

# DYNAMIC STEWARD

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I  
CAN  
SERVE

BECAUSE  
YOU  
GIVE



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# SUPPORT OTHERS IN BEING A BLESSING!

The association between giving and mission is one that is embedded in Scripture. The passage most commonly used to encourage giving clearly says the reason is “that there may be food in my house” (Mal. 3:10).<sup>1</sup> Giving attends to a need. Is it the foremost reason? The answer is debatable and probably not pertinent. But it is definitely one among other reasons that have divine sanction. In addition, the effectiveness of the mission motive is one that is firmly grounded in research.<sup>2</sup> As spiritual leaders and stewardship educators, we can boldly encourage regular and systematic giving to support those set apart to be a blessing to others.

Nehemiah, the great builder, observed that during his absence from Jerusalem, the Levites and musicians, through no fault of their own, left their spiritual assignments and returned to their fields because of an absence of support (Neh.

13:10, 11). He seriously rebuked the leaders for this state of affairs and required immediate corrective measures as part of his final revival initiatives. As a result, the people responded massively to Nehemiah’s appeal to support mission: “All Judah brought the tithes of grain, new wine and olive oil into the storerooms” (Neh. 13:12).

Is it time to downsize or dismiss church workers? I don’t think so! Many more are needed on the frontline of mission. With this conviction, may these inspired words echo from our publications, media and social media outlets, and from our pulpits: “To accomplish this work, means is needed. I know that times are hard, money is not plenty; but the truth must be spread, and money to spread it must be placed in the treasury.”<sup>3</sup>

“I can serve because you give,” the theme for this issue of *Dynamic Steward*, leads us to appreciate that educat-

ing members about their responsibility as stewards has eternal importance. The article from Gary Krause, director of Adventist Mission for the General Conference, as well as inspiring testimonies from missionaries, bring to light what can happen when “*there is food in His house.*” We are also happy to share with you more articles from our experts relating to various aspects of the Stewardship Ministries strategic orientation.

Blessings and be a blessing in 2021.

ANIEL BARBE, EDITOR

<sup>1</sup> Bible texts are from the *Holy Bible, New International Version*. Copyright © 1973, 1978, 1984, 2011 by Biblica, Inc. Used by permission. All rights reserved worldwide.

<sup>2</sup> Smith, Emerson, & Snell, *Passing the Plate* (New York: Oxford University Press, 2008).

<sup>3</sup> Ellen G. White, *Counsels on Stewardship* (Washington, D.C.: Review and Herald Pub. Assn., 1940), p. 39.

# GREASED WHEELS AND A MISSION RIVER

*Because You Give*

GARY KRAUSE

When I met Nguerabaye, I was struck by the ritual cuts heavily scarred into his face, a reminder of his heritage and former life. Beads of perspiration lubricated his skin, made leathery by the hot African sun. A Global Mission pioneer, Nguerabaye was working in Moissala, a town in southern Chad. He was on a mission to share with the people of this town the good news about a Man named Jesus who could bring them peace, joy, and salvation.

In tough, unwelcoming conditions, Nguerabaye—a married man with four children—was planting a new group of believers. He had already led nearly 50 people to baptism. Among those new believers, I met former prostitutes and alcoholics who had found new lives through Jesus.

Nguerabaye told me how he and his Global Mission partner had been treated as if they were animals. Mistaken for an occult group, they weren't even permitted to buy produce at the market. But they just kept praying.

A boy in town had severe mental health challenges and was tied down with chains. The two pioneers came and prayed for him. After three days, he came to his senses and asked to be released. "I'm not sick, I'm healed," he said. After his full recovery, the people of Moissala decided the pioneers were magicians.

I then discovered that through some glitch in the system, Nguerabaye had not



Brazilian missionaries Delmar and Natieli Reis (pictured with baby, Clara) are serving in Albania and running an urban center of influence because you give.

received his modest living stipend for more than 12 months. I was shocked. Global Mission pioneers sacrifice enough without this type of neglect. But at no stage did he complain to me about his situation.

Finally I asked him how he and his family were surviving, and he simply said, "It is hard."

"Why have you kept working?"

"I want to free people from guilt by telling them about the blood of Jesus."

On Sabbath morning, hundreds of townspeople gathered to hear the gospel preached. Nguerabaye, leading from the front, was a proud parent looking out at his new children in the faith.

It was inspiring for me to meet Nguerabaye and several other pioneers working on the frontlines of mission in Chad. But they weren't there by accident. They were serving because of the way you and millions of other church members around the world have sacrificially given

through the years.

## OFF THE BEATEN PATH

When I first flew to N'djamena, Chad's capital, more than 20 years ago, I didn't really know what to expect. Of course I knew that Chad was, in a sense, one of the world's "forgotten" countries. The only people who seemed interested in the country were those exploiting its rich oil reserves.

Kind church leaders and members welcomed me like a long-lost family member. Leaders told me I was the first person from the General Conference to visit them. I don't know if that was true, but it was easy to believe. In the middle of Africa, Chad isn't often a logical stop-over destination; you have to make a deliberate decision to go there. Everywhere I went, people expressed joy that their church hadn't forgotten them.

I quickly saw that although Chad may



American missionaries Olen and Danae Netteburg (pictured with their children Lyol, Zane, Addison, and Juniper) serve at Bere Adventist Hospital in Chad because you give.

have been rich in resources, the country's people weren't benefiting. It has one of the lowest per-capita incomes in the world, and the Adventist Church was operating with meager resources. The Chad Mission had one old vehicle, and the secretary-treasurer didn't even own a bicycle, yet the Seventh-day Adventist Church was alive and witnessing. They had programs and projects. They were reaching out to the community. People were finding hope in Jesus. There was a humble office for the Chad Mission, and there were church-

es, schools, and even a hospital. Throughout the country there were nearly 1,500 baptized Adventists, and a large team of Global Mission pioneers were planting new groups of believers.

How had that happened? I would suggest that it was through the work of the Holy Spirit and faithful church members around the world who had been systematically giving their tithes and offerings through the years, not knowing exactly where each dollar would end up. I think it's fair to say that Chad still doesn't loom large on the world church's radar, and the average Seventh-day Adventist probably doesn't give much thought to Chad or the church there. Many would have trouble finding it on a world map. And yet, thanks to the Adventist Church's system of tithes and offerings, mission in Chad was funded by faithful church members who know nothing about mission in Chad!

Through our giving, we're helping the church grow not only locally but also in areas we may not have heard of. We're helping missionaries we may never meet. We're building schools and clinics we'll



Many Adventists generously give to specific mission projects (such as Global Mission projects in Chad) above their regular and systematic giving. But it's the regular and systematic giving that provides the foundation and framework for these projects to flourish.

probably never visit. We're helping plant churches we may never worship in. We're bringing life to the church's mission.

### SQUEAKY WHEELS AND A MISSION RIVER

After that first visit, I began thinking about the old expression “the squeaky wheel gets the grease.” Roughly translated it means that whoever makes the most noise gets the most funding. Today in the church some wheels squeak loudly and with great skill. And often it's the big-wheel organizations that have the most interesting pictures, the most compelling

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Through our giving, we're helping the church grow not only locally but also in areas we may not have heard of.

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videos, the most heart-touching stories that get the big donations—“the grease,” so to speak.

But what do we do about those parts of the world and those people groups that can't or don't “squeak”? Those that have no way to share heart-gripping pictures and stories with us? What do we do? Just ignore them?

One of the beauties of the Adventist Church's system of regular and systematic tithe and offerings, which Stewardship Ministries calls “Promise,” is that funds are pooled together to make sure the church also cares for areas of the world, such as Chad, that may not seem so “glamorous” or have the visibility of other areas. It's like we're adding life-giving water to a mission river that flows through parched lands around the world. We're making sure that wheels that can't squeak get attention.

Every time we return our tithes and give mission offerings, we're helping support schools, hospitals, publishing

houses, media outreach, publishing, church planting, and so much more. We're helping the church stay alive in areas where many church members earn less than a dollar a day. We're making sure that wheels that can't squeak also get some grease.

### A WORLDWIDE COMMITMENT

The Seventh-day Adventist Church finds its strength in mission. Through the years, Seventh-day Adventists have generously supported mission through their tithes and mission offerings because they've believed the Gospel Commission. They believe we're called to help the less fortunate, the poor, the sick, and those who don't know about Jesus.

For decades now Adventists have talked longingly of “finishing the work.” But declining mission offerings prevent the church from starting new work in new areas, reduce the number of missionaries, and restrict our mission.

In recent years, millions of people from challenging areas of the world have found salvation in Jesus and have joined the Seventh-day Adventist Church. Thousands of new congregations have been established in new areas. How are these new believers nurtured? How do they receive resources, materials, and programs to strengthen their new faith? How do they receive ongoing pastoral care?

Life-giving mission offerings, given regularly and systematically, help sustain and grow new work around the world. And that is what the church is for!



Gary Krause is an associate secretary of the General Conference of Seventh-day Adventists, Silver Spring, Maryland. He serves as the director of Adventist Mission, which oversees the Global Mission Study Centers, church planting, and mission promotion.

# LITTLE IS MUCH WHEN GOD IS IN IT

RICK McEDWARD

Some of our earliest experiences are etched in our memories as if they had occurred yesterday. Following seminary, I was assigned a successful church plant that needed to purchase property to build. At that time we owned some worn-out furniture, a well-used car, and little else. As we fundraised for a church property, we experienced what it meant to seek God's guidance as we worked to fulfill His mission in our new community. When the church members were asked to give, my family and I made a commitment that was born out of faith and prayer. Our pledge was far less than other families were giving, but it was also much more than we could afford to give. It was an act of faith.

During the next several months, we experienced so many miracles of God's providence. Sometimes an elderly man would give us fresh greens from his garden. Other times we found bags of groceries by our door, and often a birthday or Christmas gift of cash met our obligations exactly. When the campaign was over, we found that we had received back what we had committed. Hearing our story, one church member said, "You did not have enough faith; if you would have pledged more, God would have met that too!"

The church purchased a property that it occupies to this day. We learned lessons of trust in God day by day, expressed beautifully in the words of an old gospel song: "Little Is Much When God



Is in It."

Somehow God multiplied the little we had, and added so many blessings on top of it. It became enough to share and to advance God's kingdom in the local community. We had no idea at that time that the lessons we learned would one day be valuable to us today as cross-cultural missionaries for the church.

Most of our missionary lives have been spent in the 10/40 Window, where we see the reality of the "little is much" principle.

In 2000 we felt a strong pull on our hearts to the mission field. The doors did not open immediately, but when we were

invited into cross-cultural service, God confirmed, again and again, our call to serve. Our first international service was in Sri Lanka, where I was the coordinator for Global Mission. During our time there, God continued to affirm that His work does not depend on human efforts. In fact, our efforts were small and weak, but we look back and are reminded of many miracles and moments where we could not deny that "little is much, when God is in it."

With limitations on every hand, God continually used little to provide much for His work. We frequently experienced a need for more qualified people to help open up new work. Financial resources were tight as well, but God always provided what was needed. During our time in Sri Lanka, several new congregations were formed. New workers appeared, committed to the task of sharing the gospel in spite of invariably challenging circumstances.

I can remember one young man who was not hired the first year he interviewed, since he had just been baptized. He returned the next year and was hired as a Global Mission pioneer. He was a humble young man, growing up and working on the plantations. In his first week, he built a small place of prayer that consisted of four posts and some palm branches in the middle of a tea plantation. He started a prayer meeting, and that prayer meeting grew and became four new worship groups. He did what he knew, and God blessed him.

Another man took up work in a nearby district and walked to area villages. Sometimes tigers stalked him as he covered the miles between villages late at night on foot. The groups he formed and nurtured were always full of joyful people who knew that Jesus had set them free from fear. His long walks wore holes repeatedly through his shoes until they could be repaired no longer.



God took the hours and miles offered by this humble servant and made something beautiful out of them.

Since 2016 we have been serving in the Middle East and North Africa Union (MENA). To say that the task here is immense is an understatement. MENA comprises 20 nations, none of which are Christian. In only seven of these is the church legal. All others are nations where Christian mission is not legal, and in many, being a Christian can bring persecution. With a population of more than 558 million people, where most do not know the basics of God's plan of salvation, MENA is considered one of the most challenging mission tasks remaining.

Currently, MENA has 5,200 church members spread among these 20 nations, meaning there is one Seventh-day Adventist for every 107,000 people. Our small band of workers seems insignificant when compared to the populations all around us. Even our faithful workers often feel unequipped for the daily and constant challenges they face. We can easily ask the question, "Who is qualified for this task?" Then we remember the promises of God, whose "strength is made perfect in our weakness" (2 Cor. 12:9).

Whenever we see a challenge so daunting that we feel we cannot face it, God gives us reassurance through His Word. He always fulfills His promises. Every week I hear the stories of God's miraculous deliverance for young men and women who have found joy and hope in Jesus! Even with few frontline workers available in needy areas throughout MENA, we see, day by day, how God is using the little we have to provide for His work.

One young man living in London had a strong impression that he should return to his home country in the Middle East. He could not understand why this was being asked of him, but he knew for sure that it was a call from God. In the middle of winter, when it was cold and rainy, he returned to his home city, one of the largest in the world.

*In the harvest field now ripened  
There's a work for all to do.  
Hark! the Master's voice is calling  
To the harvest calling you.*

*Does the place you're called to  
labor  
Seem so small and little known?  
It is great if God is in it  
For He'll not forsake His own.*

*Little is much when God is in it!  
Labor not for wealth or fame.  
There's a crown, and you can win it  
If you go in Jesus' name.*

*And when the conflict has ended  
And our race on earth is run  
He will say, if you've been faithful  
"Welcome home, My child—well  
done!"*

*Little is much when God is in it!  
Labor not for wealth or fame.  
There's a crown, and you can win it  
If you go . . .  
If you go . . .  
If you go in Jesus' name.*

KITTIE LOUISE JENNET SUFFIELD (1924)

One day he was walking along a busy street on his way to the university. He stopped at a rack of books along the sidewalk. His eyes were drawn to one book. Once it was in his hands, he could not put it down. That book dramatically changed his trajectory, leading him to give his life to the Lord as a Global Mission pioneer. He would tell stories about Jesus to inquirers at that very same sidewalk bookstand. His life with God has since taken him to other places. But at that bookstand, he invited many people to join in a small group. Today, thanks to his service for God, there is a congregation made up of local people worshipping each Sabbath. God is doing some-

thing special in this large city!

We see stories like this in most MENA countries, stories that cannot be told because of the security risk to individuals who are faithfully sharing the message with others. Each story in the Middle East and North Africa represents the work of the Holy Spirit, a work that defies national boundaries and communication barriers. Every day we see the fruit of God's love being demonstrated by church members and workers spread throughout this immense territory.

Some people doubt the effectiveness of their mission offerings. "I can't give much, so I wonder if it makes a difference?" Every time I hear these doubts I think of stories such as those of David and Goliath, Jehosephat, and the widow's mite. So many stories in the Bible speak of God taking our small offerings and making them powerfully effective to share His love in this world.

Here in the 10/40 Window, we can see personally and dramatically how God uses the smallest of offerings to change the lives of those who seek Him. Every day we pray for God to pour out visions and dreams on the people of this territory, dreams leading people to ask a Seventh-day Adventist about Jesus and His soon return. My prayer is being answered. It is the stories of changed lives that tell how much my little offering still matters.

God's mustard-seed conspiracy is still moving forward through you! I want to thank the members of the church around the world! Through your contributions to the mission offerings, God is working miracles. It is worth repeating—little is much when God is in it.



Rick McEdward serves as the president of the Middle East and North Africa Union, a territory attached to the General Conference of Seventh-day Adventists.

# MODERN-DAY WALDENSIANS

**M**y story begins in 2016 during my last year at university. Some of you might know from anecdote or personal experience how difficult it can be to be a Seventh-day Adventist student at a university where they do not know about the Sabbath. Well, believe it or not, this challenge brought me to where I am today: a missionary serving in the 10/40 Window.

My final exam was scheduled to be held on a Sabbath. I did everything I could to have it changed: wrote letters, met with coordinators, went from office to office. They all refused my request, saying that for this one time I should be flexible in my beliefs and that God would understand. I knew that this was not just the ultimate exam for my graduation, but also a critical test of my faith. On that Sabbath morning while at church, I pleaded with God for answers, but answers did not come just then. I made a promise in faith, however, that I would be a missionary wherever He wanted me to go if He would allow me to graduate this same year.

Well, He answered that prayer. He always answers prayers in one way or another. He answered my prayers in His time! Now here I am, fulfilling my promise to Him.

## SERVING AS A MISSIONARY

I served for two years as a missionary teacher in Central America. Now I am serving in the Middle East and North Africa Union (MENA) as a missionary preaching to the students at the universi-



ty where I am enrolled, in the tradition of the Waldensians in the Middle Ages who pursued secular activities as a vehicle for the preaching of the gospel.

Being in a foreign land is challenging. You miss your family, your home country, and your friends. You also have to adapt to a new culture, the people, the climate, and so forth. The only thing that you can count on is the unchangeable, unwavering love of God, and the promise He made to be with you always. With this perspective in mind, things go smoothly.

Universities are amazing mission fields. You meet people your own age, you easily make friends, and you have many opportunities to share about God with open-minded, inquisitive people. I have been serving God here for a year, and I can see His hand working in my life and the lives of my friends.

When I look back and think of all the Sabbath challenges I had at the university three years ago, I understand why God allowed me to go through that. He was simply preparing me for what I am going through now. Again I have “problems”

concerning classes and exams on Sabbath, but I no longer see them as challenges but rather as opportunities God is granting me to share my faith. Several times I’ve been asked why I don’t attend classes on Sabbath, and it always ends up with me sharing about God, His creation, and the Bible.

For a whole year, I didn’t go to classes on Sabbath, but still I was able to get good grades. My classmates were quite surprised. When scheduling the yearly exams, the university administration decided to put two important exams on Sabbath. The only way

I had to move them was for all my classmates to agree to move them to other dates. *All of them* agreed to the schedule change just for me! Even the administrators were surprised that the other students agreed to the change. They all understood how important it is for me to keep the Sabbath, and I know that God is planting some seeds here and there. I am so grateful to God for His ways of working.

## FATIMA

My friend Fatima (not her real name) and I met in December at a Christmas party, and we became good friends because we both like to cook (and also to eat)! We began sharing cooking tips and recipes until one day she invited me for lunch at her house. We had a conversation about our beliefs and values, many of which we had in common.

We soon started seeing each other socially and spent all summer together. Today I am almost part of her family. They invite me every week to spend time with them, to go to the beach with them, or to



attend social events. Her parents met mine, and now our families know and trust each other. But the amazing part is how God is working in her heart.

The first time I went to Fatima's house for lunch we started talking about God, and especially about Sabbath. She was surprised to hear about my beliefs and how a "Christian" can have so many common values with Muslims.

As we continued talking, she decided that she would join our small group for vespers on a Friday, mostly out of curiosity. She loved it! We gave her an Arabic Bible and a Sabbath School quarterly so she could follow our study and even share her thoughts about it. It's amazing how she switched from seeing the Bible as something corrupted by human hands to an amazing book that she wants to read every day. It went so quickly from spiritual conversations to Bible studies that I myself was surprised and not ready for it. God's timing is never ours! Now Fatima often comes for Sabbath vespers or Sabbath morning service.

These experiences are just a few of the many where I have seen God working through me as an instrument.



### PRAISING GOD!

I want to praise the Lord for the church members who faithfully contribute financially to the mission in MENA. We thank you for giving generously to support modern-day Waldensians who preach and live the gospel in difficult and challenging environments. It is through your financial help that we are able to work every day here in the mission field. Please remember that every time you give, it may mean a free Bible offered, a heart touched by the Word of God, or a new person giving his or her life to the Lord. Your monetary contributions are life-saving and of eternal significance.

Keep us in your prayers.

THE WALDENSIANS

## TESTIMONY FROM A PAIR OF WALDENSIANS WORKING IN MENA

For times of crisis, we need extreme solutions. And that's why at the beginning of the lockdown because of COVID-19, we weren't quite sure what to do. Our dream of having a small Bible study group had vanished with the isolation measures, and our friends weren't ready to continue with only spiritual-conversations groups. But then we saw an opportunity to share the health message. Our local friends were bored at home with plenty of time on their hands, and a friend suggested we try the CREATION Life\* program. So we decided to give it a try and to have meetings twice a week via Zoom, and cover one topic per week.

At the beginning attendance was low, but we now have an average of three to six girls coming to every meeting! We've been able to have spiritual discussions with some of them, and we are giving Bible studies to one girl. We gave a copy of Ellen White's book *The Great Controversy* to another girl. And we have been praying with all of them.

It is wonderful to see the ways God is leading us to witness for Him in difficult times, and He has shown us once again that nothing is impossible for Him. He uses even a time of crisis as an opportunity to show His glory.

When we finished the CREATION Life program, we met with the girls during Ramadan, the fasting period in the Muslim faith. Later, we held a second and a third series of the CREATION Life program, which focused on emotional, personal, and relationship topics. We have been able to tell parables, as well as stories of Jesus, the prophets, and Creation.

We know that God is working through these meetings, and each topic awakens a need in the girls' hearts that only the Holy Spirit can fill. We praise the Lord because He is the Lord of the harvest, and His ways are incredible!

\* <https://www.adventhealth.com/creation-life>

# I CAN SERVE

LUIZ CAMARGO

**D**ynamic Steward: How did God get your attention for mission?

**Luiz Camargo:** My call to mission and purpose in life came as an unexpected one, even though I have always asked God to use me as His instrument to bring relief to those who are suffering and in need. I wanted to follow the very example of Jesus Christ, who showed incredible care for the humanitarian needs

of the people surrounding Him. It all started when I went to visit my sister and brother-in-law, who were already serving as missionaries in one of the African countries. Once there, many things caught my attention: the culture, the people, and the environment. I was shocked by the level of poverty and the serious needs of a great part of the population living outside the capital. Through the local churches and our Adventist university in that country, some

small relief projects implemented by lay people were taking place. Then upon the request of my sister and brother-in-law, I decided to stay in that country. Later I had an opportunity to start an internship with ADRA [Adventist Development and Relief Agency], which resulted in a position within the organization. From there the humanitarian work took on a life of its own. I have since dedicated my life to this mission of bringing relief to those in



need wherever God sends me.

**DS: What are the characteristics of your mission territory?**

**LC:** As country director of ADRA Somalia, one of the most challenged countries in the world, it is important to know how to navigate in order to reach the communities in need. I have been able to witness the support and the opportunities ADRA has provided to



communities need through its different sector projects such as education, water and sanitation, livelihood, and emergency response. The country is under tremendous stress due to its violence and political instability, making it very insecure apart from recurring natural disasters such as drought and annual floods. The year 2020 has been harsher than usual because of locust swarms around East African countries and the arrival of CO-

VID-19, which worsened the situation of those already in great need.

**DS: What can you say about the work of ADRA?**

**LC:** Bringing relief to communities in distress is not always a simple or easy mission, but with God's protection and wisdom ADRA has been successful in its attempts to bring humanitarian relief to those communities in need. It's a mission that involves knowing the cultural and political environment of the country, which has been quite fragile for a long time. This requires humanitarian workers to harmonize the efforts between communities and government in

order for ADRA to bring much-needed support to disadvantaged communities.

The different regions in which ADRA operates are fairly complex and highly insecure due to several factors, one being the terrorism that has been present in the country for many years. ADRA does not take its work and accomplishments through the years for granted. Every single step in implementing a project has to be well thought out to avoid any unintended outcome that could jeopardize the whole organization. We believe that God has been our protection and support throughout the years as we continue bringing relief to the communities we have been called to serve.

**DS: How has your organization represented God to people who may not know Him in the same way we do as Adventist Christians?**

**LC:** As a Christian faith-based organization within a non-Christian country, we can attest that the mission is not something that can be accomplished only through our own efforts. We attribute the overcoming of the many challenges within the country to the powerful hand of God, even though some of the circumstances in which we find ourselves seem to be insurmountable in human eyes. We always pray to God for wisdom as to how to conduct ourselves in this environment, and He has been work-

ing on our behalf through all of ADRA's employees, even though the majority of them are not Christians.

Throughout my years of work within this country I have seen the hands of God doing many wonderful things to alleviate the suffering of those in need around the country. One example of the success of the work that has been done in the past is the construction of boreholes and elevated water tanks in some very dry areas where people were thirsty and developing diseases due to the lack of clean water. After drilling a borehole in one of the areas, people felt so grateful

others through the work we have been called to do. This call is clearly from our Lord Jesus, and it is He who goes ahead of us opening the way. It is so satisfying to see children having the opportunity to go to school and have adequate food, things that many of us take for granted. The opportunity to learn about other cultures and to live in them together with my wife and kids is so fulfilling, because it is not only me who is learning, my children as well are absorbing it and seeing God's provision when the days are not so good. Throughout the years we have experienced many challenges, and God's

as God blesses our efforts in alleviating the suffering of the needy around us. We also recognize the power of our church members' prayers, which sustain us while accomplishing what we are called to do according to the Bible in Matthew 25:35. In a way, we are the extension of the arms and legs of those who support us from afar. Please keep exercising your faith in God's mission for the world, and you will reap what He has in store for all of us. We cannot thank you enough for the great support for the mission field. We know that God has been touching the hearts of church members to help enable mission-

to ADRA that they started naming their children "ADRA," showing how much they appreciated what ADRA had done for them. Another example is that every time the people would go to fetch water from the water point, they would say "I'm going to fetch ADRA" instead of "I'm going to fetch water." These are things that show how God responds to the prayers of people, independently of their background or religion. ADRA has been following the example of Jesus as He healed those who were sick and dying, fed people when they were hungry, and stood up for those unjustly accused

or judged. In our case, as a Christian faith-based organization, we believe that Jesus stood up for the outcasts as well, as is shown in the Bible (John 4:5-42).

As Christians, we do not discriminate as to who should and should not receive help and support from our organization. We believe that Jesus is sending us to wherever the needs are, and our simple presence in those non-Christian countries should show how much we value human lives and souls.

**DS: How has your life been enriched by the experience of serving as a missionary in an unfamiliar setting?**

**LC:** It has been a great privilege to serve as a missionary in Africa for many years, and it is such a humbling experience for which I am always grateful. There is joy in knowing that we are serving



hand has been so present that we cannot refute the fact of His presence when going through those hard times. God always comes through for us. In the end, the opportunity to serve is not only benefiting the poor communities we serve, it is also a privilege for us who serve. Serving is such a great opportunity, because it gets you to focus on others instead of yourself (Phil. 2:4).

**DS: As you enjoy the privilege of serving outside your home country, would you like to say something to our church members and stewardship educators worldwide?**

**LC:** We are very thankful for our Adventist Church members who have been supporting the world mission for so long. This support, through tithes and offerings, is felt in our day-to-day work

aries around the world to accomplish the Great Commission given by Jesus Christ. We appreciate all those who are educating our members about the importance of supporting God's mission.

To our church membership around the world, I say, "Thank you so much for your support." My family and I are grateful for the opportunity to serve. *"I can serve because you give."*



Luiz Camargo has worked in the relief and development field for 15 years, seven of which have been with ADRA Somalia as the country director. He has also been the chairman of the Somalia NGO Consortium, a platform that represents all NGOs working in Somalia.

# THE GIVING EQUATION

*Life-Changing Stewardship*

KEN LONG

## LET'S GET THE EQUATION RIGHT

For many, the word *stewardship* triggers an immediate defensive reaction and a closed mind. Giving to God is a threat to our independence and our standard of living. It reduces our life options. The more we give, the less we have to live on—to make our mortgage repayments; to educate our children; to purchase our groceries, clothes, and electronic gadgets; to travel; and to entertain ourselves.

Our consumeristic mindset is reinforced by the messages we receive in the media. Our society equates personal happiness with the purchase of material possessions. We have a “work-spend-work-some-more” lifestyle fueled by the desire to obtain things that we currently don't have, thus (we are told), achieving enhanced fulfillment, satisfaction, and significance in our own eyes and those of others. When our consumeristic mindset becomes the lens through which we view the world, it provides the framework of values we use for decision-making and problem-solving.

Yet, a true understanding of stewardship is essential for us to grow as Christians. It's a fundamental, indispensable principle of Christian living. It's about building Christian character, and building our faith and dependence on God. He

wants us to give for *our* benefit. It's not, “What's in it for God?” It's not, “What's in it for my church?” It's “What's in it for me?” Giving was designed by God to help us build a benevolent and generous character, a character just like God's.

For those instinctively feeling scared or defensive about stewardship, the Giving Equation presents a simple mathematical formula to answer the question, “If I give my hard-earned income, what benefit do I get?” This formula provides understanding about why people are reluctant to give, and insights into the true meaning of stewardship; information that can change the giver's life and giving behaviors.

## BE TRANSFORMED!

When Paul warned Christians not to conform to the consumeristic “pattern of this world,” he provided an answer to the mindset problem. “Be transformed,” he said, “by the renewing of your mind” (Rom. 12:2, NIV). According to Paul, the only way we can counteract our consumeristic mindset is to get new minds, to learn a new way of thinking.

The extent of the change required is encapsulated in the word *transformed*, derived from the ancient Greek word *metamorphoo*. It is defined as “a change in form, appearance, nature, or character”<sup>1</sup> or “a marked change, as in appearance or character.”<sup>2</sup> The word is used to describe the dramatic changes in form of a caterpillar to a butterfly, or a tadpole

to a frog. These examples demonstrate the extent to which our minds need to be transformed. It's a radical change in thinking, in which we discard our default consumeristic mindset and replace it with God's way of thinking. It means abandoning our materialistic values and replacing them with God-inspired values of benevolence, abundance, and generosity.

Note two things about the way Paul said, “Be transformed.” First, he used the passive voice. Let yourself be transformed. It's hard to realize, and even harder for us to accept, that transformation is something that God does for us. It is not something we can do ourselves, as we have to “let God re-mould [our] minds from within” (Rom. 12:2, Phillips).

Second, Paul used the imperative voice. He didn't say, “Consider being transformed.” Transformation is not an option, but a command. He was emphatic, concise, and to the point. You must be transformed. If you want to be a disciple of God, then transformation is compulsory. Let God do the transforming. So very, very simple, but in our do-it-yourself world, so very, very difficult.

## THE BASIC EQUATION

Everyone is born with two things—a measure of time and a measure of talent. These two elements of life are inseparable. There's no value in having time but no talent, or having immense talent but no time to capitalize on it. As Mel Rees said, “With time and talent every activity of life is possible. In fact, they are essential to life, for *life is time and talent*.”<sup>3</sup>

Our life is the result of how we combine our time and talents. The money we earn is also the result of how we apply our time and talents. When we reduce these two simple concepts to an equation we get:

$$\begin{aligned} \text{Time} + \text{Talents} &= \text{Life} \\ \text{Time} + \text{Talents} &= \text{Money} \end{aligned}$$

So, from a mathematical perspective, if life comprises time and talents, and money does as well, then money = life.



6:38, “Give away your life” (*The Message*) because that’s how most people feel when they give. The rich farmer Jesus spoke about in Luke 12:13–21 could well have been the champion of the Me-economy as he was storing up treasure on earth

and was not “rich toward God” (Luke 12:21, NIV).

## TWO ECONOMIES

In Matthew 6:19–21, Jesus identified two ways of thinking—two perspectives on treasure management—on money and giving. What Jesus was saying was that where you invest your money, where you place your treasure, is a strong indicator of where your priorities lie, what you value in life, and how much you trust God for your future.

In the Giving Equation, I’ve called the “treasure on earth” way of thinking the “Me-economy,” because of its primary focus on satisfying *my* needs. The alternative way of thinking, looking at life from God’s perspective, is called the “G-economy.” The challenge is that we can’t live in two economies. The principles of the Me-economy and the G-economy are opposed to each other. Following one set of principles automatically excludes following the other. If you live in the Me-economy, you’ll hate the G-economy (Matt. 6:24–26). So we have to make an intentional choice to live in the G-economy, as “treasures on earth” is our default setting (“Don’t keep hoarding for yourselves earthly treasure” [Matt. 6:19, first part, *The Passion Translation*]).

## GIVING IN THE ME-ECONOMY

So, let’s explore how giving looks in the Me-economy. Most people get paid every two weeks or monthly, or they receive a passive income such as interest or dividends. At the end of each pay period, income gets divided. Your income is figuratively set aside in parcels of money for future expenses such as rent or food, or for expenses already incurred, such as

credit cards or home loans. The reality is that your income, which is the function of your time and talent, provides the money to fund your life and your lifestyle. Very little could take place in your life without the money provided by your income. That’s why in the giving equation money = life. It also follows that more money = more life, and less money = less life.

Let’s assume that you are a Me-economy Christian who feels obliged to return a tithe or give an offering to God. Let’s characterize your giving as \$G. The giving equation looks like this: money – \$G. When you give money to God, you are, in reality, offering a portion of your life—both a portion of the life you expended in producing the money and also the life you could have spent the money on. So the Giving Equation in the Me-economy looks like this:

$$\text{Money} - \$G = \text{Life} - \$G$$

Imagine you have \$5,000 in the bank and you’re returning a tithe of \$400 and an offering of \$100. In Me-economy thinking, giving the \$500 means that you not only have \$500 less money, but you also have \$500 less life. One of the reasons we’re reluctant to give to God is that giving seems to be making a deduction from my future life. If I give, I’m going to have to give something up—maybe a holiday or a new dress or the latest iPad.

The more money I give, the less life I’ll have. That’s the essence of Me-economy thinking. That’s why Jesus said in Luke

## DEPENDENCE VERSUS INDEPENDENCE

Most of us spend our working week utilizing our time and talents to accumulate money to live on. We’re striving for independence, to be free from the control and influence of others. We want to control our own destiny. We believe that ultimate freedom comes from our independence. The independence message is one that we receive all through our lives.

By contrast, God offers the *freedom of dependence* as an alternative to the *freedom of independence* that the Me-economy says we need. The Bible tells us that if we put God and His kingdom first in our lives, all the necessities of life—food, shelter, and clothing—will be provided (see Matt. 6:33). So giving is an act of trust. It doesn’t take much faith to give God whatever money is left after we’ve paid for everything else, but it does take faith to give money off the top.

The freedom of dependence is God’s plan. When we recognize God as the owner of everything and our role as a manager, we are free to depend on Him; He has promised to supply all our needs (see Phil. 4:19). If God is our partner, at all times and under all circumstances, we’ll be free from worrying over the uncertainties of life. “Therefore I tell you, do not worry about your life, what you will eat or drink, or about your body, what you will wear. . . . Can any of you by worrying add a single hour to your life?” (Matt. 6:25, 27, NIV).

## GIVING IN THE G-ECONOMY

In Me-economy thinking, it's important that you get more value, utility, or satisfaction than the cost of the purchase. Giving is a poor transaction in Me-economy terms: the more you give, the less money you have to support your lifestyle. The strategy in Me-economy thinking is to minimize your giving and keep as much of your money as you can—after all, you can't afford to give away your life. You can't afford to lose your independence.

The G-economy mindset is the complete opposite. First, the motivation is different. Contrary to the *get-and-keep* philosophy of the Me-economy, the motto of the G-economy is *give*. "Give away your life," Jesus directed in Luke 6:38 (*The Message*), "you'll find life given back, but not merely given back—given back with bonus and blessing. Giving, not getting, is the way. Generosity begets generosity." The underlying philosophy of G-economy is giving—generous, unrestrained, abundant giving.

Jesus' words indicate a paradox of the G-economy. In the Me-economy, you give but you lose. You're left with less money (money - \$G). If I give 10 percent of my income to God as tithe, logically I have to be worse off, don't I? While Jesus said that when you give you are actually giving away your life, the paradox is that there's a much greater return on your gift than you could imagine. When you give in the Me-economy, you lose part of your life. When you give in the G-economy, you don't lose because you get life back. And it's given back with "bonus and blessing." So when you give in the G-economy, you lose some of your life but get back an abundant life in return (see John 10:10).

The giving in both economies is also different. In the Me-economy, giving is purely transactional—the simple transfer of money—whereas in the G-economy giving is clothed in willingness, cheerfulness, and generosity. That's why giving in the G-economy giving equation

is denoted as \$G+. So, this is how the giving equation looks in the G-economy:

$$\text{Money} - \$G+ = \text{Life Abundant}$$

You give from your God-given resources, but God gives from His unlimited resources (see Phil. 4:19). The New International Version puts it this way, "Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you" (Luke 6:38).

## WHAT'S THE PURPOSE OF GOD'S ABUNDANCE?

In order to comprehend what an abundant life might look like, it's necessary to understand our abundant God and why He wants to pour blessings into our lives. The word "abundance" comes from the Latin word *abundare*, meaning to overflow.<sup>4</sup> John says, "From God's abundance we have all received one gracious blessing after another" (John 1:16, NLT). Everything He is, everything He does, everything He gives is influenced by His generous heart—a heart that overflows with love.

Paul illustrated the superabundance of God when he said, "And God is able to bless you abundantly, so that in *all* things at *all* times, having *all* that you need, you will abound in *every* good work" (2 Cor. 9:8, NIV; emphasis added). "All," "all," "all," "every." People who are "rich toward God" are generous to those in need (Luke 12:21; Matt. 25:34-36), and intentionally stockpile treasure in heaven.

Storing up treasure in heaven means seeking the kingdom of God above all else, living generously, and being confident that God will provide us with everything we need (see Matt. 6:33). It means seeking God's guidance through prayer in how we live and give; to align our priorities with God's priorities. If God is the Lord of our finances, then

God will guide us in how to allocate our finances, including spending now and saving for the future.

## THE GIVING EQUATION APPLICATION

The Bible is filled with stories about giving. Each of the biblical case studies analyzed in Chapter 6 support the Giving Equation. They demonstrate unequivocally the difference between giving in the Me-economy and giving in the G-economy. Me-economy givers—the rich young ruler and Zacchaeus before his conversion—showed a compulsive desire to accumulate more and more material possessions in their quest for independence. On the other hand, the G-economy givers—the widow, Zacchaeus after his conversion, the Macedonians, and Mary—all gave generously, reflecting the character of God. They recognized that giving to God should be the highest priority, a priority motivated by the grace that God gives so freely. In saving them, God had already opened the floodgates of heaven. He was a God they could worship and a God they could trust and depend on. So they gave out of the abundance of their hearts.

In conclusion, Paul summed up G-economy thinking in this way: "Observe how Christ loved us. His love was not cautious but extravagant. He didn't love *in order to get something from us but to give everything of himself to us*. Love [and give] like that" (Eph. 5:1, *The Message*, adapted).



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<sup>1</sup> "Transformation," Dictionary.com, <<http://dictionary.reference.com/browse/transformation>>.

<sup>2</sup> "Transformation," The Free Dictionary, <<http://www.thefreedictionary.com/transformation>>.

<sup>3</sup> M. Rees (1974), *I Work for God*, Litho, United States.

<sup>4</sup> "Abundance," Online Etymology Dictionary, <<https://www.etymonline.com/word/abundance>>.

# PLANNING FOR CRISES

*The Three Essentials*

DENNIS CARLSON

**G**o to the ant, you sluggard! Consider her ways and be wise, which, having no captain, overseer or ruler, provides her supplies in the summer, and gathers her food in the harvest” (Prov. 6:6-8).<sup>1</sup>

Trusting God first and always is the only way to survive serious future crises. “And there shall be a time of trouble, such as never was since there was a nation” (Dan. 12:1). There are three resources that you can improve now to plan and prepare for future emergencies:

**Spiritual:** Seek a close, trusting, daily relationship with God.

**Health:** Maximize your health.

**Financial:** Set aside emergency resources.

The coming crisis will test every follower of Jesus Christ. Yet these three essential elements (spiritual, physical, and financial resources) are crucial factors for survival. The first two are portable and difficult to take away from you. These first two essentials will prepare you for whatever your circumstances might be during the next emergency.

## SPIRITUAL

Our spiritual relationship with God is the most important element of planning for and surviving an emergency. Jesus understood this important survival factor.

“Christ changes the heart. He abides in your heart by faith. You are to maintain this connection with Christ by faith and the continual surrender of your will to



Getty Images

Him; and so long as you do this, He will work in you to will and to do according to His good pleasure.”<sup>2</sup>

The spiritual preparation for future emergencies is the most important that anyone can make. This daily preparation by prayer, studying the Scriptures, and sharing your faith with friends will prepare the Christian for anything that might come in the future. A strong spiritual experience with God will be very hard to take from you during a crisis. The Holy Spirit is the Teacher that will guide you in this relationship with God.

## HEALTH

Our physical health may vary by what our heredity and historical habits have left to us. At any point in time we can choose to improve our health by seeking to understand the teachings on health that God has shared with the Seventh-day Adventist Church: drinking pure water, eating a plant-based diet, and (with guidance from your physician) implementing an exercise program. Our health may be compromised by poor habits and practices in the past, but there is no better time than now to improve your health. With God’s mercy and blessing, the body may restore itself.

Many resources are available to help

us learn how to maximize our health. One of the best books to guide your thinking concerning the broad principles of health is *The Ministry of Healing* by

Ellen G. White. “A merry [rejoicing] heart doeth good like a medicine.” Proverbs 17:22. Gratitude, rejoicing, benevolence, trust in God’s love and care—these are health’s greatest safeguard. To the Israelites they were to be the very keynote of life.”<sup>3</sup>

## FINANCIAL

“For wisdom is a defense as money is a defense, but the excellence of knowledge is that wisdom gives life to those who have it” (Eccl. 7:12). The financial resources, if still available to you

during hard times, will help to cushion the impact and allow for time to seek the best way to resolve challenging issues. If your financial emergency fund is not available, then the spiritual resources and the investment you’ve made in your health will give you the courage to trust in God to provide for all your needs. “Blessed is he who considers the poor; the Lord will deliver him in time of trouble” (Ps. 41:1).

Having a spending plan (budget) will also help to prepare for future emergencies. A spending plan allows you to control your money rather than your money (or lack thereof) controlling you. With a spending plan, you understand at the beginning of the month what is needed, and you have decided where the money will go. After gaining experience in planning your personal spending, you will find that you have funds to pay your bills when they are due, and you may find that you have money still available at the end of the month.

In the recent COVID-19 pandemic many people had no spending plan and no reserve resources to assist them in making it through the time of mass unemployment. A spending plan will help you to set aside resources for emergencies, as the ant does in our opening Bible text (Prov. 6:6-8).

An important part of this spending

# BIBLE STUDY

*Promise (Regular and Systematic Offerings)*



MARCOS BOMFIM

## I – THE PROPORTIONAL SYSTEM

1. Besides the tithe, what does God expect to be regularly returned to Him as an act of honesty? (*Mal. 3:8*).

“Will a man rob God? Yet you have robbed Me! . . . In tithes and \_\_\_\_\_.”

Note: “This matter of giving is not left to impulse. God has given us definite instruction in regard to it. He has specified tithes and offerings as the measure of our obligation. And He desires us to give regularly and systematically.”—*Counsels on Stewardship*, p. 80 (emphasis added).

2. How regularly should “firstfruits” be returned to God? (*Prov. 3:9*).

“Honor the Lord with your possessions, and with the firstfruits of all your \_\_\_\_\_.”

Note: The firstfruits (the first part and best part) were given in recognition of God’s blessings, as often as God would provide income or increase. It would happen after the harvest, or after a sheep started producing lambs, for example. Therefore the regularity of the systematic offering is determined by the regularity of the income. Every time there is income, there should be tithe and Promise (regular and systematic offering).

“Let each regularly examine his income, which is a blessing from God, and set apart the tithe as a separate fund. . . . After the tithe is set apart, let gifts and offerings be apportioned, ‘as God hath prospered’ you.”—*Counsels on Stewardship*, p. 81 (emphasis added).

3. Which Bible verses indicate that the Lord suggests a proportional system of giving for offerings? (*1 Cor. 16:2*; *Deut. 16:17*).

“On the first day of the week let each one of you lay something aside, storing up \_\_\_\_\_ he may prosper, that there be no collections when I come.”

“Every man shall give as he is able, according to the \_\_\_\_\_ of the Lord your God which He has given you.”

plan is to put God first by budgeting to return a faithful 10 percent tithe and to give a regular percentage-based offering (Promise). If tithe and offerings test your faith and trust in God during good times, the chances of your being faithful to God during bad times are slim. The way that we build our faith and trust in God in the good times is to be continually faithful by putting God first in our everyday lives.

The spending plan should include an emergency fund. An emergency fund is three to six months of your current monthly expenses. These are the funds required to live each month. If you have fully funded emergency resources when an emergency happens, you have resources available to meet the current crisis without undue stress. This is because having fully-funded emergency resources allows time to sort things out and, with God’s blessing, come up with a solution.

## CONCLUSION

With a strong relationship with God, good physical health, and a spending plan with an emergency fund you will have the best chance of survival during a crisis. God told us through His prophet that we need to learn from the ant to prepare for future emergencies. Ants prepare a little bit at a time, but with diligence and persistence, they store plenty to carry them through the difficult seasons. The ant is an example of planning and preparing during the good times, so resources are available for future hard times. God can and does provide for all our needs. “And my God shall supply all your need according to His riches in glory by Christ Jesus” (*Phil. 4:19*). God provides during the good times, during the planning and storing times, so that during the hard times you are prepared. God can always be trusted.

“Look at the birds of the air, for they neither sow nor reap nor gather into barns; yet your heavenly Father feeds them. Are you not of more value than they?” (*Matt. 6:26*). Jesus died for every person who has lived on earth. That is how valuable you are to God. If God sent His only Son to die for you, He can be trusted to know and meet all your needs no matter what is going on around you.



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<sup>1</sup> Unless otherwise indicated, texts are from the New King James Version. Copyright © 1979, 1980, 1982 by Thomas Nelson, Inc. Used by permission. All rights reserved.

<sup>2</sup> Ellen G. White, *Steps to Christ* (Mountain View, Calif.: Pacific Press Pub. Assn., 1892), pp. 62, 63.

<sup>3</sup> Ellen G. White, *The Ministry of Healing* (Mountain View, Calif.: Pacific Press Pub. Assn., 1905), p. 281.



Note: The system indicated by God proposes that both tithe and offerings should be proportioned to the income. When the proportional system is adopted for offerings, each worshiper will give a specific percentage of their income, rather than a random amount according to their changing impulses. In contrast to the tithe (which is always 10 percent), the worshiper may choose the percentage to be given as a regular and systematic offering (called “Promise”). When this system is adopted, those who prosper more will give more; those who prosper less will give less; while those who do not prosper, who have no income, do not give anything, and even so may be considered faithful.

Regular and systematic offerings (Promise) are the most basic kind of offerings, but special or freewill offerings (for seasonal projects, for instance) may be given in addition to Promise.

“In the Bible system of tithes and offerings the amounts paid by different persons will, of course, vary greatly, since they are proportioned to the income. . . . But it is not the greatness of the gift that makes the offering acceptable to God. . . . Let not the poor feel that their gifts are so small as to be unworthy of notice. Let them give according to their ability, feeling that they are servants of God, and that He will accept their offering”—*Counsels on Stewardship*, p. 73 (emphasis added).

4. *Keeping in mind the proportional system, what is the best motivation for giving? Should we give in order to be blessed, because there is a call or a good project, because we trust the system, or because we have already been blessed? (2 Cor. 8:12; Prov. 3:9).*

“For if there is first a willing mind, it is accepted according to what one \_\_\_\_\_, and not according to what he does not have.”

“Honor the Lord with your possessions, and with the firstfruits of all your \_\_\_\_\_.”

Note: The best motivation for giving Promise (regular and systematic offerings) is not the needs of the church, the suffering of the needy, a feeling, an impulse, or a rational thought. Instead, the best motivation should be the perception that there was a financial blessing, an income or an increase, that was generated by God.

“The followers of Christ should not wait for thrilling missionary appeals to arouse them to action. If spiritually awake, they would hear in the income of every week, whether much or little, the voice of God and of conscience with authority demanding the tithes and offerings due the Lord.”—*Testimonies for the Church*, vol. 4, p. 474 (emphasis added).

5. *What proportion or percentage of his goods, did Zacchaeus promise to give to the poor? (Luke 19:8; Think about why Zacchaeus did not promise an amount instead of a proportion).*

“Then Zacchaeus stood and said to the Lord, ‘Look, Lord, I give \_\_\_\_\_ of my goods to the poor; and if I have taken anything from anyone by false accusation, I restore fourfold.’”

Note: As an intelligent man, now open to the influence of the Holy Spirit, Zacchaeus decides to adopt the fairest way to give. He would give a previously established percentage from whatever he would have at the moment.

6. *Why did Jesus consider the poor widow as the most generous of all, if the amount she gave was probably one of the smallest that day? (Luke 21:2, 3).*

“And He saw also a certain poor widow putting in two mites. So He said, ‘Truly I say to you that this poor widow has put in \_\_\_\_\_ than all.’”

Note: Jesus was not lacking in mathematical knowledge. It seems inescapable from the story of the poor widow that God does not value the amount delivered, but the proportion of the total that is given.

“In the balances of the sanctuary, the gifts of the poor . . . are not estimated according to the amount given, but according to the love which prompts the sacrifice. . . . God’s providence has arranged the entire plan of systematic benevolence for the benefit of man.”—*Counsels on Stewardship*, p. 180 (emphasis added).

7. *What proportion, or percentage, of her livelihood did she give? (Luke 21:4).*

“For all these out of their abundance have put in offerings for God, but she out of her poverty put in \_\_\_\_\_ the livelihood that she had.”

Write the percentage she put in: \_\_\_\_\_ %

Note: Have you already established a percentage to give regularly as Promise? That proportion may be equal to the tithe, less than the tithe, or more than it. Prayerfully ask the Holy Spirit what percentage you should give in offerings according to His plan.

The percentage I promise to give back to God as “Promise”: \_\_\_\_\_ %

Until: \_\_\_\_\_ (date)

“Thus he [Jesus] taught that the value of the gift is estimated not by the amount, but by the proportion that is given and the motive that actuates the giver.”—*The Acts of the Apostles*, p. 342 (emphasis added).

8. *What is God’s promise to those who consider their first priority to return what belongs to Him, before any other expense is met? (Matt. 6:33).*

“But seek \_\_\_\_\_ the kingdom of God and His righteousness, and all these things shall be added to you.”

Learn more about “Promise” here: <https://stewardship.adventist.org/promise-offerings>.



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# BUILDING CONFIDENCE

## The Role of Organizational Culture

PAUL H. DOUGLAS

In the first article of this six-part series, the connection between personal stewardship and organizational stewardship was explored. That article highlighted organizational stewardship's impact on personal stewardship. *Steward leaders* were identified as essential in engendering confidence in organizational stewardship. Effective steward leaders signify with their attitudes and actions that they hold their position of trust in high regard. Confident and trustworthy steward leaders are better able to inspire persons to faithfully serve and financially support a missional purpose.

Three interconnected spheres of organizational life illustrate the key factors enabling confidence to thrive in the minds of those serving and supporting the mission of the church organization. This article focuses on *organizational culture* and its role in building and sustaining the currency of confidence.

Each organization has its unique *organizational culture*, which is a composite of individual attitudes and backgrounds. However, leaders in each organization are the persons who set the tone of that culture as it relates to integrity, ethical values, stewardship, and transparency. If leaders do not set an example in these areas there will be no moral compass to guide organizational decisions, and the behavior modeled by leaders will in-



variably be manifested in the actions of those whom they lead.<sup>1</sup>

The foregoing perspective on organizational culture is critically dependent on the tone set at the top by church leaders. In setting this tone, church leaders not only show the way in terms of integrity, ethical values, stewardship, and transparency, but they also inspire those whom they lead to share in these ideals. When these ideals are both shown and shared, they provide the framework for determining normative behaviors within the church organization.

### INTERPRETING THE IDEALS

**INTEGRITY** represents the soundness of character that allows an individual to stand tall in the face of open scrutiny knowing their motives are sincere and their methods are sanctified. Allowing the mission of the church organization to hold primacy in both word and deed, the individual sets aside personal interests and makes choices that do not give rise to suspicion. The positive influence exercised by persons of spotless integrity is needed at all levels of the Seventh-day Adventist Church. In his letter to the church at Corinth, Paul described his own life of integrity while being about his ap-

ostolic mission: "Therefore, since it is by God's mercy that we are engaged in this ministry, we do not lose heart. We have renounced the shameful things that

one hides; we refuse to practice cunning or to falsify God's word; but by the open statement of the truth, we commend ourselves to the conscience of everyone in the sight of God."<sup>2</sup>

**ETHICAL VALUES** enable the organization to distinguish right from wrong, even in complex situations. For Christian individuals and organizations, the most decisive script is the life of Jesus Christ. He teaches us how to love God and one other. Contained in these vertical and horizontal love relationships are values of respect, trust, honesty, fairness, justice, mercy, and humility, to name just a few. The prophet Micah enumerated the last three of these previously mentioned values as being actual requirements of the Lord (Micah 6:8). By promoting these and other values, church leaders cultivate a culture in the organizations they lead that is consistent with the mind of Christ (Phil. 2:4, 5). "The ethics inculcated by the gospel acknowledge no standard but the perfection of God's mind."<sup>3</sup>

**STEWARDSHIP** is premised on the compound fact that while the steward has no personal ownership, there remains the expectation of personal accountability for the position or property entrusted. In other words, the access a person may have to a position or property will require accountability, and the strength of character to gladly accept this accountability.

**TRANSPARENCY** is defined by *The Business Dictionary* as the availability of full information required for collaboration, cooperation, and collective decision-making that is accompanied by an absence of hidden agendas and conditions. This definition affirms the prospect of an unreserved openness regarding all motives and actions. For the Seventh-

day Adventist Church as a spiritual community, this should indeed be our default position.<sup>4</sup> We need to live in such a way that no one will stumble because of us, and no one will find fault with our ministry. In everything we do, we must show that we are true ministers of God.<sup>5</sup>

### IMPLEMENTING THE IDEALS

A recommendation for church organizations would be to expand upon the ideals of integrity, ethical values, stewardship, and transparency by developing a code of conduct that delineates a set of expected behaviors. Such a code of conduct would serve as a worthy companion to the stated mission of any church organization, because what is being done would be complemented with clear guidance on how it is to be done. In developing a code of conduct, a church organization benefits by:

1. Inscribing the standards of behavior expected of everyone for internal reference.
2. Informing new people who join about the prevailing working environment

and expectations.

3. Inspiring observers' confidence in the alignment between the organization's Christian mission and the Christlike motives of its people.

It is important to note that a code of conduct cannot only be a corporate exercise but has to be even more so a genuine commitment to abide by this code in public and in private. For it is with this commitment that persons find themselves to be worthy of that to which they have been called (Eph. 4:1-4), their words and deeds all done in the name of their Lord and Savior Jesus Christ (Col. 3:17).

An example of a code of conduct for church organizations can be seen in a document developed by the General Conference of Seventh-day Adventists (GC) for application to itself as an employer as well as to its employees.<sup>6</sup> The document was constructed to state first the mission of the Seventh-day Adventist Church, followed by a declaration of shared values that further delineated the ethical responsibilities of employer and employees. A close reading

of this document would be worthwhile for church leaders at all levels to facilitate the necessary task of preparing something similar for their own spheres of responsibility. This exercise will help leaders to be intentionally engaged in creating and managing an appropriate organizational culture. Edgar Schein, a noted management author, asserted that this may be the only thing of real importance that leaders do.<sup>7</sup>

In advance of your taking the time to read the entire document prepared by the GC, the following table excerpts for your consideration show the shared values and focal points of ethical responsibilities for the GC as an employer and its employees.

### LOOKING FORWARD

So far in this series of articles we have examined the part played by attitudes and actions of steward leaders in promoting organizational stewardship and explored the important role of organizational culture in building confidence. For the upcoming articles, the complementary role of organizational controls in building confidence will be addressed with particular reference to internal control, financial decision-making, and oversight.



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SHARED VALUES General Conference of Seventh-day Adventists	
<ul style="list-style-type: none"> <li>■ We value the Bible as the primary reference for life's direction and qualities.</li> <li>■ We value excellence in all that we do.</li> <li>■ We value ethical and moral conduct at all times and in all relationships.</li> <li>■ We value creativity and innovation in the completion of our mission.</li> <li>■ We value honesty, integrity, and courage as the foundation of all our actions.</li> <li>■ We value the trust placed in us by colleagues and by the world church membership.</li> <li>■ We value people as children of God and therefore brothers and sisters of one family.</li> </ul>	
ETHICAL RESPONSIBILITIES AS EMPLOYER	ETHICAL RESPONSIBILITIES OF EMPLOYEES
<ul style="list-style-type: none"> <li>■ Equal opportunity employment</li> <li>■ Equity fairness and nondiscrimination</li> <li>■ Compliance with laws of the land</li> <li>■ Loyalty and fulfillment of contractual obligations</li> <li>■ Atmosphere of safety and happiness</li> <li>■ Respect for human dignity and individuality</li> </ul>	<ul style="list-style-type: none"> <li>■ Life consistent with church message and mission</li> <li>■ Respect for church-owned assets</li> <li>■ Respect for colleagues</li> <li>■ Efficiency and attention on the job</li> <li>■ Personal integrity in financial matters</li> <li>■ Avoiding inappropriate influence</li> <li>■ Maintaining an ethical environment in the workplace</li> </ul>

<sup>1</sup> Paul H. Douglas (2012), "Confidence Matters," *Transparency and Accountability: A Global Commitment for Seventh-day Adventist Church Leaders*, pp. 17-29.

<sup>2</sup> 2 Corinthians 4:1, 2.

<sup>3</sup> Ellen G. White, *That I May Know Him* (Washington, D.C.: Review and Herald Pub. Assn., 1964), p. 131.

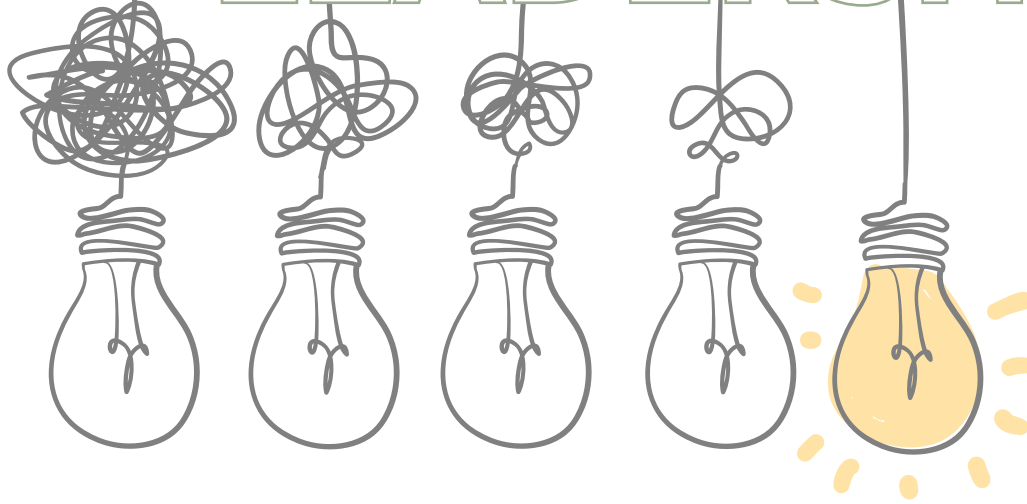
<sup>4</sup> G. T. Ng (2012), "Transparent Leadership," *Transparency and Accountability: A Global Commitment for Seventh-day Adventist Church Leaders*, p. 85.

<sup>5</sup> 2 Corinthians 6:3.

<sup>6</sup> <https://www.adventist.org/articles/ethical-foundations-for-the-general-conference-and-its-employees/>.

<sup>7</sup> Edgar H. Schein, *Organizational Culture and Leadership*, p. 2.

# TRUSTED LEADERSHIP



TSHEPO APHANE

## INTRODUCTION

Leadership is vital to any organization, especially a church organization. The church requires leadership that is trustworthy, honest, and has integrity. We as a church need to encourage, promote, and harness such leadership in a world filled with corruption, dishonesty, and disloyalty.

## MISUNDERSTANDING OF LEADERSHIP

Many church leaders misunderstand the importance of leadership and its role in the church and society. Mark 10:35–37 presents the type of mindset that leaders have in today’s world. In this verse, Jesus’ disciples James and John request that Jesus let them sit on His right and left in His expected kingdom. Their understanding of Jesus’ call to ministry was limited. They understood ministry to be about the glory they would receive, rather than service to humankind.

Jesus corrects the disciples’ misunderstanding of leadership, contrasting

His own leadership style with that of the Gentiles. He describes the Gentiles’ leadership style in Mark 10:42 as lording over the people and exercising excessive authority over them. In contrast, He urges His disciples not to be like the Gentiles but “to be servants, to serve and give up their own lives for the sake of others.”

The call to leadership is not a call to glory but a call to service to God and humanity. Christian leadership experts Hendry and Richard Blackaby say, “Leadership is taking people from where they are to where God wants them to be. God’s primary concern for people is not results but relationship.”<sup>1</sup> Moses was called to leadership, and his mandate was to liberate the children of Israel from Pharaoh in Egypt. Exodus 3:10 reads, “I am sending you to Pharaoh to bring my people the Israelites out of Egypt.” Our leadership responsibility is to liberate, develop, and transform peoples’ lives.

## SERVANT LEADERSHIP

Jesus demonstrates servant-leadership in John 13. Ellen White in *The Desire of Ages* describes the scene in the upper room as tense: “There was a strife

among them, which of them should be accounted the greatest.”<sup>2</sup> None of the disciples were willing to serve each other nor wash each other’s feet. John 13:4 reads, “So he got up from the meal, took off his outer clothing, and wrapped a towel around his waist. After that, he poured water into a basin and began to wash his disciples’ feet, drying them with the towel that was wrapped around him.”

Servant in the Greek is *συνδουλός*. When translated into English it means “servant, slave, or bondsman.” In the context of Mark 10:43, this term means “one who gives himself up to another’s will, those who are devoted to another to the disregard of one’s own interests.”<sup>3</sup> In the story of Jesus and His disciples in the upper room, Jesus acts out servant-hood toward His disciples. He disregards Himself and devotes Himself to His disciples. He takes on the form of a servant in order to reach the disciples’ hearts.

The church is looking for leaders who will put others’ interests and lives before their own. Luke 9:23 says, “Whoever wants to follow me must first deny themselves.” True leadership is centered around service to others. Leaders should

be concerned about the well-being of others and strive to serve their needs. Leaders should be concerned about helping people around them to grow, and to become their best selves. Ellen White says in *The Desire of Ages*, “God takes men as they are, and educates them for His service. The weak character becomes changed to a strong one.”<sup>4</sup>

### TRUSTWORTHY LEADERSHIP

When leaders serve people, it is important to build trust, both personal and organizational. Trust is vital in leadership, a virtue that leaders should not take for granted.

Character breeds trust. People trust leaders when leaders behave ethically and honestly, in both personal and organizational affairs. Stephen Covey says that “character includes leaders’ integrity, motive, and intent with people.”<sup>5</sup> Ellen White expresses the importance of character when she says, “Energy, moral integrity, and strong purpose for the right are qualities that cannot be supplied with any amount of gold. Men possessing these qualifications will have influence everywhere.”<sup>6</sup>

In the twenty-first century, trust in leadership is earned not only by character and good intentions, but by results. Leaders should have a combination of good character traits and competency. Stephen Covey says that “competency includes leaders’ capacity, capabilities, skills, results, and track record.”<sup>7</sup> The church needs leaders able to demonstrate competency as measured by results. The church leader will gain the trust of members by a combination of positive character traits and demonstrated ability to accomplish the short- and long-term objectives of the church.

### A SITUATION OF MISTRUST

There is a close relationship between leadership and stewardship. Let me give you an example. I once had an elder of a particular church who was untrust-

worthy, divisive, and very antagonizing in nature.

At first the church members did not see his true nature. As time went on, though, some members began to doubt his fitness for church office. They started to voice their concerns regarding the negative impact of his character on the local church. I tried to avoid the conflict, thinking that their concerns would eventually go away or resolve themselves. Eventually, members began withholding their tithes and offerings as a form of protest, and they stopped participating in the local church. Some even lost confidence in me as their pastor.

It is important for us to note that the absence of trust is not a justification for unfaithfulness and withdrawal from service: “Some have been dissatisfied, and have said, ‘I will no longer pay my tithe; for I have no confidence in the way things are managed at the heart of the work.’ But will you rob God because you think the management of the work is not right? Make your complaint, plainly and openly, in the right spirit, to the proper ones. Send in your petitions for things to be adjusted and set in order; but do not withdraw from the work of God, and prove unfaithful, because others are not doing right.”<sup>8</sup>

Nevertheless, we need to acknowledge that mistrust does affect members’ partnership with God and the church. As leaders, these words of Jesus require our close attention: “If anyone causes one of these little ones—those who believe in me—to stumble, it would be better for them if a large millstone were hung around their neck and they were thrown into the sea” (Mark 9:42).

It took a whole year to resolve the matter and rebuild members’ confidence. It took an entire new leadership team to rebuild the trust between leaders and members of the local church. We had to be especially careful in our handling of church matters, especially regarding finances.

Once members saw how we demonstrated leadership and trust, they again began giving time and resources to God’s work. Members volunteered their finances, houses, and cars for the church’s evangelism projects out of willing generosity. The church business meetings were once again peaceful and harmonious, with members speaking respectfully and openly about any matter.

### CONCLUSION

The church today needs leaders who understand the importance of leadership, exemplify the traits of servant-leadership, and who understand the importance of character. The Jesus model of servant-leadership is more critical than ever in today’s world. Mark 10:43, 44 reminds us to serve selflessly, putting others first. The leader must inspire others through his or her example, bringing out the best in both the organization and the individual members who constitute it, and they must always strive to be better in every way.



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<sup>1</sup> Henry and Richard Blackaby, *Spiritual Leadership: Moving people onto God’s agenda* (Nashville, Tenn.: B&H Publishing Group, 2011), p. 127.

<sup>2</sup> Ellen G. White, *The Desire of Ages* (Mountain View, Calif.: Pacific Press Pub. Assn., 1873), p. 652.

<sup>3</sup> <https://www.biblestudytools.com/lexicons/greek/nas/doulos.html>

<sup>4</sup> White, *The Desire of Ages*, p. 245.

<sup>5</sup> S. M. R. Covey & R. R. Merrill, *The Speed of Trust: The One Thing That Changes Everything* (New York: Simon & Schuster, 2006), p. 23.

<sup>6</sup> Ellen G. White, *Testimonies for the Church*, vol. 3 (Mountain View, Calif.: Pacific Press Pub. Assn., 1873), p. 23.

<sup>7</sup> S.M.R. Covey & R. R. Merrill, *The Speed of Trust*, p. 23.

<sup>8</sup> Ellen G. White, *Testimonies for the Church*, vol. 9 (Mountain View, Calif., Pacific Press Pub. Assn., 1909), p. 249.

# GETTING OUT OF DEBT

Lessons From 2 Kings 2:4-7

JENIPHER CHITATE

The beginning of 2021 is fraught with uncertainties. Most people are entering the new year heavily encumbered with debt and facing limited employment prospects and global lockdowns. Rapidly rising unemployment and an increase in debt are most concerning. Seventy-seven percent of adults in the United States are suffering from financial anxiety, with 45 percent worrying particularly about debt (White, 2020). Although the statistics point to a bleak future, there is hope. Here are some pointers for effective debt management based on 2 Kings 4:1-7 (NIV).

**Recognize your situation:** Understand what you are dealing with. The widow in this Bible passage was acutely aware that her source of income had dried up as she said, “My husband is dead” (verse 1). She was in debt and was at risk of losing her most valuable assets (her two sons) to the creditor. “The first step is to admit to yourself that you have financial problems” (Mountain & Jones, 2020, p. 2). You need to understand your resources and “what you owe and who you owe” (Snyder, 2020, p. 2).

**Understand why you are in debt:** Understanding the cause of debt is important as this directs behavior toward the root cause. In the widow’s case, her husband left her with debt, and she had no source of income. Debt has many causes, including “impulsive consumer decisions” (Majamaa, et al, 2019, p. 241); and a lack of independent advice and financial knowledge, as well as insufficient income to meet living expenses (OECD, 2016). An Italian study revealed that low-income families “have a higher probability of being over-indebted (Cavalletti, et al, 2020, p. 760). The Organisation for

Economic Co-operation and Development (OECD) specifically highlights causes stemming from lack of knowledge and suggests that debt can be reduced by closing the knowledge gap.

**Seek help:** The widow sought help. You need to take the first step and understand that you cannot solve this problem on your own. Depending on your location, there are free debt counseling services that may be available to you. The widow chose to go to a prophet, someone with knowledge whom she could trust.

**Know the resources available to you:** Do an inventory of your assets, possessions, and talents. What is within your reach? Do not underestimate the value of what you have, even if it is just a “small jar of . . . oil” (verse 2). This could be your time, health, physical strength, land, talent, etc. Snyder (2020) suggests that a tradesperson can provide services and negotiate reduced rent.

**Find income-generating activities:** Given the aforementioned connection between low income and indebtedness, growing income, though challenging, provides a more sustainable solution to meet basic needs. The Bible advocates hard work and resourcefulness. What is the need in your community that you can meet in exchange for payment?

**Seek resources in your community that are underutilized:** The widow was told to “go around and ask all your neighbors for empty jars” (verse 3). Your community may have, for example, a community garden where you can grow vegetables to eat, sell, and freeze for winter.

**Plan and follow through:** Debt entails formulating a plan and focusing

your efforts on doing the much-needed hard work. “The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to want” (Prov. 21:5, NRSV). According to Mountain and Jones (2020), reducing debt is not easy or quick; it takes time and patience. If you commit to making debt reduction a priority, you will succeed.

The value of planning/budgeting cannot be overstated. Budgeting helps you understand where your money is going and allows you to target your spending (Kiplinger’s Personal Finance, 2016); it helps optimize opportunities and releases money for savings (OECD, 2016); “planning controls debt and a lack of planning contributes to debt” (Bird, et al, 2014, pp. 685, 686).

Remember to plan for the end of life; why leave your dependents struggling with your debt?

**Involve your family:** Work together with your family and those who are dependent on you. Your debt situation has a direct negative impact on them. They need to be part of the solution. The widow’s sons brought the jars. It is important that you have a family plan/budget that you all work together to put into place.

The widow was instructed; “Go inside and shut the door behind you and your sons” (verse 4). What does this mean? Getting out of debt is hard work. You need to huddle together and focus on the plan you are implementing. Do not acquire more debt. Close the door to costly distractions. Most important, protect your privacy.

**Take responsibility for changing your situation:** The widow worked to eliminate debt. Avoid quick fixes. There are generally no fast lanes to getting out of debt. The OECD notes that “it is important that everybody has the knowledge, skills, and attitudes to improve their financial outcomes and well-being” (OECD, 2016, p. 59).

**Be methodical:** The widow followed logical steps. She (1) assessed her situation; (2) asked for help from an expert and

asked her sons to be involved; (3) gathered vessels; (4) closed the door and worked to fill vessels with oil; (5) inquired about next steps; (6) and sold the oil. Identify sequential steps and make them part of the plan. Strive for specific, measurable, attainable, relevant, and time-bound (SMART) goals (Haughey, 2014).

Continue to consult the right people as you take steps to execute your plan; when the olive oil stopped flowing, the widow was ready for the next step and sought guidance.

**Use income to pay debt:** The widow was instructed, “Pay your debts. You and your sons can live on what is left.” Debt is a serious issue; the borrower is “servant” to the lender. While you are not literally to starve, you must prioritize debt payment. In addition to the cost of financing debt (interest), the many stressors and health problems associated with debt make it incumbent on you to focus on paying your debt. Be frugal. When your debt is paid you can live more comfortably. Being frugal is validated by Snyder (2020), who echoes other financial advisors who view frugality as the “new normal” (p. 2).

**Have faith:** Take a big leap of faith coupled with effort and see what God can do for you. The widow had the faith to gather as many vessels as she could. She could very well have said, “What is the point? Clearly this little oil will not fill a single vessel.”

There are several well-respected publications whose findings and advice give credence to these biblical lessons. Some of the most comprehensive advice is provided by Mountain and Jones (2020) and may be summed up as shown in the diagram below:



**Food for thought:** Do you have the knowledge to create a budget? Budgeting is a “planning tool that creates financial opportunity and future flexibility” (Snyder, 2020, p. 689). Increasing financial knowledge results in reduction of poverty and increased wealth (Khalil, 2020). Why not make a commitment today to seek knowledge and begin 2021 with a budget?

Finally—embrace 2021!! Live with hope. Plan, act, and let God do the rest.

“For I the Lord thy God will hold thy right hand, saying unto thee, Fear not; I will help thee” (Isa. 41:13, KJV).

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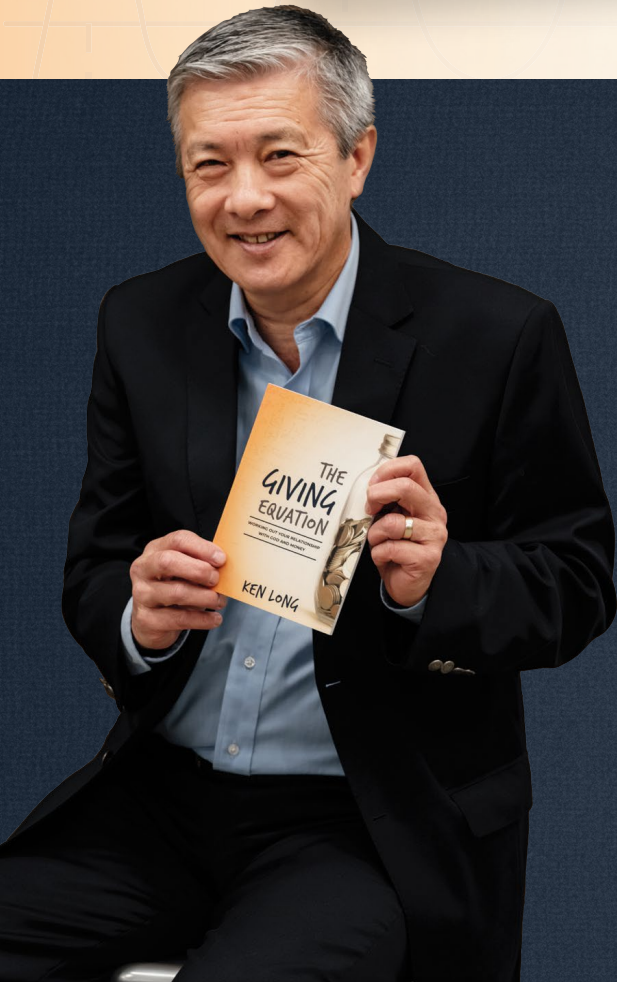
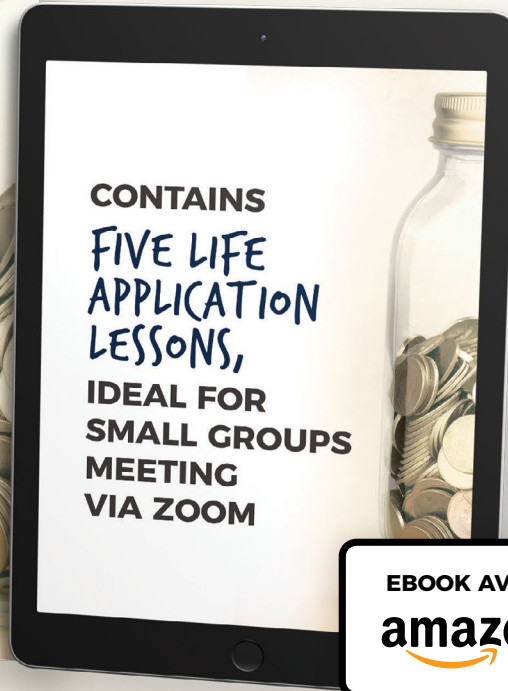
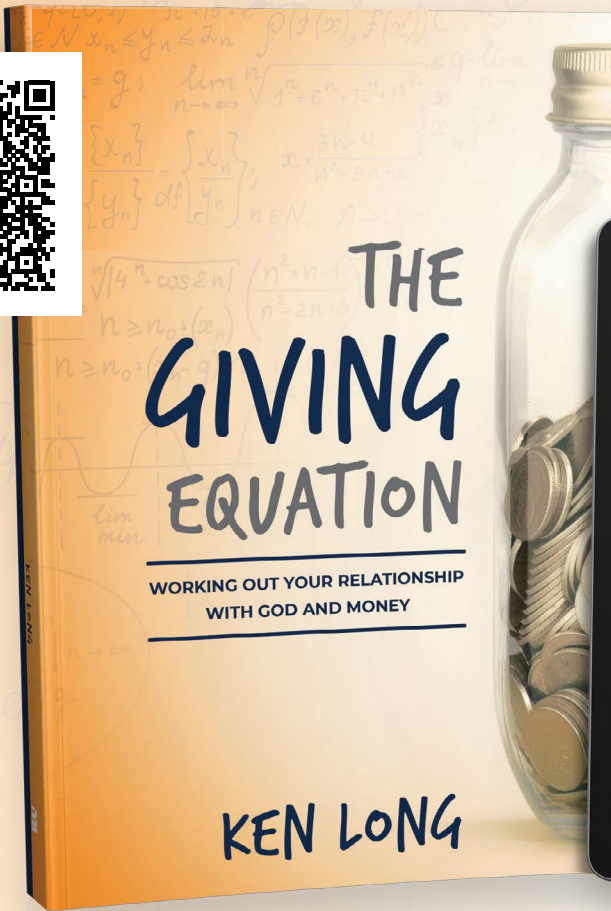
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# THE GIVING EQUATION

WORKING OUT YOUR RELATIONSHIP  
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**Ken Long is a highly experienced business consultant, based in Sydney, Australia. He holds a Doctorate of Business Administration, along with qualifications in Law and Commerce. Ken is a stewardship champion and is passionate about helping people understand how generous giving benefits them.**

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