



DYNAMIC

Steward

Exploring Partnership with God

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Money management is as essential to good life as wood is to a good fire.

Got enough money?

One cold, wintry night, I sat in front of my fireplace. I watched the fire in fascination. Bold and bright. Furious and consuming. Yet, all the power of the fire was soon reduced to mere embers and soot. To keep the fire in its forceful strength, I had to feed it with firewood. Without the wood, there was no fire. Acquiring the skills of and biblical counsel on money management is as essential to good life as wood is to a good fire.

Jesus said it well: *Suppose one of you wants to build a tower. Will he not sit down and estimate the cost to see if he has enough money to complete it? For if he lays the foundation and is not able to finish it, everyone who sees it will ridicule him, saying, 'This fellow began to build and was not able to finish' (Lk 14:28-30).*

There are three critical principles in this story of the man wanting to build a house: (1) Know what you want; (2) Assess your ability to get what you want, and (3) Avoid the obvious. These three principles apply to us today as well. Whether you are unable to pay your bills, worried about your child's tuition, or unsettled about your retirement, the solution is in these principles.

Know what you want. In this story the man knew exactly what he wanted—He wanted to build a house. For most of us the wants are basic needs: food, clothes, utilities, and a place to live. Some of us want more: maybe a better car, a big-screen television, a vacation home. Whatever you want, the first principle in managing your finances is to know what you want. Stick to what you have decided are things you need. Stay focused. Without focus, you are likely to be discontent, wanting more and more.

Assess your ability to get what you want. Begin by quantifying your goals in figures. Create a budget. Ask yourself *How much money will I need to feed my family? Do I have enough money to meet this need?* If you are not responsible for the food preparation, then consult with the person who is.

Avoid the obvious. Money management requires common sense, rational thinking, and a prayerful life. There is no room for impulsive or emotional action. For example, sometimes the right decision could mean not having a third child, not buying a second car, or not eating out as often—when there is no room in your budget. Avoiding the obvious avoids embarrassment *for if he . . . is not able to finish it, everyone who sees it will ridicule him.*

Debt is not God's alternative for His children. Rather his counsel is *be content with what you have (Heb 13:5).*

Pardon Mwansa, Associate Director, General Conference Stewardship Department

Application



Introductory group activity

Have members write the name of someone they admire and respect. Have them describe in one or two words the qualities they especially appreciate about that individual. Write down, for all to see, some of the qualities they come up with. Then have them help you categorize each quality. If the quality describes achievements (money, fame), an acquired gift (IQ, appearance), or abilities (organization, creativity) place a small *a* beside it. If the quality describes an attitude, then place a large *A* beside it.

With the exception of teenagers, most will come up with more attitudinal qualities than qualities relating to achievements, acquired gifts, or abilities.

Point out that when speaking about the people they admire, they say little about their physical appearance, technical knowledge, or educational achievements. People look for positive attitudes. Follow up with the question *How many of you took an attitude class in high school or college?* Very few, if any of them, will have had a class called *Attitude 101*. Yet every day we all feel and express attitudes on a variety of subjects that include politics, employment, entertainment, education, marriage, parents, and, of course, stewardship and finance.

General questions

To generate a healthy discussion, ask questions such as the ones below:

What is an attitude? An attitude is an inward feeling expressed by outward behavior.

How are attitudes expressed? Attitudes are most often expressed by our body language—the look on one’s face, the gleam in one’s eyes, etc. We even have names for those posture attitudes: the pouter, the sulker, etc.

How are financial attitudes expressed? They are often implied by single words such as *stingy* and *thrifty* or short sentences such as *That person is a shopaholic* or *They are loaded with money*.

How do financial attitudes develop or evolve? We get many of our financial attitudes from our parents and society. For example we hear money phrases like *poor but honest*; *filthy rich*; or *money can’t buy love*. We need to challenge these financial sayings. Take the phrase, *poor but honest*—What we are really saying here is that it is good to work hard for your money, but it’s bad to want to accumulate a lot of it. But, why can’t you be both honest and rich? There are many people with integrity who have done well building financial empires based on honesty. Take the saying, *money can’t buy love*—In itself, this statement is true. However, if you are a romantic, you know a box of speciality chocolates, a bunch of red roses, or a weekend in an inn by the sea can make a difference.

Positive money attitude

How can I change my present financial attitudes? Attitudes are determined by our personal choices. It’s a choice because if it were just a matter of getting out of the wrong side of the bed in the morning, all I would need to do is get back in bed and try the other side! It is not a matter of guess work or luck—It is a series of situations where you are required to make a choice.

Gordon Botting, Director, Pacific Union Conference Stewardship Department,
North American Division of Seventh-day Adventists

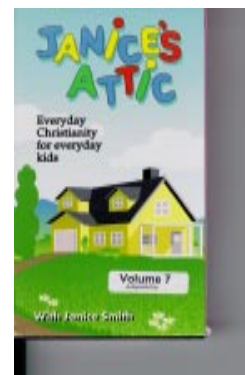
Every child needs a special place. A place where you can think, dream, grow—or simply kick back and have some fun! Do you know a child who needs that special place? Then you must visit Janice’s attic.

This is a one-of-a-kind video series based on the concept that children learn best through real-life experiences. By using fascinating science experiments that can easily be replicated at home, Janice will teach your child valuable life skills, health lessons, nature facts, Bible stories, and even historical trivia. Janice’s Attic comes in 13 volumes, each focusing on a specific topic—Thoughtfulness, sharing, perseverance, choices, cleanliness, and God’s power are some of the topics. Each action-packed, half-hour program brings Christ’s personalized love and care into everyday activities.

In Janice’s attic, you will, of course, meet Janice (Smith). Now, Moms and Dads (and all you other adults), if you’re expecting a glamorous movie star to entertain you while the children learn valuable lessons, if you’re expecting fancy graphics, special effects, and impressive costumes—you are in for a big disappointment. This video series *is geared just for kids*. To be honest, when I sat down to review the series, my first impression was *How boring! This program needs more zip and pizzazz. No way can this program hold a child’s attention*. I found out how wrong I was when my six-year-old plopped down beside me. In a matter of seconds she was carrying on a conversation with *Janice*, singing, and bobbing her head along with the letters that bobbed on the screen. At dinner time she even demonstrated what she had learned about thoughtfulness—She asked if anyone would like to share the last biscuit with her.

Janice is a Mommy-kind-of-a-person with a big, warm smile and just the right words to draw any child into her attic to see the wonderful things there. Take your children to Janice’s attic. There’s lots of things for them to see and do. Before you know it, they will have a pretty good peek at Jesus too.

Janice’s Attic



Janice’s Attic

Morning Time Ministries

123 ABC St

British Columbia, Canada, 1994

1-888-123-1234

Fylvia Fowler Kline, Assistant Director, General Conference Stewardship Department

Quotes on money . . .

Building one’s life on a foundation of gold is just like building a house on foundations of sand.—*Henrik Ibsen*

God will not merely judge us on the basis of what we gave but also on the basis of what we did with what we kept for ourselves.—*Erwin W Lutzer*

Money can buy the husk of many things, but not the kernel. It brings you food, but not appetite; medicine, but not health; acquaintances, but not friends; servants, but not faithfulness; days of joy, but not peace and happiness.—*Henrik Ibsen*

Money is emphasized in Scripture simply because our temptation to love it is inexplicably powerful.—*Erwin W Lutzer*

Money is like manure: If you spread it around, it does a world of good; but if you pile it up, it stinks to high heaven.—*Source Unknown*

Money never made a man happy yet, nor will it. There is nothing in its nature to produce happiness. The more a man has, the more he wants. Instead of its filling a vacuum, it makes one. If it satisfies one want, it doubles and triples that want another way.—*Benjamin Franklin*

Money will buy a pretty good dog, but it won’t buy the wag of his tail.—*Josh Billings*

The real measure of our wealth is how much we’d be worth if we lost all our money.—*J H Jowett*

If a man’s religion does not affect his use of money, that man’s religion is vail.—*Hugh Martin*

God divided the hands into fingers so that money could slip through.—*Martin Luther*

Money is one of the acid tests of character and a surprising amount of space is given to it in Scripture. Whether a man is rich or poor, observe his reaction to his possessions and you have a revealing index to his character.—*Oswald Sanders*

When giving to God, we are just taking our hands off what belongs to him.—*Croft M Pentz*



When the love of the world takes possession of the heart and becomes a ruling passion, there is no room left for adoration to God; for the higher powers of the mind submit to the slavery of mammon, and cannot retain thoughts of God and of heaven. The mind loses its remembrance of God and is narrowed and dwarfed to the accumulation of money.—
Ellen G White, Testimonies, vol 3, p 385.

Have you ever thought of trying to live without money? It would be rather difficult, especially in today's world. On the other hand, have you ever thought of living without God? What if you had to choose between money and God? Jesus contrasts the competing power of money with God by stating, *No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money (Matt 6:24).* There are few places where God makes such a direct comparison. Yet the competition is very real. Money competes for our interest, our time, our energy. It easily distracts us from more important priorities.

Money plays a critical role in our lives. We cannot deal without it. Even God's church has to deal with money. So, is the issue one of whether or not we will work with money, or is it a matter of the comparative level of importance or priority in our lives? Is it a matter of what we love—a matter of where we focus our passion?

The love of money is the root of all evil. You flatter yourself that you are about right, when you are not. God seeth not as man seeth. He looks at the heart. His ways are not our ways, nor His thoughts our thoughts. Your great care and anxiety is to acquire means. This absorbing passion has been increasing upon you until it is overbalancing your love of the truth. Your soul is being corrupted through the love of money. Your love for the truth and for its advancement is very weak. Your earthly treasures claim and hold your affections (Testimonies, vol 3, p 243).

Where is your passion? What motivates and drives your life? Though not easy to answer, these questions reflect two contrasting forces shaping our lives and characters.

Jesus said *Love the Lord your God with all your heart and with all your soul and with all your mind and with all your strength (Mark 12:30).* And Paul tells Timothy *For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs (1 Tim. 6:10).*

Money and passion

The intense passion for money getting, the whirl of excitement and pleasure seeking, the thirst for display, the luxury and extravagance—all are forces that, with the great masses of mankind, are turning the mind from life's true purpose (The Adventist Home, p 135). What is it about money that is so alluring, so tempting? Stop and think for just a moment. How do you feel when the bills are due and you don't have all the money you need? Then how do you feel when you cash your surprise birthday check and you have \$100 in your pocket? There is a strange sense of security when one has enough money. With enough money, one can purchase just about everything else. Or at least that is often the thought. *Just think of what we could do if we had just little more money.*

The love of money is the root of all evil. In this generation the desire for gain is the absorbing passion. If wealth cannot be secured by honest industry, men seek to obtain it by fraud. Widows and orphans are robbed of their scanty pittance, and poor men are made to suffer for the necessaries of life. And all this that the rich may support their extravagance, or indulge their desire to hoard. The terrible record of crime daily committed for the sake of gain, is enough to chill the blood and fill the soul with horror. The fact that even among those who profess godliness the same sins exist to a greater or less extent, calls for deep humiliation of soul and earnest action on the part of the followers of Christ. Love of display and love of money have made this world a den of thieves and robbers. But Christians are professedly not dwellers upon the earth; they are in a strange country, stopping, as it were, only for a night. They should not be actuated by the same motives and desires as are those who have their home and treasure here. God designed that our lives should represent the life of our great Pattern; that, like Jesus, we should live to do others good.—Ellen G White, Signs of the Times, December 20, 1983.

Pause for a moment and consider how much of our society focuses around money—How to get more, and how to spend it. Money is equated with success and power, with recognition and position, with accomplishment and importance. On the other hand, the lack of money is often seen as failure and weakness.

Take a look at yourself! What has won the passion of your heart? Is it money? Or is it God?

More Quotes on money . . .

A penny will hide the biggest star in the universe if you hold it close enough to your eye.—*Samuel Grafton*

The greed of gain has no time or limit to its capaciousness. Its one object is to produce and consume. It has pity neither for beautiful nature nor for living human beings. It is ruthlessly ready without a moment's hesitation to crush beauty and life out of them, molding them into money.—*Sir Rabindranath Tagore*

If you make money your god, it will plague you like the devil.—*Henry Fielding*

Get all you can without hurting your soul, your body, or your neighbor. Save all you can, cutting off every needless expense. Give all you can. Be glad to give, and ready to distribute; laying up in store for yourselves a good foundation against the time to come, that ye may attain eternal life.—*John Wesley*

How pleasant life would be if people with money used it the way the people who don't have any say they would spend it if they did.—*Croft M. Pentz*

Money and time are the heaviest burdens of life. Unhappiest are those who have more of either than they know how to use.—*Samuel Johnson*

A church that is soundly rooted cannot be destroyed, but nothing can save a church whose root is dried up. No stimulation, no advertising campaigns, no gifts of money and no beautiful edifice can bring back life to the rootless tree.—*A W Tozer*

He who loses money loses much. He who loses a friend loses more. But he who loses faith loses all.—*Spanish Proverb*

God does not need our money. But you and I need the experience of giving it.—*James C Dobson*

Stewardship Window



Stewardship education is going very well in our division. The two Union-Conference directors are running excellent programs, and in the islands we have had lots of activity and very encouraging results.

For example, I have been working very closely with my stewardship counterparts and local administration in Figi. When we started working in this area, the administration was in a major financial setback because of an accumulated debt of \$1million. It is with great joy that I can now report that the entire debt has been paid off, all *leaks* are plugged, and we are moving towards restoring reserve capital.

Another example is in the Solomons where we had a \$9.5 million debt. But that was in the past! Today every mission there, except the Western mission, is back in the black. With such results, how can we argue about planned giving?

Our stewardship programs in these islands have put plans in place that have definitely contributed to these successes. We still have to face difficulties, especially with the declining economies in the South Pacific, but tithing in local currency is rising as are accessions to the faith.

Sabbath School membership is increasing at the rate of one member per week; baptisms average at about 220 per year; offerings have gone up 10%; and tithing is up by thousands. Everyone's morale is sky high. I think the Lord is blessing us abundantly, don't you?

In the air is exhilaration at the happenings here. Surely God gets the glory. But, as His partners, we work, not just with Him, but with one another. Here in South Pacific Division, it has been a team effort all the way from division administration right to the local church.

Bruce Roberts, Director, South Pacific Division Stewardship Department

Tell us what's happening in your area. Share your stewardship stories. Let us rejoice together in what God is doing in His Church.

Sermons

No man can tell whether he is rich or poor by turning to his ledger. It is the heart that makes a man rich. He is rich or poor according to what he is, not according to what he has—Beecher.



Hear the call

Introduction

Are there days when you wake up and say *God, I don't think I can get through this day by myself even if my life depended on it. So, please take control?* On such days you feel the nearness of God like the warm, encouraging grasp of a loving parent's hand on your shoulder. And it's on such days that you witness miracles that you somehow don't seem to notice on other days.

Why is it that often God seems closer when everything around us is going wrong? Why is it that in the midst of pain, fear, and doubts, we are often touched with a joy so profound? Perhaps its like giving birth—The pains of labor fade so quickly in the tide of joy that comes from experiencing a miracle of new life.

When we hear the word *stewardship* we reflexively reach for our back pocket or clutch our purse a little tighter just as a kind of reassurance that our wallets are still there. It's as if stewardship is about how much money we should give to the church, or how much time or talent we should offer to the life and work of the church. But that's not what stewardship is all about. Stewardship is about realizing and claiming deeply in our hearts the astonishing truth that God calls each of us by name. We are God's chosen, beloved children, whose lives have been called into God's wondrous and deep purposes for all of creation. We need to realize that we are gifted by God and empowered by the Holy Spirit to be about that purpose and destiny in miraculous ways right in the midst of our everyday life in the world. Coming to this realization is like being given a whole new life, like being born again—born from above, born of the Spirit.

Born of the Spirit

Nicodemus, a respected Pharisee and leader in the Jewish community, comes to Jesus under cover of night. He indicates his sincerity and respect for Jesus, but just does not seem to be able to get hold of what Jesus is telling him about being born from above.

Often, in the New Testament, we find Jesus critical of the Pharisees when they got caught up in their should's and should not's. The Pharisees were sticklers for the law. *You should tithe this, you should ritually clean that.* Jesus says to him, *Nicodemus, no one can see the Kingdom of heaven, unless they are born from above, born of water and the Spirit (reference).* It's as if Jesus is saying, *Nicodemus it's not about the should's and should not's. The law is important because it points us to things from above, like justice, mercy, compassion. But it's not about the should not's. It's about a whole new life, in the Spirit. Only when you live in the Spirit, will you see the Kingdom of Heaven in the Law.*

The house lights had just come down and a hush came over the hall. All you could hear was the rustling of the programs. The stage was in complete darkness until a single tight beam of light illuminated a dancer at rest. The rising hum of the base strings in the orchestra seemed to be the hum of life taking shape in the dancer's movement. As she began to move around the stage she stopped and gestured as if to reach out and touch a part of the village scene. At her touch that part of the scene would light up and come to life. She leaped and turned, delighting in her dance until all the stage was alive with the color and light. Finally, facing the audience, she came to rest. And suddenly, with exaltation flashing in her gaze, she threw her arms into the air, and the sound and movement of the hustle and bustle of life in the village burst onto our senses.

It was a memorable opening for a musical, but more importantly, it was and is an image of dancing new life into a being. To be born again from above, born of the Spirit means to have our hearts embrace, to breath deeply of the life-giving, recreating Spirit of God in Christ. In His final words to His disciples, Jesus says, *If there is a thing to do, if there is a commandment I leave you it is this. Love one another, as I have loved you (Jn 13:34).* The Spirit enables us to love one another in the generous joyful way that Christ loved us.

That's what stewardship is about. It's more than money or talents. It's about being called. It's about being gifted and empowered by the Holy Spirit to serve a higher purpose. Be His steward. Find your destiny in your everyday life.



Introduction

There are two places we can store treasure, two kinds of eyes we can have, and two masters we can serve.

Jesus says we are not to store up treasure on earth *where moth and rust destroy, and where thieves break in and steal (Matt 6:19)*. Nothing on earth lasts forever—your shoes wear out, your ties go out of fashion, your car depreciates. What we have can also be stolen. Homes in Jesus’ time were made of mud brick. A thief with a sharp tool could easily cut through the wall and walk away with all the treasures of the house. Even today, with all our high-tech security systems, thievery is common.

Treasure in Heaven

The obvious advantages of storing treasure in heaven are that moth, rust, and thieves do not exist there. In heaven, our investment is absolutely secure. More than being concerned that we invest in the right place away from moths and robbers, Jesus is concerned about our hearts. *Where your treasure is, that is where your heart will also be (Matt 6:21)*.

Kingdom priorities apply not only to our treasure houses but also to our focus. Your eyes are windows that allow the light into your body. If your eyes are good, the rest of you has light. If your eyes are bad, it’s like having dirty windows—it’s hard to see where you are going. Having good eyes means being single-minded. With a single focus, you walk in light. But if you are trying to look at two things at the same time, you walk in confusion. Allow *kingdom priorities* to direct the focus of your life.

Don’t try to aim in two directions at once. You cannot serve two masters. You cannot live for material possessions and for God at the same time. This does not mean you cannot be rich and serve God. However if money is driving you, if money is what is really important to you, if money is your passion, you cannot possibly serve God simultaneously.

Don’t worry

Worrying about things will not necessarily improve the situation. If worry can achieve no positive end, why indulge in it? Someone has parodied the well known Christian slogan about prayer and worry by saying, *Why pray, when you can worry?* If we are constantly preoccupied about physical and material need, we are no different from those who do not know God. *Is not life more important than food, and the body more important than clothes (Matt 6:25)?* Sure we cannot survive without food, but food in itself is not a guarantee of life. Our bodies need the warmth and protection of clothes, but a fine wardrobe is not a guarantee of a healthy body. If you truly believe you have a Heavenly Father who cares about the details of your life, should you not stand out from those who know no such God? An atheist has no invisible means of support. How do you differ from the atheist, when you begin to worry if the God you can’t really see is really going to meet your needs? *The pagans run after these things, but your Heavenly Father knows that you need them (Matt 6:32)*.

Does this mean that we should be careless? Should we all give up our jobs and just stay at home reminding our families of the wonderful truth that God owns the cattle on a thousand hills and he will certainly take care of his people? No! We are not to be anxious about anything, but we are to entrust our needs to God. We need to take our focus away from the normal materialistic priorities and towards a life where God rules and is in control.

Conclusion

Look at the birds and flowers. God provides for them. You don’t see flowers busy at a sewing machine, yet their splendor is unmatched. Who clothes them? The same God who feeds the birds! This does not mean we should just sit out in the countryside swaying in the wind, doing nothing, and expect God to send hand-delivered collections of the latest fashions to our doorstep. We need to learn something about how God will look after us. If He provides food for the birds, do His children not mean more to Him? If you are seeking to live out *kingdom priorities*, you can trust *kingdom provisions*.

Money matters

Money will buy . . .
a bed but not sleep
books but not brains
food but not appetite
finery but not beauty
a house but not a home
medicine but not health
luxuries but not culture
amusements but not happiness
religion but not salvation
Money will buy . . .
a passport to everywhere but heaven

—The Voice in the Wilderness

Sermons

A London merchant wrote down these four rules for his own guidance, and embodied them in his practice for fifty years: *If rich, be not too joyful in having, too solicitous in keeping, too anxious in increasing, nor too sorrowful in losing.* The Lord gave him wealth, and he used it well
—Denton.

Dad's money

Introduction

He is so mad he can hardly see straight. This guy is red-in-the-face furious at the whole world. I'm talking about a little guy named Calvin, superhero of the cartoon strip, *Calvin and Hobbes*. Creator Bill Watterston, for a number of years, delightfully captured the thought processes of this wild little boy who had such a vivid imagination that he conjured up a reality tiger, Hobbes, out of a stuffed toy.

But in this particular strip, Calvin is just fuming mad. When bedtime comes, he asks his dad *Why can't I stay up late? You guys can!*

And there's no answer. *It's not fair!* he cries out to the world in general, his screaming mouth filling up the entire cartoon frame.

Well, Dad casually clears his throat and says *The world isn't fair, Calvin.*

The scowling rebel stalks off, shoulders sagging. *I know*, he admits, still spitting nails in his frustration. *But why isn't it ever unfair in my favor?*

It's not fair

If there's any place in the Bible almost guaranteed to make a person mad, it's the parables of Jesus. They reek of unfairness! They're absolutely loaded with undeserved favors: people finding treasures they didn't earn, bad boys getting to come back home, guys working one hour and getting paid for the whole day. *The first will be last and the last will be first (Matt 19:30)*. If you're the kind of person who has a built-in sense of fairness and justice, the parables are a collection of stupid stories designed to make you see red.

Morris Venden was so struck by this fact that he wrote an entire book entitled *Parables of the Kingdom*. In it he comments very openly about the upside-down mentality of God's kingdom. Here's what he writes: *The kingdom of heaven is on the gift system—the kingdoms of earth are based on merit and on earning your own rewards. The kingdom of heaven offers service for others as the highest privilege—the earthly kingdoms seek service from others as evidence of highest honor. The heavenly kingdom works through the freedom of love—the kingdoms of earth use force to accomplish their goals.*

The first line says it all. *The kingdom of heaven is on the gift system.* Over and over again, these maddening little stories tell us that many, many wide-eyed people are going to get something good—something they don't deserve. When all the redeemed walk through the pearly gates into heaven, there will be quite a number of *thieves on crosses*—people who get into heaven at the very last second, who didn't do a single thing to merit even a hanky, let alone a glorious robe of victory. They don't deserve a torn and tattered tent, let alone a mansion beyond all imagination. And yet here we are, standing on a sea of glass, when we should be down in a much warmer and more unpleasant climate.

Our little friend Calvin howled out in his anger: *Why isn't it ever unfair in MY favor?* In all these stories told by Jesus, the unfairness comes pouring into our own front doors, in our favor every time.

The prodigal father

But the story that has to be the epitome of it all is this one: *The Dairy of the Prodigal Father*. Oh, I know that in the Bible, it's the *prodigal son*. But it was the Dad who was the most prodigal, not the son.

This famous, often-told story is found in Luke 15. There's a dad and there are two sons—the older son, and the famous one who ran off. He's the prodigal son. And here's how Jesus tells the story to His spellbound audience: *The younger [son] said to his father, 'Father, give me my share of the estate.'* So he divided his property between them.

Now, right away this is very strange. When does a son generally inherit the family ranch? Not until Dad has passed away, of course. So this son, underneath the narrative line, is saying a couple things here. First of all: *I can't wait!* And really he's saying to Dad: *I wish you were dead. I don't like being your son; I don't like living here; I want out.*

Here's the irony—and of course, this lands on your doorstep and mine. How often do God's people—the sons and daughters of God—decide they don't want that relationship any longer? *I'm leaving*, we say to ourselves. *God, You leave me alone, and I'll leave You alone too. Because I want out of here.* And yet with the very same breath, we tell God that we want an inheritance from Him. We want the family fortune: money, good

health, prosperity, a college education, a new car, a wardrobe, and all the rest—FROM GOD. We say to Him: *Give me this and this and this and this . . . and then I'm going to leave.* And—wonder of wonders—just like in this story, a loving dad goes along with such an incredibly selfish demand. He gives wicked people, rebellious earthlings who want to travel out of His jurisdiction, the family fortune! Have you seen fabulously wealthy people on television, on the evening news, who were very clearly living life separate from their heavenly Father? And yet they were wearing on their bodies the beautiful clothes God blessed them with resources to buy. Every breath they were taking was a gift from God; the beating of their hearts was God's present to them, an inheritance. And without so much as a *thanks a lot*, they headed to Beverly Hills and the land of many parties.

And so does this bad boy of Luke 15. This dumb dad gives his boy what he wants: his half of the family fortune. And just a few days later, Son #2 does what he intended: he packs up and leaves. In fact, the Bible describes his departure this way: *Not long after that, the younger son GOT TOGETHER ALL HE HAD, set off for a distant country and there squandered his wealth in wild living (Lk 15:13).*

There's an understated permanence to this whole expedition, isn't there? First of all, the math of the real world says this: once you get the inheritance from Pop, that's it, man. You've got it. There's not more where it came from. You get your share and you leave, and there's no coming back, because you got your share. That's the math of our world, isn't it? And this boy leaves home with that understanding. He's not just going on a three-day, two-night junket to Vegas for a quick bit of fun. He's leaving forever. The Bible says: *He got together ALL HE HAD.*

One-way ticket

And right here I notice something very wonderful. A person of this world might very well head off to a far country, determined that they're through with God. I mean, they are through! And they say so! *Father, I'm leaving and I'm not going to be back.* Their plane ticket is one-way, and so is their mind-set and the jut of their jaw. But you know, our God holds that return ticket stub in His hand and just doesn't say anything for quite a long while.

The young man gets to the faraway country and proceeds to spend his dad's fortune in loose living. He quickly blows the entire bundle on booze and babes and blackjack and bubbly burgundy wine. And let's emphasize the same sober truth again: this is his father's money he's spending. Dad gave him some wonderful gifts, and he spent them all.

Dad's money

You know, every time we waste a talent, or drop a dollar where we shouldn't, do we remember that this was a gift from a loving Father? Right now at this moment, as you listen, you might be a rebel on your own journey. But every ability you've got—your earning power, your personality, your skills and talents, your friendships—those are all gifts God gave you. At the moment you may be spending them very badly; the inheritance you were given might be going right into the dealer's tray at the roulette wheel. God gave you gifts and you wasted them. Shame on you and shame on all of us.

And yet the story doesn't end right here. In our terms, in our math, it would. You lose your money, you pawn your car, you go broke, and that's it. But like I said, in these parables of Jesus, everything is upside-down. Where a story would usually end, this one is just getting started. Where normal math would say, *You're busted, mister*; this story goes in a whole different direction.

That's what so wonderful about God's grace.

*Look at your life
as you will see it on
eternity's morning when
life will be all
behind you. What will
you and I count on
Eternity's morning?
Money? No, that will be
gone, never to come
back again. Position?
That will have passed
away forever. Pleasure
and ease? They, too,
will have gone. But
there will be two
things which we shall
value with all our being
on Eternity's morning.
The first is to know
that we have done
His will with our lives,
and the second thing
will be to know that
there are precious souls
standing around the
throne on the solemn
morning that God
used us to have
a share in winning
—G S Graham*



Before spending your money, know your values as a Christian.

Introduction

His budget changed when he met Jesus. As soon as Zacchaeus believed in and accepted Jesus Christ as Lord, he began to do his math differently. Something drastic happened to Zacchaeus when he met Jesus. The story is recorded in Luke 19:1-9. The story tells us that as soon as Zacchaeus *welcomed him [Jesus] gladly (verse 6)*, he adjusted the way he spent his money. Until that time, Zacchaeus was known as a selfish man. Some even called him a *sinner* who did not even deserve to have Jesus visit his home (*verse 7*). However, as soon as the sinner, Zacchaeus, believed, he pledged to give 50% of his possessions to the poor. In addition, he decided to give a large percent of his income to those he had stolen from.

Why restitution?

Why did Zacchaeus give 50% of his wealth on the poor and another percentage to those he had previously swindled? Why was it so important to make restitution, to mend fences, to build friendships? Before his conversion, before his acceptance of Jesus as his Savior, Zacchaeus had dollars but no values. His budget included just himself, and not another soul. He did not care about the feelings of others. His entire focus was on self. While the Bible does not elaborate more on the pre-conversion Zacchaeus, it does shed some light on his money management habits. Based on the information in the story, the table below shows how Zacchaeus spent his money before and after conversion:

Budget before conversion

Partied with the affluent
Ample bank savings
Self projects

Budget after conversion

Gave 50% to the poor
Restitution
Kingdom work

From values to dollars

Why did Zacchaeus start spending money on the poor? Why did he set out on a path of restitution? The answer is obvious. His values had changed because he was now a believer. Similarly, when we accept and believe in Jesus Christ, we become children of the heavenly kingdom. Our interests change and we accept values that may have been foreign to us. Our values become those values that the Bible upholds. When we have new values, *kingdom values*, then we will start spending according to those values. Hence a Christian budget is an expression of Christian values in dollar form.

Value of your dollar

What then are some of the obvious values that ought to be included in your budgets or financial plans? Let's highlight some of the obvious Christian values in a Christian budget. You may want to personalize this list by adding some of your own.

Tithe According to biblical values, believers participate in an act of worship when they honor the Lord their God with their wealth. They do this by returning to the Lord tithes and offerings. Every believer living their Christian values will include this in their financial plans. *Honor the Lord with your wealth, with the firstfruits of all your crops (Pro 3:9). A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the Lord; it is holy to the Lord (Lev 27:30).*

Offerings While tithe is a set amount, an offering is freewill. You can decide how much of an offering you want to give. *Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver (2 Cor 9:7).*

Immediate family The Bible uses very strong language when speaking of our responsibility to take care of our immediate family members. *If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever (1 Tim 5:8).*

Parents Where applicable, children are encouraged to support their aged parents. *But if a widow has children or grandchildren, these should learn first of all to put their religion into practice by caring for their own family and so repaying their parents and grandparents, for this is pleasing to God (1 Tim 5:4).*

The poor Throughout the Bible, we are encouraged to support those less

fortunate than us. *Then the King will say to those on his right, 'Come, you who are blessed by my Father; take your inheritance, the kingdom prepared for you since the creation of the world. For I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink, I was a stranger and you invited me in, I needed clothes and you clothed me, I was sick and you looked after me, I was in prison and you came to visit me' (Matt 25:34-36).*

Christian Education To invest in the rearing of a child to know the Lord and honor His name is worthy an investment. *Train a child in the way he should go, and when he is old he will not turn from it (Prov 22:6).*

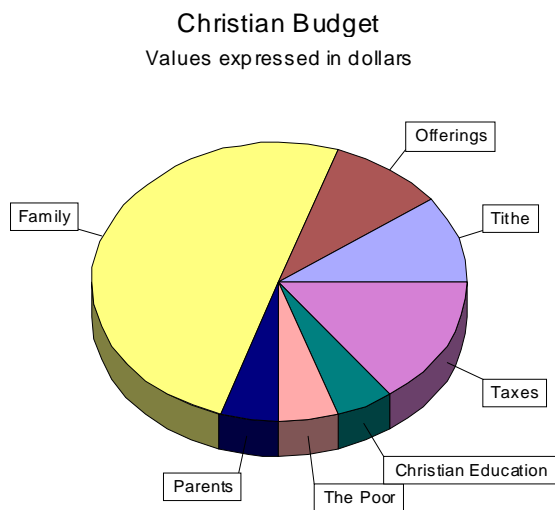
Government Contrary to popular belief, the Bible encourages believers to support the governing authorities with their taxes. *Therefore, it is necessary to submit to the authorities, not only because of possible punishment but also because of conscience. This is also why you pay taxes, for the authorities are God's servants, who give their full time to governing (Rom 13:5, 6).*

Conclusion

The movie *Coming to America* is about a prince who travels to marry a woman trained to be his perfect princess, his perfect wife. When they meet, the prince asks his future princess *What kind of food do you like?* She responds *The kind you like, Your Highness.* The prince asks *What kind of music do you like to listen to?* She responds, *The kind that you like to listen to, My Lord!* Every question got a similar response!

When we are engaged with the kingdom of Christ, the things Christ likes become the things we like, the things that Jesus would spend money on become the things we would spend money on. His tastes become our tastes, His interests ours. This is true conversion.

May you spend your money on the things the King likes and the things that build his Kingdom.



The Devil's Reasons for Not Tithing:

- In January . . . because of Christmas bills due.*
- In February . . . because of fuel bills and car upkeep.*
- In March . . . because of income taxes.*
- In April . . . because of clothes for Easter.*
- In May . . . because of the rain threatening the crops.*
- In June . . . because of not enough rain*
- In July . . . because of vacation expenses coming up*
- In August . . . because of vacation expenses to be paid.*
- In September . . . because of the children's school needs.*
- In October . . . because of winter clothes and doctor bills.*
- In November . . . because of the Thanksgiving trip.*
- In December . . . because of the Christmas shopping.*

—Source Unknown

Sermons

Money in itself is neither good nor bad; it is simply dangerous in that the love of it may become bad. With money a man can do much good; and with money he can do much evil. With money a man can selfishly serve his own desires; and with money he can generously answer to the cry of his neighbor's need. With money a man can buy his way to the forbidden things and facilitate the path of wrongdoing; and with money he can make it easier for someone else to live as God meant him to live. Money brings power, and power is always a double-edged thing, for it is powerful to good and powerful to evil.

—William Barclay

It's just money

Introduction

When rock star Tommy Lee was arrested for battering his sex symbol wife, Pamela Anderson, comedian Jay Leno commented on his TV show: *Tommy Lee is a star, lives in Malibu (one of America's most luxurious districts) and is married to Pamela Anderson. HELLO!, why is he unhappy?* Behind this comment, lies the great expectation that people have about money—Money brings happiness.

When the father of President John F Kennedy was asked to comment about political campaigns, Joseph Kennedy said *To win a campaign, you need three things: money, more money, and even more money.* Another expectation about money—Money can do all things.

I have a friend who swears to the speculation that the cure for cancer has been long found, but it is not revealed because pharmaceutical companies would stand to lose untold millions in revenue. Now, do you see the underlying thought behind these far out speculations? Money is the omnipresent force that moves the world. So here are some thoughts about money. It brings happiness, it can do all things, and is behind everything that goes on in the world.

Money and you

What is money to you? Do you have a particular philosophy about it? This is a question hardly ever asked, yet so badly needed, since in the matter of divorce, for instance, money more than sex is what drives couples apart. Money in our society today has ceased being just a tool to achieve certain goals and has gained a god-like status, the third person in a relationship made for only two. No wonder money can destroy marriages.

When psychotherapist Olivia Mollan* helps couples cope with money-related problems, she advises her patients to engage in a dialogue with their money and to write down what it says to them. Couples report that their money says things like *You're squeezing me so tight I can't breathe; You need to let go a little; You throw me around; You don't treat me with respect; You need to pay more attention to me.* She then asks her clients to imagine themselves listening to three people, such as their mother, and father, commenting about the dialogue. The final step in the therapy requires the patients to consider what God may say to them on the issue of money. Mollan argues that this exercise helps people realize their own philosophy about money, and to recognize that money is just a tool to achieve certain goals. Since money talks, as some people say, Dr. Mollan directs her patients to talk back to it, discuss the role that it plays in their lives, and define what money is, and what it is not.

Money is a tool

As children we may have heard plenty about money from our parents who mainly complained about the lack of it or argued about its use. As a result, we placed the issue of money on a list of taboo subjects, and today it is impolite to ask someone about their money situation. Consequently, most people have no stand at all about money, and although they may technically see money as just a tool to achieve things, they see money as an equivalent to love, happiness, power, security, control, and much more. In essence, what has happened is that with the lack of a philosophy about money, an erroneous view has settled in, and millions and millions of people are completely unaware that they are active worshipers in the money cult.

When did money cease being just a tool? Two thousand years ago, Jesus was already warning his followers about the love of money and material security; be on your guard against covetousness in any shape or form; *For a man's real life in no way depends upon the number of his possessions (Luke 12:15).* So it seems that this erroneous view of money is not a product of the times, but rather a lack of conscientious guarding against confusing the goal for the tool. Why should we be on guard against this confusion? Is it because the erroneous view of money can sneak into our lives unawares?

Money and relationships

Consider the story Jesus told about a younger son who asked his father for his share of the inheritance. Perhaps he was dazzled by the possibilities of what he



could do with that lump sum in his pocket. We are not told in the story the reason for the son wanting to leave. Did he have dreams of making it on his own, doubling his wealth, was he looking for something better in his life? It is not important to know this young man's goal, because whatever end-goal he had, it got lost in the process. For a brief time, money gave him an exciting time, plenty of food, friends, and fun. If he had a goal, it got lost. The goal was replaced by the tool (money), and the tool became the goal, a way of life, a god. This foolish mix up sneaked into the life of this young man and it almost destroyed him. It was only when he had lost the tool completely that he was free to see where real life may be found; in the love and acceptance of his father. The son learned that love and happiness are not found, nor depend on money but on relationships.

And what was the father's view about money? Notice the respect that he exhibits for his son. The father knew his son was acting on impulse, and that he most probably would squander all of the money, and end up broke. Yet he respects his son's decision, and he lets him go. When the son returns, the whole household is amazed and touched by the father's steadfast love toward his son.

It's just money!

What about the money? Did he care about the loss of a third of his hard-earned wealth? If he did, he exhibits no concern about it. What is evident, is that next to the son, money had no chance. He loved his son when he had money, and when he had none. Losing money for this father was not as serious or important as losing a way of life, a goal, or a god. It was just money. His son was far more important than money, and upon the son's return he calls for the biggest feast. His happiness did not rest on money. His happiness was his son.

Before you take another step into your journey, why don't you stop and reflect on what money means to you. In this visual society of ours, the life-styles of the rich and famous can dazzle our eyes, but the high rate of suicide, drug use, and abuse ratify what Jesus said: a man's real life in no way depends upon the number of his possessions. Where may real life be found? The Apostle John responds to this question: . . . *our real life is in the true one, and in his Son, Jesus Christ.* This is the real God and this is real, eternal life. In the end, the workaholic, the shopaholic, and the prodigal, find out that they were looking in the wrong place, and that real life may be found only in their relationships with their loved ones.

Money is not a goal, money is not a god. Money is nothing but a tool. Money is just . . . money!

* Men, Women, and Money, *Psychology Today*. January/February 1999, p 49.

A missionary in Africa had been witnessing faithfully to a certain individual. Following their conversation one day, the unconverted man placed a small statue and a silver coin on the table before him. Then he took two slips of paper and wrote something on each. Putting one beside the image and the other with the money, he turned to the Christian worker and said, *Please read this.* On the note by the idol were written the words, *Heathen god.* The sheet next to the coin bore the inscription, *Christian god.* From what that needy soul had observed in the lives of the merchants from so-called *Christian* nations, he concluded that money was the object of their devotion!

Book Reviews



Interpretation (Bible Commentary for Teaching and Preaching)

John Knox Press

Louisville, Kentucky, 1989

US\$ 397.00 for a set of 17

US\$ 20 to US\$ 31 per single copy

John Knox Press has done a commendable work to Christian scholarship and proclamation by publishing this new and dynamic set of New Testament commentaries. New not only in terms of date, but in approach to the understanding of the New Testament. Dynamic because each page of the commentary bubbles with its commitment to Christian exposition and the purpose for which the biblical material was first written.

The New Testament part of the commentary is now complete, and soon the Old Testament part will be. Seventeen scholars attempt to offer a complete interpretation of the New Testament material, including historical context, theological purpose, homiletical relevance, and spiritual direction. No preacher or Sabbath School teacher will find the commentary too hard to understand, or too high-in-the-sky and boring. The commentary has the distinction of being true to the original meaning of the language without humbling the lay reader for want of Greek knowledge. Very little Greek is referred to, and where there is such a reference, it is used to simplify the text rather than confuse the reader.

Pastors will find the commentary especially useful in their homiletic task. Each New Testament book is clearly outlined, and within the outline, the commentary pursues both an expository and theological task. While Adventists who have a unique understanding of eschatology may find some of the interpretations of the Apocalypse and the last day events not to their liking, there is plenty of background material even here as to be of critical usefulness for biblical preaching. For example, the study of the seven churches has much to offer to our preaching on the subject.

The expository part of the commentary is full of insights, originating from the context itself. For example, as I read the commentary on the Sermon on the Mount, I was impressed with the fresh insight on the famous passage, *Ask and it shall be given*. As preachers we have often used this text as God's guarantee to answer prayers of our need. But the commentator transcends this simplistic approach and points out that *prayer is not intended as a means of manipulating God into satisfying our selfish desires (Matthew, p. 78)*. Rather the passage is a promise that the Lord can and does enable the Christian to walk the difficult walk of the gospel, portrayed earlier in the context: to forego anger, to love our enemies, to overcome the itch to retaliate, to refrain from judgementalism, etc. This insight alone is worth the price of the volume.

The commentary excels also in explaining difficult passages, by turning to contemporary literature and context. For example, Paul justifies his anger over the incestual relationship of a man with his father's wife (*1 Cor 5*) by referring to the fact that such a thing would not be tolerated even among gentiles. The commentary gives an example from Cicero, that is not only notable for its literary eloquence but moral high ground. A preacher can certainly better his sermon by turning to such material.

Some readers may disagree with the hermeneutic or the expository model employed by various commentators in the set. One need not agree with every thing said, every interpretation made, or every method used. But here are seventeen scholars who take Scripture seriously, and who interpret them as best as the Spirit would use them, and come through with a product that exalts the central theme of the New Testament: God revealed in Christ for our reconciliation and for the creation of the Kingdom of God. To that extent, the *Interpretation* commentary on the New Testament is indeed a valuable tool for pastors, evangelists, Sabbath school teachers, and any Christian who want to understand the Scripture and its relevance for today.

John M Fowler, Associate Director, General Conference Education Department

Book Reviews

As the title indicates, Alcorn presents a comprehensive study of the biblical principles which confront our materialistic world. This work provides a fresh look at biblical texts about money and possessions. It forces one to wrestle with the scriptural principles through ample use of everyday illustrations and careful study of the word of God.

In his preface, Alcorn states *The key to a right use of money and possessions is a right perspective—an eternal perspective.* Later he says that *Large segments of modern evangelicalism have succumbed to the heresy that this present life may be lived selfishly and disobediently without serious effects on the eternal state. Never have so many Christians believed the lie that our money and possessions are ours to do with as we please.*

Alcorn develops the concept of *a powerful relationship between a person's true spiritual condition and his attitude and actions concerning money and possessions.* His work is divided into four major sections: Part One explores the challenges of money and possessions. Part Two looks at money and possessions in the light of eternity. Part Three studies the biblical council and giving and sharing our money and possessions. And Part Four seeks to develop an overall philosophy toward handling our money and possessions.

While attacking the pervasive problem of materialism in our world and church today, the author avoids the trap of asceticism. Though you may not agree with everything he says, you will be confronted with the reality of the conflict between the philosophies of this world and Scripture's attitude toward possessions. His chapter on the prosperity theology is especially helpful.

I found this book a personal challenge, and I consider it a reference volume to which I will return again and again.

Benjamin C Maxson, Director, General Conference Stewardship Department

For those of you who like to file newspaper stories, articles, devotionals, etc, you can just drop this book (every page of it) into your file entitled, *Christlikeness.*

Drawing on the original works by Augustine, Madame Guyon, Brother Lawrence, Theresa of Avila, and other authors of classic Christian devotion, Calvin Miller will introduce you to the timeless principles of faith passed across the generations. *The Unchained Soul* is a superbly written, profound, and provocative look at the Christian pilgrimage.

This collection of classic writings is mingled with Miller's commentary that truly sparkles. Miller is a poet, a pastor, a theologian, a painter, and the author of more than 30 books.

A thoroughly modern look at the wisdom of great Christians of the past, this devotional will serve as a source of inspiration and strength on your spiritual journey. Here is book that ought to be your daily companion. It will ready you, not only to survive life, but also to live freely, with your heart unchained as you approach God in a new, unfettered way.

Money! The Christian is always plagued with questions about it: *How much is too much? How little is too little? Is it ever possible to have enough? How should a Christian view material things?* This booklet answers these questions and more.

With this challenging study guide group members can explore what God has to say about earning, spending, saving, and giving. They'll discover guidelines for "balancing their accounts" as they use God's wealth and provision in the world's markets. Using open-ended, penetrating questions, these studies generate good discussions. The format used is flexible for a variety of group or individual needs. Also included are helpful leader's notes.

Small enough to fit in your purse or Bible cover, *Moneywise* is one of more than 50 available titles of the *Fisherman Bible Study Guides* (which cover all books of the New Testament, many books from the Old Testament, and many topical studies such as *Moneywise*). Each booklet contains 12 inductive studies geared for small groups.

Get a group together—in your church, neighborhood, or school. Pick up a *Fisherman Bible Study Guide*. And apply some Bible truth to daily living.



***Money Possessions
and Eternity***
by **Randy Alcorn**
Tyndale House Publishers
Wheaton, Illinois, 1989
US\$ 9.89



Moneywise
by **Dale & Sandy Larsen**
Harold Shaw Publishers
Wheaton, Illinois, 1992
US\$ 3.97

Resources

Stewardship training seminars presented by *Benjamin C Maxson* are available on video and audio tapes. Each seminar is six to eight hours in length, divided into 30-minute segments, and designed to be used by itself or with an instructor. Also available are the participant's workbook and instructor's manual. To order, contact either AdventSource (5040 Prescott, Lincoln, NE 68506; Tel: 800-328-0525; Fax: 402-486-2572 email 74617.1241@compuserve.com) or the General Conference Stewardship Department (12501 Old Columbia Pk, Silver Spring, MD 20904; Tel 301-680-6157; Fax 301-680-6155 email gcstewardship@compuserve.com). The cost of each set, excluding shipping is \$79.95 for video and \$29.95 for audio (available at a subsidized rate to churches in the mission fields).

For pastors and church leaders:

Volume I: Biblical Stewardship Foundations This seminar explores stewardship and its biblical foundations. The very word *steward* implies the reality of Christ as Lord. The relationship with Christ as Lord must begin with experiencing the gospel.

Volume II: Strategic Church Stewardship This seminar explores the strategic elements that make stewardship ministry successful. To be effective, stewardship must focus on the overall lifestyle in Christ. Even financial stewardship must begin with helping people grow spiritually, and discipling them to become partners and friends with Christ.

For church members

Normal Christianity This seminar explores a biblical approach to daily life. Biblical principles provide the foundation for living life in a dynamic, vibrant partnership with God. He created us to enjoy Him—to share life with Him.

Editorial

Tim Forneris. To anyone who recognizes the name, he's the lucky guy who turned out to be pretty stupid. Lucky because he caught Mark McGuire's 62nd home-run, record-breaking baseball worth an estimated \$1 million dollars (It later sold for \$3 million). Stupid because, instead of keeping it for himself, he gave it back to McGuire.

While acknowledging this as *an honorable gesture*, Time magazine used Forneris as an example of poor money management skills (*Personal Time: Your Money, Time, February 8, 1999*). By our world's standards, I suppose he was impulsive and stupid. After all, he had a right to keep the ball for himself. And who couldn't use a million dollars?!

Forneris' response to the article included this statement: *Life is about more than just money. . . . Some possessions are priceless* (*Letter, Time, March 22, 1999*). Touche 'l

Money is a unit of self-measurement in our world—How much I have determines who I am. It's all about money! Or is it? This issue places money beside values, passion, attitude, and priorities to paint the bigger picture. Both in the lead article and his sermon, Mwansa brings out the practical and critical elements of the Christian budget. To get a grip on the role attitude plays in money management, don't miss the contributions of Botting and Dalgleish. Does money have a hold on you? Test your passion in Maxson's column.

John Wesley was often known to say *When I have any money, I get rid of it as quickly as possible, lest it find a way into my heart*. So what if your pockets aren't full of it? It doesn't really matter when you have the priceless gift of all—Jesus as lord of your heart!

Fylvia Fowler Kline, Assistant Director, General Conference Stewardship Department



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