BASIC STEWARDSHIP MANUAL

by Mel Rees

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PREFACE

Those who have been around the church and have been involved in Stewardship have heard of, have read, and been inspired by Mel Rees, dean of Stewardship writing and education in the Seventh-day Adventist Church.

When I called Elder Rees at his retirement home in Washington State to invite him to come to the Far East for Stewardship education, Mel replied, "How old do you think I am?"

It was at a Stewardship Training Session in Tokyo, Japan, that Mel, at age 83 (1989), inspired the pastors and elders of the Japan Union Conference and that the catalyst came together for preparing this very valuable manual. One evening, the two of us were reminiscing a bit about what was happening in Stewardship education. We reflected back on the Stewardship Manual for pastors that was published in 1970 (Mel had a big part in its preparation), concern was expressed that Stewardship in some parts of the world has degenerated, or worse yet, regressed to the old "fund raising" techniques used three decades ago. I looked Mel in the eye and said, "Mel, you really owe the church something that will help inspire pastors and stewardship leaders. We need a new manual, something basic, something generic that will meet the needs in many parts of the world field."

"Do you really think so?" Mel responded.

"Yes, I am very interested in this for the Far East. In fact, I want to challenge you to go home and write this for us."

"What's your deadline?"

"December 1, 1989." (That was less than eight months away!)

"Okay, I'll do it."

And here it is. It has been a pleasure to edit this manual for Mel. He has done a masterful job, as he always does. In addition to his work we commissioned a Filipino artist by the name of Elvin Tabaranza to prepare ideas for overhead transparencies that will assist those who present these materials.

To Stewardship leaders everywhere, a good way to say thanks to Mel would be to put this book to work. God bless you as you do!

Charles J. Griffin, Church Ministries Director
Far Eastern Division of Seventh-day Adventists
Singapore 1129
1990

INTRODUCTION

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

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

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

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

In this manual, money will be dealt with, not as a separate and distinct entity, but as a symbol of life: the combination, or better the vehicle by which time and talent (the ingredients of life) can be preserved for future storage and use. Money[1] represents life and must be regarded with the same concern.

The careful student will consider the principles and instruction in the Bible as God's great operational handbook for stewards. Only in this context can it be understood fully, because a recognition of this relationship is the foundation of true religion.

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[1] In those areas where there is little or no money; whatever is used as an exchange for the expenditure or time, and talent is to considered as income.

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

NOTE: Visual aids will make this instruction more effective. In the text, suggested overhead designs have been provided. These can be easily translated into the language being used. It is immaterial whether an overhead projection is used or whether the outline is placed on a flip chart, or blackboard. Whatever method is used, the ear/eye combination of instruction will make the presentation more effective. (The overhead system is preferred for large audiences.)

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January 1990

SECTION A

BASIC CONCEPTS

An Overview

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

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

SECTION A

BASIC CONCEPTS

An Overview

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

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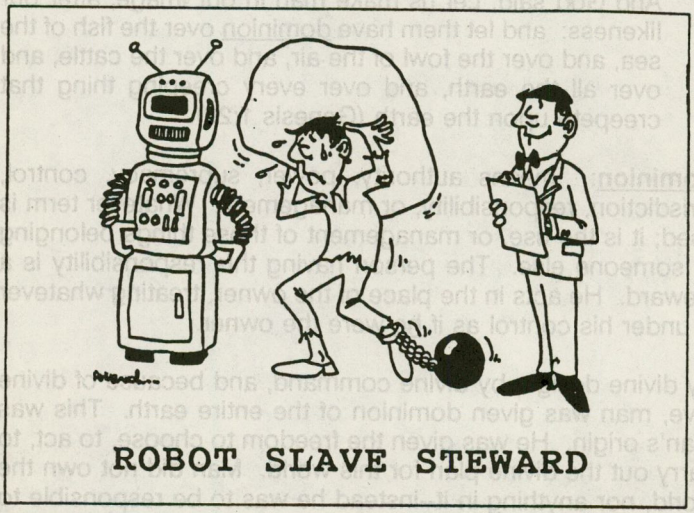
CONCEPT #1

MAN--GOD'S STEWARD

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

Man was created a practical person for a practical job for a practical reason--God needed him. The earth, in all its beauty, had just come from the hand of the Creator; God needed something, or someone to manage it. He had several choices: He could have made man a **robot** and come up with the proper "soft ware" to program him to do whatever was required. Or, he could have made man a **slave** and forced him to do exactly what He wished. The devil had accused



God of forcing His subjects to obey Him. This certainly would have supported his charge. But the Creator chose to make man a free moral agent with the power to choose, to make decisions--to act from loyalty and love.

STEWARDSHIP IS A RELATIONSHIP

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

STEWARDSHIP IS DOMINION

> And God said, Let us make man in our image, after our likeness: and let them have dominion over the fish of the sea, and over the fowl of the air, and over the cattle, and over all the earth, and over every creeping thing that creepeth upon the earth (Genesis 1:26).

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

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

STEWARDSHIP REPUDIATES EVOLUTION

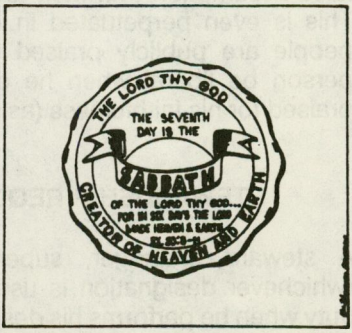
What a tragedy it is when men are so determined to defraud man of his noble heritage, they picture him crawling into the dawn of history from some dismal swamp--then somehow evolving into his present state.

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

First, this link would have had to learn somehow to communicate, not only basic information, but observations, concepts, and ideas. It would have to possess instant recall of past events and experiences, as well as evaluate these for present, or future benefits. The ability to plan and to follow a prescribed plan would also be required. Creative thought on intangible subjects would be another requirement. The list is endless. Because, while animals do have a degree of intelligence, they are deficient in all these areas. Adam was created with all these abilities.

STEWARDSHIP HAS RESTRICTIONS

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



have an official seal which symbolizes their authority. God used this tree as a symbol of His authority.

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

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

STEWARDSHIP REQUIRES FAITHFULNESS

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

> Doth he thank that servant because he did the things that were commanded him? I trow not.
>
> So likewise ye, when ye shall have done all those things which are commanded you, say, We are unprofitable servants: we have done that which was our duty to do (Luke 17:9,10).[1]

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

> Moreover it is required in stewards, that a man be found faithful (1 Corinthians 4:2).

STEWARDSHIP REMOVES WORRY

If a person considered himself a steward of God, then he would realize that every activity of his life would be under divine direction and control. He could rest assured that whatever transpired would be for his best interest and good. He could enjoy the freedom from concern and worry which infinite wisdom will provide.

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

STEWARDSHIP REJECTION BRINGS RUIN

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

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[1] All biblical quotes are from the King James Version unless otherwise indicated.

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

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

STEWARDSHIP MEANS DEPENDENCE

There is only one alternate to being a steward of God: that is being a slave to the Devil. The Devil promised the freedom of independence; God promises the freedom of dependence. The person who recognizes, and accepts his stewardship relationship to God can be assured that his basic requirements for living will be provided, or as Jesus said,

> . . . do not worry about life . . . your heavenly father feeds them (Matthew 6:25, 26, NIV).

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

> If ye then, being evil, know how to give good gifts unto your children, how much more shall your Father which is in heaven give good things to them that ask him (Matthew 7:11)?

One must never get the idea that God will provide our wants; even a creative God couldn't do that for, if a person were given the whole universe, there would still be a desire for more. Solomon said,

> . . . the eyes of man are never satisfied (Proverbs 27:20).

He must be considered an expert for he said

> . . . whatsoever mine eyes desired I kept not from them (Ecclesiastes 2:10).

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

A young theology student asked, "Won't we be owners in the New Earth?"

"I'm afraid not," the instructor replied.

"But, he continued, "I thought we were going to own our homes there."
"No, that won't be possible, for God owns the universe and everything in it--but, we'll have life tenancy--won't that be long enough?"

"Life tenancy . . . through the ceaseless ages of eternity."

This is the ultimate reward for those who are faithful stewards.

CONCEPT #2

MAN--GOD'S WORKMAN

Overview

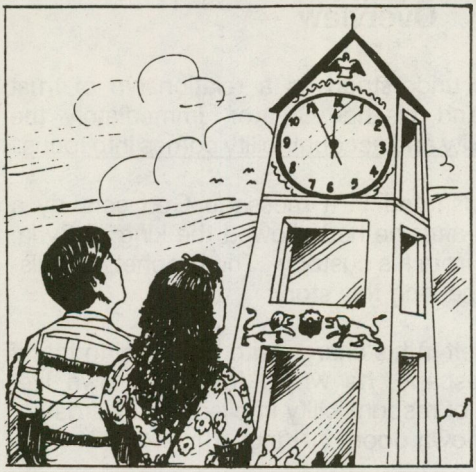
When stewardship is understood as a relationship of trust between a person and his/her Creator, immediately the question of responsibility and accountability comes into focus.

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

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

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

TIME



Time is the equal opportunity element of life: each person (during his period of responsibility and accountability) has exactly the same amount. Our watches tick off the same seconds, minutes, and hours. How this time element is used often determines whether one is successful or not--and to what degree.

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

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

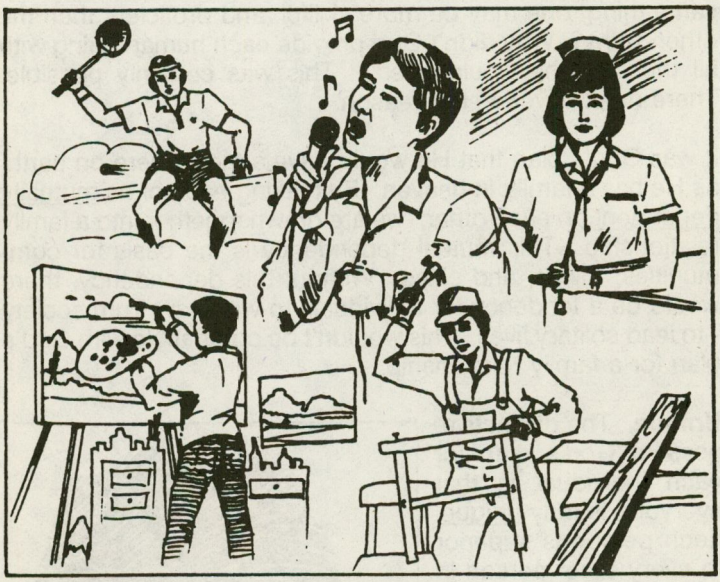
I recall looking at the hands of an accomplished musician as he lay in his coffin. All the skills developed from years of practice were now dormant because time had run out. Restore the time element, and the skills would continue where they ended. Time is a non-renewable resource. It cannot be recycled. It cannot be hoarded, like money. It can only be spent. Time is life.

Because each person has such a limited supply of this precious commodity, it is vital that each moment be used wisely and to its capacity. It must not be wasted. Suppose a person has an appointment and keeps another person waiting for 30 minutes

--needlessly. By this negligence he has stolen 30 minutes from this person's life, which he cannot replace.

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

TALENTS



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

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

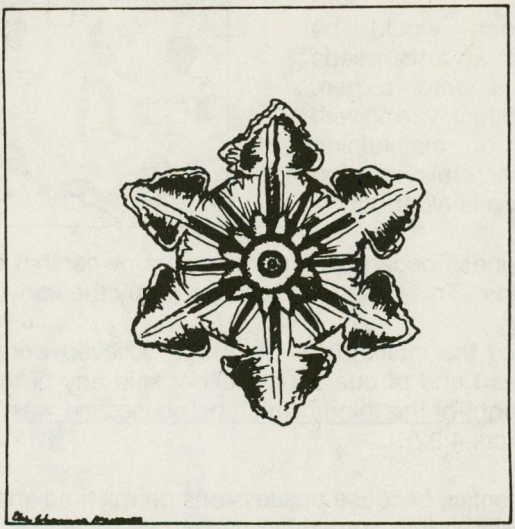
DIVERSIFIED
&
UNIQUE

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

It was God's plan that He would have a family here on earth, as He has a family in heaven. By making each of us mutually dependent on each other, we are drawn together into a family relationship. This mutual dependency is the basis for communities, towns, and cities. Without this dependency, there would be a tendency for individuals to withdraw from society --to lead solitary lives. This wouldn't be compatible with God's plan for a family relationship.

Unique. The distinctiveness of God's plan for each individual is that everyone is truly unique. Each person is superior to every other person in the world in something (on a one-to-one basis). No matter the degree of sophistication, or lack of it, no matter the degree of education, or lack of it --no matter what, each person is capable of excelling every other

individual. This is not only true of those living, but also all those who have ever lived on this earth, or those who are not yet born. Why?



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

It follows that it is impossible to look down on a person if he is regarded as being superior **(in something)**--one must always look up.

If this were recognized universally, there would never be any third-world countries--no second, third, nor fourth class citizens--no poor, nor down-trodden. Every person would follow the Golden Rule. Each person would be regarded as a vital member of the family of God. Such concern would flow out for his welfare that, as Isaiah expresses it, "then shall thy light rise in obscurity, and thy darkness be as the noonday" (Isaiah 58:10).

POSSESSIONS

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

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

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

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

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

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

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

From this discussion one can catch a glimpse of God's plan for the stewardship of this world. Men and women were given the time, talents, and possessions to enable them to carry out this task. All that remains in the three basic concepts is an understanding of God and man's partnership and the formula for success in any and every endeavor.

CONCEPT #3

MAN--GOD'S PARTNER

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

Jesus gave the only solution to failure--a guarantee for success --to the people who were gathered on the hills of Galilee one day. They were unduly concerned for their day-to-day lives: the poor trying to find something to eat; the rich trying to protect their possessions. Possibly the solution was too simple for them to grasp. Possibly it is too simple for us. Possibly this is why the world has never tried it.

> But **seek ye first** the kingdom of God, and his righteousness; and all these things shall be added unto you (Matthew 6:33).

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

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

> Jesus said unto him, 'Thou shalt love the Lord thy God with all thy heart, and with all thy soul, and with all thy mind. This is the first and great commandment. And the second is like unto it, Thou shalt love thy neighbor as thyself' (Matthew 22:37-39).

In this simple answer is found the two principles which would solve every problem in the world. The first would eliminate the problems associated with the senseless worship of false gods (in its many spiritual and materialistic forms), as well as, the fruitless search for lasting security. The second principle would guarantee harmony in the social order.

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

> Your heavenly Father knoweth that ye have need of all these things. But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you (Matthew 6:32,33).

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

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

Inasmuch as the whole of life is composed of the spiritual, material, and social, it can be seen that these two principles

would solve every difficulty. It is strange that this is the only solution the world has never tried, when it is the only one that would succeed.

Possibly, as has been stated, it is too simple. While it is simple, it is not easy, because it isn't easy to lay aside all selfish desires and interests and make God first in everything. It isn't easy to treat others as we would wish to be treated--in both instances self always gets in the way.

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

> **Devotion to God**, and **a spirit of sacrifice** were the first requisites in preparing a dwelling place for the Most High (**PP** 343).

DEVOTION TO GOD	SPIRIT OF SACRIFICE

First Requisites

If these were the requisites for the building of the sanctuary, it is reasonable to assume they are the requisites for lesser problems. In fact they are only a different way of expressing the two principles Jesus gave the lawyer.

Consider the word **devotion**. These words come to mind: dedication, consecration, affection, love, and zeal. A devoted husband and father will spend every effort to see that his family is well fed, well clothed, and properly housed. The welfare of his family is always his first interest. Likewise, devotion to God would simply mean that God would always come first--first before every personal consideration. This principle would

involve every activity: time, talents, and/or possessions. While it might appear that the financial part would come under the principle of "sacrifice"; it really comes under "devotion", because, **a person will support anything he believes in, regardless of the cost.**

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

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

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

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

However, if this person says, or does something kind in return, it leaves him with his guilty feeling, which, is indeed, as "coals of fires" burning in his brain. The only way he can now relieve

himself of this burden is to ask for forgiveness, but too often his pride will not allow him to seek this relief.

The Christian has just as many rights as the non-Christian--he will simply choose not to exercise his rights under certain circumstances when they might cause disunity or discord.

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

DEVOTION TO GOD

> > >

SPIRIT OF SACRIFICE

> > >

UNITY

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

> That they all may be one; as thou, Father, art in me, and I in thee, that they also may be one in us; that the world may believe that thou hast sent me (John 17:21).

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

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

> They (church members) should also feel it is a solemn duty to illustrate in their characters the teaching of Christ, being at peace one with another and moving in perfect harmony as an undivided whole. They should defer their individual judgment to the judgment of the body of the church (**4T** 18).

Once there is unity in thought, aim, and action, then God's great prescription for success can be applied:

HUMAN EFFORT
COMBINED WITH DIVINE POWER.

DEVOTION TO GOD

>>>

SPIRIT OF SACRIFICE

>>>

UNITY

>>>

HUMAN EFFORT + DIVINE POWER

This does not mean that we, the human, have some self-contained, or self-generated power, or ability. But it does mean that God has endowed every person (the steward) with time, talents, and possessions, and He expects that these will be used to the limit of their capacity. God isn't going to do the work, He gave us to do. He wasn't even going to tend the Garden of Eden--that was Adam's work. This is so aptly illustrated in the raising of a garden. God doesn't send even

one of the littlest angels down to cultivate the ground, nor plant the seed--this is man's part.

But once the seed is in the ground, only divine power will cause it to germinate--to spring into life. Once it emerges from the ground, the human part is to weed, cultivate, and tend it--however, it will also require sunshine and rain--God's part.

Human effort + Divine Power
A Formula that will not fail!

Notice how inclusive this is:

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

> Thus it is in every business pursuit, in every department of study and science. Thus it is in spiritual things, in the formation of the character, and in every line of Christian work. We have a part to act, but we must have the power of divinity to unite with us, or our efforts will be in vain (**COL** 82).

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

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

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

PRINCIPLE: We are limited in following directions; God is unlimited in producing the results.

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

In this city was a very old lady who lived in a run-down little house almost in the middle of town. She became ill and was taken to the hospital. Although none of the members were aware of it, she considered herself a member of this church,

at least, that is what she told the hospital worker when she was admitted.

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

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

SECTION B

PRINCIPLES OF STEWARDSHIP

An Overview

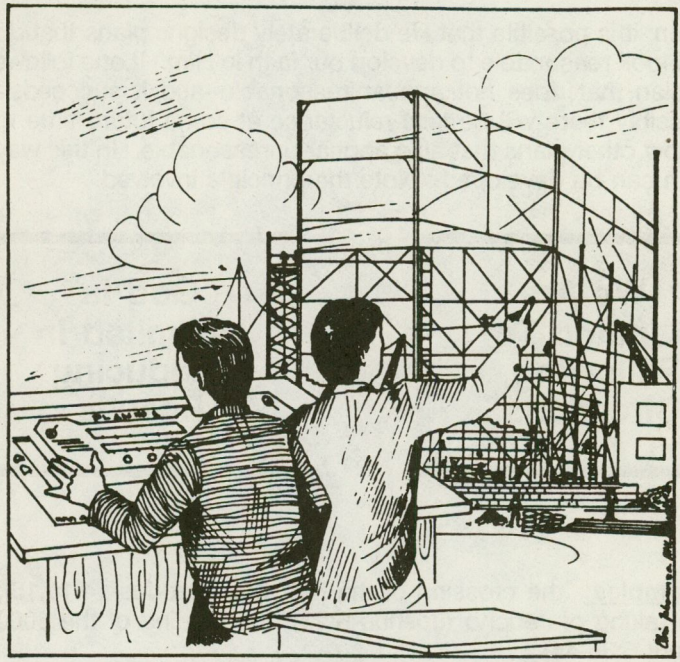
When the student clearly understands the three basic principles of Christian stewardship, an indepth study should be made of the various segments of these principles, as well as their application. This will broaden the scope of their understanding and place it in a practical setting.

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

An overhead, or blackboard illustration will assist in fastening these principles in the mind. Where a basic principle is defined, repeat this from time to time where applicable for additional emphasis.

PRINCIPLE # 1

GOD'S PLANS



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

In the first place, rarely, if ever, will they appear reasonable from the human viewpoint. This is understandable when it is considered that God isn't limited by human ability, nor perspective. In order for a person to construct an article, existing materials must be used--God's doesn't have this

problem--He can speak things into existence . . . even create an entire world. Secondly, He is not limited by time, space--certainly not by knowledge or experience. This may explain why many of His plans would appear impossible from the human viewpoint.

Then, it is possible that He deliberately designs plans that do not look reasonable to develop our faith in Him. If one follows a plan that does not appear reasonable--and it succeeds--possibly there will be less reluctance at some future time to follow other plans that also appear unreasonable. In this way faith can be developed. Note the principle involved:

We Are Limited To Following Directions	God Is Unlimited In Producing Results

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

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

When the angel addressed him as "a mighty man of valor" (Judges 6:12), he replied "I am least in my father's house". With this self-effacing instrument, God could vanquish an army, numberless and seemingly invincible. However, God has

always had a problem with people. He has no problem with material things, just people. Since the beginning of time, He has sought for men and women who would follow his plans without questioning. Unfortunately, there have been comparatively few who have accepted this responsibility. The reason being that man was given the freedom of choice. God never forces anyone to do His will.

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

In reality, resources should head the list of elements in God's plans because of this **principle**:

God Always Provide The Means For Fulfilling His Plans Before He Gives The Plan

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

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

The Lord gave them favor with their neighbors, and the record simply states "they spoiled the Egyptians" (Exodus 12:36). The Israelites might have wondered at their sudden accumulation of silver, gold, and other materials, but God knew he was going to direct them to build Him a sanctuary--He was providing the materials before He gave the command to build.

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

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

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

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

> "That their selfish desires might be gratified, they used their God-given skill in the service of heathen kings, and let their talent to the perfecting of works which were a dishonor to their Maker" (**PK** 63).

Centuries later, Solomon, seeking a superintendent for the building of the temple at Jerusalem, sent to the king of Tyre for such a person. Huram was recommended for this task. Huram's mother, was of the tribe of Dan--a descendent of Aholiab! This proved to be a disastrous decision for Huram was a selfish man who demanded, and got, large wages. His covetous influence infected the other workers, and

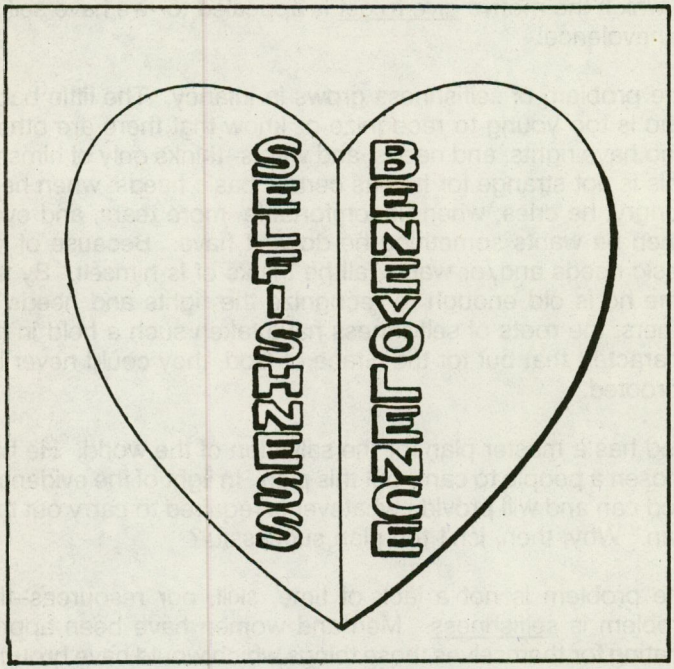
> In the far-reaching effects of these influences may be traced one of the principal causes the terrible apostasy of him who once was numbered among the wisest of mortals (**PK** 64).

If Solomon would have looked to God to provide consecrated workers, these would have been provided the skills needed and the virus of selfishness denied entrance into the construction of this house of God.

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

PRINCIPLE #2

THE HUMAN HEART



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

These forces are deadly enemies. Exercise benevolence and selfishness is starved to death. Exercise selfishness and the

well-springs of benevolence dry up. However, under certain conditions, these enemies can become close friends. Every time a program to raise funds for God's work employs some method, such as, a fund-raising dinner, or other entertainment, in which the motive give to get is appealed to--we have selfish benevolence!

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

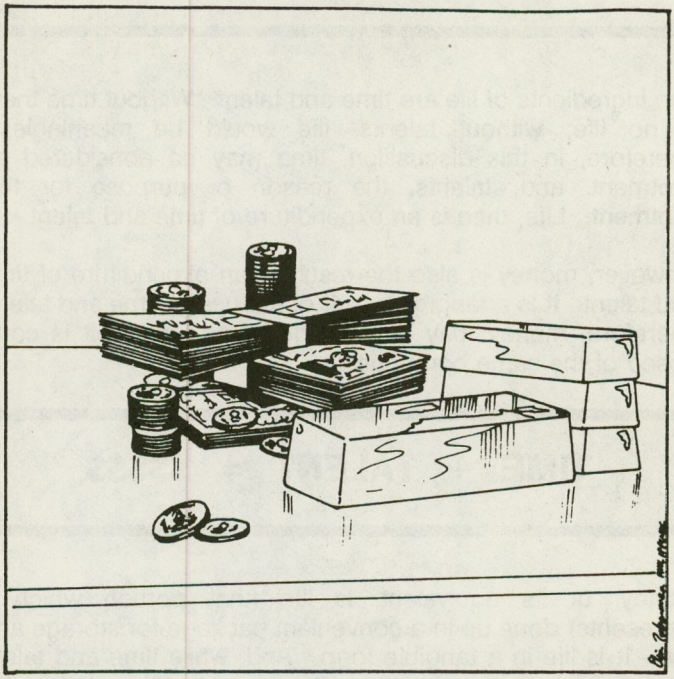
God has a master plan for the salvation of the world. He has chosen a people to carry out this plan. In light of the evidence, God can and will provide whatever is required to carry out this plan. Why, then, isn't the plan successful?

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

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

PRINCIPLE #3

WHAT IS MONEY



The greatest block to a full understanding of stewardship is money. This is as true with leaders as with laymen, because, to the average mind, stewardship and money are synonymous. Possibly this is because most of the teaching, writing, and preaching on the subject of stewardship relates to money and/or material things.

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

TIME + TALENT = LIFE

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

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

TIME + TALENT = $$$$$

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

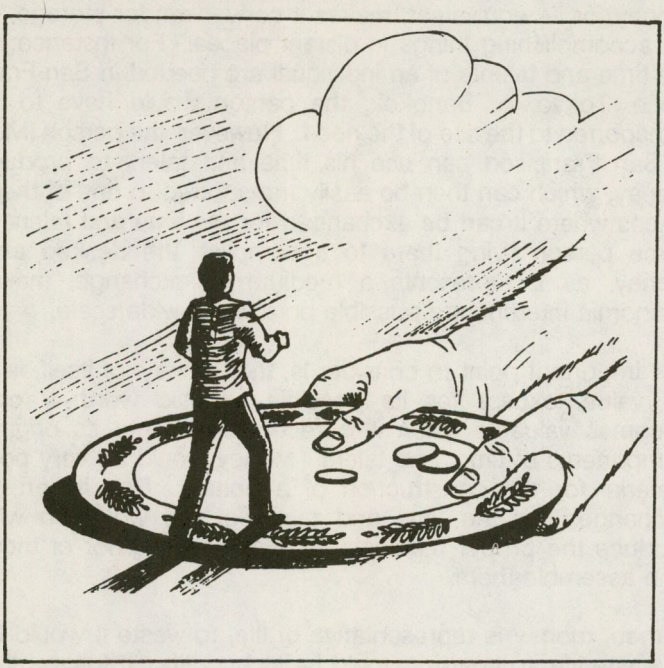
MONEY = LIFE

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

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

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

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

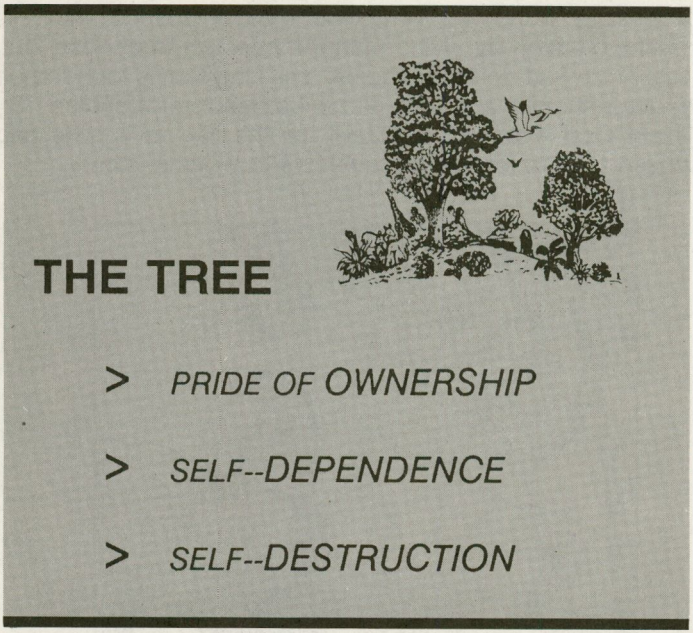


This makes it possible for each professing Christian to maintain a world-wide outreach through his offerings.

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

PRINCIPLE #4

THE TITHE



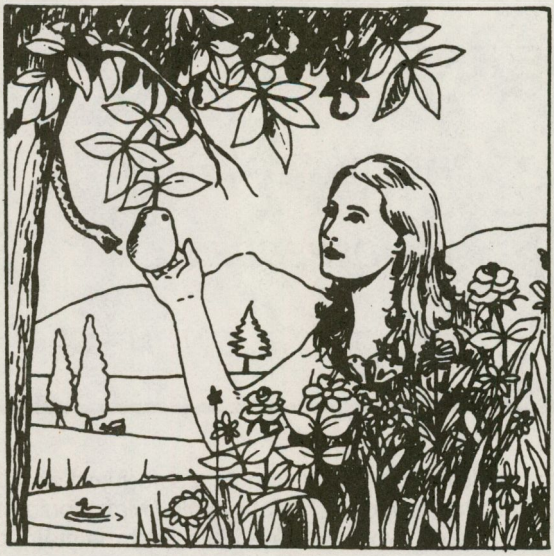
To insure man's continued existence, a safeguard was needed to protect the steward/owner relationship. Man would manage the world, but God would always own and maintain it. This was essential because man would never be able to control his environment--only a creative God could do this.

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

This tree not only served as the restriction in his stewardship, but was also one of his greatest blessings. It guaranteed him the freedom of choice. If there hadn't been any restriction, there wouldn't have been anything for him to choose. This

proved that God was a God of love--not a dictator, forcing His subjects to do His will.

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



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

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

REMINDERS

TREE ---------- God, the Owner

SABBATH ---------- God, the Creator

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

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

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

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

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

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

1. (Matthew 23:23) "these ought ye to have done".

2. (Luke 11:42) (identical wording).

3. (Luke 18:12) Jesus was not condemning tithing, but rather the self-congratulatory spirit of the Pharisee, who was only doing his duty.

4. (1 Corinthians 9:13,14) Here Paul refers back to the priests who were supported by the tithe, and clearly states "they which preach the gospel should live of the gospel".

5. (Hebrews 7:1-10) Paul refers to Abraham paying tithes to the King of Salem, as well as, the practice of the Levites in returning a tithe.

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

in his possession. If he does, then a fearful sequence will follow:

PRIDE OF OWNERSHIP - will lead to

SELF-DEPENDENCE - will lead to

SELF-DESTRUCTION!

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

Some have suggested that tithing is unfair because, while it might not affect those with large resources, it is more difficult for one of limited means. However, there is a miracle available to anyone who follows this practice: **God will make the nine-tenths (under His blessing) worth more then the ten tenths!** There are endless testimonies to prove this premise. In Malachi 3:10 is the invitation to "prove me".

Tithing is equitable: each person has as much or more than he had before.

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

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

PRINCIPLE #5

THE OFFERINGS

-OFFERINGS-

- *PROTECTION*
  - *> ANTIDOTE FOR SELFISHNESS*
- *DEVELOPMENT*
  - *> CHARACTER*
  - *> RESPONSIBILITY*
  - *> SYSTEM*
  - *> MOTIVE*
- *PRIVILEGE*
  - *> SHARING - JOY!*

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

PROTECTION

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

The selfish heart has a great deal of outside assistance. The entire focus of the world is on things. All promotion, and advertising hold out things as the foundation of happiness: the more things one has, the happier one will be. But, evidence is to the contrary. Very often those who have

everything the world offers in the way of luxury take their own lives, citing boredom and/or frustration. Even the wisest of men (as well as the richest), said, "all was vanity and vexation of spirit" (Ecclesiastes 3:11).

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

DEVELOPMENT

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

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

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

While many people appear to shun responsibility, it is a basic requirement for the faithful steward (1 Corinthians 4:2). "Moreover it is required in stewards, that a man be found faithful." This means that each individual recognizes his individual responsibility to God (Romans 14:12). "So then every one of us shall give account of himself to God." The setting of equal-giving goals is counter-productive: it discourages individual responsibility. The offering system teaches a person to consider his own responsibility to God--not what others may, or may not do, but rather how God "hath prospered" him; his personal relationship to his Maker.

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

The offering system provides a means by which each person can judge his motives: does love for God transcends his love of the world? Inasmuch as heaven is more interested in why an act is performed, than in what is done, the vital importance of motive can be seen. (See Matthew 7:21-23.) The people referred to did a great many wonderful things, but their motives must have been wrong. Paul provides a long list of exemplary things a person could do from the wrong motives (1 Corinthians 13:1-3.) Without some means of measurement Christian activities could be confusing. The offering system provides this means.

PRIVILEGE

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

God could have used the angels to give the good news of salvation to the world, but in His wisdom, He knew that we wouldn't enjoy heaven nor the New Earth unless we shared our joy with our neighbors and friends. Therefore, He has entrusted us with the means to carry the Good News to the world.

It is unfortunate that anyone would use such expressions as "giving until it hurts", or "giving until it stops hurting", or "giving, even though we don't want to, because of a sense of duty." Giving would then only mock God. It should be a joyous experience ("hilarious" from one translation of the text). Every need which arises in God's work should be considered another

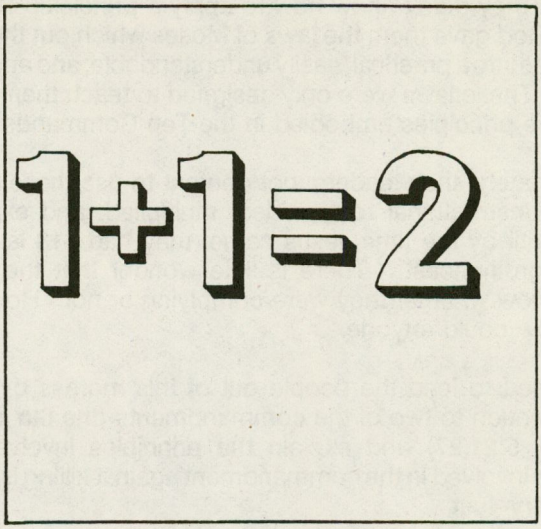
opportunity to renew our expressions of love and gratitude for his continual blessings.

Never should we think of offerings as a duty or an obligation, but a privilege divinely ordained for our protection, the development of our characters, and JOY!

GIVING IS A DIVINE PRIVILEGE.

PRINCIPLE #6

SIMPLICITY



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

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

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

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

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

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

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

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

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

Possibly these principles are too simple in our complex society, as they must have been when they were first proposed. Men and women appear to relish deep theological discussions, and

family and finance seminars better, than putting a simple principle into practice. They relish lists, and procedures--a stylized vocabulary, and are willing to pay the price of admission to avoid applying these simple principles.

However, in the desire to help, the problem is often magnified, leaving people more and more confused, when all that is required is a simple explanation of a principle.

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

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

We should never be caught serving warmed-over methods, in order to solve material problems. This is the error of the centuries. This was the problem with the people in the time of Jesus; it is our problem. It is a case of priority. If we recognize our relationship to God, then we will recognize our relationship to our neighbors--everything else will fall neatly into place. This was the message of Jesus. "But seek ye first . . ." was how he expressed it.

PRINCIPLE #7

INVOLVEMENT

CONVERSION

COMMITMENT

INVOLVEMENT

There has always been a problem in trying to get members involved in church plans and activities. Involvement is the key to all successful group activity, because, no matter how carefully plans are made,, unless those who comprise the group are actively involved, the plan will fail. Therefore, it is essential to every leader (regardless of the level) that the basic principle of involvement be clearly understood, as well as the means for putting it into practice.

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

What is the reason for this evident lack of involvement? A common assumption is that people do not get involved, because they are not committed. Following this line of reasoning, all one has to do is to figure some way to get

people committed. But, is this the reason? Evidence would indicate otherwise. There appears to be no lack of commitment today--there are so many things to be committed to. In every culture, there are desirable things which people expend a great deal of time, energy, and resources to obtain. That they are committed is evident by the zeal with which they pursue these things.

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

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

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

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

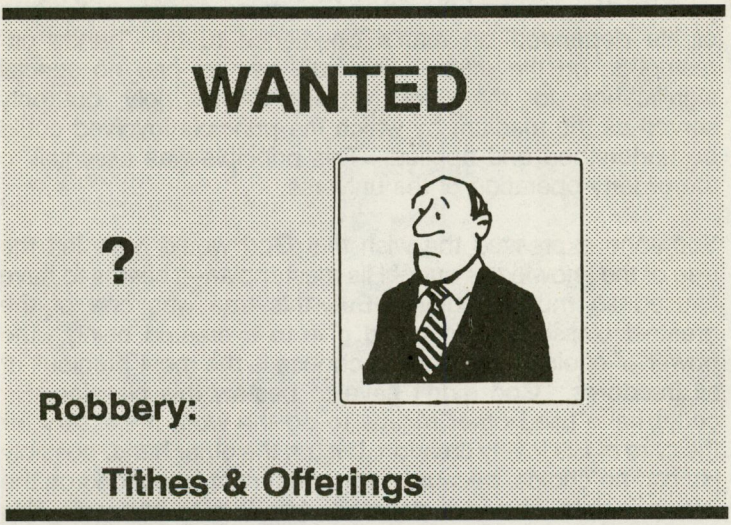
One morning he was led from his prison cell for execution. As he emerged from the dark recesses of the fortress, he paused, looked up into the sky, and said, "This is the day which the Lord hath made, let us be glad in it and rejoice."

On that fateful night at prayer meeting, he had been truly converted. He became totally committed to Jesus Christ. He couldn't avoid involvement.

From this incident from history, we can see that involvement is not something we plan, nor program, nor encourage--it is a result! Once a person has been converted, he will be committed to Jesus Christ--he won't be able to avoid involvement.

PRINCIPLE #8

ROBBERY



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

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

The "robbery" referred to must not be primarily money, but something of more significance. Consider the origin of the tithing system, which had nothing to do with the giving nor the raising of money, for there wasn't any, but rather with the relationship between man and his Maker.

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

Someone expressed the wish that God would have left the tree of the knowledge out of His master plan--it seems to have caused so much trouble. But, this tree was one of the greatest blessings God could give to a created being: the power of choice. The right to choose is the most precious of all freedoms. God didn't have to bestow this blessing, He could have used other means to do the work necessary for the care of His lovely creation, but, on the other hand, possibly He had no choice, because His government is founded on the love principle, and love demands freedom to choose. This tree was essential to the continued relationship between the Creator and the created.

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

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

That they did not die immediately is evidence of the unexplainable love of God. Through the sacrifice of Jesus (who paid the penalty for their breaking of the law), they were

given a second chance: their power to choose, restored. However, because they were ejected from their Eden home, God had to use another symbol of His authority and sovereignty--hence the tithe.

When the tithe is withheld, money isn't the real issue, but the refusal to recognize God's ownership. It symbolizes rebellion, anarchy, insurgence. The "robbery" is the withholding of the honor and reverence due Him--it is an act of open defiance. But, how does a person rob God by miserly offerings, or none at all? An offering is an expression of love and gratitude. The withholding of the entrusted means entrusted to us by God, is an indication that we do not love Him, because,

A PERSON CAN GIVE WITHOUT LOVING

BUT

IT IS IMPOSSIBLE TO LOVE WITHOUT GIVING

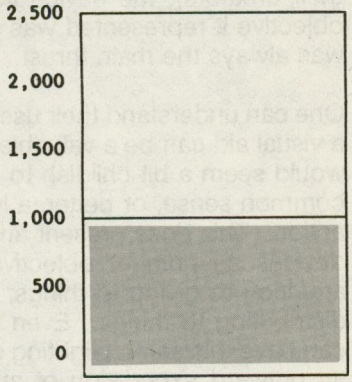
In this we are robbing Him of the love, affection and gratitude which is His due, not only as our Creator, but as our Redeemer. Money, then, is only symbolic of an inner feeling --an attitude.

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

PRINCIPLE #9

GOAL DEVICES

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



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

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

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

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

The little church with each brick representing a certain amount, was common in building programs. A wire stretched across the sanctuary with a little boat, (or airplane) making its way from one side to the other, was often used to secure funds for

foreign missions. Of course, there has always been the ubiquitous thermometer, with its red mercury line proceeding upward.

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

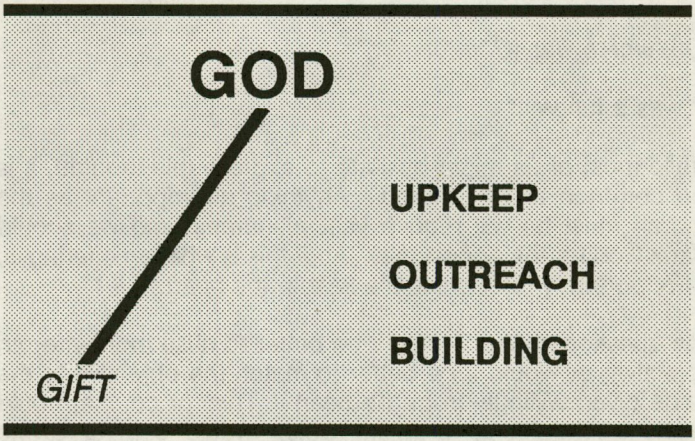
One can understand their use for children and youth, to whom a visual aid can be a valuable teaching tool, but for adults? It would seem a bit childish to have to use anything other than common sense, or better, a love for God to motivate them to action. This does present another problem: The use of goal devices as primary objectives, tends to direct a person's attention to giving to things, rather than giving to God, then distributing to things. Even over-emphasis on the objective can have this same blighting effect. When giving is viewed as an outward expression of an inner feeling, then the proper motivation will be a heart experience, rather then something externally generated.

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

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

PRINCIPLE #10

MOTIVATION IN GIVING



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

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

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

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

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

"Oh, where was it?"

"It was a funeral!"

While most of us might hesitate to express this thought, it is too common to be ignored. Anything as important as the church must be will require vast resources, and we should thank God for the opportunity. And, this is what an offering is: an opportunity to express the love in the heart.

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

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

It is always easier to promote than to educate; besides, it takes less time--and is more spectacular. We appear to relish the fever of exploitation--the clever sayings--the attractive brochures. This might be acceptable in worldly enterprises, but in offerings, we are dealing with the delicate relationship which exists between a man and his God.

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

One Can Give Without Loving, But It Is Impossible To Love Without Giving

The pure offering is motivated by love and expects no other reward than the joy of giving. The pure offering seeks nothing; expects nothing--it is an outward response to an inward feeling.

Speaking of the Macedonian church, Paul gave the proper sequence for giving. "And this they did, not as we hoped, but first gave their own selves to the Lord" (2 Corinthians 8:5).

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

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

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

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

PRINCIPLE #11

UNACCEPTABLE OFFERINGS

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

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

CHRIST

...THE PERFECT GIFT

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

In the offering system, we find a different focus: these were to represent love and gratitude; they were to be representative of Jesus Christ, the true Gift. Therefore, as He was perfect, just so each gift must be perfect to be accepted (See Leviticus 22:21,22).

What then constitutes an unacceptable offering?

SUBSTITUTE

Anything which is a substitute for personal sacrifice is unacceptable.

One person was asked if he was going to participate in a program in which contributions were being solicited from people, not members of his church. His reply was that if he didn't, he would have to give the money himself. This is clearly a substitution, and unacceptable.

COST NOTHING

It is a sad fact that many people will give that which costs them nothing, or causes them the least inconvenience. King David was directed by the prophet Gad to set up an altar on the threshing floor of Ornan. Ornan offered the place, the elements for the fire, and the cattle to David. David said, "Nay: for I will not take that which is thine for the Lord, nor offer burnt offerings without cost. So David gave Ornan for the place six hundred shekels of gold by weight" (1 Chronicles 21:24,25).

WORTHLESS

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

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

Possibly these examples will suffice. The important thought to bear in mind when evaluating any offering to God is: is it representative of the one perfect Gift, and does it represent the pure motive of love by the giver? If it does, then it is acceptable.

PRINCIPLE #12

UNBELIEF/FEAR

UNBELIEF

&

FEAR

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

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

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

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

This was a real promise, for just prior to this He pointed out that God cares for the birds, the flowers, etc., and said, "if God

so clothe the grass of the field, which to day is, and tomorrow is cast into the oven, shall he not much more clothe you, O ye of little faith (verse 30)? With the question, He also gave the answer: faith.

The basis for faith is love. "There is no fear in love; but perfect love casteth out fear" (1 John 4:18).

From this we can conclude that if our love for God is perfect, we cannot fear; in fact, we have nothing to fear, because He has promised to care for us.

From this premise one can see why undue worry and concern is really a sin, for it's foundation is unbelief, or fear that God cannot be trusted.

How can one protect himself against these twin problems? The key is unquestioning obedience. By following God's directions, whether they appear reasonable or not, builds faith. Each time a plan that doesn't seem possible is a success, under God's blessing, faith is strengthened. This can continue until a person will obey instinctively--trust and confidence will result. The principle is:

WE ARE LIMITED IN FOLLOWING DIRECTIONS

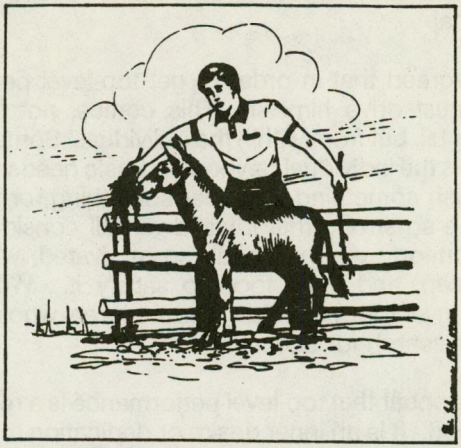
GOD IS UNLIMITED IN PRODUCING THE RESULTS

As unbelief and fear came with the entrance of sin, just so they will leave together. "But the fearful, and unbelieving . . . shall have a part in the lake which burneth with fire and brimstone" (Revelation 21:8).

Those who truly believe God will never fear.

PRINCIPLE # 13

MOTIVATION



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

Proper motivation is essential to every action. Huge sums of money are spent around the world to get people to do things; to buy things; to believe things. And, unfortunately, the methods used are: the "carrot" of the desire for pay, advancement, reward, security, or the "stick" of discipline, compulsion, or insecurity. These are low-level motivators, and, at best, produce low-level results.

Motivation is an elusive thing--mysterious--for, time, place, ethnic background, or emotions all affect it. One expert in management science once wrote, "We know nothing about motivation. All we do is write books about it." Because of this mystery, no method has ever been found that will guarantee a positive response in every situation.

People respond to various stimuli, such as creature comfort, security, social instincts, ego satisfaction, or reaching one's

self-image, or some defined goal. But these are not true motivators, but only appeal to some inner desire to reach a personal goal.

While it is agreed that in order to get top-level performance, a person must drive himself. This comes, not from some external stimuli, but from within the individual. Some activating force propels the individual beyond his basic needs. His desire to accomplish something, conquer something, or find something can be so strong that it will dwarf all considerations of personal comfort. An individual, so motivated, will sacrifice comfort, sleep, and even food to satisfy it. We have the evidence of inventors, scientists, and explorers who risked their lives in their search for success.

So it would appear that top-level performance is a result, rather than a method. It is an inner desire or dedication to someone, or something which is so intense that it over-rides every other consideration. This is the mystery of Christian motivation.

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

Commonly used methods to secure funds for God's work include: fairs, sales, dinners, auctions, concerts, and/or games of chance. Each of these appeal to the selfish heart. Each of these is designed to produce a positive response; however, they are external motivators appealing to the senses, or the emotions. The results never extend beyond the immediate objective. The generous impulses are only stimulated temporarily; basic selfishness remains.

True motivation, for the Christian steward, must come from within. It is neither self-contained, nor self-produced. This is contrary to a popular thought that a person has within himself a positive motivating force; all that is required is for some method to call it into being. This is the principle taught in many self-improvement programs.

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

With this thought in mind, it can be seen that proper motivation is not an external method, but the implanting of God's spirit <u>in the heart</u>. When this is done, the senses and emotions will be spirit inspired, and appropriate actions will be the result. No longer will the selfish heart require the bombardment of external stimuli--it will respond to the leading of God's spirit--the results will always be satisfactory for they will be in accordance with His will.

PRINCIPLE #14

COLLECTIVE SELFISHNESS

Selfishness is a strange commodity: it comes in single units, or in bulk. It is never restricted by race, creed, nor economics. Even in those groups in which the standard of living is minimal; those who have the most will often be the most selfish.

Unlike most viruses, that only grow and reproduce in relatively ideal conditions, selfishness will grow in any medium.

Especially is this true in the group activities of churches in which they band together for a common aim, and/or objective. Individual members join a church for (1) personal growth and protection, and (2) in order to accomplish, as a body, that which would be impossible as individuals. Churches band together for the same reasons. Thus, as we have a church composed of members, we have a sisterhood of churches

comprising a mission, a conference, a country, and/or a world-wide organization.

Such an organization can accomplish extensive achievements. However, its success will depend on the support of each of its separate entities. If there is a break in any link of this collective responsibility, the entire structure is endangered.

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

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

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

It was pointed out to their leaders that their problem was a simple one of collective selfishness. By their withdrawing their support from the group effort, they had established a climate of irresponsibility for each of their own members. A minority agreed and were able to convince the majority that they should assume their former obligation. Within three months, their financial picture had completely reversed itself.

Then (one fateful evening) during a church business meeting, the treasurer gave her report listing the large sum of money they had been able to send to the group project. In spite of the fact that their own finances were in excellent shape, they voted to cut down on their original commitment! In less than

three months they were in debt again and calling for help. At the last report they were still having financial problems.

COLLECTIVE SELFISHNESS IS THE PERFECT MEDIUM IN WHICH INDIVIDUAL SELFISHNESS WILL GROW

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

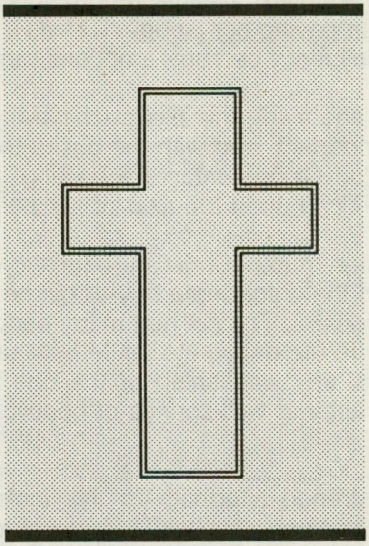
A basic principle applies:

EVERY INDIVIDUAL, OR GROUP, IS RESPONSIBLE TO THE ORGANIZATION OF WHICH IT IS A MEMBER

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

PRINCIPLE #15

DISINTERESTED BENEVOLENCE



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

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

90/Principle #15--Disinterested Benevolence

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

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

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

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

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

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

This is the key to disinterested benevolence. God becomes the real objective; the gift is an expression of our love. What the gift achieves is of secondary importance. Though the

object might be a complete failure, and not accomplish what the donor had in mind, even this will not affect his benevolent impulses, because he, or she, gave it to God. He never fails.

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

Disinterested benevolence is the inevitable result of a pure love--a love of such magnitude, that every gift, regardless of its size, fades into nothingness.

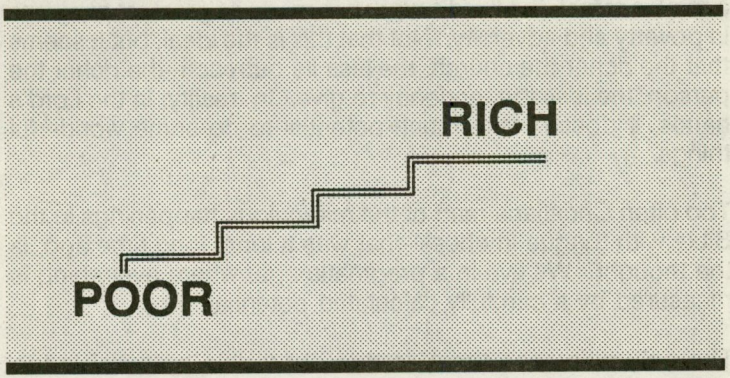
Jesus is the ultimate example. He never allowed unbelievable scorn, abuse, or mistreatment to mar His gift. No one was ever more interested in the object to which He gave than He. We were that object. We were so important to Him that nothing else mattered.

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

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

PRINCIPLE #16

POTENTIAL



The remark is frequently heard, "I wish I had lots of money so I could make really large gifts to the church."

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

One lady, was accepting money from a relief agency (after her home was flooded) when she had a quarter million dollars in savings! She obviously didn't consider this enough.

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

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

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

Too often Christians read of the miraculous happenings in the Bible with tongue in cheek--that was a long, long time ago, is the thought. We live in a pragmatic age, where everything is measured by a carefully calculated potential.

The only difference today is that our visible potential is too great for us to depend on the Lord. When, the potential is small, faith has a better chance of growing.

Consider some of these unbelievable stories:

- A little boy's lunch became the potential for the feeding of thousands of people.

- Just enough meal and oil for two small cakes fed Elijah, the widow woman and her family "many days".

- 300 men, armed with trumpets, pitchers, and candles put a numberless host to flight.

- Jonathan and his armor bearer routed an entire garrison of Philistines. He said, "there is no restraint to the Lord to save by many or by few" (1 Samuel 14:6).

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

To those who may wonder, if God will do miraculous things today, this story is dedicated.

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

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

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

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

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

The God of Elijah, and Moses, and Daniel still lives. The only requirement is the faith to trust and obey.

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

PRINCIPLE #17

UNBELIEF--BARRIER TO SUCCESS

Would you panic if you lived in a community of over one million people--and somebody turned the water off? The Israelites did--at Kadesh--and we look back through the centuries and say, what foolish people. But, what if it happened today? Would we (as we think they should have responded) look up and believe that God would provide? I doubt it. Even Jesus wondered if He would find faith on the earth when He returns. . .in our day.

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

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

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

Why did God suddenly deprive them of water?

Principle #17--Unbelief/2

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

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

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

They failed utterly. Moses, failing to follow God's implicit instructions, forfeited the one thing he wanted most of all--to lead God's people into Canaan--and the people had to take the big detour. They succumbed to the same nemesis that has cursed man since the rebellion in Eden: unbelief.

There has always been the problem of unbelief. Adam didn't really believe he would die for eating the forbidden fruit. The antediluvians didn't believe there would be a flood. Abraham didn't really believe Sarah would bear him a son--she was ninety--he was 100. (He laughed at the idea)

This most effective blockade to God's power, continually dogged the steps of Jesus when He came to explain God's plan, and prove, by His life, that it will work. One day He went back to His home town, Nazareth. How much He wanted to heal the unfortunate, set the captives to life's

problems free, bring comfort and hope. But He couldn't. The record is so short, so poignant: *"And he did not many mighty works there because of their unbelief." (Matthew 13:58)* What a tragedy. The lame were still lame, the blind still couldn't see, the hopeless were still without hope--all because of unbelief.

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

> *"The love of the world has a terrible hold upon the people whom the Lord has commanded to watch and pray always, lest coming suddenly He find them sleeping. They are becoming rich in worldly things, but not rich toward God. They do not believe in the shortness of time; they do not believe that the end of all things is at hand, that Christ is at the door." Testimonies Vol. 2, pp 196 (Emphasis supplied)*

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

However, many of God's directives are not based upon human reason, because He is not limited to time, space, location, nor available materials. Besides, how else would we develop faith if we could explain everything from human reason? Then, there is the importance of character development.

> *"We cannot overestimate the value of simple faith and unquestioning obedience. It is by following in the path of obedience in simple faith that the character obtains perfection." Manuscript 5a, 1895*

Hence, God's directives must be obeyed without question before the door of opportunity closes.

Principles #17--Unbelief/4

We have been warned:

> *"Those who defer obedience till every shadow of uncertainty disappears and there remains no risk of failure or defeat, will never obey at all." Patriarchs and Prophets,pp 290*

Again.

> *"Reason must acknowledge an authority superior to itself. Heart and intellect must bow to the great I Am." Testimonies Vol. 8, pp 286*

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

> *"God makes no requirement without making provision for its accomplishment." Christ Object Lessons, pp. 301"*

> *"When the Lord gives a work to be done, let not men stop to inquire into the reasonableness of the command or the probable results of their efforts to obey. . .in the hands of the Lord it will prove more than sufficient." Prophets and Kings, pp. 243*

> *"When we devote ourselves to the affairs of the kingdom of God, He will mind our affairs." Our High Calling, PP 196*

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

> *"But the fearful, and <u>unbelieving</u>, and the abominable, and murderers, and whoremongers, and sorcerers,and idolaters, and all liars, shall have their part in the lake which burneth with fire and brimstone: which is the second death." Revelation 21:8*

What is the solution to this problem?

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

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

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PRINCIPLE #18

THE ENEMY WITHIN

Who has not said at one time or other (about someone else), he is his own worst enemy.

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

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

"No," I replied, "why?"

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

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

Principles #18--Enemy/2

Even though there might be extenuating circumstances, <u>if we are involved</u>, we must share the blame for our failures which occur. However, share isn't exactly the right word, for each of us has a tendency to share "just a little" of the blame. To clear this first hurdle, we must assume the entire responsibility. Let me explain.

(Story)

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

"The reason I failed," I continued, "is because I should have been smart enough to anticipate the lack of cooperation I would receive, <u>before</u> I began the program; or, I should have been smart enough to deal with it when it occurred. Because, I failed in these two area--I must take the blame.

When he still couldn't understand my reasoning, I said that if a leader is unwilling to do this, he will never learn anything from his mistakes, and that's the only value one can retrieve from a mistake: if something can be learned from it. It is a proven fact that very often we learn more from our failures (if we are willing), than from our successes. He didn't agree with me.

Once a person is willing to assume total responsibility for his actions, then his mind will be clear to begin the search for the enemy within.

This enemy may be hard to identify, even more difficult to track, for it is so interwoven with the fabric of our lives.

Someone likened the fabric of life to a suit made of both natural and synthetic fibers: such as wool and Dacron. The wool will scorch long before it burns, but the synthetic will simply melt away.

It is this way in our lives, the heat of adversity will clearly show which is real and which is not. This is the way gold is separated from the dross.

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

So, in the heart of each individual the seeds of selfishness put down deep roots in these formative years, and--but for the grace of God--would never be uprooted.

On the other hand, in each heart also resides the tender feelings of benevolence. It seems strange that these opposites, these protagonists, these deadly enemies--the strongest forces in the universe--should live so comfortably in the same heart. The benevolent impulse is neither quiet nor inactive; it demands expression in some tangible way, just the same as selfishness. It is not enough to have a <u>feeling</u> of love and gratitude; it must be expressed in some material way or it will result in to frustration--locked in its desire for expression.

Each of these warring forces is capable of destroying the other. Exercise benevolence and selfishness will die; exercise

selfishness and the well-springs of benevolence will cease to flow. However, these foes can become very compatible. Every appeal to the emotions for support, such as a fund-raising dinner, or entertainment, in which the motive is "give-to-get"; results in selfish-benevolence.

Because both selfishness and benevolence will increase or diminish with exercise or activity; we can find the solution to clearing this hurdle. It is sufficient at this point to recognize that these forces exist in every individual; each seeking to dominate every act of life. Or, that each person has the capacity for being generous, or penurious, kind or mean, benevolent or self-centered. But, there is no cause for despair.
The Apostle Paul recognized this same internal conflict. He said, *"For the good that I would I do not: but the evil which I would not, that I do." Romans 7:19*

It wasn't until he came to this realization that he could begin his battle with self. So it is with us. We must recognize that our greatest enemy is the "enemy within", and with this knowledge we can run the race of life--clearing each hurdle in the strength of, and by the grace of God.

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PRINCIPLES #19

DEDICATION

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

No matter whether it be a life-time objective, or a short-term project; it is essential that a person zero in his sights on the target with the full anticipation that he will hit where he is aiming.

(Story)

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

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

"Who did that?" the young officer exclaimed," what is his name? Where does he live?" Questions such as, why haven't I seen him in competition--how many medals has he won, etc. flooded his mind. To his servants he said, "Find him!"

Eventually they came back to the inn with a little Jewish boy

about ten or twelve years of age. "Here's the marksman," they reported.

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

"Yes, sir," he replied.

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

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

Too many people "shoot at the wall" of opportunity, draw a mark around it--and it turns out to be a zero! All because they had no target; didn't aim at a specific objective. Any random success they might attain was purely accidental.

To be successful, one must have an identifiable target--aim at the bull's eye--and squeeze the trigger of opportunity. Good marksmanship is not accidental, neither is life: success depends on singleness of purpose--the consuming desire to succeed.

Direction, or devotion, then, becomes the first requisite for success in any endeavor. Once a person had dedicated himself to a plan, it is bound to succeed, because, a person will totally support anything in which, or to which he is dedicated--regardless of the costs involved.

To the devoted (dedicated) father, his family comes first. To the business man; it is his business. To the Christian; it is his God. Wherever the interest lies, one can expect to find everything else. Jesus would concur with this, for He said, *"For where your treasure is, there will your heart be also." Matthew 6:21*

He didn't say what that treasure is. It could well be anything to which a person is completely dedicated--anything that

completely absorbs his interest. This, then, becomes the primary aim of his life. The point to remember is that the "treasure" does not proceed the heart desire--first the heart, then the treasure.

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

This means that God, and His wishes become the target--the ultimate aim in life; every act has this same targeted goal. This devotion allows for no "shoot-at-the-wall-put-a-mark-around-it" hit, or miss attitude. There can be no half-hearted effort. Every life is composed of large, and small targets (goals). Each of these will only advance the Christian soldier into the next level of competition toward that greatest of all goals--eternal life. This is the target to which we must be dedicated.

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SECTION C

PRINCIPLES OF PERSONAL FINANCE

An Overview

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

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

All specific instruction in the area of personal finance should be based on one of these principles. The only difference will be in their application.

SECTION C

PRINCIPLES OF PERSONAL FINANCE

TITHE

OFFERINGS

SAVINGS

NEEDS

WANTS

Income whether in coin, corn, or cattle--whatever is used for purchase or barter--should be the result of an expenditure of time and talent. The Bible says: "Six days shalt thou labor . . ." (Exodus 20:9). To receive income, except in cases of dire necessity, for which one has not worked, is harmful to self-worth; encourages the desire to get something for nothing --in a word is demoralizing. Income represents the time, talent, and effort of an individual--it represents that portion of his life used in making it. Therefore, income, regardless of its form is representative of life.

As a steward, income must also be regarded as a sacred trust. Each steward is entrusted with as much as he is capable of managing wisely. As a trust, then, this income must be managed according to the wishes of the Owner. It is evident

that there are few who recognize this responsibility, even among Christians. Most people manage their incomes according to their own wishes.

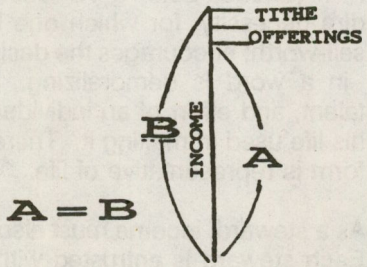
While a great deal of emphasis has been placed on the return of the tithe and the giving of freewill offerings, very little (if anything) is said regarding the management of the balance of the income. However, a person is just as responsible for the remainder of his income, as he is for the part which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

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

Christian money management must follow the right sequence: God must be first.

TITHE

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



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

OFFERINGS

Offerings are the next allotment of the income. This may seem strange to those who have been accustomed to giving to projects, or appeals, but, once more the God-first principle applies. The offering is an evidence of our love for God, our demonstration of gratitude for His blessings. We are not to give to Him what is left after all our real, or imaginary wants have been satisfied. Once given, these gifts are sacred, as is the tithe. All that remains is their distribution. We give to God then distribute to things. While we have been given specific instruction as to the use of the tithe (the gospel ministry); the distribution of the offerings is left to the discretion of the individual.

The amount of these offerings will depend on one's ability (Deuteronomy 16:17; 2 Corinthians 8:12,13). It must be given willingly (Exodus 35:5,21; 2 Corinthians 8:12).

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

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

SAVINGS

To some, it might seem impossible to save anything from the income. This is true when the actual needs equal or exceed

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

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

NEEDS

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

WANTS

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

DEBT

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

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

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

A person in debt is never entirely free; whatever resources he has are never his own--they are always subject to the obligation he has to the lender. It has been said: whatever is <u>owed</u> is never <u>owned.</u>

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

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

SECTION D

PRINICIPLES OF CHURCH FINANCE

Overview

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

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

In this section these basic principles will be explained, as well as how they can be applied. Anyone following these suggestions should, first, determine how extensive the method needs to be, depending on the size of the church, and, second, determine the method which will more nearly fit the local situation. Remember: Don't use a plan that will move a truck, if you only need to move a small car. These procedures are adaptable. Adapt them.

SECTION D

PRINCIPLES OF CHURCH FINANCE

THE BUDGET

The best method for financing a church is to group all its expenses into a **Church Operating Budget**. This will: (1) free the worship service from repeated calls for money (distasteful to members and visitors alike), (2) control spending, and (3) provide the members with a convenient method for distributing the offerings they have already given to God through planned giving. For example: a person will set apart the tithe (before he spends anything for himself). Then, he will give free-will offerings (according to his ability).

PLANNED GIVING

TITHE 10%	FREEWILL OFFERINGS $ or %	
	Local $ or %	World $ or %

> We are not to consecrate to Him what remains of our income after all our real or imaginary wants are satisfied, but before any portion is consumed, we should set apart that which God has specified as His (**CS**, p.81).

> After the tithe is set apart, let gifts and offerings be apportioned, 'as God hath prospered you' (**Ibid.**).

Distribution of funds which come into the **Church Operating Budget** can be done two ways: (1) the percentage system, in

which a specified percent of the total income is apportioned to each department of the church. This plan will work *if* the income always meets the budget; however, a problem arises when the income falls below the need. In this case each department will receive less than its budgeted amount (it wouldn't work to pay only 90 percent of the heat, light, or phone bills).

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

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

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

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

THE BUILDING FUND

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

Strange as it may seem, a person who will give $50 to the **Church Operating Budget** and $50 to the **Building Fund**, will not give $100 if they are combined. The problems appear to be: (1) If a set figure is built into the **Church Operating Budget** for a building project and the income falls short of the need--it is always the building fund that suffers, and (2) in the

"spill over" plan (one in which all monies in excess of the budget needs flow into the building fund, those who wished to give a substantial sum to the building fund do not want their gifts distributed among budget needs--hence, are reluctant to give.

The best plan, one which has been consistently successful, is to keep the **Church Operating Budget** and the **Building Budget** separate: anonymous commitments (to establish a rate of income) can be secured for each. This can be done during the home visit and a **Decision Card** with provision for these can be provided.

STRUCTURE

PREPARATION:

FINANCE
COMMITTEE

AUTHORIZATION:

CHURCH BOARD
CHURCH IN BUSINESS SESSION

IMPLEMENTATION:

FINANCE
COMMITTEE

MATERIALS:

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

ORGANIZATION

The success of this program will depend on the choice of qualified personnel for the **Finance Committee**. The following guide should be used in their selection.

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

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

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

(Too large a committee will make it unwieldy.)

Note: The pastor and the Church Treasurer are always ex officio members).

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

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

RESPONSIBILITIES

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

Routinely, it will:

1. Collect and study the estimated (asking) budget from each department.

2. Prepare a suggested budget within the limits of the church's potential and present this to the Church Board for approval.

3. Present the budget to the Church in Business Session for final approval.

4. Implement the program under authorization of these two (2) bodies, by contacting each member of the church for financial support. (New members will be contacted during the budget year.)

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

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

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

PREPARING THE BUDGET

COLLECTING THE MATERIALS--Each department of the church is provided with a budget request form. The requirements for the ensuing year are listed--with the estimated costs. (Set a definite time when these work sheets are to be completed and returned to the **Finance Committee**.) Usually, the following officers, committees or departments are responsible for the preparation of these "asking" budgets.

FINANCE COMMITTEE--Housing (payments, Insurance, utilities). Miscellaneous expense (office supplies, flowers, bulletins, etc.)

ELDERS--Expansion plans (new building projects, etc.).

DEACONS--General church maintenance, repairs, refurbishing, grounds, etc.

CHURCH MINISTRIES--

CHILDREN MINISTRY--All children's functions.

COMMUNITY SERVICES--Welfare ministry.

FAMILY LIFE MINISTRY--Family life matters.

PERSONAL MINISTRIES--Items relating to the local soul-winning activities of the church.

SABBATH SCHOOL SUPERINTENDENT--All items pertaining to the divisions of the Sabbath school.

YOUTH LEADER--Youth ministries, Pathfinders, etc.

SCHOOL BOARD--Church subsidies, other school-related items for which the church is responsible.

HEALTH/TEMPERANCE--Five-Day Plans, weight control, stress clinics, etc.

These "asking budgets" are given to the church **Finance Committee**.

PREPARING THE BUDGET--The **Finance Committee** studies these proposed departmental budgets and combines them into a tentative church budget (set within the financial limits of the church as determined by the previous year's tithe.)

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

EXAMPLE:

Previous year's tithe	$100,000
Estimated potential	$ 40,000 to $60,000

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

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

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

AUTHORIZATION

THE CHURCH BOARD--The proposed budget (prepared by the **Finance Committee**) is submitted to this body by the

Chairman of the **Finance Committee**. Adjustments (if necessary), are made at this time. A tentatively approved budget is voted.

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

SUGGESTION 1. An excellent plan would be to enlist the members of the Contact Committee prior to this church business meeting, and have them choose the names of the members they will be inviting. This would make it possible for them to phone these members and invite them to this meeting.

SUGGESTION 2. It has been found that a well-prepared and attractively served fellowship dinner will increase the attendance at this business meeting and will provide a spirit of good will for the meeting.

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

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

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

(*A member-family is the equivalent of a husband and wife (with or without children), or a single member.)

EVERY MEMBER CONTACT

WHY VISIT IN THE HOME?--In the intimate atmosphere of the home a personal appeal can be made that is far more effective than a general invitation in a meeting. In this plan, the home visit is designed to accomplish four things: (1) explain the budget (or program) and answer any questions regarding it, (2) invite participation, (3) explain the need for establishing a

Rate of Income, and (4) help the member (by this visit) to make a decision.

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

> I saw that God's people must bring to Him a free-will offering; and the responsibility should be left wholly upon the individual whether he will give much or little (**1T**, 237,238).

CONTACT STRUCTURE--The structure of this phase of church finance is very simple: a **Visitation Chairman** (often the **Chairman** of the **Finance Committee**), and a visitor for each five (5) members of the church. Obviously, the more workers involved, the sooner the visitation can be completed. However, enthusiasm and a willingness to work are often more important than numbers.

CAUTION: It is imperative that each Visitor *believe* in the program through personal participation, or he will exert a negative influence. Because of this, no one should attempt to contact another member *unless he has first made his decision to support the plan*.

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

CONTACT COMMITTEE PROCEDURES

PREPARATION OF MATERIALS--Very early in the program the **Finance Committee** will have prepared the following materials to be used by the **Contact Committee**:

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

SELECTING THE VISITORS--(This may be done prior to the Church in Business Session). From the Membership List, the Finance Committee selects the members of the Contact

Committee. These may be either men or women; they may wish to work in pairs. Any combination will be satisfactory as long as they are enthusiastic about the program. The prospective members of the Contact Committee should be enlisted individually by the members of the Finance Committee, who will explain the program, and *give them their Decision Cards.**

(*These should be given to the Contact Committee Chairman prior to the Contact Committee meeting.)

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

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

(EXAMPLE):

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

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

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

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

CONTACT ASSIGNMENTS--The names listed on the **Contact Cards** are read; the visitors are asked to choose four or five names to visit. (This is an average, under some conditions, some may wish to choose more--others less.)

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

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

CONTACT SCHEDULE:

SUNDAY - member contact followed by report meeting
MONDAY - member contact followed by report meeting
TUESDAY - member contact followed by report meeting
WEDNESDAY and THURSDAY - "clean up" (contacting those members who, for some reason, were not contacted during the first three days).

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

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

WHAT DO YOU SAY?--Numerous manuals have been written giving a step-by-step outline for successful visitation. However, one of the most successful visitors I ever saw was not fluent, and had a limited education. When I asked him for the secret to his apparent success, he replied,

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

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

(SAMPLE):

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

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

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

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

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

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

(Prayer)

Note: The decision must be in money amounts, not percentages. The individual may decide to give a percentage of his income, but this must be translated into figures on the Decision Card in order to establish a Rate of Income.

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

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

DECISIONS

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

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

(Sample for **Decision Sabbath**):

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

(Sample for following three Sabbaths):

You will recall that each member of our church was visited and given a copy of our church budget for the coming year, (hold up copy) and invited to make a personal commitment. This decision as to what he planned to with (with God's help) was to be placed on this anonymous **Decision Card** (hold up card) and placed in the offering plate last Sabbath.

I'm sure each one of you intended to do this, and many of you did, but (number) cards were left in your homes, but only (number) have been returned. You elected officers cannot operate efficiently without an anticipated **Rate of Income**. If you are one of those who forgot to turn in your card, won't you please do so as soon as possible? If you have misplaced your card, you may obtain another one from the deacons in the foyer at the close of the service today. Thank you for your cooperation.

NOTE: This same presentation is to be made for three (3) consecutive weeks; the only change in the presentation is in the number of cards that have been turned in. AT the close of the three weeks (Decision Sequence) TO NOT MAKE ANY FURTHER REFERENCE TO IT. By this time everyone will have made his decision either for or against his personal participation.

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

It is these members who must be brought to a definite decision. The **Decision Sequence** has had remarkable success in accomplishing this. Its beauty is that it foes not violate a person's freedom of choice, neither does it invade his sacred area of obligation to God, because only the individual

(and God) know what this decision is. It should, however, prevent anyone from remaining anonymously comfortable.

Keys to Success:

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

DON'T BE UNDULY CONCERNED--The amounts listed on the **Decision Cards** will normally fall short of the projected goal, because people usually put down an amount less than they actually give. Possibly they consider the anonymous commitment a pledge; maybe they are fearful they will not be able to give more than this; often God blesses them far beyond their expectations--so they give more. But the fact remains they usually give more than the amount indicated on the **Decision Card**.

In many of the church fund-raising programs, the individual family goals had a "cushion" of from two to four times the actual amount of the project; this was necessary in order to reach the goal.

However, in the anonymous commitment program, the amounts paid in have always (without exception) exceeded the anticipated **Rate of Income**--sometimes doubling it, and more. *The important part in the program is that each member make a decision.*

PRINCIPLES of BUDGET SUPPORT and CONTROL

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

DON'T ADD THINGS--More budget plans have been wrecked by adding things than from any other cause. Once the budget has been voted--leave it alone. Wait until the next budget period to add additional items. It is confusing to those who are giving systematically to an authorized budget to hear appeals for funds for projects not included in the plan. It breeds a lack of confidence in church planning.

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

BEWARE OF MAN-MADE SCHEMES--Once the membership has been trained to give systematically to a planned program, never jeopardize it by introducing some man-made scheme. People have been manipulated too long into "giving to things," "giving to crises," or emotional appeals. Once they have been reeducated to "listening to God's voice in their incomes," be sure you do not "jam" God's communication system with methods that contribute to selfishness, rather than counteract it.

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

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

IF THE INCOME DROPS--Because the Devil works untiringly to divert men's interests from God's work to their own selfish desires, there must be a constant education in faithful steward-ship. This can be accomplished in many ways.

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

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

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

IF THE DROP IN INCOME PERSISTS--If, in spite of everything the **Pastor** and the **Finance Committee Chairman** can do, the income does not consistently match the needs of the budget, consider these possibilities:

1. Is the budget too high for the potential of the church? Have recent changes in membership caused this?

2. Is the budget too high for the interests of the membership? (A person will support anything he believes in.)

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

CONTINUING MEMBER CONTACT--Membership visitation does not end with **Contact Week**; there must be an on-going follow-up program, enlisting those members who may have been absent during that week (vacations, etc.), and new members (new converts and transfers).

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

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

CONTACT PROCEDURE--This is the same as in the initial phase of the program: (1) Explain the plan (leave a copy in the homes), (2) Invite their assistance, (3) Explain the need to establish a **Rate of Income**, and (4) Explain how they can make their decision; how to record it on the **Decision Card**.

CAUTION: In the follow-up *do not* use the three-Sabbath Decision Sequence, i.e., referring to the number of cards left in the home versus the number turned in.

Remember, a person will support anything he believes in; the importance of the contact is to bring him to a decision. If the church isn't interested in the giving habits of its members--the Devil is--and will make the most of the opportunity. It is a principle that giving and spirituality go hand in hand--individually and collectively. This is an area which must not be neglected; it must be of vital concern to every Christian.

PROCEDURE FORMS

FINANCE COMMITTEE

MEMBERSHIP

(List names alphabetically — list only active members: check when contacted)

☐ Name _____ ☐ Name _____
Address _____ Address _____
Phone _____ Phone _____

☐ Name _____ ☐ Name _____
Address _____ Address _____
Phone _____ Phone _____

☐ Name _____ ☐ Name _____
Address _____ Address _____
Phone _____ Phone _____

☐ Name _____ ☐ Name _____
Address _____ Address _____
Phone _____ Phone _____

☐ Name _____ ☐ Name _____
Address _____ Address _____
Phone _____ Phone _____

BUDGET REQUEST

Housing

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

Miscellaneous

Office Supplies	$ _____
Telephone	$ _____
Bulletins	$ _____
Music Fund	$ _____
Flowers	$ _____
Postage	$ _____
_____	$ _____
_____	$ _____
_____	$ _____
_____	$ _____
	$ _____

Budget Requested $_____

Requested by _____
(FINANCE COMMITTEE CHAIRMAN)

ELDERS

BUDGET REQUEST

Project 1

_____
Estimated Cost $ _____

Project 2

_____
Estimated Cost $ _____

Project 3

_____
Estimated Cost $ _____

Budget Requested $_____

Requested by _____

(Please complete this form by _____ 19____ and return to the Finance Committee)

DEACONS

BUDGET REQUEST

Custodial

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

Supplies

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

Budget Requested $_____

Requested by _____

(Please complete this form by _____ 19____ and return to the Finance Committee)

BUDGET REQUEST

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

Items	Spent Last Year	Requested
_____	$_____	$_____
_____	$_____	$_____
_____	$_____	$_____
_____	$_____	$_____
_____	$_____	$_____
_____	$_____	$_____
_____	$_____	$_____
_____	$_____	$_____
_____	$_____	$_____
_____	$_____	$_____

Budget Requested $_____

Requested by_____

(Please complete this and return by _____19 _____)

SCHOOL BOARD

BUDGET REQUEST

Items:

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

Budget Requested $_____

Requested by_____

(Complete this form by _____ 19____ and return to the Finance Committee)

SABBATH SCHOOL SUPERINTENDENT

BUDGET REQUEST

Departments:

Adult	$ _____
Cradle Roll	$ _____
Kindergarten	$ _____
Junior	$ _____
Earliteen	$ _____
Youth	$ _____
VBS	$ _____
_____	$ _____
_____	$ _____
	$ _____

Budget Requested $_____

Requested by_____

(Complete this form by _____ 19 ____ and return to the Finance Committee)

FINANCE COMMITTEE CHAIRMAN

CHURCH BUDGET

Period from _____ 19____ to _____19____

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

Approved by Church Board _____ 19____

Approved by Church in Business Session _____ 19____

(Signed)_____
FINANCE COMMITTEE CHAIRMAN

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

CONTACT CARD

Name _____

Address _____

_____

Phone _____

Contacted ____ Yes ____ No

If not, why? _____

Visitor _____

MY DECISION

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

Church Budget:

Weekly $ _____ Monthly $ _____

(Other) $ _____ When? _____

(Please place this card in the offering plate)

MY DECISION

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

Church Budget:

Weekly $ _____ Monthly $ _____

(Other) $ _____ When? _____

Building Fund:

Weekly $ _____ Monthly $ _____

(Other) $ _____ When? _____

(Please place this card in the offering plate)

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

SUPPLEMENT to A Practical Guide to Church Finance - by Mel Rees

MAIL OUT PROCEDURES

(The Anonymous Commitment Program)

ANONYMOUS COMMITMENT MAIL-OUT TIME SEQUENCE

The timing of this procedure is not only essential but critical to its success. There are two very important periods: the interval between the *first mail out* of the tentative budget, and the *four week sequence* following the *second mail out* of the approved budget. Unless these are followed precisely, the entire program will fail.

Preparation of Materials
- -Tentative Budget
- -Explanatory Letter
- -Church Membership List
- -Anonymous Commitment Cards

WEEK ONE

First Mail Out
- -Tentative Budget
- -Explanatory Letter No.1

WEEK TWO

Members may contact Finance Committee members with questions and\or suggestions.

WEEK THREE

-Finance Committee prepares final draft of the budget.

-Budget authorized by (1) the church governing body (2) the church-in-business-session.

WEEK FOUR

Second Mail Out
-Copy of the Approved Budget
-Explanatory Letter, No.2

WEEK FIVE

COMMITMENT SABBATH
(All Committment cards to be turned in)

WEEK SIX

-Report number of cards returned
-First appeal for unreturned cards

WEEK SEVEN

-Report number of cards returned
-Second appeal for unreturned cards

WEEK EIGHT

-Final report of cards turned in
-Final appeal for unreturned cards

SILENCE! Do not report on the number of cards turned in, nor the total amount on the cards. The objective will have been reached when each member has been contacted and, because of the nature of the program, will have made a decision.

PROCEDURE OUTLINE

1. Preparation
2. First Mail-out
   - Tentative Budget
3. Final Preparation of Budget
   - authorization by governing body
   - authorization by church-in-business session.
4. Second Mail-out
   - Approved Budget
5. Commitment Day
6. Decision Sequence (1) (2) (3)

PROCEDURE EXPLANATION

(1) Preparation

The TENTATIVE BUDGET is prepared by the Finance Committee from the itemized Budget requests submitted by the department heads or leaders.

(2) First Mail-out (Tentative Budget)

The purpose of mailing is to determine the wishes of the membership regarding the financial obligations for the ensuing year. (In a small church this material can be handed out) A covering letter explains any unusual or other data, with the request that, if there is any question about the budget, the member should call one of the Finance Committee members with this information. (List the phone numbers of at least two members of the Finance Committee) Preferably no more than one week should be allotted for this survey.

Mail-out - 5

(Sample Letter)

Dear Member:

The church Finance Committee has carefully studied the itemized budget requests submitted by the leaders of the various departments of the church, and compared these with our financial portential. The results of this study are in the enclosed tentative Budget.

We are confident that you, as a member, are vitally intersted in your church and its activities, therefore, we are asking you to carefully review this proposed budget. Please feel free to ask any questions you may have concerning it, or make any suggestions where it might be improved or corrected.

You may contact

*Mr/Mrs*_____
*Phone*_____
(or) *Mr/Mrs*_____
*Phone*_____

This is your church. Your assistance is urgently needed and will be appreciated.

(Signed) _____

(Note: (Outline any differences which may occur between this tentative budget and the budget or income of the past year. Also, list all proposed plans for future growth, outreach, or other objectives)

(3) Final Preparation - BUDGET

The FINANCE COMMITTEE can use the questions and/or objections or suggestions, which have been submitted, in finalizing the budget for approval. If there is no response to this first mail-out, it may be assumed that there is agreement with the tentative budget and the committee can proceed with the final draft.

(4) Authorization

When the final draft of the BUDGET has been prepared, it must be authorized by:

a. The church governing body
b. The Church-in-Business Session.

(Procedures of authorization may vary)

(5) Final Mail-out

This mail-out should contain three items: (1) a copy of the approved budget, (2) a covering letter of explanation and appeal, and instruction, and (3) an ANONYMOUS COMMITMENT CARD.

(Sample letter)

Dear Member:

Enclosed is a copy of our church budget for the period 19___ to 19___. This has been approved by the governing body of the church, as well as, by the church-in-business-session.

(At this point it might be well to list any difference (if any) between this budget and the one for the previous year, with

pertinent information regarding this difference.)

I am sure each of you recognizes the need for a total commitment by each member to the church and its objectives. You will agree that each member of the church has an individual responsibility to the church as a member, and more important, to God, as a steward. With these thoughts in mind, eash of us will want to contribute our proportionate share, "according to our ability" or " as God has prospered us."

In order for the elected officers of the church to perform their duties, it is necessary to establish a planned rate of income. To do this, each member is asked to prayerfully consider what he/she can contribute (under God's blessing) to the church operation for the ensuing year. I am confident that no one will wish to miss this opportunity of a partnership in God's work.

An anonymous commitment card has been included for your convenience in making your decision a part of this regular anticipated- income-figure. You may indicate your decision as a weekly amount, a monthly sum, or feel free to specifiy a period which is more convenient for you. It is essential that your decision be in dollar amounts. (You may decide to give a percentage of your income, but in order to establish a rate-of-income, a dollar amount is needed.

IMPORTANT

PLEASE PLACE YOUR DECISION CARD IN THE OFFERING PLATE AT THE NEXT WORSHIP SERVICE.

We are confident that you will receive a rich blessing from God, as you cooperate with Him in the support of His church.

God bless each one of you

(Signed by finance committee chairman)

(6) COMMITMENT SABBATH

The FINANCE COMMITTEE CHAIRMAN (or other designated person) makes a brief announcement regarding the mail-out materials, and reminds each member to place his decision card in the offering plate.

(Sample)

Each of you received a packet in the mail last week which included a copy of our adopted budget (display copy)--a letter of explanation (display), and an anonymous committment card (display).

You were asked to prayerfully consider your proportionate share under the blessing of God, and indicate your decision on this card. Please place these in the offering plate today.

Thank you.

(7) Decision Sequence No. 1 (one week later)

The finance committee chairman makes almost the identical presentation on each of the next three worship services. The only exception is the current report of the number of cards turned in, versus those sent out. This 3-week sequence is the crux of the program. It is designed to ensure that all decision cards have been returned. (If a person does not return his card, one can be sure he has made a DECISION, either for or against. He will certainly not be anonymously comfortable)

(Sample for three-week Sequence Presentation)

You will recall receiving the church budget packet, with a copy of the budget (display copy), a covering letter of explanation (display), and an anonymous commitment card (display).

These cards were for your convenience to indicate your decision regarding the support of the church for the coming year. Possibly some of you were absent last week, or maybe you forgot--or the card was lost in the "daily shuffle"--whatever the reason_____(number of cards) were mailed out, but only_____(number) were returned.

If we, as a church, are to carry out a viable program for the coming year, it is essential to establish a regular rate of income. We cannot do this until all the cards are returned. Please turn in your card next week.

If you think you may have lost, or misplaced the card, you may obtain another from one of the church officers in the narthex at the close of the service.

Thank you so much for your cooperation.

(8) Decision Sequence No. 2 (two weeks later)

The presentations for Sequence 2 and 3 are identical to No. 1, with the exception that the number of cards returned is upgraded to include the response of the previous week. Each time the materials in the budget should be shown.

(9) Decision Sequence No. 3 (three weeks later)

After the presentation of Sequence No. 3, the matter is closed--NOTHING should be said from this point on regarding the cards. DO NOT GIVE THE FINAL NUMBER OF CARDS RETURNED, NOR THE AMOUNTS LISTED ON THEM. Total silence from this point on, is essential to its effectiveness.

(Note: It has been demonstrated that the total amount indicated on the cards *WILL NOT* be the amount turned in. People have traditionally given *more* than they write down. The reason for this cannot be determined because of the anonymity of the program. Sometimes they will give twice as much. Possibly the realization that this decision is between them and God is a stronger motivating force than is the signed pledge (made to men)

Some have been concerned about the anonymity of the decision cards. It should be pointed out that in the old bona vide signed pledge programs, many of these were never honored. In some cases on record, this amounted to almost half! In the anonymous approach--THEY ALWAYS GIVE MORE THAN THEY WRITE DOWN.

The important point is that **EACH PERSON IS BROUGHT TO A DECISION.**

Remember: God only accepts freewill offerings.

(Sample Decision Cards)

(Sample Decision Cards)

MY DECISION

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

CHURCH BUDGET
Weekly $_____ Monthly $_____
(Other)$_____ When?_____

(Please place this card in the offering plate at the next worship service)

MY DECISION

Recognizing my responsibility to God, as a steward and to the members of the_____ _____church, youu can count on me to do my proportionate share in its support.

Church Budget & Building Fund:

Weekly $_____ Monthly $_____
(Other) $_____ When ? _____

(Please place this card in the offering plate at the next worshhip service)

SECTION E

BASIC STEWARDSHIP SERMONS

Overview

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

The most important concept is God's ownership, because most people (even professing Christians) consider themselves owners, rather than stewards. The question of priority is of next importance. Making God first is rarely done, but critical to successful stewardship.

Few illustrations have been included (although many are used in the original presentations), because of the differences in the cultures in which they will be used. It is suggested that the teacher (preacher) draw liberally on his/her own experience for proper illustrations applicable to his locale. Nothing impresses these principles better on the mind than personal observations or experiences.

These sermons are only intended to stimulate thought and study. If they serve as a guide to more comprehensive presentations, they will have accomplished their purpose.

SERMON # 1

YOU CAN TAKE IT WITH YOU

Anyone who has ever attended a funeral knows that, no matter how much of this world's goods a person may have accumulated during his lifetime, he can't take it with him. Someone has said, "A shroud (death clothes) has no pockets." Neither can lifeless hands hold anything.

The Egyptian Pharaohs thought otherwise. They accumulated vast quantities of precious materials, had these placed in their tombs for their use and enjoyment in the future life. However, robbers stole much of this treasure, archaeologists removed what was left, and placed it in museums.

It may seem strange, but Jesus said a person could take his treasure with him, and told people how to do it. But, first, let us consider the fallacy behind the Pharaoh's planning for the future, as well as the same fallacy which has been common to mankind through the centuries.

Luke 12:16-21 (read)

The parable does not say what the crop was. It could have been anything: fruit, vegetables, or cattle. Whatever it was, it was so large that the barn the farmer used to store such things, was too small.

Now follows some very logical reasoning: tear down the barn and build a bigger one. Not only would this accommodate the surplus crop, but it would (like the Egyptian Pharaoh) provide an abundance for future use. It could be that he had retirement in mind, and there is nothing wrong about this--provided one takes into account the uncertainty of life. At this point in the story, Jesus proposed a question which strikes at the very foundation of the problem: "Then whose shall those things be which thou hast provided?"

ILLUSTRATION: I attended a funeral, and at the close of the service we gathered at the home of one of the relatives. It was interesting to hear of the disposition of the deceased's

possessions. The musical instrument was going to a granddaughter, the furniture to another, the house to still another. Everything was given new owners. No wonder Jesus asked, "Then whose shall those things be?"

OWNERSHIP implies possession and control. However, ownership, as we know it in this world, depends on other people recognizing our right of ownership. If they do not, then it is subject to seizure, or loss. Therefore, we only own those things others are willing to admit that we own. An invading army admits no ownership. A thief does not recognize ownership. In spite of documents (or other evidence) indicating ownership; everything we possess is subject to forfeiture, seizure, or confiscation.

ILLUSTRATION: Today, we have laws relating to the drug trade which allow officers to seize any property used in its production, transportation, or sale. Houses, boats, cars, and large amounts of money have been seized. It is called zero tolerance. This simply means that no kind of ownership in this situation is recognized.

Ownership can even be terminated by what is termed "the common good." If the seizure of property will benefit the population at large, then ownership must be given up.

Then, of course, death brings ownership to a sudden, unavoidable end. No preparation, no desire--nothing can interfere with this. Therefore, all ownership on this earth is conditional.

Back to our parable. Why did Jesus call this successful farmer a fool? Certainly one cannot find fault with his business ability, nor his frugality--neither can he be condemned for planning wisely for the future. Why? Because he didn't recognize who really owned the fields he farmed, nor the abundant crops these fields produced. If he had been aware of this, he wouldn't have had any problem, in the first place, for he wouldn't have been talking to his soul, but would have asked God (the Owner) what to do. The answer would have been so simple, so clear, there wouldn't have been any problem at all.

If he had said, "Lord, YOUR land has produced so plentifully that YOUR barn won't hold it all. Shall I tear down the barn and build a bigger one?" The Lord would have answered, "Leave the barn alone; it's big enough to hold all you need."

"Then, what shall I do with the surplus?"

"That's the easy part. Give it to those who are in need. Enjoy the divine privilege of giving. Be my partner. Let your heart swell with benevolence."

STORY: My wife and I were walking down the street in San Salvador. Leaning against one of the stone buildings was a poor, old, blind woman. From the folds of her black dress reached out a bony hand, as she pleaded, "Por favor. Por favor (Please, please).

I feel so sorry for those who are lame, or deaf, or who can't see, and always wonder why I can enjoy the blessings of walking, hearing, and seeing, and they can't. I reached in my pocket for a coin, and placed it in her hand. It disappeared inside the shapeless dress, and I heard "Por favor. Por favor" again.

My wife said, "I can see why you say giving is a divine privilege. It certainly isn't a divine privilege to have to sit by the cold wall of that building and beg--the privilege is to be able to give.

This parable pinpoints the problem which has plagued men and women ever since Adam and Eve refused to recognize God's ownership and ate the fruit of the forbidden tree. Even professing Christians are not immune; in fact, it is possible their guilt is greater for their beliefs are based on God's creatorship--His sovereignty--His ownership.

It is amazing how easily we read Genesis 1:26 "Let us make man in Our image, and after Our likeness, and let them have dominion" then assume ownership of everything we possess. In the U.S.A. some of our coins imprint the words, in God we trust, instead, we put our trust in the coins. Why do we claim ownership?

Possibly it is because, just as soon as a child realizes the necessity of food, clothing, and shelter, these represent security. Then, comes the desire to increase these from the reasoning that the more one has, the more secure one will be. This all adds up to a pride in ownership--too often becomes life's goals.

However, an assumption of ownership, by a created being, violates the divine scheme of the universe, for it is a denial of God's sovereignty, His supreme ownership of the all created things.

Are we to assume then, that the possession of material things is wrong--something to be shunned? On the contrary. Just prior to giving the parable, Jesus had said, "Beware of covetousness, for a man's life consisteth not in the abundance of the things he possesseth" (verse 15). Was He warning against prosperity? or against covetousness? It must be the latter, for when Solomon prayed for wisdom to lead God's people, God replied, "Wisdom and knowledge is granted unto thee; and I will give thee riches, and wealth, and honour" (2 Chronicles 1:12).

John says, "Beloved, I wish above all things that thou mayest prosper and be in health, even as thy soul prospereth" (3 John 2).

The problem is not with possessions (this is what stewardship is all about) but in one's attitude toward these possessions. Do they belong to me, or to God? This is the question that should have been in the mind of the successful farmer in the parable. It is the question which every person must ask himself, for on the answer will rest his ultimate destiny.

If a person considers himself the owner, then he will be the ultimate loser, for he can never maintain permanent control over his possessions--eventually they will pass into other hands. On the other hand, if one recognizes God as the Owner, then the benefits are limitless. Consider these:

> He has the advantage of continual direction in the management of his resources, by continual contact with the Owner.

- He can enjoy the freedom of dependence. Jesus promised this (See Matthew 6:33).

- He can take his possessions with him, by laying up treasure in heaven through the exercise of benevolence (See Matthew 6:20).

- He is never subject to loss. One cannot lose something which one does not own. He might lose his stewardship responsibility over these materials, -- in other words: his job--but never the things themselves. Job understood this. When all that he possessed was swept away, he could say with confidence, "The Lord gave, and the Lord hath taken away; blessed be the name of the Lord" (Job 1:21). He recognized that everything he possessed belong to God. He was the loser.

A correct knowledge and recognition of God's ownership will show that we have been blessed with material possessions for three major reasons:

1. FOR PERSONAL AND FAMILY SUPPORT - God knows we have basic needs, such as food, clothing, and shelter. Jesus said, "All these things will come to you as a matter of course" (Matthew 6:33). He pictured His Father as loving His earthly subjects and eager to care for them. The condition is that He must always be first in their thoughts, and recognized as the Owner.

2. A TEST - "We should never forget that we are placed on trial in this world, to determine our fitness for the future life. None can enter heaven whose characters are defiled by the foul blot of selfishness. Therefore, God tests us here, by committing to us temporal possessions, that our use of these may show whether we can be entrusted with eternal riches" (**Counsels on Stewardship** pp. 22).

3. AS HEAVEN'S AGENTS - "When Christians are controlled by the principles of heaven, they will dispense with one hand while the other gains. This is the only rational and healthy position a Christian can occupy while having and

still making money" (**Testimonies to the Church,** Vol. 2, pp 240).

What would be the result of each person recognizing God's ownership and his personal stewardship?

1. A BENEVOLENT CHARACTER - This kind of character only develops in a climate of disinterested benevolence: giving to God--distributing to things.

2. PERSONAL JOY AND SATISFACTION - We only fully enjoy those things we share with others. God knows that we couldn't fully enjoy the unbelievable riches of heaven, nor the peace and beauty of the new earth, unless we share it with others. Therefore, we have been given the exalted position of co-partners with Him, in sharing the Good News with the world. This is a privilege not even granted to the angels.

Appeal

SERMON #2

IT COSTS TOO MUCH

They hadn't been attending church, these former members. One day, a friend saw them in the market, and said, "I haven't seen you in church for awhile; I've missed you."

"Oh," the woman replied, "we don't go anymore, it costs too much. It seemed they were always asking for money for something, and well, we just can't afford it."

Possibly, there are many Christians who should carefully consider the costs involved in church membership, and decide whether they are too high. If one were to concentrate on the costs, rather than the benefits--there might be some question whether it was worth it or not.

For the same amount of money, the world is more than willing to provide an abundance of things that appear more appealing to human desires. There are things to see, places to go, things to hear--all waiting, if one is willing to pay the price.

So, it would seem reasonable to study the subject carefully, and decide once, and for all, if the costs are too high. If the benefits do not seem to justify what they cost, then it would be better to spend the time and money on more appealing pursuits. On the other hand, if the ultimate benefits seem to be a real bargain, then one should eagerly support the program, and welcome each opportunity to advance it. I'm sure God would want it this way. According to Scripture, He doesn't want half-hearted supporters.

All through the ages, people have been called to make this same decision. Brother Joshua took a good look at it one day. Calling to the assembly of Israel he said, "Choose you this day whom ye will serve; whether the gods which your fathers served that were on the other side of the flood, or the gods of the Amorites, in whose land ye dwell" (Joshua 24:15).

Then he announced <u>his</u> decision: "but as for me and my house, we will serve the Lord."

134/Sermon # 2--It Costs Too Much

He had seen life in Egypt; 40 years in the desert; now he was in Canaan. As he looked around, he saw all the good things God had promised. He decided it was worth it! Worth all the sand, all the trouble, all the fighting--it was worth it.

I believe the urgency of the times demands our immediate decision.

I was camping up in the high mountains one time. I awakened early one morning and decided to take a walk down around the lake. Like a giant mirror, the lake reflected the surrounding peaks. Occasionally the surface would ripple as a feeding fish left a tell-tale ring. I could see the mist creeping along the far shore. As I walked along, I heard a quail call his flock, and made a noisy take-off from a little rocky outcropping.

The trail wound around a wooded point. Just beyond was the sheltered bay of a boat landing. It was here I saw a most amazing sight: a man standing with one foot on the dock and one foot on the edge of a row boat. Knowing from experience how unstable a boat can be, the thought crossed my mind that this had to be a balancing act worth seeing.

He didn't make it. He didn't land on the wharf or in the boat --there was just one great big splash! He went into the cold waters of the lake. But it was a superb demonstration of the uncertainty of indecision. "A double minded man is unstable in all his ways" (Matt. 6:24). "No man can serve two masters. . . . Ye cannot serve God and mammon." It is impossible to follow Christ with one foot inside the church and the other outside.

Mrs. Lot found this out the hard way. The angel was literally dragging her out of Sodom, but she couldn't help remembering her home, clothes, furniture, dishes, children, grandchildren--everything--it was all back there. The pull was too great. She turned to looked back. The material things of life meant too much to her. After that, all a traveler could see on the vale of Siddim was a pillar of salt that looked like a woman. Such is the tragedy of indecision. Such is the folly of making the wrong decision.

The Christian life isn't an easy one. Jesus said it was a cross. It takes time--large amounts. If you have ever had an office in the church you know how much time it takes. For a number of years my wife had the Cradle Roll and it seemed that the table was always covered with materials she was preparing for the next Sabbath.

Free labor? It doesn't even pay minimum wage.

Lost opportunities? Oh, yes. How vividly I remember a job interview I had many years ago. I heard about an opening with a well-known company. I had the necessary qualifications. I wanted that job. I needed it. My interviewer seemed to be satisfied. I was confident the job was mine. However, I felt it would only be fair to tell him that I would not be available from Friday evening sundown till Saturday evening sundown. His face clouded as he said, "Oh, I'm terribly sorry. Really, I'm disappointed. I don't think there would be a problem, but there just might be some time we would need for you to come in during those hours." He actually appeared disappointed. I didn't get the job.

I felt at the time, and learned later, that I could have been hired; gotten drunk on Saturday night; failed to show up on Monday; came in blurry-eyed on Tuesday, and he would have probably laughed it off. But, a religious conviction? "I'm sorry."

Pride. Did you ever think of the cost in pride on being a Christian? I can still hear it and feel it. It was four miles from my home to the little Adventist school. On the way I had to pass a big public school. I can still hear those kids on the playground saying, "There goes an Advent! There goes an Advent!" That hurts, especially little kids. It really hurts.

Money. Vast amounts. One man said, "I wish I could find a church where they had inspiring sermons, beautiful music, and fervent prayers--and forget this money bit. I'm sick and tired of hearing about money!"

I have great news for you," I replied, "I attended a service just like that last week. The sermon was inspiring, the music, beautiful, and the prayers, fervent."

"Oh," he said, "where was it?"

"It was a funeral!"

Anything as viable and active as the church must be is going to require large sums of money, and we ought to thank God for it--and consider it a privilege to give.

Meet some other folks that had to make this decision.

Judas was a man of discernment. He carefully weighed both the advantages and disadvantages. He had followed this young Teacher up and down the dusty roads of Galilee and Judea for a long time. He finally came to the conclusion that this Fellow wasn't going to go anywhere. He couldn't further his career following Him around, so he sold his share in paradise for 30 pieces of silver; on second thought he wasn't sure he'd made a good deal; gave it back and went out and hanged himself. But there must be lots of people that don't think their share of Paradise is worth that much; they don't have that much invested in it.

It is incredible how little value people place upon their eternal salvation. Jesus called attention to this in the parable of the great supper.

The host prepared a banquet and invited a large number of guests. In fact, as the story unfolds, he had room for everyone, and anyone who would come. When the dinner was ready, he sent his servants to tell the guests to come. How the ears of his hearers must have burned when he listed the excuses these people gave for refusing the invitation.

One man had bought a piece of ground, and had to go see if it was any good or not. Can you imagine one of those people buying a piece of ground having never looked at it? What about the man who bought five yokes of oxen and didn't know whether they could pull or not? Don't forget the man who married a wife. Where did the invitation say he couldn't bring his wife. Of course, she would be welcome. The glow in their eyes would have given sufficient light for the entire banquet hall.

But, you see, all these excuses betrayed a preoccupied mind. These intended guests had other things that were of more value and interest to them. They were absorbed in earthly attractions. Times haven't changed, really. The excuses are more or less the same. Sometimes it's real estate or something we bought, or loved ones. But it is always something that holds more interest for us than the cause of God and our own salvation.

Caiaphas, the high priest, was impressed by the Holy Spirit that this was, indeed, the Son of God--this Man standing before him. If he accepted this Man he would have to move down from his high position. He probably contrasted his rich robes with the simple garment worn by Jesus and decided the price was too high and cried, "Crucify him!"

The rich young ruler thought it over and went away sorrowfully. He couldn't pay the price.

But Peter, James, John, Matthew, and many others, left their gainful occupations. They considered it a real bargain.

Zacchaeus. Wouldn't you like to know what Jesus told Zacchaeus that day? I have always wondered. What could He possibly have said during that lunch that He had with this, penurious, stingy, grasping little character? What ever it was, it certainly was powerful. All of a sudden he clapped his hands and said, "Quiet, my friends, I have something to say. Half of my goods I'm going to give to the poor and if I have defrauded anyone I am going to restore four-fold." Excitement must have filled the room. Not Zacchaeus! No way!

Nicodemus. This wealthy leader came to Jesus one night. After that one experience, position, wealth, power meant nothing to him. When he saw Jesus hanging on the cruel tree, it was enough. The price was right. Possibly our problem today is that we need to keep visually in our minds the words of the song: Calvary, then think of the price it cost.

Paul gave up position and power. He suffered persecution, not only by his enemies that were outside, but his enemies that were inside--and eventually death.

Strangely enough, Jesus had to make the same decision. He had to decide if we were worth leaving the courts of glory, to come down here and suffer, shame, abuse, and eventually the cruelest of deaths. But Isaiah records chapter 53, verse 11, "He shall see the fruit of his soul and shall be satisfied." From **Acts of the Apostles**, p. 601. "What sustained the Son of God during His life of toil and sacrifice? He saw the results of the travail of His soul and was satisfied. Looking into eternity, He beheld the happiness of you and me. He saw the glow on our faces as we looked in wide-eyed wonder on the things He had gone to prepare. It was enough. He was satisfied.

Our redemption cost the shameful murder of the Son of God. I think if we decide to walk in His steps, we are going to have to realize it's going to take a great deal of time and money. In fact, its going to cost everything we have.

Isn't it strange that any of us should hesitate to pay the price, whatever it might be, when, no matter which way we decide, we are going to lose everything we have in this world anyway. Everything is going to go up in flames. Why not make the right decision? But this decision is not easy. It takes real courage to come face to face with one's self.

One evening I was invited for dinner to a couple's home out in the country, about five, or six miles from town. It was winter time, and as I left town it was snowing hard. I really wondered if I shouldn't call and cancel the appointment. There was a chance I couldn't get back to my lodging. However, they had been so insistent that I continued on. I found the road leading from the main highway, and before long saw the yellow light from their house, shining across the snow. As I drove into the yard, the back door opened and my host greeted me so warmly, I forgot the snow, and the possibility of not returning to my room.

The big, old farmhouse had a huge kitchen with delicious food cooking on the stove, a teakettle singing noisily, a big clock on the wall, ticking away--and a long table where we ate. From where I sat I could look out the window and watch the snow swirling down. It was a beautiful scene.

The meal was spiced with friendly conversation, but somehow I had the feeling that this wasn't exactly the reason I had been invited.

At the close of the meal, the wife took the dishes away, then seated herself at the end of the table. There was a brief silence, then the man said, "The reason I asked you to come over tonight is that I have to make a decision." He paused, looked at his folded hands, than continued, "I have been a local elder of my church for sixteen years, but I've never been a Christian."

I can't explain the shock I felt at this announcement. I knew his reputation as a lay-leader. The pastor had three churches in this district, and leaned heavily on this man for his capable support. He was efficient, dedicated. When the pastor was unavailable, the people came to him. He was the leader. Now, this. I was too shocked to say anything.

Then he did a strange thing: he placed his left elbow on the table (his hand upright) and spread the second and third fingers apart. Then he placed the index finger of his right hand at the joint of these two fingers, and said, "Tonight I am going to make a decision: I am either going to go down this way (he moved this finger along one of the others), and I'm going to be all Christian, or I am going to go down this way (he moved the finger down the other one), and I'm never going to go to church another day in my life." Then he moved this index finger back to the joint again . . . and waited.

I could never describe the tension I felt in that room. The teakettle sang noisily, the old clock ticked away. We waited. I stared at that finger, and fervently prayed: "Please Lord, please have him go down the right one. Please have him make the right decision!" He never moved. He just sat there staring at that finger. I glanced at his wife and she was staring, too. We all were. I have no idea how long we waited --possibly a few minutes--seemed like hours. Finally, the finger started to move . . . it went down the right one. His wife buried her head in her arms and was crying softly. I felt drained of every emotion. He sat there with his head bowed.

The amazing thing about the incident is this: That subsequently I would be visiting with people in the area, and they'd say, "Isn't it fantastic what's happened to Brother_____?" "What happened to Brother _____", I would ask. "Well, I don't know," they would reply. I can't tell you exactly. No, I really don't know. He is just different. It's just wonderful, that's all!" I don't know what they heard, nor what they saw, but once Brother _____ made the decision to be all Christian--everybody knew it.

Isn't it time in this world's history that we become committed right up to our professions? If this isn't the time; when will it be?

Pause for a moment and consider what is in store for us. 1 Cor. 2:9, "But as it is written, 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." How easy it is for us today to compare heaven with things that we think of as wealth. What do you suppose heaven is really like? The prophets couldn't describe it. They could only explain it in terms which we might faintly understand such as: gold, silver, or precious stones. The problem with this is that in heaven they use gold for paving the streets, and pearls for gates. As Paul said, we have no concept of what heaven is really like. It has been expressed as over-all glorious. And, that's about as good a description as there is.

But, with such a prospect as this--of going somewhere where everything is so different, so new, and so glorious, why would we be reluctant to make the right decision. Because if you allow your imaginations to run completely wild, you will never even come close to what God has planned for you. Please, please, don't throw it away.

A friend was a missionary in India. He told this story:

A wealthy, English business man was on his way home from his office one day when he saw a terrifying scene. A group of children were playing in the street, when a taxi suddenly came around the corner. They all jumped out of the way, except one little fellow who was thrown into the gutter.

The Englishman shouted to his driver to stop. He jumped out of the car and rushed over to see if the little fellow was still alive. He was dirty and bleeding, but seemed to be alive, so he gathered him up in his arms, without regard for the white linen suit he was wearing, and told his driver to race for the nearest hospital. There, under the skillful hands of the doctors, the little fellow's life was saved.

The Englishman and his wife visited him every day. Lying there on clean sheets, he didn't look like the little street urchin that he was; they fell in love with him.

One day the business man said to his wife, "You know, I've been thinking." She replied, "You too?"

"What do you mean?" he asked.

"Let's adopt him?" she said. Her husband smiled. "Just what I was thinking."

Through investigation, they learned that the boy was an orphan, and had no known kin folks.

They had three grown children, all holding excellent positions. Their home was empty now; this little fellow would bring joy to them both. So, they legally adopted him; they made him a full heir to their considerable fortune.

What a great day it was when they brought him to their beautiful home. Every day the lady would take him down back to the hospital to have his dressings changed. But one day she was very busy, and he was getting along so well, she said, "You can go down by yourself, can't you? You know the way." Of course, he did; he knew every street and alley in the city. So she gave him the rupees to pay for the hospital visit. He clutched the money in his little, brown hand--went down the street . . . and they never saw him again!

Who knows what happened. Who knows what thoughts ran through his mind as he looked at the money in his hand. To him, an orphan, it must have looked like a fortune. He must

have closed his hand tightly and ran right out of their lives. He was heir to a fortune and he threw it all away for a few rupees.

Please, please don't throw heaven and the New Earth away for a few rupees, or dollars, or yen, or pesos of this world's goods. You are heirs to a fortune.

Once you see that glorious land, you would be sure it was worth it.

Appeal

SERMON #3

SEEK FIRST

One of the best known texts--often repeated, but rarely understood--or practiced--is found in Matthew 6:33. If the principle found in this text was followed, it would solve all the problems of the world.

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

The key word is first. Many people seek the kingdom of God, but rarely, if ever, is this first. Jesus did not say we were not to seek other things: happiness, security, educational attainments, or financial objectives. What He did say was, that all these things must be secondary--we must seek God's kingdom first. What was the setting for this statement?

Jesus was holding a seminar for His disciples who had only recently been ordained. He was trying to correct the popular idea that He was going to set up His kingdom on this earth.

Crowds began to gather to watch, and listen. There were not only the people who lived in the surrounding area, but those from the countries bordering Canaan. There were: Jewish rulers, Roman soldiers, fishermen, and farmers. They represented a complete cross-section of society, from the very rich, to the very poor. They had come for different reasons. Many had come to be healed of their diseases; some from curiosity; thousands to join the anticipated revolution; others to criticize--they were all there. But, there was one thing common to each of them: they were looking for a material solution to their material problems. That's why this "seek first" message must have been such a shock to them. It was so impractical.

Jesus didn't attack their errors; He taught them principles and let them draw their own conclusions. How shocked they must have been when He said, "Blessed are the poor--the meek--the sorrowful--the merciful." This were so contrary to popular teaching, and thinking.

Some rejected His teaching outright--others pondered these strange philosophies. Then, it appears that in pity for their wretched condition: those who had everything, and those who had nothing, He began to talk about the basic necessities of life: food, clothing, and shelter. He called their attention to His Father's care for the birds and the grasses of the field. But, He reminded them that these were the only goals of heathen people. "You have a loving, heavenly Father," he told them, "He knows what you need, and will provide it for you--if you will only seek Him first."

What a strange, impractical approach to the problems of daily living. What could it mean?

Their religious leaders could have told them (if they had wanted to); they were always quoting Moses, and his writings --it was all there.

In the beginning, God provided everything man could ever need, or want. He gave him dominion over all these things, and promised him the freedom of dependence on Him.

Freedom is usually associated with independence, but this wasn't God's plan.

In the beginning, there were no housing problems, employment, problems, clothing problems--no food, health, nor social problems. It wasn't until they believed the Devil's lie that if they violated the restriction in their stewardship (by eating the fruit of the forbidden tree), they would enjoy the freedom of <u>independence</u>. Notice the result:

- The were dispossessed from their garden home
- They had clothing problems
- There was a change in the weather
- Briars and thorns scratched them
- Eve knew pain as she bore her children
- They had marital problems
- They needed health insurance, and death benefits!

When God brought Israel into Canaan, He gave them a plan for social, and economic security which would assure them of continued health and prosperity. They were to be an object

lesson to the entire world of God's loving care. Deuteronomy 8 pictures a paradise on earth; everything provided for their use and enjoyment. However, the "seek first" principle had to be followed if they were to enjoy peace, prosperity, and happiness.

Even before the tithe was set aside, they were required to acknowledge this seek-first principle by presenting to God: the first of the ripened grain, the first of the wool, oil, wine, and the first-born of the animals--even their first-born sons. Such a heavy drain on their resources would seem to reduce them to poverty. On the contrary, it was the basis for their prosperity.

But, they gave up this freedom of dependence on God, for the gods of the Amorites, the Hittites, and the Moabites. As a result, they were carried away into captivity where they languished for seventy years.

On their return to Canaan, the "seek first" principle was the first they had to relearn. Once more they were concerned for their own welfare, and God's house lay in ruins.

What they did was logical. Their houses and fields lay in ruins. Prospects for the future were dim. They decided to improve their own fortunes, then, when they were comfortable again, it would be time to work on God's house. But God asked, through the prophet Haggai, "Is it time, O ye, to dwell in your cieled houses, and this house lie waste?" (Haggai 1:4). Then He called their attention to the results of their decision to make their own selfish interests first.

"Ye have sown much, and bring in little; ye eat, but ye have not enough; ye drink, but ye are not filled with drink; ye clothe you, but there is none warm; and he that earneth wages to put into a bag with holes. . . . Ye looked for much, and lo, it came to little; and when ye brought it home, I did blow upon it." (Haggai 1:6-9).

Then followed the promise, that if they would make Him first, He would bless them abundantly. The results of their obedience were immediate.

Story: -- I visited in a home one time where both the husband and wife had been unfaithful in the return of the tithe. They said that their incomes were above average; they did not waste their money; that they should have had a considerable sum in savings. However, they did not have any savings at all; in fact, they were in debt. They told of the hours they had spent trying to find where the money went, to no avail. They asked me if I had any thoughts about it.

Picking up their Bible (which was lying on the table), I read the text from Haggai 1, about bringing home much--putting it in a bag with holes--and the part where God says He blew upon it.

The lady asked to read the text for herself. She must have read it several times. Finally, she looked at her husband and said, "That's the only place it could have gone."

In our materialistic, poverty-stricken, affluent (sometimes) world, would this "seek first" principle work? Would it work in any culture, in any society? It doesn't seem practical, but it is the only solution the world has never tried, as well as the only one that would work. To the question "would it work" is the answer "yes"--for it has never failed.

Jesus said, "Come unto me . . . and I will give you rest" (Matthew 11:28). We certainly need rest in an age when everyone is carrying such a heavy load. The rich try desperately to protect their riches; the poor try to find enough food for themselves and their children. Everyone needs the rest that Jesus promised, and the only solution is to make God "first".

We live in a dangerous, terrifying age. Those who hold the reins of government are unable to cope with moral corruption, poverty, and crime. Businessmen vainly search for solutions to their problems, or for safe places to invest their money. There is no stable ground. In the midst of this dilemma, men and women need the rest that Jesus had.

Abused by His enemies, deserted by His friends, scourged, spit upon, and finally hung on a cruel cross, He had complete confidence in His Father. This was His legacy to us--the peace

He promised us. In the midst of a tragic, mixed-up world, we can have this peace--in any culture--in any society.

All the things we normally worry and fret about--the basics of life--will all be provided by our Father in heaven. Jesus obligated His Father that day on the hills of Galilee. But, He said that this promise would only be honored, if we "seek first" the kingdom of God and his righteousness.

Appeal

SERMON #4

WHAT IS SACRIFICE?

The devil wants everyone who has anything more than his basic needs to feel guilty. This presents a very puzzling problem to the Christian as he attempts to understand the relationship between sacrifice and prosperity. Prosperity must have a high priority among divine gifts.

> Solomon: "Wisdom and knowledge is granted unto thee; and I will give thee riches and wealth (2 Chron. 1:12).
>
> John: "Beloved, I wish above all things that thou mayest prosper and be in health, even as thy soul prospereth" (3 John 2).

The problem is: a person exercises his God-given talents; God blesses him and he prospers. Then, he is subjected to articles, and sermons on sacrifice--all implying the giving of material things. There are some interesting, sometimes tragic reactions:

1. He gives liberally, but still feels guilty for he has so much left.
2. He rejects all suggestions to giving, for he dreads poverty.
3. He may resent it. One lady, who was approached for financial assistance for church support, said, "If giving to the church means sacrificing all the things I have worked and saved for all my life--or being shaken out--then I'll be shaken out."
4. He may regard the giving of money as a substitute for personal involvement.

Text: Psalms 50:5 "Gather my saints together unto me, those who have made a covenant with me by sacrifice."

The popular thought is that this text refers to material things, and those who sacrifice money, or its equivalent, for God's cause, will be among the throng who await their Lord's return. In other words, their giving of material things will make them eligible. But, does the giving of material things constitute sacrifice?

If this were correct, then a total sacrifice would be the giving of everything a person had, and he would be left destitute. In this condition he would not be able to support himself, his family, nor his church. In fact, he would be totally helpless for he would have nothing with which to do anything productive at all.

Likewise, his testing period would come to an end, for each person has been entrusted with material things, to determine their ability to manage eternal responsibilities.

If sacrifice means the giving of things, then Abraham, Isaac, Joseph, Daniel, and many others did not make a covenant with God by sacrifice--for they died very wealthy men. And still, they were accounted worthy of eternal life.

Another concept of sacrifice is "trading." This means that a man could trade earthly things for heavenly. Many false religions are based on this trading, or buying theory. However, this concept has major problems. Consider these texts in relation to this topic:

- "The earth is the Lord's and the fullness thereof" (Psalms 24:1).

- "Every beast of the forest is mine, and the cattle on a thousand hills" (Psalms 50:10).

- "The silver and the gold is mine" (Haggai 2:8).

If then, everything on the earth belongs to God, what could a person possibly use for trading material? The first thing a person needs to know, when trading, is if the person with whom he is dealing, owns what is being traded. If he doesn't,

then there is a real possibility he will lose everything in the transaction: what he traded, as well as what he received in return.

God certainly isn't going to accept things in trade which He owns in the first place. Hence the premise is wrong.

It should be carefully noted in the text that the key word is not sacrifice, but covenant. Those will be gathered in that great day who have made a covenant with God--in this instance, by sacrifice. By sacrificing what?

What is a covenant? A covenant is an agreement to do, or not to do a certain thing. It is a contract between two individuals; two groups; or an individual with a group, etc. God made such an agreement with Noah.

> "I do set my bow in the cloud, and it shall be a token of a covenant between me and the earth . . . and the waters shall no more become a flood to destroy all flesh" (Genesis 9:13-15).

With Abraham:

> "And I will make of thee a great nation, and I will bless thee, and make thy name great; and thou shalt be a blessing" (Genesis 12:2).

Now consider Abraham's predicament:

If God had give Abraham a choice: give Him all his possessions, and keep his son--or--give Him the son, and keep his possessions; there is no question what he would have done. That boy was his greatest possession. Nothing else was of so great value. But . . . God didn't give him a choice; He asked for the boy.

After that agonizing trip to Mount Moriah, when Abraham was about to kill his son, God would say, "Now I know that thou fearest God, seeing thou hast not withheld thy son, thine only son from me" (Genesis 22:12).

If sacrifice means the giving of material things, Abraham would have had to kill the boy, but God accepted the fact that he was willing--that he obeyed God's instructions, rather than his own desires. This test proved more to Abraham, than it did to God. God already knew Abraham could pass the test--now Abraham knew it. This only proved that Abraham's covenant with God was genuine.

Although God owns the world and everything in it, there is one thing over which He chooses not to exercise control: our hearts--our wills. The power of choice given in the Garden of Eden, and restored by Jesus on the Cross of Calvary, belongs to the individual. A classic example of this occurred during the reign of King David.

He had stained his illustrious career with the foul blot of adultery and murder. The enormity of his crime was pointed out to him by the prophet Nathan. In Psalms 51, David is pouring out his heart to God in confession--seeking relief from his guilt. He pleads with God, "Have mercy on me, O God; Wash me thoroughly from mine iniquity, and cleanse me from my sin; I acknowledge my transgression; Purge me with hyssop and I shall be clean; Create in me a clean heart, O God; and renew a right spirit within me". All these statements show the intensity of his feelings and his desire for forgiveness. Then he recognizes what sacrifice really is.

Psalms 51:16,17 "For thou desirest not sacrifice; else would I give it; thou delightest not in burnt offerings. The sacrifices of God are a broken spirit; a broken spirit and a contrite heart, O God, thou wilt not despise."

What is a broken spirit? It is the positive response of the human heart to God's instruction and direction.

Wild animals have uncontrolled spirits. Only when this spirit is "broken", can they be made to do the will of man--to be obedient to his direction and command. But, God doesn't "break" our spirits; He pleads, "My son, give me thine heart" (Proverbs 23:26).

The human heart is like that of the untamed beasts; it is selfish, and self-willed. If left to itself, it will only grow more determined to have its own way.

WHAT IS SACRIFICE?

From this illustration, a definition of sacrifice can be made: It is the willingness to relinquish the entire life to God, without any reservations. This means that a covenant relation is entered into by a person with God, in which all of his time, talents, influence, and material goods are under divine direction and control, at all times--under all circumstances.

How is this accomplished? In the common walks of life; in everyday transactions; in the little acts of life--it is dying daily to self. Paul said, "I die daily" (1 Corinthians 15:31). "I have fought a good fight" (2 Timothy 4:7). Who was Paul fighting? Enemies, false brethren? All of these, but his greatest battle was with himself. "For the good that I would I do not; but the evil which I would not, that I do" (Romans 7:19). This was Paul's constant battle; it is the battle of every human being for as prophet Jeremiah wrote, "The heart is deceitful above all things, and desperately wicked; who can know it" (Jer. 17:9).

Consider sacrifice, not as giving, nor trading, but rather as using. This would harmonize with God's plan in the beginning. As agents of heaven, we would be continually receiving God's blessings, and distributing these to others. We would be in constant communication with the Owner. Our instructions would come from:

- His Word
- A knowledge of need
- Divine impressions. "And thine ears shall hear a voice" (Isaiah 30:21).

This knowledge and awareness of our relationship to God would prevent us from having pride of ownership. It would also be a great wall against selfishness. (We would never substitute giving for personal service.) We would never feel guilty about our possessions, for we would be earning, saving, using, and giving under God's direction.

This is true stewardship. The wrongness is not in possessing things, but in claiming ownership and using our resources according to our own selfish interests.

While some might think that money can buy anything, there is something it cannot buy, nor can it be a substitute for personal services. God isn't interested in our money (He could speak and create mountains of gold); He is interested is us--our hearts--our choice to obey Him.

And this willingness to place our hearts on the altar is the supreme sacrifice which He desires. Once we do this, we will have made a covenant with Him by sacrifice (the only thing over which we have control)--then we can hear the "well done" given to those who recognize their stewardship relation to Him and be a part of that vast throng who await His return.

Thought: If Jesus could have given things for our salvation, he could have given a universe--but it cost him His life. And that's what it will cost us--our lives--that is all we have to give.

Appeal

SERMON # 5

A HOUSE OF GOD*

Jacob, awakening from the dream of a great ladder reaching from heaven to earth on which he saw angels ascending and descending, was so overcome by a sense of the presence of God that he exclaimed, "How dreadful is this place."

David, contemplating the construction of a house for God, regarded it as "the footstool of our God." Solomon, his son, who was permitted to build this magnificent edifice, visualized it as a place, save only to burn sacrifice before Him. These men were all overwhelmed by the sacred presence of God.

But there is a danger today that some might not regard the place set apart for the worship of God with this same awe and reverence; far too often, it has become more of a social center than a meeting place between a man and his God.

A man who recently visited New Guinea related this incident: The people had built a church of the best materials they had, a pole structure with a thatched roof. Although it had a solid wall in the back and another in the front with a door which had a lock, the sides were open. On Sabbath morning many of the worshippers arrived early for the services. It was observed that although they might have entered by either side, they waited respectfully outside until someone unlocked the door! Their reverence for God was demonstrated by their respect for His house.

Everyone entering God's house should regard it as holy ground for His sacred presence is there.

(*Appropriate for those in a building program.)

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

156/Sermon #5--A House Of God

"The house where god is worshiped should be in accordance with His character and majesty" (**5T** 268,269).

The decision to construct a place dedicated to the worship of God should not be approached lightly. Only in an attitude of reverence and worship should men and women dare to assume the privilege and responsibility of preparing a dwelling place for the Most High.

Important, therefore, that the difference which might exist between a church and a house of God be clearly understood.

A church with its steeple and pews, its stained glass windows and organ, might or might not be a house of God. It all depends on the people inside. A church is an architectural design, but a house of God is people-people united in worshipping and working together in the beauty of obedience and holiness.

If these people approach God in humility, fully aware of the majesty of God, they will be filled with the same awe as Jacob when he exclaimed, "How dreadful is this place." Not dreadful in the modern use of the word, rather awesome and sacred. In this attitude they will "fear" God, that is, adore and praise Him for His inestimable love and mercy in condescending to meet "where two or three are gathered together in My name."

This recognition of the sacred presence of God must be foremost in the minds of those planning to build Him a house. It should be remembered that God does not dwell in temples built with hands, but in the hearts of people whose love for Him transcends every other consideration.

What greater thing could a man do than to prepare a dwelling place for his God. Only man has this divine privilege and solemn responsibility.

WOULD HE PERMIT YOU TO BUILD HIM A HOUSE?

"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 Stewarship**, 199).

It almost seems presumptuous for a group of people to boldly state that they are going to build a house for God. How do they know He would permit them to build Him a house?

God directed ancient Israel to build Him a sanctuary, by which they forteited the blessing of the divine presence. Their apostasy at Horeb (when they turned away from God and attributed their marvelous deliverance from Egypt to a golden calf) rendered the construction of the tabernacle, for a time, an impossibility.

Although they had the site, plans, and all the materials, it wasn't until they were once more taken into favor with heaven that their leader could carry out the divine command. Being in favor with heaven, then, is essential in obtaining permission to build a house for God.

So, today, in many instances, there must be a period of genuine revival and reformation in the lives of those contemplating such a project. Certainly divine favor could not be enjoyed by any congregation cherishing known sin, nor where there is disunity and strife. Under such circumstances a group might succeed in building a church, but it wouldn't be a house of God! The Psalmist says, "Except the Lord build the house, they labor in vain that build it."

Before laying plans for the construction of a place of worship, a genuine heart-searching must take place. Each member should covet the favor of heaven. Under these conditions divine permission may be sought, and may be granted.

THE TWO REQUISITES FOR PREPARING A HOUSE FOR GOD

"Devotion to God and a spirit of sacrifice are the first requisites in preparing a dwelling place for the Most High" (**Patriarchs and Prophets**, 343).

Site, plans and materials are usually considered as the require ments for the building of a church. No doubt these would be sufficient for the construction of a building, but they are not the requisites for prepring a dwelling place for the Most High.

DEVOTION TO GOD AND A SPIRIT OF SACRIFICE ARE THE VITAL REQUISITES IN BUILDING A HOUSE FOR GOD

A devotion to God would impel every member to work to the limit of his ability. He would devote the very best of his time, talent, and material possessions to the task of making God's house his first consideration.

A spirit of sacrifice would guarantee unity of thought and action among the membership. It would prevent the squabbles and ultimate rifts that so often mar the building of a church. Individual preferences and ideas would be deferred in favor of the desires and judgment of the majority.

Under the leavening influence of unselfishness, the church body will move forward, planning and building as an undivided whole.

THOSE DISTURBING VISIBLE RESOURCES

"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" (**Desire of Ages**, 371).

Rarely does any congregation have all the material resources necessary for the construction of a house for God. Often the task seems insurmountable. But the fact is that when the requisites for building His house have been met (devotion to God and a spirit of sacrifice) God makes Himself responsible for the success of the project.

No time at all should be spent deploring the lack of visible resources. In everything pertaining to man's sustenance and the success of God's plans on this earth can be seen the combining of human effort with divine power. This is true whether it be in the planting of a seed, the success of a job, business, or profession, or in the construction of a house of God.

The divine formula is this:

EVERY MAN IS TO WORK AND GIVE TO THE LIMIT OF HIS ABILITY

But working to the limit of ability (in the face of what appears to be an impossible task) requires a lot of faith and trust in God. And faith and trust will come if one follows God's directions without undue concern for the results. When an individual (or a group) reaches the limit of ability, God brings into force divine agencies, making up whatever lack there may be.

THE REVELANCE OF SITE - PLANS - MATERIALS

HUMAN EFFORT		DIVINE POWER
My Part		God's Part
(Planting)		(Miracle of Growth)
Limited	RESULTS	Unlimited

> 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).

After the requisites (devotion to God, a spirit of sacrifice) have been met, site, plans and materials assume their proper roles of importance and sequence.

SITE

A lot of time and effort could be saved if God were consulted first to where He wanted His house built. In the selection of a site, His wishes and guidance shoud be paramount. Not sought after as a last resort.

PLANS

Careful study should be given to the selection of a proper design, one that will be appropriate to the location, and provide adequate facilities. There are many areas where churches need to be built. If this is kept in mind there will be no needless expenditure for show or ornament. A house of worship may be humble, but it will be acceptable if neat and clean, and "in accordance with His character and majesty."

MATERIALS

Wise planning will provide for enough materials to complete the building. Jesus said, "For which of you, intending to build a tower, sitteth not down first and counteth the cost, whether he have sufficient to finish it?" He spoke of the embarassment which the builder might suffer if he could not complete the project. Remember that divine aid is available for those who work to the limit of their ability.

CONSTRUCTION

God's house should be constructed of the best materials, and built as well as strength and skill can do it.

PROVIDING THE MATERIALS

> An amount sufficient to accomplish the work should be freely given, that the workmen may be able to say, as did the builders of the tablenacle, 'Bring no more offerings' (**Patriarch and Prophets**, 344,347).

Buildings are not made of money--they are made of materials. These may be donated or purchased with funds that have been donated.

Before those appointed to plan and construct a building can schedule, there must be some way to anticipate that these materials will be available. This information is usually based on the commitments of those involved. Each person covenants with God to give systematically according to his ability. He then makes his decision known to those in charge. The total of these commitments will determine IF plans can be laid, and WHEN construction can be started.

If one prizes God's presence, he will wish to follow the example of those who built the tabernacle in the wilderness when the

builders were forced to say, "Bring no more offerings." But since God accepts no unwilling offering, no pressed sacrifice, all giving must be entirely voluntary, not having recourse even to "stirring appeals" or pressure of any kind.

Anyone wishing to give more than his present circumstances will permit may add a faith factor to his commitment. This gives God opportunity to "stretch" the giver's potential. Not once has God failed to honor such a desire where it has been done from the pure motive of devotion to God and a spirit of sacrifice.

And finally, God's house should never be left in debt, for to do this would bring dishonor to God. It would be almost like a denial of one's faith.

> **Is not God in the height of heaven? And behold the height of the stars, how high they are" (Job 22:12).**

SECTION F

SUPPLEMENT

BRIEFS

1. Trusting God is true social security.
2. In God's plan, simple is more effective.
3. Influence, like your shadow, follows you everywhere.
4. It is better to teach one how to fish, than to catch one for him.
5. It doesn't take skill nor practice to blow one's own horn.
6. If you can't pull, don't drag your feet.
7. Remember that the mighty redwood came from one tiny seed.
8. There is no difference between the gifts of the poor and those of the rich, if they represent a day's labor.
9. Money can't buy even a moment of time.
10. There is little hope for the envious; their pride will not allow them to recognize another's superiority.
11. The guilty conscience has its own judge, jury, and jailer.
12. It is more difficult to listen, than to talk, and it takes less effort.
13. If you can't take it with you, why spend so much effort trying to.
14. Money can buy a good bed, but not a good night's sleep.
15. Money is anything someone will accept for goods or services.
16. The average individual only uses a small percent of his capabilities.
17. Man was created to succeed--never fail.
18. The resourceful man will buy it, find it, or make it.
19. It is hard to smile while saying, "can't".
20. Even dark clouds can have rainbows.
21. But for the grace of God, we'd all be beggars.
22. In benevolence the heart displays its divine design.

23. Benevolent acts are like pebbles tossed into a pond--the ripples reach the shores of eternity.

24. You can take it with you; every act of benevolence is a deposit in the bank of heaven.

25. A collection would be a disastrous way to run a business.

26. Better to close the church than to keep it open with funds obtained from questionable methods.

27. One can give without loving; but cannot love without giving.

28. God isn't looking for tax payers; just investors.

29. Materialism is the tarnish of spirituality.

30. Whoever "scraped" the bottom of God's barrel.

31. Panic programs are like gasoline fires: one puff and they're out!

32. The Bible says, "Bring ye . . . never pay ye."

33. Faith, like insurance, must be obtained when you don't need it, or you will never have it when you do.

34. True love must be exercised in some tangible way.

35. God invites every person to go into partnership with Him--then provides the initial investment.

36. Benevolence is a principle that must control every action--every reaction.

37. One has the right to his feelings, but there are times when he cannot exercise this right.

38. Isn't it amazing how often we use juvenile methods to get adult activity?

39. Returning the tithe is a case of simple honesty.

40. Christianity isn't based on what God has done for others--but rather what He has done for me.

41. Goals are indicators of progress--not proper motivators.

42. Neither the urgency of the need nor the merit of the objective should be used to motivate benevolence.

43. Faith is not an opinion but a reaction; not a theory but a transaction.

44. Never make a promise you can't keep.

45. A person trained to follow rules will find it difficult to apply principles.

46. Unnecessary debt is voluntary slavery.

47. Money is to be earned by labor.

48. A dollar owed is never owned.

49. Money or property gained without labor is demoralizing and intoxicating.

50. Benevolence and selfishness are step brothers: they have the same mother (the heart), but different fathers.

51. Sacrifice is giving up the desire in the heart which the gift would have satisfied.

52. Money is no substitute for personal involvement.

53. Love cannot be bought nor sold--it can only be given away.

54. Covetousness . . . the socially acceptable sin.

55. Influence is the shadow cast by the charaacter.

56. A person who "gives till it hurts' makes no gift at all.

57. The satisfaction of giving is not in the gift, but in the act of giving.

58. "God first" is the solution to every problem.

59. The true follower of Jesus doesn't wait for things to give to--he looks for them.

60. Needs are opportunities to express love and gratitude to God.

61. Information without involvement is like a wind blowing across the empty sea--with no sails to touch.

62. Selfishness is selling the soul on the installment plan: nothing down --no payments.

63. The greatest evidence of true benevolence is God's daily care for His creatures--His creation.

64. Never lose sight of the overall plan in the desire for the specific or the immediate.

65. God's plans never fail; people frequently fail by not following them.

66. God never gives a plan without providing for its success.

67. God has never shown any reluctance in showing every man his duty.

68. We are limited to following God's plans--He is unlimited in producing the results.

69. God isn't broke! He doesn't need the money; we need the divine privilege of giving.

70. How can one be really comfortable on an island of luxury in the middle of a sea of poverty?

71. One might gain the whole world and be bankrupt for eternity.

72. Love is the magic glue that keeps the world from disintegrating.

73. How often has the blanket of "a good cause" concealed the motive of selfishness.

74. Spirituality and benevolence are inseparable--neither can exist without the other.

75. Every gift can be measured by the intensity of the desire the gift would have satisfied.

76. A true gift has no strings attached.

77. Benevolence is like a spring--it must constantly flow, or it will become a stagnant pool.

78. What if God only bestowed His blesssings on us when His emotions were touched--or when He felt like it?

79. The love of God cannot be hoarded--it must be shared.

80. A person is either a steward of God, or a slave to the Devil.

81. Plans never work . . . people work plans.

82. God's plans never have money problems--only people problems.

83. When a group reneges on its collective responsibility, it provides the perfect soil for the growth of individual selfishness.

84. Giving is an outward expression of the love in the heart--the greater the love, the greater the gift.

85. A person will support anything in which he believes, regardless of the cost.

86. Information is only effective if it results in participation.

87. Some give much and expect little.
Some give little and expect much.
Some give nothing and expect everything.

88. Money talks, but what does it say? Spend me on your-self and I will disappear--spend me on others and I am yours forever.

89. A philanthropist is a person who doesn't recognize that God owns everything.

90. One should never be praised for liberality--only for faithfulness.

100. God makes it possible for some to give princely offerings, but every gift from the heart is priceless.

101. Selfishness and benevolence are deadly enemies--exercise either one and the other dies.

102. Benevolence and selfishness eat from the same bowls at every fund-raising dinner.

103. Selfishness exhibits its most virulent form in the give-to-get mode.

104. If a person doesn't want to give, he shouldn't; the gift would only be an insult.

105. The human heart is a strange organ--it only plays one tune, "Me, My, and Mine."

106. How can a heart be so systematic in its function and so erratic in its giving.

107. The church should be the best show in town--everyone of its members is an actor.

108. How would you like to play on a team where some of the players were occasionally active--some really weren't interested.

109. God never expects us to do the impossible--this is His part.

110. Would you spend time singing, like the birds, if you didn't know where your next meal was coming from?

111. Fear can protect or destroy.

112. Money has no intrinsic value--it must be converted into its components of time and talent to be useful.

113. Money is life done up in a convenient package for storage and use.

114. Everyone has rights--the wise don't exercise them if they may cause problems.

115. You can't do anything about what has happened, even if it was only a second ago--don't waste time regretting it.

116. Love demands expression.

117. We only fully enjoy those things we share.

118. If a person asks what it costs to be a Christian--he can't afford it.

119. One should give to God, then distribute the gift to things.

120. Benevolence is the heavenly dew that waters the soul.

121. The selfish heart cries, "get"--but is never satisfied with the getting.

122. In this world, anticipation is always greater than realization.

123. It is easier to follow a rule than a principle.

124. The only antidote for selfishness is benevolence.

125. Giving breaks the chains that bind a person to materialism.

126. Giving is a heavenly privilege granted to mortals.

127. Man was granted two divine privileges: to give, and to forgive.

128. The unrestricted gift always returns--the restricted one never does.

129. If the giver expects a return for his gift, he isn't really giving--just trading.

130. A person who doesn't "go along" with the group's decision is really on the outside looking in.

131. True unity cannot be programmed; it is love for God that spills over in love for our neighbor.

132. There is nothing wrong with the "give to get" motive of it is the gift of time, talent, and love.

133. The offering in the plate given from love represents a life for whom Christ died. Money is life.

134. Prosperity can be a good servant, but a hard master.

135. Poverty should be avoided, but prosperity is more dangerous.

136. Success in group activity depends on each member bearing his proportionate share of its responsibilities.

137. In benevolence, the soul must listen to the voice of God, not the siren panic appeals, nor the clanging bell of promotion.

138. What we keep, we lose. What we give away, we keep.

139. In the Bible, offerings were accepted--never raised.

140. Before joining a group a person has two choices: to join or not to join. Once he joins he has two choices: either to support it or leave it.

141. Selfishness turns inward--benevolence looks outward.

142. If you are concerned with the welfare of others--you will fare well.

143. The gift always returns to the giver.

144. Benevolence is the only antidote for the selfish heart.

145. Time is a non-renewable resource.

146. Look in the mirror--see why Christ died.

147. In all the universe, there is only one YOU!

148. Help yourself by helping others.

149. When you work only for yourself--you have a cruel master.

150. A person can lock himself in the prison of selfish desires.

151. Life isn't a revolving door.

152. Accidents and/or mistakes are best soon forgotten.

153. God expects you to do your best--nothing more--nothing less.

154. Involvement isn't a program--it is a result.

155. There are no needs--just opportunities.

156. Conversion--commitment--involvement--in this order.

157. The church has always made its greatest progress in a climate of adversity.

158. It would be better to help someone who may be unworthy, than to neglect someone who is.

159. Beware! An unworthy person, or cause, might dry up the well-springs of benevolence.

160. Selfishness and benevolence sit together at the church fund-raising entertainment.

161. How long has it been since we heard a poor widow praised for putting five cents in the church expense fund.

162. Everyone works for God--but some are out on strike!

163. Faith doesn't work--people work by faith.

164. Plans never work--people work plans.

165. Returning the tithe is a case of simple honesty.

166. If you only return the tithe--you haven't given God anything.

167. An ant never complains that the load is too heavy--justs gets other ants to help carry it.

168. Money may be a gift--a contribution--or a collection; it all depends on why it was given.

169. God's gift to us wasn't tax-deductible.

170. Is it a church, or a house of God?

171. Money does strange things: it makes a saint out of a sinner, or a sinner out of a saint.

172. A hearing aid wouldn't help a Christian if he can't hear the cry of the world around him.

173. Why barely glow on the penlight batteries of our own efforts when we could plug into the current of heaven--and really light up the landscape.

174. Love, hatred, selfishness, and benevolence attend the same church.

175. If you don't want to help carry the load--don't lean on it.

176. Anyone can find fault . . . it was never lost!

177. Finding fault is like eating potato chips--it's hard to stop with only one.

178. Envy is the cancer of the soul.

179. If total cooperation is essential in football--how can the church win with half the players sitting on the bench?

180. Which came first: fear, or unbelief? No matter--they will leave together.

181. Be a working millionaire: dispense with one hand, as the other gains.

182. Sometimes poverty is a state of mind.

183. The selfish heart snaps shut at the first sign of need.

184. Fear unlocked the door of the heart--unbelief entered.

185. Fear is the tree--unbelief the fruit.

185. Fear and unbelief produce each other. Strange.

186. The pew should be a launching pad, not a grand stand seat.

187. A church is the package--a house of God--the contents.

188. God doesn't accept "left overs".

189. Time is a non-renewable resource.

190. The wrongness is not in possessing, but in claiming ownershhip.

191. The bank of heaven has never had a failure.

192. Trust God like your children trust you.

193. The freedom of dependence is God's design for social security.

194. We imprint "in God we trust" on a coin--then trust the coin.

195. Poverty may affect the body, but prosperity can affect the soul.

196. Needs can be supplied--the wants--never.

197. "Don't stretch your heart where your hands cannot reach." --(Bernadette of Trinidad)

198. "I have a good bed, the clothes and food I need; if I need anything else, all I have to do is ask for it--but I don't ask for things I don't need."--(A Catholic Sister)

199. "There is so little of this life and so much of the next, we should spend all of this one getting ready for the next one."--Guide in Cairo Museum

200. Happiness is a state of mind.

201. Happiness is the bonus that comes with service to others.

202. Think of church expense as church maintenance.

203. Two can accomplish what one cannot do; a hundred can accomplish what two cannot do.

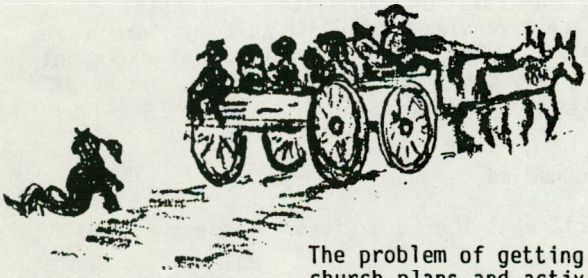
204. To say, it is my life, I'll do with it as I please, is the greatest denial of God's ownershihp.

205. Only in heaven will realization be greater than anticipation.

206. Love, like the snow, covers the barren and the ugly.

207. Robbing God would be like stealing a penny from a billionaire.

COMMITMENT / INVOLVEMENT



Mel Rees

The problem of getting members involved in church plans and activities, has challenged pastors though the years. Involvement is the key to every successful group activity, because, no matter how extensive or elevated the plans, unless those who comprise the group are involved, only partial success will be attained, or failure may be the result. Therefore, in order to ensure success, it is essential for every leader to, not only understand the principles of involvement, but to be able to implement them.

Many methods have been used to stimulate involvement. The most common is a carefully planned program. It is assumed that a program, like a wagon, is the perfect vehicle to stimulate group activity--get everyone on board--and away we go! But it isn't always easy to get people on the wagon--some, at least, aren't interested in going for a ride. And, while a structure might, and has at times, produced a limited success, it is at best, temporary in nature, requiring newer, more innovative ideas (wagons) to produce the same enthusiasm and results. The multitude of plans and creative goal devices testifies to this. But, what is the reason for lack of involvement?

A common assumption is that people do not get involved because they are not committed. On the surface this might appear reasonable, however, a careful analysis will show that everyone is committed--to something--or someone. Time, then, should not be spent trying to get people committed, but in changing the focus of their commitment. The secret to involvement cannot be found in a program, although, programs can materially contribute to the success of a plan, because of their organizational structure, but they should never be used as motivators. Note carefully the sequence in this story from the Scottish Reformation.*

As a boy, James Guthrie was guided by his wealthy father into an education which would prepare him for a position as a prelate in the state church. But, while attending college, from which he graduated with high honors--he met a classmate, Samuel Rutherford, who invited him to attend a prayer meeting one evening. At this meeting--he would later testify--he met Jesus Christ.

Upon graduation, much to the disappointment of his father, he did not become a prelate in the state church, but the pastor of a small reformed body in the country, where he shepherded his flock for twenty-two years.

In several engagements with Oliver Cromwell and King Charles, he easily outwitted his accusers in theology, and established a reputation for his courage. But the most dramatic moment in his life came in a clash with the king's royal commissioner for Scotland, a rascal: the Earl of Middleton. Because of his outrageous behavior, the governing body of the Kirk appointed James Guthrie to read in his Stirling church a sentence of excommunication. On the way to this grave service he received, by the hand of a stranger, a letter pleading with him to delay the reading of this sentence.

His good wife counseled,

> "Dear Heart, what the Lord gives you clearness to do, that do!"

The Earl never forgot this, and later in the year when several covenant preachers presented a letter to the king reminding him of the cause of the reformed church he had pledged to uphold, they were clapped into the dungeon at Edinburgh Castle.

After several appearances before the drunken parliament, Guthrie testified,

> "Throughout the course of my life, I have studied to be serious and not to deal with a slack hand in what I did look upon as my duty. My Lord, my conscience I cannot submit, but this old crazy body and mortal flesh I do submit, to submit, to do with it whatsoever you will, whether by death or banishment, or imprisonment or anything else."

He was sentenced to be hanged.

One Friday evening he calmly wrote his lasts six letters and slept soundly until dawn. Arising, he poured out his soul in prayer. "As the sunlight streamed in, he was led away, bound like a common felon, but saying,

> "This is the day which the Lord hath made; let us be glad and rejoice in it."

On that long ago evening, with his friend Sam Rutherford, he had found Jesus Christ--he had been truly converted--**HE COULDN'T AVOID INVOLVEMENT.**

No program, however grand, could ever motivate a young man to leave everything he held dear, and face death with unflinching courage, except a consuming love and commitment to God. Involvement wasn't something he tried to do, but <u>something he couldn't avoid</u>.

Paul testified, "For the love of Christ controls us."
2 Corinthians 5:14 R.S.V.

Involvement is not something to be sought, or programmed--it is a result. When one is truly converted, he will be totally committed to Jesus Christ--**he won't be able to avoid involvement.**

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* Harry Lowe, <u>Scottish Heroes</u> (Pacific Press) 1950 pp. 46-51