that the buyer need not be overly concerned with the brand of the product itself. If, in any way, it proves to be unsatisfactory, these companies will make full restitution. This takes much of the risk out of buying.

By and large, one will pay more for a better product, but it will be worth it in the long run.

### PROVISION SHOULD BE MADE FOR THE "RAINY DAY"

In a world filled with uncertainties, when no one knows what another day will bring forth, it is wise to put aside some money from each paycheck for these so-called "rainy days."

Many times sincere Christians wonder if they have put aside too much, or too little. First, they should remember that this is "rainy day" money—not savings for a "hurricane." There is a vast difference between saving and hoarding. Savings are funds designed to be used—hoarding is useless money. Those who wonder if they have saved too much, should ask God about it. He will provide the answer.

Inspiration advises that a specified sum should be set aside regularly for this purpose and that this is not to be used except for a dire emergency. Wise budgeting, and a curtailment of the wants, will make this possible.

Not only will such a fund provide funds in case of an emergency, but it gives the family a feeling of confidence and security, knowing that they will be able to "weather a storm." This, in no way, implies that they are to place their confidence in this fund rather than in God. As stewards, He expects that they will deal with His goods in a common sense manner. This is just good common sense.

### DEBTS MUST BE AVOIDED AT ALL COSTS

So many problems are caused by debt that God's servant says, "*Deny yourself a thousand things rather than run in debt. This has been the curse of your life, getting into debt. Avoid it as you would the smallpox.*" *The Adventist Home*, p. 393

Stories are unnecessary in order to emphasize the problems of debt. It reaches into every segment of society. Thousands of men, who might have lived useful lives, have failed because of debt. Ministers have had their work greatly minimized because of the expensive tastes of their families. Men have become criminals trying to satisfy their own inordinate desires, or trying to satisfy the expensive tastes of their wives. No warning could be strong enough to convince every family to shun debt. Go without even the necessities of life, rather than fall into hopeless debt.

This instruction does not apply to those who may be getting started in life and are forced to buy the essential items in order to set up housekeeping. Some of these may need to be bought on credit. But even these should not be purchased "in hopes" of getting a job. Before signing up for monthly payments, be sure there is a monthly income more than sufficient to cover it.

Many families have never bought anything on time. They have used boxes for chairs and the support of their beds rather than owe anyone. Some may consider this somewhat extreme, but it is still a wise policy. A person can hold his head high who owes no man anything.

#### **ECONOMY SHOULD BECOME A WAY OF LIFE**

With a world to warn, economy should become a way of life for the Christian. Children should be taught this from earliest childhood, pointing out to them all the good they can do by practicing self-denial. Money must be regarded as the result of the use of time and talent. As time and talent are life itself, money becomes a most important tool for the Christian. Without self-denial and sacrifice, there can be no development of character.

Economy does not mean niggardliness. It in no way should be regarded as wallpaper hanging from the walls, broken windows covered with paper, or holes in the carpet. Economy is the wise use of money—getting the best and the most for the money spent. Economy is refraining from the purchase of needless things. Economy is regarding money as a very important commodity, realizing its potential for good.

#### **EVERYONE SHOULD HAVE AN INCOME OR AN ALLOWANCE**

A number of principles are involved in this advice. First, the wife and mother should have a certain amount of money which

she is permitted to use according to her own discretion. She is a most important member of the family and is not to be treated as "hired help." She should be a partner in the family firm and much of her happiness and contentment will be due to the fact that she also had the responsibility for the family finances.

Many men have had very demanding wives because they were never allowed to do any purchasing and had no idea of the costs involved in the care and raising of a family. The buying of the food takes on a new dimension when the purchaser sees the costs involved.

Children should have allowances so they may learn (under parental guidance) the use of money. First, they should be brought to recognize that all money belongs to God, and is to be used by them wisely and sparingly. They should be taught to set apart the tithe and freewill offerings before any portion of their allowance is used for personal things. This can be done just as soon as they are old enough to count to ten on their fingers.

By the child handling funds commensurate with his ability, he will early learn its value. Under proper direction, he can purchase his clothes, pay his tuition, and learn lessons of saving long before he has this sole responsibility. He should be taught to keep accurate accounts of his incomes and outgoes.

As soon as he is able, he should be encouraged to work to earn his own money, so he may make contributions to missionary projects. Nothing will cement him more to the church than an active participation in its financial program. He actually becomes a part of the group, rather than an observer.

Beware the practice of giving the child his offerings for church or Sabbath School. He should not give that which costs him nothing. This money should come from his allowance, or earnings, and as a result of recognition of God's love, and the opportunity he has to return this love by a gift. (*The Adventist Home*, p. 387)

## BEWARE OF SHARP DEALING

The world has every right to expect that those professing godliness shall carry this profession into their business. If even one member tends to overreaching, or is dishonest in business, it has an adverse effect on the entire body.

Someone has said that in church we talk about religion—in business, we put it into practice. Children will learn business integrity by the example of their parents. Caution must be

constantly exercised in so many things that, in themselves, seem insignificant. Little they may be, but the principle is the same as in big things. Jesus called attention to the importance of little things, by saying, ". . . *because thou has been faithful in a very little, have thou authority over ten cities.*" Luke 19:17

Finally, "*Those whose hearts are fully surrendered to God, and who take His word as their guide, will know how to conduct themselves in the duties of life.*" *Messages to Young People*, p. 322

# 10

## BUILDING A HOUSE FOR GOD

### ONE OF THE GREATEST PRIVILEGES GRANTED TO MAN IS THE OPPORTUNITY OF BUILDING A HOUSE FOR GOD

One can sense the awesome responsibility and opportunity in preparing a dwelling place for God here on earth, in this quotation: "*The house where God is worshipped should be in accordance with His character and majesty.*" *Testimonies*, Vol. 5, p. 268

Think of this. Every house of worship is to reflect "His character and majesty." How could this be so when places of worship vary from humble chapels to great cathedrals. There must be something about a church which has not been generally recognized.

David was overwhelmed at the thought of preparing a dwelling place for God. He said, ". . . *the work is great: for the palace is not for man, but for the Lord God.*" 1 Chronicles 29:1. In another utterance concerning this project he said, ". . . *As for me, I had in mine heart to build an house of rest for the ark of the covenant of the Lord, and for the footstool of our God . . .*" 1 Chronicles 28:2.

David must have conveyed this regard for God's house to Solomon, his son, for he exclaimed, "*But who is able to build him an house, seeing the heaven and heaven of heavens cannot contain him? who am I then, that I should build him an house, save only to burn sacrifice before him.*" 2 Chronicles 2:6.

If people today could only sense the solemnity of a house of God, the lack of reverence, proper care and support would not exist. But far too prevalent is the idea that a church is a place for socializing rather than for worship, a place for talking rather than a sanctuary in which to listen to the voice of God. And, too

often, the awareness of God's presence is lost in programs and ceremonies.

One catches a faint glimpse of the love God has for man when he reads, "*For where two or three are gathered together in my name, there am I in the midst of them.*" Matthew 18:20. Heaven has such an interest in man that God will condescend to meet with only "two or three" faithful worshippers.

## IS IT TO BE A CHURCH OR A HOUSE OF GOD

When the fearful responsibility involved in preparing a dwelling place for the Most High is realized, one must first ascertain whether the structure contemplated is to be a church—or a house of God. There can be a difference.

A church is an architectural design. We normally associate such things as a steeple, stained glass windows, pews, organ, et cetera, with a church. A traditional church building is recognized by everyone. This is not quite so easy with some of the contemporary designs.

A house of God is really a people—a people who are dwelling together in unity, with the common purpose and aim of doing His will. They may worship in a very modest chapel or in a lofty cathedral. But their attitude, their dedication, their purity of thought and purpose make the difference. The object of a house of God, then, is to provide a place where God will "*choose to cause his name to dwell there.*" (Deuteronomy 12:11). Consider some instances where the presence of God was manifested on earth.

Jacob experienced it out in the barren desert. He was alone, and God revealed Himself to this lonely man fleeing from the wrath of his brother. "*And he was afraid, and said, How dreadful is this place! this is none other but the house of God, and this is the gate of heaven.*" Genesis 28:17

Moses also met God in the desert while tending the sheep. God revealed Himself in the burning bush. God said to him, "*Draw not nigh hither: put off thy shoes from off thy feet; for the place whereon thou standest is holy ground.*" Exodus 3:5

Israel was commanded to bring their tithes and offerings to a place chosen by God. "*Then there shall be a place which the Lord your God shall choose to cause his name to dwell there; thither shall ye bring all that I command you; your burnt offerings, and your sacrifices, your tithes, and the heave offering of*

*your hand, and all your choice vows which ye vow unto the Lord.*" Deuteronomy 12:11

Israel was a compact nation in a compact land; it was possible for one place to be constructed which would serve as a dwelling place for God. Today, with God's people scattered all over the world, He has promised to meet, as an omnipresent God, wherever His people will meet "in His name."

Those contemplating the construction of a church must be aware of the fact that it is to be a dwelling place for God—not a building for fraternizing and socializing. They must constantly keep in mind that it is to reflect "God's character and majesty."

### A SPIRITUAL PREPARATION MUST BE THE FIRST CONSIDERATION

Rarely is the spiritual preparation of the congregation considered when plans are being laid for a new church. This is a gross mistake. It is presumptuous for any group to meet and arbitrarily decide they will build a house for God without first inquiring if God would allow them to build Him a house. They must realize that human effort may construct an edifice, but not necessarily a house of God. "*Except the Lord build the house, they labour in vain that build it.*" Psalm 127:1

The word of the Lord came to Zerubbabel in a time of great discouragement. The temple building program was beset on every side by enemies. ". . . *Not by might, nor by power, but by my spirit, saith the Lord of hosts.*" Zechariah 4:6

In the wilderness the Israelites had the site, plans, and all the materials to build the sanctuary—but God would not, for a time, allow them to build. During the long stay of Moses on Mt. Horeb, they became restless and persuaded Aaron to build them a golden calf, to which they attributed their marvelous deliverance from Egyptian bondage.

*"By their apostasy, the Israelites forfeited the blessing of the divine Presence, and for a time rendered impossible the erection of a sanctuary for God among them. But after they were again taken into favor with Heaven, the great leader proceeded to execute the divine command."*

*Patriarchs and Prophets, p. 343*

From this quotation it can be seen that being "in favor with heaven" is the very foundation of a building program. This

coincides with the text quoted "except the Lord build the house." Cooperation between God and man is essential to any undertaking—vital in preparing a dwelling place for Him.

Therefore, any congregation, contemplating the construction of a church, must first search their souls—and lives—to determine if there is anything which separates them from God, which would prevent this divine assistance. This may require personal confession and restitution. Known sins must be put away. Peace and unity must permeate the entire body.

Until this spiritual preparation has been accomplished, all plans for building should be postponed or "they labor in vain that build it." After this preparation has been made, earnest supplication must be made to God—requesting permission to build Him an house. (This can best be accomplished at a special praise and prayer service.)

## THE REQUISITES FOR BUILDING A HOUSE OF GOD ARE DIFFERENT

Site

Plans

Money

In the construction of a building—site, plans, and materials are considered the necessary requisites. While these have their proper place in the building of a house for God—they are not requisites.

*"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*

If one considers these carefully, it can be seen how reasonable they are. They would solve all difficulties normally associated with a church building program.

Devotion to God

Spirit of Sacrifice

**DEVOTION TO GOD**—Devotion is really requisite to the success of any worthwhile undertaking. Note the strong action words in these definitions of devotion:

"Strong attachment or affection, as to a person or cause."

“Ardor or zeal in the performance of religious acts or duties.”

Attachment, affection, ardor, zeal. All these characterized the attitude of David in preparing for God’s house. “*Now I have prepared with all my might for the house of my God . . .*” 1 Chronicles 29:2

The very word “devotion” brings to mind that quality we most desire in our own lives, and most admire in the lives of others. The picture which comes to mind of a devoted husband and father is that of a man who places all the interests and well-being of his family above his own desires. His entire life is wrapped up in the care and comfort of his family.

This same attribute is essential for those who wish to build a house for God. Devotion to God simply means that a person will eagerly give whatever time, talent, and means are required to accomplish the task. No sacrifice will appear too great. Each will strive to excel the other in showing gratitude to God by putting his very best offering into God’s house. (See *Testimonies*, Vol. 1, p. 196)

*“All who love the worship of God, and prize the blessing of His sacred presence, will manifest the same spirit of sacrifice in preparing a house where He may meet with them. They will desire to bring to the Lord an offering of the very best that they possess.”* Patriarchs and Prophets, p. 344

*“An amount sufficient to accomplish the work should be freely given, that the workmen may be able to say, ‘Bring no more offerings.’ ”* Ibid.

Just imagine (in this age when selfishness, the sin of the world, has become the sin of the church), a devotion that would force the pastor to plead with his congregation that they bring no more offerings to the building fund! But this could become a reality if they possessed the first requisite in preparing a dwelling place for the Most High. A *SPIRIT OF SACRIFICE*—Some may think this second requisite applies to money. But this is not so. The “money part” comes in the first requisite. A spirit of sacrifice makes possible the devotion part. Without it, there could be no devotion.

A prominent evangelist is reported to say every time he sees a new church building, “I wonder how long it took to heal the split which that building program caused?” It is a strange question,

but a valid one, in far too many building programs. So often there is division and strife.

I recall one church leader saying, "Our church has been built for fourteen years, but it has only been in the last year that we could work together again. The building program caused a split right down the middle of the church." Thirteen years of dissension in God's house? Not God's house—a building! God doesn't dwell where there is disunity and strife.

Every congregation is made up of people from different educational and environmental backgrounds. People have different likes and dislikes—preferences. In any building program decisions have to be made about many things which call for the exercise of preference. Very seldom will these decisions be unanimous. There will always be some difference of preference. This is not unchristian.

It is just a fact of life—a healthy fact of life.

A spirit of sacrifice will permit an individual to "go along" with a decision with which he may not agree. (Remember, we are not talking about principles—just preferences.) Notice this spirit of sacrifice principle in this illustration.

Let us assume that a decision is required concerning the color of the rug for the sanctuary. During the discussion everyone who wishes may make an appeal for the color he prefers. After the matter has been fully discussed, a vote is taken. The majority favor a red rug. But there is a minority who do not like red at all, but think green would be the better color. Now what should be the attitude of the "green rug" people?

Possessing a spirit of sacrifice, they will give just as freely to the red rug as they would have to the green. And from that time onward, every time they see the red rug, they will recall that this was the majority choice of their brethren—and, because of their love for them, they will be happy. This may not be an easy route—but a spirit of sacrifice will make it possible, and unity will prevail.

*"They should also feel it a solemn duty to illustrate in their characters the teachings 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, Vol. 4, p. 18*

The result of a spirit of sacrifice is unity, and unity is the essential to success. This is true in any endeavor—especially in the work of God.

An illustration will serve to demonstrate a principle which must activate the Christian in a difficult situation where the unity of the group is involved.

In one church building program some decisions were made, and certain phases of the work were not carried out in accordance with other decisions, which greatly disturbed one of the members. He voiced his objections to other members and, before long, work on the building ceased. The flow of funds into the treasury also dwindled to nothing, as the members “took sides.” Unfortunately, the man, who was mainly responsible for the division, was right, as far as his objections were concerned.

I was asked to see what I could do to help. At such times as this the only safe course is to rely on the Lord for guidance. I prayed God would provide the answer.

In a visit with this brother I heard a complete recital of the “mistakes” made in the building program, which I had previously been shown by the pastor as being true. The question was this—How do you convince a person who is right in his objections that he is wrong in bringing dissension in the church? The Lord provided the answer.

I asked him, “Why are you building the church?”

“We need more room,” he answered.

“Not good enough,” I replied. Then he gave a number of reasons why they were building a church, none of which I would accept, until he said the main reason was to evangelize that particular area so Jesus could come. This, I accepted.

“Can you carry on successful evangelism without the Holy Spirit?” He admitted this was doubtful.

“Will God pour out His Spirit on a divided church?”

After admitting that this was also impossible, I pointed out that, without unity, the entire project would be a failure. Probably it would be better to sell the church, for in its present condition it wouldn’t accomplish its purpose anyway.

After a period of deep thought, he asked, “How should one react in this situation?” God provided this answer.

Principle: *One may have the right to feel as he does, but he dare not exercise this right because it would bring disunity.*

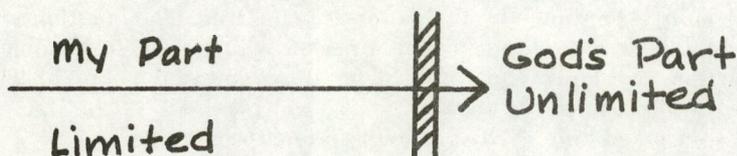
That evening, after a complete “airing” of the problems involved, this man suddenly stood and said, “I believe I have the right to feel exactly as I do—but I shouldn’t have exercised that right, for it brought disunity into the church. Now I am asking

each one of you to forgive me." God's Spirit had spoken to this man. This was the spirit of sacrifice in action.

*"Unity existing among the followers of Christ is an evidence that the Father sent His Son to save sinners. It is a witness to His power; for nothing short of the miraculous power of God can bring human beings with their different temperaments together in harmonious action, their one aim being to speak the truth in love . . . Unity bears witness to the power of the truth."*

*Testimonies, Vol. 9, p. 194*

Unity among the members makes it possible for God to unite His power with human effort and thus the project will be a success. After the requisites have been met, then this divine formula swings into action. As a matter of fact, all the physical activities associated with the church building are dependent upon this great principle.



The actual potential of the congregation in material resources is not nearly so important as is their careful compliance with the requisites.

*"The means in our possession may not seem to be sufficient for the work; but if we will move forward in faith, believing in the all-sufficient power of God, abundant resources will open before us." The Desire of Ages, p. 371*

#### SITE, PLANS, AND MEANS ARE IMPORTANT AFTER THE PRIMARY REQUISITES HAVE BEEN MET

There are some additional instructions given which should be considered when contemplating the construction of a house for God. If these are carefully followed, many problems will be averted.

First. Planning must be a group effort. The democratic process must be followed—every member must be involved as far as possible in the planning and construction.

*“One man’s mind and judgment is not to be allowed to become an efficiency in any case where the building of a church is concerned. This is a lesson you must learn, to seek the mind and judgment of your brethren, and not advance without their advice, counsel, and cooperation.”*

*Letter 49, 1900*

A serious violation of this principle was seen when, after a vote was taken indicating the desire of the majority, one strong-willed member (who was to order the material) was heard to remark, “They’ll be surprised when they see what they get.” In spite of the majority vote, he ordered what he wanted. The results were as might be expected.

Second. A spirit of “unsectional” liberality must be exercised. This means that in every plan for local projects, the needs of other parts of the Lord’s vineyard must be kept in mind. The whole work must be balanced. The attitude of being concerned only for local work is the perfect media in which individual selfishness will flourish.

Therefore, in every local plan, the wider area of responsibility must be kept in mind. This will prevent extravagance—useless ornamentation.

*“When plans are laid to erect a building in one place, give careful consideration to other places that are in just as great need of money for the erection of needful buildings.”*

*Testimonies, Vol. 7, p. 284*

After the requisites have been satisfied for preparing a house of God, the physical aspects of the building should be considered.

**Site.** So many congregations err in selecting a site for a church. They are obsessed with where THEY want it built, rather than where GOD wants it built. Often, mistakes are made in site selection, which are next to impossible to correct.

A pastor called me one morning concerning his building program and said that they were having great difficulty in finding a suitable site for the church. I suggested that perhaps they hadn’t consulted the right real estate firm. He replied that they had checked with four—possibly I could suggest a better one.

My suggestion was—God's firm. After all, He owns the entire earth; He would certainly know WHERE He wanted His house built.

One morning, soon after this conversation, the pastor was impressed to get into his car and drive down the street. At first he dismissed the impression, but it was so strong that he followed it. Acting on this impression, he found himself near a piece of property, which the building committee had considered as ideal for a church, but had been told by the real estate firms that it was impossible to obtain. An elderly lady owned it, they said, and would not part with it at any price.

The pastor was now impressed to stop and meet this lady.

He rang the doorbell. It was answered by the owner, who asked, "May I do something for you?"

He replied, "I am the pastor of the Seventh-day Adventist Church. We are looking for a site for our new church home. By any chance, would you consider selling your property on the corner?"

She smiled, "Why, I would love to see a nice church on that property."

It was that simple.

Careful consideration must be given to the requirements for a church—adequate space for building, parking, exposure to the public, et cetera. But, above all, ask God where He wishes His house to be built. You may be perplexed—but He KNOWS.

**Plans.** Plain beauty, utility, and good taste should characterize God's house. It may be humble, because of the potential of the congregation, but it can be neat, clean and commodious. While it must represent God's character and majesty, ostentation and show must be avoided.

It should be constructed of good materials and the best workmanship possible. Above all, this is God's house.

Mature counsel should be sought regarding the size. It must not be overbuilt, nor should it be so small that it will not care for anticipated future expansion. Expansion is the reason for building a church. The aim of the congregation must be to finish the work in their area, for this is their part of the great mission field which must be worked before Jesus can come.

A church is not built of money. It is built of materials. These must be provided, either as materials (such as would be the case in mission projects where the people can provide them) or as purchased by funds donated by the membership. In either case, sufficient materials must be provided to adequately construct the church and FINISH it.

To leave God's house in an unfinished condition is a great dishonor to God. If the requisites have been met—if there is a devotion to God—this situation will not exist. Unfinished churches are a bleak testimony that the membership has not complied with the requisites, and therefore cannot avail itself of God's plan for success.

#### AFTER THE REQUISITES HAVE BEEN MET, GOD'S FORMULA FOR SUCCESS COMES INTO ACTION

It can be recalled that in every human endeavor, human effort must be combined with divine power. God's formula for success is simply this. Each individual is to work and give to the limit of his capacity. (This is determined by his ability.) When he reaches this point, he reaches God's "line fence." From here on it is God's responsibility.

God never asked anyone to do the impossible. He only wants each of His stewards to reach the limit of his potential—then He makes Himself responsible for the results.

*"When the Lord gives a work to be done, let not men stop to inquire into the reasonableness of the command or the probable result of their efforts to obey. The supply in their hands may seem to fall short of the need to be filled; but in the hands of the Lord, it will prove more than sufficient."*  
Prophets and Kings, p. 243

*"When we give ourselves wholly to God, and in our work follow his directions, He makes Himself responsible for its accomplishment."*  
Christ's Object Lessons, p. 363

The great sin of Israel was unbelief. This will be the great sin of the modern generation. In the last reckoning, when the wicked are finally destroyed, the list of those deserving this reward will be headed by the fearful and unbelieving.

To distrust God's ability to produce favorable results, regardless of the circumstances, is manifest unbelief. Better a small group, with faith and trust in God, than a great congregation, with a mighty potential and no faith. The small group will build a house for God—the large group may build a building, but it will only be that—a structure.

Nowhere can faith and works be seen in such close harmony as in the construction of a house for God. There are many examples scattered throughout the world where a small potential, with a large faith, has produced a monument to God—a dwelling place for the Most High—because He provided what was lacked. This is human effort cooperating with divine power. This is God's formula for success.

# 11

## THE CARE OF GOD'S HOUSE

### IT IS JUST AS IMPORTANT TO MAINTAIN THE HOUSE OF GOD AS TO BUILD IT

One cannot dishonor God more than to allow His house to be in an unkept condition amidst unlovely surroundings. Weed-lined walks, broken windowpanes, peeling paint, worn carpets, cluttered closets, untidy restrooms—all bespeak an attitude which does not recognize that God's house must reflect His character and majesty.

Likewise, the constant need, and the incessant appeal, for money, with which to maintain God's house, tell the same story. The same devotion, which is essential in preparing a dwelling place for the Most High, is also necessary for its maintenance.

One should always bear in mind that the church is a silent witness to every visitor, as well as the casual passerby. Each subconsciously judges the Owner of the dwelling by the condition of the house in which He lives. Tidy people do not live in untidy houses. Unfortunately, God is sometimes forced to dwell in houses kept by His stewards, which are not representative of either His majesty or character. Or—does He dwell there? Serious thought would make one wonder.

*“How does He look upon His people when they have every convenience that heart could wish, but are willing to meet for His worship in a barn, some miserable out-of-the way building, or some cheap, forsaken apartment? . . . He who is the Majesty of heaven, the King of Kings and Lord of Lords,—is favored with a place on earth but little better than the stable which was His first home.”*

*Testimonies, Vol. 5, p. 269*

The realization that the church is God's house would bring a drastic change for the better in many congregations. This is a matter which should receive immediate consideration, for the effective work of the church has been greatly curtailed because of negligence among the members. There is a definite disregard and lack of responsibility for the care of God's house among many professed Christians.

Sometimes this lack of responsibility stems from a lackadaisical attitude on the part of leadership. I recall one conference leader telling of a small church he had attended the previous week.

"Their little church is very humble and leaves a lot to be desired. It's hard to get to the door because of the weeds and bushes. They have paper pasted over the holes in some of the windows—the inside isn't too clean. But . . . they are good folk—they love the Lord."

One can only wish that his sermon subject was entitled "THE CARE AND MAINTENANCE OF GOD'S HOUSE." The statement that they loved the Lord is open to serious question. If they really loved Him—they wouldn't leave His house in such a deplorable condition.

And, if the care of God's house was representative of the houses in which they lived—they needed a number of sermons on the subject of cleanliness.

*"Truth never places her delicate feet in a path of uncleanness or impurity."*      *Counsels on Health*, p. 101, 102

*"Truth does not make men and women coarse or rough and untidy."*      *Ibid.*

If God demanded cleanliness in the camps of Israel when they went out to battle—think of His requirements when His people come to worship Him.

#### CAREFUL PLANNING AND BUDGETING ARE ESSENTIAL FOR THE PROPER CARE OF THE HOUSE OF GOD

The support of so many churches is dependent on collections gathered as the result of constant appeals. The church contin-

ually teeters on the brink of bankruptcy. Needs are used as the motivating force in getting financial support. The church, in these instances, never really carries on an aggressive program because it is forever digging itself out of one crisis only to fall into another.

The church is big business in one sense because it often requires large sums of money for its operation. But, in the truest sense, the church isn't a business at all, because it IS God's house, and should be supported from an entirely different principle than a business enterprise.

The only way in which the house of God should resemble a business is in the careful planning and the handling of its business matters. Its support must be secured in a different manner and from an entirely different motive.

The success of any worthwhile project depends on careful planning. This is especially true of God's work. Everything pertaining to His kingdom is done precisely, and in order. He is displeased when His kingdom here on earth is conducted in a careless, slipshod manner. And, still, there are those who consider a well-planned church financial program as somewhat too materialistic. They appear to think the church should operate on the uncertain gifts of impulse. This is a situation which should be changed.

Definite principles have been given by God which, if faithfully applied, would change the order of things and place the church on the firm basis of careful planning and support. The most important of these is the budget.

**THE CHURCH BUDGET**—Some type of budget is essential to the smooth operation of any church. The budget will accomplish four things: (1) establish a balance between potential income and projected expense; (2) provide adequate funds for each department and activity; (3) control expenditures; (4) inform the membership concerning the costs of church operation.

There are those who object to this systematic method for church finance. These should look at the condition of thousands of homes that are in financial trouble because of no planning, and uncontrolled spending. The only solution to this problem is the budget.

*Church Expense*  
*Sabbath School Expense*  
*Church School Subsidy*  
*Lay Activities*  
*Doreas Welfare*  
*Pathfinders*  
*Depreciation*  
*New Construction*

The church budget should include all activities of the church program. Once adopted, it should be followed strictly. No special projects should be funded during the budget period. This would destroy the planned, systematic nature of the budget. If things arise which have not been included in the budget—they must wait until a new budget is made up.

If a real emergency does come up, the same procedure should be followed as in setting the original budget, and the emergency incorporated in it. This would place everything within the structure of a budget. Any other method weakens the entire program.

A sequence of establishing a budget has been designed to provide the widest base possible in planning and implementing it. Involvement is the key word.

FINANCE COMMITTEE collects and correlates the needs of each department of the church into a proposed budget. This budget is established in balance with the church's potential, as indicated by the annual tithes.

**Example:** A church budget may be established on a figure representing approximately 60% of the annual tithes.

CHURCH BOARD reviews (adjusts) and approves the proposed budget.

CHURCH IN BUSINESS SESSION gives final approval to the proposed budget. (Some minor changes may be made at this meeting—if major adjustments need to be made, it should be referred back to the CHURCH BOARD.) After official sanction by the CHURCH IN BUSINESS SESSION, the budget is established.

**Caution:** Only very minor adjustments can be made to the budget, once it is adopted officially, without destroying its effectiveness. These minor adjustments are made by the CHURCH BOARD and reported to the CHURCH IN BUSINESS SESSION.

After the budget has been duly authorized, copies should be made available for each family of the church. The funding of the budget will be discussed under a later heading.

### **EACH MEMBER SHOULD FEEL A RESPONSIBILITY FOR THE CARE OF GOD'S HOUSE**

Responsibility is the very essence of stewardship. A person is first responsible to God as a steward. Then he is responsible to every other human being with whom he comes in contact. For example: A person may be hiking along a mountain trail and come across a total stranger who is injured and in need of help. It suddenly becomes his responsibility to render whatever aid and comfort are required, to the exclusion of his own pleasures and desires. Jesus accented this principle in the story of the Good Samaritan. (Luke 10:30-37)

When one voluntarily joins a group, he becomes responsible to each member of the group and to the group as a whole. As a member of the group, he is responsible for group majority decisions, even though he might not be in total accord with them. This does not apply when a Christian principle is involved, in which case his responsibility to God takes precedence over that to the group.

Individual responsibility to the church comes with the membership. A member's first responsibility belongs to God. The church of God must be his first consideration. Then he is responsible to the other members of the church.

It is imperative that each member of the congregation be made aware of his responsibility through education in these principles. Pressure is not to be exerted on the member—just an understanding of his stewardship relation to God—motivated by love.

### **ADEQUATE INFORMATION IS THE KEY TO PARTICIPATION**

Very often the member-in-the-pew is not aware of the business activities of the church. He rarely, if ever, attends the church business meetings, and seems to have little interest in the total program of the church. In reality, he is a spectator.

This is a critical situation, for no spectators are to be ticketed for heaven—just workers—involved people. The church leaders

will be held derelict in their duty if they do not employ every means to remedy this situation. Somehow each member must be made aware, not only of the activities of the church, but of his individual need for involvement in these activities. This can only be accomplished by home visitation.

#### INFORMATION CAN BE CONVEYED FULLY BY HOME VISITATION

There is no substitute for home visitation. In the quiet intimacy of the home, information can be given, questions can be asked and answered, and an appeal can be made for cooperation. None of these can be done fully in a public meeting. *"People are easily reached through the avenues of the social circle."* *Gospel Workers*, p. 338

The church budget passed out during the service, or mailed to the home, is a cold sheet of paper, with colder facts and figures. The same paper in the hands of an enthusiastic visitor represents a live church, actively engaged in the Master's work. It is an indicator of the spiritual outreach of the church for the coming year.

*"Those who hold positions of trust in the church should not be negligent, but they should see that the members are faithful in performing their duty . . . Let elders and officers of the church follow the direction of the Sacred Word, and urge upon their members the necessity of faithfulness in the payment of pledges, tithes, and offerings."*

*Counsels on Stewardship*, p. 107

*"There will be need of often setting before the people their duty on this matter that they may render unto God His own."*

*Evangelism*, pp. 251, 252

The ideal would be to have a quarterly visitation of every member in the church. Nothing that could be done would cement the members together so thoroughly as would this intimate fellowship in the home. Think of the problems that could be solved, the apostacies which could be avoided, and the growth of spirituality which would result. There is a silent majority in every church who long for someone to come into their homes with a kindly word, a sympathetic ear, and a fervent prayer.

This is a golden opportunity which has been strangely neglected.

**EACH MEMBER SHOULD PLAN HIS GIVING—  
IT SHOULD NOT BE LEFT TO THE  
IMPULSE OF EMOTION**

So often the income of the church has come through emotional or emergency appeals. This type of sporadic giving has produced a weedy harvest of sporadic Christians—emotionally unstable Christians.

*“To give or to labor when our sympathies are moved, and to withhold our gifts or service when the emotions are not stirred, is an unwise and dangerous course.”*

*Counsels on Stewardship, p. 25*

Why is this an “unwise and dangerous course”?

If all there was to giving was the satisfaction of the financial needs of the church, almost any method that produced the necessary funds would seem to be all right. Unfortunately, this is too often the case, to the spiritual detriment of the church. Too often its primary aims are lost sight of in the attempts to maintain its existence. For this reason, the church faces one of her most vulnerable points—in the area of finance.

While the church budget has two basic needs (1) the establishment of a RATE OF INCOME, and (2) a systematic system of support, the individual need of the member to give systematically is of far greater importance. There is a vast difference between church finance as an objective, and church finance as a result of a spiritual awareness and responsibility. The latter is divinely ordained.

It must be remembered that God has only one method for the financing of His work, i.e., the return of the tithe and the giving of freewill offerings, according to ability. This places the work of the church under His control. Under this method the incomes of the members are tied directly to the needs of the church. When God needs more money for His work, He simply blesses men with more income.

*Principle: All giving should be to God—then distributed to things. The motive must be love.*

If one's love for God is constant, then his gifts will also be constant. Sporadic, impulsive giving is indicative of a sporadic,

impulsive love. This would not be acceptable in the human relationship, let alone in man's relationship to God.

As God's love and care for man follows a definite, systematic plan, just so man's response to this love should be systematic. This is the only safe course to follow, for selfishness can stop up the wellsprings of benevolence so easily.

Giving, as an outward expression of love in the heart, should be a principle in the life of each Christian. By following this principle, each person may erect a great bulwark against covetousness. The practical application of this principle is demonstrated in planned giving.

### PLANNED GIVING

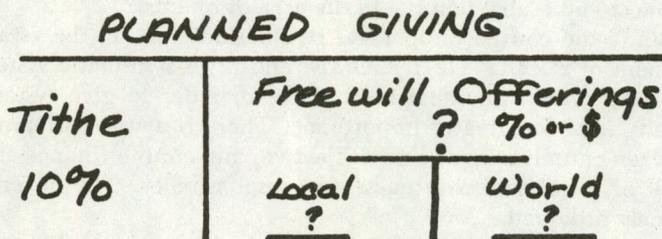
(1) The Tithe first.

*"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 are to set apart that which God has specified as His."*

*Counsels on Stewardship, p. 81*

(2) The Freewill Offerings next.

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



By following this procedure, adequate funds will be available for the work of God. All that remains is for the giver to place the tithe in the place God has specified, and distribute the offerings to cover both LOCAL and WORLD needs.

While planned giving by the large percentage of the members of a church will provide the necessary funds for the church budget, many churches find it advantageous to establish a RATE OF INCOME in order to safeguard the budget. The following method is recommended.

At the time of the visitation program the visitor explains the church budget and the need for establishing a RATE OF INCOME to underwrite the budget. He leaves an anonymous commitment form and blank envelope for the convenience of the member.

The member, after prayerful consideration, indicates on this anonymous form the probable amount of his systematic gift (weekly, monthly, other designated time period). (This is the amount he has specified for LOCAL work in his planned giving program.) He places this in the blank envelope and puts it in the offering plate the following Sabbath.

The FINANCE COMMITTEE "translates" these anonymous commitments into a monthly figure. This becomes the monthly RATE OF INCOME.

[**Observation:** In all the programs which have been conducted following this plan it has been observed that people give at least 20 % more than they write down. In some cases, the giving has been 100 % more. Twenty percent has been the least.]

Establishing a RATE OF INCOME has one very important aspect. It helps each member make a decision regarding his responsibility to God and to His church. He may decide to do nothing—but this is still a decision which he alone must be permitted to make. It is a test which God uses to determine the heart condition.

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

*Testimonies, Vol. 1, pp. 237,238*

*"Of the means which is entrusted to man, God claims a certain portion—a tithe; but He leaves all free to say how much the tithe is, and whether or not they will give more than this. They are to give as they purpose in their hearts."*

*Testimonies, Vol. 5, p. 149*

*"I saw that the cause of God is not to be carried forward by pressed offerings. God does not accept such offerings. The matter is to be left wholly to the people. They are not to bring a yearly gift merely, but should also freely present a weekly and monthly offering before the Lord. This work is left to the people for it is to be to them a weekly, monthly test."*

*Testimonies, Vol. 1, p. 237*

The anonymous commitment enables the church to establish a RATE OF INCOME without, in any way, interfering with the test which God uses to determine the condition of the heart.

How important is the support of God's house? It is a privilege granted to man which should claim his first consideration. When one considers that some heathen take food they desperately need and place it before their gods, which cannot possibly eat it, should not a Christian consider it an opportunity to be able to give expressions of love and gratitude to his living God?

Offerings should be exactly that—expressions of love and gratitude—wholehearted, systematic, continual.

# 12

## THE TERMINATION OF A STEWARD'S RESPONSIBILITY

AT DEATH THE RESPONSIBILITY OF A STEWARD  
ENDS, BUT HIS ACCOUNTABILITY MAY CONTINUE

Consider this real-life story.

A Christian mother made a will, in which she left her considerable estate to an only son—a young man who was living a very wild life. Although her pastor had advised her not to do this, she reasoned that when her boy realized how much she loved him he would give up his bad ways and return to the church; but it didn't work out that way.

After her death he took the money and bought a tavern. This was ironic because his mother hated liquor with a passion—her husband had died an alcoholic.

The question is this: Is she accountable for her estate after her death? This money, which might have been employed to the honor of God—the Owner—is now being used in the devil's business. Fortunately, we are not the judges—God knows her motives. But what about the laws of stewardship, which involve not only responsibility, but accountability?

This principle of accountability explains the need for the Christian steward to make proper disposition of the goods entrusted to him, by God, against the time when he can no longer care for them himself. This can only be done acceptably as he returns them to God, the Owner.

This is the work of the trust services of the church organization. It is a service designed to assist Christian stewards in making the proper arrangements for the return of entrusted property, when they can no longer care for it personally.

So many people do not understand this principle of stewardship, and dispose of their property according to their own

desires, disregarding God's prior claim to it. Thus, their responsibility ends at death—but their accountability continues on. Accountability only ceases when the possessions are returned to the rightful Owner, in some manner.

The story is told of one church member who became so successful in acquiring property that he eventually owned most of the farms in a county. At his death he left these farms to his children, none of whom were Christians. These lands, belonging to God in the first place, now fell into the hands of men and women who did not recognize God's ownership at all.

While, after he died, he could no longer be held responsible for the property which God had entrusted to him—he is certainly accountable for its final disposition.

#### ALL ENTRUSTED THINGS MUST BE RETURNED TO THE OWNER

Every steward (or manager) is accountable for the things under his control. The cashier of a bank cannot walk away from his window at the close of the day—leaving the money lying around. The manager of a store must protect its contents with strong doors and secure locks, because he is accountable.

Likewise, a steward, at the close of his life (the end of the day) must be sure his accounts are in order—that his Master's goods are secure and under His control.

This may be accomplished in a number of ways acceptable to the concept of God, as Owner. Consider some of these:

*Education of children  
Care of aged or infirm  
Care of orphans  
Gospel work*

This is only a partial list of ways in which the means in the possession of a Christian steward can be returned to their lawful Owner. Thus God's goods can be transferred from steward to steward, constantly being a blessing to mankind and building up the kingdom of heaven on earth. Means thus handled can continue to produce good results, many times far outweighing that which the original possessor was able to accomplish.

## THE BUSINESS OF THE STEWARD SHOULD ALWAYS BE IN SUCH CONDITION THAT IT WILL BE SAFELY RETURNED IF HE SHOULD DIE SUDDENLY

If it is imperative that a steward return his property to God when he can no longer manage it, then it follows that his affairs must always be in such a shape that if he should die suddenly, this can be accomplished without loss.

Some people manage their affairs in so loose a manner that they do not know whether they are solvent or not. One can only imagine the confusion which this creates when they die suddenly. Sometimes it takes years to untangle the mess, even if it is possible. This is poor stewardship.

Then there are those who are so secretive about their business that they keep no written records. When they die, the secret remains with them. Consider the accountability involved here when the assets are ultimately lost.

The faithful steward will keep accurate accounts of his stewardship in a safe place. In the event of sudden death, the administrator of the estate will be able to dispose of it efficiently, economically, and according to the deceased's wishes. The transition of stewardship in this case will be accomplished smoothly and without unnecessary delay.

This means that the assets which God entrusts to one man can remain active at his passing—simply moving into the hands of other faithful stewards. This would prevent great accumulations of money lying static in the dark vaults of some bank—doing nothing, producing nothing. God's assets are to be used—not stored.

## EITHER A TRUST OR A WILL IS THE PROPER INSTRUMENT FOR THE DISPOSITION OF PROPERTY

Definitions:

**A Trust**—The confidence, or the obligation arising from the confidence, reposed in a person (called the trustee) to whom the legal title of property is conveyed for the benefit of another, that he will faithfully apply the property according to such confidence, also the beneficial title, or ownership, or property of which the legal title is held by another.

**A Will** — The legal declaration of a person's intentions as to the disposal of his estate after his death.

The trust is normally used in those cases where an individual owns considerable property, in whatever form. The legal title to this property is transferred to a trustee. The control of the property remains in the hands of the trustor during his lifetime. After his death, control of the property automatically transfers to the trustee, who disposes of or administers it according to the wishes of the trustor, as set up in the trust. The advantages of the trust is that it saves considerable time and expense which would otherwise be involved in the transfer of ownership after death.

The will, being a declaration of a person's intentions as to the disposal of his estate after his death, is usually more practical for those having limited possessions. The disposition can be done easily and economically according to the conditions set up in the will.

One of these methods, whichever is practicable, should be employed by the Christian steward for the proper and legal disposition of his entrusted goods. This will assure him that his wishes will be carried out after his death.

If the steward makes no such provision, then others must decide what is to be done with his estate. Quite possibly, the ones making this decision will not recognize God as the Owner, and therefore not make the right decisions as regards to the accountability of the steward. Thus the steward might still be held accountable.

The servant of the Lord gives this sage advice: *"Those who make their wills should not spare pains or expense to obtain legal advice, and to have them drawn up in a manner to stand the test."* Testimonies, Vol. 3, p. 117

This is good stewardship. To be safe, one must follow these rules. (1) Be sure the trust, or will, is made in accordance with the wishes of God, the Owner. (2) The instrument used must be drawn accurately so it will stand the test of law.

#### A DYING LEGACY IS NO SUBSTITUTE FOR LIVING BENEVOLENCE

Many people make the mistake of holding on to all they can during their lifetimes, giving sparingly and reluctantly to the cause of God. They console their consciences with the thought that after they die—the Lord can have it. In this they err.

How can such reasonings be compatible with the fact that offerings are expressions of love and gratitude to God? Do such feel that it is sufficient to make ONE expression of love and gratitude—and this after death?

A recognition of the steward relationship to God would uncover the folly of such a course. The goods are God's and are to be used according to His direction WHILE the steward is alive. Possibly, those who have pursued such a practice have been in the habit of making gifts to the church, rather than giving free-will offerings to God.

*"God permits us to show our appreciation of His mercies by self-sacrificing efforts to extend the same to others. This is the only way in which it is possible for us to manifest our gratitude and love to God. He has provided no other."*

*Counsels on Stewardship, pp. 18, 19*

Another practice, contrary to faithful stewardship, is that of storing up large sums for the declining years. While God's people have been advised to save for "the rainy day," they should not save for a "hurricane." There is a vast difference. The "rainy day" fund will help over emergencies; it was never designed to provide unlimited sustenance.

Another custom, which often lures Christians into a sense of false stewardship, is to deposit large sums of money with the church organization with the thought that "it is in the work." These sums, placed in a revocable trust, cannot be used, but must be instantly available should the depositor wish to withdraw them. Someone facetiously remarked, "All on the altar—at 5%!"

The only way the cause of God can obtain any benefit from these funds is to invest them at a higher rate of interest than that being paid to the trustor. The difference in the amounts of interest can be used for necessary programs. Much of this money needs to be placed in the cause of God now—with no strings attached.

A stirring example of faithful stewardship can be seen in the life of Nicodemus. He was a very wealthy man. One night he came to Jesus. Jesus didn't ask him for any of his wealth—He planted a principle in his mind. "*Except a man be born again . . .*" John 3:3.

This seed lay dormant for almost three years. Then, one day, he saw Jesus hanging on the cruel cross and the seed grew and

bore fruit. From that time onward wealth meant nothing to Nicodemus. He became a faithful steward, using his means to further the gospel—the Good News.

*“He employed his wealth in sustaining the infant church that the Jews had expected to be blotted out at the death of Christ . . . He became poor in this world’s goods; yet he faltered not in the faith which had its beginning in that night conference with Jesus.” The Desire of Ages, p. 177*

Nicodemus was an example of what every Christian steward should be—an example of living benevolence. Possibly there is another thought which may be gleaned from this example. Some people may not have practiced living benevolence because they have not looked closely at Jesus on the cross—dying for them. They have not sensed His sacrifice. This could make the difference. “. . . Except a man be born again.”

#### REMEMBER GOD AND HIS CAUSE FIRST

The-God-must-be-first principle, which should control every facet of the Christian’s life, must be followed in making provision for the disposal of the property entrusted. It is regrettable that in practice, God, and His work, are often considered last. Last after children, relatives—pet projects. Some are even reluctant to remember God at all, and express annoyance when an organization requires a minimum percentage of the estate for writing, managing, and administration.

All property belongs to God. His interests should be the first consideration. If they are not, then this is further evidence that a person does not recognize his relationship to God as a steward, and that God owns everything in his possession.

#### DO NOT FOLLOW CUSTOM

It is the custom of the world to leave property and means to relatives, friends, or some foundation, which will bring honor, or remembrance, to the donor. This is an unwise course. Instruction has been given, through God’s servant, that this practice is not to be followed by the Christian steward. While it could be in the good interests of Christian stewardship to pro-

vide for relatives and friends who are in need, the custom should not be followed because it is a custom.

Likewise, some foundation dedicated to furthering the work of God, would be a deserving benevolence—but care must be exercised that this is not done for the honor of the donor—but for the honor of God. One could wish that all IN MEMORIAM gifts were given in memory of God's Gift to us.

A final note. Beware of custom, for rarely is custom based on faithful, responsible stewardship.

#### IT IS A DUTY TO MAKE ADEQUATE ARRANGEMENTS FOR THE CARE OF WIFE [OR HUSBAND] AND CHILDREN

This is not only common sense, it is good stewardship. A family is as much a part of a person's stewardship as anything else which he may possess. He is just as responsible for his wife as he is responsible for the care of his own body, for they are one.

The Psalmist says, "*Lo, children are an heritage of the Lord.*" Psalm 127:3. No question here.

Paul places a person's responsibility for his family in these strong words: "*But if any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel.*" 1 Timothy 5:8

The question is not WHETHER one should provide for his family, but HOW. It has been amply demonstrated how dangerous it is to leave a wife and children a large, lump sum of money which they were not prepared to manage. Possibly the safest course would be to make arrangements for a regular monthly income, which would provide for home and school expenses. Expert legal advice should be sought covering this contingency.

#### PARENTS WARNED IN LEAVING MONEY TO CHILDREN

It is customary for parents to leave their estates to their children. In fact, many feel that they have not achieved their goal in life if they have not amassed a substantial amount for this purpose. This can prove to be a real snare to the recipient.

I had a friend who related this interesting and somehow tragic story.

His father was very wealthy. He had a large family of nine children. It was his practice to give a birthday party for each one of his children when they came of age. At this party the "lucky" child was given a check for \$100,000! What a birthday present!

My friend said that not one of his brothers or sisters had one dollar of this birthday present left by the time they were thirty years of age. (He spent his before he was twenty-six.) They were simply not prepared to handle such a large sum of money.

What is the principle involved?

God entrusts each person with only as much money as he can handle wisely. When the indulgent parent hands over a large sum of money to his child—*he* is deciding how much the child can handle wisely. He is really placing himself in God's place in this decision.

Note the difference between what men consider the best legacy for children, and that which God says is best.

*"The best legacy which parents can leave their children is a knowledge of useful labor and the example of a life characterized by disinterested benevolence."*

*Testimonies, Vol. 3, p. 399*

This twofold legacy can guarantee the success of the child if he avails himself of its principles. First, the value of a knowledge of useful labor cannot be overestimated. Second, the example of disinterested benevolence is simply faithful stewardship. If the child will follow this example, he will enter into a partnership with God which is a guarantee of success.

This quotation does not imply that parents are never to leave any of their estate to their children. Often there are minor children who will need to be cared for and educated. It is a warning against parental indulgence disguised as love.

Some serious thought may be given to the answer given by Ross Perot, the Texas multimillionaire, when he was asked how much of his money he was going to leave his children.

"None," was his reply. "I don't want to deprive them of the opportunities I have had."

The Christian steward will be safe if he remembers these sage words of advice.

*"Habits of economy, industry, and sobriety, are a better portion for your children than a rich dowry."*

*Counsels on Stewardship, p. 37*

# 13

## STEWARDSHIP IS COMMITMENT

### A FAITHFUL EMPLOYEE IS COMMITTED TO HIS EMPLOYER

There is a responsibility of faithfulness which an employee bears to his employer. The employer has the right to expect that the employee will give wholehearted service. During the period of his employment he must give his undivided attention to the interests of the employer. He must protect and guard the things belonging to his employer and carry on his duties in accordance with the employer's wishes. All these responsibilities are incorporated in faithfulness.

The employee has the right to expect that the employer will live up to the terms of their agreement. Working conditions, wages, and other benefits are the right of the employee. These are the responsibility of the employer. The employer must not take unfair advantage of his employees, but must always treat them with fairness. Their well-being and satisfaction in their jobs are his greatest assets. The efficiency of the entire operation will depend on this.

God has every right to expect faithfulness in his "employees" (stewards). He furnishes them with the tools of stewardship—time, talent, and means. He has every right to expect that these will be used efficiently, and in the way in which He directs.

The steward (employee) also has certain rights. He can expect that God will provide him with all the necessities of life—Jesus promised it. ". . . *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. He literally placed His Father under obligation to provide the essentials of life to those who recognize themselves as stewards.

## THE PROBLEM TODAY IS THAT MEN DO NOT CONSIDER THEMSELVES AS STEWARDS

Just as long as an individual considers himself as the owner of the things which he possesses, he will never recognize the claims of God. The problem of the world has always been this refusal to recognize God as the Owner. Satan rebelled against it; Adam violated the restriction in his stewardship; the Israelites said, "*My power and the might of mine hand hath gotten me this wealth.*" (Deuteronomy 8:17) Nebuchadnezzar said, "*Is not this great Babylon, that I have built for the house of the kingdom by the might of my power, and for the honor of my majesty?*" Daniel 4:30

Throughout the history of the world men have claimed ownership, from the greatest to the least. Claiming ownership, they have, one by one, gone down into the grave without a single thing in their hands except, possibly, for a flower placed there by some friend. While claiming the things of this world, they have lost their inheritance in the world to come.

The wrongness is not in possessing things, but in claiming ownership. Of the early disciples it is recorded, "*neither said any of them that ought of the things which he possessed was his own . . .*" Acts 4:32. They recognized that all things which they possessed belonged to God and were to be used in His service.

## OUR NEED TODAY IS FOR A REVIVAL AND REFORMATION

The Israel of Malachi's time was guilty of this same error in claiming ownership. They denied God's claim to ownership by withholding the tithe. They demonstrated their lack of love for Him by withholding their offerings. And the offerings they gave were offensive to God because of their poor quality.

God said, "*Return unto me, and I will return unto you.*" Malachi 3:7. He simply stated that if they would acknowledge His ownership by the return of the tithe and the giving of free-will offerings, His partnership with them would be reinstated and all would be well again.

This same condition exists today among God's professed followers. "*Very recently I have had direct light from the Lord upon this question, that many Seventh-day Adventists were*

*robbing God in tithes and offerings, and it was plainly revealed to me that Malachi has stated the case as it really is." Testimonies to Ministers, p. 60*

If God could not bless ancient Israel because of their disobedience, by what strange reasoning do men and women today believe He is blessing them when they commit the same sins?

The need of the church is a revival (an awakening from spiritual death), and a reformation (a complete change of ideas, habits, and practices). The vital cord which combines human effort with divine power, so essential to every endeavor, has been broken. When men recognize God as the Owner of everything, and honor His claims by the services of faithful stewardship, the break can be repaired and the church can accomplish its divine mission.

#### TOTAL COMMITMENT TO THE STEWARDSHIP RELATION IS ESSENTIAL TO THE OUTPOURING OF THE HOLY SPIRIT

There are still many who feel that a lack of money is the great problem of the church. This is not so. The problem is unfaithfulness in the stewardship relation, which prevents God from pouring out His Spirit. Money has never proved to be a problem with God—finding faithful workers has. A creative God can produce everything needed, except man's cooperation—for man was given the power of choice. He can give or withhold his service. Over this God has chosen to relinquish control, because He is a God of love and will not accept unwilling service.

*"When we have entire, wholehearted consecration to the service of Christ, God will recognize the fact by an outpouring of His Spirit without measure."*

*Evangelism, p. 699*

*"When all are faithful in giving back to God His own in tithes and offerings, the way will be opened for the world to hear the message for this time."*

*Testimonies, Vol. 6, p. 450*

## FAITHFULNESS IN STEWARDSHIP IS VITAL TO A FINISHED WORK

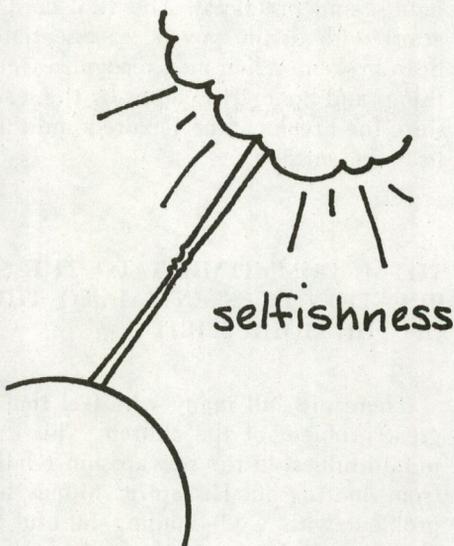
To understand this statement, we must go back to the principle that in everything pertaining to a successful work here on earth, human effort must be combined with divine power. To put it another way, man is a channel through which the blessings of heaven flow down to earth.

If this channel is choked with the debris of selfishness, the flow will be greatly reduced, or stopped entirely. Selfishness is simply retaining for personal use the blessings which God designed should be used for the promotion of His kingdom. This applies to all the blessings which come to man—time, talent, and material things.

The spirit of heaven is to give, while the spirit of the world is to get. Most people spend their entire lives trying to get things which have no permanence. If they recognized their positions as stewards, they would spend their lives giving; only in this way can they obtain eternal possessions.

God has a kingdom in heaven, but He also has a kingdom here on earth. His kingdom here is people. Jesus called attention to the fact that giving a cup of cold water, assisting the poor, visiting the unfortunate who were in prison, was just the same as doing these acts to Him personally. The only way we can make the kingdom of heaven our "first consideration" is to give aid to these people—our time, sympathy, and care, our means to relieve their suffering and want, and our knowledge of God and His love. Faithful stewardship is an active giving and working program.

When we accept this divine role, using our total talents as stewards, rather than as a means for self-gratification, then we



will become open channels through which the untold wealth of heaven can flow to earth and the work can be finished.

### THE REWARDS OF FAITHFULNESS IN THIS LIFE ARE GREAT

There is no satisfaction to compare with helping people. The look of relief, the firm handshake, the sincere "thank you," bring a warmth to the heart that is inexpressible.

So often men dwell on the rewards of the future life and fail to see the rewards of this one. Think of the freedom from want. God has promised to supply all of our needs. In spite of wars, famines, disasters, or economic depressions, the Christian steward has been promised that his food and clothing will be provided. David said, "*Trust in the Lord, and do good; so shalt thou dwell in the land, and verily thou shalt be fed.*" Psalm 37:3. "*I have been young, and now am old; yet have I not seen the righteous forsaken, nor his seed begging bread.*" (Verse 25)

Think of the peace of mind of the Christian steward. This was the legacy Jesus left—His will.

*"Before our Lord went to His agony on the cross He made His will. He had no silver or gold or houses to leave His disciples. He was a poor man, as far as earthly possessions were concerned. Few in Jerusalem were so poor as He. But He left His disciples a richer gift than any earthly monarch could bestow on his subjects. 'Peace I leave with you, my peace I give unto you,' He said . . . He left them the peace which had been His during His life on the earth, which had been with Him amid poverty, and which was to be with Him during His agony in Gethsemane and on the cruel cross."*

*In Heavenly Places, p. 249*

This is the legacy of the Christian—peace and contentment. Paul put it this way, "*But godliness with contentment is great gain.*" . . . and . . . "*having food and raiment let us be therewith content.*" 1 Timothy 6:6,8. If, then, food and raiment are the essentials for contentment, the Christian can be contented, for God promised these.

## THE FUTURE REWARDS OF FAITHFUL STEWARDSHIP ARE FANTASTIC

It is of little use for the human mind to attempt to contemplate what heaven and the new earth will be like. Paul said, "*Eye hath not seen, nor ear heard, neither have entered into the heart of man, the things which God hath prepared for them that love him.*" 1 Corinthians 2:9. With all the speculation and conjecturing, men's minds have never begun to imagine these glories.

One can grasp a faint conception in the fact that in heaven they use gold for paving material—pearls for gates and the foundations of houses—and precious stones to build walls!

If adult Christians would only regard heaven with the same eagerness as children regard the coming of Christmas—they know it's going to be wonderful; they wait in eager expectancy—but they don't know what is going to happen or what presents await them. Maybe this is in part what Jesus had in mind when He said, "*Except ye . . . become as little children, ye shall not enter into the kingdom of heaven.*" Matthew 18:3

He didn't say that the requirements for heaven demanded a degree in theology, or a complete understanding of every verse in the Bible or the ability to interpret every prophecy—He said people would have to be converted and become as little children—not big ones—little ones! Why?

Little children have so much trust and faith. They don't worry about what they are going to eat or about their clothes—they let their parents take care of these things. They can be so happy with so little—a pile of sand—a few discarded blocks of wood—a nail or two. "Having food and raiment" they are content.

Christians need to be like that. Trusting God for all their needs—satisfied and contented. Willing to be led, eager to obey. Of such is the kingdom of heaven.

## GOD'S STEWARDS WILL ONCE MORE HAVE DOMINION OF THE EARTH

God had only one plan for man. He was to have dominion over the earth. He lost this dominion when he sold out to Satan for a bit of fruit he didn't need. God loved man so much He wanted to restore him to this dominion—how eagerly would He have given him another chance. But He couldn't, for His law is immutable, the penalty had to be paid. That penalty was death.

So God gave the only Son He had—One who was willing to die in man's place so he could have another chance. It was the only way the law could be satisfied. God's plans for man have never changed. He still wants him to have dominion over this earth.

Before this can happen, the earth will have to be purified of every trace of sin. This will call for a complete restoration, for the curse of sin covers the entire face of the earth. Think of what is involved. The ratio of land to water will need to be changed. The high spots will need to be leveled off and the low spots filled in. The foundation rocks, which are above ground, need to be buried again. Then there is the climate, that great imbalance of nature which makes the earth too hot in some places and too cold in others. Bothersome insects, poisonous weeds, and disease-bearing germs will all have to be gathered up and destroyed.

And . . . no wonder, with the world in such a mess, God is simply going to make all things new! *"And he that sat upon the throne said, Behold I make all things new."* Revelation 21:5.

And man? He'll be new, too. He will have experienced the unhappiness which sin causes. He will have witnessed over and over again the results of the lie told by the devil when he said, "Thou shalt not surely die." He will be happy to see Satan disappear in the roaring flames, and know that he needn't be concerned with his sales pitch anymore.

He will be satisfied to trust God. That's why sin will not rise anymore; not that God will take away man's power to choose, but because no one will ever desire to experiment with disobedience.

God won't have to restrict one thing on the new earth—not even one tree. Man will have made his decision this time around. God won't have to worry about him—he'll guard his heritage.

And the dominion? That will all be restored.

*"And the kingdom and dominion, and the greatness of the kingdom under the whole heaven, shall be given to the people of the saints of the Most High, whose kingdom is an everlasting kingdom . . ."*  
Daniel 7:27

This dominion will be the reward of faithful stewards. Those who have been faithful in the care, use, and protection of the things with which they have been entrusted here, will be promoted to greater responsibilities. It's just that simple. It is a law of life that those who are faithful in a few things are given greater responsibilities. God follows this same law.

A friend of mine has made an intensive study of this dominion, the reward of faithful stewards. He has come to the conclusion that some of us will rule whole galaxies. A staggering thought! But Paul said, "Neither hath it entered into the heart of man" . . . so maybe . . . But isn't it fantastic?

