

Questions

About

Stewardship

The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry, no matter how small, should be recorded to ensure the integrity of the financial statements. This includes not only sales and purchases but also expenses and income. The document also highlights the need for regular reconciliation of bank statements and the company's records to identify any discrepancies early on.

In addition, the document provides a detailed breakdown of the accounting cycle, from identifying the accounting entity to preparing financial statements. It explains how each step contributes to the overall accuracy and reliability of the financial data. The document also includes a section on the classification of assets and liabilities, providing examples and explanations for each category.

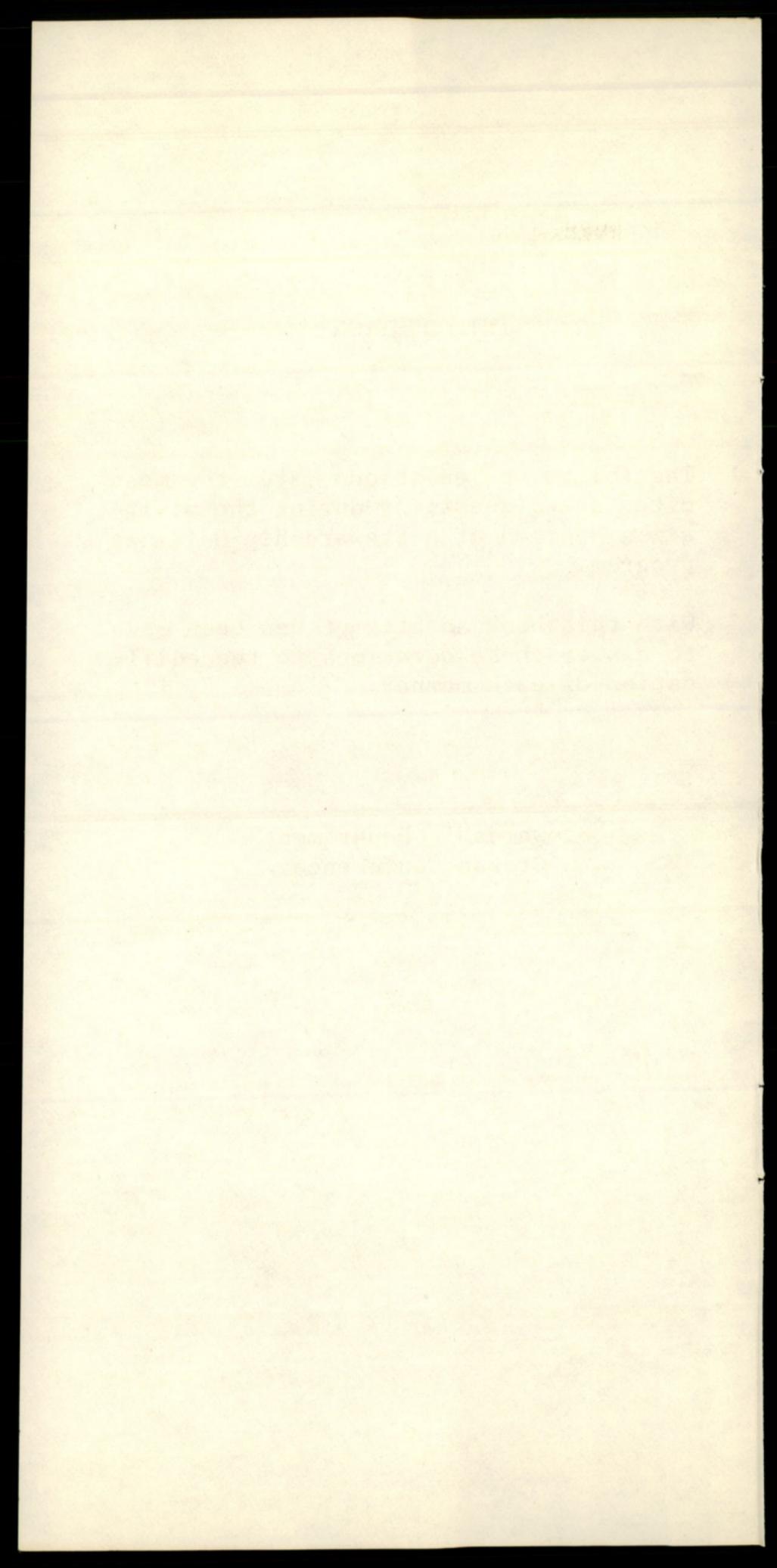
The final part of the document discusses the importance of transparency and accountability in financial reporting. It stresses that the financial statements should be prepared in accordance with established accounting standards and should be subject to external audit. This ensures that the information provided to stakeholders is fair, unbiased, and reliable.

INTRODUCTION

The following questions are the most often asked questions during the visitation period of a Stewardship Guidance program.

With this book an attempt has been made to answer these questions to the edification of each member.

Stewardship Department
Oregon Conference



QUESTIONS AND ANSWERS REGARDING
THE COMBINED BUDGET
THE COMMITMENT
AND SYSTEMATIC STEWARDSHIP

1. QUESTION: WHAT IS THE GOAL OF THE STEWARDSHIP GUIDANCE PROGRAM?

Answer: The goal is every member a systematic, active partner with God. Revival is a heart experience. Reformation is the beginning of an active partnership with God. Your decision may be small to begin with, it might even be all by faith, but if you express faith in God and begin, He will bless you in a new experience both spiritually and materially.

2. QUESTION: WHY DO I NEED TO MAKE A DECISION--WHY NOT JUST GIVE AS I CAN?

Answer: If you just say, "I will do what I can, when I can, if I can," then you have not entered into a partnership with God. You have not committed yourself to God until you make a definite decision--a goal to try for with God's help. Also, you do not untie God's hands so He can help you with extra blessings until you ask for these extra blessings by a specific commitment to God.

God asks for systematic benevolence. This is planned giving to God. The Lord's work will never be finished if it is forever dependent on what might be found in the pocket when an appeal is made. If you plan your freewill offerings for the entire year, to provide for the local and world wide work, then you will

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be able to accomplish more for God.

There is another very important factor in making a decision and commitment. The Holy Spirit moves upon the selfish heart to give to the Lord's work. But Sister White says, "None need think they will be allowed to fulfill the promises then made without a protest on the part of Satan." AA 74-5 Satan tries to convince you that you were carried away with the inspiration of the meeting and therefore shouldn't give. If he will do this when there is a definite commitment or plan of attack against selfishness, then he will certainly succeed in reducing your gifts to God when you do not have a planned commitment.

3. QUESTION: WHAT IS INCLUDED IN THE COMBINED BUDGET?

Answer: All local expenses, plus the special budget set by the church for building or other specified purposes. Also, it is recommended by the Conference Committee that the Extension Fund be a part of the Combined Budget.

4. QUESTION: HOW ARE THE VARIOUS EXPENSES INCLUDED IN THE COMBINED BUDGET PAID? DO I HAVE TO SPECIFY THE DIVISION OF MY GIFT?

Answer: No. You merely determine a percent of your income as your commitment to the Combined Budget. Then on the tithe envelope, mark this amount on the line entitled

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Combined Budget. The church board will determine the monthly amount needed for each expense included in the Combined Budget and the treasurer will automatically place this amount in that expense each month. Whatever surplus funds are left in the Combined Budget each month, beyond what is needed for local expense, is then transferred to the special or building fund.

5. QUESTION: WHAT IF I WISH TO GIVE AN OFFERING TO A DEFINITE EXPENSE?

Answer: This can be done as in the past. Put your offering in a tithe envelope and mark it for the expense you desire. This entire amount will go into that expense and you will receive a receipt so marked. However, since a certain sum is specified for each expense, this will result in less coming from the Combined Budget to that specific expense. Except in one or two expenses there is no need to build up a surplus but just to amply provide for the payment of the expense. The two expenses which might need a reserve for emergencies are Church Expense and the Dorcas fund.

6. QUESTION: WHAT ABOUT THE OTHER OFFERINGS, SUCH AS CONFERENCE, GENERAL CONFERENCE, AND PERIODICALS?

Answer: These offerings will still be taken in addition to the Combined Budget. When considering the percent of your income you wish to give to the Combined Budget you should

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also make provision for these offerings. There are three fields of responsibility in giving.

1. The tithe is first to be returned to God.
2. Local expense is the responsibility of every member (this is the Combined Budget).
3. The third is the world wide work.

There should be a fair balance in your giving to local and world work. Your first responsibility is to the local work. In planning your free-will offerings consider this diagram.

Planned Giving To God

Tithe

10%

Freewill Offerings

Determine a per cent of your income for all offerings. Then divide this per cent two ways.

Local

World

% of
above
for
local.

% of
above
for
world.

7. QUESTION: HOW MUCH SHOULD I GIVE?

Answer: The amount of your gift you must determine. It is an expression of your love for God. It is the test of the attitude of your heart toward God. The size of your commitment is the expression of your faith in God and your desire to be His faithful partner. How much faith and desire do you have? The principle specified by God as a giving guide is as follows:

1. "Let everyone of you lay by Him in store as God hath prospered him." 1Cor. 16:2
2. "According to the amount bestowed will be the amount required." 4T 467
3. "He (God) requires systematic benevolence proportionate to their (His people) income. 3T 405

8. QUESTION: ISRAEL DIDN'T HAVE THE INCOME TAX WE DO TODAY, SHOULDN'T THIS BE CONSIDERED IN OUR GIVING?

Answer: When God outlined the plan of systematic benevolence for us today, He knew that we would have a tax system. He required of Israel 15% of their income in addition to the tithe.

Sister White says, "God requires no less of His people in these last days, in sacrifices and offerings, than He did of the Jewish nation."
2T 514

8. continued

This says, "No less today." This would be in addition to the taxes of today.

Whether you reach this percentage of your income you must decide. God says, "According to your faith be it unto you." Matt. 9:29 Give as He has prospered you.

Please note: God asks you to give as He has prospered you. You may need to give more or less than this percent to meet God's requirement. In council with God set the percentage you feel will be pleasing to Him.

9. QUESTION: WHAT IF I TRY FOR A PERCENT AND FIND IT IS TOO HIGH?

Answer: A commitment is not a pledge for a definite amount that you are bound to keep regardless of future prosperity. It is merely that percent of your income which you have systematically planned to give to support the Lord's work. As His partner it is an amount you plan to give as long as God makes it possible. If you have set the percentage too high then lower it. God does not ask the impossible, only that you give as He has prospered. It is a fact that if you are a faithful manager your percentage will not remain static. If reverses come then you must lower the percent. If God blesses you and sustains this prosperity, then you should increase your percentage.

10. QUESTION: WHAT IS THE DIFFERENCE BETWEEN A PLEDGE AND A COMMITMENT?

Answer: A PLEDGE is the act of giving something to God. The gift has been specified and cannot be changed or withdrawn. Note this quotation:

"The pledge is not made to man, but to God, and is as a written note given to a neighbor. No legal bond is more binding upon the Christian for the payment of money than the pledge to God." 4T 470

THE COVENANT or COMMITMENT is the acknowledgment of God as the owner of the universe in the act of regularly returning to Him the tithe and a free-will offering from what He lends us to trade upon. Note this quotation:

"The Lord made a special covenant with men, that if they would regularly set apart the portion designated for the advancement of Christ's kingdom, the Lord would bless them abundantly, so that there would not be room to receive His gifts. . . .The evasion of the positive commands of God concerning tithes and offerings, is registered in the books of heaven as robbery toward Him." CS 77

11. QUESTION: HOW LONG DOES MY INDIVIDUAL COMMITMENT LAST?

Answer: A commitment is for only one month at a time. Whether you continue in successive months is dependent upon your desire to be a systematic steward and an active

11. continued

partner with God. Remember you are to give as the Lord prospers you, a partnership with God should be progressive. According to the true principle of stewardship you will give even when there is not a definite need or percentage guideline. Systematic stewardship is voluntary and freewill. You may stop whenever you feel you are not blessed of God and you wish to dissolve your partnership.

12. QUESTION: WE HAVE BEEN GIVING EACH MONTH TO THE SCHOOL TO HELP STUDENTS AND GENERAL EXPENSES, WHAT DO WE DO NOW THAT THE CHURCH HAS ADOPTED THE COMBINED BUDGET?

Answer: The school subsidy and the worthy student fund are a part of the Combined Budget. What you have been giving to the school should now be added to your percent commitment to the Combined Budget. You are to make one gift to the Combined Budget to cover all local expenses.

Please Note: *When you bring together unto one offering what you have been giving to several offerings the tendency is to be frightened at the size of this one gift and lower the amount. Remember this one gift covers all local expenses and building needs, therefore it must be given in amount as God has prospered you.*

13. QUESTION: THE TITHE, COMBINED BUDGET, WORLD NEEDS, AND MY EDUCATION EXPENSES COULD EQUAL MORE THAN 30% OF MY INCOME; AM I EXPECTED TO GIVE THAT MUCH?

Answer: For you to pay your school expenses plus giving to the local world needs might require 30% and more of your income. However, whether you actually give this much is dependent on your love for God and desire to do His work. Many are giving 30% and more, while rejoicing in the goodness of God. You must express your faith in God, to provide for your needs, with a covenant percentage pleasing to God. He does not require more than you are able to give and meet your needs.

Remember, the real motive in giving is from love for God, not to meet a need. The true Christian heart will want to give more than is possible. This principle was expressed in a prayer as follows:

"Lord fill us with more of thy love until we enjoy giving more to thee."

14. QUESTION: MY INCOME IS UNCERTAIN, WHAT SHOULD I DO?

Answer: If a definite sum of money were asked for a set time period, then this would be hard for you to plan. However, when you have committed a percent of your income to God, then you give that percent when you actually have income. God does not expect you to give what you do not have. (CS p. 17 & 18)

14. continued

If you have an uncertain income, then you also have a great potential. With God as your partner, He can prosper you so that you have a good offering each month for His work. The individual with an uncertain income is the one who really needs the security of a partnership with God.

15. QUESTION: WHAT ABOUT TUITION?

Answer: Tuition is not included in the Combined Budget. Some small churches have considered making tuition a part of the Combined Budget, however, this will only be successful when the following points are considered:

1. Each person has a responsibility to local expense. Therefore parents must make a faith commitment to local expense and then add what would be full tuition to their commitment. Parents could not make a commitment equal to or less than tuition and be fulfilling their responsibility.
2. The exception to #1 is in the case where full tuition is too high for a family and the church is already giving assistance to the students. This family must commit as much as they can according to God's blessings, and the church must be willing to subsidize the difference from the Combined Budget.

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3. If too many families do not commit full tuition plus a faith percent to the Combined Budget, then each month the Combined Budget would be used to pay school tuition and the building fund would be short.

16. QUESTION: I HAVE CHILDREN IN SCHOOL WITH HEAVY EXPENSES, WHAT SHOULD I DO?

Answer: In the heavy, and sacred responsibility of providing a Christian education for your children, you need God as your partner. You need His special blessings on your management. When you have heavy responsibilities you will possibly have to give less than you would desire, but you should place God first with something.

17. QUESTION: I HAVE TOO MANY EXPENSES AND BILLS. HOW CAN I AFFORD TO MAKE A COMMITMENT AT THIS TIME?

Answer: If God is always placed last and self first, then you will never have enough to be able to give an offering to God. God's portion is first, not last. If you will by faith give to Him first, then He will make that which is left stretch to cover as much as the whole. Please note the following quotation:

"I saw that some have excused themselves for aiding the cause of God because they were in debt. Some will always be in debt. Because of their covetousness, the prospering had of God will not be with them to bless their undertakings. They love this world better than they love the truth.

17. continued

They are not being fitted up and made ready for the kingdom of God." CS 92-3

A partnership with God is the surest and fastest way out of your indebtedness.

18. QUESTION: SHOULD WE EXPECT MATERIAL BLESSINGS WHEN WE GIVE TO GOD, ISN'T THIS BARGAINING WITH HIM?

Answer: It is true--we cannot buy God's favor. We must give from the true motive, which is from a heart filled with love for God and our fellow man. However, God does promise that if we are faithful we can expect material blessings. God has promised; "I will open you the windows of heaven and pour you out a blessing, that there shall not be room enough to receive it." Mal. 3:10

19. QUESTION: IF GOD PROMISES TO "OPEN THE WINDOWS OF HEAVEN," WHY HAVEN'T I RECEIVED THESE BLESSINGS? I GIVE TO THE LORD.

Answer: Only you individually can answer this question. Consider yourself in the light of the following requirements to opening heavens windows.

1. Known sin must be confessed.
You cannot be living in open sin and expect God to bless you.
"If we live so that we can have the blessing of God, we shall have His hand with us in

19. continued

our temporal affairs, but if His hand is against us, He can defeat all our plans and scatter them faster than we can gather." 5T 272

2. God is trying to develop in you character essential for salvation. To much money might be detrimental to character development. "God's hand can prosper or withhold, and He frequently withholds from one while He seems to prosper another. All this is to test and prove men, and to reveal the heart." 3T 547
3. Your motive in giving must be right. You cannot give for personal gain or convenience and expect God's blessing. Your motive must not be selfish and you must be giving in amount "As God hath prospered you." A token gift will not open heavens windows. "When Christians are controlled by the principles of heaven, they will dispense with one hand while the other gains." "And if men will become channels through which heaven's blessings can flow to others, the Lord will keep the channel supplied." CS 36

20. QUESTION: WHAT IS THE EXTENSION FUND?

Answer: The extension fund is the conference wide assistance fund for helping erect new buildings. Each member of the conference is asked to contribute 1% of their income to this fund so that assistance can be given where building programs are needed.

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This is the only source of income the conference has for this assistance. All other income is required to pay the education expenses, such as teachers salaries, and academy budgets. Each member is asked to contribute to this fund as a local conference missionary project, to build up God's work here in the Oregon Conference. Foreign missions are dependent on a strong home mission program.

21. QUESTION: HOW DOES THE EXTENSION FUND RELATE TO THE LOCAL NEEDS? HOW MUCH IS RETAINED FOR LOCAL AND HOW MUCH IS SENT TO THE CONFERENCE FOR THE EXTENSION FUND?

Answer: The treasurer will pay out of the Combined Budget column, all local expenses first. Then from the surplus each month the local special project and the Extension fund are paid in the proper ratio. This ratio is determined by the annual total amount anticipated for each. If the amount received is short one month, in surplus funds, you do not pay the total monthly objective for extension fund and short the local project. Each benefits according to the ratio established.

22. QUESTION: WHEN DOES THIS PERCENTAGE COMMITMENT FOR THE COMBINED BUDGET BEGIN?

Answer: When your church adopts the Combined Budget then you should begin the first of the following month, or as soon as you can arrange

22. continued
your budget. Systematically setting aside a percentage of your income for freewill offerings will prove a blessing to you as well as the Lord's work.
23. QUESTION: SHOULD I RETURN TITHE ON THE NET OR GROSS?

Answer: "We advise all our believers that according to our best knowledge we should adhere to the principle under which this denomination has carried forward its work from the early days, and not permit income tax or any other expense from the salary to affect that portion reserved by God for Himself. This would mean paying tithe on the full salary and earnings before any dedication and payment has been made by way of income taxes." General Conference Committee 1943 Autumn Council

24. QUESTION: MY MARRIAGE PARTNER IS NOT A MEMBER OF THE CHURCH. WHAT SHOULD I DO?

Answer: Council with your marriage partner. You are a member of the church with a responsibility to God's work, if your partner respects you, usually that partner will also respect your desire to worship God with your tithes and offerings. If however, your marriage partner is opposed, then you must give on what you can. If you have absolutely no income, then your commitment will be entirely by faith. God only expects you to give this amount when He

24. continued

makes it possible. If He does not supply then you cannot give, but at least you have a definite partnership with God.

Also, don't underestimate your marriage partner. Many non-members realize the benefits from being partners with God. Your marriage partner might desire, through you, to be a partner with God.

25. QUESTION: I CAN SEND \$1000 TO THE MISSION FIELD AND ACCOMPLISH SO MUCH MORE. SHOULD I REDUCE THESE SPECIAL GIFTS TO THE MISSION FIELD AND GIVE MORE LOCALLY?

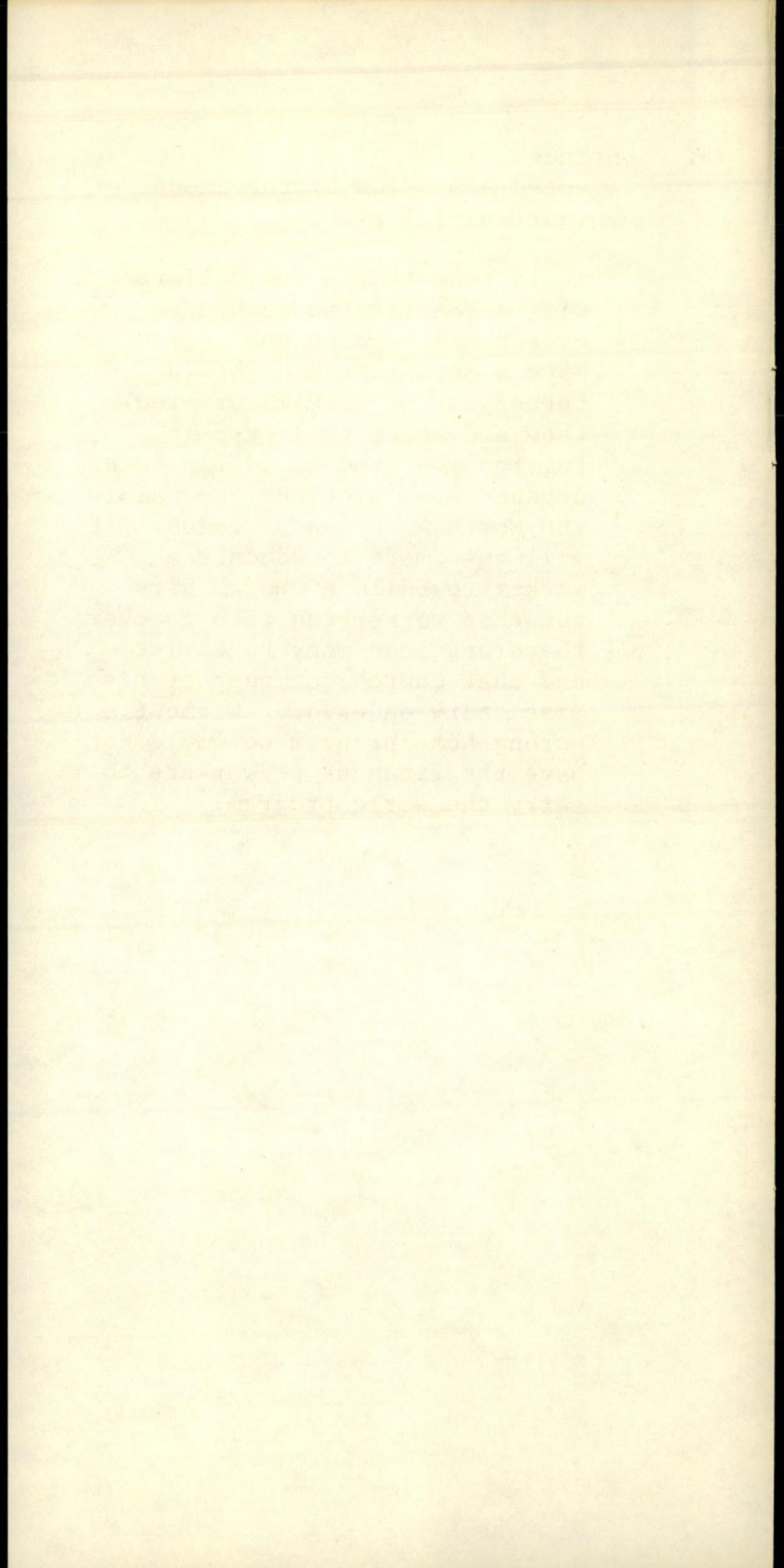
Answer: If you are giving out of proportion, (offerings away from your church as to local offerings) then you should reduce these gifts and help the local program more. In sending gifts to individuals in the mission field, let us remember a few principles:

1. This is not encouraged by the General Conference because it upsets the balanced financial program of the world field. If a program has been established dependent on your special gifts and your friend is moved to another area, then the work where he was will suffer because it was dependent on extra gifts which were not in the Union or Division budget.
2. Many times the Union or Division will cut the amount they have

25. continued

voted a mission by the amount of your special gift.

3. It is true that a few dollars will accomplish so much more over there because the people have a hard life and when a better way of life is offered they are eager to accept it. But remember the world field is dependent on a strong program in the North American Division. It will cost more to educate a worker to build a church here but that worker can then go over there and lead many to Christ and that church can support his missionary endeavor. Without a strong home program we would not have the finances or workers to carry the world program.



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