



DYNAMIC

Steward

Exploring Partnership with God

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Financial difficulties can be avoided or reduced by following sound biblical counsel on money management.

The three-step plan

As I reached for the telephone, I wondered who was calling me so late at night. I immediately recognized my friend's voice. *I am in serious trouble and I need your help*, he said. *I need \$4,500.00 to pay to my mortgage company or they will sell the house. I have three days to come up with the money.*

Another time, one late afternoon, I was in a New York City taxicab heading to the airport to catch a plane back home. I noticed that the cab driver looked tired and sleepy. I asked him how long he had been working that day. *Since two o'clock this morning*, he replied. *Son, it's hard to start work so early in the morning when you are my age. I retired last year, but I have to keep this job to survive.*

At yet another time, I was conducting a seminar in Zambia on personal money management. When the subject of biblical counsel was being discussed, a woman made this comment: *Biblical counsel is not always practical. In times of unexpected emergencies, one does not have any choice but to borrow.*

You probably can add to these examples many of your own. Everyone has to deal with money at sometime or another. Interestingly though, there are not many college classes that teach you how to manage your personal funds.

The truth is that financial difficulties can be avoided or reduced by following sound biblical counsel on money management. A clear understanding of what the Bible teaches about money management—such as planning, saving, and spending—would, in most cases, save many from financial stress.

The Bible gives us sound principles on money management. The story narrated by Jesus in Luke 14:28-30 is one such example. This story, though not originally used by Christ to teach personal money management, has excellent principles for money management. The primary principle of this story is *planning*. Jesus simply says, *Before you undertake a project, sit down and plan (Lk 14:28-30)* In business jargon, Jesus is saying:

- First, calculate the cost from start to completion
- Next, ascertain if you have adequate resources
- Then, develop a plan that fits your fixed budget

These principles are the major blocks of good financial management. Neglecting even one of these, says Jesus, will bring you embarrassment, humiliation, and a life of debt.

Pardon Mwansa, President, Eastern Africa Division

Application



Money in marriage

Small group study and outreach

Typically, small group study sessions are limited within the confines of your church congregation. However, a study program such as *Money in Marriage* can be an effective community outreach ministry. Here's why: Unlike spiritual topics such as *grace*, *prayer*, *etc.*, the topic of money within marriage has universal appeal—for the regular churchgoer and the occasional attendee; for the religious and the secular; for the already married and the engaged. That's why this small group study makes an excellent workshop that can be an excellent way to open to the community the doors of your church.

Marriage and money

Statistics show that at least 50 percent of all marriages today are legally terminated; a shocking 80 percent of individuals surveyed cited money and financial problems as the root cause of their divorce. In light of these alarming findings, counselors and pastors are striving to prepare engaged couples for the financial challenges of marriage long before the wedding day. However, practical, helpful information on the subject is limited and difficult to find.

Part of the *Resourceful Living Series*, *Money in Marriage* is a six-week course designed for both engaged and married couples. Designed to encompass the complete subject of *money in marriage*, including the most volatile issues faced by husbands and wives, this comprehensive system will help you better understand how your approach to money impacts your marital commitment, whether you are engaged, newly wed, or have celebrated dozens of years of marriage.

Imbedded in this course are the following resources:

- Fundamental biblical principles of managing money in marriage
- Financial forms (on supplemental free CD-ROM) necessary to create a family budget
- Practical tips for reducing housing, automobile, and credit card debt
- A *Life Pathways Personality ID* inventory (on CD-ROM) that reveals how your personality impacts your money management tendencies.
- Information on how and why to become active members of a church family
- Bible verse memory cards and daily assignments

The course comes very attractively packaged with two workbooks, one facilitator's guide, one CD-ROM filled with resources, and two bonus audio tapes, entitled *Taking Charge of Your Credit Card* and *Honey, Let's Talk*. Additional workbooks, that also come with a free CD-ROM, can be purchased separately.

Planning and implementing

There are three ways you can ensure a successful workshop.

1) The workshop must be lead out by someone who has already been through the *Money in Marriage* program and is thoroughly familiar with the *Leader's Guide* and the supplementary material.

2) There ought to be a committee in charge of making the guests feel welcome and comfortable—making some light refreshments available would be a nice touch.

3) Advertise, advertise, advertise!! The more you market this workshop, the greater the results. Here are some places you can advertise:

- Church bulletin and newsletter
- Classified advertisements in local newspapers
- Local radio stations
- Posters
- Street signs



Money in Marriage

by Larry Burkett
Moody Press
Chicago, Illinois, 1999
US\$ 34.99

For the young adult

Shortly after leaving home, young adults embark on a learning curve so drastic that it resembles a roller-coaster ride. Things they never did before—such as operating a washing machine, paying bills, shopping for groceries, renting an apartment, using a credit card—suddenly become sink-or-swim survival skills. And unfortunately most young people fail to learn these basics while still at home!

The four books in Burkett's Series, *Consumer Books for Students*, cover four topics: preparing for college, buying your first car, renting your first apartment, and getting your first credit card. These books are meant to teach the basic life skills needed to survive in today's jungle. They contain a wealth of common sense tips, give sound advice from a godly, biblical perspective, and provide step-by-step tasks and checklists to keep the youth on track without being overwhelmed.



For the young child

Life in the Smokey Mountains is full of fun and adventure! Sarah, Joshua, and baby sister Carey live in a state park with their parents, who are forest rangers. Surrounded by natural beauty and built-in adventure, there's always fun stuff to do and important lessons to learn. Join the Carmichael children as they discover how to save money, why to give to the church, how to spend wisely, and how to earn. Everyday circumstances serve as the background for teaching about God's principles of stewardship.

Through exciting stories and vivid illustrations, the books in *Great Smokey Mountain Storybook Series* will put little ones right in the middle of all the action and adventure, while teaching them the anchor points of stewardship—that God is in control of all things, and as His stewards, we are to live responsibly and lovingly.

Consumer Books for Students

1999, US\$ 6.99

Smokey Mountain Series

2000, US\$ 7.99

by **Larry Burkett**
Moody Press

Quotes

on personal finance and debt. . .

Nothing so cements and holds together all the parts of a society as faith or credit, which can never be kept up unless men are under some force or necessity of honestly paying what they owe to one another.—*Cicero*

Beware of little expenses: a small leak will sink a great ship.—*Benjamin Franklin*

People come to poverty in two ways: accumulating debts and paying them off.—*Jewish Proverb*

A budget is a theological document. It indicates who or what we worship.—*James S. Hewett*

Debt is the slavery of the free—*Publius*

A small debt makes a man your debtor, a large one makes him your enemy.—*Seneca*

Pay what you owe, and you'll know what is your own.—*Benjamin Franklin*

A creditor is worse than a master; for a master owns only your person, a creditor owns your dignity, and can belabour that—*Victor Hugo*

Pay every debt, as if God wrote the bill!—*Suum Cuique*

Money without honor is a disease—*Balzac*

Be not made a beggar by banqueting upon borrowing—*Ben Sira*

Sins and debts are always more than we think them to be.—*Thomas Fuller*

Better a loss at sea than a bad debt at land.—*Roger North*

There can be no freedom or beauty about a home life that depends on borrowing and debt.—*Henrik Ibsen*



Financial discipleship

We walk through life ignoring the major choice we face in each activity of every day: *Whom will we serve? Which god will we follow?* Though Scripture describes this confrontation in only a few places, each generation faces the same decision.

The confrontation on the mountain top was between 850 false prophets and one prophet of God. The issue was worship—Which god will the people serve (*1 Kgs 18:21*)? The challenge seemed so simple; the decision so easy. Yet it was a battle of life and death. The result was a revival that changed the direction of a nation.

We face a similar confrontation. Jesus puts it this way: *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).* In each activity, every day, Christ calls us to choose the god we will serve. And at every moment the choice is one of life or death.

The call to choose is bold and clear in most of life's activities. However, when the situation is tied to our heart, the call is faint. Our personal finances is one such area: money and the heart are so co-dependent that the battle becomes fierce and Christ's call seems but a whisper.

Pursuing the Creator

Why is money such an issue for God? Why does He refer to money or material possessions in more than 2200 biblical verses? Why can the way we deal with money compete with God? We cannot be God's stewards and serve both God and money. Stewardship is a lifestyle lived within the lordship of Jesus Christ—discipleship. And how we integrate God into the material side of life is *financial discipleship*.

It is really a matter of whom (or what) we follow and depend on. If God is really owner, then to choose or focus on material things means to turn our back on the Creator. When we pursue the created instead of the Creator, we create our own materialistic god. We focus on material things for many reasons: planning for the future; providing for our families; achieving success; gaining independence; becoming wealthy; and even providing for the church. As innocuous, and even necessary, as many of these reasons may appear, they actually deny God's role in our lives. Thus a focus on the material becomes essentially self-centered, building a reliance on ourselves and effectively making us our own gods.

Focusing on self

When money takes priority in our lives, we begin to build confidence in our own ability to provide for our needs, thereby effectively removing God from His position as owner and provider. We lose faith in Him when we place our faith in ourselves.

Paul wrote to young 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).* Paul realized clearly how the love of money as a self-centered lifestyle can produce great evil in our lives. This clearly takes the place of God's invitation to love Him with all our hearts (*Deut 6:5; Mk 12:30*).

We cannot simply ignore the issue of finances. After all, money is an integral part of life; it can challenge daily living in many different ways. Therefore, it is important to focus on how we can integrate our relationship with God into the way we deal with money.

Making God first

When dealing with the critical area of material possessions, we must realize that stewardship is really a lifestyle lived within the lordship of Jesus Christ. Within this *stewardship* lifestyle exists financial discipleship—the actions and attitudes that integrate God into the material side of life. Tithes and offerings are an important part of that financial discipleship.

Financial discipleship means making God primary in managing our finances. It means surrendering ownership to God and inviting Him to be

intimately involved in each decision. It means taking God at His word and trusting Him to provide while applying His principles to the material side of life.

Giving Him the glory

The first step in financial discipleship is spiritual discipleship. We cannot make God lord of our material goods unless we first accept Him as lord of our lives. This starts with accepting the gift of the Cross, accepting the Savior who loves us and died for us. And we cannot expect to continue with God as lord of our lives if we do not allow Him to be lord of our material blessings.

When we accept Jesus as our personal Savior, He invites us to make Him first in our lives: *But seek first his kingdom and his righteousness, and all these things will be given to you as well (Matt 6:33)*. Recognizing God as owner, we acknowledge that He provides for all our needs, and that He trusts us to manage what really belongs to Him. This means we have to surrender control to Him.

To integrate Christ into the financial side of our lives, we must prioritize life around God, we must learn to manage material things to His glory. One of the ways to do this is to recognize money as an indicator of where our hearts are. Our checkbooks are a reflection of our discipleship.

Taking it to the Lord

Thus it is important that we worship God in the way we deal with our money. This means we put Him first in our decisions about money. For example, our tithes and offerings are part of worship that remind us that God is owner. Similarly, it is just as important to make every financial decision an act of worship. We must bring God into every decision-making process, asking Him to guide us in applying scriptural principles to how we use our money.

We cannot allow wrong motives to determine how we use our money, or even how we determine what to give as tithe or offerings. Greed, recognition or reward cannot help us in our worship. Motives can interfere with worship, making it self-centered. Only the Holy Spirit can be an effective guide to our decisions.

Financial discipleship is really just an extension of our relationship with God as lord into the management of our physical or material blessings. Financial discipleship opens the gates of opportunities to glorify God in daily life! It is a way to exalt Him in our own hearts, before the world.

Benjamin C Maxson, Director, General Conference Stewardship Department

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Stewardship Window

Words from Ellen G White . . .



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. They fail to render to God the things that are His. Everyone must bring to the Lord a suitable offering. Those who are in debt should take the amount of their debts from what they possess, and give a proportion of the remainder.—*Counsels on Stewardship, p 30*

I saw that many in different places, East and West, were adding farm to farm, and land to land, and house to house, and they make the cause of God their excuse, saying they do this that they may help the cause. They shackle themselves so that they can be of but little benefit to the cause. Some buy a piece of land, and labor with all their might to pay for it. Their time is so occupied that they can spare but little time to pray, and serve God, and gain strength from Him to overcome their besetments. They are in debt, and when the cause needs their help they cannot assist; for they must get free from debt first. But as soon as they are free from debt they are farther from helping the cause than before; for they again involve themselves by adding to their property. They flatter themselves that this course is right, that they will use the avails in the cause, when they are actually laying up treasure here. They love the truth in word, but not in work.

They love the cause just as much as their works show. They love the world more and the cause of God less; the attraction to earth grows stronger and the attraction to heaven weaker. Their heart is with their treasure. By their example they say to those around them that they are intending to stay here, that this world is their home. Said the angel: *Thou art thy brother's keeper.*—*Spiritual Gifts, vol 4B, p 2*



What does my money do?

Introduction

Our world encourages us to spend, spend, spend. We are bombarded by commercials that try to convince us that we are unloved, unpopular, or weird—and that we need a certain product to *fix* the situation. We are encouraged to charge, to borrow, to purchase on delayed payment plans. We are tempted to fall for buying schemes that companies come up with to enable us to buy things *now*.

The result? Personal debts are at an all time high, bankruptcies are rampant, and financial worries are entering even the church. Christians today have gotten themselves into financial difficulties. The Bible talks about the church and our responsibility to help one another. Biblical principles dictate how God wants us to handle our finances.

Money provides for necessities

But 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). God expects a Christian to labor to provide for his family. Providing for necessities is part of keeping the faith. *Give us today our daily bread (Matt 6:11).* We need to recognize that God provides our daily necessities and labor to make sure our families' daily needs are met. Most importantly, we need to know the difference between needs of the day and the desires of the heart.

Many young people starting out on their own today look at how their parents labored for years to accumulate the little they have. So wanting to be better off than their parents, wanting to have it all now, they begin adult life charging, borrowing, and going into debt beyond their ability to earn. We need to recognize

the difference between needs and wants, between necessities and luxuries. We need to remember the principle: *I don't get it if I can't afford it.*

Money helps others

He who has been stealing must steal no longer, but must work, doing something useful with his own hands, that he may have something to share with those in need (Eph 4:28). God expects us, His children, to be selfless about possessions. When we don't repay our debts, it is the same as stealing in the eyes of the Lord. The Bible teaches us that not paying your debts is sin.

This is how we know what love is: Jesus Christ laid down his life for us. And we ought to lay down our lives for our brothers. If anyone has material possessions and sees his brother in need but has no pity on him, how can the love of God be in him? (1 Jn 3:16, 17). How you share reveals your character. You cannot claim God's love when you do not share with others

There was a man who went about helping others. One day he lost his job and was faced with a shortage of money. In order to continue helping others, he began robbing banks. Most of the money he stole, he used to help others. Is God pleased with such *Robin Hood* acts of robbing from the rich to give to the poor? How we get the money must be as pleasing to God as what we do with money

Honesty is your guide

Give everyone what you owe him: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honor, then honor. Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled the law (Rom. 13:7, 8). Pay what you owe. Owe no man anything. This, of course, does not mean that you are not to borrow at all or never use credit, or never have a mortgage on your house. This means you must pay your bills on time and never buy or make a commitment to something you cannot afford.

Let your 'Yes' be yes, and your 'No' no, or you will be condemned (Jm 5:12). Say what you mean and mean what you say. If you commit to paying a bill and don't pay, you have lied. In other words, if I do not have the money to pay my bills, but I have the money to purchase luxury items, to take my wife out to dinner, to splurge, I am stealing from others for my own pleasure and I am lying to others. When Christians deliberately lie to their creditors about their plans to repay them, when they deliberately buy unnecessary things they cannot afford, they bring shame upon

Scripture Reading

1 John 3:16, 17

Suggested Hymn

A Diligent and Grateful Heart
(Seventh-day Adventist Hymnal #639)

themselves, the church, and God—and they are lying and stealing. What kind of image do you project of yourself and the church by the way you deal with your creditors?

Give God what belongs to God

Give to Caesar what is Caesar's and to God what is God's (Mk 12:17). We are to render to the government what we owe them. We are to render to God, the things that we owe God.

On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made (1 Cor 16:2). God has commanded that we give back to God as we have been prospered. Some of us have quit paying God what we owe him. What does God say about this? (*Mal 3:7-12*). We rob God when we cease contributing as we should.

Be content with what you can afford

Don't exhort money and don't accuse people falsely—be content with your pay (Lk 3:14). We must be content with what we earn. If we cannot afford something, we ought to be able to do without it.

Keep your lives free from the love of money and be content with what you have, because God has said, 'Never will I leave you; never will I forsake you' (Heb 13:5). We are not to be covetous, desiring things we cannot afford. Instead, we must be content with what God has provided us.

If we have food and clothing, we will be content with that (1 Tim 6:8). Do you have enough to eat? Do you have a place to live? Do you have clothes to wear? These are the necessities. We should not purchase more things unless we can afford them.

Conclusion

- We must work to provide the necessities of our family.
- A lazy person who does not work is worse than one who does not believe in God.
- We should be satisfied with our daily necessities.
- Our work must help others.
- Our giving must reflect our compassion.
- We should not resort to stealing to pay our bills
- All our dealings must be honest.
- A delayed or missed payment is equivalent to lying and stealing.
- Set aside God's tithe as soon as you get your paycheck.
- Withholding tithe is the same as stealing from God.
- Not returning tithe is an indication of an unbalanced spiritual life
- God demands the first fruits of our labors.
- We are to be content with food, clothing, and a place to live.

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Introduction

The wicked, because of the disposition of his heart, borrows. He does not work to get it himself. He does not plan. He does not prepare. And because it is the pattern of his life to live dependent on others and be irresponsible, he does not have the resources needed to pay his debts.

The contrast to the disposition of the wicked is the disposition of the righteous. Giving is the opposite of borrowing irresponsibly. Giving is not only a cure for a covetous heart; it's also a cure for bad debt. A disposition of giving will keep you from debts. You will not think in terms of taking; you'll think in terms of giving.

There's a strong line drawn between the two. The wicked borrows and doesn't repay. But the righteous is gracious and gives.

Debt gives the appearance of opulence

Debt can get you things that make you look and feel rich. We get so swept away by the *thing* that we refuse to consider what it is going to cost us. And when the money is due, it's so stunning that we ignore it. There are many who irresponsibly use debt to get things they could not otherwise have, that they don't know how to live with themselves when the bills come due and, therefore, fall prey to the temptation not to pay the bill.

Debt creates the illusion of security

There was a time when only the rich could afford expensive things. Now, in the western countries, everybody can get what they want. There was a time you simply said, *We can't afford that. We can't get it.* But now the economy makes it possible for you to get whatever you want—not with your own money, but with someone else's money. This creates a false feeling of security. You can now have everything your neighbor has, and more! The things in themselves are not evil. There's nothing wrong with having a second or a third car, or even a pool in your back yard—if you really *need* it. These things can sometimes make people feel secure even when they're on the threshold of utter disaster financially. But the very things that surround them will one day crumble in disaster.

Debt's grip on life

Twenty percent of all cars in this country are repossessed. You own only that which you paid for in full. If you haven't, it belongs to the one who loaned you the money. More importantly, when payment day comes and you do not have the money, you become a thief—for you are keeping what rightfully belongs to someone else.

Unrighteous or unpaid debt is thievery. You're a thief if you keep what belongs to another. But you don't have to live like this. God is able and ready to renew hearts, to cleanse hearts, to create new hearts. Say to your God, *Lord, Make my heart right about my unrighteous debts. I don't want to keep what belongs to another. Forgive me. Create in me a clean heart, O God. Renew within me a right spirit.*

Then go to your creditor and say *I've been a poor manager of money. I cannot repay you according to our agreement. Will you allow me to give you another amount? And as soon as I can righteously increase it, I will. Would you let me?*

Debt loosens the reins of self-control

One of the fruits of the Spirit is self-control (*Gal 5:23*). Debt loosens the reins of self-control. You can very easily get out beyond the parameters of control. A woman once commented, *I love credit cards; they go so much farther than money.* Credit cards make you be an impulsive buyer. You walk by a window. You see something. The money's not there, but you've got the card. So you buy what you desire for the moment without asking yourself the two important questions: *Do I need it? Can I afford it?*

Debt causes strife in the home

Debt makes many anxious for tomorrow. In the home, tensions increase, the irritations flare, and resentments build—when money becomes the issue. And all of a sudden you realize that the very things that you thought would make your

Scripture Reading

Psalm 37:21

Suggested Hymn

My Maker and My King
(Seventh-day Adventist Hymnal #15)

family happier is now the cause of strife. Sometimes the very spouse who said, *Honey, let's go ahead and buy this*, will three months later say, *You are the one who got us into this mess. Now get us out of it*. Debt in the home results in uncontrollable emotions that make you say and do things that are vicious and sometimes irreparable.

Debt fosters irresponsibility

Debt removes the debtor at least one step away from his responsibilities. If you don't have to pay when you buy, it softens your conscience a bit, it lulls you to sleep. It is easy to get comfortable in late payments and unpaid bills. Soon your conscience will allow you to set those bills aside while you accumulate even more.

Debt loses friends

When you borrow from a friend and don't repay, you won't have a friend for long. Don't ever lend to a friend unless you do it in the context of proven trust. You've got to have proven patterns of trustworthiness before you lend him money. Now its not wrong for a Christian to lend money. But it should be done in the right setting and in the right context. If a friend is in genuine need for money it's better to just give the friend the money without expecting repayment—that's more biblical. If you do borrow from a friend, pay back with interest. While you kept the money out of his savings account, he has lost more than just the money he gave you. So, do the right thing.

Does the Golden Rule apply to any of this? When Elisha was delivering that poor widow from her debt by the miraculous provision, his first directive to her was *Go pay all your debts and then live on what's left (2 Kgs 4:7)*. Her first obligation was to her creditors, not to her tummy and her sons' tummies.

Debt sets a poor example

Don't rear your children in an atmosphere of debt for they will grow up thinking debt is an acceptable mode of living. Chances are, they'll grow up to be much worse than you. Instead give your children the legacy of a debt-free life. Pay your bills on time or ahead of time. Don't ever pass the grace period. Don't even get close to the grace period. And don't get yourself in the position where you have to go with your hat in your hand to somebody, apologizing for your stupidity.

Debt hinders the work of the gospel

What you could not resist last Christmas now comes back to haunt you when an appeal for the work of Christ comes along. You're laden with debts. If I buy today what I do not need, I will need tomorrow what I cannot buy. Often it's the work of the gospel itself that suffers. And we go with our drooping eyes to the pastor, we acknowledge that we have mismanaged God's money.

If only we could all be free from debt! Don't wait for such a day to start afresh. If you are in debt, take steps to clear it. Your steps may be little ones, but they'll be in the right direction. Also keep your priorities straight. Don't take a vacation while you still owe someone money. *A good name is rather to be chosen than great riches (Prov 22:1)*. May God give us help in this fumbling effort to lay out some of these things. May He help our souls to see His name and kingdom. May He help us remember that the stakes are high in the way we treat our finances.

*Money comes
like earth
dug up with
a needle;
It goes like
sand washed
away by
a flood*
—A Chinese Proverb



Introduction

Political campaign candidates make all kinds of noble promises—lower taxes, more spendable income, affordable health care, a stronger defense, a renewal of character. All this sounds good, but the question I always ask is: *How? How do you plan to do these things?*

Without a plan, the most noble words are virtually meaningless. You can dream all you want, but if you don't have any direction for making dreams come true, you are just dreaming the impossible dream.

When Joseph told the pharaoh to prepare for the coming famine, it was good advice. But the pharaoh needed more than good advice—he needed a plan. From the story of Joseph there are two lessons to learn: First, you need a plan. Second, God helps implement the plan by giving you peace with your past.

A plan

Joseph had a plan to prepare for the coming famine. The plan was probably something God revealed to him, but we aren't told this. The wisdom of the plan was great—the government would collect 20% of the everyone's produce to store as a surplus for the lean years.

You may resist planning, but if you don't plan your course schedule, you will not graduate on time; if you don't save your money, you will never buy a home; if you don't put money away early, you won't be able to afford your child's education; if you don't plan your route, you may get lost; if you don't have a realistic budget, you will not have the money to pay your bills.

Of the ten bridesmaids waiting for the bridegroom to arrive (*Matt 25*), five had an ample supply of oil—they planned for a possible delay. The other five who did not bring extra oil, had to run out to get oil. They missed out on the festivities because they were not prepared.

Plan without fear

The obstacles

Before we make plans, we need to have a realistic view of the obstacles. Joseph knew that in seven years famine would strike. He knew what his deadline was. He knew the enemy. In a similar way, we need to identify the obstacles we face.

Our own nature. Laziness comes naturally to many. Some have the problem of procrastination. Others prefer to live disconnected with the stark reality of life. Therefore, we need to plan with our own resistance in mind. As the comic strip POGO declared, *We have met the enemy and he is us.*

The devil. Satan will use anything he can to turn us from a biblically sound plan. He will use discouragement and will seek to overwhelm us with the task.

Our contemporary culture. Not only are we facing a time when Christianity is resisted by our society, but we also face a media that constantly seeks to undermine our faith.

Our lifestyle. We are so busy. We spend all our time on the treadmill of life and soon are left with little or no time for the God from whom all blessings flow.

We need to confront these obstacles and break them down. Then, we need to develop specific strategies. One such strategy is the **SAM** method. We should set goals that are **Specific, Attainable, and Measurable**. Goals that are specific, attainable, and measurable are valuable because they not only give us direction but they also help us keep on track.

SAM

Specific. Joseph didn't just say, *We need to store some grain.* Joseph had a specific plan: 20% each year for seven years.

Attainable. It was a realistic plan. Joseph could have suggested 30, 40 or 50%, but Joseph knew that 20% was a reasonable amount that people could sacrifice. Any more than that may have been a burden and could have had serious consequences—maybe even a revolt!

Scripture Reading

Genesis 41:33-57

Suggested Hymn

When We All Get to Heaven
(Seventh-day Adventist Hymnal #634)

Measurable. This was a plan that could be evaluated. As each granary was filled to the maximum, it could be sealed and counted as being *done*. Measurable tasks are indicators of progress.

The action

The SAM strategy is applicable not just to the practical things in our everyday lives. It can be applied to our spiritual lives as well. It's not enough to say, *I want to grow spiritually*. You need to develop your desire into a plan that is specific, attainable and measurable. For example, if you feel you need to get better acquainted with God's Word, you need to set a specific goal to read through the entire Bible in one year's time. Then you must ask yourself if it is attainable. If it isn't, then you need to make the necessary adjustments. Finally, you need to measure your progress.

The past

One thing that hinders many people in their growth is the baggage of their past. Notice that Joseph not only had a focus for the future, but he also had made peace with his past (vv 50-52).

Joseph named his son Manasseh. Manasseh means *to forget* and Ephraim means *twice fruitful*. Joseph had made peace with his past. Every time he saw his son, every time he called his name, he was reminded that God had freed him from the hurts of the past—the hatred of his brothers; being stripped and left to die by those same brothers; serving as a slave; the false charges of Potipher's wife; being shackled in prison.

The scars were deep, but God's healing was even deeper. Did Joseph literally forget the events? Of course not! But God got him past the hurt. He was no longer haunted by it.

You can't change the past. Yes, sometimes you need to confront the past. Sometimes you need to try to understand what happened. But you can't, and you must not live there. Remember the great words of the Apostle Paul, *This one thing I do, Forgetting what is behind and straining toward what is ahead, I press on toward the goal to win the prize for which God has called me heavenward in Christ Jesus (Phil 3:13,14)*.

When we become anchored to the past, we lose our ability to function productively in the present. The past is one of the devil's most powerful tools. He uses it to haunt us, to paralyze us, to make us fearful, and to rob us of peace in the present. But the past can hurt us only if we give it permission to hurt us. Joseph let the past go free. He found that God helped him to forget the hurts of the past and live in the fullness and joy of the present. He moved from being despised and rejected to become *twice blessed*.

Begin today

On the back of your bulletin today jot down a few goals that you might have in this area. Put the bulletin in a prominent place and then look at it often. Make sure your goals are specific, attainable and measurable. And then, with a new focus, move forward.

Today, take action against the past that haunts you. Some people seek to bury their past by denying it. Others relive it in their minds over and over again. Still others analyze it to death. But you can leave your past (the hurts, the sin, the pain, the resentment) in God's hands. He will bring justice, healing, vindication. He has promised . . . and we must trust Him.

Put a sign up somewhere that says *Manasseh!* Put this sign up where you can see it often, and every time you see it, be reminded to turn from the past hurts to the One who blesses your present and guides your future.

*Goals that
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Introduction

Roxane Malecek tells this story in a recent issue of *Today's Christian Woman*: Little Rachel discovered that her friend who lost a tooth got ten dollars from the tooth fairy. Rachel was astounded—she had gotten only two dollars when she lost her tooth! Deciding to correct this great injustice, Rachel said to her friend's mother, *Would you please call my mom and tell her which tooth fairy you use?*

Greed is a human problem. It comes quite naturally to us. Just like Rachel, we learn all about greed very early and very naturally. The dictionary defines greed as *selfish; eager desire; avarice*. So what's wrong with it and what's the alternative?

Greed causes strife

The parable Jesus tells in our scripture reading is inspired by family strife. Two brothers are at odds over money. The parable illustrates the proverb *Those who are greedy for unjust gain make trouble for their households (Prov 15:27)*.

In September 1996 the Chicago Tribune ran a story entitled *Living Proof that Money Can't Buy Happiness* about Buddy Post who won \$16.2 million in the 1988 Pennsylvania lottery. Many things happened in Post's life since he got all that money—he was convicted of assault, his wife left him, his brother tried to kill him, and his landlady sued him for one-third of the jackpot. *It didn't change me*, insisted Post, a 58-year-old former carnival worker and cook. *It changed people around me that I knew, that I thought cared a little about me.*

At the time the article was released, Post was trying to auction off seventeen future payments, valued at nearly \$5 million. He needed the money for taxes, legal fees, and a number of failed business ventures. He plans to spend his life as a former lottery winner pursuing lawsuits he has filed against police, judges, and lawyers who he says conspired to take his money.

Use money wisely

Greed offends God

In Matthew 6:24, Jesus tells us very clearly and forcefully, *No one can serve two masters; for a slave will either hate the one and love the other, or be devoted to the one and despise the other*. In fact, the Bible equates greed with idolatry (*Eph 5:5; Col 3:5*).

Greed is foolish

Jesus makes the point very clear in the parable. After the man has spent all his time organizing his stuff, God says to him, *You fool! This very night your life will be demanded from you (Lk 12:20)*. Greed is foolish because it invests short-term resources in that which offers no long-term yield. In other words, greed seeks that which is temporary and transitory.

John Piper offers an excellent illustration of the foolishness of greed: *Suppose someone passes empty-handed through the turnstiles at a big city art museum and begins to take the pictures of the wall and carry them importantly under his arm. You come up to him and say, 'What are you doing?'*

He answers, 'I'm becoming an art collector.'

'But they're not really yours,' you say, 'and besides, they won't let you take any of those out of here. You'll have to go out just like you came in.'

But he answers again, 'Sure, they're mine. I've got them under my arm. People in the halls look at me as an important dealer. And I don't bother myself with thoughts about leaving. Don't be a killjoy.'

Proverbs 23:3-5 cautions us: *Do not crave the ruler's delicacies, for that food is deceptive. Do not wear yourself out to get rich; have wisdom to show restraint. Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle.*

Greed is foolish because it seeks more than it needs. Haddon Robinson defines greed as *craving more of what you have enough of already*. Jesus said, *Why do you worry about your life, what you will eat or drink; or about your body, what you will wear? Is not life more important than food and the body more important than clothes? Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they? (Matt 6:25, 26)*

Scripture Reading

Luke 12:13-21

Suggested Hymn

O Brother, Be Faithful
(Seventh-day Adventist Hymnal #602)

Greed destroys you

Proverbs 11:28 reads: *Whoever trusts in his riches will fall, but the righteous will thrive like a green leaf.* 1 Timothy 6:9 exemplifies this thought: *People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge them into ruin and destruction.*

Like cancer perverts healthy cells and eventually will kill the whole body, so greed will pervert our desires and our energy output. It demands that more and more energy be invested in what is unimportant so that we eventually get cut off from what is truly important.

George Orwell offers a vivid illustration of the blinding, destructive power of greed in one of his essays. Orwell describes a wasp that *was sucking jam on my plate and I cut him in half. He paid no attention, merely went on with his meal, while a tiny stream of jam trickled out of his severed esophagus. Only when he tried to fly away did he grasp the dreadful thing that had happened to him.*

Greed markers

How do we dodge the foolishness toward which we are all prone? How can we escape from offending God? How do we avoid the seductive yet destructive power of greed? Fortunately, for every disease, there are telltale warning signs. Greed is no exception. Some greed markers are: credit card debt; possession-envy; frequent arguments with spouse about money; stinginess; always wanting the best.

Purpose of money

The Bible makes it clear that wise use of money can secure the foundation of eternal life for us (1Tim 6:18-19). So what is the wise use of money?

Money meets your own needs. The Bible says the one who doesn't work should not eat. God provides gainful employment to most of us so that we can take care of our own needs. Part of that need is our own joy. *Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment (1 Tim 6:17).*

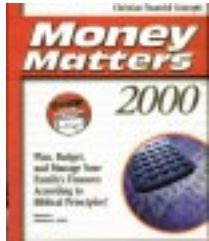
Money meets the needs of others. In 2 Corinthians 9:10-11, we are told that *he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.* Bestselling author John Grissom said, *My wife and I measure financial success not by how much we make but by how much we can give away.*

Money helps accomplish the work of the church. The system of tithes and offerings in the Old Testament was designed to maintain the work of the Temple. Similarly, in the New Testament believers are encouraged to support those who work for the church. *The elders who direct the affairs of the church are worthy of double honor, especially those whose work is preaching and teaching. For the Scripture says, 'Do not muzzle the ox while it is treading out the grain, and the worker deserves his wages.'* (1 Tim 5:17-18).

Keep your lives free from the love of money and be content with what you have, because God has said, 'Never will I leave you; never will I forsake you.' So we say with confidence, 'The Lord is my helper; I will not be afraid. What can man do to me?' (Heb 13:3-5).

Like cancer perverts healthy cells and eventually will kill the whole body, so greed will pervert our desires and our energy output. It demands that more and more energy be invested in what is unimportant so that we eventually get cut off from what is truly important.

Book Reviews



Money Matters 2000

**Christian Financial Concept
Atlanta, Georgia 2000
US\$ 39.95**

Everyone wants to have a firm grip on money; but not everyone has a head for numbers and details. Well aware of this predicament, many different financial software are hitting the market—software that crunches the numbers for you, that automatically suggests the most suitable budget, and one that gives you up-to-date reports of your financial situation.

Money Matters 2000 is one such software. Now, you may wonder why *Dynamic Steward* has chosen to focus on this particular software, when there are so many others out there. The answer is simple: *Money Matters 2000* is the only software program based completely on biblical principles, while offering *everything else* that other software programs do.

Being biblically based, this software defines net spendable income (NSI) as what is left after tithes and taxes—and not the money you take home on pay day. The very first thing you learn in chapter 1 is that the first part of the wages you receive belongs to God (*Will a man rob God? Yet you are robbing Me! But you say, 'How have we robbed You?' In tithes and offerings—Mal 3:8*). Secondly, you learn to give to the government its share (*Render to Caesar the things that are Caesar's; and to God the things that are God's—Matt 22:21*).

Money Matters 2000 comes with complimentary lesson plans that help you find out if you have a tendency to save or to spend; get an accurate look at your personality type; simplify the tax calculation process; and determine how much life insurance is needed to provide for your family. To top all, this program includes a great Scripture verse database on financial stewardship.



What Will I do With My Money?

**by Ray Linder
Moody Press
Chicago, Illinois, 2000
US\$ 12.99**

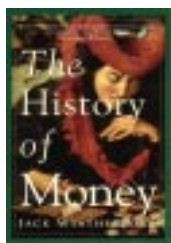
Countless families today give the false impression of being wealthy while drowning in a sea of debt. These days you cannot escape the pressure to keep up with the lifestyle and living standards of those around you. As a result, many look to money and material goods to satisfy the emptiness within their souls. Sadly, money has become the end goal, rather than a tool to enhance one's life and ministry.

What Will I Do With My Money? will help you understand the underlying causes of how you spend your money. By analyzing your *money personality*, this book will skillfully assist you in making better financial choices.

The book covers hundreds of ways you can make your money work harder and last longer.

With over 20 years' of experience in the financial world, author Ray Linder does not merely look at financial data. Instead he pointedly addresses how one's personality must factor into any financial plan. For example, some of the chapter topics are: your money memories; money and self-esteem; your financial behavior; a custom-tailored career; modifying your money style

To summarize this book in a sentence: It explains very simply how to use money in a way that satisfies not just the senses but also the soul.



The History of Money

**by Jack Weatherford
Three Rivers Press
New York, New York, 1997
US\$ 13.00**

What is this grip that money has on us? And why does the world spin around money? Must we not know the answers that bar the secrets of this beast, money? From a detailed study of primitive man's cowrie shells to the electronic cash card, from the markets of Timbuktu to the New York Stock Exchange, *The History of Money* explores how money and the myriad forms of exchange have affected humanity, and how they will continue to shape all aspects of our lives—economic, political, and personal.

Although this book is from the point of view of anthropology and not Christian stewardship, author and anthropologist Jack Weatherford masterfully traces our relationship with money and explains why this relationship has evolved into a force that controls the world we live in.

This is a story of the revolutionary transformation of the meaning and use of money, a story that every stewardship educator must know and understand to better educate God's people who live in a world and society gripped by the vice of money.

Most books on financial management can be very intimidating—voluminous, overflowing with business jargon, and downright cumbersome. But this small, can-almost-fit-in-your-pocket book is far from threatening. Aptly called *21 Days to Financial Freedom*, this book begins with a predetermined schedule and goal: to tame your financial practices in just 21 days. This practical, hands-on, easy-to-use book is part of Moody's *21-Day Series*. The other books in this series are *21 Days to . . . Enjoy Your Bible, Eating Better, A Thrifty Lifestyle, Better Family Entertainment, Better Quiet Time With God, Better Fitness, Helping Your Child Learn*.

Studies show that a habit can be established in three weeks. By using a day-by-day plan for change, one can make a positive, lasting, lifestyle difference in just 21 days. *The 21-Day Series is not about quick fixes*, says author Benson. *It's about uniting faith with action to produce a positive Christian lifestyle*.

What an exhilarating mental picture—to be out of debt! This book will help you make that come true. In just 21 days you'll find yourself breaking free from the harmful ways of your past and implementing sound financial strategies. During this short period of time, you will learn how to

- Gain control of your cash flow
- Get out of debt—and stay out of debt
- Give yourself a raise —no matter what your boss says
- Have the money you need when you need it
- Give more to your church
- Ensure a financially secure retirement.

Based on the premise that Christians are called to honor God with their finances, Jim Paris offers biblically sound financial principles and ideas to help you cut expenses and get your money's worth every time. This book is not about making more money, but about managing money in a wise, God-approved manner.

In this book *Absolutely Amazing Ways to Save Money on Everything* you will discover practical ways to make your money work harder and last longer. Although written primarily for the western market, it has many great tips and suggestions that are applicable worldwide. This book will help you—

- save 30 to 50 percent on clothes
- realize tremendous savings on groceries
- find the best deals using the Internet
- invest for financial security and children's education
- maintain your home and yard with minimal expense
- arrange unique, low-cost vacations
- buy furniture and appliances at far below retail value

Packed with practical suggestions and information to make your money stretch farther, this book is a must if you want to stay on budget, achieve financial security and still have fun!

For almost everything in our modern world, you need money. Author, Loren Cunningham, suggests that more important than having money is having faith. He says *If you are willing, God will lead you into a lifestyle where everything is done with faith in Him, including how you get and how you use your money* (p 17).

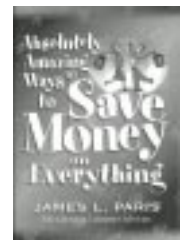
This book shows you how faith plays an important role in the 9 to 5 world—during the hours you work to earn the money you need every day. And during those hours you get wealthy, Cunningham cautions you to never forget that God is the one who gives you the ability to make money. *You may say to yourself, '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 (Deut 8:17, 18)..

Using many testimonies, this book very clearly shows you how faith can get you a lot farther than money ever will. When you depend on money, you are limited to a budget; when you depend on faith there are no boundaries—only an adventure of unimaginable miracles.



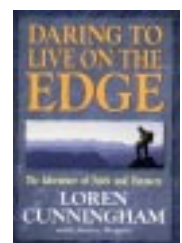
21 Days to Financial Freedom

by Dan Benson
Zondervan Publishing House
Grand Rapids, Michigan, 1998
US\$ 6.99



Absolutely Amazing Ways to Save Money on Everything

by James L. Paris
Harvest House Publishers
Eugene, Oregon, 1999
US\$ 9.99



Daring to Live on the Edge

by Loren Cunningham
YMAW Publishing
Seattle, Washington, 1991
US\$ 8.99

Resources on Personal Finance . . .

Review and Herald Publishing Association

55 W Oak Ridge Drive, Hagerstown, MD 21740

Order online at adventistbookcenter.com

***God's Plan for Managing Your Money* by Paul S Damazo**

US\$ 49.99 set

Learn how to plan for your current and future financial needs—here are 40 ways to compound, preserve, and distribute your wealth. Includes ways to reduce living expenses, finance your children's college education debt-free, lower taxes, and eliminate or reduce death or estate taxes. You will learn the questions to ask each financial adviser and which important documents you need to prepare now. This set of three videos with workbook is designed for personal use or for church-sponsored seminars.

***It's Your Money! (Isn't It?)* by G Edward Reid**

US\$ 8.99 (also available: workbook, US\$ 2.99; video, US\$ 89.95)

The author brings an end-time urgency to the way we handle money. He says it's time to abandon worldly attitudes toward borrowing, planning for retirement, investing, and estate planning. With 1,600 references to money and possessions, the Bible shows us a better way.

Editorial

In the world of Indian mythology lived a barber. He was no ordinary barber; he was the king's personal barber. Every week, he walked, from his cottage to the palace, to cut and style the king's hair. He was a faithful barber; he worked for only the king. Every week, he received an ample salary from the king.

One day, returning home from the palace, the barber heard a voice ask him: *Would you like pots and pots of gold?* He ignored what he assumed was his over-active imagination. But, over and over again, more and more insistent each time, the voice asked him *Would you like pots and pots of gold?* The barber could take it no longer. Visions of everything money could buy clouded his reasoning, and he yelled out to the mysterious voice: *Yes! Yes! I want pots and pots of gold!*

Pumped up with adrenaline of anticipated wealth, the barber ran all the way home. Waiting there for him were seven tall jars. The first was filled with gold—and so was the second, the third, the fourth, the fifth, the sixth—but not the seventh. The last jar was empty! *If only I had not run all the way* the barber moaned to himself. *I should have allowed more time for all the jars to fill up. I ran in anticipation and now I have an empty jar. I must fill the seventh jar too.*

So, the barber took on more clients. He worked and worked all day, but the jar never got full. He even asked the king for a raise, which the generous king gave him. But the jar still would not get full. A few months later, he asked for a second raise in salary. This time, the king responded *Are you still trying to fill the seventh jar?* Surprised by the king's knowledge of his financial predicament, yet relieved that he no longer had to bear the secret alone, he told the king of his long days and sleepless nights.

It was the Greed that you heard that day said the king. Haven't I always supplied your needs? You don't need anyone else when you have me. Now go, confront that beast, Greed. Give him back the jars of gold, and you'll have your life back again.

This issue of *Dynamic Steward* helps you analyze the role personal finance plays in life. Take the counsel of our Heavenly King. Arm yourself with the knowledge that He alone *supplies all your needs*. Go confront the beast that holds you prisoner . . . and get back your life!

Fylvia Fowler Kline, Assistant Director, General Conference Stewardship Department



**Stewardship Department
General Conference of
Seventh-day Adventists**



Editor» Fylvia Fowler Kline

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**12501 Old Columbia Pike
Silver Spring, MD 20904
(301) 680-6157 Phone
(301) 680-6155 Fax**

**gcstewardship@compuserve.com
klinef@gc.adventist.org**