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of the challenges of the *Great Depression*. Confidence in the US banking system was shattered. It seemed the only safe way to secure your cash was to hide it under the mattress or bury it in a well-marked spot in the yard. Those stories have stayed with me and have lead me to follow a very conservative strategy in my personal investments. My statement of philosophy would read something like this: Don't invest more than you can afford to lose, and, the greater the anticipated return the greater the risk. This of course is from a secular perspective. In today's marketplace many find their hearts failing them for fear as they watch the daily ups and downs of the stock market. The Dow Jones and the NASDAQ are far more important than things of eternal value such as the study of God's word, prayer and focusing on the greatest gift ever given—the life of the Son of God.

God's word says, Bring ye all the tithes into the storehouse. . . and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven and pour you out a blessing that there shall not be room enough to receive it (Mal 3: 10). This counsel is given in the context of asking the question, Will a man rob God? Israel had apparently been unfaithful in its responsibilities to God and the people asked, When did we rob You? And God responded, In tithes and offerings. I can't think of a more promising investment opportunity than to be faithful to God and receive His assurance of blessings.

Some believe this biblical counsel means that for each dollar we give, we will receive a dollar in return. A careful reading of the text will help us to understand that God's promise is to bless us. Those blessings might be gifts of money received at just the right moment of greatest need. We could share countless testimonies that would validate this to often be the case. But God has many ways to bless His children—health, happiness, family reconciliations and countless others. He knows what is best for us. We must leave it to Him to determine what we need most.

Investing funds in banks, stock markets and in many other options may be of value to provide for one's needs in retirement, but let us not forget that the most important investment is faithfulness to God—the investment that brings eternal value. God wants to bless His children with the most precious gift of all, His companionship throughout eternity.

Application



Group Study

Discuss the need for financial planning. Ask the group for biblical applications or texts that would provide guidelines or principles for this type of planning.

Typical motivations for investing money

Using the following list as a resource, have the group share what they believe are motivations for the investment of funds. List positive and negative reasons for investing. Discuss the texts referred to in each listing. Add others that would be applicable.

- 1. To get rich. In times of upward trends in the stock market, many people think that getting rich will be easy. In their dreams they say: I just have to buy the right shares and in a few years I'll be a millionaire. The Bible reveals this motivation as a bad one: People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil (1 Tim 6:9-10).
- 2. To not lose any money. The fear of losing money is very strong in the minds of many people. Such people tend to act like the servant with one talent who buried it in the ground (Mt 25:18), so they put their funds into a savings account with low interest. The security aspect of maintaining funds is very important, but it cannot be an excuse to refuse to take the initiative and investigate information regarding avenues that lead to sound methods of getting good returns on one's investments.
- 3. To earn as much as possible. It is a biblical principle to use any talent one has to the glory of God and the best of mankind ((1 Cor 10:31; 1 Tim 2: 1-4). Therefore, like the

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servant in the parable who put his money to work (*Mt 25:16*), one should invest money in areas that honor God and contribute to the physical, psychological, social and spiritual well-being of man. Money that is currently not needed should be invested in the market responsibly.

Indicators for good investing

Ask the group if there are indicators that might confirm that one's funds have been invested well? What biblical principles would support wise investing? Discuss the following indicators and biblical passages. Again, encourage the group to list more texts.

- 1. A clear conscience. God has given us a sanctified conscience as an instrument through which he speaks to us about what he wants us to do. We are often convicted by our conscience that a particular way is the way we should go, even before we can explain or argue why this way is best for us. As we seek his wisdom, God will lead us via the conscience in our decision-making regarding investments, and hopefully, with sound investing in mind, we can join Paul in saying: Our conscience testifies that we have conducted ourselves in the world... in the holiness and sincerity that are from God (2 Cor 1:12).
- 2. A good night's rest. What is going on in your mind when the Dow Jones or NASDAQ drops by ten percent in a week? Can you still sleep? There is a saying among stock brokers: If you want to sleep well, buy bonds; if you want to eat well, buy shares. The question is: What is more important for a Christian? If he can not sleep, it would be better if his sleeplessness were brought about by this good reason: On my bed I remember You; I think of You through the watches of the night (Ps 63:6).
- 3. A free mind. What is going on in your mind when the Dow Jones or NASDAQ rises by ten percent in a week? Are you so excited that you can't think of anything else? Are you wondering day and night whether this is the right time to sell? Are you reading ten times more business newspapers than usual? If your mind is not freely able to focus on things more important than investing money—especially spiritual things—your investment is not the right one.
- 4. A God-devoted heart. Jesus asks us: Where is your treasure? This question is important because he knows: Where your treasure is, there your heart will be also (Mt 6:21). If your heart is with your investments, something is wrong in your life. Investments need to occupy the right place in our lives. There are higher priorities than investments—especially the spiritual life and mission of a Christian.

Where your treasure is, there your heart will be also.

—Matthew 6:21

KJV Kids' Study Bible

Formerly called the *KJV Adventure Bible*, this full-text KJV Bible for children, ages 8-12, is designed to help children grown in their understanding of God by developing their faith. The Bible contains the complete text of the King James Version. It uses a study system with 5 features and 15 updated color charts, 8 full-color maps, a presentation page, a dictionary-concordance to key Bible words, and 2 indexes to help locate in-text Bible features.

- ♦ Let's Live It! Explains a Bible passage and includes an activity to get kids involved
- ♦ Life in Bible Times explains and illustrates what it was like to live in Bible times
- ♦ Did You Know? points out many of the small but fascinating facts in the Bible
- ♦ Words to Remember highlights Bible verses that are good for memorization
- Book Introductions, written for children, give background information on each book of the Bible
- ♦ 15 updated color charts are packed with helpful and interesting information
- ♦ 8 full-color maps and much more!

The color work is beautifully graphic! This is a Bible to aid and interest young children as they journey through the word of God. It would be helpful if this Bible were published in the NIV version as well.

Reviewed by the staff of Dynamic Steward

QUOTES on investing and money . . .

The greatest gift is a portion of thyself.—Ralph Waldo Emerson

Goodness is the only investment that never fails.—Henry David Thoreau

All who joy would win must share it—happiness was born a twin.—Lord Byron

Put not your trust in money, but put your money in trust.—Oliver Wendell Holmes, Sr

No man is really consecrated until his money is dedicated.—Roy L Smith

The highest reward for a person's toil is not what they get for it but what they become by it.—John Ruskin

It is one of the most beautiful compensations of this life that no man can sincerely try to help another without also helping himself.—Ralph Waldo Emerson

One man gives freely, yet gains even more; another withholds unduly, but comes to poverty. A generous man will prosper; he who refreshes others will himself be refreshed.—*Proverbs*

Lay not up for yourselves treasures on earth where moth and rust doth corrupt and thieves break through and steal: but lay up for yourselves tresurers in heaven. . .for where your treasure is there your heart will be also.—*Matthew*

All our money has a moral stamp. It is coined over again in an inward mint. The uses we put it to, the spirit in which we spend it, give it a character which is plainly perceptible to the eye of God.—Thomas Starr King

Youth



KJV Kids' Study Bible

Zonderkidz, The Children's Group of Zondervan Publishing House Grand Rapids, Michigan, 1994 US\$ 22.99



Concept



Exploring the issues

Most of us live in a world of wealth and plenty. Some of that wealth is real, some of it is temporary and some of it is just paper wealth. Market fluctuations build and destroy fortunes. The promise of fortune allures contemporary generations to look at investments in a way that is often compulsive. In many cases investing has become part of daily life. Yet there are very real dangers for the Christian working with investments. The temptation to pursue money can lead us away from God. As a result, we need to explore issues and principles to help us integrate our faith and our investment principles.

The command is simple and direct—So whether you eat or drink or whatever you do, do it all for the glory of God (1 Cor 10:31). This straightforward instruction provides a comprehensive guide for anything a disciple manages, including investments. Yet few Christians think about this principle when planning their investment strategies. It is very easy to develop goals and strategies for financial investments in a way that is isolated from our walk with God. So let's identify some principles to guide—not where a disciple invests but how a disciple makes decisions about investing. Let's begin by identifying some of the factors that challenge a Christian approach to investing. Then we will explore key issues to consider as we apply biblical thinking to our investment strategies and important principles that will help us keep God first in our lives.

The first danger we need to think about is what Paul warns, For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs (1 Tim 6:10). The distraction of financial wealth can easily lead one away from God. Jesus said it in another way, You cannot serve both God and money (Mt 6:24). Because of the direct involvement with material possessions, investing presents a real danger to our relationship with God unless we manage our investing to God's glory.

Our motivation for investing is another area we need to examine carefully.

Greed, recognition, pride, fame or power can be driving forces for investing. Each of these can strengthen the hold of sin in our lives. We can grow to depend on our wealth rather than on God. We can shift our eyes from Him to our own abilities.

What is our purpose for investing? What type of investments should we make? What principles should guide our investing? What are the priorities that shape or inform our investments? What is our focus? These are some of the questions we need to prayerfully think about as we plan an investment strategy.

Key principles in planning

I see three key principles that can help us in planning our investments in a Christian way. The first is to do everything to the glory of God (1 Cor 10:31). This principle is foundational and will guide every part of our lives. We obviously will not want to do anything that would detract from God's glory. But I wonder if we should not go a step further. Shouldn't we actively seek to bring Him glory in each step of life? Do we really want to spend energy and resources on something that would only be neutral?

The second principle to guide Christian investing is: But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal (Mt 6:20). This does not mean that the only place we can invest is in the church or in a mission program. However, this passage does remind us of the eternal reality. Considering eternity does bring a new dimension into thinking about investments. It helps us shape our purpose for investing.

The final principle is perhaps most important: But seek ye first the kingdom of God and his righteousness; and all these things shall be added unto you (Mt 6:33). As we put God and His kingdom foremost in our lives, everything will fall in place—even our investments. If He is first, then we need not fear that our investing will lead us away from Him.

Putting it into practice

So let's explore some direct applications of these principles. First of all, the money we invest is really not ours—it belongs to God. When we invest, we are

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managing His resources. He needs to be involved in the process. If we have put God and His kingdom first—if we have accepted Christ's lordship—we can trust the Holy Spirit to guide us. Also, because it is God's money we are investing, we will be careful and prudent. As we invest to His glory, we will carefully choose the types of investments that will bring honor to His name.

When we consider money in the context of God's kingdom, we discover there are only three basic points that should guide our use of money—caring for the family He has placed in our care, advancing God's mission on earth and helping others.

As God's kingdom is the primary consideration in determining the type of investments a disciple makes, we should ask ourselves the following questions: 1) Will the investment reflect Christian values? 2) Will it support something that would be contrary to God's kingdom? 3) Is the organization or company in which the investment is made involved in an activity or product that is inherently sinful or damaging?

What does this all mean?

Integrating God into our investment decisions can only work as we recognize God as Owner and Lord of every portion of our lives. From a godly perspective, wealth is an extension of our partnership with God-managing His resources. This gives us a unique view of investing as Christian disciples. And, as we follow His principles in making investment decisions, we will be inspired as we seek to do everything to the glory of God.

> The wise man saves for the future, but the foolish man spends whatever he gets. -Proverbs

Benjamin C Maxson, Director, General Conference Stewardship Department



On April 10, the Adventist News Network released the following as part of a greater report of the GC Stewardship Summit, held in Columbia, Maryland, April 6-10: Delegates at a five-day Stewardship Summit have called for a more streamlined, more biblically-based approach to financial giving within the Seventh-day Adventist Church worldwide. A series of recommendations developed by church leaders at the summit envisions a tithe and offering system grounded even more firmly in the biblical model of giving, which places renewed emphasis on accountability and transparency in the use of funds within the church.

Stewardship—or Christian principles of resource management and giving—has come to be viewed through the lens of church funding rather than personal discipleship, says Ben Maxson. 'Christian giving is not about operating a church structure; it's about being in a fulfilling, growing relationship with God.'

Participants in the summit included the officers and stewardship directors of each of the Adventist Church's 12 administrative regions, as well as pastors, lay members and leaders from the Adventist Church world headquarters. Summit delegates voted four major recommendations. First, they recommended to simplify the church offering system worldwide. Second, delegates recommended greater attention be given to providing clear, easily understandable information about how offering funds are divided and used. Stewardship directors would lead out in this communication task, working to develop methods of making financial information accessible to all church members. Delegates also recommended that greater emphasis be placed on biblical perspectives of tithing and giving. Finally, delegates recommended a study be conducted to compare the current distribution and use of tithe income with biblical principles on the purpose of tithing.

Maxson says he is surprised by how readily summit delegates came to a consensus on the broad principles for change. 'I believe the Holy Spirit worked in a powerful way on Sunday, as table after table, discussion group after discussion group, came to similar conclusions."

Recommendations from the summit will go first to the Administrative Committee of the Church world headquarters and will ultimately be considered by the executive committee of the world church.

Sermons



Scripture Reading

Jeremiah 18:1-6

Suggested Hymn

Have Thine Own Way, Lord (Seventh-day Adventist Hymnal #567)

Introduction

Submission is a word and an idea that is not welcome in our day and age. Somehow it reminds us of the horrors of history—aggression, subjugation, empires and dynasties. It is a word that conflicts with national aspirations anywhere in the world. It is an idea that runs counter to human nature, rubs against the grain of human inclination. Submission is seen as a threat to the realization of one's potential, an obstacle to progress, a denial of identity. Yet it is a Christian word. With all this negative baggage, how can it be a useful idea in our message and mission—an operating principle in life?

One thousand years ago the earth was the physical center of the universe and God was the moral center. Then came the Renaissance and the Age of Enlightenment, and the millennium closed with a much different view than that with which it started. Today the physical universe has no center and our earth is only a part of a small solar system spinning in boundless space. What's more, God has been removed from the moral center of the universe and has been replaced by the human self. I has become king.

It is in this kind of thought environment that the Scripture beckons us to submission! Where self is sovereign, we are to speak of surrender.

Imagery of submission

The Bible uses great pictures to capture grand truths. One of those pictures is that of the potter and the clay—an illustration of sovereignty and submission (See Jer 18:1-6). The apostle Paul picks up the picture in Romans 9:20-21. Let us linger in thought for a few moments on what is to be seen in this picture. We shall look at the person of the potter, the purpose of the potter and the problem of the clay.

The Person of the potter

It is obvious from Scripture that the potter represents God. He is the one who made us. (Gen 2:7) At the very beginning of Scripture we are introduced to a relationship of sovereignty—that of Creator and creature.

At times I wonder if man has created God in his own image. We live in a designer age where things are made to fit the individual. In this atmosphere spiritual leaders might be tempted to fit God to human needs. He becomes one who hears our every whimper, controls our weather and brings us safely to and from work. All this is true, but it is not all that is true about Him.

Submission

When we look in Scripture it appears that anyone who met God was terrified by His holiness. The prophet Isaiah became speechless in the presence of God. The wisemen, like all scholars of the day, had much to talk about, but when they came to Bethlehem and saw the baby they worshiped—overcome by a sudden silence.

Karl Barth spoke and wrote of the *otherness* of God—that we should not try to fit God into an extra large suit, that we should not ascribe to Him the dimensions of our own emotions and intelligence. Said Barth: You cannot speak about God by speaking about man in a loud voice.

Is it appropriate to sound a note of caution lest in our worship services we attempt to bring God down to our level rather than be lifted up to His? That we let God become preoccupied with the happenings on our horizon rather than that we ask Him to heal our visions so that we can see life in the perspective of eternity? That in our private devotions we learn to *listen* more than to speak?

How often we simply rush into His presence, place before Him our agenda of concerns and rush out to attend to the business of the day. There is no time to listen to Him or to soak up His presence. When we have only enough time to place before Him our needs and what we want Him to do for us, it is as though we are making Him to be the clay rather than the potter. Be careful! The potter is holy. Faith is not knowledge of what the mystery of the universe is, but the conviction that there is a mystery, and that it is greater than us.—Rabbi David Wolpe, Making Loss Matter

The purpose of the potter

Even though Scripture declares that eye hath not seen, ear has not heard, nor has entered into the mind of man what God has prepared for His children, we are not without some hints (See 1 In 3:2 and Eph 2:4-7).

The best we can do at planning is for a few short years. We cannot see the future. We can only hope that it will permit the outworking of our small ideas and limited dreams. We are subject to the boundaries of this life, this time and this space. But the dimensions in which God works are strikingly different. Our ideas of education take too narrow and too low a range. There is need of a broader scope, a higher aim. True education means more than the pursual of a certain course of study. It means more than a preparation for the life that now is. It has to do with the whole being and with the whole period of existence possible to man."—E G White, Education, p 13

The problem of the clay

Obviously the Bible picture intends that we see ourselves as the clay in this imagery (*Jer 18:1-6*). The clay can do nothing of itself. It cannot make itself into something of value. It is absolutely helpless and useless. It needs a potter! But the clay has trouble understanding submission.

In spite of our rational acceptance of this simple truth, we still struggle with submission. Until we come to a point of shipwreck in life, we will exhibit a desire to be the potter rather than the clay. It takes divine wisdom and power to make operational in life what we know in theory—that submission to God is the only escape from the tyranny of self, the only way our ministry becomes effective, the only wellspring of peace and contentment. The reason why many are still troubled, still seeking, still making little forward progress is because they have not yet come to the end of themselves. We are still giving some of the orders, and we are still interfering with God's working within us.—A. W. Tozer (1897–1963)

Lovers of poetry will enjoy how Ethelyn Shattuck captured the essence of our predicament and its remedy:

Dear Heavenly Father: I'm working on a puzzle, pure and simple. It is I.

Dear Searching Child: Here's the answer to your puzzle, pure and simple. It is I.

Paul helps us to understand how to look at life after learning the art of submission. (see Phil 1:12). What a remarkable way to look at suffering and tragedy and the unexpected in one's own life! To realize that even life's unwanted experiences: my defeats, my failures, my sufferings are things that God uses to His glory (See also 2 Cor 4:7).

Henry van Dyke (1852-1933) wrote a story about a handful of clay that dreamed of future greatness and glory. When it was made into a common clay pot the clay became despondent and fretful. To add further insult someone filled it with dirt and shoved a hard brown lump down into its center. After many days the clay pot was carried into a great cathedral and people came by the hundreds to see the finest lily that grew. The clay pot finally came to understand that it would never be the center of attention—but it could be a humble container for priceless beauty.

Maybe it's a story such as this that helps us to realize that the whole point of submission is not what we might become in Him but what He might become in us. Colossians 1:26-27 reminds us of the mystery...which is Christ in you, the hope of glory.

Sermons

Faith is not knowledge of what the mystery of the universe is, but the conviction that there is a mystery, and that it is greater than us.

-Rabbi David Wolpe

The sermons in this issue of DS are abridged versions of devotionals given at the recent World Stewardship Summit on April 6-10, 2001.

^{*}Editorial Note:

Sermons



Intertwined

I remember the early movings of our first child—that little flutter that felt like a tiny fish stirring inside. What happens during this miraculous process? Science tells us that within the mother's womb a special organ called the placenta transfers oxygen and food from the blood of the mother to the blood of the embryo. Reversely, it transfers waste materials from the embryo to the mother. The fetus does not have to breathe or eat because the oxygen and food it needs is brought to it via the placenta. This new life uses the mother's lungs, digestive organs and kidneys to sustain it during development.

As I think of how God devised such a beautiful and intimate connection, I realize that the message of the vine and the branches is also one of incomparable intimacy. It paints a picture of a symbiotic relationship. Symbiotic simply means *life together*—a life that Jesus wants to share with His very own.

Jesus' vine analogy is carefully couched in John, chapters 13 through 17. In these pages Jesus continuously shares Himself with His own. He says, I have told you everything that the Father has shared with me (Jn 15:15). And what was the intent of His words? Firstly, to comfort His friends, to reassure them of His presence in spite of the upcoming trials. He says, Do not let your hearts be troubled. I go to prepare a place for you and I will come again. . You will be with Me. . You know the way for I am that way. . . You will grieve but your grief will be turned to joy.

Secondly, Christ's desire is to tell them of the coming Spirit. He says it in numerous ways. One such way is: *I will send you another counselor to be with you forever.* And then, observing a nearby vine, Jesus continues to illustrate His point: *I am the true vine.* .

The vine and the branches

Remain in me and I will remain in you. No branch can bear fruit by itself, it must remain in the vine, and neither can you bear fruit unless you remain in me (Jn 15:1,4).

The nature of things

What is the nature of this vine? History tells us that the Jewish nation valued the noble vine, comparing it to Israel. Actually, Jews embraced the thought that their salvation was based upon their connection to the vine—or Israel. But Jesus says, No, It's not your nation. It's not your membership. It's me. I am the real Vine.

Jesus is not merely like a vine, He is more, says Lenski in his Bible commentary. He is the original Vine. And G. Campbell Morgan says, Are we not at least inclined to think that our Lord said, 'I am the main stem of the vine. . . and you are the branches? As a matter of fact, He said nothing of the kind. He said, 'I am the vine.' What is the vine? The root, the main stem, the branches, the tendrils, the leaves and the fruit. The vine is not complete in its branches. . . The vine is everything! Jesus said . . . 'You are parts of Myself, united in a union so close and definite that I am incomplete apart from you, as you are incomplete apart from me.'

What does it mean to remain in Him? Christ says, On that day, you will realize that I am in the Father and you are in me, and I am in you (Jn 15:20). Envision with me three concentric circles. Concentric meaning, having the same center. In John 13 through 18 Jesus uses this type of expression at least eight times—His being in God, God being in Him, Christ being in us and us being in Christ. This is at the very heart of His message.

How does Jesus define remaining? He says, If you remain in me and my words remain in you, what ever you wish will be given. . . If you obey my commands, you will remain in my love (In 15:7,9,10). What command is so important that Jesus stresses it at least three times? A new command I give you. Love one another as I have loved you (13:34). My command is this, love each other (15:12). And again He repeats, This is my command: Love each other (15:17).

So what then is the nature of this fruit? Meditate on Christ's words and discover. This much fruit is the fruit of the Spirit! But the fruit of the Spirit is love, joy, peace, patience, kindness, goodness, faithfulness, gentleness and self control (Gal 5:22). And over and again in these chapters Jesus expressly stresses the first three fruits—love, joy and peace. Count His mention of joy! I have told you this so that my joy may be in you, and that your joy maybe complete. . . No one will take your joy away. . . Your joy will be complete. . . I say these words so that they may have the full measure of my joy within them (15:11; 16:22, 24; 17:13). And what about peace? Jesus says: I have told you these

Scripture Reading

John 15:1-5

Suggested Hymn

Abide With Me (Seventh-day Adventist Hymnal #50) things so that you may have peace. My peace I give to you. My peace lasts, says Jesus, and it is the result of this intimate relationship we share (16:33; 14:27).

And love? Who can count? In His prayer Christ says, I have made you known to them. . .in order that the love you have for me may be in them, and that I myself may be in them (17:26). This fruit of the Spirit is Jesus' love and joy and peace. I chose you to go and bear fruit, He says. By this all men will know that you are My disciples, if you love one another (13:35).

The name of the tree

At that time there was a great famine in the land, and in that land there was a great tree heavy with fine fruit. But no one could reach the ripening fruit. The only way to get the fruit was to know the name of the tree. So the people had a counsel and all agreed, Let us send the hare to the chief over the mountain. He will get the name of the tree for he is fast! So the hare hurried over the mountain to the chief. And the chief said, The name of that tree is Oowangalama. Stand under the tree and say the name and the fruit will fall. As the hare hurried back he tripped over a root, rolled down to the bottom of the hill, and when he got up, the name was completely gone out of his head.

Next they said, Let us send the springbok for he is swift, and he will not forget the word. So the springbok rushed to the chief over the hill. The chief said, The name of that tree is Oowangalama. At once the springbok began on his hurried journey back. But along the way he tripped over an anthill, and before he could pick himself up, the name was gone out of his head. Now the people said, Let us send the kudu. He is stronger and he will not fall. The kudu arrived at the chief's kraal and the chief said to him, The name of the tree is Oowangalama. As he raced back, the kudu caught his horns in the branches of a tree and while he was trying to free himself, he forgot the word. Now the people had another counsel. We will send the lion for he is swift and strong, and he has no horns to catch in trees. And so the lion got the word and repeated it over and over. He was making good time but began to get tired, for the sun was hot. So he stopped and fell asleep under a bush. When he awakened, the name was gone. Now when the lion returned, he was too proud to admit he had failed, so he tried all kinds of names: Olengalama, Oogoongalanga. And the angry people said, You don't know the name! You are no better than the rest! By this time, they were really desperate. So the elephant said, Let us send the tortoise. And everybody laughed and laughed. He was too slow. He would never make it! But the tortoise agreed to go because not one else would. He went to his mother and asked, Mother, how do you keep such a word in your head?

If you want to remember it, my son, she said, Do not stop saying it for any reason. After a long journey the tortoise reached the chief over the mountain. And he asked the chief, What is the name of that tree? And the chief said, The name of that tree is Oowangalama. Again, he asked for the name, and the chief said, Oowangalama. But he didn't stop there. He asked a third time for the name of the tree. On his way home, when he came to the root he stepped over it and said, Oowangalama. When he came to the anthill he walked around it and said, Oowangalama. When he arrived home his wife said, You are tired; why don't you rest? But the tortoise walked on, saying, Oowangalama. As he came to the tree the people cried, Tell us, tell us, what is the name of the tree! The tortoise composed himself and said, Oo, Oo-wangalama. And immediately the fruit began to fall, and the people ate and they were hungry no longer.

Healing of nations

In the beginning was the Word, and at the middle, and in the end! Our work is to remain in the Word, never letting Him out of our minds and hearts—with our gaze fixed upon His matchless beauty. For it is by beholding Him that we become changed. And as we remain, the fruit that falls at the Spirit's prompting—healing, nourishing fruit—will be much fruit. Fruit directly from the original Vine. The Christ who draws all men and women to Himself is our Life. His consuming joy is to produce in us fruit for our healing and for the healing of the nations. For don't you know that you, too, are a member of the healing profession?

Sermons

While listening to the radio one day, I heard an interview with noted Boston conductor, Benjamin Zander. Zander told of one of the greatest compliments he had ever received. It was from his 94-year-old father. After observing one of his son's music classes, Mr. Zander walked up to Benjamin and said, 'I can see you are a member of the healing profession!'

Sermons



Scripture Reading

Matthew 14: 13-21

Suggested Hymn

Praise, My Soul, the King of Heaven (Seventh-day Adventist Hymnal #4)

Moved by compassion

The occasion was unparalleled! More than 5,000 people were miraculously fed by a gift from Jesus Himself, with only five loaves of bread and two small fish. In Matthew 14:13 we read: As soon as Jesus heard about the news of the death of John the Baptist, he went off by himself in a boat to a remote area to be alone. But the crowds heard where he was headed and followed by land. . . and He had compassion on them and healed their sick (Mk 6:30; Lk 9:10). Jesus longs to mourn the loss of John, but He can't even do that in peace. After a brief time alone, the people press in. Jesus and His disciples have no time to eat (Mk 6:31). How many of us would be irritated, dismayed and deeply resentful to be met by a demanding crowd when we are weary, seeking peace and quiet?

Jesus' compassion encompasses the press of His basic needs. Instead of being resentful, He chooses to accept the situation as a call from His Father to minister to the people. He views their eagerness, their helplessness, their need for Him, as a loving shepherd sees his sheep or a patient mother regards her clinging children. Jesus draws new strength from His Father and lays aside His own wishes. He does not rebuff the crowd. Compassionately, He heals their sick and teaches them (Mk 6.31).

As evening comes the disciples approach the Master: The people are hungry and there is no place for them to buy food. They'd better hurry if they want to reach a nearby village before sundown when the shops close. They are probably thinking more about their own hunger. The people haven't asked for any food except for the spiritual sustenance Jesus is giving (Mt 14:16).

A mission possible

But Jesus' answer is not what they expect. You feed them. It is the human acid test that He wants to pass on to them. John 6:7 tells us of Philip's reaction to the challenge: Impossible, it would take a small fortune to feed them all. There are only five loaves and two fish, another disciple declared. For them to follow Christ's command, a minimum amount of food would have cost a small fortune.

We often feel that we need a small fortune to accomplish our mission. And if we can't implement that project or if we don't have the expected result, it is because

we didn't have all the means that we needed at the start. With our human perspective this is how we evaluate and manage God's affairs. We see the little that is there and compare it to the huge need we perceive.

Fortunately Jesus sees this situation as an opportunity to teach the disciples a lesson about human cooperation as it is linked with Divine power. He calls for the bread and the fish, asks God's blessing on the food and begins breaking the bread. Then He gives the food to the disciples and asks them to distribute it to the crowd. Had they not trusted their Master, they would have lost the privilege of taking part in the miracle.

God often waits for us so that He might perform miracles through us. You feed them. Wasn't this the mission that Jesus gave us when He left? And here we are today saying, But we have only five loaves and two fish.

The meaning of giving

Giving. What is the meaning of our giving to God? What is the meaning of God's gifts to us? The perfect example of giving is found in John 3:16-the verse Martin Luther calls the gospel in miniature. Ellen White says that for this work of redemption, God gave the richest gift of heaven—Manuscript Release 12:228. In his work, Embracing God, David Swartz declares: God's pockets were empty. He spent it all; He could give no more than all of Himself.

The next story begins as a precious aroma floods a room full of elite guests. It is during this special occasion that a particular lady demonstrates her love in an incredible manner. Everyone recognizes the fragrance—it is a world famous perfume—perhaps equivalent to Chanel No 5. It is famous not because it is common but because it is so precious. Everyone had gone by the local shop that sold it and looked at it with awe. If the shopkeeper knew them, he may have let them carefully

handle the jar to sniff the perfume—the faint fragrance barely seeping through the alabaster jar. Now it engulfs the room, and what began as an act of gracious love—an expression of grace received, becomes a moment of shame and embarrassment.

You see, when love controls and becomes the passion of one's life, it does not calculate how others might react to its utterance. It simply expresses itself. This is not the cheap love that is synonymous with debauchery. This love has nothing to do with carnal desire or with depravation, although the person at the focal point in this story knows what debauchery is. No, it is love expressed to the One in whom she has found forgiveness and peace. And now she realizes that He is leaving her, as He is leaving all His disciples (Jn 12:1-8).

Mary's tears of passion and love fall on Jesus' feet and she dries them with her hair. She has broken that alabaster jar of precious ointment. Anticipating the death of her Master, she purchased the aromatic oils, valued at more than a year's salary! Mary was probably the only follower who really understood Jesus' declaration that He was going to die. The disciples were not preparing for anything special except, perhaps, for his crowning as king. They were only ready to quarrel among themselves as to who would be sitting at His right hand.

The cost of the gift

In today's world, we think that a \$30 bottle of perfume is very nice. If you pay \$300 an ounce it would be extravagant and something very precious. Only a very few in our society would have the money to spend \$30,000 for a small bottle of perfume. Imagine the incredible act of pouring it all out at one time, not just dabbing it behind the ears and on the wrists, but breaking the bottle and spilling it out. Yet the drama has just begun. Judas, the treasurer, asks the wrong question: Why didn't she sell this and give it to the poor? The poor are always a good excuse for asking for and handling large sums of money—perhaps with the hope that some crumbs will fall on the ground and that we can profit from it.

Have you ever wondered where Mary got the money? You remember her story. The funds she used were probably from the earnings of her sinful life. We ask, *How could Jesus accept an offering earned through prostitution?* What is the difference between our offerings and Mary's? Wait a minute! How can we compare the honest earnings we make by working hard with Mary's earnings? I am a third generation Adventist! I have been working for the church for over 25 years, have been a missionary in Africa for 11 years, and I can tell you that life has been tough! You certainly can't compare my offerings with Mary's!

Do we live a sinless life? Are our sins smaller that Mary's? Is there such a thing as a small or a big sin? Mary's offering was accepted in the same way that Christ accepts your offering and mine. There is no difference. He accepts it as an act of worship from one He has redeemed.

Conclusion

We need a fortune to feed the crowd, said the disciples. Mary spent a fortune to express her love to her Master. Which of these situations are we in? Do we need a fortune to fulfill God's mission? The truth is, friends, He doesn't need our fortunes. What can we give Him that isn't already His? It is His mission and, if our faith is rightly placed, He will provide what is needed in His time. His only request is that we be faithful stewards of what we have and that we do not grieve for what we do not have.

After all, don't we know that if we have not given our hearts to God, all other gifts are in vain? The act of giving can only be an expression of our surrender to Him. It is the only way to show our gratitude and love to God. He has provided no other—R&H, Dec 6,1887.

Sermons

A man there was, though some did count him mad, The more he cast away, The more he had. —John Bunyan



Introduction

In his book, The Velvet Covered Brick, Howard Butt says that conventional wisdom thinks of power as flowing from the top down. Jesus came to give us a better way to think. He came down to show us that authority is from the bottom up. There's an old Rotarian slogan that says, He profits most who serves best. Servant-leaders put people above structure. When it comes to organizational effectiveness, leadership must facilitate a culture of cooperation—working together for the common good. Next, leadership must develop a culture of obligations—working effectively for the common good. Last, leadership must develop admiration—working at liking each other for the common good.

In Moses' organizational structure of leadership he saw God at the top. But he placed himself as leader—under the people—at the very bottom. We might say Moses had low self-worth, so naturally he would put himself at the bottom. But there is a method to his madness. First of all, Moses saw God as the source of his leadership. He realized that the whole reason for his leadership was people. Moses displayed confidence in his subordinates and made room for mavericks. He was open to counsel and allowed leaders to do their jobs.

Moses kept the goal in sight. Servant-leadership is not weak leadership but demonstrates strength. It is not based on credentials but character. H. Norman Schwarzkopf had it right. He said, If I had to choose between two people—a person that had

credentials and a person that had character—give me a person with **SERVANT- Patter**credentials and a person that had character—give me a person with character every single day. Moses' leadership is a classic example of strong servant-leadership.

Characteristics of a servant-leader

- 1. Servant-leaders put others ahead of their own agenda. As a leader I must always ask the question of all I do, How much of this is about me and how much of this is about the people? If truth be told, all leaders do some things that have nothing to do with the people. It's about burnishing our own egos. Unless I'm transparent, I begin to fool myself. When we put others first we will be sensitive to their needs, available to their needs and we will desire to meet their needs.
- 2. Servant-leaders are confident in their own identity. The most difficult leader to deal with is an insecure leader. An insecure leader will kill you in order to protect himself. When a servant-leader is confident in her or his own identity, he knows how to deal with his own internal baggage.
- 3. A servant-leader is never judgmental or elitist. A couple of years ago I was traveling with General Conference leaders and had just finished making my presentation to several hundred pastors. One of the leaders of that organization came up to me and said, Brother Russell, are you from the General Conference? No, I replied. I'm just a local pastor. He said, Oh, and walked away. One of the things that will kill your leadership more than anything else is if you are judgmental or elitist. Because as they say, none of us are all that.
- 4. A servant-leader is a loving listener. The one who listens communicates care and concern. Listening communicates that you value the person. And listening communicates the love of God. A servant-leader has a generous spirit because joyful giving is at the true heart of a servant. And giving is ultimately following the example of Jesus.
 - 5. A servant-leader is willing to give up his or her rights. What rights?
 - a. A servant-leader is willing to give up the right to put himself first.
- b. A servant-leader is willing to give up the right to complain. Can you imagine what would happen in this room if all of us gave up the right to complain? God says, Listen Russell, I am not talking about any kind of leader. I'm talking about servant-leaders. When God confronted me with that it took me to the mat because the spiritual gift of religious leaders is to complain. We yell at the brethren until we discover that we are the brethren. We say, But you don't understand, in my part of the field . . . You give up the right to complain. Well, you guys who are pastoring really don't know what you're talking about. You give up the right to complain. And all of a sudden servant-leadership follows on a whole different plane.
 - c. A servant-leader gives up the right to do whatever feels good.
 - d. As a servant-leader, you give up the right to hold a grudge. Someone says,

Scripture Reading

Matthew 23:11,12

Suggested Hymn

Make Me a Captive, Lord (Seventh-day Adventist Hymnal #568) But I've been hurt! If you've been in ministry longer than five years, you have been hurt. All of us have had political gains and shenanigans played against us. But God says, as a servant-leader, you give up the right to hold a grudge. You give that right up!

- e. As a servant-leader you give up the right to live by your own rules. If you've been in the ministry longer than a couple of years, over time you build up your own little set of rules as to how you're going to operate in ministry.
- f. As a servant-leader you give up the right to understand God's plan before you obey. God wants us to trust Him before we have all the answers. Sometimes we need to move forward before we have all the details.
- g. A servant-leader gives up the right to be honored and served. When I was a young boy we had fellowship dinners after church. There was a window in the hall where we got our food. We children would go to the window where a little dab of food was placed on our plates. But when the preacher went to the window they would pile his plate high. We would eat our morsels and go back to get more food and be told, There is no more food. But the preacher would go up to the same window and miraculously food appeared and they would re-pile his plate. So when I became a pastor, I said, Let's not change the rules now! But as a servant-leader, you give up the right to be honored and served.
 - h. As a servant-leader you give up the right to spend money any way you please.
- i. As a servant-leader you give up the right to popularity. You never ask the question, What's the popular thing to do; what's the best thing to do? But as a leader you always ask, What is the right thing to do? And I've discovered that it's amazing how the clouds roll away when I finally ask the question, What is the right thing to do?
- j. A servant-leader gives up the right to personal revenge. You see, in our church, and we're all in this together, we have creative ways of getting each other back. We'll get you and we'll get you in Jesus' name! But God says, You give up the right. You can't get them back, even when you have been hurt. You can not hold a grudge.

You know how Joseph had been treated by his brothers. All of this happened and now his father Jacob died. Catch the emotion! Joseph's brothers come to him because they know it is retribution time. Because it is the law of the jungle, they believe he is going to get them back. They say, Joseph, we know that you're going to get us back for all we did to you. Under the moving of God, Joseph says, Guys, I'm never going to touch you. You meant it for evil, but God meant it for good. As a leader, when you have been hurt, remember Joseph and the 50:20 Principle (Gen 50:20). It's the only way to survive. They may have meant it for evil, but God will mean it for good every single time!

k. A servant-leader is not position conscious. Non-servants go for titles. Servants go for towels.

Conclusion

It was Thursday evening. Jesus sent the disciples ahead to the upper room. Because it was a holiday season, the paid servant had been given the evening off. When the disciples walked into the room there was no one there to wash their feet. The unspoken question was, Who is going to wash our feet? No one said anything. They sat down at the table and there was absolute silence in the room. They looked around studying the architecture of the windowsill. They watched the flight of a bumblebee across the room, but no one said anything. Jesus walked into the room full of leaders. Non-servants go for titles. Servants go for the towels—every single time.

How do we wash another's feet? I can't tell you how you should do this. It may be through an apology or through an embrace. It may be through a word of acceptance all over again. Some of you may need to leave this place, get on the phone and call home and talk to a son that you are alienated from or a wife that you were quick with when you left or an elder back at the church or a fellow leader in this room. Whose feet do you need to wash? Non-servants go for fame. Servants go for fruits. Non-servants go for power. Servants go for people—every single time. A servant leader points others toward Jesus, not himself. You will either point people to yourself or to Jesus, but never to both. May God bless you as you take your servant leadership to the next level.

Sermons

When I first began pastoring in Baltimore, a man named Louis Miles walked into my office. We were a poor church. And Louis, who came from the corporate world, said to me: 'Pastor, I have this idea. I want to have a huge health extravaganza right down the street. I want to place events all around the lot, bring in vendors and have a large sound stage where Christian entertainment is going on all day long. I want to meet the needs of this community.' He painted a huge picture! In my mind I was saying, 'We can't pull that off. We don't have the finances.' But I discovered something a few years earlier. Sometimes the best thing that you can do as a leader is to get out of the way and allow the mavericks to take the lead. And in this case, he was a safe maverick. Today this church has the largest community-based health extravaganza in the city of Baltimore—all because this maverick said, 'I've got a vision!'

Book Reviews



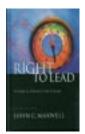
Investing for the Future

by Larry Burkett Chariot Victor Publishing Colorado Springs, Colorado, 1997 US\$ 10.99



Hearing God

by Dallas Willard InterVarsity Press Downers Grove, Illinois, 1999 US\$ 11.99



The Right to Lead
A Study in Character and Courage

by John C Maxwell J. Countryman Nashville, Tennessee, 2001 US\$ 13.99 Burkett is well known as the founder and president of Christian Financial Concepts. He and his organization have focused on biblical principles for managing personal and business finances for many years. His advice is always wise and focused on biblical principles. Though he makes no claim to be an investment specialist, this book is an excellent exploration of the principles that should guide someone in the development of an investment strategy. He avoids any specific recommendations and focuses clearly on the broad principles.

The author begins with an explanation of basic economic principles. This chapter includes an analysis of major shifts in economic theory that led to the Keynesian approach to economics. He also helps one understand major trends in economy and some of the projected possibilities for the future.

After presenting a rationale for investing, Burkett analyses the common mistakes people make in their investments. He explores the best kinds of investments and suggests a strategy for investing. He also identifies key factors that should be included in an investment strategy. His sources for advice, as well as the appendices with lists of resources, are especially helpful.

Burkett divides his recommendations for strategic investing into the major stages of life. This section of the book is especially helpful for anyone and should be considered critical for working with young couples in planning their overall approach to personal finances. He closes with significant chapters that provide a sound basis for evaluating different types of investments. His approach provides a healthy foundation for looking at investments from a biblical perspective.

Benjamin C Maxson, Director, General Conference Stewardship Department

Hearing God is an updated reprint of a classic 1984 work. Willard presents a comprehensive and thoughtful reflection on developing and maintaining a close relationship with God through open communication with Him. He focuses on hearing God's voice and developing an intimate partnership with Him in a lifestyle of obedience.

The author explores guidelines for and the use of Scripture in this relationship. Throughout the book there are practical pointers to help one listen to God in a variety of ways. His focus climaxes with an emphasis on a life lived in personal relationship with God, more than just communication with or guidance from Him.

This is an excellent work that will challenge you to think more deeply about your intimate walk with God. It will invite you to trust God and listen to Him. In a world that is secularizing Christianity and marginalizing God, Willard invites us to a radically different approach—taking God seriously as a vital part of contemporary life.

Reviewed by the staff of Dynamic Steward

John Maxwell's small volume, *The Right to Lead*, is packed with quality information on leadership. He gives meaningful quotations and lists to follow that will help you on the road to becoming a more effective leader. Another drawing feature of this work is found in the inspirational short stories of numerous world leaders. One such story is about Olympic Gold medalist, Eric Liddell. Liddell is known for the stand he took in the Paris 1924 Olympics—refusing to race on Sunday because of his religious convictions. His story was later portrayed in the film, *Chariots of Fire*. But, as Paul Harvey says, we have yet to hear *the rest of the story*. And how Liddell lived and died after his Olympic success captures the soul!

Quoting the author: What gives a man or woman the right to lead? It certainly isn't gained by election or appointment. Having position, title,rank or degrees doesn't qualify anyone to lead other people. And the ability doesn't come automatically from age or experience, either. No, it would be accurate to say that no one can be given the right to lead. The right to lead can only be earned. And that takes time.

Berg and Burgess apply biblical principles of managing money and avoiding debt in the corporate world of the church, with an effective study and application of these principles. We live in a world where debt is glorified and presented as a necessity.

In this book the authors explore the problems of churches that build their growth on debt. They identify the benefits of ministries that do not borrow for operating or growth, and they explore the challenges of churches in financial bondage.

After a survey of Scriptural principles promoting debt-free living, Berg and Burgess present strategies for becoming debt free and for expanding ministries while remaining free of debt. They explore biblical concepts concerning borrowing and lending in the church. The authors then conclude with the critical understanding that ultimately, the debt-free church is dependent on debt-free church members.

Berg and Burgess have broad experience in counseling individuals and churches. They also have a history of association with Larry Burkett and his organization. There is a great deal we can learn from this book. What may appear to be a limiting philosophy can actually develop into solid foundations for ministry and growth. Every church leader should be required to read this work.

Reviewed by the staff of Dynamic Steward

In this world, it is not what we take up, but what we give up, that makes us rich.

—Henry Ward Beecher

Austin Pryor takes the biblical principles articulated by men like Larry Burkett and Ron Blue and builds on them to guide someone in specific applications in the financial marketplace. This book as a third edition provides updated information within the context of the contemporary market and tax structures. He explores biblical principles and effectively applies them to specific strategies. His faithfulness to biblical motivation and guidelines is careful and thorough.

The design of the book is especially helpful. Rather than attempting to teach someone everything about the economy and investing, Pryor seeks to share only what one needs to know to invest carefully and wisely. The layout is easy to understand and maintains one's interest. Each chapter provides an introduction outlining its purpose and primary content. Then throughout the presentation of the material, there are sidebars and guidelines which make the material easy to understand. The book follows a road map that takes you point by point through the critical factors for a wise investment strategy.

Pryor begins with the need to get debt-free and save for future needs before investing one's surplus. He uses examples, tables and worksheets to provide comprehensive information to help one understand and apply principles immediately. This makes this book an excellent how-to guide that clearly and repeatedly brings one back to biblical principles. It is not a quick read and will be used best by careful study, repeated exploration and consistent application in daily decisions. I strongly recommend this book. I also suggest that it be read through once and then thoroughly studied step by step. After that, come back to it and begin an in-depth exploration of its principles through a systematic application to where you are financially.

Book Reviews



The Debt-Free Church

by Jeff Berg and Jim Burgess

Moody Press
Chicago, Illinois, 1996
US\$ 12.99



Sound Mind Investing:

A Step-By-Step Guide to Financial Stability & Growth

by Austin Pryor Sound Mind Investing Louisville, Kentucky, 2000 US\$ 21.99

RESOURCES from MMA Stewardship Solutions . . .

MMA Congregational Financial Management. MMA is a church-related organization that is committed to helping people become better biblical stewards. In their recent newsletter, *Generous Living*, they listed several recent works to help with raising and managing funds. We would like to share these resources with you.

Teaching a Christian View of Money: Celebrating God's Generosity, Herald Press, 1997. The last section of this manual details narrative spending plans and offers numerous resources for congregational financial management. \$34.95—available from MMA's Stewardship Education Center.

Responding to God, MMA, 1999. This work emphasizes a giving and distribution system for congregations. Three years worth of worship resources, aids for youth participation, sample bulletin inserts and offering envelopes are included. \$69.95—available from MMA's Stewardship Education Center.

Growing Givers' Hearts: Treating Fundraising as Ministry, Jossey-Bass, 2000. Rebekah Burch Basinger and Thomas Jeavons offer insight into organizations that use fundraising to develop the hearts of givers rather than seeking their own ends. Thoroughly researched and provocative—says the newsletter. \$22.95—available through local and internet bookstores.

For more information on these resources or MMA's Stewardship Education Center, contact 800-348-7468, extension 269, or stewardship@mma-online.org. Web: www.mma-online.org or www.stewardshipuniversity.org.

Editorial

I went to see my children in a play this week. Not my birth children, but the children of my teaching years. Lyle played the lead in *Fiddler on the Roof*. And somewhere in my memory, if I just hold my eyes in a proper gaze and concentrate, I can see Lyle as a small first grader, wearing a donkey's grey hood and singing through his new incisors, *The Donkey's Lament*. As I left the school, I thought of how the cast, and especially the teacher, *spent* themselves in the production of this musical. Was it all worth it? This is the kind of thing I think about when I think of investing—investing mounds of energy, sacrificing precious family time and restful seasons to create such an endeavor.

I remember occasions when such investments seemed to turn *belly up!* While pastoring we received many calls—late at night, early in the morning and even on holidays. Calls that beckoned us away from our comfort to help someone who frequently didn't really seem to appreciate it. But there were those who did. And there are stories we could tell of rescue from untimely circumstances, even, perhaps, death. Stories of disappointment. Stories of deliverance.

When we invest ourselves completely—the funds we have been given, the time we are graced with—are there returns? Yes. And it is nice to see those returns. Seeing Lyle go from donkey to Tevye brings rewarding recompense. But some plant and others reap. Investing oneself in another child of God—without strings—brings dividends untold. Just for the joy of it. This is investing that counts.



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