



# STEWARDSHIP HANDBOOK



Southern Africa–Indian Ocean Division | Stewardship Department  
Mundia Liywalii

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STEWARDSHIP  
HANDBOOK

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# CONTENTS

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<b>INTRODUCTIONS</b> .....	<b>xix</b>
ORIGIN OF STEWARDSHIP.....	1
HUMAN BEINGS ARE STEWARDS NOT BY CHOICE BUT BY DESIGN.....	2
STEWARDSHIP BROUGHT THE HUMAN RACE INTO EXISTENCE.....	2
ADAM AND EVE WERE JUST TO MANAGE AND NOT TO BE OWNERS.....	4
<b>STEWARDSHIP OF TIME</b> .....	<b>6</b>
TIME IS IMPORTANT BECAUSE GOD HAS ASSIGNED VALUE TO IT.....	6
TIME IS A MEASURE OF EFFICIENCY (ECC 9:10).....	7
TIME ENABLES US TO MEASURE PEOPLE’S AGE (PS 90:10).....	7
TIME GIVES A SENSE OF URGENCY (EPH 5:16).....	7
TIME ALLOWS US TO HAVE REST.....	8
TIME EMPHASIZES THE SABBATH’S IMPORTANCE.....	8
GOD WANTS US TO BE GOOD STEWARDS OF TIME.....	9
GOD GIVES US TIME TO PREPARE FOR ETERNITY.....	9
<b>TALENTS</b> .....	<b>11</b>
ACQUIRING TALENTS.....	11
IDENTIFYING YOUR TALENT.....	12
DEVELOPING YOUR TALENT.....	15
ABUSE OF TALENTS.....	15
TIME AS A TALENT.....	16
<b>KEEP YOUR BODY WELL</b> .....	<b>19</b>
HIS BY CREATION.....	19
HIS BY REDEMPTION.....	19
THE BODY IS A TEMPLE.....	20
THE OWNER CALLS ON US TO GLORIFY HIM.....	20

<b>STEWARDSHIP OF WEALTH .....</b>	<b>22</b>
IS HAVING WEALTH IN ITSELF BAD?.....	22
JOB .....	23
ABRAHAM.....	23
THE RICH YOUNG RULER .....	24
JOSEPH OF ARIMATHEA.....	24
WHO GIVES PEOPLE POWER TO BE RICH? .....	25
THE DANGER OF OUR TIME .....	25
PURPOSE OF WEALTH.....	26
<b>THE SABBATH – A CALL FOR ENTREPRENEURSHIP.....</b>	<b>28</b>
REMEMBER THE SABBATH TO KEEP IT HOLY.....	28
GOD DESIGNED WORK FOR OUR GOOD .....	29
BLESSINGS OF WORKING.....	30
WHY PEOPLE FAIL TO KEEP THE SABBATH.....	31
MAN’S WORK IN SIX DAYS .....	32
REASONS SOME PEOPLE DON’T WANT TO WORK .....	34
<b>THE IMPORTANCE OF TITHE.....</b>	<b>35</b>
THE PDF TITHE.....	35
THE PERCENTAGE.....	36
THE DESTINATION .....	36
FUNCTION.....	38
WHAT DOES TITHE HELP US REMEMBER?.....	40
WHERE SHOULD TITHE BE RETURNED, THE GROSS OR THE NET?.....	42
<b>OFFERINGS: THE MEASURE OF WHAT WE PROFESS.....</b>	<b>43</b>
THE MEANING OF OFFERINGS.....	43
WHY DO WE GIVE OFFERINGS.....	45
IN ORDER TO DRAW NEAR TO GOD.....	45
TO SHOW OUR LOVE FOR GOD.....	45
TO SHOW OUR GRATITUDE TO GOD .....	46

GIVING OFFERINGS PROVIDES US WITH A PLATFORM TO EMULATE GOD \_  
THE GREAT GIVER.....48

**HOW MUCH SHOULD ONE GIVE AS OFFERINGS?.....50**

AS PURPOSED IN THE HEART .....50

LEARNING FROM HOW OTHERS GAVE IN THE PAST .....50

THE LIGHT RECEIVED AND SCOPE OF THE TASK AT HAND.....51

**COMBINED OFFERING PLAN.....54**

**PURPOSEFUL VISITATION.....56**

IT IS WELL PLANNED.....56

IT IS TARGETED .....56

IT IS A PRAYED FOR PROGRAM.....56

IT IS FOCUSED .....56

IT MAKES USE OF FOLLOW UPS .....57

IT IS CONFIDENTIAL .....57

IT IS SALVATION CENTRED.....57

IT ANSWERS EXCUSES AND OBJECTIONS.....57

IT DOES NOT EMBARRASS THE CLIENT.....58

IT IS RESULT ORIENTED.....59

IT LIFTS THE ONE VISITED TO THE PRESENCE OF GOD.....59

**GIVING IN KIND.....60**

GIVING IN KIND IS EASY .....60

EVERYONE CAN GIVE .....61

GIVERS IN KIND TEND TO TRACE WHAT THEY GIVE .....62

BE CAREFUL WHEN COMING UP WITH THE PRICE .....62

WHAT IS GIVEN IN KIND IS EASY TO MISMANAGE .....62

GIVE RECEIPTS .....63

KEEP YOUR PROMISE .....63

**MOTIVATING FACTORS FOR GIVING .....65**

GOOD FEELINGS .....65

PITY FOR THE SUFFERING.....65

DESIRE TO BE SEEN .....	65
LOVE .....	65
STEWARDSHIP MOTIF.....	66
RECEPROCATIVE MOTIF .....	66
REWARDS .....	66
THE THEOS FACTOR .....	67
<b>DEBT: THE EVER-PRESENT THREAT TO FAITHFULNESS .....</b>	<b>68</b>
IT MAKES THE FAMILY SLAVES TO THE DEBTOR (PROVERBS 23:7).....	68
DEBT LEADS INTO DEEPER DEBT .....	68
DEBT SOWS SEEDS OF DISTRUST BETWEEN PARTNERS .....	69
DEBT CAUSES CONFLICT IN THE HOME .....	69
DEBT INHIBITS PROGRESS OF THE FAMILY.....	69
DEBT MAY DRIVE ONE FROM HOME .....	70
DEBT MAY LEAD TO DESTITUTION .....	70
IT MAKES US LOSE CONTROL OF OURSELVES AND WHAT WE WORKED FOR...71	
DEBT MAY RUIN THE FUTURE OF CHILDREN .....	71
IT MAKES THE FAMILY DEFAULT ON NON-NEGOTIABLES — TITHE AND OFFERINGS... ..	71
<b>HOW TO AVOID DEBT .....</b>	<b>73</b>
CONTENTMENT (1TIMOTHY 4:6-8).....	73
LEARNING TO SAVE (ECCL 11:1) .....	73
HAVE A BUDGET (LUKE 14:28) .....	74
DON'T BE OVER AMBITIOUS .....	74
AVOID SWEET STORIES FROM THOSE IN DEBT .....	75
WHERE POSSIBLE AVOID BUYING THINGS ON CREDIT/HIRE PURCHASE.....	75
AVOID MULTIPLE LOANS FROM FINANCIAL LENDERS.....	75
BE CAUTIOUS AS YOU CONSIDER ADDITIONAL WAYS OF EARNING EXTRA MONEY.....	76

AVOID PUTTING PRESSURE ON YOU SPOUSE TO PROVIDE MORE THAN HE/SHE IS ABLE.....	76
RETURN YOUR TITHE AND OFFERING .....	76
WHAT TO DO IF ALREADY IN DEBT.....	77
<b>STEWARDSHIP OF WHO WE ARE.....</b>	<b>79</b>
WE HAVE WHAT MANY OTHERS DO NOT HAVE.....	79
WE UNDERSTAND THE BIBLE WITH A CLARITY THAT MANY SEEKERS DESIRE.....	80
WE HAVE A UNIQUE, BIBLE-BASED INTERPRETATION OF PROPHECY.....	80
WE KNOW MORE THAN OTHERS .....	81
WHAT ARE THE IMPLICATIONS? .....	81
EACH ONE MUST ACT HIS?HER PART .....	81
BE FAITHFUL TO THE MISSION BY RETURNING TITHE AND OFFERINGS.....	81
WE WILL BE HELD ACCOUNTABLE FOR THE MANAGEMENT OF WHO WE ARE AND WHAT WE HAVE .....	82
<b>HOW TO MAKE YOUR PROMOTIONS EFFECTIVE .....</b>	<b>83</b>
PRAY BEFORE AND AS YOU PROMOTE .....	83
BELIEVE WHAT YOU TEACH .....	83
LIVE WHAT YOU TEACH .....	83
BELIEVE THAT RESULTS WILL FOLLOW .....	84
LOVE WHAT YOU DO.....	84
LOVE THE PEOPLE YOU MINISTER TO (2 COR 5:14).....	84
USE CHRIST’S METHOD.....	85
<b>MARKS OF A STEWARDSHIP-CONSCIOUS CHURCH .....</b>	<b>86</b>
LOVE FOR THE MEMBERS (2COR 5:14) .....	86
DUTY BOUND TO TEACH MEMBERS TO BE FAITHFUL STEWARDS.....	86

IT IS AWARE THAT UNFAITHFULNESS DRIVES PEOPLE AWAY FROM GOD.....	87
THE CHURCH HAS FIGURES AT ITS FINGERTIPS .....	87
IT IS INTERESTED IN THE SPIRITUAL GROWTH OF MEMBERS.....	88
IT KNOWS WHERE MEMBERS LIVE .....	88
LEADERS LEAD BY EXAMPLE .....	89
IT TAKES STEWARDSHIP TO THE PEOPLE.....	89
IT ENCOURAGES PEOPLE TO UTILIZE THE MOST CONVENIENCE METHOD OF GIVING. ....	90
IT EMPHASIZES DISCIPLINE IN PERSONAL FINANCE .....	90
LEADERS FEAR TO LOSE ANY OF THEIR MEMBERS.....	90
<b>THE STEWARDSHIP SECRETARY.....</b>	<b>92</b>
FAMILIARIZE YOURSELF WITH EVERYTHING THE CHURCH MANUAL SAYS ABOUT YOUR DEPARTMENT. ....	92
PUT INTO ACTION WHAT THE CHURCH MANUAL SAYS YOU SHOULD DO.....	92
LOVE THE PEOPLE YOU SERVE (2 CORINTHIANS 5:14). ....	92
HAVE A DREAM FOR YOUR CHURCH.....	93
DON'T RELY HEAVILY ON THE STEWARDSHIP COMMITTEE/COUNCIL.....	93
THE SALVATION OF YOUR MEMBERS IS AT STAKE.....	94
TEACH TO REACH THE HEART NOT THE HEAD. ....	94
IT IS MISSION-ORIENTED. ....	94
BE INNOVATIVE .....	95
GIVE PERIODIC FEEDBACK.....	95



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Edited by Ruben Mitchell

Published by: Southern Africa Indian Ocean Division

ISBN:978-0-620-84709-4

Cover design: Leomut Stationery Print and Publishing

Printed by: Leomut Stationery Print and Publishing

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## ACKNOWLEDGMENTS

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When you begin to list the names of people to be thanked for their contribution to a project, the risk of omitting important people is obvious. However, this task must be performed, and the following deserve to be mentioned: Dr. Solomon Maphosa challenged me in our first meeting to come up with a written work to help in our division and immediately I embarked on the task. Without him, this book would not have been written.

A special thank you goes to my colleagues in the unions who supported the initiative and pledged wide distribution of the Handbook in their territories. I also thank my family, who remained supportive during the writing process. Last but not the least, praise be to God from whom all blessings come for giving me an opportunity to serve Him in this dearly loved department and giving me the ideas put forth in this book.

*This handbook is dedicated to all Stewardship educators in the  
Southern Africa–Indian Ocean Division*

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## FOREWORD

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It gives me joy to write the foreword for this Stewardship Handbook which I believe will add to the much-needed literature in this area. To introduce the reader to the subject at hand, the author begins with the origin of stewardship and argues that human beings are stewards by creation and that the vocation assigned to them even before creation was stewardship. Human existence is linked to stewardship.

The chapter on wealth is instructive and stewardship educators will have not fulfilled their task if they leave this aspect in their education. While some think that to be wealthy is not good for a Christian, the Bible does not say so. On the contrary, the Bible gives examples of people who were very rich and yet remained faithful to their God. I found the statement by Ellen G. White intriguing that, “The desire to accumulate wealth is an original affection of our nature, implanted there by our heavenly Father for noble ends,” *Counsels on Stewardship*, 148.

While the fourth commandment is used to prove that we are on solid foundation as far as the day of worship is concerned, the reader will agree with the author that through this commandment God expects us to work and thus be able to support ourselves and His work. If the spirit of the Sabbath was kept as it should, the living standards of God’s people would be different because they would use the six days to better their lives.

As people engage in activities that generate resources for themselves

and to support God's work, great care should be taken by those charged with the responsibility of administering what is given in kind. The author gives practical suggestions in handling tithe or offerings in kind. One cannot agree with the author much when he writes that people who give in kind, tend to follow with keen interest what is given. Nothing will perhaps discourage those who give in kind more than to see what they gave to the Lord abused or go to waste.

With so many new members coming into the church, the subject of tithe and offerings should constantly be brought before our congregations. In fact, it is not only new members who need these lessons; old members too need to be reminded from time to time. Tithe and offerings is the means God has ordained to finish His work. When means are available, the gospel will be taken to all parts of the world and then the end shall come.

However, unless one is debt free, faithfulness in tithe and offerings will be a major challenge. It is therefore gratifying that the author has given space to question of debt.

There is more covered in this book than highlighted here and for that reason, I invite you dear reader to read the book and apply its contents in your life. I recommend this book to be used in our division churches to help prepare God's people hear Him say, "well done good and faithful servant."

Solomon Maphosa, Dr

Southern Africa Indian Ocean Division

President.

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## INTRODUCTION

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Today you hold in your hands the *Stewardship Handbook*, which was born out of the need to have a resource that addresses some pertinent areas in the realm of stewardship. The contents of this book are tailored to meet different categories of users. While it appeals to an individual on a personal level, a stewardship educator will find the book equally handy too. The contents of each chapter can easily be turned into notes for a lecture.

Since the subject of Stewardship covers all facets of our lives, the reader will encounter topics such as the origin of stewardship, talents, debt, giving in kind, tithes and offerings and many more. When God's people have an all-round understanding of stewardship, they often become faithful managers of the resources God has entrusted to them.

The book dedicates an entire chapter to the Stewardship Secretary because of the role this officer plays in the local church. The Stewardship Secretary is perhaps the most important person in the chain of stewardship educators because, unlike Directors, he or she is in contact with the members on a daily basis.

The reader is invited to undertake a stewardship adventure by going through the pages of this book. The lessons gained on the way are meant to prepare you for the joys of the future life, and it is our prayer that the Holy Spirit will accompany you as you read and make all of us better stewards of God.



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## THE ORIGIN OF STEWARDSHIP

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Stewardship, unlike human inventions, did not come as a result of man's request for understanding or his desire to see things run the right way. It did not spring up all of a sudden because humanity realized that unless drastic measures are taken, things will be out balance. On the contrary, stewardship is a brainchild of God, who is infinite in wisdom. In His immense wisdom He foresaw that unless mankind was guided, that very special specie would be a danger to itself by ascribing to itself the prerogatives of God.

Before Adam and Eve were created, the idea was already born in the mind of God of the special responsibility that would be theirs once they were brought in existence. Therefore, the Bible states in Genesis 1:26-28:

Then God said, "Let Us make man in Our image, according to Our likeness; let them have dominion over the fish of the sea, over the birds of the air, and over the cattle, over all the earth and over every creeping thing that creeps on the earth." So God created man in His *own* image; in the image of God He created him; male and female He created them. Then God blessed them, and God said to them, "Be fruitful and multiply; fill the earth and subdue it; have dominion over the fish of the sea, over the birds of the air, and over every living thing that moves on the earth.

What can we learn from the passage above?

There are several lessons students of the Bible can get from the above verses. Here are some of them:



## 1. HUMAN BEINGS ARE STEWARDS NOT BY CHOICE BUT BY DESIGN.

In the same way that no one chooses to be born, no one chooses to be a steward. Being a steward is not left for human beings to decide on. Perhaps God knew that if it were up to us to decide, we would not choose to be stewards. From the beginning He wired us to be stewards. This is why even those who have no knowledge of God know how to take care of that which belongs to them.

While human beings were not given the liberty to choose whether or not to be stewards, they can decide whether or not to be *faithful* stewards. That is the crux of stewardship—deciding whether to be faithful or not. Writing to the Corinthian church, Paul said, “Moreover it is required in stewards that one be found faithful” (1 Cor 4:2). Although we are required to be faithful, we are free to choose whether or not to fulfil this requirement. Many students who go into the examination rooms fail to meet even the basic requirements stipulated in the question papers. For example, one requirement for a mathematics examination would probably be for every candidate to bring a mathematical instrument set. Some will bring it and some will not. Each human being has a choice to make—to be a faithful steward or to be unfaithful. Unfortunately, there is no middle ground.

## 2. STEWARDSHIP BROUGHT THE HUMAN RACE INTO EXISTENCE.

As we said earlier on, Adam and Eve were assigned their duty before they were created. What they were to be was established before they came into being. It can be said that without stewardship, perhaps human beings would not have existed. We were brought

into being among other things to care for God's creation. God wanted somebody to look after His creation, and thus in His wisdom, He created Adam and Eve. If stewardship is one of the reasons for our existence, then that has serious implications for everyone on Planet Earth. What are those implications?

a. Failure to be what we were created to be spells doom for us

Since our creation was on the basis of being stewards of God's creation or resources, it goes without saying that failure to adhere to that blueprint means risking the loss of our very existence. The continued stay of Adam and Eve in the garden of Eden was premised on their faithfulness to the mandate God gave them. In the same way, human beings' continued life will depend on their adherence to the law of faithfulness. Anyone who chooses to be an unfaithful steward should consider this to be his or her application to exit not only this life but that which is to come, and unless there is a change of heart, the request will be granted. The fact that people don't die immediately, does not take away the truth that no one deemed unfaithful by God will enter His kingdom.

b. We are accountable for how we take care of God's creation

In the same way God asked Adam and his wife what they had done after eating of the forbidden tree, He will likewise require every steward to give account of his or her stewardship. This is proved by the parable Jesus gave of the unfaithful steward who was asked to give an account of his stewardship (Luke 16:1-2). Yes, though no-one in this life has been asked to account for how they managed resources entrusted to them, that does not mean that the day of reckoning is not coming.

### 3. ADAM AND EVE WERE JUST TO MANAGE AND NOT TO BE OWNERS.

If God intended to transfer ownership of this planet and what is in it to human beings, He would have explicitly said so. In the texts under consideration God mentions dominion twice. That is indicative. It means that it was not in His mind to transfer ownership of His creation to Adam and Eve.

Being God, He knew beforehand that with the entrance of sin, the human race would be too possessive for Him to cede ownership to them. Would the psalmist declare that, “The earth is the LORD’s, and the fullness thereof, the world and they that dwell therein” (Psalm 24:1), if he thought that God had relinquished His claims to owning the earth? Surely, he would not have said so.

As if that was not enough, in Psalms 50:10-12, God unequivocally stamps His claims of ownership to what is on earth. He goes on to state that if He was to be hungry, He would not go and kneel before anyone to ask for an animal to slaughter and eat. Why wouldn’t He do so? It is because He is the rightful owner of everything on earth. In fact, He does not only own the earth but as already seen in Psalms 24:1, He owns even the ones who claim to own what is on earth. Human beings are His because He is the one who brought them into existence and they are totally dependent on Him. God is the Landlord because He owns the earth while human beings are tenants. Human beings depend on God for survival. If God was to ration oxygen or begin selling it, who would live?

All the things discussed above show God’s ownership of everything on earth and I shows how stewardship originated. The idea of stewardship originated with God. He decided to create man in His

image and placed what He created under his care. Over the years, there have been faithful and unfaithful stewards. The question is, what kind of a steward are you?

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## STEWARDSHIP OF TIME

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In the last chapter we discussed how stewardship originated and we found that creation brought that concept into being. Very early in the creation narrative, we find God designating time. In Genesis chapter one the phrase, “the evening and the morning” appears six times. God used time to separate the events of each day. Without time being segmented, life would be unbearable because people would work non-stop as nothing would show that the required work time is over. Why did God put time in place even before the creation of Adam and Eve? It is not the aim of this chapter to give an exhaustive answer to that question. The purpose here is just to show the importance of time.

How Important is time?

The importance of time “is beyond computation,” *Christ’s Object Lessons*, 342. Imagine living without time! The following nuggets attempt to show how important it is.

### 1. TIME IS IMPORTANT BECAUSE GOD HAS ASSIGNED VALUE TO IT.

The apostle Paul was inspired by God to write that we must redeem time that has been wasted. If we can buy it, then it must have value. Even we humans assign value to it. To the sprinter, even one second can mean a prize worth millions of dollars. To the doctor who has a patient on the operating table, one minute can make the difference between life and death. To the candidate applying for a job one hour can mean unemployment or a steady income. To the student

preparing for an exam, one week can mean success or failure. To the farmer, one bad season can mean bankruptcy. When it comes to salvation, a little time wasted or invested can make an eternal difference. Time is important to God, and therefore it should be important to you and me.

## 2. TIME IS A MEASURE OF EFFICIENCY (ECC 9:10).

If we don't measure time, we can't measure efficiency. Changing a tyre shouldn't take more than 10 or 15 minutes. If you take two hours, it could cost you your job. Do it in a minute or two as they do at the races, and it could mean victory for the racing car driver. Typists are valued according to how fast they can type. Assembly line workers are measured according to how fast they can assemble that car or appliance.

## 3. TIME ENABLES US TO MEASURE PEOPLE'S AGE (PS 90:10).

Without time measurements, it would be impossible to determine how long people live. It is easy to assign the number of years one has lived because of time. If we cannot measure someone's age using actual dates, we are forced to rely on looks to approximate how old that person is. However, there are many people who look older than their actual age while others look younger. Time helps sort out such challenges.

Some medical prescriptions are given according to age. Without the measurement of time, how would doctors know the doses to give to their patients?

## 4. TIME GIVES A SENSE OF URGENCY (EPH 5:16)

Had it not been for time, there would be no sense of urgency. As we

said earlier, without time as a measure of efficiency, tasks which require immediate attention would not be given the urgency needed. Pupils writing examinations would take long to finish writing because after all, there is no indication when the examinations are supposed to end. Expecting mothers would not be attended to quickly when brought to hospitals because without time the sense of urgency would not be there.

What makes people accomplish much in the short space of time to a large extent is the presence of urgency. People going to work increase the pace of their walk because time gives them a sense of urgency. It is the sense of urgency that makes us worry when a task that should have taken ten minutes is done in an hour. It is the sense of urgency that makes the relatives of a patient charter a plane to evacuate him and seek medical attention. This sense of urgency should propel every Christian to do the best he or she can for the salvation of those still in darkness because time is running out. Apart from that, time is important because its passing reminds and allows us to rest.

##### 5. TIME ALLOWS US TO HAVE REST.

God, in His infinite wisdom, put time way before mankind was created because He knew that, without being able to measure it, people could work themselves to death. Time allows us to take some hours or minutes off our work in order to rest. Having assessed how long a task will take, one takes rest without worrying about failing to finish it. Seen in this light, time is an ally of mankind. It is when time is abused that it becomes an enemy.

##### 6. TIME EMPHASIZES THE SABBATH'S IMPORTANCE.

The setting of the sun tells us when the Sabbath has begun or

ended. As we keep the hours of the Sabbath sacred we are obeying God's command to safeguard holy time. Though we cannot really tell why God made time such an important part of human life, we can assume that one reason was the role the Sabbath was to play in the relationship between God and mankind. The Sabbath would be to human beings a reminder of God as Creator. Without time this reminder would not be there. Without time, God's stamp of authority over His creation would have been lost. Since the Sabbath shows who God is, it can be said that time helps define how God values the Sabbath.

## 7. GOD WANTS US TO BE GOOD STEWARDS OF TIME

One day, we will all have to give account of how we spent our time. Why not reflect on it now? How do we spend our average day? Good housekeepers and treasurers work out careful budgets so they won't overspend. We should work out a budget to show how we spend our time. How many minutes and hours do we devote to important things like working, exercising, sleeping, eating and spending time with our loved ones? And what about less important and unimportant things like watching TV, playing or watching games, shopping and reading the newspaper? And how much time did we make for the most important things of all – witnessing and living for God, reading the Bible, helping those in need and preparing ourselves and others for eternity? The answers may surprise and alarm us.

## 8. GOD GIVES US TIME TO PREPARE FOR ETERNITY

Though we do not know the time of Jesus' coming, the passing of time helps us know that His coming is near. As if that is not enough, signs of the times past and present also help us know that Jesus'



coming is near. Apart from that, death itself is tied to time and helps us to prepare. It is true that no one knows when they will die, but the fact that every living being knows that they will die (Eccl. 9:5), reminds us that we do not have limitless time to live here on earth. It helps us realize that our life here on earth is limited, hence the need to prepare for eternity. The question is, how ready are you for eternity? What are you doing to prepare for the end of the world?

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## TALENTS

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Talents have been defined as endowments that people learn or inherit and that help them in life. Talents help people on the natural level though some can be beneficial on the spiritual plane too. Music is classified as a talent and not as a gift by many scholars and yet it benefits people in their spiritual lives. It goes without saying that many musicians both within and outside the church get their bread and butter from singing and playing music. Having determined that music can be both a talent and a gift, and that it can be beneficial both materially and spiritually, we can now turn to the next question – how are talents acquired?

### 1. ACQUIRING TALENTS

As we've said, talents may be inherited or learned. These are skills which one can learn in a formal or an informal setting. As in the cases of time and music, one can learn skills to manage time well and master skills to sing. One way, therefore, to acquire some talents is to learn them.

The second way to acquire talents is by inheritance. Though it is said that for every rule there is an exception, more often than not, children of singers end up as musicians too. Footballer Adedi Pele of Ghana has two sons who are also accomplished players. They could have inherited the talent from their father and perfected that talent through practice. Probably the old adage that 'practice makes perfect' is true as far as nurturing talents is concerned. This brings

us to another area that is important in discussing talents and that is, how can one identify his/her talent.

## 2. IDENTIFYING YOUR TALENT

Talents may be identified in a variety of ways. However, the most common ways one can identify his/her talent are the following:

### Study and taking tests

Many books have been written on talents which can help one identify his/her talent. Reading books that detail the characteristics of a person with a certain kind of talent may help a great deal in zeroing in on your talent. If you want to know your talent, read relevant books and you will be on your path of discovery.

If reading books on talents is not helpful, there are tests already made and ready to be taken through which, depending on the scores, a talent can be revealed. Taking credible tests on gifts and talents may reveal one's talent or gift.

### Results

Your talent may easily be known by the results of what you feel you are good at. If after one has done something, there is evidence that positive results have come out of it, then that could be an indicator of a talent. Doing something that only produces negative feedback can mean either that one is fishing in the wrong pond or that the talent has yet to be developed to the fullest. This should not discourage anybody because practice makes perfect.

### Try several things and practice

To discover your talent, you need to try several things so that you

will know what you are good at. There are people who, though talented in certain areas, fail to make a grade because they never took time to try them. Some talents are never discovered because those who possess them were not willing to try them out. Some people refuse to try certain things because one or two people who tried those things before them failed. These failures of others end up discouraging talented individuals who are repeatedly told, “That is very difficult, you cannot excel in that. I tried several times but failed.’ The fact that you failed or that someone else failed does not mean you will also fail. It could be that they failed because that was not their talent.

The author knows this by experience. There was a time while he was doing ministerial training that he thought it was time to quit because he was not doing well in the homiletics class. His colleagues were scoring high in the practical aspect of homiletics while his marks were just average. But before calling it a day, he fasted and practiced alone in the bush. One evening while preaching to the trees and grass, he heard somebody cutting firewood. He said to himself that if the one cutting firewood would stop cutting and listen to the sermon until it is finished, then that would be a good sign. With that in mind, he preached at the top of his voice. The person cutting the firewood stopped, and only continued his work five minutes after the end of the sermon. Prayer and hard work kept the writer in school. However, trying several things and practicing are not the only ways of identifying your talent.

Finding joy in what you do

Another important way to discover your talent is by finding joy or satisfaction in what you are doing. If you find joy in what you are

doing even when you are not doing it well, that could be evidence that your talent lies in that area. Doing what you enjoy doing makes it easy to practice because of the interest that is already there. It is easier to stop what people say you are good at when deep down your heart you don't like it, than to stop what you like doing because somebody else is telling you that you are not good at it.

Interest in something is a signal that you are in your comfort zone. Unfortunately, there are many people who exert all their energies in areas where they are not talented, leaving potential areas of talent lying dormant. Talent identification is not a question of what another person is good at but what you personally are good at. Since time is short, why die trying something you are not good at when you can engage in that which is profitable—the area you are talented in?

Each talent has its place in the work of God. Therefore, find yours and use it for the glory of God. This now brings us to the last point.

### Comments of others

While people may discourage you from pursuing the area you are talented at through their comments, it is equally true that if everyone is telling you the same thing, there is a good chance that that is not your talent. Positive feedback from friends, peers and people in general about something you've done well could be an indicator that you have found your talent. It is not right or wise to trash the comments of those who observe us.

But the positive feedback we are talking about here is not something one goes looking for. If you go looking for positive feedback, people will give it to you because that is what you want. Unsolicited feedback, whether positive or negative, is often indicative of where our

talent lies. Everyone who is on the path to discovering his or her talent must have a good sense of hearing as it were. Without it, it may not be easy to identify your talent. Be willing to listen to what others say about you. But what happens after you have identified your talent?

### 3. DEVELOPING THE TALENT

After the talent has been discovered, it should be nurtured and developed until it matures. Everybody knows the best way to develop one's talent is by persevering. Do not be easily discouraged. Tenaciously hold on to what you have discovered and work hard at perfecting it until you become a master.

This is the lesson Jesus taught through the parable of the talents as recorded in Matthew 25. Two of the servants improved their talents and added some in the process while the third person decided to bury the talent. The condemnation did not come because he only had one talent but rather because he did not use what he was given. Instead of coveting other people's talents, each one of us should be busy improving what he already has.

The parable of the talents teaches us one other lesson and that is that each one is given a talent or talents. And even when these talents are identical, we all use them differently. God gives each one a unique way to serve Him using the talent or talents He has given. Those who fail to use their talents have robbed not only God but humanity of service that should have been rendered.

### 4. ABUSE OF TALENTS

Talents can be abused. A talent that should have been used in the service of God is abused when it is dedicated to the service of the

devil. Talents can also be abused when they lead their possessors to glorify themselves instead of God. Every one of us should always keep in mind that we don't possess anything that we did not receive from God. God gives a warning in the following verse:

“For who makes you superior? What do you have that you did not receive? And if you did receive it, why do you boast as though you did not receive it?” 1 Corinthians 4:7.

Have you discovered your talent already? If so, are you using that talent to the best of your ability? Don't allow somebody to die in sin because you failed to use your talent.

## 5. TIME AS A TALENT

Time is a talent, which means that one can acquire skills to utilize it to the full. Through dexterity, time can be a commodity to be estimated above many others. There is nothing that can be achieved outside the perimeters of time. Surgeons' work is measured by the time they spend on the operating table. Educational attainment is measured by how long one took to gain the qualification. A seasoned cook knows how long certain recipes take to prepare. A wife gets frustrated when the husband fails to eat what took her time to prepare and in anger she may say, “I put a lot of effort into this and it took so much time to prepare this meal only for you to tell me that you have no appetite?”

Due to the importance of time, Ellen G. White writes that, “Of no talent He has given will He require a more strict account than of our time.”<sup>1</sup>

Regarding our salvation, the Bible in Galatians 4:4 tells us that Jesus was born when the fullness of time had come. This means that there

was no delay or haste in the execution of the plan of salvation. This should teach us as God's people to learn to do things on time. There are people who are always late. Of some it has been jokingly said, "He'll even be late for his own funeral!" Can you imagine living longer only to endure a bit more pain before you die? Just a joke of course, but the point is, tardiness is not good.

If the journey to heaven were to take place at a designated hour, there are many who would still miss out because they have made it their habit to be late. Some churches almost never begin their board or business meetings on time because people are always late. This is because many church members are not good stewards of time. If every member of the church was a good steward of time, the whole church would be too.

There are households that practice the habit of eating late supper. It does not matter whether the family members were around the whole day or not, supper will be taken past 20:00 and even as late as 21:00. Those who practice this custom consider it unusual to have supper earlier than that. To them, it is a question of, "Why hurry to have your supper as if you are afraid of something?" Others want to eat as early as possible and spend the least amount of time preparing the meal and eating it. Either approach has its merits if not taken to extremes. Because time is important and we need to learn to make the best possible use of it as good stewards.

As this section ends, it may be worth looking at a quotation from the pen of Ellen G. White. She states that, "The man who appreciates time as his working day will fit himself for a mansion and for a life that is immortal. It is well that he was born."<sup>2</sup> How many people qualify to have these words written by their guardian angels on their graves, that "it is well that you were born!" How many people will



have written by unseen hands on their graves or in the books of heaven the words, “it was bad that you were born”? Depending on how you use your time, what do you think is written beside your name in the books above?

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1. *Christ's Object Lessons*, 342.
2. *ibid*

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## KEEP YOUR BODY WELL

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While we all use a possessive pronoun in reference to our bodies, the truth is far different. There is somebody who claims ownership of the body. The owner of our bodies warns of punishment to those who abuse them.

### 1. HIS BY CREATION

The Bible acknowledges God as the owner of our bodies. The psalmist put it this way, “Know that the Lord is God. It is he who made us, and we are his; we are his people, the sheep of his pasture.”<sup>1</sup> God claims ownership of our bodies because He created us. Like everything else He has given us, the bodies are lent to us for the brief period of our existence here on earth.

### 2. HIS BY REDEMPTION

God does not only claim ownership of the body by virtue of having created it; but also for redeeming it. Writing to the Corinthian church Paul stated,

Do you not know that your bodies are temples of the Holy Spirit, who is in you, whom you have received from God? You are not your own; you were bought at a price. Therefore, honour God with your bodies.<sup>2</sup>

When Jesus died on the cross, He purchased us to Himself. The boast that is often heard that, “it’s my body, it’s my choice” falls off in the light of this passage. Every human being is doubly God’s property—by creation and redemption. This double claim of God

over us makes it understandable when He warns of punishment to would be destroyers of the body He created and purchased.

### 3. THE BODY IS A TEMPLE

In the same way God dwelt in the temple in the Old Testament, He dwells in our bodies today. God created our bodies as His dwelling places. In his first epistle to the Corinthian church, Paul wrote,

Don't you know that you yourselves are God's temple and that God's Spirit dwells in your midst? If anyone destroys God's temple, God will destroy that person; for God's temple is sacred, and you together are that temple.<sup>3</sup>

As a temple of God, the body is supposed to be kept holy. Things that defile the body and make it unclean should not be put there because God cannot dwell in an unclean place.

Some of the things that defile the body which is the temple of the Holy Spirit are alcohol and tobacco in all its form. These substances disturb the proper functioning of the body and predisposes it to diseases. While it is true that diseases will always be with us before Jesus comes, no one should invite them in their bodies.

To be sick because one introduced in the body substances which were not meant to be there, is robbing God of the service the body could have rendered to Him. When the body is in good health, God is honoured. A healthy person does a lot somebody with ill health cannot do.

### 4. THE OWNER CALLS ON US TO GLORIFY HIM

The Bible reads that, "So whether you eat or drink or whatever you do, do it all for the glory of God."<sup>4</sup> When we put in the body food

permitted by the Bible as recorded in Leviticus 11, we glorify God. Not everything liquid should be allowed into the body. It can equally be said that not every drink advertised is good for the body.

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1. Psalm 100:3
2. 1Corinthians 6:19-20
3. 1Corinthians 3:16-17
4. 1Corinthians 10:31

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## STEWARDSHIP OF WEALTH

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God has entrusted us not only with time and other talents to manage but also with wealth. And of all the things that we are to manage, perhaps nothing poses a more serious challenge to us than this one. One can equate it to walking on a steel rope across the Victoria Falls while our hands are holding tightly to the rope above. It can be done but only because our hands are holding on to the rope above.

### 1. IS HAVING WEALTH IN ITSELF BAD?

Having wealth is not bad in itself. This is because God commanded us to work and in so doing to get rich. God promised that if His people were faithful to Him, they would be the first and not the last (Deuteronomy 28:13). Being the first and not the last, being the head and not the tail meant they would excel in everything they undertook. It also meant that they would be the richest and not the poorest of people. Since this promise was not withdrawn anywhere in the Bible, we may rightly conclude that it still stands. Ellen G. White writes that, “The desire to accumulate wealth is an original affection of our nature, implanted there by our heavenly Father for noble ends.”<sup>1</sup>

The Bible is full of the names of people who had wealth and yet remained faithful to their God. Let us take some few minutes to discuss some of those rich people in the Bible.

### a. Job

Bible students believe that the book of Job is the oldest of all the 66 books of the Bible. Of this man Job the Bible states, "...and he owned seven thousand sheep, three thousand camels, five hundred yoke of oxen and five hundred donkeys, and had a large number of servants. He was the greatest man among all the people of the East" (Job 1:3).

While the NIV as quoted above uses the word "greatest" to describe Job, the Good News Bible and its counterpart the Contemporary English Version read, "He was the richest person in the East." This man, though highly spiritual, was at the same time very rich. Yet his riches never came between him and God. Even when the devil wiped out everything he had including his children, Job remained faithful to God. This goes to show that wealth in itself does not make a person wicked. A person is made wicked by his or her own choice by placing wealth where God should be, and thus we worship the gift and not the Giver.

### b. Abraham

One other prominent figure in the Bible is Abraham. Abraham was so rich that he had his own army. In Genesis 13:2 the Bible reads, "And Abram was very rich in cattle, in silver, and in gold." Though defined as 'very rich' Abram never replaced God with his riches. He was so obedient to God that he was willing to sacrifice his only son at God's command. The Bible record shows that Abraham was a friend of God (Chronicles 20:7). Can God befriend a person who is not spiritual? The answer is, No. This is another proof that one does not need to be poor to be spiritual. There are many such examples in the Old Testament, but what about the New Testament?

### c. The rich young ruler

Matthew 19 is a watershed as far as the question of riches is concerned. The rich young ruler walked away from Jesus after he was told to sell what he had and give to the poor. After this encounter, Jesus told His disciples, "It is hard for someone who is rich to enter the kingdom of heaven" (Matthew 19:23). The rich young ruler failed in his quest to follow Jesus not because riches are evil but rather because he loved his wealth more than he loved God. The rich young ruler is an example of people who worship what God has blessed them with instead of worshipping God. Nevertheless, he is not the only rich person mentioned in the New Testament.

### d. Joseph of Arimathea

Though not much is said of this man, the Bible gives a glimpse of who he was. While many were afraid to identify themselves with Jesus, Joseph of Arimathea came forward at the darkest hour of Jesus' life. The Bible records that, "As evening approached, there came a rich man from Arimathea, named Joseph, who had himself become a disciple of Jesus" (Matthew 27:57).

This man was rich and yet he identified with Jesus. I want to think that it is easier to identify with a living person than one who is dead especially since Jesus was not held in high esteem by the important people of the time. He could have held his peace and basked in the sunshine of his riches but no. He came forward and took his position on the Lord's side. Again, this is a testimony that riches don't make one evil. It is the misplacement of priorities that lead people who are

rich to be evil. Maybe what makes people to worship riches is the way they get it.

## 2. WHO GIVES PEOPLE POWER TO BE RICH?

To answer this question, we turn to God for the answer. Warning the Israelites of the danger ahead of them, God said:

You may say to yourself, "My power and the strength of my hands have produced this wealth for me." But remember the LORD your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your ancestors, as it is today.

The constant danger that human beings face is ascribing their success to themselves and not to God. Once a person does that, there are no depths he cannot sink to. Rich people who abandon God do so first and foremost by putting themselves in the place of God. When God has been removed from His rightful place, selfishness takes precedence.

## 3. THE DANGER OF OUR TIME

It is not my purpose to call people names or to judge them. But while it is true that many people get rich by unorthodox and even dishonest means, it may not be right to say that every rich person is a Satanist. There are some believers who strongly feel that those who are rich, even among their brothers and sisters in the Lord, are practicing Satanists. This wholesale labelling of every rich person as a Satanist is not only unfair but also unchristian because it implies that God cannot bless His people who work very hard.

This uncalled-for condemnation of every well-to-do person is leading some among us to do nothing and yet expect our children to



go to school, food to be on the table and clothes to be in the wardrobe. Poverty is not a virtue to be admired or be proud of. Poverty is not synonymous with spirituality.

But the question is, why does God bless His people with wealth? Does He bless them with riches just for their enjoyment?

#### 4. PURPOSE OF WEALTH

God blesses His people with means for probably three major reasons. The first reason is for their own comfort. As we just said, there is nothing admirable in poverty. Those of us who come from humble families know that poverty sometime even dehumanizes. It takes away one's dignity and worth. Therefore, God blesses His people so that their worth can be preserved.

Secondly, He blesses His people so that they can for their less fortunate brothers and sisters. Jesus said, "The poor you will always have with you, and you can help them any time you want. But you will not always have me" (Mark 14:7). It is the duty of every believer to help those in need. The members of the early church cared for one another as we can see in the first four chapters of Acts. It is selfishness that prevents people from caring for one another.

The third reason God blesses his people is to fund the spreading of the gospel. Believers in many parts of the world are products of other people's giving. Without the generosity of those who support missions and giving means for the propagation of the gospel, many countries in the world would still be in moral darkness. While we glorify God for the strides the gospel has made and is making in our division, we should never forget that there are places and people groups in the 10/40 window who have not yet heard of the good news of the kingdom. When Jesus said, "For God so loved the

world,” He included everyone. All races, all religions of the world, all nationalities are His and should be reached with the message of salvation.

Mathew 24:14 states that the end of the world will only come when the message has gone to everyone in the world. Until everyone has been given an opportunity to make a choice for Jesus or against Him, we may all have to die before Jesus comes to end this dispensation of sin and death. We have been stewards of wealth not for our own good only. Wealth that has been entrusted to us must be used to prepare people for the soon return of Jesus.

Will you dear reader, make a decision to use whatever you have to help someone come to the knowledge of Jesus?

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1. *Counsels on Stewardship*, 148

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THE SABBATH –  
A CALL FOR ENTREPRENEURSHIP

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God is explicit in His directive regarding the observance of the Sabbath. From creation the Sabbath was set aside as the book of Genesis indicates.<sup>1</sup> To remind the children of Israel about the Sabbath, God put it this way in the book of Exodus:<sup>2</sup>

Remember the Sabbath day by keeping it holy. <sup>9</sup> Six days you shall labour and do all your work, <sup>10</sup> but the seventh day is a sabbath to the Lord your God. On it you shall not do any work, neither you, nor your son or daughter, nor your male or female servant, nor your animals, nor any foreigner residing in your towns. <sup>11</sup> For in six days the Lord made the heavens and the earth, the sea, and all that is in them, but he rested on the seventh day. Therefore the Lord blessed the Sabbath day and made it holy.

#### I. REMEMBER THE SABBATH DAY TO KEEP IT HOLY

From the passage above, one can easily conclude that Sabbath rest and work somehow complement each other. The person who has been working six days of the week is more likely to look forward to the Sabbath rest than the person who did not do anything during the week. The aim of this chapter is to explore the concept of entrepreneurship as enshrined in the Sabbath commandment.

Work is looked upon by many as demeaning and fit only for those people who have not made it in life. But this is not as God intended it. God gave Adam and Eve work way before sin arrived on Planet

Earth as Genesis 2 shows. The idea of work being only menial did not originate with God. After sin entered the world, work was designed to be a means of restoring humanity to its lost state. A life of “toil and care (was) appointed for his good as part of the training needful in God’s plan for his up lifting from the ruin and degradation that sin has wrought.”<sup>3</sup>

In the heart of the Decalogue God enshrined the Sabbath commandment, which is His stamp of authority over His created work. The Sabbath is a permanent reminder of where we came from. Life has meaning because the history of our existence is rooted in God’s creation. Human beings have allowed themselves to play hide and seek with their identity because sacred history is either not known or wholly rejected. It was Bob Marley who sang in the song *Buffalo Soldier* that, “when you know your history, you will know where you are coming from.”

## 2. GOD DESIGNED WORK FOR OUR GOOD

The fourth commandment tells us that work is part of our human story. In fact, God has given us more days to work than to rest. There is more implied in the fourth commandment than just rest. Like tithe, the Sabbath is just a small fraction of what God claims as His own while generously giving the rest to us.

After the fall, God told Adam, “In the sweat of thy face shalt thou eat bread, till thou return unto the ground; for out of it wast thou taken: for dust thou art, and unto dust shalt thou return.”<sup>4</sup> Work not only provides the means that we live on, but it was also God’s plan that through work, character may be developed.<sup>5</sup>

One who frowns at work frowns at bread and butter on the table. To continually remind humanity of the importance of work and the

need to cease from it one day in a week, God included it in His seal commandment.

The six days of the week should be employed in useful labour. When God said, “In the sweat of thy face shalt thou eat bread”, He was referring to “the husbandman, who must live by forcing from a reluctant earth food for himself and his family, but it applies equally to all other vocations.”<sup>6</sup>

The language of the quote above suggests that nothing will be achieved without strenuous effort. It is as we sit down to plan, strategize and execute that the earth and other vocations will reluctantly yield food and all necessities to us. The Sabbath commandment’s ‘permission’ for the human race to work six days a week is a call to entrepreneurship.

### 3. BLESSINGS OF WORKING

Work brings several benefits to a person engaged in it. It is a deterrent from sin because one is occupied. It also develops character and, teaches man to be humble and cooperate with God.<sup>7</sup> Seen in this light, work is an integral part of our salvation.

If such are the benefits of work, then when God says “six days shalt thou labour and do thy work,” He is saying work and be protected; work and have your character developed. Through this commandment, God is calling all to a classroom of humility and willing cooperation with God. A farmer cannot harvest anything unless he or she cooperates with God by waiting on Him to germinate the seeds sown. If a farmer feels that the period of germination has been delayed and decides to replough the planted field, he has himself to blame.

Each person should find a suitable career that matches his constitutional make up. Often people fail because they pursue things they are not prepared for nor have an interest in. It is not a question of what works for others but what can work for you.

We need to ask ourselves serious questions regarding the fourth commandment and its six-day working week. If every Seventh day Adventist was keen to keep the spirit of the Sabbath, would God's people be impoverished? Wouldn't there be enough means with which to do great exploits for God? Would we have people excusing themselves from giving on account of not earning income? Could it be that the reason many people have no income is because they reject or keep only part of the fourth commandment and not all of it? Ellen G. White wrote that "none who are able to labor should be taught to expect food and clothing and shelter free of cost. For their own sake, as well as for the sake of others...encourage every effort toward self-support."<sup>8</sup>

#### 4. WHY PEOPLE FAIL TO KEEP THE SABBATH

Many Adventists find it difficult to keep the Sabbath day holy because physically and mentally they have nothing to rest from. A person who has been resting all six days of the week will find it hard to rest on the Sabbath because to them, such resting has no significance. Such people tend to be too busy on Sabbath to compensate for the inactivity of the whole week. Solomon stated that "the sleep of a labouring person is sweet."<sup>9</sup> It is sweet because the body appreciates the need to rest and have tissues repaired.

It is only God who rested to celebrate His completed creation without being tired. Human beings should take the Sabbath as God's gift of rest. Additionally, the Sabbath should be seen as a time

to thank God for His initiative in giving us one day a week to rest, because without it we would be forced to work 365 days a year. Thus, the Sabbath commandment's mention of a six-day working week is a call to a meaningful worship experience with God because we will be looking forward to it from Sunday to Friday.

The days of working are linked to proper Sabbath observance; liberation from legalism will be achieved. This will bring a realization that we are not sustained by working seven days a week but six days with God's blessings.

## 5. MAN'S WORK IN SIX DAYS

In six days, mankind is supposed to engage in entrepreneurial activities (e.g. run a business and manage and expand it) and force the unwilling environment to yield what it has, to sustain our families and support God's work. God's route for getting wealth is through hard work. It is unbiblical and wrong for people to expect miraculous riches. If God intended wealth to be accumulated by just a wish or a prayer, we should have seen that done in the days of Jesus. The same thought can be stated differently – that if God designed riches to be acquired simply through the giving of “seed money,” then the widow who gave the mite should have gone back home a very rich woman.

By making people believe that they can be rich without working the devil has created a seed bed for laziness and crime. People who want to dress smartly, eat well, and sleep comfortably end up doing nothing to fulfil their dreams. When these people eventually fail to get what they thought they would have, the only way they can fulfil their dreams is often through crime. Some may even lose faith in God altogether because what they expected Him to do has not come

to pass. Some ask, Why are we still wallowing in abject poverty in the midst of prosperity gospel? This just goes to show that it was not God's method for people to be rich without hard work. Thank God, many people are not willing to accept the lie that you can be rich without doing anything.

Work is not just a means of getting wealth. God designed work to benefit the one engaging in it as well as those who may be dependent on the one engaging in it. Work should be seen as a partner to mankind and not as an enemy.

By His own example He taught that it is our duty to be industrious...All should find something to do that will be beneficial to themselves and helpful to others. God appointed work as a blessing, and only the diligent worker finds true glory and joy of life.<sup>10</sup>

It is a wrong principle of life not to work and to expect food to come by chance. People who want to live well but disdain work are prone to crime in order to live the life they want. There is no way one can have a good life without putting in the required effort. Many of our sisters and brothers leave their rural villages and migrate to cities in search of a good life, only to discover that the good life they had hoped for in the cities does not come on a silver platter. Concerning this class of people we read:

Thousands and tens of thousands might be working upon the soil who are crowded into the cities, watching for a chance to earn a trifle. In many cases this trifle is not spent for bread, but is put into the till of the liquor seller, to obtain that which destroys soul and body.<sup>11</sup>



## 6. REASONS SOME PEOPLE DON'T WANT TO WORK

One reason some people do not want to work is that they have a wrong view of it. To them, work with honour is that which requires them to sit in an office for eight hours. But not everyone can work in an office – who would farm the land and produce food? This is perhaps what led Ellen White to write:

Many look upon labor as drudgery, and they try to obtain a livelihood by scheming rather than by honest toil. This desire to get a living without work opens the door to wretchedness and vice and crime almost without limit.<sup>12</sup>

As this chapter comes to its conclusion, let everyone reading this book take heed to what the servant of God has to say, “Those who have physical strength are to employ that strength in the service of God. They are to labour with their hands and earn means to use in the cause of God.”<sup>13</sup>

May the good Lord help us love and enjoy work because that is the true spirit of Sabbath keeping! Work is good for you and me.

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1. Genesis 2:1-2.
  2. Exodus 20:8-11.
  3. Ellen G. White, *Steps to Christ*, 9.
  4. Genesis 3:19.
  5. Howard Dayton, *Your Money Counts*, 87.
  6. F. D. Nichols, *SDA Bible Commentary* vol. 1, 235.
  7. *Ibid.*
  8. Ellen G. White, *Ministry of Healing*, 177.
  9. Ecclesiastes 5:12
  10. Ellen G. White, *Desire of Ages* 72.
  11. \_\_\_\_\_, *Ministry of Healing*, 189.
  12. *Ibid*
  13. Ellen G. White, *Review and Herald*, August, 21, 1894

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## THE IMPORTANCE OF TITHE

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Tithe, as the word itself indicates, is a tenth of what one earns. This means that if a person earns R300, his tithe is R30. Though the tenth part may look like the other tenth parts, yet it is not the same. It is holy. The book of Leviticus says tithe is holy:

And all the tithe of the land, *whether* of the seed of the land *or* of the fruit of the tree, *is* the Lord's. It *is* holy to the Lord. If a man wants at all to redeem *any* of his tithes, he shall add one-fifth to it. And concerning the tithe of the herd or the flock, of whatever passes under the rod, the tenth one shall be holy to the Lord. He shall not inquire whether it is good or bad, nor shall he exchange it; and if he exchanges it at all, then both it and the one exchanged for it shall be holy; it shall not be redeemed.<sup>1</sup>

The holiness of tithe does not lie in its appearance but in what God says it is. God has declared it holy and so it is. Since God has declared that tithe is holy, using it for the wrong purpose is profaning it.

Before we continue, it is worth mentioning that the passage above shows that only the tithe of farm produce could be redeemed. Tithe of any other sort could not be redeemed. No one should use tithe money with the promise of adding a fifth when it is finally taken to church.

### 1. THE PDF TITHE

It has been said by stewardship gurus that one of the reasons people

don't tithe is that they don't understand it. To explain more about tithe, I will use the acronym PDF. It is not the Portable Format Document I am dealing with here but the **P**ercentage, **D**estination, and **F**unction of tithe being addressed. What percentage of one's income is tithe?

#### a. The Percentage

For tithe to be tithe, it should be the right percentage. By definition, tithe is a one tenth of something and in this case –one's income. It cannot be tithe if it is not ten percent of one's income. If somebody gives five percent of his income to God's storehouse, that is not tithe. God Himself spelt out what tithe is. He did not leave it to each individual to decide what it is. The amount given as tithe is determined by the amount the tithe is calculated from. This means that while the percentage remains the same for everyone, the amount given will differ from person to person. "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."<sup>2</sup>

Failing to return to God the right portion of what He has blessed us with is described in Malachi 3:8 as robbery. This portion should always be exact. As far as tithe is concerned, it is ten percent, no more and no less. God has left man with no room for negotiation with regard to tithe.

#### b. The Destination

Once the question of percentage has been settled, the destination or place where we take our tithe to takes center stage. People often ask, "Where should tithe be taken?" The Bible states that tithe should be brought to the store house.<sup>3</sup> The store house is not the local church where a member holds the membership but the administrative body

that serves all the local churches. The local church is a conduit that transports tithe to the store house. The store house is the central place that administers God's work in a particular region. This will be made even clearer when the Function of tithe is dealt with..

Tithe should not be stored in a local church treasurer's house or bank account. It should not even be stored or deposited in the local church's bank account and later transferred to the conference account. Doing so is a recipe for misappropriation of this trust fund. Once received, tithe should be deposited into the conference/field account.

Tithe should be taken to the conference office first, so that no person becomes a direct recipient of it. There are many who want to receive tithe on the pretext that they are doing God's work. But the owner of the work they claim to do has specified how the tithe is to finally reach His ministers. By making provision for the tithe to be taken to the store house, God is advocating for internal control, accountability, and transparency in the administration of tithe and any other money offered to Him.

It appears from the language of Malachi 3:10 that God has not left room for negotiations as to whether to take tithe to the storehouse or not. This means that regardless of the prevailing circumstances on the ground, the command remains, "Bring all the tithe to the storehouse". Things may not be well at times in the local church or at the conference level but that does not warrant an individual or church withholding tithe. The counsel of Ellen G. White is instructive here,

Some have been dissatisfied, and have said, "I will not 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>4</sup>—Testimonies for the Church 9:249. CS 93.3

It should also be said that the withholding of tithe and offerings should **never** be used as leverage to make one’s voice heard or have outstanding issues settled. Tithe belongs to God and therefore to withhold it until certain demands are met is to drag God into our domestic and personal affairs. Unless one has a written permission from God to withhold it, no one should feel free to use tithe as a bargaining tool. What if the person who had withheld the tithe died before taking it to the storehouse and it ends up being used to fund his or her funeral expenses? Will God pronounce such a person faithful? Before you withhold God’s tithe, ask yourself if you have received an express command from God to do so.

### c. Function

Tithe should not only be the correct percentage and it should not only be taken to the right destination, but it must be the right function it was intended for. What is the function of tithe? God said, “Behold, I have given the children of Levi all the tithes in Israel as an inheritance in return for the work which they perform, the work of the tabernacle of meeting.”<sup>5</sup> In the Old Testament, tithe was used to take care of the Levites. This was because this tribe’s occupation was serving God at the sanctuary and later the temple. They had no inheritance. They were employed full-time in the business of taking care of the spiritual interests of the Israel. No other tribe was permitted to use the tithe.

In the verse above, the designator of how tithe is supposed to be used is indicated by the first person singular pronoun “I.” The one represented by that “I” is God. The use of tithe is therefore prescribed by God Himself. Again, God did not leave it to human beings to decide who should benefit from tithe.

Though there is no temple or sanctuary today, the use of tithe has not changed. In the place of Levites, God has men and women who have dedicated their lives to His service. Tithe is used to support those whose sole vocation is spreading the gospel. Ellen G. White writes on this issue that “The tithe is sacred, reserved by God for Himself. It is to be brought into His treasury to be used to sustain the gospel laborers in their work.”<sup>6</sup> The local conference/field that employs the gospel workers is the only recognized entity that is authorized to disburse tithe to them. The tither has no right to decide who to give tithe to in the same way a person from the tribe of Judah could not take his or her tithe to a single Levite. Tithe was taken to the store house and from there it was disbursed. One of the signs that someone is not in good standing with the church is when they insist on being given the tithe or giving the tithe to anyone who seems to be doing God’s work.

Jesus said that it is only when the gospel has gone to all the world would the end come.<sup>7</sup> Returning tithe helps hasten the coming of Jesus to take His people home. Signs of the times indicate that His coming is near and yet much still need to be done. There are still countries where the Adventist message has not yet gone. There are still people groups who have not yet been reached. These, too, should be reached with the gospel before Jesus comes. How are they to be reached? It is by returning tithe. The tithe given by God’s

people will cross borders to reach others with the good news that Jesus is coming to close the page of suffering, disease and death.

When you are tempted to be unfaithful in this regard, remember the PDF of tithe – correct percentage, destination, and function. If one of these is missed, we have become unfaithful.

## 2. WHAT DOES TITHE HELP US REMEMBER?

Returning tithe helps us to remember that God is the Creator. In Genesis 1:1 the Bible states, “In the beginning God created the heavens and the earth.” Just like the Sabbath reminds us of who the Creator is, tithe helps us to remember the original Giver and Owner. It reminds us that we are not the creators of anything we may “possess” here on earth.

Secondly, it reminds us that since God is the creator, He is therefore the rightful owner of everything on earth and beyond. The psalmist wrote, “The earth is the Lord’s, and all its fullness, the world and those who dwell therein.”<sup>8</sup> Returning tithe is a recognition and acknowledgment that God owns everything. What gave God the right and power to designate the beneficiary of tithe is that He is the owner of it. Any human being who claims the right to determine who to give tithe to is usurping the prerogative of God—the owner. It is bad stewardship for anyone to be generous with what does not belong to them.

Among the Lozi people of Western Zambia, the concept of the owner versus the manager or caretaker is intriguing. These people, like their cousins the Tongas of Southern Zambia, are pastoralists and they often lend to those who do not have and who take care of their animals. The one who takes care of someone else’s cattle is allowed to benefit from their labour, milk and manure. But when

one of the animals dies, the caretaker can eat the meat but will preserve the hide. The hide serves two purposes. Firstly, it is proof that the animal truly died. But more than that, the hide differentiates the caretaker from the owner. The caretaker cannot sell the hide or allow it to rot because doing so is assuming ownership of the animal. Only the owner decides what to do with it because it belongs to him/her. It is the symbol of ownership. To keep the caretaker reminded that the animals he is keeping are not his, it is not strange to find one of the animals named ‘*Tunweko a mawe*,’ which is translated as, “Let us just drink the milk” or “We should just make use of the milk”. In fact, *Tunweko a mawe*’ is a shortened form for: *Tunweko a mawe katumba ta (ka) munyangombe*. The literal meaning is, the milk is ours, the skin (hide) belongs to the owner.

In the same way, human beings who are caretakers of God’s creation benefit in many ways by virtue of their stewardship; one thing distinguishes the Owner from us His stewards—the tithe. Tithe is like the ‘hide,’ it is not ours. It belongs to God. To appropriate it is to claim to be what we are not—owners of God’s creation.

Thirdly, returning tithe reminds us that we are dependent on God for our sustenance. It is not money that sustains us but what God does with the money after tithe has been removed. Ellen White writes, “It is a part of your work to teach those whom you bring into the truth to bring the tithe into the storehouse as an acknowledgment of their dependence of God.”<sup>9</sup> Failure to return tithe is a declaration of self-dependence. If one is self-sustained, that leads to self-righteousness or righteousness by works. Returning tithe therefore helps us to realize that we are dependent on God through and through.



### 3. WHERE SHOULD TITHE BE RETURNED, GROSS OR NET?

This is a question asked by many people, especially workers. This question is sometimes necessitated by the fact that net salary is what actually goes in a person's bank account. At times the question is asked because what remains after deductions have been made is not enough to take care of one's needs. Genuine as the reasons might be for suggesting that tithe should be returned from the net salary, the truth is that net salary is not one's full salary. What accrues to a worker is the gross pay. That is the income. I have yet to hear somebody say the net salary is the monthly income. It seems that the only time people are not sure of their income is when determining what to give as tithe.

If there is one area where faithfulness is required, it is here. It is the prayer of the author that you the reader will be faithful in this area as you are in others.

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1. Leviticus 27:30-33.
  2. Ellen G. White, *Counsels on stewardship*, 73.
  3. Malachi 3:10
  4. *Testimonies for the Church*, vol. 9, 249
  5. Numbers 18:21
  6. Ellen G. White, *Testimonies for the Church*, vol 3. 249.
  7. Matthew 24:14.
  8. Psalm 24:1.
  9. Ellen G. White, *Evangelism*, 250.

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OFFERINGS:  
THE MEASURE OF WHAT WE PROFESS

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The Bible shows that the children of Israel gave a number of offerings. The book of Leviticus outlines these offerings. A look at Leviticus chapters 1 to 5 shows that there were five different offerings they were to give. Below is a list of these offerings.

The Burnt Offering, chapter 1.

The Meat Offering, chapter 2

The Peace Offering, chapter 3

The Sin Offering, chapter 4

The Trespass Offering, chapter 5

However, this was not all. There were other offerings, such as giving towards the construction of the sanctuary or temple and offerings given during the feast of tabernacles. From this one can conclude that in the Hebrew economy, there were more offerings required than just the tithe. Could this be instructive for us today, that rightly understood and everything being equal, offerings are supposed to be more than one tithe?

## 1. MEANING OF OFFERINGS

While there are some who do not understand tithe as they should, the number could actually be more for those who have challenges one way or another on the question of offerings. In many churches, the number of people who return tithe is more than those who give

offerings. Maybe the reason offerings are given by few people lies in a lack of understanding about the primary purpose of offerings.

The word "qorbanot" is usually translated as "sacrifices" or "offerings"; however, both of these terms suggest a loss of something or a giving up of something, and although that is certainly a part of the ritual, that is not at all the literal meaning of the Hebrew word. The word qorbanot comes from the root Qof-Resh-Bet, which means to draw near, and indicates the primary purpose of offerings: to draw us near to God.<sup>1</sup>

Though we are no longer required to offer those sacrifices, yet we can draw valuable lessons from them. If this primary purpose of offerings was understood by God's last-day people, three things would characterize our giving. Characteristic number one is cheerfulness. Thus, a giver would be meeting God's specification that He loves a cheerful giver.<sup>2</sup> The reason is simple – we cannot desire to draw near to God with frowns on our faces. If it is always a joy to be in the presence of our earthly leaders, how much more would it be in the presence of God? The reluctance with which people part with their means may be an indicator that they do not understand the primary purpose of offerings.

Characteristic number two is willingness – no one would be forced to give. When one understands that offerings are intended to draw us near to God, no force is required for one to give. Yes, education and reminders may still be given especially to those who are new in the faith but also to members of longer standing, but the bottom line is that giving would be done willingly.

Characteristic number three is love – no one would wait for appeals in order to be drawn near to God. People often wait to have their

emotions stirred before they can give because they do not realize that offerings are intended to draw them near to God. I do not wait for anyone to tell me to draw near to my family because that is what I always want to do. In the same way, people who love their God will take every available opportunity to show their closeness to Him.

## 2. WHY DO WE GIVE OFFERINGS?

a. In order to draw near to God.

As already indicated, we give offerings as a means of drawing near to God. Since Jesus is said to be the Lamb of God that takes away the sin of the world (John 1:29), did He draw us close to God by his sacrifice? Paul writing to the Ephesians stated, “But now in Christ Jesus you who once were far off have been brought near by the blood of Christ”. From this verse we can conclude without hesitation that Jesus’s offering of Himself for our sins has brought us close to God. In the same way, giving offerings, which represent Jesus, draws us near to God.

b. To show our love for God.

The most famous verse in the Bible (John 3:16) says that God’s love for mankind was manifested through the gift He gave. Jesus is God’s love manifested. He is the tangible evidence of God’s love for us. In like manner, our love for God finds expression in what we give to Him. Ellen G. White put it this way, “If we love Jesus, we shall love to live for Him, to present our thank offerings to him, to labor for Him.”<sup>3</sup>

The offerings we give tell a story of our love for God the same way Jesus’ sacrifice is a story of God’s love for us. In fact, offerings are a proof that we truly love God. Read the quotation that follows for

yourself. “If you love God supremely, and your neighbor as yourself, we believe you will give tangible proofs of the same in freewill offerings for our mission work.”<sup>4</sup> One tangible proof of our love for God and fellow human beings is the offerings we give. What then is lack of love for God and human beings but an unwillingness to give offerings?

The value of a soul, who can estimate? would you know its worth, go to Gethsemane...Look upon the Saviour uplifted on the cross... remembering that for one sinner Christ would have laid down His life, you estimate the value of a soul.<sup>5</sup>

In our limited way, we also quantify our love for God by what we give. If a person with more means chooses to give less than what he/she is able to give, that which is given might be a measure of the love that person has for God. You cannot give more than you love God.

#### c. To show our gratitude to God

Presenting offerings to God shows how grateful we are to Him for what He has done for us. What are some of the things God has done for us? *He loves us*. God’s love for us should not be taken for granted. We must always take time to thank Him for that. If it was not for His love for us, there would be no hope of salvation. We would have died in sin.

*God sustains* us through the many things He gives us. He gives us rain, sunshine, the air we breathe, food, water ... the list is almost endless. For all these things, we should be thankful to Him. If these things were not there, we would have died long ago. None of us should ever think that we deserve these things. They are given to us

because God is gracious. Shouldn't we be grateful for all these things?

*God has given us families.* It is true that some families are not that great, and some may be abusive, but everything God made was good originally. Sin distorted all God's good gifts and this is true of families too. Generally, however, few will deny the value of family. Whether the family is rich or poor, as long as there is love and protection, thank God for that because one day, that family may not be there.

God protects us from a lot of things some of which we may never know about this side of eternity. When we are fast asleep, God steps in to protect us. The psalmist says, "Behold, He who keeps Israel shall neither slumber nor sleep."<sup>6</sup> A person wakes up in the morning and brags that he or she slept like a baby; without realizing that robbers had come but the good Lord had scared them away. He does not only protect us while we sleep. He also protects while we are engaged in our day-to-day activities. The angel of the Lord is always by our side<sup>7</sup> to provide security and assistance whenever these are needed.

We should be careful, lest we act like the nine lepers whom Jesus healed as recorded in Luke 17 and who never came back to say thank you. Interestingly, all nine were Jews. Perhaps they thought that since Jesus was one of them, it was His duty to heal them for if he didn't, who else would He heal? The Samaritan on the other hand felt inclined to go back and say thank you because since he was not a Jew, he could have been left out in the cold. Can the remnant church, which boasts of keeping the commandments of God, having the truth that other churches do not have, including a clear understanding of prophecy, fall

into the same pit as the nine lepers? It is possible for us to think that God is returning a favour to us by doing all the above for keeping His commandments and preserving His truth for the world, and thus we may see no need to be grateful to Him. That is a serious tragedy.

d. Giving offerings provides us with a platform to emulate God—the great Giver

Of all the material I found in my simple research, I found the two statements of Ellen G. White below the most astounding. She writes, “In giving His Son to our world, God gave all heaven.”<sup>8</sup> Elsewhere she says the same thing again, “In the gift of Jesus, God gave all heaven.”<sup>9</sup> Heaven abode with humanity for over thirty years while Jesus was here on earth. What more could God give, having given heaven? Can humanity ask for anything more than this? The answer is, NO. God therefore, is worth emulating. We should give as He gave.

Whenever an opportunity presents itself for us to give offerings, let us remember to emulate God by giving generously. Let us give the best because God gave us the best. It is bad and even false discipleship to do contrary to what our Master did.

1 John 4:19 reads, “We love him, because he first loved us.” If the reason we love God is because He first loved us, then we may as well say that, “we give because He first gave us Jesus”. And the gift He gave was the best He had. Since “we love him, because he first loved us;” we can go even further and say that “we give generously because He first gave us the best.”

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1. <https://www.jewishvirtuallibrary.org/sacrifices-and-offerings-karbanot>, Jewish Practices & Rituals: Sacrifices and Offerings (Karbanot), accessed on 06 August, 2018
2. 2Corinthians 9:7
3. Ellen G. White, *Christ's Object Lessons*, 49
4. -----, *The Review and Herald*, January 8, 1889
5. Ellen G. White, *Christ's Object Lessons*, 196
6. Psalm 121:4
7. Psalm 34:7
8. Ellen G. White, *The Health Food Ministry*, 55.
9. -----, *Desire of Ages*, 565.



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## HOW MUCH SHOULD ONE GIVE AS OFFERINGS?

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This chapter cannot end without addressing the question of how much should be given as offerings. What does the Bible and Spirit of Prophecy say on this subject?

### 1. AS PURPOSED IN THE HEART

Paul declares, “So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver.”<sup>1</sup> Each individual is to decide how much to give as offering. The giver arrives at what and how much to give using the information covered in this chapter. Ellen G. White also writes:

I saw that God’s people must bring to Him a freewill offering; and the responsibility should be left wholly upon the individual, whether he will give much or little. It will be faithfully recorded. Give the people of God time to develop character.<sup>2</sup>

We can conclude from what Paul and Ellen G. White wrote that no one can dictate to another person how much to give as offerings. Each person is to determine how much to give guided by the Holy Spirit.

### 2. LEARNING FROM HOW OTHERS GAVE IN THE PAST

One way of determining how to give, is by drawing lessons from how others gave. Though we may not give as the Israelites gave,

their pattern of giving is instructive to us. *The Seventh-day Adventist Theology Handbook* states:

The Israelites probably contributed as much as one fourth to one third of their income to religious and charitable purposes. Did such a heavy contribution lead to poverty? On the contrary, God promised to bless them in their faithfulness (Mal. 3:10-12; *Patriarchs and Prophets*, 530; “Tithe,” *SDA Bible Dictionary*, rev. ed., 1127).<sup>3</sup>

The religious activities of the Israelites were funded by a system that was predictable. It was not based on the impulse of the moment. It seems givers gave much thought to what they were giving.

### 3. THE LIGHT RECEIVED AND SCOPE OF TASK AT HAND

*The Seventh-day Adventists Believe*, which is an official book on the doctrines espoused by the Seventh-day Adventist Church, says the following on the subject of offerings:

As we compare our privileges and blessings with those of the Israelites, we see that in Jesus our share has clearly been greater. Our gratitude will find a corresponding expression through a greater liberality so that the gospel of salvation can be extended to others (*Testimonies for the Church*, vol. 3, 392). The more widely the gospel is proclaimed, the greater support it needs.<sup>4</sup>

Throwing more light on the weight of responsibility that is on the shoulders of God’s end-time church, the servant of Lord wrote:

Can Christians, who boast of a broader light than had the Hebrews,

give less than they? Can Christians living near the close of time be satisfied with their offerings when not half so large as were those of the Jews? Their liberality was to benefit their own nation; the work in these last days extends to the entire world. The message of truth is to go to all nations, tongues, and people; its publications, printed in many different languages, are to be scattered abroad like the leaves of autumn.<sup>5</sup>

While each individual decides how much to give as offering, the giving pattern of the Hebrews can help us determine what to give. If those Hebrews were living in our time, how much would they be giving to the Lord?

Greater light shines upon us than shone upon our fathers. We cannot be accepted or honored of God in rendering the same service, or doing the same works, that our fathers did. In order to be accepted and blessed of God as they were, we must imitate their faithfulness and zeal,—improve our light as they improved theirs, *and do as they would have done had they lived in our day* (emphasis supplied). We must walk in the light which shines upon us, otherwise that light will become darkness.<sup>6</sup>

As this world draws close to the end, God desires His people today to be more generous than those who lived before them. This is because God's remnant church is racing against time to reach everyone with gospel and be ready for coming of Jesus. Ellen G. White understood this well when she wrote,

Now God requires, not less, but greater gifts than at any other period of the world. The principle laid down by Christ is that the gifts and offerings should be in proportion to the light and blessings enjoyed. He has said: "For unto whomsoever much is given, of him shall be much required."<sup>7</sup>

The demand for the proclamation of the gospel, and the light God has given when rightly appreciate, would not only help each one of us to determine how much to give but make us give more than the generations that lived before us. Based on this information, let each one of us give as purposed in his/her heart and as guided by the Holy Spirit. May God help you, dear reader and stewardship educator to teach God's people what is expected of them in the light of what you have read in this chapter without coercing them, or dictating how they should give.

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1. 2Corinthians 9:7.
2. Ellen G. White, *Testimonies for the Church*, vol. 1, 237.
3. Ministerial Association of the General Conference, *Seventh day Adventist handbook on Theology*,
4. *Seventh-day Adventist Believe...*, p. 306.
5. \_\_\_\_\_, *Testimonies for the Church*, vol 4, p. 79.
6. *Testimonies for the Church*, vol. 1, 262
7. *Testimonies for Church*, vol.3, 392

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## COMBINED OFFERING PLAN

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Before the church adopted the combined offering plan, the calendar of offerings was what determined where the offering collected on a particular Sabbath was sent to. But with the adoption of the combined offering plan, offerings are apportioned to the following areas:

The General Conference

Divisions

Unions

Conferences and,

Local churches.

This means that activities of the five areas above are supported by the portion that each receives. For example, Disaster and Famine Relief offering for which an offering was collected on a designated Sabbath, now gets funded from the General Conference's portion. Loose Offerings, unless collected for a specific announced programme are distributed to the five areas shown according to the following percentages:

General Conference (GC) 20%

Division (SID) 5%

Union 5%

Conference 20%

Local Church 50%

**Example**

Name: Hamanga K

**Offerings:**

General Conference...	R 500
Division.....	R 125
Union.....	R 125
Conference.....	R 500
Local Church.....	<u>R 1 250</u>
Total.....	<u>R 2 500</u>

Whatever the amount of offerings collected or placed in an envelope, the distribution is the same. All the offerings collected on Sabbath are put together and distributed according to the percentages shown above.

If members gave offerings systematically and generously, there would be more resources in every local church to carry out its activities. The undoing of this plan is that there are more members returning tithe than those who give offerings. Some people feel that once they return tithe, their obligation is done, forgetting that God expects them to show their love for Him, their gratefulness for everything He has done for them, and the need to support other areas such as schools, hospitals, and publishing houses by giving generous offerings. The giver has not fulfilled the biblical duty until tithes and offerings are simultaneously given.

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## PURPOSEFUL VISITATION

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Visitation like any other program should be intentional if it is to achieve desired results. A purposeful visitation program has the following characteristics:

### 1. IT IS WELL PLANNED

Visitation intended to achieve desired results should not be done in a haphazard way. Know when to begin, who is to be visited and put in place a reporting system. Know who will be visited in the first quarter, second, third and fourth quarters respectively. Thereafter, know who will be visited in the first, second, third and fourth week of each month. Without proper planning, years will roll without elders visiting their members.

### 2. IT IS TARGETED

Know who you are visiting and what you are going to say. If you do not know who you are visiting, then cancel your intention to visit.

### 3. IT IS A PRAYED FOR PROGRAM

No spiritual program can succeed without prayer. We should always remember that without God putting life in our programs they cannot succeed.

### 4. IT IS FOCUSED

If you have other things to discuss, then make a fresh appointment but never allow any business to compete with the purpose of your visitation. It is important that once the subject of your visitation is

over, a prayer is given and leave immediately before you water down what was said.

#### 5. IT MAKES USE OF FOLLOW UPS

If you make the first visit your last, that renders it inconsequential. Making follow ups helps hold those visited accountable.

#### 6. IT IS CONFIDENTIAL

Make it a rule never to divulge what you are told in confidence the subject of public consumption. Nothing will sentence this program to failure as members starting losing confidence in those carrying out the business of visiting.

#### 7. IT IS SALVATION CENTRED

As the elder visits, it should be his burden to draw those he is visiting with closer to the Lord. There should be a marked difference between an elder's visit and a visit by any other person. The person visited should always look forward to another visit because of the aura that surrounds the elder.

#### 8. IT ANSWERS EXCUSES AND OBJECTIONS

Apart from encouraging and praying for people he visits, he should by God's help answer excuses and objections people have for not finding time to study the bible, for not attending afternoon programs and for not returning tithe and offerings. It is a sign of ill preparation on the part of the elder for him to wait for the person he is visiting to make all the excuses and objections he or she can master before answering them. People who do not return tithe, for example, have similar excuses and objections such as: debts, lack of confidence in those who handle



church finances, income not sufficient enough to allow them to tithe etc.

## 9. IT DOES NOT EMBARRASS THE CLIENT

A story is told of an elder who visited a certain family several times to encourage them to be faithful but without success. One day, when he visited the family, he was tongue tied by what he saw. He sat on a sofa he only saw in Hollywood movies. Before he could recover from that, he was greeted by a plasma screen he had never seen before. If that was not too much for him, he was treated to the delicacies baked in a stove they never had previously.

When the elder opened his mouth he “cried aloud” and spared not. He reminded them of the many visits he had made without success. He told them that while they were amassing wealth, they neglected to tithe. He mentioned every item he saw including what he thought was in the bedroom. By this time the man’s wife was in tears. But the elder was not dissuaded. He said tears could not atone for their unfaithfulness. The man sensing that he would lose his wife, interrupted the elder by asking a question, “Do you remember the announcement of our sick son?” to that question the elder answered that the sickness of the son had nothing to do with their faithfulness because he too had children sick but was still resolute in tithing.

The man insisted in his interruption until the elder paused to swallow saliva. During that brief pause, he narrated how they went to South Africa to nurse their son until he died, and that since the son was not married, the company he worked for transported everything he had and that all that was in the house belonged to their deceased son. He told the elder that his continued mentioning of the properties in the house reminded his wife of her son. What

would you do if you were the visiting elder? This is imaginary but truthful.

#### 10. IT IS RESULT ORIENTED

Any visitation worth undertaking is result oriented. If you do not expect positive results from your visitation, then probably you have another agenda for the visit and therefore abandon it.

#### 11. IT LIFTS THE ONE VISITED TO THE PRESENCE OF GOD

A person visited should be left feeling that he or she was in the presence of God during your visit. But for people to feel that way, the elder should have a close relationship with God.

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## GIVING IN KIND

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While conducting stewardship meetings in Namibia, one member with many years in the church asked why the church no longer allows members to give offerings in kind as was the case in the early days of the church. Though I do not remember any communication to the effect that people should stop giving in kind, it seems the monetary form of giving is the one mostly encouraged. This leaves those with farm produce and the like to feel left out. Modernity has ushered in and elevated one class of givers—money givers.

Each person should be allowed to give in the form that is convenient. The Bible shows that the children of Israel gave tithe and offerings in kind. Leviticus 27 is a chapter dedicated to giving tithe in kind. More people would give if this was encouraged.

### 1. GIVING IN KIND IS EASY

It seems people are more likely to struggle to part with money than with giving in kind. This could be because money is easy to use and carry unlike material things, and so people prefer to hold on to it. In addition, it seems money is sticky. It tends to stick to the fingers of givers.

Many farmers have confessed that they find it easier to return tithe in kind than to give money after selling their farm produce. However, people should not give tithe or offerings in kind because once they hold cash in their hands it will not be possible for them to give. By promoting giving in kind, I am not excusing those who fail to return to God His own once cash is in their hands. Selfishness

may be the main reason people fail to return tithe and offerings from the money they have.

## 2. EVERYONE CAN GIVE

There are times when the poor feel excused because they don't have money. But everybody has something to give, however small. When this work began, cobs of maize used to come to the treasury, why not today? Who said that the God who accepted cobs less than a hundred years ago has changed? Each person is to give as the Lord has prospered him or her. God would still be pleased to be worshipped through our giving in kind. But those in leadership should always keep in mind the following regarding what is given in kind:

What is given in kind attracts attention

What is given in kind attracts attention because it can be seen. The attention generated by what is given in kind calls for extreme care from those charged with the responsibility of presiding over such giving.

Never think that no one sees. It is bad stewardship to misuse or mismanage God's property. In many cases those who have problems handling tithe and offerings in kind have personal problems with tithing themselves. Examples are many of people who stopped giving tithe and offerings in kind because what they gave was abused. It is easier for one who stopped returning tithe in monetary form to resume it than for one who used to give in kind to resume it. I do not know why this is so. But one reason could be that givers in kind identify with what they give more than money givers do. They know how much labour and time they invested to be able to give in kind. It is for this reason that givers in kind often

ask, “Is this all that the church can do for all the effort I put in to produce this?”

### 3. GIVERS IN KIND TEND TO TRACE WHAT THEY GIVE

There are individuals who can give evidence of how tithes and offerings in kind were abused in the past. Such people are skeptical whenever there is a call to give in kind. To some who have seen church officers enriching themselves with what God’s people gave, they think this is a quick way of getting what they want. People have learned to trust no one. Honesty and carefulness should characterize those receiving and disposing of gifts in kind. Transparency is key to winning givers in kind.

### 4. BE CAREFUL WHEN COMING UP WITH THE PRICE

Where there is a prevailing market price for what has been given, go with that. Where prices are dictated by market forces, ask the donor to suggest. Selling gifts in kind at a give-away price sends the wrong signals to the giver and to would-be givers. Who can be happy to see that which they have given in kind sold at a give-away price?

Those in charge of selling what is given in kind should be the last to indicate their willingness to buy the commodity. As a principle, the best is to declare interest unless no one is interested in the commodity. It is good to remember the Lord’s prayer here, “Lead us not into temptation...” Don’t lead current and would-be givers in kind into the temptation of failing to give because of the abuse associated with giving.

### 5. WHAT IS GIVEN IN KIND IS EASY TO MISMANAGE

Some predisposing reasons for the mismanagement of what is given in kind are these:

- a. Delay in disposing of the gifts. One tends to think that after all they may not sell.
- b. Current needs have to be met, e.g. maize when you have no food or an ox when you need one yourself.
- c. No receipts given (in some places).
- d. Distance to the market.

By acknowledging these reasons, I am not excusing anyone who mismanages things given to God. It should be kept in mind that in the whole universe an excuse for wrongdoing is yet to be found. No circumstance should make somebody defraud God and His beneficiaries of what is theirs.

## 6. GIVE RECEIPTS

One cause of mismanagement of tithe and offerings in kind is the absence of receipts for this kind of giving. Giving receipts promotes transparency and gives the assurance that what has been given has reached the desired destination. If receipts are not given, then gossip may be the order of the day. Before embarking on the promotion of giving in kind, ensure that the issue of receipts is taken care of. Should receipts be given after gifts have been sold, the whole church should be made aware of that. People don't want surprises except when it comes to receiving something they never expected.

## 7. KEEP YOUR PROMISE

If you promise the givers that you will source a market for their produce, then do that. If you tell people that their farm produce will be collected or that you will give them empty bags to put in what they are giving in kind, never go back on your word because that

will make people lose confidence in the system. Allow nothing given to go to waste. It is a crime and that will discourage people from giving. Allowing tithe and offerings in kind to go to waste is a “stewardship scandal”.

We hope the advice in this chapter can be applied, and if there is anything else not suggested here that can enhance faithfulness through tithe and offerings in kind, feel free to do that. Together we can achieve more.

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## MOTIVATING FACTORS FOR GIVING

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People give because they are motivated to do so. Without motivation, nothing can be kick-started. The question is, what are the factors that motivate people to give?

### 1. GOOD FEELINGS.

Giving gives a sense of satisfaction. People who give feel good and that feeling of good motivates them to continue giving.

### 2. PITY FOR THE SUFFERING

Some people are moved by the sufferings of their fellow human beings and they take it upon themselves to do all in their power to relieve those sufferings. The more one feels for the suffering, the more what one gives.

### 3. THE DESIRE TO BE SEEN

There are people who give for the sake of being seen. They want it to be known that they are givers. Many Pharisees gave in order to be seen.

### 4. LOVE

Love is a major motivating factor for giving. As human beings, we demonstrate our love for others by giving. God Himself demonstrated His love for us by giving us Jesus as John 3:16 states. Here are characteristics of this type of motivation:

a. It does not regret the act done.



- b. It does not look forward to being reciprocated.
- c. There is no self-exhibited here.
- d. This is giving without strings attached.
- e. This kind of giving is unnatural to us human beings.

## 5. THE STEWARDSHIP MOTIF

This is a recognition that all we have has been entrusted to us for service to God and our fellow human beings. This kind of motivation is higher ground that can only be attained with the help of God. When you know that means or resources in your hands are there to serve God and humanity, you will not wait for appeals to give, but instead will be looking for ways in which to give and people or causes to give to.

## 6. THE RECIPROCATIVE MOTIF

This type of motivation is generated by the fact that we too are recipients of other people's giving. In 1 John 4:19 the Bible states that, "We love because He first loved us". Human beings are supposed to reciprocate the love they were first shown by God. Those who have been recipients of other people's generosity will never be comfortable until they return the favour showed to them.

## 7. REWARDS

Knowing that giving brings rewards has motivated many to give. God also has rewards for those who give as He promised in Malachi 3:10. But when those rewards are slow in coming, many unfortunately withdraw their giving. Our giving should go beyond rewards.

## 8. THE THEOS FACTOR

Like David, the giver gives as a way of acknowledging the ownership of God. In other words, the giver gives to thank God for the blessings bestowed or kindness shown (1 Chronicles 29). To a great extent, our failure to give might be attributed to willfully glossing over of this factor. The day we acknowledge what God is and has done in and for us, selfishness will flee from our hearts. The God factor is the best motivation for true giving.

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DEBT: THE EVER-PRESENT THREAT TO  
FAITHFULNESS

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If there is something that threatens faithfulness in stewardship apart from selfishness, it is the lure of indebtedness. It is highly unlikely for people who are in debt to be faithful in returning tithe and giving offerings. It is not only stewardship that suffers but also the family. Families of indebted people hardly know peace and harmony in the home. This is because financial challenges affect all other aspects of the home. Before I address the causes of indebtedness, let me first deal with the effects of debt on the family. It is important to address indebtedness from a family perspective because as we said earlier, debt weighs heavily on the family before it causes harm outside.

1. IT MAKES THE FAMILY SLAVES TO THE DEBTOR  
(PROVERBS 23:7)

When a family member is in debt, the whole family is dragged into it especially when this family member is the bread winner. What affects one in the family affects all. Whatever the lender decides to do with the borrower directly affects everyone in the family. The family becomes slaves of the lender by virtue of one member of the family whose appetite for debt is insatiable.

2. DEBT LEADS DEEPER INTO DEBT

Without a doubt, debt gives birth to more debt in many cases. In a bid to provide for the family, one in debt will resort to acquiring more debts. There are people who are in a cycle of debt. They

borrow money to pay those they owe and the circles continues unbroken. Even when advised not to get further into debt, many will say, “What can I do? I cannot let my family suffer or sleep on empty stomachs”. How one wishes they would consider their family before getting into debt.

### 3. DEBT SOWS SEEDS OF DISTRUST BETWEEN PARTNERS

Partners where one is a debt addict often do not trust each other. This is more so if the debt addict is the husband. The wife will struggle to trust the husband and believe that his debts are purely entered into solely for the family. It is equally true that husbands won't trust a wife who is an addict to debt either. For trust to be restored between partners, debt has to go.

### 4. DEBT CAUSES CONFLICT IN THE HOME

When food can no longer be put on the table because of debt, it does not require a prophet to prophesy that in such a home, conflict will be the order of the day. The innocent party will not take kindly to suffering at the hands of one person who has difficulty saying No to debt. Can a mother or father be happy to see children drop out of school because of debt? Can the mother blow kisses to the father of her children while they cry to her for food? Or will the husband hug the wife when his whole salary has gone to pay her debt? Debt can even lead to divorce.<sup>1</sup> All these examples go to show that when the family is entangled in debt, conflict is bound to follow.

### 5. DEBT INHIBITS THE PROGRESS OF THE FAMILY

Not only will an indebted family experience conflict, but its progress and development will be hampered too. Indebted families

may find it difficult to build up savings. Where will resources to save come from when all the income goes to service the debts? Instead of building a new house, an indebted family may end up losing the one they are in. While others are buying farms, an indebted family may find themselves looking for customers to sell a piece of their land to. Debt is an enemy to family development and brings dishonour to it.

## 6. DEBT MAY DRIVE ONE FROM HOME

To avoid the embarrassment of being yelled at by lenders, the innocent party may opt to move away. Probably not only the innocent party but the guilty one may leave so that the lenders will no longer trouble him or her. Unfortunately, those who remain behind will not be spared by the lenders. Some of those owed huge amounts may go to the courts and have bailiffs pounce on those who are already under stress. These bailiffs may end up getting the very last penny the family was holding on to. Debt does not bring in, it always takes away. This brings me to another point.

## 7. DEBT MAY LEAD TO DESTITUTION—DEBTORS COLLECT EVERYTHING

When bailiffs seize the last we have, then destitution has entered the home. Unless debt is managed and brought under control it may be just a matter of time before a once-respected person becomes destitute. There is perhaps nothing more painful to a person who was once rich than to be reduced to being destitute. The inevitable result of destitution to a person who was once rich may be devastating. Before you incur debt, it is important to consider its negative implications. Debt may bring the short-lived joy of having this and that but its consequences are long-lasting. It is important for family

members to discuss the cost of debt before going into it because the road out of debt is long and hard.

## 8. IT MAKES US LOSE CONTROL OF OURSELVES AND WHAT WE WORKED FOR

As Solomon said in Proverbs 22:7, the borrower is servant to the lender, and it goes without saying that a slave has no control over himself. The master has it all. Debt reduces dignity to a point where the indebted can even be controlled by a boy if that boy is the lender.

The lender calls the shots when it comes to what to do with the property of the borrower. This then is the double tragedy: loss of control of your life and loss of control over what you have laboured for your whole life. Is debt worth the trouble if these are its consequences?

## 9. DEBT MAY RUIN THE FUTURE OF CHILDREN

One of the unfortunate results of debt if it gets out of proportion is that it jeopardizes the future of children. These innocent souls who were not consulted when the debt was incurred become its victims. While parents may have reached their short-term goals, because of the long-term damage, children still have a doubtful future to face. It is therefore imperative for parents not to compromise the well-being of their children through unnecessary debts. And remember that it is not only the future of children that is compromised—many other people's future may be compromised too.

## 10. IT MAKES THE FAMILY DEFAULT ON NON-NEGOTIABLES—TITHE AND OFFERINGS

One major cause of unfaithfulness in tithe and offerings is debt.

Many salaried workers are happy when payday comes, but when that day is over, there is nothing left to take home because of all the deductions that were made for things they got on credit. Debt threatens the very mission God has given His church. This makes it imperative for every stewardship educator to make the subject of debt or personal finance an integral part of his or her teaching.

People who are highly indebted are often unable to return tithe and give offerings to God. My little experience with people in debt has shown me that they often find it easy to use their indebtedness as an excuse for failing to tithe. What they do not realize is that there is no excuse for not returning tithe. Writing about excuses people give for not acting their part in tithe and offerings because of debt, Ellen G. White stated:

Some have not come up and united in the plan of systematic benevolence, excusing themselves because they were not free from debt. They plead that they must first “owe no man anything.” But the fact that they are in debt does not excuse them. I saw that they should render to Caesar the things that are Caesar’s, and to God the things that are God’s. Some feel conscientious to “owe no man anything,” and think that God can require nothing of them until their debts are all paid. Here they deceive themselves.<sup>2</sup>

Since debt cannot excuse anyone from tithing, the right thing is not to incur it in the first place. The path to a debt-free life is not easy but it is travelable. And now that the effects of debt have been tackled, my attention turns to the prevention of debt.

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1. Howard Dayton, *Free and Clear: God’s Road Map To Debt-Free Living*, 20.
  2. Ellen G. White, *Testimonies for the Church*, vol. 1, p. 220.

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## HOW TO AVOID DEBT

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At the outset, let me offer a disclaimer that I am not an authority here. What I have written is gleaned from my experience as a pastor dealing with people in debt. Any person with something to share in this regard is free to do so and thus contribute useful information in this area that threatens faithfulness. The following are some steps to take in order not to fall into the trap of debt.

### 1. CONTENTMENT (1 Timothy 4:6-8)

One of the main reasons people find themselves in debt is a lack of contentment. Discontentment is not bad in itself. In fact, without it, no one would want to succeed in what they do. It is discontentment that make people strive for excellence. Once you become contented with your achievements, then the room for growth becomes smaller and smaller. But discontentment can also have negative effects. One of these is to lead people into debt. At every stage of life's journey here on earth, contentment is a shield against engaging in activities that are not sanctioned by the word of God. While striving to improve, we should be satisfied with what we have. It may appear contradictory, but that is a fact of life. Accept what you currently have while challenging yourself to improve on it. Unless this balance is attained, unguided discontentment can lead to desperation and desperate people may do things they later regret doing.

### 2. LEARNING TO SAVE (Ecclesiastes 11:1)

Planning is important if we want tomorrow to be better than today. Without thinking of tomorrow we will live life for today only and



when tomorrow comes, we will not be prepared for it. I remember how my mother always reminded us to “think about tomorrow”. No one should live as if there will be no tomorrow, and in thinking about tomorrow, we should put something aside for it to make it an enjoyable day.

It is a good policy for the family to lay aside as savings a little of what they earn for tomorrow. Since we cannot predict what will happen in the future, saving helps us meet the unexpected eventualities with relative ease.

### 3. HAVE A BUDGET (Luke 14:28)

Husbands and wives who do not want to fall into the trap of debt should endeavor to sit together and come up with a budget they will stick to.<sup>1</sup> Though it is not always easy to agree on every point, there needs to be an attitude of give-and-take between the two if the budget is to stand. What makes the budget just an academic exercise is a failure by either party to let go of their preferred budget items. If you feel strongly that your item was unjustly excluded from the budget, you may decide to ignore the budget and start spending carelessly. On the other hand, no important item should be left out of the budget just because the wife or husband wants to use that as a control measure. Neither the husband nor the wife should use the budget to control the other.<sup>2</sup>

### 4. DON'T BE OVER AMBITIOUS

Unless realistic priorities are set, avoiding debt will be a difficult, uphill battle. Every individual needs to accept the reality of not being able to have everything we want at once. It may appear as if one is not making quick progress in acquiring this or that, but it is

better to wait long for what you need than to fall into the bottomless pit of debt.

#### 5. AVOID SWEET STORIES FROM THOSE IN DEBT

Listening to and entertaining people who are in debt is a recipe for getting into debt. There are few honest people who will advise against what they are involved in. A person who does not want to be in debt should choose debt-free people for friends.

#### 6. WHERE POSSIBLE, AVOID BUYING THINGS ON CREDIT/HIRE PURCHASE

A seemingly “innocent way” of getting into debt is buying things on credit or hire purchase. While buying things on credit or hire purchase may enable you to have what you want immediately, the consequences are dire. I am not stating an absolute a rule here but simply giving a caution. If it is not an issue of life and death, don't buy an item on credit or hire purchase.

#### 7. AVOID MULTIPLE LOANS FROM FINANCIAL LENDERS

The tragedy of our time is the availability of financial lending institutions which do not wait for customers to come but actually go looking for would-be debtors. Since they get their share of your salary before you get it, they don't care what happens to you after their requirements have been met. Some of them will call just before you secure your release from debt by paying the last instalment. You may look at it as good customer care but think twice before you refinance your existing loan. Imagine what would happen to your surviving family members if you were to die with uncleared multiple loan facilities.

## 8. BE CAUTIOUS AS YOU CONSIDER ADDITIONAL WAYS OF EARNING EXTRA MONEY

It may be necessary and, if you have the time, even advisable to get a second job, but as you contemplate increasing your workload, think of the following:

- a. You may deprive your family of quality time.
- b. You may lose out on parenting if you still have young children.
- c. The risk of trading health for a few coins is never worthwhile.
- d. The risk of going into questionable business must always be guarded against.

I cannot recall where, but I once read or heard this very good advice, “Earn it in such a way that you can sleep at night”. I fully give credit to whoever came up with this valuable thought.

## 9. AVOID PUTTING PRESSURE ON YOUR SPOUSE TO PROVIDE MORE THAN HE OR SHE IS ABLE TO

In some cases, debt is entered into because of the pressure put to bear on the spouse by the partner to provide. In a bid not to let each other down, we may go out of our way to satisfy our partner’s desires, disregarding the devastating effect of doing so. Partners in a relationship should exercise restraint in what they want so as not to lead the one they love and themselves into debt.

## 10. RETURN YOUR TITHE AND GIVE OFFERINGS

One other way to avoid debt is to be faithful in returning tithe and giving offerings. Accept God’s challenge in Malachi 3:10. He has promised to open the windows of heaven with blessings for those who return tithe and give offerings. The psalmist testified of God’s

faithfulness in meeting His part of the bargain when he writes, “As long as I can remember, good people have never been left helpless, and their children have never gone begging for food.”<sup>3</sup> Another translation reads, “I am old now; I have lived a long time, but I have never seen good people abandoned by the LORD or their children begging for food.”<sup>4</sup>

Thus, making excuses for our failure to return tithe and give offerings is not only wrong but premeditated robbery. We dare not willfully go into debt and later on use this as an excuse for failing to obey a “Thus says the Lord”.

What to do if already in debt

- a. Accept your indebtedness and talk about it.
- b. Accept that debt is not good.
- c. Agree that something needs to be done about the accumulated debt.
- d. Don’t default once you start paying your debt.
- e. Don’t clear your debt by making new debt.
- f. Deny yourselves certain things in order to get out of debt.
- g. Don’t run away from creditors.
- h. Have a vision of a debt-free life.
- i. Pray for the will-power to follow through on your plans to get out of debt.

I implore every reader of this book and all stewardship educators to make God’s people aware and that debt is bad because it can outlive

the one who acquired it.<sup>5</sup> Debt should be red-carded by all mission-minded people of God.

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1. Howard Dayton, Howard Dayton, *Free and Clear: God's Road Map To Debt-Free Living*, 60.
2. Pardon Mwansa, *Personal Finance*, p. 100.
3. Psalm 37:25, Contemporary English Version.
4. Psalm 37:25, Good News Translation.
5. Pardon Mwansa, *Personal Finance*, p. 233.

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STEWARDSHIP OF WHO WE ARE

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As Seventh-day Adventists we need to understand the privileged position God has placed us in. The Seventh-day Adventist Church is different from other denominations. If this church was like any other, why then do we have such a robust evangelistic outreach calling people of all walks of life to come and join it? Why not just preach to them and leave them in their churches? Why do we call ourselves the remnant church if nothing separates us from the rest? We are a unique church commissioned with a special message to this world.

This church differs from other churches in a number of ways. The following are just some of the things that differentiate us from all the rest:

1. WE HAVE WHAT MANY OTHERS DO NOT HAVE

Only the Seventh-day Adventist church teaches the truth about Christ's ministry in the heavenly sanctuary with its accompanying reality of the Investigative or pre-Advent Judgment. We have this truth as well as others that are articulated by this church alone. Commenting on the privileged position of the church, Ellen G. White writes:

The church is the repository of the riches of the grace of Christ; and through the church will eventually be made manifest, even to "the principalities and powers in heavenly places," the final and full display of the love of God, Ephesians 3:10.<sup>1</sup>

God has an account with the church in which He has deposited His truth. This truth can only be withdrawn here. If the Seventh-day Adventist Church were to fail to share with the world what God has given to it, the blood of those who should have been saved would be required from it. The joy we have of belonging to God's end-time church comes with a serious responsibility that should make us sober. But it is not only the truth that we have.

## 2. WE UNDERSTAND THE BIBLE WITH A CLARITY THAT MANY SEEKERS DESIRE

This is not to be taken as religious bigotry or pride but as a fact of life. Which denomination understands the Bible as uniquely as Seventh-day Adventists do? This enlightened understanding of the Bible should make us thankful to God because without it, we would not be who we are. This also means that we owe a debt of truth to those who do not share our Biblical understanding. As individuals and as a church, we must do everything possible to help others understand the Bible in its powerful simplicity.

## 3. WE HAVE A UNIQUE, BIBLE-BASED INTERPRETATION OF PROPHECY

It is not an exaggeration to say that as a church we have a more reasonable interpretation of prophecy than many if not most other Bible students on Planet Earth. The principle of using the Bible to interpret itself (Isaiah 28:10), together with its emphasis on the abiding gift of prophecy as seen in the writings of E.G. White, has given this movement its treasured understanding of prophecy. While others just see scary beasts in the books of Daniel and Revelation, Adventists see the rise and fall of kingdoms, proving the authenticity of Bible prophecy.

#### 4. WE KNOW MORE THAN OTHERS

Dear Reader, which church on this planet has been given glimpses of heaven and life in the new earth, as the Seventh-day Adventist Church has? The writings of Ellen G. White have helped us to know more than the average Christian does. God has made this investment in the church for a reason. There are implications for all this.

#### 5. WHAT ARE THE IMPLICATIONS?

Unless we understand and appreciate the implications of who we are and what God is doing for us, the church will fail to live up to God's expectations. Some of the implications for individuals and the church as a body are these:

a. Each one must act his/her part

While we are a corporate body as a church, each one of us as individuals should act his or her part. Every individual has a responsibility to share with somebody the truth that we have. The work of witnessing for Christ is not to be relegated to pastors alone. Every Seventh-day Adventist is to see in everyone close to him/her a mission field. This is the reason the church emphasizes Total Member Involvement.

b. Be faithful to our mission by returning tithe and offerings

The task of reaching the world with the truth we hold dear will not be accomplished by mere wishful thinking. It takes effort in the form of the printed page, medical work, education and preachers going into far-flung places. For such endeavours to be realized, means are needed. But the question is, where will the funds come from? God's method of financing His work is through tithe and



offerings. God is counting on those who know Him and who are themselves recipients of other people's giving to continue oiling the machine through tithe and offerings. If ever faithfulness in returning tithe and giving generous offerings was needed, it is now.

c. We will be held accountable for the management of who we are and what we have.

As members of the church we should always remember that the day of reckoning is coming. This thought, when rightly internalized, should lead us to be faithful stewards of who we are. We will all give an account of what we did with the light we received, the resources God entrusted to us, and the opportunities presented to us to witness for Christ.

Dear reader, ask God to help you be a faithful steward of who you are. Remember that every day given to us is a race against time. Let each one of us act his or her part by arming the church with resources to fulfil its God-given mandate.

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1. Ellen G. White, *Acts of the Apostles*, 9.

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## HOW TO MAKE YOUR PROMOTIONS EFFECTIVE

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For promotions and preaching engagements to be beneficial, one has to earn the right to speak and be listened to. Promoting something people don't enjoy listening to requires serious preparation. The following list, though not exhaustive, will add to your effectiveness:

### 1. PRAY BEFORE AND AS YOU PROMOTE

A promoter is up against all odds because the success of God's kingdom here on earth depends to an extent on how faithful His stewards are. The prayer should be to ask God to accomplish in people's hearts what you cannot accomplish on your own. Anyone can speak but it requires the Holy Spirit's intervention for people to be convicted.

### 2. BELIEVE WHAT YOU TEACH.

It is easy to state a point one does not believe. One who speaks about what he or she does not believe has no right to speak in the first place. Saying something you don't believe is a sure way of being ineffective.

### 3. LIVE WHAT YOU TEACH.

The Holy Spirit's work is made harder when we teach what we don't live. Stewardship teaches us to "walk the talk". The Lord will bless our efforts when we do what we say. More often than not people do the promotions because they are duty-bound. For promotions to be effective, they should move beyond duty.

#### 4. BELIEVE THAT RESULTS WILL FOLLOW (Isaiah 55:11)

You may not have a 100 percent response but your work will not be in vain. If God's words fail to produce results, the failure is not ours, the hearer has the freedom of choice. However, the promise above will never fail.

#### 5. LOVE WHAT YOU DO.

Promotions should be enjoyed. If one finds no pleasure in what he or she does then duty is the reason for every action. In stewardship, like in other facets of life, duty alone should not be the motivation for what we do. When you love what you are doing, you will invest in your work and the people you are serving.

#### 6. LOVE THE PEOPLE YOU MINISTER TO (2 Corinthians 5:14)

If entrance into the kingdom of God was based only on how faithful one is in returning tithe and offerings, then stewardship leaders would know those "who may not inherit the kingdom of heaven". Thank God it is not, but the lack of faithfulness may be evidence of issues in the heart that could well shut us out of heaven. A love of souls must therefore motivate us.

As you check the books by the authority of the church and discover that some names are missing, love for them should motivate you to help them.

We should not be propelled by the desire to reach our goal but rather by love for people and a desire to see them saved into the kingdom. God has placed people's salvation in our hands and we should never let Him down. As we promote and teach stewardship,

we should remember that Jesus died for people and not for money, hence the call to love those we minister to and not what they have.

## 7. USE CHRIST'S METHOD<sup>1</sup>

Our Lord mingled with the people.

He sympathized with them.

He ministered to their needs.

He won their confidence.

Then he bade them follow me.

If our promotions are to reach people, we should mingle with them as one who desires their good and NOT their money. Let us sympathize with their condition of unfaithfulness and then minister to their needs. We minister to their needs by praying for them, encouraging them to be faithful in returning tithe and giving offerings, visiting them, teaching them, etc. When this is done, their confidence is won and when asked to follow us in saying no to anything that defiles God's temple and yes to tithing, they will do so with no hesitation.

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1. Ministry of Healing, 143

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## MARKS OF A STEWARDSHIP-CONSCIOUS CHURCH

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Unless churches become deliberately stewardship-conscious, members will not be faithful in financing the gospel commission. Tithe and offerings are needed probably more than ever before because the church is racing against time. The end of the world is fast approaching and yet much still needs to be done in reaching the world with the message of salvation. The aim of this chapter is to provide a yardstick by which every local church will measure itself. What are the marks of a stewardship-conscious church? The following are some of the marks.

### 1. LOVE FOR MEMBERS (2 Cor 5:14)

The church will demonstrate its love for people by the interventions it puts in place to help them be faithful in tithe and offerings so that the gospel may be extended everywhere. It is love that made Jesus leave heaven and come to earth to save us.

### 2. DUTY-BOUND TO TEACH MEMBERS TO BE FAITHFUL STEWARDS

The leaders of the church should not blame people for not returning tithe and giving offerings until they have done their part in teaching them to be faithful. "It is the duty of the elders and officers of the church to instruct the people on this important matter, and to set things in order."<sup>1</sup> A church that sees stewardship as a barometer of spirituality will help its members to be faithful. Elders are elected to

be spiritual guardians of the members and must do everything they can to help members to be faithful in this area.

### 3. IT IS AWARE THAT UNFAITHFULNESS DRIVES PEOPLE AWAY FROM GOD

Unfaithfulness in tithe and offerings has serious consequences which are often overlooked or trivialized. The Lord's messenger wrote:

I saw that many who profess to be keeping the commandments of God...rob God in tithes and in offerings. They dissemble and withhold from Him to their own hurt. They bring leanness and poverty upon themselves and darkness upon the church because of their covetousness, their dissembling and their robbing.<sup>2</sup>

### 4. THE CHURCH HAS FIGURES AT ITS FINGERTIPS

A stewardship-conscious church has all the statistics it requires. The following are figures it should have at its fingertips:

- a. Membership
- b. Names of active and inactive members
- c. Occupation of each member
- d. Age and gender of givers
- e. Regular and irregular givers

How will the church be able to help its members when it does not have relevant statistics at its fingertips? It is only when the church has accurate data that it can be of assistance to the members.

## 5. IT IS INTERESTED IN THE SPIRITUAL GROWTH OF MEMBERS

Stewardship does not flourish in a vacuum. Stewardship flourishes in a spiritual environment. A church that wants to see members faithful in their stewardship duties should promote the spiritual growth of members by:

- a. Encouraging members to read the Bible daily.
- b. Encouraging members to have family worship at least once a day.
- c. Encouraging members to buy Bible study guides and study the Bible.
- d. Encouraging members to give Bible studies to others.
- e. Encouraging members to be involved in witnessing for Christ.

The spirituality of the church is sometimes delinked from how members respond to stewardship. But stewardship and spirituality are inseparable. Ellen G. White states:

The spiritual health and prosperity of the church is dependent in a great degree upon her systematic benevolence. It is like the lifeblood which must flow through the whole being, vitalizing every member of the body.<sup>3</sup>

## 6. IT KNOWS WHERE MEMBERS LIVE

The leadership of a stewardship-conscious church visits members on a regular basis. It does not matter the time, visitations are done to members. It is a Christian duty for leaders to visit those they lead. Leaders who care for the well-being of their members will show it by visitation and not just by smiling at them on Sabbath.

## 7. LEADERS LEAD BY EXAMPLE

Unless leaders lead by example, it will be a mammoth task for them to rally their members to faithfulness. The following leader groups lead by example in tithe and offerings:

- a. Elders
- b. Church Board members
- c. All those who hold church office

Though members can rise above the level of their leaders in faithfulness, under normal circumstances, it should be the other way round. Leader must show the way and they must say with Paul, “Imitate me as I also imitate Christ.”<sup>4</sup>

## 8. IT TAKES STEWARDSHIP TO THE PEOPLE

Stewardship education should be taken to where people are. Those occasions when people come together should be utilized to disseminate stewardship principles. A stewardship-conscious church will be keen to use the following for this purpose:

- a. Departmental meetings
- b. Society meetings
- c. Club meetings
- d. Main Service. This is the time when our churches are full and therefore a stewardship-conscious church will maximize this hour to reach people with stewardship principles.



## 9. IT ENCOURAGES PEOPLE TO UTILIZE THE MOST CONVENIENCE METHOD OF GIVING.

For a long time now, emphasis has been placed on giving money as if God does not hold us accountable for everything He has entrusted to us. Those who do not have money but may have other things to give often feel excused from giving since no one talks about those other things. People should be taught to give in monetary terms but also in kind and even in service and in intangible ways, for example at relationship level – speaking encouraging words, inviting people to church and showing a kind and friendly spirit.

## 10. IT EMPHASIZES DISCIPLINE IN PERSONAL FINANCE

Stewardship education will not be successful in addressing unfaithfulness in tithe and offerings without attending to the thorny subject of discipline in personal finance. It does this by teaching members to avoid debt:

- a. Made through unnecessary bank/institutional loans.
- b. Through hire purchase or lay-byes.
- c. For non-essentials or things not required to sustain life.

It also teaches members to live within their income and to practice habits of saving.

## 11. LEADERS FEAR TO LOSE ANY OF THEIR MEMBERS

Leaders want to emulate Jesus and say with Him when their term of office is over that, “Of those you gave me, I lost none.”<sup>5</sup> If any member was to miss heaven on account of their being unfaithful in tithe and offerings, it should be the choice of such an individual and

not any failure by leaders. Here is a question I want every leader to answer. What have you done to ensure that those under your care become faithful stewards?

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1. Ellen G. White, *Counsels On Stewardship*, 106.
2. \_\_\_\_\_, *Testimonies for the Church*, vol. 3, 289.
3. \_\_\_\_\_, *Testimonies for the Church*, vol. 3, 405.
4. 1 Corinthians 11:1
5. John 18:9

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## THE STEWARDSHIP SECRETARY

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The success of anything depends to a large extent on how enthusiastic the leader is about the product or service being offered. When a leader shows by voice or action that the product or service offered cannot be compared with any on the market, people will buy into that even if it may not be true. In the same way, unless the stewardship leader at a local church appreciates the gravity of his or her work for the salvation of members and the spreading of the gospel, nothing will be achieved.

The following are some of the things you should be aware of as a local stewardship leader.

1. FAMILIARIZE YOURSELF WITH EVERYTHING THE CHURCH MANUAL SAYS ABOUT YOUR DEPARTMENT.
2. PUT INTO ACTION WHAT THE CHURCH MANUAL SAYS YOU SHOULD DO.
3. LOVE THE PEOPLE YOU SERVE (2 Corinthians 5:14).

Where there is love, there is no consideration of the cost involved. In fact, the more you love something, the more valuable it will be in your estimation. When love is the overarching principle, you do not count the sacrifice involved in order to achieve your objective. You will not be deterred by the obstacles to accomplishing your task. Instead of weighing you down, the obstacles may provide the needed determination to reach the goal.

As a stewardship leader, you should love the people who elected you enough to do the following:

- a. Take time to pray for the members of your church.
- b. Visit them as often as you can.
- c. Teach with passion as if giving the last study they are ever going to listen to.
- d. Go out of your way to help individuals understand their responsibility.

Don't love what people give but love the people. The consuming interest of the stewardship leader is not money, even though money has its place. Jesus did not die for money but for people. He did not leave heaven for the dollar, pound, rand or kwacha, but for people created in His image.

#### 4. HAVE A DREAM FOR YOUR CHURCH.

Dream of the church you want your congregation to be as far as stewardship is concerned. What is your dream for the church in the areas below?

- a. Number of people who participate in giving.
- b. Number of people who systematically return tithe and give offerings.
- c. The local budget.

#### 5. DON'T RELY HEAVILY ON THE STEWARDSHIP COMMITTEE/COUNCIL.

While the Committee or Council is there to plan and advise the

department, you are the vision carrier. If nothing happens in your department, you will be held accountable. If your committee or council members have no time for visitations, go it alone if you have to.

## 6. THE SALVATION OF YOUR MEMBERS IS AT STAKE.

Stewardship is not just about people returning tithe and giving generous offerings. Always remember that stewardship is about whether or not people will inherit the kingdom of heaven. It's about preparing people to hear those heart-warming words, "Well done, faithful servant..." That is why our emphasis should not be on how much is given but the faithfulness of the givers.

## 7. TEACH TO REACH THE HEART NOT THE HEAD.

I sometimes think that something is not right with the way we teach. It seems to me that, more often than not, our teaching reaches the head but not the heart. This to me is the reason people with a correct understanding of doctrines do wrong things. The teaching that reaches the heart is presided over by the Holy Spirit. Therefore, stewardship leaders should always make themselves available to be used by the Holy Spirit so that the education provided may be effective.

## 8. BE MISSION-ORIENTED.

As a stewardship leader, be mission-minded. The church should always be reminded that the world is our mission field. Once the church concentrates on its needs but disregards the world field, the mission is lost. Balance should always be sought. The work will not finish until it is finished everywhere.

9. BE INNOVATIVE.

Being human and being endowed with various senses, naturally we will at times become resistant to one way of presenting stewardship. Once in a while everyone enjoys variety. Ask God to give you innovative ways of reaching the people with the truth of stewardship.

10. GIVE PERIODIC FEEDBACK.

It is important to keep members informed in all the lines of church life. If there is a place which should always be in the light, it is finance. At no time should people be kept in the dark regarding the financial issues of their local church. When people are informed, they decide. When they are given the right information, they make right decisions.





ISBN 978-0-620-84709-4



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