



D Y N A M I C

Steward

the power to live to submit to abide to give to serve

October-December, 2004

Offerings

application

Offering, what?

youth

Financial Parenting

concept

Giving your best

sermons

The Macedonian factor
Understanding the giving ...
The grace of giving

reviews

33 Laws of Stewardship
Stop Witnessing and ...
Advanced Strategic ...
Lost Art of Disciple Making

Volume 8 Number 4

Too Much Love?

*Jean-Luc Lézeau, Associate Director
General Conference Stewardship Department*

For God so loved . . . He gave. These two verbs are crucially important: to love *is* to give. You cannot love without giving. When God gives, it is out of love. When He created Eden everything was designed to the minutest detail and was motivated by His love for mankind.

When God gave Adam the breath of life, it was out of love. It was this same love that—even before the creation of this world—led Him to conceive the plan of salvation with Christ at its center.

We cannot claim to be Christians, to love God, and be self-centered. A stingy Christian is an oxymoron. But isn't this the dichotomy that we face in our daily living? This is why money is mentioned more often in the Bible than prayer! Material possessions are in such competition with God that Jesus discusses this topic in two-thirds of His parables.

When God declared the tithe to be holy, His plan was not to fund the church with it. The plan was for us to acknowledge Him as Creator of all, recognizing our total dependency upon Him. To return tithe and bring offerings are a part of worship and an act of love toward Him. "Where love is concerned," says Baumarchais, "too much is not even enough."

As we contemplate this important topic, I pray that as you give, it is not only with a heart filled with love, but with the clear conviction that the Holy Spirit has guided you.

Offering, What?

If you think about it, all offerings originate with God ... His very nature is the essence of giving.

Offerings to Him

James tells us “every good gift and every perfect gift is from above” (Jm 1:17). If you think about it, all offerings originate with God. He gives us life and salvation, and He sustains us from day to day. His very nature is the essence of giving.

What, then, can we offer God in worshipful response to so great a love? We tend to think of monetary offerings when we address the subject of offerings. And, of course, this is vital to worship and stewardship.

But as we contemplate holistic, biblical stewardship, we discover there are many ways we may present offerings to Him. In this study we will look at some of these ways as described in God’s Word.

Reflect on the passages below and list other Scriptures that complement each kind of offering. Let’s begin by reading Hebrews 13:15, 16.

1. Praise

Have you ever thought of the act of praising God as an offering? When we offer God a “sacrifice of praise” we truly stretch our faith. We can walk through the dense fog or raging storm of a blinding crisis with His praise on our lips. Only those who offer a sacrifice of praise know the joy it brings.

Read 1 Chronicles 16:23-36. List the different kinds of offerings described in this passage.

2. Worship

Every part of worship is an offering! “Unpack” each element of the worship service and describe how each of these elements is an offering to God.

Read 2 Corinthians 9: 6-9. What kinds of offerings does God desire?

3. Monetary offerings

“Bring an offering and come before him. . . .” (1 Chr 16:29). In the act of worship we bring our gifts to Him. And our offerings become acceptable as they are mixed with the merits of His grace.

Read Romans 12:1, 2.

4. Offering yourself

The “therefore” in Romans 12:1 follows Paul’s question, “Who has ever given to God, that God should repay him?” For from him and through him and to him are all things.”

Another writer puts it this way: “Everything comes from him; everything happens through him; everything ends up in Him. . . [so] take your everyday, ordinary life. . . and place it before God as an offering” (*Rm 11:36, Message Bible*).

As we “view God’s mercy,” in what ways can we offer ourselves as that “living sacrifice”?



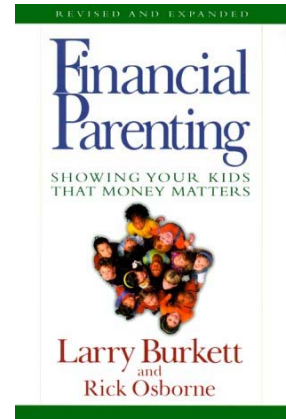
Financial Parenting

In *Financial Parenting: Showing Your Kids that Money Matters*, you will find an excellent blend of biblically-based philosophy and practical advice, along with lots of suggestions and activities for parents and children.

The authors discuss changes in financial attitudes over the last century and the growing effect of credit on society. They appeal to parents to teach their children biblical principles of finance, suggesting approaches for communicating effectively with them.

Hands-on materials include questionnaires—an interesting one for children 8+ years on is “Financial IQ”—and sample budgets for children at different age levels.

This volume was authored by Larry Burkett, former president of Crown Financial Ministries, and Rick Osborne, founder and president of LightWave Publishing and LightWave Kids Club Magazine. By the way, help your child check out LightWave’s colorful website for new publications, activities, and stories just for them! (See www.lightwavepublishing.com)



by Larry Burkett and
Rick Osborne
Moody Publishers
Chicago, Illinois
1999 US \$12.99

“A loving relationship with God and loving relationships with others are what life is really all about; the rest is all sets and props.”

—*Financial Parenting*, p. 120

quotes

Offerings ...

Freely ye have received, freely give.—*Matthew 10:8*

No one has ever become poor by giving.—*Ann Frank*

He who gives to the poor will lack nothing.—*Proverbs 28:27*

Think of giving not as a duty but as a privilege.—*John D. Rockefeller, Jr.*

Do something for somebody every day for which you do not get paid.—*Albert Schweitzer*

We make a living by what we get, but we make a life by what we give.—*Winston Churchill*

I have found that among its other benefits, giving liberates the soul of the giver.—*Maya Angelou*

We give Thee but Thine own, whate’er the gift may be; All that we have is Thine alone, a trust, O Lord, from Thee.—*William W. How*

Christian giving is God’s divine plan to make us like Himself; it reveals our religion and bares our souls; it is prophetic and has to do with the inner sensitiveness and gives a keener vision to His work and plans.—*Warren H. Denison*



Giving Your Best

*Benjamin C. Maxson, Director
General Conference
Stewardship Department*

We know the story well, but do we understand it? God speaks to Abraham and tells him to go to a mountain and offer his son as a burnt offering. Abraham obeys, and begins a journey of faith that will end with an offering of praise. When Isaac asks about the offering, Abraham responds that God will provide. When they reach the top of the mountain, Abraham explains God's command.

This incredible story triggers a number of questions. How could God ask this of Abraham? How could Abraham agree? How could Isaac submit? What would we do if placed in a similar position?

The book of Hebrews helps us understand Abraham's response. "Abraham reasoned that God could raise the dead, and figuratively speaking, he did receive Isaac back from death" (Hb 11:19). And somehow, Abraham's faith is contagious. Isaac also trusts God enough to place himself on the altar.

God provides

We know the rest of the story. God provides the offering in the form of a ram caught in a thicket (Gn 19:13). This account points to the reality that God always provides the offering, whether it is a ram on the top of a mountain or a Savior on a hill called Calvary. God *always* provides.

In fact, if we stop to think about it, God even provides when we give our offerings to Him. All that we have

comes from His hand and belongs to Him. So when we offer Him something, we can only give back to Him what we received from Him in the first place. What gives the offering any meaning? Our attitude!

The fruit of love

Remember the story of Cain and Abel? Each brought an offering, but God only accepted the offering from an obedient heart.

God does not receive the offerings of any because He needs them and cannot have glory and riches without them, but because it is best for His servants to render to God the things which are His. The freewill offerings of the humble, contrite heart He will receive and will reward the giver with the richest blessings. He receives them as the sacrifice of grateful obedience. He requires and accepts our gold and silver as an evidence that all we have and are belongs to Him. He claims and accepts the improvement of our time and of our talents as the fruit of His love existing in our hearts. To obey is better than sacrifice. Without pure love the most expensive offering is too poor for God to accept. [2T 652-653]

Offerings are only meaningful when they reflect who we are in relationship to God. They express our worship and praise to God, and our willingness to admit that He is the Owner—that all we have comes from Him. The Psalmist challenges us: "Ascribe to the Lord the glory due his name; bring an offering and come into his courts. Worship the Lord in the splendor of his holiness; tremble before him, all the earth" (Ps 96:8-9).

Idolatrous offerings

When it comes to offerings, God demands the best. He asks that we give Him what is most precious to us, for anything less would be a form of idolatry. For our own good, He must first reside in our hearts and lives. He calls us to give ourselves to Him in a lifestyle of worship (Rm 12:1). Only after we have given ourselves to Him can we truly worship Him with an offering.

This makes me wonder about the times I casually place an offering in the plate. Is it worship? Have I given myself, or am I just following a habit begun in childhood? Have I reached the place of trusting God with all that is precious to me? Have I recognized that He is the Owner, and that all I have comes as a blessing from His hand?

As I quietly reflect on these questions, I am compelled to confess that far too often my giving is mechanical and without thought. Often it is based on the perceived need, and not as a response to God's blessings. Sometimes, it is even given grudgingly, from a sense of duty.

Acts of worship

What then can I do to make my offerings truly an act of praise and worship? Here are a few thoughts that come to mind:

- I can keep my walk with God fresh and intimate. I can spend time with Him and daily remember He has saved me through His grace.
- I can reflect on what God gave for me—all that was most precious to Him—His Son! As one man has said, "When Jesus died on Calvary, God's pockets were empty."

- I can reflect on the reality that all I have comes from and belongs to Him. God only asks us to give after we recognize that He has provided everything.
- I can thank Him for the many blessings He brings each day and live with the awareness of His provision.
- I can seek to daily praise God and joyfully acknowledge who I am in light of who He is as Creator and Redeemer.
- I can take all that is precious to me and place it in His hands, trusting Him to care for it far better than I can.
- But most of all, I can give Him my heart, for that is all that is truly mine to surrender: “The sacrifices of God are a broken spirit; a broken and contrite heart, O God, you will not despise” (Ps 51:17).

Isn't it time that we gave God the offering He wants?

God does not receive the offerings of any because He needs them and cannot have glory and riches without them, but because it is best for His servants to render to God the things which are His.



stewardship window



Farewell to our Director ...

It is with sad hearts but sincere wishes for God's richest blessings that we say goodbye to Elder Benjamin Maxson as he leaves the General Conference Stewardship Department to take up his new position as Senior Pastor of the Paradise California Seventh-day Adventist Church.

Elder Maxson began his tenure of service at the General Conference ten years ago in October 1994 with the Church Ministries Department. When the General Conference Stewardship Department was reestablished at the GC Session at Utrecht, Netherlands in 1995, he became its first director.

Of the many contributions Elder Maxson has made to the department, he will best be remembered for his biblical approach to stewardship and the resulting development of numerous related resources. This biblical approach emphasizes the focus of stewardship on making disciples. We will long remember his meaningful phrases such as “stewardship begins at the cross” or “partnering with God.”

One of the major events during Elder Maxson's term of service was the World Stewardship Summit held in Columbia, Maryland, in April 2001.

We will sorely miss our brother, mentor, and friend!

The Macedonian Factor

Kigundu Ndwiga
Stewardship Director
East Central Africa Division

Introduction

The missionary pastor could not believe his eyes. “Have I asked my members to make too great a sacrifice?” he wondered. The pastor had just come to visit one of the poorest families in the church. As he approached he noticed the eldest son pulling the plough, instead of the strong ox the family owned. When the pastor asked, “Where is your ox?” he was amazed when the family replied: “We sold it—so that we could give an offering for a new place to worship.”

The pastor shed tears when the enormity of their sacrifice dawned on him. They were willing to endure poverty so that they could contribute to God’s work. They had surely embraced the “Macedonian factor.”

In 2 Corinthians 8:1-5, Paul encourages the Corinthians to grow in the grace of giving. To stir them to give generously, he holds before them the example of the Macedonian churches. Paul presents the Macedonians as an example worthy to emulate when it comes to the question of giving to God. He challenges them to embrace the “Macedonian factor.”

Consider the Macedonians

Macedonia was a mountainous country north of Greece in the Balkan Peninsula. The first mention of Macedonia in the Bible is in Acts 16: the description of Paul’s “Macedonian call.” In a vision a man appeared to Paul “and plead with him saying, ‘Come over to Macedonia and help us’” (Ac 16:9).

Luke gives a detailed account of Paul’s journey through Macedonia (Ac 16:11-17:14). At Neapolis, Paul picked up the major road of Macedonia and went to Philippi, “the foremost city of that part of Macedonia.” At Philippi, Paul made his first convert in Europe, “a certain woman named Lydia ... [who] was a seller of purple.”

After Lydia’s baptism, the healing of “a certain slave girl possessed with a spirit of divination,” and Paul’s imprisonment, he set out again to the capital, Thessalonica, where the proconsul or governor resided (Ac 16 and 17). The final city Paul visited before leaving Macedonia for Athens was Berea, where he left Silas and Timothy for a short time to assist in the work there (Ac 17 and 18). Paul revisited Macedonia at least once again and perhaps twice (Ac 20; 2 Cor 2; Php 2; 1 Tm 1). The Macedonian Christians’ support for Paul’s needs and the needs of others is mentioned several times in Paul’s letters (Rm 15; 2 Cor 8; Php 4).

Their severe trials

Jesus said He did not come to bring peace but a sword. It is no wonder we find riots and persecution following Paul wherever he went preaching the gospel! His converts were also pursued and were severely persecuted. The writer of Hebrews describes their plight in these words:

“Others were tortured and refused to be released, so that they might gain a better resurrection. Some faced jeers and flogging, while still others were chained and put in prison. They were stoned ... they were put to death by the sword. They went about in sheepskins and goatskins, destitute, persecuted and mistreated—the world was not worthy of them. They wandered in deserts and mountains and in caves and holes in the ground” (Hb 11:35-38).

The Macedonians were no exception. They were ostracized and persecuted for believing in the Lord Jesus, for forsaking false gods and for abandoning their former, empty way of life. Many in similar conditions operate on a self-preservation

SCRIPTURE:
2 Corinthians 8:1-5

mode—but not the Macedonians. They were in deep distress, yet they contributed to the relief of others. The Macedonian Christians met with ill treatment that reduced them to deep poverty; yet, as they had abundance of joy in the midst of tribulation, they abounded in their liberality. They gave out of a little, trusting in God to provide for them and make it up to them.

Beloved, we need to learn from them and emulate their example. Indeed, we do suffer severe trials, but from the Macedonian example, these trials should not become excuses for being grudging and selfish.

Many of our members face severe trials. Some countries are involved in wars which displace numerous individuals, rendering them homeless and reducing them to abject poverty. Indeed, many members are refugees. Due to the encroaching desert and deforestation, the rain pattern has been affected, resulting in severe drought and famine. With the onset of tropical diseases and the dreaded AIDS, numerous income earners have gone to an early grave, leaving helpless dependents.

It is in our sad condition that the Macedonian example shines as a beacon light in deep darkness: that we can be generous, despite our severe trials. The Macedonian example takes away any excuse we may want to give for not giving generously to the cause of God. Like the Macedonians, we can allow our trials to teach us one important lesson: this world is not our home, and everything that passes through our hands is temporal. More than anything, our severe trial should challenge us to invest our treasure in heaven where moth, rust, and thieves cannot reach!

Their extreme poverty

Paul underscores the fact that the Macedonians were not just poor, they were extremely poor. He marvels that people so poor could be so generous! How generosity could abound in such poverty was a miracle Paul could only attribute to God.

Yes, there were a few Macedonians like Lydia who were well off. But in every place there are a few who are well off—but only a few. Paul expressed this reality clearly when he told the Corinthians:

“Brothers, think of what you were when you were called. Not many of you were wise by human standards; not many were influential; not many were of noble birth. But God chose the foolish things of the world to shame the wise; God chose the weak things of the world to shame the strong. He chose the lowly things of this world and the despised things—and the things that are not—to nullify the things that are” (1 Cor 1:26-28).

For those who were well off among the Macedonians (and among us), Paul issues the following challenge:

“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. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life” (1 Tm 6:17-19).

The Macedonian example speaks eloquently to those in the world church where poverty is widespread. Since many of us serve the Lord from a position of poverty, we look at our situation and ask ourselves, “What can we give to the Lord when we are so poor?”

Like the Macedonians, we can allow our trials to teach us one important lesson: this world is not our home, and everything that passes through our hands is temporal.



The Macedonian Factor continued

Since many of us serve the Lord from a position of poverty, we look at our situation and ask ourselves, "What can we give to the Lord when we are so poor?"

The Macedonian example answers that question convincingly. Despite our poverty, we can give generously to the cause of God and give with great joy. Indeed, it is not only the Macedonians who discovered the secret of giving joyfully and generously to God. The widow who gave two mites and the widow of Zarephath had already embraced the "Macedonian factor," giving all to the cause of the Lord from their meager resources. And the Lord blessed them abundantly.

Test of faith

Ellen White makes this comment about the poor widow: "The act of the widow who cast two mites—all that she had—into the treasury is placed on record for the encouragement of those who, struggling with poverty, still desire by their gifts to aid the cause of God. Christ called the attention of the disciples to this woman who had given "all her living" (Mk 12:44). He esteemed her gift of more value than the large offerings of those whose alms did not call for self-denial. From their abundance they had given a small portion. To make her offering, the widow had deprived herself of even the necessities of life, trusting God to supply her needs for the morrow.

"Of her the Savior declared, 'Verily I say unto you, that this poor widow has cast more in than all they which have cast into the treasury' (v. 43). Thus He taught that the value of the gift is estimated not by the amount, but by the proportion that is given and the motive that actuates the giver" (*Acts of the Apostles*, p. 342).

She then makes the following powerful statement on the widow of Zarephath: "No greater test of faith than this could have been required. The widow had hitherto treated all strangers with kindness and liberality. Now, regardless of the suffering that might result to herself and her child, and trusting in the God of Israel to supply her every need, she met this supreme test of hospitality by doing "according to the saying of Elijah" (*Counsels on Stewardship*, p. 173).

In conclusion, she says: "The widow of Zarephath shared her morsel with Elijah, and in return, her life and that of her son were preserved. To all who, in time of trial and want, give sympathy and assistance to others more needy, God has promised great blessing. He has not changed. His power is no less now than in the days of Elijah" (*Prophets and Kings*, pp. 129-132).

Many of our people may be suffering and undergoing trials. We may be plagued with poverty, but the Macedonian example silences all our protests to giving. Their example exposes our hiding places and wipes away all of our excuses until we are compelled to confess, it is selfishness and self-preservation that prevents us from giving generously to the cause of God.

One question begs to be answered: What made the Macedonians so generous and joyful that they needed no coercion to give? What made them plead with the Apostle that they be given the privilege of sharing in the ministry of giving? What was their secret?

Embracing the "Macedonian factor"

If we are to follow the Macedonians in the grace of giving, we must learn their secret and make it our secret too. It is only then we will be able to give beyond our ability and beyond expectation. I see a four-fold secret behind their giving.

1 *They had received the grace of God.* By nature we are self-centered and cannot give generously. And when we give we may be motivated by ulterior motives. To give to the cause of God freely, we must encounter the grace of God in the Person

of Jesus Christ. Understanding His sacrifice on the cross for us will touch the invisible cords of our hearts, melting the selfishness and self-centeredness that resides there. It is only when we see the Son of Man lifted up for us that we are drawn closer to Him in awesome wonder. When we gaze upon Him dying and realize that His costly sacrifice was made just for us, our hearts will be moved to reciprocate, for love awakens love. Indeed, we love because He first loved us. His love will constrain and propel us to give.

2 *They gave themselves first to the Lord.* The reason many people do not give generously is because they have not really given themselves to the Lord. The secret behind true giving lies in the giving of ourselves first to Him. The reason the Macedonians gave beyond expectation and beyond their ability is found in this very fact—they had given themselves to the Lord. When Christ our Lord possesses our hearts, He will also have our wallets and purses.

Zachaeus is a classic example of this. He was a “money lover” who made his riches through extortion. He was miserly with his ill-gotten wealth. But restlessness and dissatisfaction came over his life. He sensed a vacuum inside that his wealth could not fill. Zachaeus heard testimonies about Jesus and how He met the deepest need of the soul and he came looking for Him. He could not see Christ, so he climbed a tree. And when Jesus stopped under that tree He told him to come down. The Bible says Zachaeus came down gladly and took Jesus to his home.

Scripture doesn’t tell us what they talked about on the way home, but somehow Zachaeus saw through the lowly garb of humanity and discovered that Jesus was indeed the Son of Man, the long awaited Messiah. Knowing He was in the presence of God and that he had already been accepted by Him, he surrendered himself to Christ and made two declarations. First, he would give half of all his possessions to the poor, and second, he would pay four times the amount he had cheated from anyone. Jesus declared that salvation had come to Zachaeus’ house that very day.

It is clear from this story that when Zachaeus encountered the Lord and surrendering to Jesus, he became generous and willingly parted with his treasure because he had gained Jesus Christ. The truth is that we can only give generously, whether rich or poor, when we have given ourselves first to the Lord!

3 *They had given themselves over to the “Cause.”* Parting with our means is usually difficult. We only invest our money in those things that are dear to us. It is for this reason Jesus declares that our heart follows our treasure. For the Macedonians to give so generously to the cause of God, it is evident that they cherished the mission of their church and wanted it to succeed at all costs. God had given them a passion for lost souls.

4 *They believed their contributions would make a difference.* These people believed their contributions, joined to the whole, would make a difference! This difference sustained them with joy. Sometimes when we are poor and have little, we think that our little coins will not count for much and we stop giving. And so we block the blessings of heaven! In God’s economy, He does not look at the amount, but rather, the heart! The Macedonians were convinced of this fact and so they were not afraid to give what may have looked little to others. They knew that what God was looking for was faithfulness on their part.

We need to believe that whatever we give, no matter how little, does not escape the notice of heaven. When we give our share of the offering, the Lord Jesus takes it in His hands and blesses it, thus multiplying it. Our small offering is like a stone

thrown into a pool of water, whose ripples move in ever-widening circles.

There was a mother who only packed five small loaves and two fish for her son who was going to listen to the itinerant preacher, Jesus Christ. When it was time to eat, Jesus decided to throw a party for the crowd. How could that small lunch feed such a multitude—an estimated 13,000 people—the disciples wondered? When the boy’s lunch was brought to Jesus, He blessed it, fed the multitude with leftovers galore! The message is clear, all we need is to give Jesus our tithes and offerings, regardless of how small the amount. He will bless it, multiply it, and it will support and finance the gospel commission.

Conclusion

We may face severe trials, but we can embrace the “Macedonian factor” and give joyously and generously to the Lord. Looking at the Macedonians, we dare not excuse ourselves from generous giving. Their example leaves us exposed. Let us embrace their secret wholeheartedly and emulate their example. As we trust in God’s ability, which is our victory, we will find the Lord miraculously transforming us:

“Now glory be to God, who by his mighty power at work within us is able to do far more than we would ever dare to ask or even dream of—ininitely beyond our highest prayers, desires, thoughts, or hopes. May he be given glory forever and ever through endless ages because of his master plan of salvation for the Church through Jesus Christ” (Ep 3:20, 21, TLB).



Understanding the Giving Process

Ron Blue, President
Christian Financial
Professionals Network (CFPN)
Atlanta, Georgia

Generosity is not something that happens overnight. Instead, it is a process.

Where do you stand on the question of giving? Is your giving hampered by your belief system or by the burden of unwanted financial problems? Do you find yourself wondering how much you could really afford to give? Are you frustrated when the needs you see or hear about exceed your vision, or your pocketbook? Generosity is not something that happens overnight. Instead, it's a process.

Preparation

The first stage in the cycle of generous living is preparation. You prepare your heart and your mind for giving by finding out what the Bible says about money and how to handle it. As you read your Bible, start asking some key questions: What does the passage say? What does it mean? What does it say to me, personally? How can I apply the lessons of Scripture in my daily life?

One of the central truths the Bible offers about money and possessions is that God owns everything. Once you recognize and accept the one fact that everything you have comes from and belongs to God, you will be in a much better position to hold your possessions with an open hand and experience true financial freedom.

Problem solving

The second stage in the cycle is problem solving. Difficult financial situations, such as an overwhelming amount of debt or an inability to get ahead, are often symptoms of underlying problems. These deeper issues may involve wrong thinking, bad attitudes, or poor decision making. If your finances seem to be out of control, you can "turn the tide" by following four principles: Spend less than you earn, avoid debt, maintain liquidity (emergency cash reserves) and set long-term goals.

Putting things into perspective

The third stage in the generosity cycle is putting things into perspective. God is always at work around you, but how and when you recognize his handiwork depends on where your heart is. If you want to maximize your giving and make it effective, you must establish the relationships and contacts that will give you a vision for God's work.

Have a plan

Finally, you must have a plan. Giving is more than just a one-dimensional decision; it involves forethought, commitment, and action. Most of us don't plan to give; instead, we give haphazardly—such as when we hear a particularly poignant appeal or when tax time rolls around and we want a tax deduction. As a result, most of us don't give anywhere close to the amount that we could afford and would honestly like to give.

How much should you give?

How generous do you want to be? To design your own giving plan, start by figuring out how much you currently give (check your own tax records or checkbook ledgers). Then, figure out where you want to go. How much do you want to give?

Deciding how much to give is not based on any set formula; instead, the choice is dependent on three levels: How much you should give, how much you could give, and how much you would give.

SCRIPTURE:
Luke 6:38

“Give away your life; you’ll find life given back, but not merely given back—given back with bonus and blessing. Giving, not getting, is the way. Generosity begets generosity.”—Luke 6:38

“Should” level

The “should” level is the tithe. But in the New Testament (see 2 Cor 8:12, 9:6, 7), God asks us to give cheerfully and in proportion to how much we have received. For some of us, ten percent may be just the beginning. If we want to give proportionally, we may need to give much more than that.

“Could” level

The “could” level pertains to sacrificial giving. It is the amount you could give—above and beyond your regular tithe—if you planned and were willing to give up something else. Any time you sacrifice something in order to give, be it money, possessions, or time, you are giving at the “could give” level.

The Bible’s classic example of “could give” level giving is the poor widow in Mark 12:43, 44. She put only two small coins into the temple treasury, but the gift represented all she had to live on, and she won the Lord’s praise for her generosity.

“Would give” level

When you give at the “would give” level, you give something that cannot be seen. You give by faith. Faith giving happens when you pre-commit yourself to giving an unexpected surplus that God may provide. Unless you make this decision in advance, chances are good that when the time comes, you will not give it.

Increasing your comfort level

Are you comfortable with the amount you are giving? If you sense the Lord leading you to increase that amount, a few simple guidelines may help: First, give regularly (1 Cor 16:2 says to set aside your gift “on the first day of every week”). Make your giving a priority, rather than an afterthought, when you pay your monthly bills. Finally, steadily increase the amount you give, a little bit at a time, and give yourself time to reach your giving goals.

Editor’s note: This article is an excerpt from Ron Blue’s book, “Generous Living: Finding Contentment Through Giving.” Learn more about Christian Financial Professionals Network at: www.cfpn.org



The Grace of Giving

Kraig R. Brown
Healthcare Consultant
Baltimore, Maryland

Kraig is a former campus minister and short-term missionary, now working in the healthcare consulting field. He lives in Baltimore, Maryland, with his wife and three children.

Empty gifts

They are sitting all around us. And in this economy, there are more every week. They sing, but the sound they make is not one of joy but a hopeful cry. The faith message is pulled apart and opened like an empty box at Christmas. Expectations become silent hoping, and when these people walk into the church building, they have a mixed feeling of shame and need. And it is confusing. And it is depressing.

Hollow words

What do we do when we find ourselves jobless, almost penniless, with no cushion to fall back on? What happens when God brings a drought upon His believers in one pew while in another, a soaking rain pours down? And how do we say with a straight and pious face, “I hear you lost your job? Well, that is just awful. I can’t imagine what you must be going through.” And then those dreaded, meaningless, and empty words that James rebuked, “You take care of yourself now, and know that we are praying for you” (Jm 2:16).

Have you ever tried to fill your children’s stomachs on such hollow words? Or have you ever been the one on the other end, making such “hollow talk” and not being aware that in so many instances the reason this brother has been given his burden is to test your heart?

Missing the point

Today, we are confronted with a growing mass of such people in our churches. They are without means to make it very much longer and, as the plate is passed, it is not for them. In fact, they may feel guilty that they are in need at all. And churches, or at least most of them, have no place to put this growing throng because even though no one is saying it, they are surely thinking it: “Perhaps, if these people were better stewards of the money God gives them, they would not be in this position.”

This kind of comfortable rationale may allow us to keep our buildings warm in the winter, but it also screams of missing the point when it comes to how and why our brothers and sisters are placed in the “iron press” of need. Just who is it being tested in the process?

Grace, not grousing

The Pharisees got in trouble for such thinking. But when Paul heard there was a great need among the believers in Jerusalem, his response toward them was one of grace, not grousing. After all, to Paul these believers were family and members of God’s kingdom and they were worthy of the sacrifice for which he praised his churches:

“We want you to know, brothers, about the grace of God that has been given among the churches of Macedonia, for in a severe test of affliction, their abundance of joy and their extreme poverty have overflowed in a wealth of generosity on their part ... for the favor of taking part in the relief of the saints” (2 Cor 8:1-2, 4).

SCRIPTURE:
James 2:15, 16

Recently, while participating in a small group, a fifty-one-year-old man looked at me and told me that he had lost his job.... I asked him who in the church knew of his situation. And then it “hit” me—I did!

Imagine a sacrifice that transcends those little metal or wooden plates, that becomes your right hand acting mysterious of the left, that does not merit a boast besides that of biblical generosity and taking part in the relief of the saints? For who is the grace of God revealing when you learn that your brother or sister has been cast aside by the world, regardless of the circumstance, but for those of us close enough to touch them?

Why are you doing this?

Recently, while participating in a small group, a fifty-one-year-old man looked at me and told me that he had lost his job. In fact, he only had this job for a few months when the owner ran out of money. This fellow has a good wife and two young children. And he had no prospects except an eager faith, some good days and bad days, and some hoping and heaving.

I asked him who in the church knew of his situation. And then it “hit” me—I did! And I remembered how not too long before that night, the first night we had actually met this brother and his family, my wife and I had prayed to see such need in our church. And now it was here, flesh and bone. And the grace of God had been extended to me, again. “As it is written, ‘Whoever gathered much had nothing left over, and whoever gathered little had no lack’” (2 Cor 8:15).

After the sermon, I spoke with my brother who was going through this “fire,” and I told him not to worry about next month, that God had provided enough for us to cover that. He began to weep right in front of me and looked at me with his grateful eyes and said, “Why are you doing this? You don’t even know me.” And I looked at him, and I loved him.

Conclusion

I may not know him, but I know the joy of pleasing the One who does. I challenge you and your small groups over the next few months to ask the Father to show you who these people are. They are there, and they absolutely are waiting for God to deliver them through the fire. They could be sitting right in front of you.

Copyright © 2003, Generous Giving, Inc.



The 33 Laws of Stewardship

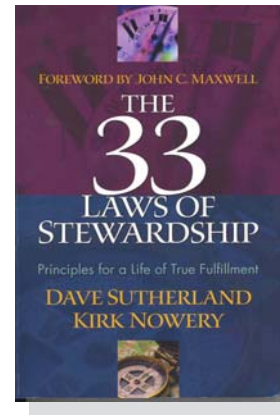
*Reviewed by Jean-Luc Lézeau, Associate Director
General Conference Stewardship Department*

Dave Sutherland and Kirk Nowery are president and executive vice president of Injoy Stewardship Services, a branch of well-known John Maxwell's endeavor to train leaders. Between the two leaders, these men represent more than twenty-five years of successful management in the market place and decades of pastoring in large churches across the country.

The book and its accompanying binder are designed to mobilize Christians to become totally committed stewards. It is more than a program. It is a strategic plan with the potential to transform your church—the way people think and live, and the way they give. It is an excellent resource which covers the same topics that Seventh-day Adventist stewardship leaders have been trying to teach during the last ten years: a deeper, more meaningful understanding of biblical stewardship.

While the book covers 33 laws that are timeless principles of stewardship, the binder contains a precise calendar of events for your church, sample letters you can send to church members, sermon topics that you can develop to your liking, and adult and youth lessons that can be adapted to your environment.

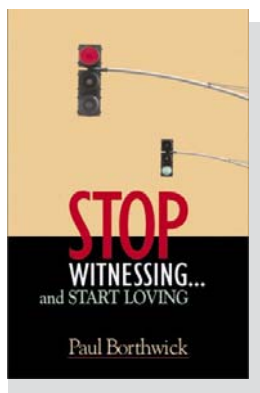
This material is a must for the stewardship leader who wants to make a difference.



by D. Sutherland & K. Nowery
Spire Resources, Inc.
Camarillo, California
Call 1-800-992-3060 or visit
www.33laws.com for cost

Stop Witnessing ... and Start Loving

Reviewed by the Staff of Dynamic Steward



by Paul Borthwick
NavPress
Colorado Springs, Colorado
2003 US \$16.99

The thought of witnessing frequently brings on a combination of guilt, frustration, and helplessness. We are often told that we should witness. Training seminars present various programs which are distinguished by diplomas and unused skills. Borthwick takes us back to the basic principle that witnessing starts from our own passion for God.

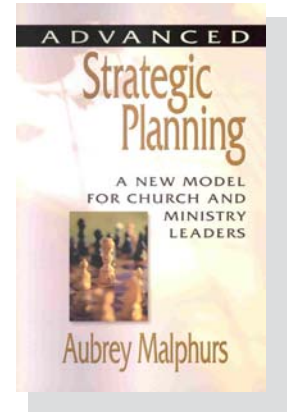
In a time of political correctness the author unashamedly points us to the reality of the lost around us who are in need of a Savior and to ways of entering their world. His two chapters on developing a biblical worldview are especially helpful for a church struggling to remember its reason for existence by reminding us of the essence of witnessing is lifestyle evangelism.

Advanced Strategic Planning

*Reviewed by Benjamin C. Maxson, Director
General Conference Stewardship Department*

This excellent book provides practical steps for strategic planning in a church or ministry. The author presents both a theoretical and biblical basis for strategic planning and develops a comprehensive rationale for each step. He outlines a process that begins with analyzing one's ministry to clearly establish the starting point for strategic planning.

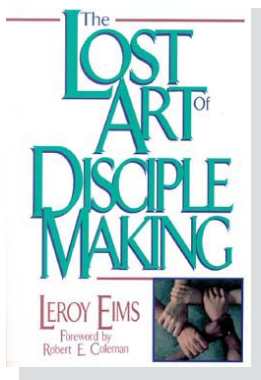
Malphurs' section on discovering core values is especially helpful and a subject often missed in church planning processes. His section on developing strategies provides critical steps for moving from vision to action. This is a very helpful book that could help any pastor or ministry leader.



by Aubrey Malphurs
Baker Books
Grand Rapids, Michigan
1999 US\$16.99

The Lost Art of Disciple Making

Reviewed by the Staff of Dynamic Steward



by Leroy Eims
Zondervan Publishing
Grand Rapids, Michigan
1978 US \$8.99

Even though this book is now more than twenty five years old, it still provides excellent principles for a discipling ministry. It is full of practical principles for making disciples. Eims discusses the need for a program of nurture and development for every believer.

The author examines the growth process for a Christian from conversion on through to becoming a worker in God's kingdom. He provides training objectives for both the disciple and the worker, and practical steps for reaching those objectives. This is one of the better books available on simple steps and tools for discipling.

Message Trilogy

New works from NavPress

With this issue of *Dynamic Steward* we are featuring several new resources that have come from Eugene Peterson's *Message Bible*.

First we review a little book entitled, *The Power of a Blessing*. This small, attractive volume "gives us words to bless one another in everyday language." The types of blessings include blessings for God's people, for character, times of trouble and protection, celebration, and more. A real blessing for the reader! [US \$9.99]

Second is *The Gospel of John*. This small volume is the gospel of John from the *Message Bible*—a lovely way to share the story of Jesus. [US \$1.49]

The last resource is the *Message//Remix*. Peterson's goal in paraphrasing from the original languages was to make God's Word easier to read. The change that comes with the *Remix* is verse-numbered paragraphs. This is a great improvement in helping readers follow the text. One critique—a little too much ink bleed-through, especially from title pages. [US \$24.99, Hardcover]

editorial

Claire L. Eva, Assistant Director
General Conference Stewardship Department

She stretched out her small, dimpled fingers and said, "Here Mommy, this is for you." Amy, our four-year-old daughter, was intrigued with her new ability to put letters together to form a few simple words. Neatly, on the outside of the blue marbled envelope was written: "ymA."

I looked inside the wrapping to discover three copper pennies. "Thank you, darling!" I responded with joy. I'll never forget her reply. "This is so you and Daddy will never be poor!"

Such a small offering; insignificant from the world's standard, but of inestimable value to me. Did I keep that envelope? You bet! It is neatly placed in an album and I have saved it for some 29 years. But that's not all. Someday it will be passed on to her children.

The value of an offering—a gift "offered" to a significant other—is not so much the actual monetary merit we give it, but rather the heart with which it is given. We are reminded of this in this issue of *Dynamic Steward* as we reflect on the New Testament stories of the widow's mites and the sacrifices of the needy Macedonian believers. But we also consider the value of gifts or offerings of the wealthy, like Zachaeus. What is the common thread that holds the two kinds of givers together?

These individual offerings reflect the meaning in the words of the old hymn, "Blessed, Jesus, Thou hast bought us, Thine we are." When we see this with wide eyes of faith, our offerings flow from grateful hearts and are blessed and multiplied by God.

As we offer back what He has shared with us, we too can know that in the greater sense, we truly "will never be poor"!

This newsletter is produced by the Stewardship Department of the General Conference of Seventh-day Adventists. Your comments and questions are welcome. This publication may be duplicated as needed.



Exploring partnership with God

12501 Old Columbia Pike
Silver Spring, MD 20904 USA

voice: 301-680-6157

fax: 301-680-6155

e-mail: gcstewardship@

gc.adventist.org

editor: evac@gc.adventist.org

url: www.Adventist

Stewardship.com

EDITOR:

Claire L. Eva

ASSISTANT EDITOR:

Mary Taylor

EDITORIAL ASSISTANT:

Johnetta Barmadia

CONTRIBUTING EDITORS:

Nikolai Chekelek

Enock Chifamba

Arnaldo Enriquez

Danforth Francis

Paulraj Isaiah

Jóhann E. Jóhannsson

Johng-Haeng Kwon

Jean-Luc Lézeau

Benjamin Maxson

Kigundu Ndwiga

Mario Nino

Erika Puni

G. Edward Reid

Abner Roque

Jean-Daniel Zuber