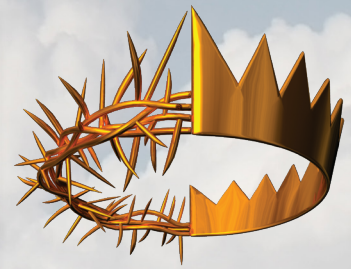


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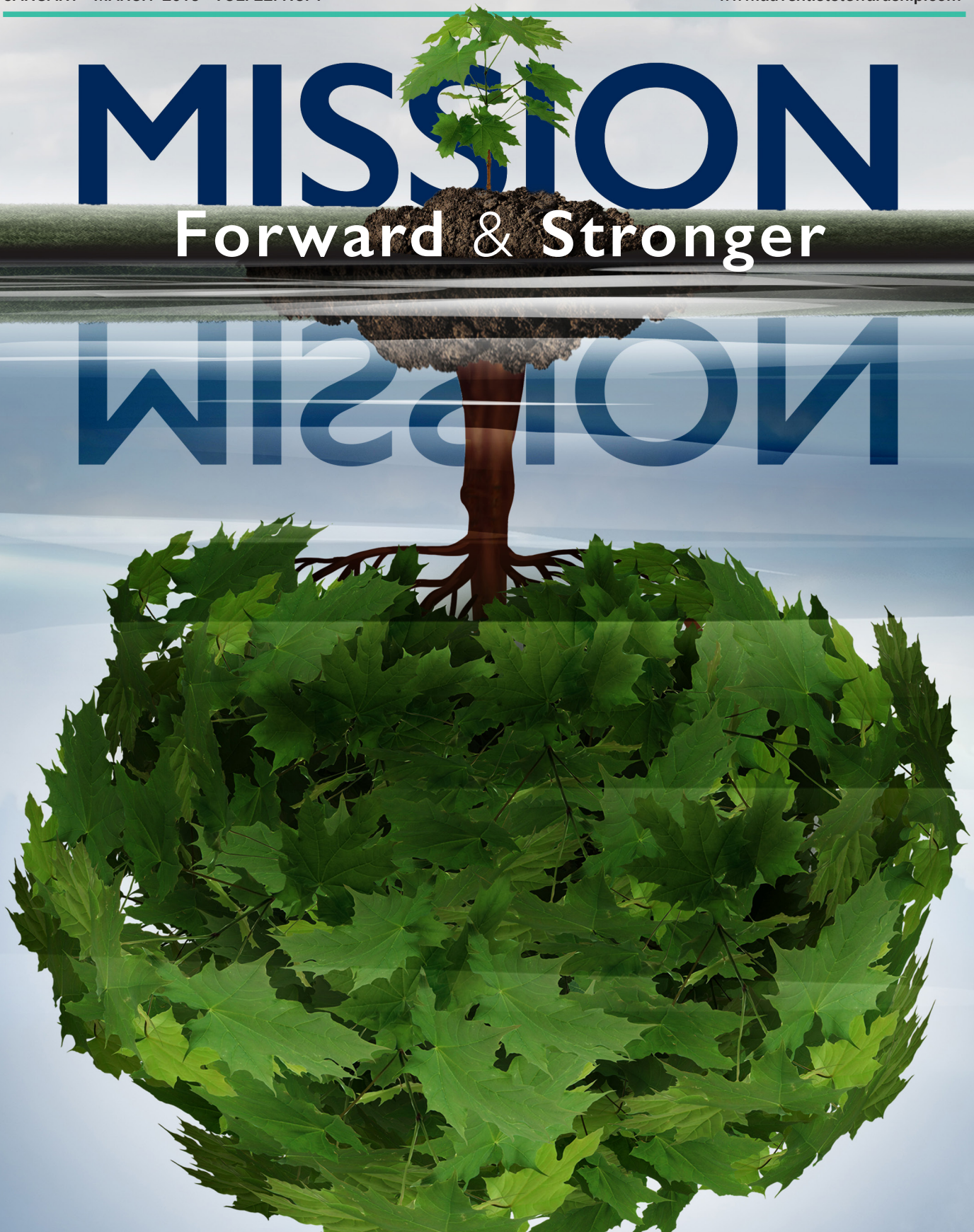
JANUARY - MARCH 2019 VOL. 22. NO. 1

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MISSION

Forward & Stronger

WISDOM



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THANKS AND WELCOME

This issue, "Mission: Forward and Stronger," marks a change in the *Dynamic Steward* editor's chair. Former editor Penny Brink, along with her husband, André, moved forward to a new mission, returning to South Africa to develop their own ministry. Aniel Barbe, our new editor beginning with this issue, has worked for the last four years as the SID Stewardship director. Previously, he served as a conference and a union administrator. Barbe accepted God's call to be an associate director for GC Stewardship Ministries. I am convinced that the world church will be blessed by his service.

Our sincere gratitude goes to Penny, who, besides her editorial duties, was also responsible for all the GC Stewardship resources (check them out on our Web site at <https://stewardship.adventist.org>). Her contribution was especially valuable in the development of the design of the Commitment Cards, as well as the conception of the word "Promise" as a friendly name for the God-given idea of regular and systematic (percent based)

offerings; and the elaboration of the branding (plus editorial work) for the "God First" concept, which was translated into the "2017–2020 GC Stewardship Strategic Plan" (<https://stewardship.adventist.org/strategic-plan>).

As the *Dynamic Steward* is a quarterly voice for the GC Stewardship Strategic Plan, you may expect to see in every article a connection between the text and what we believe the Lord is expecting us to do or to preach in Stewardship! And the general theme, inspired by the last GC Annual Council, is not an exception: "Mission: Forward and Stronger!"

The content of this issue is available through the *Dynamic Steward* App (in English) and soon in e-version in Spanish, French, and Portuguese. Our magazine is going forward—and it's growing stronger!

Thank you, Penny! And welcome, Aniel!

Pastor Marcos Bomfim



AN IMPOSTOR ADVENTIST STEWARDSHIP DIRECTOR

God's revelation is at the heart of a genuine stewardship education.

MARCOS FAIOCK BOMFIM

Arriving from a trip earlier than planned, I was granted the rare privilege of spending a Sabbath with my wife at our local church in Maryland. After the service, my wife and I were asked to entertain Claudia and Elda, two Adventist visitors from a Hispanic church.

"Are you the church pastor?" asked Elda. When she discovered that I was a pastor, but not of that specific church, she asked assertively: "What are you doing here, then? Why are you not in your own church, looking after your own sheep? A pastor that doesn't have any sheep to care for, no souls to convert, is losing his ministry!" she said, smiling to lighten the weight of her words. When I explained that I work in the world church's administrative offices and travel a great deal, their eyes couldn't hide their frustration with that kind of second-class ministry.

"It is stewardship ministry," I added, hoping to avoid the next question, which usually is about what stewardship is. But surprisingly, Claudia tested me with another question instead: "What, then, are the five principles of stewardship?"

Obviously, those "five principles," whatever they would be, were a very important part of their lives, and these women were sure about them. I felt they were trying to use those principles to identify and expose any impostor stewardship director who comes their way. Realizing that my ministry was being tested, I became very cautious, choosing carefully every word as I answered.

Instantly, my mind reverted to the past, as I tried to understand what educational process established such a deep conviction in them. What brought them from the point of zero stewardship knowledge to that immovable belief? Later, I discovered that they had received their education years ago, back in their home country (in the

Inter-American Division), during a seminar conducted for several weeks at their local church. That seminar was based on a shorter version of the book *Counsels on Stewardship*, by Ellen G. White, accompanied by a study guide.

Whoever the visionary and God-fearing Stewardship director in that local conference, union, or division was, they so successfully conceived and promoted that plan that it reached many churches in the field, and even these women's pastor. That director would never dream how effective that plan was, helping those two sisters to become educators and leaders in their churches, able to stand by themselves on their belief!

What became clear to me after this experience is that there will always be a sure spiritual harvest for those who sow God's seed, even though some of the results will be known only in heaven. Also, the most effective educational plans are those devised to reach every church member. Finally, I reflected on the great importance of the inspired writings—the Bible and the Spirit of Prophecy—in the process of stewardship education. We will be able to thrive in this ministry, according to God's measure, only when His revealed messages, especially

those contained in the book *Counsels on Stewardship*, are studied, believed, taught, and carefully followed.

On the other hand, it is by rejecting the revealed messages, despising them as outdated, unimportant, or not normative, while calling myself a Stewardship educator, that I may be rightly considered an impostor. "Believe in the Lord your God, and you shall be established; believe His prophets, and you shall prosper" (2 Chron. 20:20, NKJV). ☉



Claudia and Elda, with Mari and Marcos.



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

PARTNERS WITH OUR OWN MEANS

Witnessing flies when giving thrives.

ANIEL BARBE

"THESE WOMEN WERE HELPING TO SUPPORT THEM OUT OF THEIR OWN MEANS" (LUKE 8:3, NIV).

How relevant is any discussion about partnering in God's mission? The God of the Bible is Omnipotent, and He declares Himself as the Owner of everything (Ps. 24:1, 2). Nevertheless, according to Luke 8:1-3, Jesus partnered with the 12 disciples and was supported by some women.

Supporting Expansion in Mission

Luke 8:1-3 serves as an introduction to a major section of the earthly ministry of Jesus—His final tour in Galilee. This section ends with Luke 9:51: "Now it came to pass, when the time had come for Him to be received up, that He steadfastly set His face to go to Jerusalem" (NKJV). This phase of His ministry was particularly rich in teaching, demonstration of power, and expansion in mission.

During his last trip in Galilee, Jesus used parables to make His instructions clearer. His teachings about "who is the greatest" and warnings against sectarianism date from this time. He spoke plainly about His death and resurrection. Another peak experience was the Transfiguration, which provided a glimpse of His coming in glory. This trip was definitely the platform from which the good news resounded.

During this tour, Jesus controlled the elements by calming a storm and walking on water. He demonstrated His power over death by resurrecting the daughter of Jairus, and His healing power by relieving the woman who had a flow of blood. A crowd of 5,000 men plus women and children—who probably ate more than the men—were fed until they were full. Jesus showcased Himself as the compassionate all-powerful One.

There was also a significant breakthrough in mission. Jesus visited the Gentile regions outside the borders of Israel such as Tyre, Sidon, Bethsaida, and Decapolis. He went north as far as Caesarea Phillipi. Outside Tyre, He repeated the miracle of the multiplication of bread by feeding 4,000 men, presenting Himself as the Bread of Life for all nations. He benchmarked the concept of a universal mission.

It was indeed an exceptional period in Jesus' earthly ministry. Who provided for the needed resources? "These women were helping to support them out of their own means" (Luke 8:3, NIV). They assisted Jesus and His missionary crew. The all-powerful God depended on humans, on a handful of women, for the execution of His mission. This is a stunning paradox.

God's mission for Planet Earth has entered into its final phase. It is time to move forward and faster. Do we have the needed logistics to support this expansion? Ellen White shares about God's strategy: "He has placed in the hands of his servants the means wherewith to carry forward his work in home and foreign missions" (*Counsels on Stewardship*, p. 47). The resources are available; is it possible that they are not yet released?

The Contributions of the Women

Speaking of the contribution of these women, Luke employs two key words: "support" and "own means" (Luke 8:3, NIV). The Greek word *diekonoun*, translated "support," refers both to service rendered and to financial patronage. The context can accommodate both meanings. An itinerant preacher with 12 disciples definitely had some practical needs: the washing and mending of clothes, the preparation of food, and so on. It is also true that Jesus left His carpentry shop, and His followers left their boats and tax collector's booth, hence they needed financial support to survive. One should not minimize the value of material and financial support.

When one invests in growing spirituality, the outcome will be growth in liberality.

These mundane things are essential for the good news to move forward; they are the wheels of mission.

Which types of *uparchonton*, translated "own means," were employed by these women? They were providing services according to their

abilities; both simple and complex. The "own means" also refers to financial means. It could be some pocket money, savings, possessions, or solid assets of a certain value. It is most probable that these women sold some of their valuables to assist Jesus and the disciples. If this was so, they started a practice that later would be emulated by the early church—selling assets and bringing the proceeds to support God's mission.

Women in all generations have always had important things to do or buy for themselves. These women were not exceptions, but they demonstrated an exceptional self-sacrificing spirit. The pioneers of the Seventh-day Adventist Church were animated by the same spirit (read box). Ellen White encourages us in the same line: "Each should keep a missionary box at hand, and drop into it every penny he is tempted to waste in self-indulgence"

(Counsels on Stewardship, p. 290). Do we have our own missionary box, drawer, purse, or bank account?

The Driving Forces

What were the driving forces behind the spirit of self-denial of these women? The text brings two motives to light. These women were with Jesus (Luke 8:2). According to 2 Corinthians 3:18, the company of Jesus, the Great Giver, can only transform individuals into His image. Robert K. McIver shares about the positive relationship between giving and other spiritual practices: "Among Seventh-day Adventists, tithing behavior is very closely related to a range of other practices relating to religion, such as whether they attend Sabbath School, read and reflect on the Bible each day, and pray often during the day" (Tithing Practices among Seventh-day Adventists, p. 30). The closeness of our connection with God and His Word leads to the renewal of the self-sacrificing spirit. When one invests in growing spirituality, the outcome will be growth in liberality.

Another motivating factor is the fact that these women "had been cured of evil spirits and diseases" (Luke 8:2, NIV). All have experienced the delivering power and goodness of Jesus. Without this background, it would be difficult to understand how Chuza, the manager of Herod's household, could allow his wife to move around with Jesus and use their personal means to support the ministry of the obscure rabbi from Nazareth.

Stewardship is always the response of a grateful heart. In traditional patronage the beneficiaries show gratitude only with words and emotions, but here the beneficiaries showed their gratitude by partnering. This is a unique feature of biblical stewardship: we give because He has already given. We love Him and others because He first loved us.

The Real Beneficiaries

The next occasions that we meet these women are at the foot of the cross (Luke 23:49) and at the burial of Jesus (Luke 23:55). They did not run away when Jesus was arrested and condemned. Faithfulness in supporting God's mission prepared them for faithfulness in time of crisis. Where do you go when you have given it all? To Jesus. Their commitment to support Jesus was translated into total dedication to Him. Their lives were

a confirmation of the words of Luke 12:34, "For where your treasure is, there your heart will be also" (NIV). Our application in supporting God's mission today is one of the surest indicators of where we will stand during the final crisis.

Finally, these women were present at the empty tomb on Resurrection day (Luke 24:1-9). They were privileged to be the first witnesses of the greatest event in all human history. Service, giving, and witnessing belong to the same package. Let us refrain from being selective.

Jesus, the all-powerful One, has chosen to associate with human partners in the work of proclaiming the good news of the kingdom. He associated Himself with both the 12 disciples and the women who gave of their own means. Involvement in His mission is through both dedicated service and sacrificial giving. As we taste His goodness, let us reflect on our response. The result will be mission forward and faster. ☺



Pastor Aniel Barbe is an associate director of the Stewardship Ministries and editor of Dynamic Steward at the General Conference of Seventh-day Adventists, Silver Spring, Maryland.

Service, giving,
and witnessing
belong to the
same package. Let
us refrain from
being selective.



Credit: Getty Images

SUPPORTING MISSION IN THE **EARLY CHURCH**

Everything started with a self-sacrificing spirit.

JEAN-LUC LEZEAU

The biblical book, Acts of the Apostles, stands as our major source of information about the first steps of the Christian church and how thousands of new believers were converted every day.¹ It describes their struggle to organize themselves to live as true disciples of Christ and be prepared to accept the commission Jesus gave before He left: “Go therefore and make disciples of all nations, baptizing them . . . teaching them.”² This was the beginning of a story that would change the world.

The New Testament is not prolix about tithing principles. Among the few passages related to tithing, we infer from the words of Jesus when scolding the scribes and the Pharisees that He was in support of tithing practices.³ So how was mission supported in the early church?

Giving Profusely

The perfect example of generosity that Jesus showed to His disciples was the widow in the temple.⁴ She was so sorry not to be able to give more because she was giving the smallest coin that existed! But in the original Greek she gave *bios*, “herself,” her existence. She gave all she had! And nobody there wondered what she was going to live on the next day! Do we have any doubt that God provided for her needs? That is the kind of dependence that Jesus wanted His disciples to experience.

The information that is clearly disclosed about the financial support of the burgeoning Christian church was that not only did they share the same spirit, but “they put what they had in common and sold their possessions and goods.”⁵ They went beyond the exercise of calculating how much they should return in tithe and how much should be given as offering. They gave profusely. And beyond that they first gave their hearts to the Lord. That is the biblical model of radical stewardship! Was that enough to fund Jesus’ mission to go “to all nations”?

They did go on mission trips,⁶ and soon they had to flee persecution.⁷ One may wonder how they financed all these trips? Did they follow Jesus’ order⁸ and take no gold or silver with them, nor bag nor sandals? If that was the case the defunct treasurer, Judas, could have rejoiced because he wouldn’t have had to disburse any money!

The Two Models

In reading Acts of the Apostles, we discover the application of two different models for supporting mission. First, mission was patronized by those comprising the body of Christ.⁹ And several Bible texts support the practice.¹⁰ Their commitment to mission was revealed through both witnessing and supporting mission with their resources. Many passages testify that the itinerant

missionaries were staying in the homes of the brethren.¹¹ The disciples would regularly write in advance to the brethren to welcome the traveling preachers.¹² The second model was the one adopted frequently by Paul. In many instances, he was a self-supporting missionary. He wanted to be “totally dependent upon God for His provision,”¹³ and this was in sync with Jesus’ model of sending His disciples. It was

Their commitment to mission was revealed through both witnessing and supporting mission with their resources.

the perfect way for sent-out missionaries to see for themselves the miracles that God wanted to perform on a daily basis. Their needs were taken care of, and faith in the Master was strengthened. Paul decided not to be dependent on the brethren for anything (Acts 20:33, 34). He worked his way through when he stayed with Aquila, who was a





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tentmaker like himself.¹⁴ Paul's travel was intensive. He stayed several months at a time in the towns he visited;¹⁵ in some cases he rented a place for several years.¹⁶

These two models were not mutually exclusive. Apostle Paul, an epitome of self-supporting mission, knew that he was entitled to receive support from the body of believers.¹⁷ He pointed out that the other apostles were supported by the liberality of the community of believers. And in one instance, he received material support for his ministry (Phil. 4:15). Both models of support for mission are valid today, and each fills a need depending on our varying circumstances. In some countries "regular" remunerated missionaries are not allowed to enter. Self-supporting missionaries, hence, are needed. What is important is that they all work together to finish the work.

To conclude, I wish that we could all experience what the Macedonians did "in their deep poverty."¹⁸ Not only were they giving a freewill offering "according to their ability¹⁹ but, yes, beyond their ability." How can we give beyond our ability? Ask Jesus. "Imploring us with much urgency that we would receive the gift."²⁰ Giving is a privilege.²¹ ☉

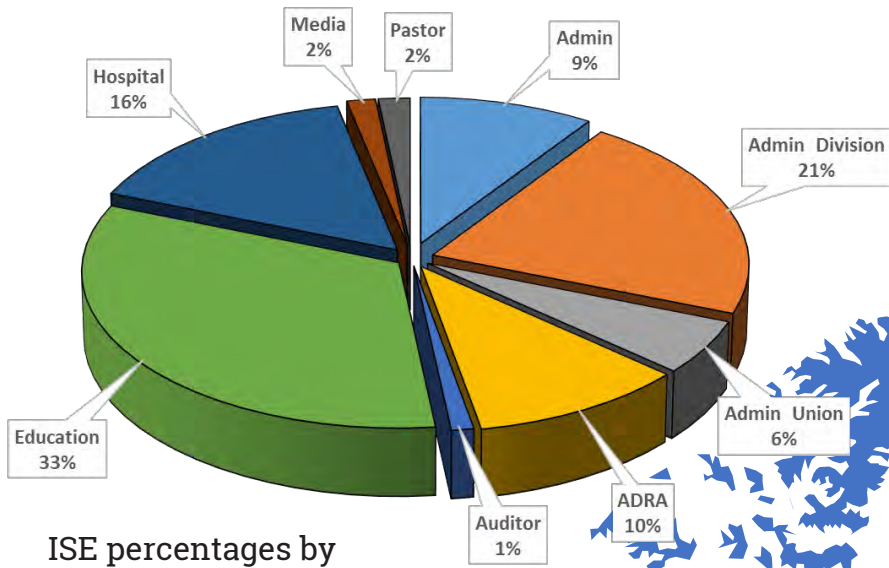


Jean-Luc Lézeau has served in several capacities from conference to division levels on three continents and was a former associate director of the Stewardship Department at the General Conference.

ENDNOTES

- ¹ Acts 2:41, 47; 4:4; 5:14; 6:1, 7; 16:5; 17:12; 11:21, 24; 2 Cor. 11:9; Phil. 5:15, 16
- ² Matt. 29:19
- ³ Matt. 23:23
- ⁴ Mark 12:43
- ⁵ Acts 2:44, 45; 4:32, 34-37
- ⁶ Acts 8:4; 8:14
- ⁷ Acts 11:19
- ⁸ Matt. 10:9, 10
- ⁹ Acts 28:10; 1 Cor. 7; 1 Cor. 9
- ¹⁰ Lev. 6:16, 26; Lev. 7:31; Num. 18:8-31; Deut. 18:1; Lev. 7; 1 Cor. 9:13, 14; Matt. 10:10; Luke 10:7, 8; 1 Tim. 5:18; Rom. 1:15
- ¹¹ Acts 9:19, 43; 10:7; 16:15; 21:8; 28:10
- ¹² Acts 18:27
- ¹³ Mark 6:8
- ¹⁴ Acts 18:2; 1 Cor. 9:7-10
- ¹⁵ Acts 14:3, 28; 18:7-11; 19:40
- ¹⁶ Acts 28:30
- ¹⁷ 1 Cor. 11:12b-18; 1 Cor. 9:15-18; 2 Tim 2:6
- ¹⁸ 2 Cor. 8:2
- ¹⁹ 2 Cor. 8:3
- ²⁰ 2 Cor. 8:4
- ²¹ Acts 20:35

HOW THE MISSION OF



ISE percentages by service categories



OFFERING SUPPORTS MISSIONARIES



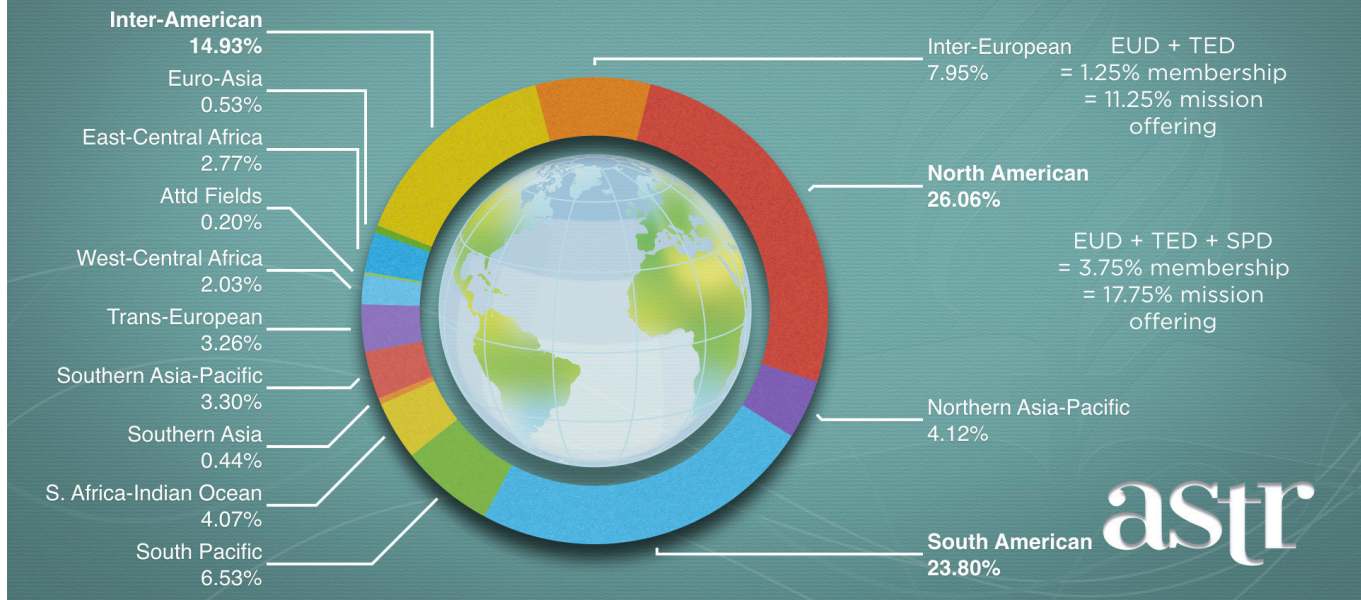
A worldwide mission requires a global offerings plan.

DELBERT PEARMAN

The Seventh-day Adventist Church has accepted the gospel commission given by Jesus Christ to take the gospel “to every nation, kindred, tongue and people” (Matt. 28:18-20), and everyone who becomes a member automatically becomes a missionary in carrying out this mandate. Therefore, the greatest missionary force the church has is its laity, who labor for the salvation of souls in whatever place they occupy.

Engaging in missionary activity at home or regions beyond has a threefold purpose. It fulfills the command of Jesus in Mark 16:15 to “go into all the world and preach the gospel to every creature” (NKJV). God died to reconcile the world unto Himself; therefore, through us, He wants to provide everyone an opportunity to experience His saving grace. It fulfills the request of Christ in John 17:11, 21, “that they may be one as We are” (verse 11, NKJV). The exchange of workers and resources aids in fostering the unity of the church around the world. Also, it fulfills the promise of Christ in Acts 1:8 that “you shall receive power when the Holy Spirit has come upon you” (NKJV). In this context, the purpose of the Holy Spirit is to provide power for witnessing. Without engaging in mission, the church and its membership would lack spiritual power.

DIVISION SHARE OF 2016 WORLD MISSION OFFERING



The command to “Go” gives the church a purpose. The request that “we be one” gives us a precedence, and the promise of the Holy Spirit endows the church with power.

General Conference International Missionary-sending Initiatives

Two thousand and eighteen marks the one hundred forty-fourth year since the General Conference of Seventh-day Adventists (GC) sent out John Nevins Andrews as its first international missionary. Today, the international missionary-sending component of the GC has evolved into one of its largest enterprises. The GC has established several mission programs to accommodate the need for missionaries in areas of the world where their skills and abilities are needed. One such mission initiative is the Adventist Volunteer Service (AVS) program, whereby lay members may donate a portion of their time, between two months and two years of service. Under this program, the individual retains their lay-member status, but receives accommodations, insurance, and a living allowance from the host organization during the time they are serving. They serve in a variety of positions, but mostly as school teachers at home and abroad.

Another mission initiative is the Global Mission (GM) program, whereby lay members selected by the local conference/mission engage in church-planting activities among people groups where the church is not well established within its territory. Within the GM initiative is the focus on establishing urban centers of influence, the Waldensian student program where Adventist scholars enroll in public universities for reaching their fellow students and professors with the gospel. There is also the Tentmaker

program, whereby experts or professionals work in a location where few Adventists exist and establish a worship group. Financial support for the GM pioneer program is shared between the GC, local division, union, and mission.

The primary missionary-sending program of the GC is the International Service Employee (ISE) program. Under this program, the missionary is a full-time employee of the organization and receives a full salary, allowances, and retirement benefits. They come “from everywhere and go to everywhere” as ISEs come from 75 countries and serve in 108. Today, there are about 3,149 missionaries sponsored by the GC that fall under the three categories mentioned above, plus another 1,769 who are sent out by the divisions and unions. In addition, there are numerous mission groups that go out from the local churches, schools, and self-supported mission agencies, each doing their part to prepare the world for Christ’s imminent return.

Finances and Mission

To provide adequate support for the missionary family, the Adventist Church weighs three components in determining their compensation: (1) the local cost and standard of living in the place of assignment, (2) the cost of living in the home country and the need to provide for ongoing expenses at home, and (3) provision for some savings at home to aid in getting reestablished at the end of mission service. In addition to these three components, the GC provides other allowances to support the missionary family, such as travel to the place of assignment, freight and outfitting allowances, educational assistance for dependents, continuing education for professional licensure, annual visits to immediate family

back at home, health-care insurance, and language study. Working with multiple currencies, inflation/deflation and exchange rate risks, retirement plans, and payroll tax considerations complicates the process for sustaining our missionaries in the field, but the church sees the process as being necessary to fulfilling its gospel mandate to the world.

The international service employee remuneration policy is built upon the premise that “there are needed in the cause of God workers who will make a covenant with Him by sacrifice, who will labor for the love of souls, not for the wages they receive” (Ellen G. White, *Counsels on Health*, p. 302).

The GC would not be able to operate an efficient missionary-sending program if it were not for the generosity of our members. The support for the ISE families serving around the world is made possible by an allocation of 16.5 percent of the Tithe and unrestricted Mission Offerings that come to the GC through the local church and specific

donations. While only about 2 percent of the world Tithe comes to the GC—except for the North American Division, which sends 6 percent—100 percent of the Sabbath School and World Mission Funds come to the GC, which makes it possible for the world church to operate a vibrant missionary program that spans the globe. (The article “Mission Offerings: Questions and Answers” explains how territories that are on the Combined Offering Plan participate in the Sabbath School and World Mission Funds.) In this way the work expands proportionately, and we praise God for the results.

Need to Intensify Mission Activity

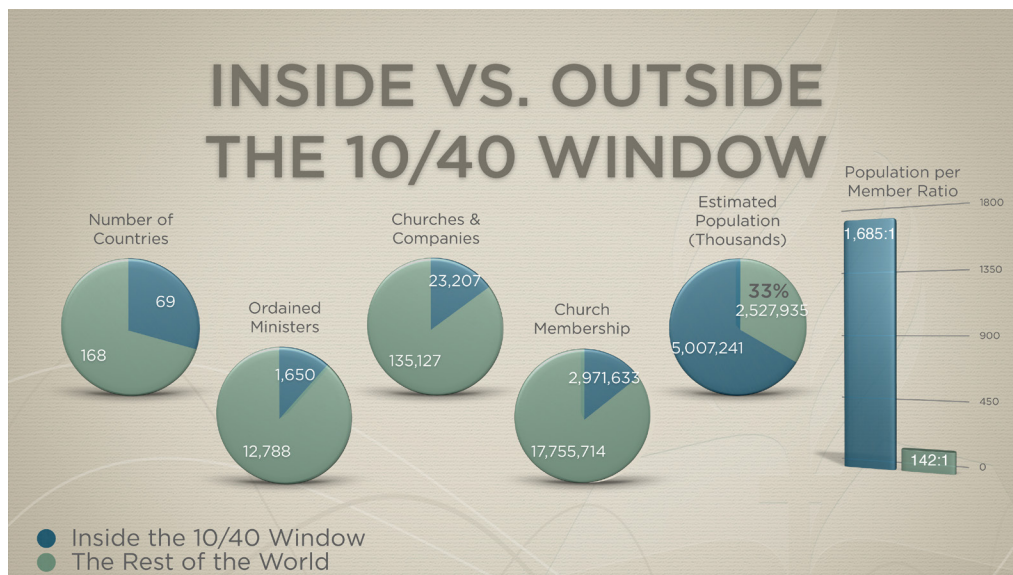
While there is much to rejoice over with 1.27 million new members joining the Remnant Church through baptism in the past year, and a new church being organized every three hours and forty minutes, we are still challenged with losing 403,466 members through apostasy or missing last

year. Then there remain 21 countries that are officially closed to an Adventist presence. There are also majority people groups within countries that have an official Adventist presence that are still unreached. Of the 1.27 million new members, only a small fraction is from the non-Christian world religions. These are constant reminders that we cannot relax; rather, our mission intensity must increase as we draw closer to the end of time.

As stewards of the Lord’s resources, let’s do our part individually and collectively to bring all the Tithes and offerings into the “storehouse” (Mal. 3:10), so there are sufficient means that those who “preach the gospel should live of the gospel” (1 Cor. 9:14). ☉



Pastor Delbert Pearman is a former GC associate treasurer—IPRS (International Personnel Resources and Services) director. He has recently accepted a call to serve as the president of Sri Lanka Mission.



MISSION OFFERINGS:

QUESTIONS & ANSWERS

Exploring the origin, purpose, and practice of mission offerings.

COMPILED BY HISKIA MISSAH

WHAT ARE MISSION OFFERINGS?

“The Adventist Church is built on mission. Our commission comes from Christ, who told us to ‘Go into all the world and preach the gospel to all creation’ Mark 16:15 NIV. Sharing God’s love around the world is like a vehicle. Our mission offerings are the fuel that propels almost every aspect of outreach. Without that fuel, our best efforts are hampered” (<https://am.adventistmission.org/mission-offering>).

WHEN WAS THE FIRST MISSION OFFERING TAKEN AND FOR WHAT PURPOSE?

In 1885, almost 32 years after the organization of the first Sabbath School, the Oakland, California, Sabbath School gave all its income for the first quarter to aid in the establishment of the Australian Mission. As a result, on May 10, 1885, 11 American missionaries set sail on the *Australia* from San Francisco with hopes to open up a mission in Australia (<https://adventistdigitallibrary.org/features/sabbathschool?page=4> and https://en.wikipedia.org/wiki/South_Pacific_Division_of_Seventh-day_Adventists).

WHAT WAS THE FIRST SABBATH SCHOOL PROJECT?

The ship *Pitcairn* (length: 100 feet; beam: 27 feet; depth: 10 feet; mast: 79 feet; canvas: 1,576 yards). It was built in Matthew Turner’s shipyard, and launched there on July 28, 1890. She sailed from Oakland on October 20, 1890, and made its first call at the Pacific island of Pitcairn.

WHEN WAS THE FIRST THIRTEENTH SABBATH OFFERING PROJECT TAKEN, AND FOR WHAT PURPOSE?

In the first quarter of 1912, the first Thirteenth Sabbath Offering helped establish the mission work of G.W. Pettit and J. M. Comer in India. In the second quarter the offering helped build a school in eastern Africa, now the Adventist University of Eastern Africa in Kenya. The fourth quarter of 1912 focused on Colegio Adventista del Plata in Argentina and the Pua Training School in Chile. Today the Colegio Adventista del Plata in Argentina houses a university with 2,500 students, as well as elementary and secondary schools with a total enrolment of 1,000 students (<https://am.adventistmission.org/mission-offering>).

WHAT HAS BEEN DONE WITH THE THIRTEENTH SABBATH OFFERING PROJECTS SINCE 1912?

These offerings have allowed the church to build schools, dormitories, hospitals, clinics, churches, mission launches, lamb shelters (children’s worship rooms), printing presses, and universities around the world. Often there is more than one project for an offering, so, in total, there have been more than 1,000 projects. The Thirteenth Sabbath Offering has been used largely for construction-type projects as Tithe funds have a restricted usage. Tithe could not be used for such purpose. Because Tithe money is not allowed to be used for buildings, the Thirteenth Sabbath Offering has usually been for construction-type projects (<https://stewardship.adventist.org/2012-16-2-13th-sabbath-school-offering>).



The *Pitcairn* was a schooner built in 1890 for the Seventh-day Adventist Church for use in missionary work in the South Pacific.

IF SOMEONE LIVES IN A TERRITORY THAT FOLLOWS THE COMBINED OFFERING PLAN (COP), HOW DOES THAT PERSON PARTICIPATE IN MISSION OFFERINGS?

If one gives through the COP, then the individual is automatically contributing to Mission Offerings, the Thirteenth Sabbath Offering, and other offerings. The local church treasurer will divide all offerings received under the COP into two parts: 50 percent (or another percentage authorized by the Working Policy) will stay at the church for the Local Church Budget. The other 50 percent (or the remaining percentage) is sent to the higher organization: local conference, union, division, and then the General Conference. The General Conference receives 20 percent of all COP offerings, which the GC Treasury distributes through various mission funds according to the Policy V 35 20 2. (See box for details of distribution.)



Pastor Hiskia I. Missah is an associate director of the Stewardship Ministries at the General Conference of Seventh-day Adventists, Silver Spring, Maryland.

COMBINED OFFERING PLAN

Distribution of the GC's 20% of Funds Received Effective January 2018

Offering Recipient (at the GC)	Percentage
Weekly Sabbath School	58.14
Thirteenth Sabbath—75%, 25%	10.94
Birthday Thank	3.65
Investment	4.80
Annual Sacrifice for Global Mission	8.47
Camp meeting	4.95
Mission Miscellaneous	0.17
Disaster & Famine Relief	1.18
World Mission Budget	3.34
Fall Mission Appeal (Unusual Opportunities)	1.17
Adventist World Radio	0.84
Hope Channel International	1.175
	<hr/>
	100.00

A MATTER OF THE HEART

Relationship is the underlying motivation to faithfulness.

DON MCFARLANE

For where your treasure is, there will your heart be also." So declared Jesus in Matthew 6:21. This is a precept that has stood the test of time, not only in spiritual matters, but also in every aspect of life. However, the converse is equally true: "Where the heart is, there will your treasure be also."

In 2004, Golda Bechal died and left her entire estate, valued at approximately \$15 million to Kim Sing Man and his wife, Bee Lian Man. The Mans were the owners of a Chinese restaurant in Witham, Essex, in the United Kingdom. Golda Bechal had several nieces and nephews to whom she could have left her massive fortune, but she chose to leave it to the Mans, because, in her opinion, they were the only ones who truly cared about her. They were her friends. The Mans visited her every Sunday after her husband passed away, and she became like a member of their own family. Mr. Man regularly made her a dish that she enjoyed. Mrs. Bechal felt drawn to the Mans; there was an emotional attachment to them, an attachment that she didn't feel she had with her own relatives. So, she left her money to people whom she loved and whom she felt loved her. She put her treasure where her heart was.

People are usually willing to give their resources to whatever and whomever they feel connected to. When members feel an emotional attachment to their church, they will also put their treasure where their heart is. That treasure may come in the form of their time, their influence, their giftedness, or their money. Often appeals for help with various ministries or for more funds to make improvements to the church building or the church's program seem to fall on deaf ears. This is largely because such appeals strike our members as being predicated upon obligation and duty as opposed to love for Christ and love for the church, partnership, and mission. While duty and obligation have their place, often they do not yield much and are not a sustainable basis on which to give to the church and to the work of God. This approach often elicits a grudging attitude toward giving. Paul understood this when he wrote in 2 Corinthians 9:7: "Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver" (NIV).

Ellen White agrees with Paul in saying, "The offering from the heart that loves, God delights to honor; giving it highest efficiency in service for him. If we have given our hearts to Jesus, we also shall bring our gifts to Him. Our gold and silver, our most precious earthly possessions, our highest mental

and spiritual endowments, will be freely devoted to Him who loved us, and gave Himself for us."—*The Desire of Ages*, p. 65.

So, what can church leaders do to ensure that what the church experiences is a matter of the heart, that members have an emotional relationship with the church and the Lord of the church, and in so doing, are willing to give of themselves and their means, not because they have to but because they want to? Here are two important and practical measures that leaders can take:

Church leaders must be excited about what Christ is doing in their own lives and in the lives of others. This must be a constant feature in their personal interactions with members and in their utterances from the pulpit. They should be among those who are always testifying about God's providential hand in their lives. When spiritual leaders are effervescent about God's work in their lives and in the world, their attitude becomes contagious; members become "infected" and feel that they are a part of something special

People are usually willing to give their resources to whatever and whomever they feel connected to.

and big. The converse is equally true: Church leaders who merely go through the motions and show no excitement about being Christ's disciples inevitably foster the same attitude on the part of members. Members will not be excited about Jesus and His kingdom unless we model that excitement.

A church leader whose face "shines" with the presence of Christ and whose manner radiates the indwelling of the Holy Spirit is a compelling and inspiring instrument in the hand of God.

Church members must experience the ongoing care of leaders. Just as the Man family visited Mrs. Bechal continually, church leaders should visit those in their spiritual care on a regular basis. In Acts 20:28, Paul says to the Ephesian elders: "Keep watch over yourselves and all the flock of which the Holy Spirit has made you overseers. Be shepherds of the church of God, which he bought with his own blood" (NIV). Not all visits need to be done in the home. A visit can be done over lunch at a restaurant, chatting over the telephone, sending a card or an e-mail. What is important is that we are in touch with our members on a regular basis.

In a survey on member visitation conducted in January 2018 at Sligo Church, near Washington, D.C., by its head elder,



Credit: Getty Images

Erwin Mack, the following preferences for contact of members by church leaders (pastors and elders) were expressed by respondents:

Home Visit:	28.5%
Telephone Call	28.5%
E-mail	23.8%
Text	14.4%
Letter/Card	4.8%
No Contact	0%

These figures tell us that despite the fact that the majority of members do not necessarily wish to be visited at home, they still expect their leaders to keep in touch with them, and in so doing demonstrate the caring face of the church. None of the members who participated in the survey wanted to be ignored.

Shepherding requires closeness to the sheep, who in our case are our members. This closeness cannot be accomplished merely by seeing the members at the worship service on Sabbath. Visiting our members on a regular basis, whatever the form of visitation, is an expression of the church's care and concern for each member. More important, it is an expression of the care that Jesus takes of His people. "Pastoral visitation recognizes that God calls us to care for one another and to model the type of care that God gives. When one is ill, hospitalized, institutionalized, or shut in, ministers or elders visit the individual or family to listen, to care and to attempt to embody and share the love that God has for each person" (Elisa Harris).

In my former life as a conference president, it was instructive to see how giving increased or decreased in

a church or pastoral district in response to the quality of leadership provided. Studying the giving patterns of a number of churches over a period of time, my fellow officers and I discovered that giving always decreased under the leadership of a particular pastor; whichever church he was placed in; while in the case of another pastor, giving always increased wherever he went. The difference lay not in the pastors' ability in the pulpit but in the quality of care provided to the members. Members who felt loved and cared for by their pastor were motivated to give more of themselves, their time, and their means to the church; those who felt neglected and uncared for gave less. Elders have an important responsibility in working with their pastor to show the caring face of our Lord to their members.

Of course, the care of our members should not be undertaken for the motive of swelling the income of the church; it should be done for the sake of Jesus and for the love that we have for our members. A natural outgrowth of this Jesus-leader-member heart connection is usually a generous response in giving oneself, one's time, and one's means to build God's kingdom. It is a matter of the heart! ☺



Originally from Jamaica, Don McFarlane worked as a pastor, department director and church administrator in the British Union and Trans-European Division for 33 years. For the past seven years he has been the pastor for administration and adult ministries at Sligo Seventh-day Adventist church.

TITHING IN KIND—COWS (ECD)



During the “God First” stewardship initiative in ECD, we visited Magura SDA Church where Abraham Laizer counted his cows for tithe and offerings for 2018.

NSD CHANGES OFFERING PLAN



The Northern Asia Pacific Division (NSD) voted to change their offering plan to the Combined Offering Plan during the NSD’s mid-year meetings held in Sapporo, Japan, on May 23, 2018. The new plan will go into effect January 1, 2019.

HITRATY S. D. A. CHURCH - EFATE DISTRICT—BUILDS STOREHOUSE



The South Pacific Division (Vanuatu Mission) created a “God First Film Set” to film stewardship messages at the Hope Channel studio of the Vanuatu Mission. The backdrop of the film set is a photograph of life and locals in Vanuatu.

Created by Johnetta Flomo, senior editorial assistant of the Stewardship Ministries at the General Conference of Seventh-day Adventists, Silver Spring, Maryland.

DISTRICT STEWARDSHIP TEAMS TRAINING



SAD is training district stewardship teams to present seminars so that every local church will be visited by a district stewardship team, composed of lay members and the district pastor, for a one-day program.

NORTHERN INDIA UNION USES COMMITMENT CARDS



A Northern India Union-wide leadership conference attended by 77 leaders from sections, regions, schools, and the union office where the same Promise Card was released in Hindi, English, Punjabi, and Bengali languages.

STEWARDSHIP EVANGELISM LIVE TELECAST



Stewardship Evangelism Live Telecast was conducted in Papua New Guinea September 3-8, 2018. Dr. Hiskia Missah, associate director, GC Stewardship Ministries, spoke to a live audience of around 700 people. The meetings were telecasted from the Pacific Adventist University Church and viewed each evening via Facebook by 1,000 people. An altar call was made, and 30 people from the live audience stood up for baptism.

ALWAYS RUN TO FINISH (PLANNED GIVING)

From God first to God always.

DENNIS CARLSON

"You know that many runners enter a race, and only one of them wins the prize. So run to win!" (1 Cor. 9:24, CEV).

We reveal that we have passed from death unto life when we act as faithful stewards of God's grace. God has given us his goods; he has given us his pledged word that if we are faithful in our stewardship, we shall lay up in heaven treasures that are imperishable" (Ellen White, *Review and Herald*, May 15, 1900).

Jesus is the planned gift that God gave even before our world was created, even before there was the need for saving our world from sin. Jesus is the "Lamb slain from the foundation of the world" (Rev. 13:8, NKJV). "He chose us in Him before the foundation of the world, that we should be holy and without blame before Him in love, having predestined us to adoption as sons by Jesus Christ to Himself" (Eph. 1:4, 5, NKJV).

Have you ever thought about where you would be as a human if Jesus, the first and best planned gift, would have been born without having fulfilled God's will? Jesus was born with the express purpose to die. Jesus was faithful to His life mission and completed His purpose for coming to our world to rid the universe of the curse of sin. Jesus is faithful always. Jesus ran to win. Jesus ran in a way that won our freedom to choose life again.

"I am here to finish"

"In 1968, four athletes were sent on the long journey from East Africa to Mexico City in pursuit of Tanzania's first-ever Olympic medal. While none returned with gold, silver or bronze, the name of one man—John Stephen Akhwari—endures to this day as a source of inspiration to countless athletes and fans in his country and around the world.

"Akhwari, determined to improve his position during the Olympic Marathon race, was then involved in a pile-up with other athletes nearing the halfway point of the race, causing him to suffer a badly gashed and dislocated right knee, as well as a bruised shoulder.

"Akhwari was advised to pull out of the race—indeed, 18 of the 75 athletes who lined up for the race would fail to complete the course—but courage and pride outweighed the intense pain he was suffering. After receiving some treatment and a bandage for his knee from roadside medics, the Tanzanian elected to continue, and finish what he had started.

When everyone else had completed the race Akhwari was laboring in a distant last place.

"As darkness fell and the crowd filtered out of the Estadio Olímpico Universitario, a lone figure embarked on the final 800m of his journey. Television crews rushed back to their spots to capture the moment that Akhwari limped over the finish line.

"When asked why he persevered in such punishing circumstances, Akhwari uttered one of the most memorable and inspirational lines in the history of the Games: 'My country did not send me 5,000 miles to start the race,' he said. 'They sent me 5,000 miles to finish the race.'" (Watch a video of Akhwari's finish on the link listed at the end of the article.)

God has not put each human on earth just to be born. God has given each human a mission to complete, and when that task is faithfully fulfilled, there is only a short sleep until eternal



Credit: Getty Images

life. God wants us to finish the race of life faithfully. A faithful life is one where God is always the center of focus. Following God's will is the guiding purpose of the life of a faithful steward.

The focus of Planned Giving & Trust Services is to encourage every Seventh-day Adventist member to have a plan that honors God; a plan for passing on their faith, values, and possessions to the next generation of faithful stewards; a plan that remembers the mission of God to reach the world for Jesus. Every member can be involved in planning for the glory of God.

In the athletic races in the city of Corinth, the apostle Paul observed that only one person would win the prize. Because of the faithfulness of Jesus Christ, all who run to the finish will receive the prize of eternal life. This is a prize that will not fade or wither, but one that will last for

eternity. All who faithfully finish this race of life will hear the words of Jesus: "Come, you blessed of My Father; inherit the kingdom prepared for you from the foundation of the world" (Matt. 25:34, NKJV).

I want to have God first in my life, with all my plans honoring Him. I want to follow God's will for my life and in every respect be a faithful steward to the very end, having God always directing my plans. I invite you to make God first ... God always, in charge of your life today. ☺



Dennis R. Carlson is the director of Planned Giving & Trust Services at the General Conference of Seventh-day Adventists, Silver Spring, Maryland.

¹<https://www.olympic.org/athlete365/news/tanzanias-most-inspirational-athlete/>
²<https://www.youtube.com/watch?v=nlfMogR7Znl>

JIMMY'S NINTH BIRTHDAY GIFT

Enjoy the gifts...follow the instructions from the Giver.

SAUSTIN SAMPSON MFUNE

It was Jimmy's ninth birthday. The living room was packed with his friends, who sang and played all kinds of games. When activities reached fever pitch, Mother sneaked into the kitchen and returned with a birthday cake. As she put it on the table, the kids spontaneously began to chant, "Jimmy, Jimmy, Jimmy ...!" Jimmy made a fist with his right hand and quickly thrust it down with a sharp jerk as he said, "Yes!" Then, smiling ear to ear, he blew out all nine candles on the birthday cake.

While they were busy enjoying the cake, Dad slipped away unnoticed to his bedroom to collect Jimmy's surprise birthday gift, which was hidden in the walk-in closet. It was a bicycle. He quietly walked back into the living room and then shouted, "Surprise, birthday boy!" All the kids turned and looked toward Dad. Jimmy's eyes "popped" out of their sockets, and he bulleted toward his father. He hugged him and shouted, "I love you, Dad! I love you, Mom!" Then he hugged and kissed the bicycle as he repeatedly said, "Thank you, Dad and Mom."

Finally, the party was over, and his friends returned to their homes. Jimmy was eager to try out his new bike. He grabbed the bicycle, but Dad told him to wait. "What is it, Dad?" Dad told him to sit down. An anxious Jimmy sat down wondering what was going on.

Dad told Jimmy that since they lived at a Mission Station where there were several cars, lots of bicycles, and many people, he needed to know some rules to guide him on how to ride his bicycle on campus so that he wouldn't get injured or injure others. He told him to obey all the stop and yield (give way) signs on the crossroads. When approaching crossroads, even when there was no stop sign on his side, he should approach it carefully because the driver or rider who may have a stop sign on the crossing road may be absentminded or careless and may injure him. He was told not to speed and never to pedal the bicycle with his hands off the handle bars. He might hit a stone or other obstacle on the road and fall and injure himself badly. He should look out for kids. And Mom ended the conversation by telling Jimmy that these rules were not meant to limit his enjoyment. They were meant to protect him and others. They were meant to empower him. She told him that when people know what they can and cannot do, it gives them freedom to enjoy the gifts received. Jimmy nodded his head in agreement. Mom also said that after he returned from school, he should first do his household chores and homework assignments, and then he could go for his bicycle ride. Jimmy agreed.

Jimmy thanked his parents. He looked at them and begged,

"Can I go now and ride my bicycle?" Dad and Mom looked at each other and then said, "Yes." And Mom added, "Be careful!" "I will," Jimmy replied as he mounted his bike and zoomed off.

Two days went by without any incident. But late one afternoon as Dad was walking home from class after a long day of teaching, at a distance he saw Jimmy and two of his friends cycling. And they were peddling as fast as their little legs could pedal. While his friends had their hands on the bicycle handle bars, Jimmy's hands were up in the air and he was shouting, "Look at me!" When his two friends saw this, they cheered him. And they were all speeding toward a stop sign.

There were high bushes forming a hedge along the sides on the road, so Jimmy couldn't see what was coming on the crossroad. His father, however, was walking along the crossroad from the opposite side, so he could see that a vehicle was approaching the crossing point of the two roads. When he realized that Jimmy and his friends were speeding toward the crossing point, he shouted, "Jimmy, stop!" Jimmy, however, didn't hear the warning. He kept on speeding and enjoying the adrenaline rush. As he and his friends approached the stop sign, his friends slowed down and stopped—but Jimmy sprinted forward. As he entered the intersection, a car from the other side of the crossroad—which had the right of way—entered the intersection. The driver suddenly saw Jimmy and tried to blow the horn and apply his brakes, but it was too late. He hit the bike and threw Jimmy up into the air. Jimmy landed with a big thud in the road.

"Jimmy! Are you all right?" Dad shouted as he came running. Jimmy was badly hurt. He bled profusely from his mouth. His lips were cut and swollen. He had a bad bruise on the right side of his face. His clothes were torn. His bicycle was completely mangled. He was rushed to a small clinic on campus, and the nurse told them that he needed to go to a big hospital that was 40 miles away. After arriving at the hospital, the medical staff took several x-rays and discovered that his right hand bone was broken. He also had a broken rib. Jimmy had to remain in the hospital for five days. His mom and dad took turns staying with him.

Just before he was discharged, a doctor and two nurses walked into Jimmy's room. Jimmy smiled faintly as the doctor told him that he would be discharged that day. "Thank you," Jimmy whispered. "Young fellow," the doctor said, "when your parents give you rules, it's because they are trying to protect you. Even though it was you who disobeyed, your parents also suffered as well. Remember that laws are for your safety," the doctor said as he gently touched Jimmy's head. "Thank God that you are still alive."

The doctor then signed some papers and gave them to the nurse. He told Jimmy and his parents that once they were done with discharging formalities, they could return home.

As they drove home, a tearful Jimmy, who was still in lots of pain, told his parents that he was very sorry for disobeying. Dad took a deep breath and emphasized again that rules are there to protect and not to enslave someone. This applies to all aspects of life; gifts are fully enjoyed when one follows the instructions of the giver.

A grateful mom, tears in her eyes, was happy and

relieved that her son was alive. She kissed him on his forehead. Tears welled in Jimmy's eyes as well, as the car left a trail of dust when it meandered down a long and dusty road back to the Mission station. ©



Pastor Saustin Mfune is an associate director of the Children Ministries at the General Conference of Seventh-day Adventists, Silver Spring, Maryland..



DO YOU REALLY NEED WHAT YOU WANT?

Overcoming financial stress by counting the cents.

MURVIN CAMATCHEE

In the Sermon on the Mount, Jesus says: “Do not worry about your life” (Matt. 6:25, NIV). This phrase pronounced by Jesus is an imperative, indicating that His followers are constrained to obey this command. It is an obligation. However, it is important to be constantly reminded that a divine command is also a divine promise. When God commands Joshua to “be strong and courageous” (Joshua 1), He is actually making the following promise: Because I am with you, you will be strong and courageous. Similarly, Jesus is saying: You should not be worried, because my Father will take care of your needs. Our heavenly Father provided food for the widow of Zarephath. For the Israelites in the desert He provided manna from heaven (Exodus 16) and water from the rock (Numbers 20). Jesus fed the 5,000 (Matthew 14). God, who is the same yesterday, today, and forever, will continue to provide for His children in miraculous ways. To remain faithful to His promise God provides us with financial resources. But still, many who would say that they believe in God’s promises, cannot stop worrying and consequently suffer from financial stress.

Financial stress is the negative feeling that one will not have sufficient funds to meet the needs and necessities of life. This is mainly the result of not having a clear and precise picture of how one’s money is being used. As a matter of fact, it is important to understand that financial stress is not a result of God not keeping His promise, but rather a lack of good financial behaviors that keep one from enjoying God’s blessings. In other words, financial stress is a repercussion of bad financial behaviors, which in turn is the cause of various other problems, such as depression, insomnia, alcohol consumption, suicide, divorce, child trauma, and juvenile delinquency.

Budgeting

One very common bad financial behavior is the avoidance of budgeting. If you want to make good financial decisions, the most basic and probably the most efficient tool is to create and follow a budget. Such a practice will hold you accountable on where the money that you are earning is going, and it will help you to take control of your finances and to see that God truly and infallibly remains faithful to His promises. Budgeting is thus a decision-making process that will enable you to choose the best possible alternative. There are two important elements that need to be taken into consideration in “budget decision making”: the gathering of facts and one’s own judgment.

Step 1: Gathering of facts

The gathering of facts is the starting point of budgeting. The more information you are able to bring, the more effective this process will be. The facts, once available, should be listed under the

two main segments of your budget, which are your income and your expenses. Expenses, in turn, will then be subcategorized as needs (compulsory) and wants (optional). Furthermore, your needs will be classified as knowns and unknowns. These data can be represented as illustrated in the following table:

INCOME	EXPENSES	
	Needs (Compulsory)	Wants (Optional)
Income 1	Known need	Want
Income 2	Known need	Want
	Known need	Want
	Unknown needs	Want
Total income	Total Needs	Total Wants

Step 2: Needs versus wants

Another very important step in budgeting is the ability to clearly distinguish between needs and wants. A need is anything that is essential for a person to live, whereas a want is what a person desires but may or may not have it. Unfortunately, many make the mistake of considering their wants as equal to their needs. The following table gives us an idea of how to make the distinction between needs and wants:

ITEM	NEEDS (Compulsory)	WANTS (Optional)
Tithe (10% of total income)	x	
Offerings (.....% of total income)	x	
Groceries	x	
Mortgage	x	
Medical insurance	x	
Retirement	x	
Clothes	?	?
Paid TV channels		x
Electricity, water bills	x	
Gas (Fuel)	x	
Mobile phone bills	?	?
Leisure		x
Income Taxes		

The importance of this exercise is that it helps to identify the expenses that could be perceived as being compulsory, but which actually are not. Items such as groceries (need) and eating out at a restaurant (want) are clear-cut. However, there are other items that can be classified as both needs and wants. In our example, clothes and mobile phone bills can be classified as both needs and wants. This means that for these

particular items there is a minimum amount that should be budgeted; however, there are additional costs for these same items that can be avoided. This is where your judgment comes into action and when you will ask yourself questions such as:

1. Do I really need designer clothes this time, or can I content myself with just regular clothes?
2. Do I really need unlimited data on my phone, or will 10GB per month be enough?

Step 3: Knowing the figures

The next step would be to include besides each item its corresponding amount. For this, you will need to examine all your previous expenses. This will help you to obtain a true picture of reality and to use figures that are as accurate as possible. For example, the best way to obtain a good estimate of what your electricity bill would be is to calculate the average cost of the last 3 to 4 months bills. For items that you would consider as being partly a need and partly a want, make sure that the corresponding amounts are clearly identified, as illustrated in the table below.

MONTHLY INCOME : \$ 3,500		
Item	Needs	Wants
Tithes (10% of total income)	\$350	
Offerings (___% of total income)*	\$350	
Groceries	\$300	
Mortgage/ Rent	\$1,000	
Medical insurance	\$50	
Retirement	\$50	
Clothes (average per month)	\$75	\$250
Paid TV channels		\$100
Electricity, Water Bills	\$75	
Gas (Fuel)	\$120	
Mobile phone bills	\$30	\$30
Leisure		\$250
Income Taxe	\$500	
Total	\$2,900	\$630

* In this example, the percentage of total income for offerings is assumed to be 10%

Step 4: Knowns versus unknowns

A good budget should include a line for unknowns. This is basically an amount of money put aside for emergencies. An emergency situation may arise due to serious illness that is not fully covered by your insurance, a car crash or when someone loses his or her job. We will call these unknowns on our budget a contribution to savings/emergency fund.

From the above example, we find that the monthly (\$3,500) less the (\$2,900) gives an apparent surplus of \$600. This apparent surplus will now give you the choice to either use that money toward your wants or toward a savings/emergency fund. This is where you will have an important decision to make, and where your judgment will come into action. Most experts would recommend that in your savings/emergency fund there should be at least three months worth of living expenses. Living expenses are defined here as the items you would have to continue to pay for even if, for example, you lose your job.

ITEM	Amount budgeted per month
	Need / Essential
Groceries	\$300
Mortgage/rent	\$1,000
Medical insurance	\$50
Clothes (average per month)	\$75
Electricity, water bills	\$75
Gas (Fuel)	\$120
Mobile phone bills	\$30
Total	\$1,650

Based on these figures, the required savings/emergency fund would be \$4,950 (3 x \$1,650). For someone who currently doesn't have any savings, and based on the \$600 apparent surplus (from the above example), it will take him or her eight to nine months to build this fund, assuming that the total surplus (\$600) is kept in a savings account. However, I would personally advise that you do not take more than 12 months to build your savings/emergency fund. As mentioned above, there will be the temptation to use the apparent surplus (\$600) for the (\$630). In order to avoid this situation, it is primordial that you always include the savings/emergency fund (unknown) as a budget line. However, once your savings/emergency fund has reached the minimum required amount, it is strongly recommended that you continue to increase it, but this time you will have more flexibility to use part of your surplus toward your wants.

Worst-case scenario

What if your needs exceed your income. The first thing to do would be to go back to Step 3 and to look for the items currently classified solely as needs that could be eventually split into partly needs and partly wants. For example if the amount you spend monthly on gas is \$120, you should now look closely to see if there are some unnecessary trips that you could avoid for you to be able to save on gas. After this analysis, you may find out that gas can be reclassified as say, \$90 (need) and \$30 (want). The same step should be done for other items as far as possible. Another alternative would be to increase your income by probably finding a different job. If your mortgage/loan repayments are pretty high, you should think of talking to your banker for a refinancing.

Although learning how to make and follow a budget is not the only element of financial literacy, it is by far the most important one. It is essential that each and every person not only takes this process seriously, but that they do it prayerfully, asking for God's guidance and wisdom. Budgeting will not only keep us from being financially stressed, but it will also help us to remain faithful to God and to support His mission with the resources that He has blessed us with.



Murvin Camatchee (MBA, MDiv) is a native of the Republic of Mauritius. He is currently the Lead Pastor of the College Drive and The Ridge SDA churches in the Gulf States Conference, USA. Prior to coming to the United States, Murvin was the Treasurer and Executive Secretary of the Mauritius Conference.

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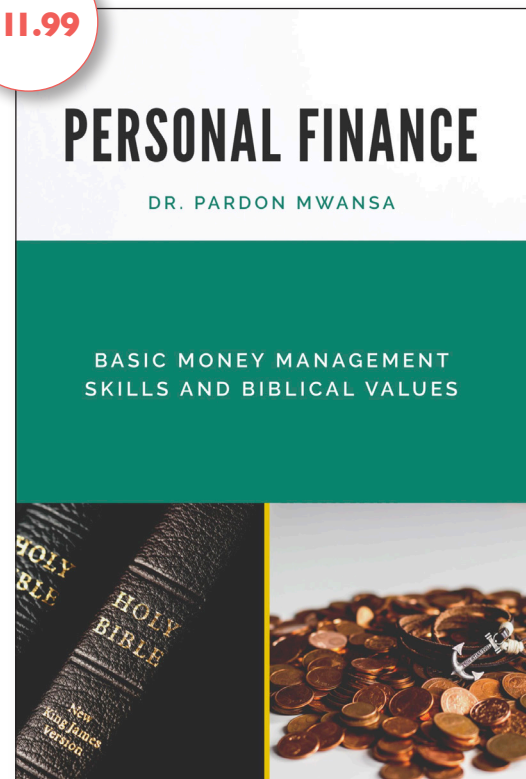
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DR. PARDON MWANSA has served in various positions in the Seventh-day Adventist Church for over 36 years, including GC stewardship associate and GC vice president. He is currently the vice chancellor at Rusangu University.



The *Dynamic Steward* is published quarterly by the Stewardship Ministries Department of the General Conference of Seventh-day Adventists®.

Director: Marcos Bornfim

Associate Director: Hiskia Missah

Associate Director: Aniel Barbe

Senior Editorial Assistant: Johnetta B. Flomo

DYNAMIC STEWARD Editor

Aniel Barbe BarbeA@gc.adventist.org

Editorial Assistant

Johnetta B. Flomo FlomoJ@gc.adventist.org

Layout & design: TrumanStudio.com/Trent Truman

12501 Old Columbia Pike

Silver Spring, MD 20904 USA

Tel: +1 301-680-6157 | Fax: +1 301-680-6155

gcstewardship@gc.adventist.org

www.adventiststewardship.com

www.facebook.com/Dynamicstewards

www.issuu.com/Dynamicsteward

ADDITIONAL CONTRIBUTING EDITORS:

ECD William Bagambe
ESD Oleg Kharlamov
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IF Julio Mendez

Printed by Pacific Press, PO Box 5353

Nampa, ID 83653-5353

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