Several individuals in the Bible and throughout Adventist Church history have made “I Will Go” their life’s motto. As we start a new quinquennium and get ready to share our response to the GC “I Will Go” 2020-2025 Strategic Plan, one Bible character especially comes to mind: David the giant killer.

On the battlefield of Sokoh in Judah, the challenge was close, persistent, beyond normal, and required someone to confront it. David’s brothers, the soldiers, King Saul, and everyone else involved commented on the gigantic challenge. They knew about the appropriate response and the reward awaiting the individual who would accept the challenge. Knowledge was not the issue, faith and courage were. But no one dared to take the challenge, except the little lad from Bethlehem: “Let no one lose heart on account of this Philistine; your servant will go and fight him” (1 Sam. 17:32, NIV).

Various characteristics forged David into the hero of this crisis. In my estimation, one of these deserves our special attention as related to stewardship ministries: David acknowledges the sufficiency and efficiency of his resources to face the challenge!

Today, God’s people confront another daunting challenge: accomplishing God’s final mission. Mission in the end time is a challenge close to us, persistent, beyond normal, and requiring a man or a woman who will take God at His word. Who will take a stand?

Our response in stewardship ministries is to lead God’s people to acknowledge the sufficiency and efficiency of their resources to accomplish God’s final mission. This is best fulfilled by spiritual nurture, stewardship education, and the fostering of a trustworthy church context. I invite you to interact with our strategic orientation document and enjoy the following articles that emphasize some of the document’s key elements.

We Will Go!

—Ianiel Barbe, Editor
“In the last extremity, before this work shall close, thousands will be cheerfully laid upon the altar. Men and women will feel it a blessed privilege to share in the work of preparing souls to stand in the great day of God, and they will give hundreds as readily as dollars are given now.”
—Ellen G. White, Counsels on Stewardship, p. 40

**VISION**
People putting God first (Gal. 2:20).

**MISSION**
Inviting members to trust God as Owner and Provider, and to partner in His final mission through regular and systematic giving.

**PROPOSED GOAL**
Each year, an additional 2 percent of the membership, at the start of the year, is participating in tithing and regular giving.

**LEAD MEASURES**

**Area 1: Spiritual Empowerment**
Members are nurtured spiritually, with a focus on the God-first principle, through home visits, weekly offertory devotionals, regular stewardship sermons, annual commitment ceremonies, and other relevant activities.

**Area 2: Education**
All segments of the church membership, including prospective members, should receive adequate training in regular and systematic giving, in their responsibility of supporting the local and worldwide mission equitably, in management of personal finances; and other relevant topics based on the Bible, Ellen G. White’s book Counsels on Stewardship, and her other writings.

**Area 3: Accountability and Transparency**
Stewardship leaders encourage and work together with the leadership of the church to establish an internal control system, comply with the Use of Tithe guidelines, assist in ensuring that regular financial information is provided to all members, and engage in other actions that con-
tribute to building trust.

MONITORING AND EVALUATION

Local church stewardship leader/treasurer should report about the achievement of the goal to the church board at least once every quarter.

All administrative units should report about the achievement of the goal to the next higher organization at least once a year.

All local churches and the local conferences should report on the execution of the lead measures to the next higher organization at least once a year.

Account, Review and Plan (ARP) meetings should be held at least once a year and involve stewardship leaders and their counterparts at the next higher organization to discuss the achievement of the goal and the execution of lead measures.

SUPPORT FROM GC STEWARDSHIP MINISTRIES

- Prepare and share the weekly offering devotionals (readings and videos).
- Prepare and share the Stewardship monthly God-First newsletter.
- Prepare and share the quarterly Dynamic Steward magazine.
- Develop and share a stewardship curriculum for use by Adventist colleges for theology majors.
- Prepare and share the social media postings.
- Prepare and share the Annual Stewardship Emphasis Week material.
- Share other GC-sponsored productions.

DEPARTMENTAL FOCUS

Recognizing that all ministries of the church are already nurturing people to embrace stewardship principles at-large, the Stewardship Ministries Department’s mandate is to focus, but not exclusively, on inviting members to trust God as Owner and Provider, and to partner in His final mission through regular and systematic giving.

RECOMMENDED OFFERING PLAN

Following the recommendation of the 2002 GC Spring Council vote, the GC Stewardship Ministries Department will encourage the adoption and application of the Combined Offering Plan by the divisions, explaining the plan and showing its advantages.

“The home missionary work will be farther advanced in every way when a more liberal, self-denying, self-sacrificing spirit is manifested for the prosperity of foreign missions; for the prosperity of the homework depends largely, under God, upon the reflex influence of the evangelical work done in countries afar off. It is in working actively to supply the necessities of the cause of God that we bring our souls in touch with the Source of all power.”

—Ellen G. White, Testimonies for the Church, vol 6, p. 27
Se evral days ago, we completed the 2020 Stewardship Advisory. It is now part of history, and I do believe that we have a valuable instrument to make history with our strategic orientation document. During those two days, our main focus was to plan our future actions in the context of the “I Will Go” GC Strategic Plan 2020-2025.

I have to admit that over the years, I have become less passionate about the process of planning. The reason is very simple: too often we are planning with little or no implementation. You know what I’m talking about. Interestingly, the construction of this current plan was an exciting experience for me. We had some intense sessions during the past two months, and the hours spent in the advisory were a blessing. However, one disturbing question remains: what will be the fate of this strategic document?

After listening to Gary Krause, the world Adventist Mission director, reminding us about the relationship between God’s final mission and regular and systematic giving, my conviction that the Stewardship Ministries Department has a pertinent role to play was refreshed and revitalized. We have the solemn responsibility to succeed in the implementation phase! As a postlude to our advisory, I would like to reinforce the assurance that we indeed have a great plan to address today’s challenges. Our plan’s strength is due to two major factors: it is part of something bigger, and it rests upon the four colonnades of effective implementation.

Being part of something bigger does make a difference! Think of a room, say a bedroom, that is comfortable, well furnished, and stylishly designed. Think now of the same bedroom as part of a mansion or a castle! It’s not the same thing. Being part of something bigger does make a difference. The stewardship orientation document is not a stand-alone plan. It is one piece, an important one, but it was developed as a response to the “I Will Go” global church strategic document. We should never lose sight of this connection. There is no place for isolation and competition. On the contrary, it calls for interaction and partnership.

For us to appreciate the strong link with “I Will Go,” let me share with you two key performance indicators of “I Will Go”:

**KPI 6.5 of “I WILL GO”**

*All members and yet-to-be-baptized young people embrace*
and practice stewardship principles regarding time, spiritual gifts, and tithe and offerings.

**KPI 9.6 of “I WILL GO”**

GC Stewardship Ministries, in consultation with division counterparts, develops and implements a well-defined strategy for achieving increases in tithe and offerings in each organizational unit that reflect changes in membership and inflation.

Based on this mandate, our strategic document is designed as a roadmap to the mobilization of all church members to both support and do mission. “As I go, I will use my God-given resources to drive mission forward.” This is the heart of our plan.

Let’s now talk about the four colonnades of effective implementation, which are based on the framework recommended in the book The 4 Disciplines of Execution: Achieving Your Wildly Important Goals.* They are deliberately embedded in the stewardship orientation document.

**The first colonnade: Focus on the wildly important**

After hours of brainstorming, we decided to prioritize the many good goals and to concentrate on one or two goals. Our assumption was that it is not possible for an organization, a department, or even for a good leader, at a given time, to chase after several major goals without losing effectiveness. This conviction is clearly reflected in our proposed goal: “Each year an additional 2% of the membership at the start of the year is participating in tithing and regular giving.” Stewardship is rightly my all in response to God’s all, but it is not possible for one single department to focus on all. For this reason, we have chosen to concentrate on raising the level of participation in regular and systematic giving.

**The second colonnade: Act on lead measures**

Lead measures are those actions that will make a decisive impact on the achievement of our crucially important goal. They are both influential and predictive actions. What do I mean? Lead measures can be affected, either positively or negatively, and once they are in place we can expect desired outcomes. Our plan does not only tell people about the inspiring goal but also provides a clear pathway toward the goal. This is the function of the lead measures.

Our orientation document organizes itself around these three lead measures:

—Empower members spiritually.
—Provide stewardship education for all.
—Facilitate accountability and transparency.

**The third colonnade: Make provision for a compelling scoreboard**

Here, the focus is on measuring the progress of both the goal and the lead measures. People who know their score perform differently. It is inspiring and important to hear stories and testimonies of faithfulness, but a full picture of reality remains a necessity. Over the past years, a clear scoreboard has become the missing component within stewardship ministries. Stewardship educators and other church leaders need to know if they are winning or losing! This explains the focus of our plan on revitalizing reporting at all levels. We make regular mention of “Report about the achievement of the goal,” and “Report about the achievement of the lead measures.”

**The fourth colonnade: Create a pattern of accountability**

Make people accountable, answerable for their commitments and actions. This is the missing element of many organizational plans. Accountability in our plan implies that each key person in his or her own team makes a commitment about the actions that he or she will accomplish to support the lead measures during a given period (month, quarter, or year), and later reports on what was accomplished in regard to that commitment. Our plan makes provision for the pattern of accountability through the Account, Review, and Plan meetings at all levels. It is not rare that our extreme courtesy and reluctance to embarrass others is reducing accountability within our church organization. For the sake of effectiveness, accountability needs to be restored.

You are already thinking of your own plan and advisory. Many have already set dates. Some will replicate, others will adapt or simply build their own plan. You know what is best for your territory. Nonetheless, let us make sure that we don’t have more plans for our already full drawers, but rather roadmaps to transform reality. Keep a tight connection between your plan and the “I Will Go” strategic plan. We are part of something bigger. Remember to establish your plan on the four colonnades of effective implementation.

I’ll borrow these words of David, the little lad from Bethlehem, to conclude: “You come against me with sword and spear and javelin, but I come against you in the name of the Lord Almighty, the God of the armies of Israel” (1 Sam. 17:45). The challenge of inviting members to trust God as Owner and Provider, and to partner in His final mission is a gigantic endeavor for such a time. Let us move forward with holy boldness to transform reality.

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** The video presentation for “A Pathway to Transform Reality” can be retrieved at https://www.youtube.com/watch?v=Gj4D52AWnrl&feature=youtube.

https://stewardship.adventist.org/
Growing up, I heard about an ancestral family member accepting the Sabbath and becoming one of the early Seventh-day Adventists in Europe. I never heard of any struggle over the Sabbath, but I did learn about his struggle with tithing. He was a farmer, and there were few funds left at the end of the month, let alone 10 percent to pay tithe. The other farmers resisted, convinced that adopting such a practice would bring financial disaster. He responded to the promptings of the Holy Spirit, however, joined the church, began paying his tithe, and saw the windows of heaven open wide for him. Where previously he had been able to cut the grass in the fields used to feed his cows twice, with God’s blessings he was able to cut the same fields three times. This enabled him to not only pay his tithe, but also to increase the size of his herd. As a result, he became one of the most successful farmers in the region. His story always encouraged me. But part of the story was sobering: he became less faithful in paying tithe as he became more prosperous, and eventually the miracle of God diminished to where he was able to cut his fields only twice each summer instead of three times. Fortunately, he recognized his error and became faithful again, but the initial heaven-sent blessings never returned in quite the same way.

I share this story to highlight the dynamic nature of stewardship, seen in God’s willingness and ability to bring the promised blessings of Malachi 3:10 to His children in response to their faithfulness—if it is for their good and His glory. It also reminds us that blessings can be withdrawn. Finally, it exemplifies the all-too-common tendency for giving to drop off as financial resources accumulate. Ellen White states, "If riches increase, men, even those professing godliness, set their hearts upon them; and the more they have, the less they give to the treasury of the Lord. Thus riches make men selfish, and hoarding feeds covetousness; and these evils strengthen by active exercise."}

In this article, the first of a series of articles on spirituality and liberality, I will define spirituality in practical terms, consider what constitutes vitalized spirituality, provide brief thoughts on the relationship between vitalized spirituality and liberality, and make suggestions on helping members grow in spirituality and liberality.

My extensive research on the topic of practical spirituality led me to prepare for this article by focusing on spirituality and liberality in the Bible and the writings of Ellen White, especially where the themes overlap. My studies confirm that spirituality plays a foundational role in promoting liberality. What I did not realize was the great degree to which liberality plays an underappreciated role in fostering spirituality. Put
another way, spirituality promotes liberality, ongoing liberality maintains spirituality. Without ongoing liberality, spirituality declines and lethargy often sets in.

What Is Spirituality?

In the early centuries, spirituality referred to the spiritual experience of Christian believers, with particular reference to the presence and activity of the Spirit. Over the centuries, however, the meaning of the word broadened to include mystical forms of spirituality, and later, secular forms. Three primary forms of spirituality are recognized today: biblical spirituality (the form Ellen White wrote about), mystical spirituality (which is highly subjective and looks to discover God in the interior depths of the self); and secular spirituality (a spirituality that is nonbiblical and based on nature and culture).

Because the word “spirituality” is used for all three categories, some Seventh-day Adventists avoid using it. In Ellen White’s writings, however, the word “spirituality” is an instructive, frequently used word—we find about 1,500 hits for it when searching the E. G. White writings database (including duplicates)—and accordingly warrants our attention.

From the divine side, biblical spirituality refers to the Bible-based religious experience of the believer; with particular reference to the animating presence and activity of God in the person’s life through the instrumentality of the Holy Spirit—hence spirituality. References to the Holy Spirit’s presence and activity are found throughout the Scriptures, though sometimes in veiled language, particularly in the Old Testament. In the New Testament, Christ spoke of the work and presence of the Holy Spirit in no uncertain terms. Paul also made numerous references to the Spirit-directed and empowered life.

From the human side, biblical spirituality refers to the many factors that affect the believer’s desire and ability to have a relationship with God, including but not limited to knowledge—study of the Bible, Spirit of Prophecy, and other sources of information; devotions—prayer; devotional reading of the Bible, and communion with God; relationships—past and present relationships; sensory information—our senses are constantly bombarded with information that affects our spiritual perceptions and ability to have a relationship with God; environmental—the things going on around us deeply impact our spiritual inclinations; desires—both positive and negative; distractions—cares of life and other time- and emotion-consuming factors; liberality—little recognized, but a strong factor just the same; and physical health—diet, amount of sleep, etc.

What Is Vitalized Spirituality?

Ellen White used additional words such as “vitalized” and “vivify” in connection with the word “spirituality.” Defined as “to give life” in Webster’s 1828 American Dictionary of the English Language, the word “vitalize” suggests an external life- and experience-changing power that enlivens one’s spiritual condition, akin to the life that is enabled as a result of the sap flowing from the vine into the branch. Including some duplicates, “vitalized” appears more than 200 times in Ellen White’s writings. The same dictionary defines “vivify” as “to endue with life; to animate; to make to be living.” Among the factors that vitalize one’s relationship with God, we especially find the work of the Holy Spirit—believers are animated and vitalized by the Holy Spirit but also the study of the Scriptures, communion with God, the knowledge of last-day truth, the grace of Christ, heavenly principles, Christ’s divine nature, divine power, and blessings derived in the course of witnessing.

The Spirit-empowered and infused vitalized experience can be strengthened or weakened. When looking at the word “spirituality” in the writings of Ellen White, you will notice that she is frequently admonishing for or against behaviors that impact spirituality. There is, accordingly, a continuum of meaning that goes from vitalized spirituality on the positive side, to backslidden and even spiritually dead on the other side. Notice the verbs used in the following partial lists: on a positive note, she speaks of factors that “advance,” “cultivate,” “elevate,” “grow,” “increase,” “maintain,” and “preserve” spirituality. On a negative note, she speaks of factors that “curse,” “deaden,” “destroy,” “dwarf,” “injure,” “kill,” “lose,” “rob,” “ruin,” “sap,” and “weaken” spirituality. Her thinking in this regard is consistent with other writers of her era, such as J. C. Ryle in his highly regarded volume

Proportionality and quality cannot be separated, just like love and generosity.

Holiness, George Müller in his Narratives, and Hudson Taylor in referring to the work of God in China. What is less obvious is the impact these vitalizing factors have on overall spirituality. We tend to focus on the more significant factors—surrender, justification, sanctification, etc.—but it becomes apparent in studying our topic that the lesser factors—liberality, reading habits, health, etc.—play a significant, though less recognized, role.

Validation of biblically sound spirituality comes as it is evaluated on the basis of the Scriptures and other divinely inspired sources of information: God’s leading in the past, coherence with last-day truth, the practical fruit—Holy Spirit-given impressions, and reason.

Because authentic spirituality is progressive and complementary, biblical spirituality necessarily looks at the past with an awareness that truth is provided on a progressive basis and therefore can result in “present truth” for one era being more complete than the “present truth” of an earlier era. It is complementary because though truth is progressive, it builds on prior truth.

What About Vitalized Spirituality and Liberality?

In looking briefly at the interplay of covetousness and liberality, the first great fact is God’s promise of blessings if we are faithful in our giving: Malachi 3:10 (NKJV) says, “‘Bring all the tithes into the storehouse, that there may be food in My house, and try Me now in this,’ says the LORD of hosts, ‘if I..."
The wise man said, “There is that scattereth, and yet increaseth; and there is that withholdeth more than is meet, but it tendeth to poverty. The liberal soul shall be made fat: and he that watereth shall be watered also himself” (Prov. 11:24, 25, KJV). Ellen White made the following comment in this regard: “Constant, self-denying benevolence is God’s remedy for the cankering sins of selfishness and covetousness. God has arranged systematic benevolence to sustain His cause and relieve the necessities of the suffering and needy. He has ordained that giving should become a habit, that it may counteract the dangerous and deceitful sin of covetousness. Continual giving starves covetousness to death.”

I trust you see how the love of money easily turns into covetousness, which in turn decimates spirituality. I hope you also noticed God’s plan to overcome covetousness: liberality! And how liberality starves covetousness.

He has ordained that giving should become a habit, that it may counteract the dangerous and deceitful sin of covetousness. Continual giving starves covetousness to death.

Was This God?

Years ago, in the course of revival meetings on a South Pacific island, my wife and I stayed at a home situated on the ocean, literally at the edge of the water. Our room was no more than 25 yards away from where the waves would crash, and meals were often eaten in an area where we could spit watermelon seeds into the water. Needless to say, it was an amazing place to stay, and we rejoiced and praised God for the kindness extended to us through the couple who owned the home. To all appearances, God was greatly blessing their businesses and personal lives, and we were enjoying unanticipated blessings. Our host owned an autobody shop; our hostess engaged in a small retail business. There was also a church across the street from...
their home.

It was toward the end of our stay with them that we heard the details of their story. He spoke of 16 years of frustration with his autobody business and fishing. Because God wasn’t at the center of his life, everything he tried failed.

When starting the business, he had put God first, faithfully paid his tithe, and saw abundant blessings from God. But when he began making more money and therefore having to pay more tithe, he resisted. He did not feel the pastors were worthy of so much of his money, so he stopped giving. The result was a diminishing of blessings on the part of God that continued for 16 years.

He was married to a godly wife, however; and she kept encouraging him to trust God, to put God back into the center of his life and start going to church again. His ongoing response was “No!” He had struggled for many years; God wasn’t helping him. Why bother going to church? Others encouraged him as well, and eventually, to please a friend, he attended meetings and was soon baptized with 111 other people.

Eventually, he started a new walk with God, recommitted to making God first in His life, and became faithful with his tithe. Our host told God how his life had hit rock bottom, and that he was badly in debt. He asked God for help, and placed all His challenges into God’s hands.

Two days later the couple received a notice from their bank, demanding that the debt be paid in three days or they would face forfeiture of their beautiful ocean-side property. They responded with prayer and fasting.

The first day our host sought help from relatives, but they were not interested in helping him. The next day God brought the needed funds through an amazing miracle that greatly encouraged His faith. A man driving by had a blowout right in front of our host’s autobody shop. While making the repair, it was noticed that the obviously new tube had erupted without any seeming tire or road hazard damage. While waiting for the repair, the customer noticed an unrepaired vehicle that was identical to a vehicle he had unsuccessfully tried to buy earlier in the day. Dejected at not being able to buy that vehicle, he had decided to drive around the island to lift his spirits. Noticing that the vehicle was identical, he asked to buy it. Our host deferred, explaining that the car would be much more valuable after it was repaired and that he planned to repair it first. The customer was insistent, so our host tried to dissuade the customer by offering to sell the vehicle for four times the normal price of the vehicle repaired. The man surprisingly agreed, went out to his vehicle for the cash—he still had the money in hand for the vehicle he had tried to buy earlier—and returned and paid for the vehicle. While counting out the money the customer asked, “Was this God?”

These miraculously acquired funds met the bank’s demands in full. Needless to say, there was rejoicing in that family. Soon the business was prospering again; the blessings were returning. In gratitude, they contributed to the building of a church across the street from their home as a very public “Thank you” for what God had done.

Lack of paying tithe—a symptom of covetousness—had brought disaster; but returning to God and liberality in paying tithe—a symptom of Holy Spirit-animated, vitalized benevolence—had once again opened the windows of heaven, and their situation was turned around. As a result, they were enjoying abundant blessings from God.

I believe many members and member-owned businesses will be blessed and prosper as they faithfully return God’s tithe, and if necessary, restore the tithe that should have been paid in the past.

The voluntary offering should be (1) proportional “to the blessing” and (2) given “willingly with his heart.”

1 Ellen G. White, Testimonies for the Church, vol. 3, p. 548.
2 “Vitalized” spirituality refers to a Spirit-empowered and infused spirituality. I explain more later in the article.
4 There is little agreement on a definition of spirituality, and little overlap between definitions. Accordingly, discussions of spirituality vary greatly between authors. In this article I am discussing practical biblical spirituality as revealed in the Scriptures and the writings of Ellen White.
6 Bloesch, p. 18.
7 In Romans, for example, the following verses speak to the presence and activity of the Holy Spirit: Rom. 5:5; 8:1, 4, 5, 9, 10, 13, 14, 16, 23, 26; 9:1; 14:17; 15:13, 16, 19, 30.
9 Ellen G. White, Testimonies for the Church, vol. 3, p. 547.
10 Ibid., p. 548.

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How much do you understand about the advantages of the Combined Offering Plan (COP)? If you are a church leader, you can test your knowledge by responding to the following questions before reading the answers:

1. How broad is the adoption of the COP by the Adventist world fields?
   Answer: After it was voted by the General Conference 2002 Spring Meeting as the recommended offering plan for the world church, it has been adopted by 11 of the 16 General Conference world divisions and attached fields (MENA will implement it in 2021). Two other divisions have implemented it in some of their territories (SPD and EUD). Thus, the COP is already practiced by more than 90 percent of the Adventist membership around the world.

2. Why has the COP been introduced, and what was it trying to prevent?
   Answer: Perhaps one of the major differences between the COP and the other plans is related to the educational and promotional approach. As the other plans use a Calendar of Offerings that promotes different projects/destinations for the offerings almost each week, the development of a "project...
giving” mindset seems to be the natural result. And it appears obvious that this “project giving” approach is more in line with a fundraising mentality than with the regular and systematic giving promoted in both the Bible and the Spirit of Prophecy.

Under that kind of fundraising mindset, institutions and ministries with greater promotional power (and budget) would attract a significant part of the resources, while others, maybe equally important but with less promotional appeal, would starve. That unbalanced system would generate a competition for funds that frequently produces an unequal distribution of resources. In this scenario, those with less promotional power, such as the local church, may be left behind. If offerings are mainly dependent on project promotion, how would we fund, for instance, missionary projects in dangerous areas that cannot be promoted for security reasons? So, the COP was devised to correct not only unbalanced distribution of funds but also to emphasize regular and systematic giving.

3. What is “Promise,” and why is this concept so important under the COP?

**Answer:** “Promise” is a modern name for the regular and systematic offering, a concept that is alluded to in the Bible (Prov. 3:9, 10; Mal. 3:8) and is mentioned many times in Ellen G. White’s writings. It is a highly spiritual way to give, because it is focused on worshiping God in answer to His giving. When they become “Promisors,” members give according to the biblical pattern, which is proportionally, and after every income or increase received.

4. What is the meaning of the words “regular” and “systematic” as applied to offerings (Promise) in the COP?

**Answer:** The “Promise” offering may be considered regular because it is given after a prayerful decision (“promise”) to give it as an act of worship every time the Lord blesses us with an income or increase (Prov. 3:8-10). So the regularity is based not on any project promotion, but on the frequency of the financial blessings. Therefore the primary motivation for giving is not based on occasional necessities in the field, the knowledge of good projects, calls from the pulpit, pieces of mission propaganda, or on stirred emotions. Instead, we give based on a firm and grateful decision to give back to God, after a perception that He not only offered Himself for us, but is also regularly providing for our maintenance. He is the One who always gives first, and our giving should be just a response to His giving.

The “Promise” offering may also be considered systematic because it is given not as a random amount, but proportionally. It is given as a previously determined (“promised”) percentage of every income or increase, without the necessity of any appeal. In short, under the COP the primary motivation for giving shifts from project promotions, appeals, the financial necessities of the church, or sympathy for a worker/project to worship of God because of His blessings! And this is a significant change in terms of mindset.

5. How does the COP affect the promotion of giving in the local church?

**Answer:** The promotion of offerings under the COP will focus mainly on the recognition of financial blessings. The church’s necessities and missionary projects may be promoted after that. It will promote the collection of offerings as an important act of worship instead of an act of charity or philanthropy. The Lord becomes the center of giving and receives all the glory, and not the giver.

6. What principle motivated the development of the COP system of distribution of funds?

**Answer:** The COP system of distribution was based on the three geographical instances specified by Jesus as evangelistic priorities for those who would receive the Holy Spirit. In Acts 1:8, Jesus told us to be His witnesses not only locally (“Jerusalem”) but also regionally (“Judea and Samaria”) and internationally (“all the ends of the earth”). So, this system of distribution was created to provide equitable financial provision for all those three instances.

7. How are the nonassigned regular and systematic offerings distributed under this plan?

**Answer:** The distribution of all nonassigned offerings, collected on any day throughout the year, follow the same pattern: 50-60 percent to local missionary endeavors (local church); 20-30 percent to regional missionary initiatives (mission/conference, union, division); and 20 percent to international missionary projects (General Conference World Mission Fund).

8. Why is the World Budget (which provides for the worldwide mission) recommended to receive just 20 percent of our offerings, while the local church receives 50-60 percent of them?

**Answer:** The local church (local mission) receives a bigger percentage because there are comparatively fewer people participating in its financial support (usually only the local church members). As the most important component of the church’s missionary structure, the local church must be thoroughly maintained because it is where new members are generated and nurtured.

Actually, all the ministries, departments, and the administrative structure of the church exist to support it; and if the local...
church is not carefully sustained, all the rest of the church’s structure will lose its meaning and collapse.

On the other hand, wherever the COP system of distribution is adopted, and members are encouraged to follow the above pattern (see question 7), 20 percent of their missionary offerings will go to the World Mission Fund (which includes Global Mission, Hope Channel, ADRA, AWR, etc.), generating an uninterrupted flow of resources available for our international missions!

9. Are only the loose offerings in the offering plate to be divided according to the COP’s distribution?
   **Answer:** All nonassigned offerings—either loose offerings or envelope offerings, given at any moment or day of the week/year—are divided up in the same way.

10. Why does the COP recommend members to give nonassigned offerings? Can members still designate an offering to special projects on their tithing envelopes?
   **Answer:** Even though under the COP members are recommended to give nonassigned offerings, they are still free to assign their offerings to any specific projects or destinations of their choice. The advantage of giving nonassigned offerings is that they all go to a common fund, from which they are equitably distributed, providing a steady and balanced source of funds to all church entities, authorized missionary projects, institutions, ministries, administrative levels, and world regions.

On the other hand, by assigning the offering to one or more preferred projects, all the other necessities of the church that were funded by nonassigned offerings will go to the World Mission Fund (which includes projects funded by the 13th Sabbath Offering). Besides that, another 20-30 percent of any nonassigned offering, collected on any day, will also be directed to regional missionary projects. And if we consider the local church also as a missionary project or a center of influence (as it is), we may say then that 100 percent of all nonassigned offerings collected at any time are dedicated to fulfilling our mission.

Actually, all necessities of the church that were funded by special offerings under the other plans (such as the Thirteenth Sabbath Offering), will now receive a share from any nonassigned offering. So, the more people are regularly giving nonassigned offerings, the more the church will equitably grow everywhere and in all aspects.

11. Is the COP against new missionary projects?
   **Answer:** No. It is exactly the opposite! The COP was planned to fund voted and budgeted projects, old or new, on a more regular and steadier basis. Under this plan, an established percentage of any nonassigned offering that is collected will be directed to local, regional, and international missionary projects.

12. May churches in the COP territories still collect missionary offerings during the Sabbath School?
   **Answer:** Yes. All the nonassigned offerings, collected at any time under the COP, including during the Sabbath School, are in a high sense missionary offerings and will be distributed according to the pattern mentioned on question 7. According to Jesus, our missionary endeavors and consequently our offerings must equally cover local, regional, and international missionary instances (Acts 1:8), providing an equitable growth.

13. Can mission stories/videos be presented during the Sabbath School, before the offering collection?
   **Answer:** Yes. But after listening or watching the mission stories, the worshipers should be informed that according to the COP system of distribution, part of their nonassigned offerings collected at that moment (and also in all other moments) will be automatically directed to the promoted project.

14. Why does the COP not emphasize the Thirteenth Sabbath Offering, which helps to fund our worldwide mission?
   **Answer:** Instead of promoting a special offering to international missions just once in the quarterly, the COP will direct 20 percent of every nonassigned offering, collected at any moment (service, Sabbath School, Youth Program, etc.) and on any day of the week, to support the church’s worldwide mission (which includes projects funded by the 13th Sabbath Offering). Besides that, another 20-30 percent of any nonassigned offering, collected on any day, will also be directed to regional missionary projects. And if we consider the local church also as a missionary project or a center of influence (as it is), we may say then that 100 percent of all nonassigned offerings collected at any time are dedicated to fulfilling our mission.

Actually, all necessities of the church that were funded by special offerings under the other plans (such as the Thirteenth Sabbath Offering), will now receive a share from any nonassigned offering. So, the more people are regularly giving nonassigned offerings, the more the church will equitably grow everywhere and in all aspects.

15. Why are members under the COP recommended to give only to special projects “beyond and above” their regular, systematic, and nonassigned offerings (Promise)?
   **Answer:** Because in that way we will keep the whole body of the church functioning. Actually, as we do with our physical bodies, it is the duty of every member of the church to keep the whole body of Christ alive, and not just preferred parts of the body. The Lord planned for us to be like an organized army and not as a scattered company, shooting here and there, each one doing whatever seems best in their own eyes. As in any victorious army, we are supposed to unify efforts against common targets. Together we are stronger; go farther; do more, and go faster.

16. Why do the COP territories limit campaigns promoting additional special offerings?
   **Answer:** Because even countries and businesses do not consider it a wise method. Almost all developed and organized countries collect taxes and then distribute the funds according to what was budgeted, instead of requesting multiple
special taxes every time there is a need. As through the COP distribution system all authorized and budgeted projects and institutions are equitably and regularly supplied, campaigns for special offerings are seen as draining resources and threaten- ing the equitable growth of the whole church’s structure.

17. Is there a way to still promote special offerings to new missionary projects?

Answer: Yes. New authorized projects or missions should still be promoted, provided the donor base is reminded that they are already giving to those projects when they give their nonassigned offerings. But if, in addition to that, they want to give a special offering directly to those projects, the COP establishes that the donor base should be recommended to do it only beyond and above their Promise (regular, systematic, and nonassigned offerings).

18. How then do we create promotional campaigns requesting donations for special projects in a COP setting?

Answer: Usually the COP fields/unions/divisions will vote only one or two special projects per year to be promoted in all their churches. But they will always be promoted as freewill offerings, in addition to their “Promise” (regular and systematic offering). They should always be informed that those offerings should be given in addition to, not in place of, the “Promise.”

Websites of official church entities/institutions or even ministries may promote special giving if they add what was voted during the 2002 Spring Meeting to the promotional materials: “The 2002 Spring Meeting voted that any direct appeals to the Seventh-day Adventist donor base will be required to include in their donor materials an affirmation of the donor’s prior responsibility to worship God through tithe and regular support of the Church through systematic offerings.” The text also adds that “such affirmation shall include a statement such as: ‘Contributions to the appeal should be above and beyond regular return of tithe and systematic offerings through your local church.’”

On the other hand, requests or campaigns for donations to special projects that don’t mention that “beyond and above Promise” clause are usually received by COP territories with great suspicion and will probably not be promoted. The principle of equity will be harmed if members are encouraged to give directly to some projects without mentioning that those projects are already receiving their share from the COP distribution system. This practice will divert resources from funds that otherwise would equitably support the church in all its instances, projects, and regions.

When the “beyond and above” clause is not mentioned, it is usually the local church that suffers the most. And if the local church is left to starve and finally die, the ministry draining all the resources will lose meaning and also die. God’s principle for a healthy church growth is not the struggle of the ministries and the survival of the fittest, but love and mutual consideration. Hence, there must be a vigilant care on the part of the COP field administrators to avoid any wild competition for funds and keep a balanced distribution of them, as proposed by this offering plan.

19. What should we do if there is an occasional shortage of means in specific areas/ministries that are supported by offerings?

Answer: As we wisely do with our physical bodies, we never leave the whole body to starve while feeding a member or limb that is sick. Instead, we all know that it is of paramount importance to always nurture the entire body, even more when there is sickness.

So, the following can be done in times of financial crisis:

1. Members should primarily be taught to give, not because there is a need or crisis, but because they recognize that they are receiving blessings from God. They should give by habit, as regularly as they are receiving their income from Him.

2. Members must be educated to give proportionally, giving a regular percentage every time they are blessed. That percentage may be the same as that used for the tithe, less than tithe, or more than the tithe (use the Commitment Cards).

3. Members should be taught the principle of nourishing all the body first. Applied to offerings, it means that a special emphasis must be given on the importance of nonassigned regular and systematic offerings. It is the only way to equitably nourish all the body of Christ.

4. Members, especially prospective members, should be educated about Promise (regular and systematic offering), and invited to adopt that plan, becoming Promisors. Commitment Cards may be used at the end of the educational process to foster decisions.

5. Special sacrificial offerings may also be solicited, but always specifying that they should be given in addition to and above Promise (regular and systematic offering).

There is a special blessing promised to those who practice this plan: “Whenever God’s people, in any period of the world, have cheerfully and willingly carried out His plan in systematic benevolence and in gifts and offerings, they have realized the standing promise that prosperity should attend all their labors just in proportion as they obeyed His requirements.”

Imagine what would happen if every member around the world would understand and practice this God-given concept, giving offerings every time they receive an income or increase from God. Says Ellen G. White: “If the plan of systematic benevolence were adopted by every individual and fully carried out, there would be a constant supply in the treasury. The income would flow in like a steady stream constantly supplied by overflowing springs of benevolence.”

Pastor Marcos F. Bomfim is director of Stewardship Ministries at the General Conference of Seventh-day Adventists, Silver Spring, Maryland, United States.

2 https://stewardship.adventist.org/commitment-card-promise
3 Idem.
4 Ellen G. White, Counsels on Stewardship, p. 347.
In religious circles, the term “stewardship” is often associated with how a person demonstrates their obedience to God by returning the tithe He requires (Lev. 27:20); and how a person demonstrates their gladness to God by giving their offerings in response to blessings received (Deut. 16:17). Stewardship ministries encourage personal stewardship through the use of inspiring programs and informative pamphlets. These promotions have been a catalyst for the continued growth in tithe and offerings recorded by the Seventh-day Adventist Church from faithful members, with annual amounts recorded worldwide in 2019 totaling approximately US$3.6 billion.

An area of stewardship that does not get as much attention is that which occurs at the organizational level. Stewardship that occurs at this level relates to how leaders of local churches and church administrative units manage the financial resources provided by those fulfilling their personal stewardship. By way of definition, “organizational stewardship” is the composite of a leader’s attitudes and actions that signal to both God and church members that the position of trust extended is administered with highest regard. It would be unfortunate to ignore the importance of this area of stewardship, as it has the potential to impact positively or negatively on the personal stewardship of a church member. Several unfortunate instances of leadership failures have occurred in the history of the Seventh-day Adventist Church. In the aftermath of such failures, financial contributions from church members have declined. In some instances, recovery from the downturn took several years; and in other instances, the recovery is still in progress or may never happen.

The evidence from these leadership failures suggests that there is a correlation between confidence in leadership and the level of support by church members. When confidence is high, contributions are high. When confidence is low, contributions are low. By extension, when there is no confidence, there are no contributions. Confidence is indeed the currency of leadership, without which the ability to navigate the opportunities and challenges of organizational stewardship is severely handicapped. Ellen G. White highlighted the importance of confidence, and counseled church leaders to discontinue lax business practices by saying:

“The result is that the cause of God is involved in perplexity and brought into embarrassment, and a heavy burden is cast upon those who were appointed to bear weighty responsibilities. If this loose way of doing business is permitted to continue, it will not only drain the treasury of means, but will cut off the supplies that flow from the people. It will destroy the confidence in those at the head of the work who have the management of funds and will lead many to discontinue their gifts and offerings.”

Attitudes of the Leader

The exemplary attitudes demonstrated by the behaviors of a leader engaged in effective organizational stewardship are informed by a heightened appreciation of being a steward. Inherent in the word “steward” is the reality that while there is no personal ownership of what has been entrusted, there is personal accountability for its use and outcomes. The steward acts as an agent of someone or some entity serving as the principal. Within the context of the Seventh-day Adventist Church, the Chief Principal would be God Himself, followed by those who, through His leading, place individuals into positions of trust.

There are two theories that describe principal-agent relationships—those being agency theory and stewardship theory. In these theories, the behaviors of an agent stand in contrast to each other (see Table 1). On one hand, the behavior of an agent in agency theory presumes there will be a conflict of goals in the principal-agent relationship requiring monitoring and incentive mechanisms to reconcile that conflict. Further, there is a personal interest approach to leadership. On the
other hand, the behavior of an agent in stewardship theory presumes that there will be a perfect alignment of goals in the principal-agent relationship requiring no external motivation and a we-versus-me approach to leadership.4

Table 1 – Differences in Agent Behaviors

<table>
<thead>
<tr>
<th>DIMENSIONS</th>
<th>AGENT THEORY</th>
<th>STEWARDSHIP THEORY</th>
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<tbody>
<tr>
<td>Principal-Agent</td>
<td>Goal Conflict</td>
<td>Goal Alignment</td>
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<td>Relationship</td>
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<td>Organizational</td>
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<td>Motivation</td>
<td>Extrinsic</td>
<td>Intrinsic</td>
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<tr>
<td>Human Behavior</td>
<td>Individualistic</td>
<td>Collectivistic</td>
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Source: Van Puyvelde et al. 2012

Stewardship theory best describes the set of behaviors that should be exhibited by church leaders in any principal-agent relationship associated with organizational stewardship. As a “steward leader,” there should be a keen sense that position and power have been received through the divine will of God and for the sole purpose of achieving Master-aligned goals. In response to that privilege, a steward leader demonstrates attitudes and actions that enliven the principles of transparency and accountability. The want of the church is this type of leader—a steward leader: one who will not be bought or sold; one who in their inmost soul is true and honest; one who does not fear to call sin by its right name; one whose conscience is as true to duty as the needle to the pole; and one who will stand for the right though the heavens fall.5 The reminder to every leader is that heaven is watching to see how those occupying positions of influence fulfill their stewardship. The demands upon them as stewards are measured by the extent of their influence.6

Actions of the Leader
There is an expectation that church leaders at every level will exercise proper stewardship for both the mission and money for the organization where they are called to serve. To this end, every leader must model behavior that is guided by a commitment to ethics, transparency, and accountability.7 By modeling this behavior, it enables building and sustaining confidence, which is the invaluable currency of leadership. The behaviors of a leader can be captured in three interconnected spheres of organizational life: those being organizational culture, organizational controls, and organizational communication.8

Organizational Culture
Each organization has its unique “organizational culture,” which is a composite of individual attitudes and backgrounds. However, leaders in each organization are the persons who set the tone at the top of that culture as it relates to integrity, ethical values, stewardship, and transparency. If leaders do not set an example in these areas, there will be no moral compass to guide organizational decisions, and the behavior modeled by leaders will invariably be manifested in the actions of those whom they lead.

Organizational Controls
When the appropriate organizational culture is in place, there is a greater appreciation for designing and implementing effective organizational controls. These controls consist of policies and procedures that collectively are referred to as internal control. The internal control of an organization should not be designed to target individuals, but should focus on the objectives of providing reasonable assurance regarding the reliability of financial reporting, effectiveness and efficiency of operations, and compliance with laws and regulations.

Organizational Communication
Church leaders should demonstrate their commitment to transparency and accountability by embracing regular and open organizational communication both inside and outside the organization with relevant parties. A special emphasis should be placed on communicating with constituents without any bias to the level or nature of their contribution. In designing any communication systems, it is critical to recognize the important role of constituents in the continued viability of an organization by providing them with clear and complete communication.

Conclusion
This article is the first of a six-part series emphasizing the essential role of steward leaders, the need to realize effective organizational stewardship at all levels within the Seventh-day Adventist Church. The connection between personal stewardship and organizational stewardship cannot be overlooked, and much more needs to be done, promoting both in concert with each other. In the forthcoming articles, organizational culture, organizational controls, and organizational communication, which are essential for building and sustaining confidence, will be further explored.

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1 Bible texts are from the New King James Version. Copyright © 1979, 1980, 1982 by Thomas Nelson, Inc. Used by permission. All rights reserved.
3 Ellen G. White, Colporteur Ministry, p. 96.
5 Ellen G. White, Education, p. 57.
6 Ellen G. White, Gospel Workers, p. 495.
7 General Conference Working Policy 5 04 05
He fidgets with excitement as the offertory appeal is read. He cannot see who is reading, but hopes that this week it will be his turn to take the journey. The reading ends, and the music begins. As the music begins to play, a hand removes him from the wallet. He says goodbye to his friends and eagerly squiggles into the white envelope. The envelope folded and sealed brings darkness inside. He hears a soft whispered prayer by the giver.

The light of the sun warms him through the thin tithe envelope paper. He squints to see the writing on the outside and notices that he is to go as tithe. He wonders what that means and what journey he will take. He is truly excited that he is to be used by God.

The offering bag passes by. He is placed in the thin opening and falls to the bottom of the cloth. He notices that once he is in, he cannot be removed without much fuss. (Internal control 1: The offering bag should have a narrow opening, which would make it difficult for members to take money out.) Other notes and coins in envelopes join the bag. Some in envelopes, and others without envelopes. They are all excited to be in the service of the Lord. One of the women in the tithe envelope in the bag begins to sing “Here I am Lord, send me.” Someone asks her through the envelope if it’s her first time on the journey. She replies, “Yes, it is.” The man shares that it is his tenth time on the church journey.

A prayer rises to heaven, and the bags are placed behind the pulpit. They listen attentively to the special song, the sermon, closing song, and closing prayer just before being carried to the vestry.

His envelope is opened. He steps out onto the table. He looks around to see his surroundings and notices two women counting his fellow notes and coins. A man is recording their value. (Internal control 2: Whenever money is counted there must be at least two people. One person should not be allowed to count alone.)

He feels a piece of himself leave as his value is recorded in a large triplicate book. He remains whole while his value is recorded on a receipt. He also notices that the total value of himself and his friends is recorded on a count sheet. He peeps and is reassured when he notices that the total of all their value is also equal to the total of the deposit slip. (Internal control 3: The total receipts of tithe and offerings should be recorded in the cash book. This should equal the total count sheet, which should equal the total deposited. Receipts for loose offerings should be given to the head deacon.)

He is placed in a money bag, and his physical journey takes
a different route from his value. A warm feeling of contentment overtakes him. He is now of service to Christ. It has been a tiring day, emotionally and physically. However, he will happily take this journey again. He lays in the money and falls asleep.

His value is now excitedly received by the church treasurer, and the journey continues down the cashbook page under the tithe column. This should equal the total deposited. Receipts for loose offerings should be given to the head deacon.

Money should be kept in a lockable location to safeguard the asset.

The treasurer hurriedly takes the bags to the bank and deposits the money. A bank stamp is placed on the deposit slip as evidence of the deposit. To this deposit slip, the count sheet, cashbook, and the used tithe envelope are attached. The treasurer sends an email to the conference with a copy of the deposit slip and a breakdown reflecting how much needs to be allocated to tithe and what the value of the offering is. The work of the week is done. (Internal controls 5 & 6: Ensure the timely deposit of the money, correctly segregated to the conference and to the local church, with immediate notification of the allocation to the conference.)

The month hurries to a close, and the first week of the next month arrives, finding the treasurer in the church board meeting. Sorting his pages as he prepares to report, he clears his throat and reports the total tithe and offerings received for the previous month, the total sent to the conference, and the total remaining at the churches. Noted: total expenses. Noted: bank balances. The bank balances equal the total remaining at the church after expenses. (Internal control 7: Regular reporting to the board reduces the risk of fraud and error)

The value sent to the conference begins its journey with percentages going to the union, division, and General Conference, all in pursuit of “this gospel of the kingdom [which] will be preached and then the end will come” (Matt. 24:14).

The Seventh-day Adventist Accounting Manual defines internal control as “the process designed and implemented by management and individuals charged with governance to provide reasonable assurance about achievement of the entity’s objectives” (General Conference of Seventh-day Adventists, 2011, p.17). The ultimate objective of the church is captured in this text: “Go therefore and make disciples of all the nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, teaching them to observe all things that I have commanded you; and lo, I am with you always, even to the end of the age. Amen” (Matt. 28:19, 20). Internal controls are designed and implemented to ensure that all income given by the giver is allocated and utilized according to his or her intent. Prayerfully the funds are commissioned to make disciples of all nations, so that the end will come! Therefore the task of the treasury is vitally important to the mission!

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Fundamental Principles

Let us now explore seven principles that are pivotal to achieving financial well-being.

1. Knowledge Is Power
   According to Peter Drucker, the late renowned business author, there is power in knowledge. In the Bible, God laments, “My people are destroyed for lack of knowledge” (Hos. 4:6, NKJV). And this is true in all areas of our lives. Though knowledge is power; the key to unlocking this power lies in how well it is applied. Wisdom, which is the judicious application of knowledge, is arguably the single most important key to achieving financial well-being.

2. Financial Well-being Matters
   Financial well-being matters because it is intricately tied to other aspects of our well-being. From a Christian worldview, our Creator wants us to prosper in all things: physical, emotional, spiritual, and yes, financial. God wants to bless us and to enable us to live a life of abundance. Deuteronomy 8:18 states, “But thou shalt remember the LORD thy God: for it is He that giveth thee power to get wealth” (KJV).

3. Purpose Matters
   Our worldview determines our understanding of our purpose. Since life is not an end to itself, everyone needs and can benefit from having a purpose that they strive to achieve. Most successful organizations have a mission statement. It is important that we as individuals also define our purpose and articulate our own mission statement. All things being equal, those living a mission-driven, purposeful life experience a greater state of financial well-being than individuals with significant wealth whose lifestyles are not aligned with their purpose.

4. Lifestyle Matters
   The way we live our lives has a great bearing on our financial well-being. A poor lifestyle drains financial resources, promotes poor health, and fuels poor decisions that erode intellect. As in most things in life, there are universal laws for a good lifestyle. There are eight all-encompassing but simple laws relating to a healthful lifestyle: nutritional intake, exercise, water, sunshine, temperance, air, rest, and trust (NEWSTART). When we wisely apply these laws as the building blocks of our lifestyle and then put in place a budget aligned with these laws, we achieve greater financial well-being.

5. Money Matters
   When it comes to “freedom to make choices” and meeting needs, money matters. Cash (ours, not borrowed) is king. Our needs change as we go through our individual lifecycles.
Lifecycle refers to the phases of life from the cradle to the grave. It is extremely important that we all have money and plans that cover financial needs even beyond the grave.

6. Plan, Then Act

Yes, let’s take time to plan, especially if we do not have enough means. However, planning without action does not yield results. Acting without planning often results in failure. A good financial plan implemented wisely yields success.

7. Humanity Matters

To be human is to be connected to other humans, whether as families or as units of a larger society; and when we invest in our local and global communities and support each other, we enhance our own financial well-being. When our world and our community thrive, we all thrive. We should be generous with our financial resources.

Food for Thought: An example of Applying These Principles Using a Christian Worldview

All seven principles articulated above should be integrated into a personalized framework that is coherent, relevant, and practical. The trickiest part in doing this is to find answers to three questions: (1) What is knowledge? (2) How do we gain knowledge? and (3) How can we apply knowledge? Proverbs 9:10 unequivocally declares that “the fear of the LORD is the beginning of wisdom, and the knowledge of the Holy One is understanding” (NKJV). For those of us who concur with this declaration, we have a definition of knowledge, and insights on how to gain and apply knowledge. Knowledge is garnered from reading the Bible, which is regarded by many Christians as the final authority in all things. Furthermore, the Bible prescribes how to assess the attainment of the most subjective aspect of financial well-being. Our character is the basis for determining whether life is joyful or not. Individuals who are living a joyful life exhibit “love, joy, peace, longsuffering, gentleness, goodness, faith, meekness, temperance” (Gal. 5:22, 23, KJV).

The Bible stands out as an authority in matters of finance, and gives guidance on applying financial principles. The story of Joseph, found in Genesis 41, provides a proven template for wealth management (grow, preserve, and distribute wealth). It would be wise for us to follow this template, because we know Joseph became one of the wealthiest people in the world of his time, even during a famine. He followed three basic steps. He discerned from God that a famine was coming, developed a plan, and implemented this plan. Like Joseph, students of the Bible have long known that “nation shall rise against nation, and kingdom against kingdom: and there shall be famines, and pestilences, and earthquakes” (Matt. 24:7, KJV). Those who, like Joseph, have faithfully prepared for what is now unfolding in our world are better positioned to weather the current challenges, which include the COVID-19 pestilence. For those of us who did not prepare, we can still benefit from applying biblical principles; when it comes to financial planning, it is better late than never. The Bible even calls for a financial plan that lasts for eternity, and counsels us to lay up our treasures in heaven (Matt. 6:19, 20). Are we laying up our treasures in heaven, or just here on earth?

Conclusion

In this article we covered the foundational principles that prepare us for the next installments, where we will be delving into the specifics of how to enhance financial well-being. It is incumbent upon us to develop the foundational skills needed in order to wisely build, preserve, and distribute wealth.

Rome was not built in a day. Let us use what is at our disposal today while identifying gaps and striving for financial growth. Even if our current situation is bleak, not all is lost; it is possible to make lemonade out of lemons. Let us learn together. Please engage with us on Facebook, LinkedIn, e-mail, and phone.

3 Texts credited to NKJV are from the New King James Version. Copyright © 1979, 1980, 1982 by Thomas Nelson, Inc. Used by permission. All rights reserved.
Ellen White:

“As you stand here today, and see the defects of your characters in the light of God’s great moral standard, will you not say, ‘I will redeem the past; I will go to work in the Lord’s vineyard?’” (go to https://whiteestate.org/devotional/yrp/04_30/).

God will do—and has done—everything and anything to reach and save people. God will even ‘whistle’ (Isa. 5:26; Zech. 10:8) if that will bring people to Him. A whistle is remarkable since it is shrill and travels over a long distance. A whistle gets people’s attention and makes them look toward the sound. We sometimes whistle for our pets to call them back to us, because we care for them. God is willing to whistle to humanity if that will get their attention and bring them back to Him.

One of my favorite stories in the New Testament about God going to great lengths to seek and reach people who are unreached is found in John 4.

**Woman of Samaria**

Jesus is in Jerusalem when He hears some news about the church leaders that is disturbing. He leaves Jerusalem with the intent to go to Galilee. Rather than taking the normal route that every Jew would take, Jesus took an unusual route that went through the cities of Samaria. Scripture tells us: “But He needed to go through Samaria” (John 4:4, NKJV).

Why did Jesus need to go the direct route to Galilee through the country of Samaria? Did He like the scenery? Was He in a hurry? Did He want to avoid the Jews? The last reason may have been valid, but I do not think any of the other three reasons explained the real motive for Jesus “to go through Samaria.” There was a whole town of people who needed to learn of God’s love for them. There was a specific outcast woman who needed to learn that God loved her.

Even today, if you wish to travel from Jerusalem to Capernaum, there is no direct route. You have to go through either the Jordan River Valley route that most of the Jews in Jesus’ day took, or a route that parallels the Mediterranean coast. The coastal route (today’s Highway 6) is 121 miles (195 km, a 2- to 3-hour drive). To walk the same distance, for people who are used to walking everywhere, it would take 40 hours or two to three days.

There is another reason that the highways today do not go directly from Jerusalem to Capernaum, which was also true in the time of Jesus. To go directly north from Jerusalem to Capernaum you must travel through mountainous terrain about two thirds of the way. It is almost impossible to get Google Maps to show the route on current highway 60. Highway 60 follows the same route that Jesus took since He “needed to go through Samaria.” The route that Jesus had to go was very strenuous, as well as politically incorrect.

God guided Jesus to the city of Sychar and to this outcast woman. How is it that Jesus, who was used to walking days at a time, became tired and had to stop at this well in the heat of the day? Jesus was willing to say I WILL GO the hardest, most inconvenient way to meet with this woman at a well in the middle of a hot day, not only to reach the woman but also the town where she lived.

Jesus knew that this outcast woman of Sychar was interested in Scripture. Jesus was seeking to bring her thinking from the present to the future, and the temporal to the spiritual. Their contrasting conversation included:

- Physical water/Spiritual Water
- Temporal worship/Spiritual worship

Once Jesus had her interest, and her heart was becoming convicted that who she was speaking with was Someone very special, Jesus confirmed that fact.

Jesus answered, “I am he, I who am talking with you” (John 4:26, GNB).

**Jesus Went**

Jesus said, "I WILL GO!" Jesus at no other time while on Planet Earth so directly and clearly revealed who He really was. Jesus was willing to GO to Earth from heaven. Jesus was willing to GO the most difficult route from Jerusalem to Galilee. Jesus was willing to GO to Jacob’s well to reach the most unlikely person to be a missionary for God. All because Jesus was willing to say, "I WILL GO!"

If Jesus was willing to GO to reach out to this solitary outcast woman of Samaria . . . If Jesus was willing to GO the hardest route on His way to...
Galilee to reach the residents of the city of Sychar . . .
. . . then Jesus is willing to reach each one of us at our well of decision. When we choose to be Christ followers, Jesus will then enlist our help in this outreach and ask each one of us to GO to those within our sphere of influence. Are you willing to tell Jesus, "I WILL GO"?
When God whistles, I WILL GO!

General Conference of Seventh-day Adventists
Planned Giving & Trust Services strategic initiatives for Quinquennium 2020 to 2025:

KPI

Objective #1
1.1 As members become more involved (TMI) with participating in personal and public outreach, they become more vested in the success of the outreach. We will encourage members to give gifts during life and at the end of life by including evangelism in their estate plans.

Objective #2
2.8 As people move around the globe, they need to know how to plan for their families in their new countries of residence. We will help these people to provide for and protect their families and provide support for the mission of the church by planning their estates.

Objective #3
3.1 As dialog takes place in the community, we can share with the public how the Seventh-day Adventist Church benefits the community. As a result, friends are made for the church, and gifts from the community will be received to support the mission of the church.

Objective #4
4.1 We will encourage support for initiatives in the 10/40 window and large urban areas by encouraging partnering of institutions to fulfill the mission around the world.

Objective #5
5.1 As members become more familiar with Scripture and the writings of Ellen White in their daily devotional lives, they will want to put God first and plan to provide for their families and for the support of the mission of the church. We will provide information on how to accomplish these gifts.

Objective #6
6.1 We will involve every member and all of our leaders in creating a plan to provide for their families and to support the mission of the Seventh-day Adventist Church to reach their communities during life and at the end of life.
6.3 As part of the discipleship of new members, we will educate them about their responsibility to provide a plan for their families and for the possessions that God has entrusted them to manage during life and at the end of life. Support for the mission of the church is included in this discipleship education.
6.5 We will teach all members and those who are yet to be baptized in the principles of biblical personal finance and estate planning, and encourage each member to create a plan to provide for their families and support the mission of the church.

Objective #7
7.1 We will provide classes to teach biblical and Spirit of Prophecy principles of personal finance and estate planning to our church members and those who are friends of the Seventh-day Adventist Church.

Objective #8
8.1 We will encourage every leader of the church to have a plan for their families and their possessions and provide classes for leaders so they will know how to plan in their local area.

Objective #9
9.1 We will prioritize all promotion for planned gifts to the stated mission objectives, and KPIs for this quinquennium.
9.2 General Conference PGTS will seek to provide availability and resources for those areas of the world that are located in the 10/40 window and urban centers.
9.3 We will encourage and promote more gifts to support the outreach in the 10/40 window, even though there may not be public sharing of the results because of the security risks of providing this information.
9.5 We will complete the General Conference Planned Giving & Trust Services Global website project that will make the Planned Giving & Trust Services information available on computers, tablets, and smartphones of every member and friend of the church in their local area.
9.6 We will increase the number of planned gifts received to support the mission of the Seventh-day Adventist Church worldwide from both members and friends of the church.

Objective #10
10.2 We will provide resources to acquaint officers and executive committee members with their responsibility to lead by example, including in the planning for their families and the support of the mission of the church.
10.3 We will educate leaders in the concept that having a plan for one's finances is part of living a Christian life with integrity. We will encourage pastors and church leaders to lead by example by having a plan for their families.

I commit the General Conference PGTS to seek to accomplish the objectives and key performance indicators (KPI) during this next five years. It is my prayer that God will use every PGTS leader in the world to be a part of REACHING THE WORLD so Jesus can come quickly.

Will you be alert to God's whistle? When God whistles, I WILL GO when and where God wants me to GO! When you hear God whistle, will you commit to going where He wants you to go?

Dennis R. Carlson is the director of Planned Giving & Trust Services at the General Conference.
WORLD STEWARDSHIP ADVISORY VIA ZOOM

Elder Ted N.C. Wilson, president of the General Conference of Seventh-day Adventists, encouraged and prayed with the advisory attendees.

Pavel Goia, associate director of GC Ministerial Association and devotional speaker for the advisory.

Elder Billy Biaggi, a vice president of the General Conference of Seventh-day Adventists and Stewardship Ministries advisor, encouraged the attendees.

Elder Juan Prestol-Puesan, treasurer of the General Conference of Seventh-day Adventists, presented the topic “The Macedonians and the Essence of Giving.”

Marcos Bomfin, director of General Conference Stewardship Ministries, presenting the 2020-2025 Stewardship Ministries Strategic Orientation.

Hisoka Missah, associate director of General Conference Stewardship Ministries, presenting Stewardship Ministries resources.

Aniel Barbe, associate director of General Conference Stewardship Ministries, presenting Stewardship Ministries resources.

Michael Nwgaru, SID, presenting Lerato and Her Money Questions, a children’s stewardship book.

Johnetta B. Flomo, GC Stewardship, speaks about the department’s presence on social media and the daily postings.

Sam Neves, associate director of GC Communications, presenting the 2021 Tithe and Offerings devotional.

Elder Ray Wahlen, undertreasurer of the General Conference of Seventh-day Adventists, answering questions about Mission Offerings.

Ioan Campian-Tatar, Stewardship Ministries director (EUD) and author of the GodFirst, 2020 Stewardship Week of Revival booklet.