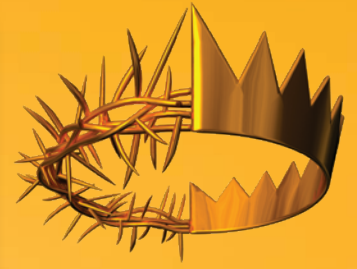


DYNAMIC Steward



APRIL - JUNE 2019 VOL. 22. NO. 2

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Partners in the Final Mission,

Some of us are impatient to spring out of a long winter, and others are looking forward to the cooling season. This issue of *Dynamic Steward* concentrates on the theme "Abundant Life"; a daily aspiration of the human heart. How do we turn the slogan into reality?

Abundant life was a divine initiative at Creation that continues through redemption (John 10:10). In Him, all have access to the eternal gift. It is not reasonable to believe that abundant life could be the product of distorted humanity. The first representatives of the human race had the responsibility to "take care of" and preserve an abundant life. But they failed. In Christ, a new opportunity exists to reconnect to the original design (1 Peter 1:18, 19). *Be a steward ... enjoy abundant life!* The contributors to this issue of the magazine explore various facets of life management,

important for life pursuers. "The Journey," our children's story, is in line with our theme.

Take time also to read the article "Nurture and Heart Retention," pertinent for a Church that wants to do better in keeping those entrusted to her care. Warmer weather and holiday seasons will push us toward malls and other attractions, but "Doing What Is Right" provides guidelines for smart management of personal resources. As a leader or a governing body, if you are currently reflecting on how to boost quality partnership, you may find a critical clue from the pen of Don McFarlane in his article "More Than Gold."

Enjoy every piece of your magazine, and your feedback is most welcomed.

Aniel Barbe, Editor



HAPPY STEWARDS

A merry heart is for those who count their blessings.

NGOY KYALA

Studies have well established that the consumption of antidepressants is much higher in so-called developed countries compared to regions that are less developed. It appears that wealth does not have a direct effect on happiness. Another troubling reality is that a majority of people in these countries define themselves as Christians. Many believers are enjoying and managing God's blessings, but this does not prevent them from feeling depressed. So, how can we be happy stewards of God's blessings.

Who Is a Steward?

The Bible is clear that God is the owner of everything (1 Chron. 20:11). The believer, in contrast to the atheist, knows that everything belongs to and comes from God. Hence, the life of every human being is God's property.

God, in His grace, has delegated the management of His creation to humans (Gen. 2:15). The expression "take care of it" informs about the special relationship that exists between humans and the God of creation: humans are stewards on behalf of God. The Creator entrusted to humans His patrimony, and this implies accountability.

Which Divine Patrimony Is Humankind Managing?

David is thankful, and he bursts into praises of gratitude for the numerous and multifaceted legacy that he has received from God (Ps. 40:6). He insists that God's gifts are too many to be counted. In this biblical passage, David refers mainly to the material possessions that God gave him. Looking back, David sees himself as the little shepherd boy, without consideration from his own family. But God had chosen him to be king. Through victory after victory, David extended his kingdom, and he now enjoys an abundance of wealth.

What are the undeserved gifts received from God? Time is foremost: 365 days in a year, 52 weeks per year, 7 days in a week, 24 hours in a day—totaling 8,760 hours per year. This allotted time is tax free, and there is no prosecution for bad usage. Nevertheless, to educate His creatures in gratitude, God gave us 24 hours per week for rest. Marvelous grace!

Then comes nature and the environment, which fill us with joy. Here, too, the psalmist is right to declare: "What is mankind that you are mindful of them, human beings that you care for them?" (Ps. 8:4; see also vs. 5-8). We often admire a beautiful sunset, listen to the melodious singing of birds, and contemplate the colorful display of the peacock at no cost.

How Does One Rejoice as a Steward?

It is by cultivating a spirit of thankfulness. David asks the following question in Psalm 8:4: "What is mankind?" Without despising his nature, he acknowledges that he has no merit in the sight of God. Everything he receives is a gift from God. He has brought nothing to the world at birth, and still God has filled him with His mercies. Hence, he has a grateful heart. This is followed by a deep and positive feeling that contributes to happiness. It is the same contentment mentioned by the apostle Paul: "I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want" (Phil. 4:12). Gratitude is key to happiness, whatever the amount of possessions entrusted to someone.

Unfortunately, we live in a world where the value of a person is often measured by their material wealth, such as how many cars, properties, pairs of shoes, and employees they might have. All these things make us appear important to others. It is also common to think that we are blessed when God has given us a lot of "stuff." The truth, however, is that possessions alone cannot make anyone happy.

How Do We Enjoy Abundance and Live Happily?

The aspiration of the rich young ruler was to be perfect. Jesus suggested to him an original strategy: "If you want to be perfect, go, sell your possessions and give to the poor, and you will have treasure in heaven. Then come, follow me" (Matt. 19:21). The young ruler had to free himself from his wealth in order to live an abundant life with Jesus. This is opposite to what we usually do. Jesus requested that the rich young ruler offload what was heavy—his materialism—and to trust and follow Him. He will take care of everything else. Jesus wants to provide freedom from the tyranny of materialism. The Owner of all, the One who makes us His stewards, invites us to distance ourselves from "things" in order to enjoy abundance and the joy of trusting in Him.

From all our acquired wealth, God asks us to trust Him by returning a tithe in response to His goodness. From our time, God requests a seventh so we will have a revitalizing rest in a depressed world. From the gift of nature, He invites us to marvel in gratitude and to lift our hearts in praise. This will make us happy stewards as our hearts will be filled with the abundance of Jesus.



Ngoy Kyala is from the Democratic Republic of Congo. He studied in Rwanda, France and Switzerland, and served in various pastoral assignments in his home country and Europe. He is currently a church pastor and Stewardship Ministries director at the Québec Conference, Canada.

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RECKLESSLY SPENDING OR CAREFULLY **INVESTING** **YOUR LIFE?** *Back to Eden, moving forward stronger!*

TORBEN BERGLAND, M.D.

Though one day we will die—unless Jesus returns first—all the other days are opportunities to truly live. We may die once, but every other day is a day to live. So, how then do we live? What constitutes a life carefully invested, as opposed to a life recklessly spent?

In money matters we frown upon reckless spenders. Many have ruined their own lives and those dependent on them through reckless spending. Short-term pleasures from reckless spending weigh little against long-term suffering. The outcomes of reckless spending are a heavy and crushing burden. Careful investment for the benefit of oneself and others is far better. Everybody knows this. Still, people continue to be reckless spenders until they have nothing left to spend.

But how do we fare in matters more important than our money? Are we recklessly spending our lives, or are we carefully investing day by day? Do we recklessly spend our lives until we have nothing left to spend? Do we lose out on life and lose life prematurely because we did not get our priorities right? Unfortunately, the most frugal in money matters may still be reckless spenders of life with outcomes more devastating than ruined finances. A ruined life, now or in the future, is a high price to pay for failing to invest appropriately in life.

So, how then do we live as careful investors in life? Where may we faithfully invest in order to reap the greater gains for ourselves and others?

When the people of Israel were at the border of the Promised Land, Moses gave one of his last appeals to them: "See, I set before you today life and prosperity, death and destruction. For I command you today to love the Lord your God, to walk in obedience to him, and to keep his commands, decrees and laws; then you will live and increase, and the Lord your God will bless you. . . . Now choose life, so that you and your children may live and that you may love the Lord your God, listen to his voice, and hold fast to him. For the Lord is your life" (Deut. 30:15, 16, 19, 20, NIV).



Credit: Getty Images

Careful and faithful investment in life will always be in the Lord and through the Lord. Making Him the center of life and abiding in His principles for life is the most assured investment we can make in order to "have life, and have it abundantly" (John 10:10, NASB).

His fundamental principles for life may be traced back to the origin of humankind. In Eden, which name is linked to the Hebrew words for "delight" and "pleasure," God intended for life to be good. God created life and the world to be abundantly beautiful, delightful, and pleasurable. From the Genesis account of the origin of humankind, we may explicate broad, yet fundamental, principles for life.

Receiving

Life for humankind was a gift. After having received the breath of life from the mouth of God, Adam and Eve were given each other and the world. Then evening fell, and Sabbath began. Adam and Eve were given everything—life, each other, the world, and then rest. Life is receiving what God gives, and there is nothing to desire beyond what He Has given.

Unfortunately, since then humankind has striven to take what

they were not given and have trusted in themselves rather than relying on God. Adam and Eve were given everything, except the fruit of “the tree of the knowledge of good and evil” (Gen. 2:16, NIV). But Eve desired and ate exactly that, Adam shared in it, and evil and death ensued. Whenever man craves and claims something God has not given, evil and death are the outcome. Only what God has given is good. Therefore, our first principle of living abundantly is to appreciate, to be content with, and to be grateful for what God has given.

Resting

Life for humankind began with rest. After having received so abundantly, evening fell, and Sabbath began. The Sabbath was the last day of God’s Creation week, but the first full day of man’s life. Though he had not done much and was not tired, he was invited to rest in what God had done. Nothing can be added to what God has done. What He has done is sufficient and good.

Unfortunately, since then humankind has violated the principle of restful living in body and spirit. Humans need spiritual rest, the weekly rest, and the nightly rest. If these needs are not honored, they will recklessly spend their lives. God gave us the Sabbath and the night. In the circadian rhythm of Eden, the night precedes the day. Rest precedes work, both in the spiritual realm and the physical realm. Therefore, the second principle of living abundantly is to invest in restful living in the spirit and in the body.

Connectedness

In the Creation story, God affirmed again and again that everything He created was good. Still, even before sin entered, He pointed out one thing that was not good: “It is not good that man should be alone; I will make him a helper comparable to him” (Gen. 2:18, NKJV). Adam entered life in the delightful Garden of Eden and fellowshiped face to face with the Creator God. Still, it was not enough. It was not perfect; it was not sufficient; it was not good enough. God lay down in the heart of man a desire for something more—the desire for companionship with someone who was his equal.

Unfortunately, since then humankind has tended to become either overly materialistic or overly religious to the neglect of their fellow humans. Underlying both is selfishness. As men and women cannot live fulfilled lives without the intimate loving relationship with the Creator above them nor the creation below them, neither can they live fulfilled lives without the intimate loving relationship with the creature beside them. We are created for fellowship with others of our kind—in marriage, family, friendships, and the larger communities. Therefore, our second principle of living abundantly is the harmonious connection with the Creator above us, the creatures beside us, and the creation below us.

Activity

At Creation, humans were appointed to be reflections of God as they ruled over the creation in the image of the Creator. Though they could never add to God’s

creation, they were “to tend and keep it” (Gen. 2:15, NKJV). Through this activity they themselves would be blessed and stay healthy.

Unfortunately, since then humans have exploited and abused the creation rather than cared for it. Rather than being the guardians of creation, they have become its greatest adversary. Through the estrangement from creation, from tending and keeping it, humankind itself is suffering. Physical inactivity is a leading cause of lifestyle illnesses, and lack of purpose and meaning in work is prevalent. This is not what God intended for the ones created in His image. Therefore, our third principle of living abundantly is activity in harmony with what we were created for.

Nourishment

As God gave Eden for men and women to live in, He also provided what they needed to live abundant lives. Following Creation men and women were to live off the fruits of the trees in the Garden (Gen. 2:16). After the Fall, they would also eat food from the ground and plants of the field (Gen. 3:17, 18). Then, after the Flood, people were allowed to eat animals (Gen. 9:3). Despite the permission

to eat a variety of foods, however, we know that a balanced, whole-foods, plant-based diet with the supplementation of essential nutrients such as vitamin B₁₂ is the most healthful diet whenever and wherever it is available. What God made and intended for our use cannot be improved upon.

Unfortunately, humankind has desired to eat what was not allowed or intended. Instead of whole foods, we’ve created refined foods. Instead of plant foods, people often prefer animal foods. As a consequence, we suffer; animals suffer; and nature suffers. When we go contrary to what we were created for; what the animals were created for; and what nature was created for; then creation is subjected to pain and death. Though creation has degenerated after millennia of sin and foods are not what they were in the Garden of Eden, we may still strive to nourish ourselves primarily on the foods God created us for. Therefore, our fourth principle of living abundantly is to nourish ourselves on real foods, not artificial man-made substitutes of what God provides through nature.

When we allow God to be the center of our lives and receive what He has abundantly provided, then we may enjoy the richness and blessings of a carefully and faithfully invested life, and not recklessly spend what has not been given to us. ☺

Careful and faithful investment in life will always be in the Lord and through the Lord.



Dr. Torben Bergland is one of the associate directors of the Health Ministries Department of the General Conference of Seventh-day Adventists, the global headquarter of the Seventh-day Adventist Church.

OUR POCKETS ARE **NOT EMPTY**

Emptiness is a wrong perception of reality.

ANIEL BARBE

I have come that they may have life, and have it to the full" (John 10:10, NIV). This promise of Jesus embraces all dimensions of existence, and it can start now. For it to become a reality, one has to overcome the "Empty Pocket Syndrome"—the paralyzing feeling of inadequacy and insufficiency while facing life challenges and responsibilities.

An example of the empty pocket syndrome is Gideon, the hiding mighty warrior (Judges 6:11, 12). When the visiting Angel called him "mighty warrior," he could hardly believe it. But the Visitor was not wrong in His assessment. He knew the capacity and potential of Gideon, though unused and latent. He admired the young man for who he could become.

So, how do you overcome the empty pocket syndrome and live abundantly as a faithful partner in God's mission?

Causes of Emptiness

There are several causes of the empty pocket syndrome. The repetition of oppressive, traumatic experiences is a major one. We read in Judges 6:2, "Because the power of Midian was so oppressive, the Israelites prepared shelters for themselves in mountain clefts, caves and strongholds." Israel was under attack from a powerful enemy for a period of seven consecutive years. They ended up thinking that they could not do anything to change their situation. The people ran into the mountains, and Gideon hid in the winepress. He chose to endure with resignation without realizing that he had the power to transform reality.

Another paralyzing factor is the comparison game.

While facing life challenges people begin comparing their own strength to the strength of others. Gideon is a typical example: "Pardon me, my lord," Gideon replied, "but how can I save Israel? My clan is the weakest in Manasseh, and I am the least in my family" (Judges 6:15). The comparison game is usually based on two assumptions: (1) I do not have what the others have, therefore I don't have. (2) I do not have the same amount as the others, therefore I don't have. Are we frequent players of the comparison game?

The fear generated by past failures and several missed-the-mark experiences fuel the empty pocket syndrome. We

The feeling of helplessness is often the result of seeking in the wrong direction.

are terrified by the image in the rearview mirror and conclude that the future can only be a replicate of the past. Past and present performances are not always the best indicators of what one can accomplish.

Reversing the Empty Pocket Syndrome

How do we undergo a change of mindset? During His encounter with Gideon, the Angel tried to convince the hiding farmer that he had received the power: "The Lord turned to him and said, 'Go in the strength you have and save Israel out of Midian's hand. Am I not sending you?'" (Judges 6:14).

Many who feel inadequate to partner in God's mission because of an apparent lack of resources can undergo a reprogramming exercise by reminding themselves of God's

FROM NOTHING TO LIFE

The Widow's Experience (2 Kings 4: 1-7)

Pointer 1: Run first to God.

Facing nothingness, she ran first to the man of God. This was the turning point for this family.

Pointer 2: Acknowledge what you have received.

Believing that "nothing is there at all" is even more disastrous than the crisis itself. It was the objective of the prophet to open the eyes of the woman concerning what she possessed.

Pointer 3: Use your opportunities.

The woman had to explore her neighborhood and take advantage of the opportunities that were available. The neighbors had plenty of jars, and they were willing to share.

Pointer 4: Apply the rule of success.

God could have inspired the prophet to miraculously "fly" the jars from the neighbors' houses to the widow's house. But the intervention of God on our behalf does not exclude our participation.

Pointer 5: Believe in God's plan for you.

The number of jars in the room indicated the size of the faith of the woman and her children. The miracle did not extend beyond the boundary of their faith. The sky is the limit for those who believe.

Pointer 6: Always run to God.

When the jars were full, "she went and told the man of God." Instead of going to the market, she first ran to God. Gratitude! Divine instructions are needed to manage divine blessings. ☺

resource options: (1) Not begging for bread (Ps. 37:25). (2) Needs are satisfied (Ph. 4:19). (3) Capacity to produce wealth (Deut. 8:18). Each of these options is a clear statement that our pockets are not empty.

It is essential to deconstruct the two false assumptions mentioned earlier that feed the comparison game. Our differences from others do not disqualify us from service. First, the Bible recognizes and affirms a diversity of gifts (1 Cor. 12:8-10) of various nature (Exod. 31:1-5). Second, a variation in quantity of resources received is not equivalent to absence of resources; little is not the same as nothing. The widow who first declared that she had nothing at home and later acknowledged that she had a little oil, learned that even a little could make a big difference (2 Kings 4: 1-7).

The feeling of helplessness is often the result of seeking in the wrong direction. We look at our purse and bank account,

see limited resources, and conclude that we are empty. These words of Jesus contradict our conclusion: " 'Again, it will be like a man going on a journey, who called his servants and entrusted his wealth to them' " (Matt. 25:14). The quest for money, for hard currency, often leads to frustration and blinds us to the reality of God's raw materials, which He has already provided. Time, energy, and talents are some of these intangible resources. When they are used regularly and consistently, they produce wealth (Prov. 10:4).

Abundant life and partnership with God are reachable ideals. Our pockets are not empty. Someone has placed something valuable in them. ☺



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





Credit: Getty Images

A STEWARD'S GUIDE TO **ABUNDANT LIFE**

"Trust and obey" forms the platform of an effective life.

MUNDIA LIYWALII

One purpose of Jesus' coming to our sin-plagued planet is clearly spelled out in John 10:10: "The thief comes only to steal and kill and destroy; I have come that they may have life, and have it to the full" (NIV). Jesus is not only interested in us enjoying eternal life with Him in heaven and the new earth but desires us to begin enjoying abundant life now and today. While we sing of life "in the sweet bye and bye," some aspects of that life can already be experienced in this life. Abundant life, or "life in all its fullness," is the aspiration of many, if not of everyone. Unfortunately, in chasing after abundant life, people often engage in activities that leave them heartbroken. How then can one enjoy this abundant life here and now?

Sustained Connection With God

Abundant life is the outcome of a sustained connection with God. Jesus elaborated on this process when He declared,



“If anyone does not abide in Me, he is cast out as a branch and is withered; and they gather them and throw them into the fire, and they are burned.”¹

The correlation between abundant life and connectedness with God is illustrated in a unique way in the life of Joseph. The expression “the Lord was with him” occurs four times in Genesis 39, and as a result we read, “The Lord made all that he did to prosper in his hand” (vs. 3). When a steward maintains connection with God, physical, material, and spiritual prosperity are the reward.

Success or prosperity that derives from a connection with God will keep the individual humble (see Ps. 75:6). God is acknowledged as the Source, Lord, and Owner of everything.

Obedience

In Deuteronomy 4, Moses reminded the children of Israel that abundant life is conditional to obedience to God’s requirements. Obedience would result in long life.

“You shall therefore keep His statutes and His commandments

which I command you today, that it may go well with you and with your children after you, and that you may prolong your days in the land which the Lord your God is giving you for all time.”²

Obedience wouldn’t make them God’s people; this was already their identity. They were to obey as an expression of their relationship to God. By God’s grace, stewards obey what is revealed, and the reward is abundant life. They are careful in following God’s instructions in managing health and finances, critical areas affecting quality of life.

Stewards acknowledge that their bodies are the temple of God (1 Cor. 3:16-18). Hence, they endeavour to maintain good health by refraining from indulging in any harmful substances. Substances such as liquor, tobacco, and drugs are totally avoided. In addition, stewards are vigilant about what is placed on the table. They have the wisdom to discern that not everything called food is good for the body. Some foods are appealing to the eyes and taste good in the mouth but are detrimental to health. Foods that lead to obesity, high blood pressure, diabetes, etc., have no place on the table of a steward eager to preserve abundant life. This additional insight informs the food intake of wise stewards. “Care should be taken in the selection of food. Our diet should be suited to the season, to the climate in which we live, and to the occupation we follow.”³

Avoiding injurious substances and the careful selection of food are important but insufficient on their own to ensure abundant life. Physical activity is considered a must. In the first Ellen White book that I read, I found the following statement: “Strength comes by exercise; activity is the very condition of life.”⁴ Our physical health is closely linked to how we keep our bodies through regular exercise.

Stewards embrace the concept of God’s ownership over everything (Ps. 24:1). This conviction couples with their willingness to obey and leads them to practice the returning of tithe and the giving of offerings. Their motive is not to receive blessings; however, faithfulness is always rewarded in one way or another. Abundant life is the outcome, and it covers all dimensions of existence. Obedience in the area of finances can be such a sensitive issue that God summons us to “try” Him (Mal. 3:10, NKJV). There is perhaps no other area where God invites us to try Him except here. Those who are afraid that returning tithe and giving offerings will reduce them to poverty can find reassurance in Malachi 3.

Conclusion

In Jesus, abundant life is not only a distant reality. It can start today. Those who are faithful stewards, maintain their daily connection with God, and manage their lives in harmony with His instructions will live life to the fullest. ☺



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¹ John 15:6

² Deuteronomy 4:40

³ Ellen G. White, *The Ministry of Healing*, p. 296.

⁴ Ellen G. White, *Steps to Christ*, p. 80.

PATHFINDER INVESTITURE IN THE BUSH (ECD)



South-East Tanzania Conference youth (ECD) spent December 12-22, 2018 in the bush of Ruvu, Mlandizi Pwani, in Tanzania, studying stewardship lessons under the theme: "God First," translated in Swahili as "Mungu Kwanza" based on Matthew 6:33.

STEWARDSHIP CONVENTION (EUD)



Stewardship convention for French-speaking territories, February 7-11, 2019.

EGYPT-SUDAN FIELD STEWARDSHIP COUNCIL (MENA)



Egypt-Sudan Field Stewardship Council, February 11-16, 2019. Girl prepares her tithe envelope in order to worship God at the Ramses Adventist church in Cairo, Egypt. Khair Boutros, MENAU Stewardship director, presents a devotional.

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

STEWARDSHIP SEMINAR (SID)



God First training of trainers in Malawi Union Conference was attended by union and conference officers, pastors from all the conferences, elders, treasurers, and stewardship leaders. Picture on right shows some delegates posing with certificates.

GOD FIRST SEMINAR (SSD)



God First seminar in Kalay City of Upper Myanmar Mission/Myanmar Union Mission (left) and East Kalimantan Mission of WIUM (right)

STEWARDSHIP TRAINING IN BENIN AND GUINEA (WAD)



Stewardship training in Ouagadougou, Burkina Faso, February 21-27, 2019.



Stewardship pastors' convention in Conakry, Guinea.

ON THE FRONTLINE OF MISSION

Good news: the line is moving!

MICHEL GUILOVOGUI KALAPILI



Since December 2014, Rachel and Gnouma have been a special pair. They started to serve as Global Mission pioneers in the city of Conakry, Guinea. People call them the evangelists.

They spend their days befriending the community and visiting families. Their major challenge is the Muslim background of the majority of the population; 88 percent of the people are Muslims in Guinea. Intercessory prayer and fasting have proven essential to create interests in people to start Bible studies. Many times these study groups have to meet in secret places. Most of the converts testify that they were convinced by answered prayers and through dreams that they had.

A Caring Mother

Two years ago our two evangelists tried to share the book, *The Great Hope*, with a Muslim woman, Salma,* but she refused to accept it. After some time, her son became seriously ill and was hospitalized. As his situation worsened, Salma called the evangelists to ask for prayer. God answered, and the boy was healed. The mother began coming to church

for Bible study in spite of the opposition of her husband.

The mother has been beaten several times, sometimes in public. Once the Adventist mission had to take her to the hospital for treatment. Often, because of her new faith, she was deprived of food. The last time she was brutalized was after she attended the evening God-First prayer meeting led by Stewardship Ministries in January 2019. The following day, Friday, Salma, as usual—in spite of the beating—came to clean the Adventist Central Church of Conakry and to pray while the majority of the community people converged at the Mosque. On Sabbath morning, she was faithfully at church.

The Twin Sisters

After the divorce of their parents, Rachida and Shaheen, twin sisters, remained with their

Global Mission pioneers' work is very fruitful in West-Central Africa Division. As most of our countries are Muslim-dominated areas, the main strategy is friendship evangelism through door to door visitations. Our pioneers usually try to show Christ first through good actions before the way is opened for Bible studies. Health programs are also commonly used to connect with the community.

Zakari Kassoule, WAD,
Adventist Mission director,
West-Central Africa Division



Muslim father. They themselves were practicing Muslims. While they visited their mother during a holiday, they met our two Global Mission pioneers, Rachel and Gnouma.

At first the twins were adamant about Prophet Mohammed being the last prophet and disagreed strongly with the idea that Jesus could be the Son of God. After much prayer and several Bible studies with the Global Mission pioneers, the girls adopted the Christian faith and chose to be baptized at one-year intervals. This decision was not without repercussion.

When their father observed that they were no longer performing the Islamic prayers, he started questioning them. At first they were afraid to disclose their new faith. Their father brought an Islamic teacher to teach them the Quran. One day, the father saw them studying the Bible, and this confirmed his doubts. They were severely beaten. Their father threw their personal belongings outside the house and disowned them. With the support of their mother and the Global Mission pioneers, the twin sisters are now active Adventist Youth members and happily singing in the church choir.

The field is ripe, and lives are transformed daily in Conakry, Guinea and elsewhere. By God's grace, the church in Guinea

grew more than 10 percent last year. As we support Global Mission pioneers and other missionaries through our offerings, God's mission is expanding in "unreachable" localities. ☺



Michel Guilovogui Kalapili is the secretary-treasurer of Guinea Region, Seventh-day Adventist Church, Kaporo Rail, Guinea.

*The names of the three converts have been changed.

Global mission pioneers are laypeople who volunteer for at least a year to establish a congregation in an unentered area within their own culture.

They have the advantage of knowing the culture and speaking the language; thus they blend with the local people. This is also far-less expensive than sending overseas missionaries.

More than 2,500 Global Mission pioneers are now working around the world. Since 1990, pioneers have established more than 11,000 new Seventh-day Adventist congregations.

Global Mission pioneers share the good news through wholistic ministry including caring for the sick, teaching agricultural skills, running literacy programs, holding evangelistic meetings, and giving Bible studies.

Source: <https://www.adventistmission.org/>

DON MCFARLANE

In the mid-1980s, while serving as president of the South England Conference, United Kingdom, I invited a young woman from one of the London churches to share with a group of pastors and elders what young people in the church wanted from them as church leaders. Frankly, I was expecting a long list of demands—but that did not materialize. The young woman spoke for no more than 25 minutes, despite the fact that I had given her 45 minutes. Two refrains in her short but effective speech have been etched on my mind ever since: Young people in the church want to know that pastors and elders genuinely care about them. Young people in the church want to be able to trust their pastors and elders.

The young woman shared one illustration to support the points she made. She said that a friend of hers had come to church one Sabbath in a dress that was uncomfortably short. Her friend knew that the dress was short and kept tugging at its hem in an effort to lengthen it, but without much success. An elder approached her friend after the worship service and reprimanded her harshly for wearing such inappropriate attire to church. The response was one of anger. Her friend later said that she knew that the dress was short and probably should not have been worn to church, but her anger stemmed from the fact that that elder had not spoken to her in a meaningful way before that day. He had never previously offered her a comforting or encouraging word. She felt that

he lacked the authority to speak to her in the way he did, as he had not previously sought to build a relationship with her. Consequently, she did not feel that he was someone whom she was able to trust.

Each year the leaders of some of the world's richest countries come together to tackle the most challenging global issues of the time. Known as the G7, this exclusive club that was founded in the early 70s and is made up of members from Canada, France, Germany, Italy, Japan, the United Kingdom, and the United States, represents more than 60 percent of the global net wealth, estimated to be about \$250 trillion. Years ago I embarked on a journey to identify some of the major factors undergirding the growth of wealthy and economically successful countries. It quickly became obvious that the number-one factor in any country creating a culture that leads to sustainable economic success is trust—trust in government, trust in institutions, trust in businesses, trust in systems.

The G7 countries and others—such as Denmark, Sweden, Norway, Finland, and Holland—are considered to be high-trust countries. Countries with low economic growth are usually low-trust countries. “In countries where trust is high, crime and corruption is low. Businesses with a healthy reputation perform better and hire better talent. Leaders who are perceived to be trustworthy are deemed more successful. So if organizations can harness trust they have a lot to gain.”¹

If trust is important in the political and commercial world, it is even more so in the spiritual and social world. Trust is perhaps one of the most

MORE THAN

GOLD

The one thing that changes everything

important ingredients in living abundantly and in experiencing a fulfilling life. It is a precious commodity. The psalmist exclaims, "I trust in your unfailing love; my heart rejoices in your salvation" (Ps. 13:5, NIV). "Trust in the Lord with all your heart, and lean not on your own understanding. In all your ways submit to him, and he will make your paths straight" (Prov. 3: 5, 6, NIV).

Our trust in God and His promises is the basis of our faith. Our trust in our parents, our children, our grandparents and grandchildren, our brothers and sisters is the basis of our family relationships and of the freedom that we experience when we are with loved ones. Similarly, the level of trust we have in our fellow church members and church leaders in particular determines the extent to which we take the church seriously, the support we are prepared to give to it, and the joy we experience in being a part of it. The blessings of the church are experienced only in relationships with other people. Christ is its head, but our day-to-day interactions are with the body, which happens to be people.

Numerous appeals to members to give their time, means, and influence to the church are often unnecessary when members are able to trust those who are leading and the vision that they have. J. Clif Christopher expresses a similar thought about the church in these words: "A key thing to remember is that *friendraising* is more important than *fundraising*. You should be ten times more intentional to make a friend than to get a gift. If you [church leader] will put in the hours to cultivate a relationship, you will find that you only need to spend a few minutes to get a gift that will advance the cause of Christ."¹² Church leaders must bear in mind that trust is not inspired by their position, their titles, or their speeches; trust is inspired by their actions.

Christopher's basic thesis about high-level giving in a local church is that a church needs to have a leader who inspires trust and confidence in members through his or her building of relationships. "When they [members] do not have confidence they make a contribution but not a commitment."¹³ People usually say that they give to certain causes because of their belief in the mission of those causes. While that is true, in many cases they subconsciously give because of the trust that they have in the one who is leading the mission.

"I would have much more confidence in committing to fight a battle if I felt [General]

Patton was in charge than if they told me Private Snuffy was leading."¹⁴

My nearly 30 years of church administration have taught me the importance of trust in building a local church and in ensuring that it has the resources required to grow and develop. Where there is a high trust factor in the leaders of a local church and in its adherence to the wider church's mission, there is also a high-giving level by members of their time, energy, influence, and money.

Do you want a dynamic and energized congregation that is joyful in Christ, that responds to your leadership, and that commits to the fulfilment of the mission of the Seventh-day

Adventist Church? Yes?

Well, be a good steward!

Be a good steward in cultivating and nurturing relationships, letting each member know that as a leader you care, that they are special to God and therefore are special to you. A caring attitude builds relationship; relationship builds trust, and trust elicits commitment. It is in commitment that one experiences fullness in Christ, the joys of Christian living, and motivation to give of oneself and your resources to expand God's kingdom. Ellen White says that total commitment, or wholehearted devotion, which is a product of trust, is more precious than

Where there is a high trust factor in the leaders of a local church and in its adherence to the wider church's mission, there is also a high-giving level by members of their time, energy, influence, and money.

gold: "The soul that is sincere in its love, wholehearted in its devotion, God regards as more precious than the golden wedge of Ophir."¹⁵ It is such souls that God is seeking to fashion through us, His stewards. ☉



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.

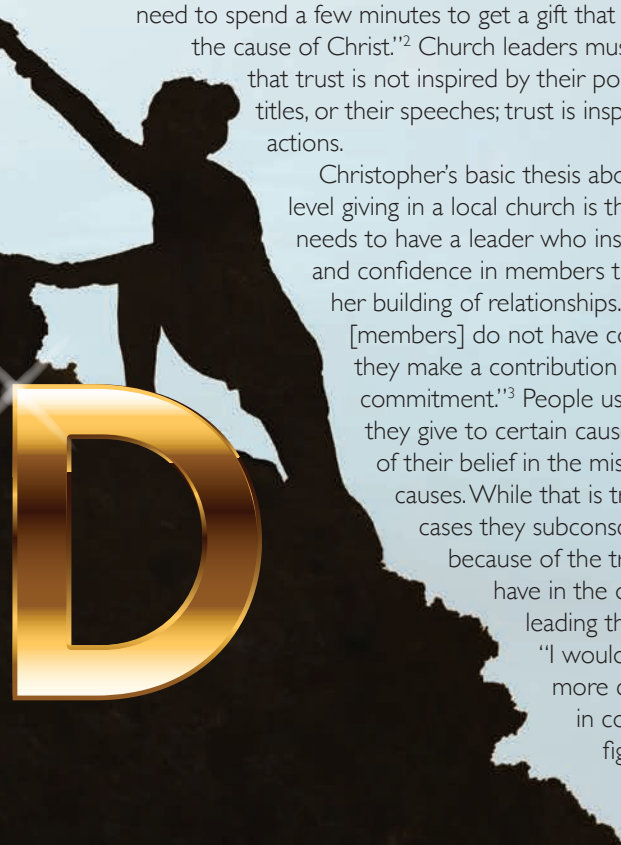
¹ Epi Ludvik Nekai, "Trust Is the New Gold," Crowd Currencies, Social Business, February 22, 2018, <https://crowdsourcingweek.com/blog/category/crowdsourcing/social-business/>. Accessed Jan. 15, 2019.

² J. Clif Christopher, *God vs. Money: Winning Strategies in the Combat Zone* (Nashville: Abingdon Press, 2018), p. 59.

³ *Ibid.*, p. 58.

⁴ *Ibid.*

⁵ Ellen G. White, *Counsels on Stewardship*, 2000 edition (Hagerstown, Md., Review and Herald Publishing Association), p. 196.



NURTURE AND HEART RETENTION

A reliable predictor helps to prevent dropout.

MARCOS FAIOCK BOMFIM

The Adventist Church is currently facing a challenging average retention rate of 50 percent,¹ obviously with a corresponding evasion rate. More than a problem for the church as an institution, it may also represent an eternal life-or-death issue for those involved. A question that may be important for those in church administration—from the local church to the higher institutions—is whether there is a reliable church-evasion predictor. If identified, it may help leaders to provide priority ministerial attention (nurture) to those in greater need, which would certainly affect retention rates.

This article aims to contribute to that discussion, suggesting a church-evasion predictor, which is probably the easiest one to assess. It will present some concepts and strategies from the Bible and Ellen G. White writings, as well as some recent suggestive data, about how to encourage church members to become more fully attached to God and heaven. This article will focus on ways that generosity and *spiritual financial giving*,² or their absence, may function as apostasy predictors and impact church-retention rates.

The “Heart Retention Principle” in the Bible

Heart retention (inward adherence), instead of just body retention (outward adherence), is a foremost concern of Jesus, evidenced in His preaching (i.e., Matt. 5-7). When asked about what to do to inherit eternal life, Jesus' answer surprises the inquirer since He presents an affection—to love God with all possible capabilities and the neighbor as himself—as a mandate of supreme importance. The radical emphasis on how this affection should be pursued, “with all your heart, with all our soul, with all your strength, and with all your mind” (Luke 10:25-27; Mark 12:29-31; Matt. 22:37-39; Deut. 10:12), may suggest that this “nurture” endeavor is the essence of any retention program. It is so essential that without it any religious exercises such as public worship or offering giving are considered meaningless by God (Mark 12:33; Isa. 1; Hosea 6:6).

But in a world so full of distractions, how can Jesus' followers develop this radical affection toward God? In Matthew 6:19-21, Christ states that material possessions are carriers of affections. Therefore He warns His disciples to use them as instruments for placing the affections (the “heart”) in the right place, in heaven—with God in His dwelling place—“for where your treasure is, there your heart [affections] will be also” (Matt. 6:21).

The immediate context (Matt. 6:25-31) makes it clear that by “treasure” (wealth), Jesus means material possessions, money included. But how do we transfer treasures to God and to heaven, and consequently place our affections there? In Luke 12:33, 34, Jesus mentions charity primarily as a way to place treasures in heaven (and, consequently, the heart also). This, however, involves a far broader spectrum that includes all that may be dedicated to the Lord, which is suggested by the dualism earth/heaven found in the corresponding text of Matthew 6:19-21, as well as by Ellen G. White writings.³ To know that to love God is the most important choice for eternal life, and that this affection may be started and increased by spiritual financial giving, is important information for those interested in developing nurture and retention strategies. Jesus is describing here His “Heart Retention Principle”—a divine strategy devised to keep the heart in His

kingdom, and not just the body in the church.

Even though Jesus' “Heart Retention Principle” is obviously not limited to spiritual financial giving, this activity must be included as an integral item on the list of Adventist personal piety practices, according to Rob McIver.⁴ McIver proposes that those practices that connect people to God must be assessed and studied together for nurture and retention purposes, including spiritual financial giving.⁵

[Loving] God is the most important choice for eternal life, and . . . this affection may be started and increased by spiritual financial giving.

The reversed application of the Heart Retention Principle establishes that professed disciples who are not directing their possessions (and, consequently, their affections) to heaven (to God), are investing them in the earth and are being distressed and deceived by them (Matt. 13:22). In this way, they are increasing their affections for the wrong objects, choking God's Word, and becoming spiritually unfruitful (Matt. 13:22). This misguided affection becomes a spiritual malaise called materialism, also acknowledged by John as *the love of the world, or the love of things*. This produces a corresponding loss of spiritual sight and a loss of love for the Father (1 John 2:15)—a fatal outcome from the nurture and retention perspective!

Even though the Bible is not against possessing wealth in this world (God is “He who gives you power to get wealth”

[Deut. 8:18]), riches should not be desired or sought after (1 Tim. 6:9); otherwise, God may be hated or despised (Luke 16:13). As “you cannot serve God and mammon” at the same time (Luke 16:13), the first attention should be given to “the Kingdom of God and His righteousness,” and then “all those things shall be added to you” (Matt. 6:33). This obviously includes necessary material possessions.

Paul also points to the extreme spiritual risk of materialism for retention purposes by saying that the “desire to be rich” prevents many from spiritual financial giving and drowns “men in destruction and perdition.” Then he explicitly relates materialism and love of money to apostasy by saying that “the love of money is a root of all kinds of evil, *for which some have strayed from the faith* (1 Tim. 6:9, 10; italics provided)—a clear connection between church evasion and greed.

Ellen G. White and the Spirituality Indicator

Ellen G. White agrees with Paul when she says that increased “devotion to money getting” is something that “deadens the

spirituality of the church and removes the favor of God from her.”¹⁶

If we assume that the spiritual state of a church will affect its retention rates, then we may expect that “devotion to money getting” among members will worsen those rates. Should we just sit and wait to see what will happen next with such members? May we rightly consider a “spiritually dead” state as preceding apostasy? How can the church recognize this “devotion to money getting” and “spiritual death” condition in a church member; and, if identified, how should church members deal with that person for whom Christ died? Can we consider financial unfaithfulness toward God as evidence of “devotion to money getting” and of “dead spirituality”?

Another Ellen G. White statement suggests a clear answer to that last question. Referring to Luke 16:1-13 (the parable of the unjust steward), she presents the extended and ruinous influence of financial unfaithfulness toward God by saying that “he that will withhold from God that which He has lent him, will be unfaithful in the things of God in every respect.”¹⁷

This radical and far-reaching statement (“will be unfaithful



ALL SAD MEMBERS WHO LEFT THE CHURCH FROM 2015-2017:

GRAPHIC 1: Tithe pattern: 36 months before being removed from membership.

An average of 86%: no tithing record:

- 2015 – 90.83%
- 2016 – 85.49%
- 2017 – 83.26%

GRAPHIC 2: Offering pattern: 36 months before being removed from membership.

An average of 91%: no offering record:

- 2015 – 94.01%
- 2016 – 90.36%
- 2017 – 88.76%

in the things of God in every respect”) connects a church member who is withholding from God with the gradual development of all kinds of imaginable unfaithfulness. This leads to a “dead spirituality” stage, and finally to apostasy and church evasion.

How the “love of money” and the consequent financial unfaithfulness may also relate to apostasy and church evasion may be explained by research conducted by the South America Division (SAD) Secretariat,⁸ which involved the tithe and offering giving patterns of all 1,054,367 members who were removed from membership in their territory from 2015-2017.⁹ The study findings showed that an average of 86 percent of those who had their names removed from membership during this period did not have any tithing record for at least 36 months prior to officially leaving the church, and 91 percent of them had no offering record during the same period.¹⁰ What can we do to motivate church members to secure their hearts in the cause of the present truth, in heaven, and in God?

Ellen G. White says that the more contributors invest in the Lord’s treasury, the “more wedded to the cause of present truth” they will be,¹¹ making church evasion far less likely. Not to leave any doubt, God’s messenger explains that “spiritual prosperity is closely bound up with Christian liberality.”¹² This is why Christian liberality must be emphasized, practiced, and studied whenever spiritual prosperity and higher retention rates are expected. Ellen White goes even further by saying that the “churches who are the most systematic and liberal in sustaining the cause of God are the most prosperous spiritually,”¹³ and that the work of imparting the heavenly gifts (through tithes, offerings, and charity) “is the life and growth of the church.”¹⁴

It seems clear that spiritual financial giving is strongly related to church growth and spiritual prosperity of churches, making apostasy less probable. But more than that, it is evaluated by God (2 Cor. 9:7)¹⁵ and therefore has definite spiritual and moral implications (Mal. 3:8-10). A broader investigation is still needed to verify data regarding the

relationship between spiritual financial giving and church-retention patterns. But at least from a biblical and Spirit of Prophecy perspective, it seems evident that spiritual financial giving is closely related to church growth and spiritual prosperity and is expected to increase church retention rates. For that reason, spiritual financial giving must be encouraged, practiced, assessed, and studied, as its absence can be considered a predictor of apostasy. Members’ financial records should also be studied by a select group of church leaders as a vital tool, helping them to recognize and possibly prevent apostasy by giving priority attention to those members at higher risk. A subsequent essay will be presented to address strategies and programs intended either to strengthen systematic giving and/or to establish appropriate interventions when it is absent. ☉



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¹ Considering 2012-2017, according to GC Online Statistics Reports; retrieved on 02/19/2019 (<http://documents.adventistarchives.org/Statistics/Forms/AllItems>).

² We will consider “Spiritual Financial Giving” as all that is given to God as a way for His stewards to worship Him, or to recognize Him as the Owner of all things. It may include tithes, offerings, and charity.

³ One example: “There are only two places in the universe where we can place our treasures,—in God’s storehouse or in Satan’s; and all that is not devoted to God’s service is counted on Satan’s side, and goes to strengthen his cause.”—Ellen G. White, *Counsels on Stewardship*, p. 35.

⁴ McIver, Robert K., *Tithing practices among Seventh-day Adventists: a study of tithe demographics and motives in Australia, Brazil, England, Kenya and the United States* (Avondale Academic Press and Office of Archives, Statistics, and Research, General Conference of Seventh-day Adventists), p. 153.

⁵ After studying Adventist giving patterns in five conferences on five continents, McIver identifies five “practices of personal piety positively correlated to tithing,” which are to “[1] attend Sabbath School, [2] open and close Sabbath, [3] study the Sabbath School Quarterly, [4] read and reflect on the Bible each day, and [5] pray often during the day.” For that reason, he suggests that tithing should be included “as part of the practices that make up personal piety for Seventh-day Adventists.” *Idem*.

⁶ Ellen G. White, *Counsels on Stewardship*, p. 20.

⁷ Ellen G. White, *Testimonies for the Church*, vol. 1, p. 198.

⁸ PowerPoint presented by Edward Heidinger, South America Division secretary, on August 4, 2018, to the SAD Executive Committee, with data obtained from the ACSM (Adventist Church Management System).

⁹ An average of 351,455 by year: 313,473 in 2015; 368,123 in 2016; 372,771 in 2017.

¹⁰ Even though the study may not be considered conclusive, it does suggest a trend that will require additional research.

¹¹ Ellen G. White, *Counsels on Stewardship*, p. 73.

¹² *Idem*, p. 49.

¹³ Ellen G. White, *Testimonies for the Church*, vol. 3, p. 405.

¹⁴ Ellen G. White, *Testimonies for the Church*, vol. 6, p. 448.

¹⁵ John C. Peckham, *The love of God: a canonical model*, 2015, IVP Academic, an imprint of InterVarsity Press, p. 123.

PLANNED GIFT REBUILDS TEMPLE

Unsuspected sources of resources

DENNIS CARLSON

"And they built and finished it, according to the commandment of the God of Israel, and according to the command of Cyrus, Darius, and Artaxerxes king of Persia. Now the temple was finished" (Ezra 6:14, 15, NKJV).

Does your ministry need critical funding to accomplish its mission? The department of Planned Giving & Trust Services may provide an opportunity that could help ensure that future resources that you desperately need will be available. Planned Giving involves the building of relationships with those who may be able to provide resources by both encouraging families to create a plan, and by sharing the needs of mission with community leaders who have resources. This outreach can be for both members and those who are not members of the church. Trust Services is the process by which these planned gifts are given so that the value is maximized for mission.

Scripture gives ample illustrations of how God has always been intimately involved with all humanity. One example of God's involvement for the benefit of His mission is found in the book of Ezra. The Promised Land was deserted and desolate (Jer. 25:11). The tribe of Judah was captive in Babylon. Jerusalem and Solomon's magnificent temple had been destroyed. How could things be any worse?

Yet, God had a plan that He had revealed 60 years before. Evidenced by a prophecy given through the prophet Isaiah, which named a king not yet born who would defeat the mighty Babylonian empire, Israel would repatriate and rebuild the temple in Jerusalem (see Isa. 44:28; also 45:1-8). According to the plan, God assigned King Cyrus the task of helping Israel, in spite of Cyrus never becoming a follower of the God of Israel.

This heathen king did exactly what God had prophesied through Jeremiah (Ezra 1:1-5), and through this planned gift ended Israel's 70 years of captivity. Darius and Artaxerxes also followed the lead and command of Cyrus to ensure that the temple in Jerusalem was completed (Ezra 6:14, 15).

Can this happen today? Is God still moving the hearts of the "heathen" to support His mission? The country cannot be named where a Seventh-day Adventist school had many years previously lost one school campus to a government takeover. After this loss, through the generosity of international donors

a new campus was purchased and a new school eventually built. The students and teachers enjoyed this new campus for many years. Then in 2016, the school received a very unexpected gift from a government authority. The week before this unexpected gift, the government had taken a portion of another denomination's church property to build a heathen shrine. So when the entourage of the government authority appeared on the Seventh-day Adventist school campus, the principal was understandably afraid of losing another school to the government. He prayed to God for wisdom to respond in the right way to whatever happened. After asking to see the principal, the government authority demanded a tour of the campus. Afterwards, the general asked the principal what needs the school had. After listening to several urgent needs, the government authority went to his vehicle. Amazingly, he brought \$1,000 in cash to give to the principal to help fund the most urgent need. As the general was leaving, he indicated that he would bring more money in the future to help take care of some of the other needs of the school.

There was rejoicing at the school that day for the miraculous power and working of God. God still works on the hearts of "kings," or those in authority in our day, and will at the right time do the same for your ministry's needs. Present them before God in prayer, and trust Him.

The story of Ezra and the rebuilding of the temple in Jerusalem is an amazing story of God's faithfulness and His ability to work through all sources to provide resources, even through the planned gifts of gentile, heathen kings.

For more information you may contact your division office or Planned Giving & Trust Services at the General Conference of Seventh-day Adventists at www.willplan.org.



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

Credit: Getty Images

DOING WHAT IS

RIGHT

Overcoming financial stress by counting the cents.

Credit: Getty Images

she was asked as she relied entirely on God's promise: "The bin of flour shall not be used up, nor shall the jar of oil run dry, until the day the LORD sends rain on the earth'" (1 Kings 17:14, NKJV).

TURNING PRINCIPLES INTO RULES

You can use these principles by turning them into rules that you should follow strictly.

Rule 1: Identifying the right use

Very often a budget is considered to be a single bucket into which all expenses are thrown, without any distinction or categorization, and where

the only indicator is the total income. In other words, the only consideration is: "Total expenses should not exceed total income," which is actually what's behind the idea of having a budget. However, the problem of limiting a budget to this single aspect is that:

- it does not allow you to take control over your expenses (your total income is the only indicator that you have).
- there is the tendency to neglect two important aspects of personal finances: God's mission; Savings.

To avoid such a situation, there are two elements based on the biblical principles of tithing that can be applied: The use of tithe is restricted; tithe is a specific percentage (10 percent) of your income.

In other words, instead of considering your budget as one single bucket, you can divide it into several restricted buckets into which you can allocate a percentage of your income. For you to have a reasonable number of buckets, the best thing to do is to regroup the items that fall under the same category. The table below is an example of the different buckets you might have.

BUCKET 1	BUCKET 2	BUCKET 3	BUCKET 4
God's mission	Savings	Housing	Living expenses
Tithes	Emergency fund	Mortgage/Rent	Income Tax
Offerings	Retirement	Utilities	Groceries
	Future projects		Gas
			Clothes
			Telephone
			Medical Insurance
			Retirement

MURVIN CAMATCHEE

In the previous issue of *Dynamic Steward*, we discussed the importance and the necessity of clearly distinguishing between needs and wants when it comes to the elaboration of a personal budget. The next major step is to establish and follow basic rules that will allow you to use your budget as an effective and efficient tool.

The encounter between Elijah and the widow of Zarephath (1 Kings 17:7-16) gives us some examples of the principles that could be used as the basis of successful budgeting.

THE RIGHT PRINCIPLES

God tells Elijah to go to Zarephath where he will be fed by a widow. The irony here is that the widow who is supposed to feed Elijah didn't even have enough for herself and her son. The only ingredients that she had were a handful of flour and a little oil, to prepare a last meal for herself and her son. However, even if Elijah was fully aware of this situation, he insisted that the woman make him a small loaf of bread. Without any hesitation, the woman did as Elijah said!

There are three important principles that we can find here.

Principle 1: Identifying the right use. Elijah asked for bread. He was specific in his request based on the ingredients available. He did not ask for something that could not be made from flour and oil.

Principle 2: Knowing the right amount. Elijah specified that the bread needed to be "small." Elijah's request was based on the amount of flour and oil that were available.

Principle 3: Having the right attitude. The situation of the widow did not influence her decision. She diligently did what

Rule 2: Knowing the right amount

The next question is, What percentage of your income will you allocate to these different buckets?

BUCKET BUDGETING

The method that could be used to accurately project your future expenses is to calculate the average expenses for the past three to six months, as illustrated in the following table:

GROCERIES							
Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Total for the 6 months	Average (Total divided by 6)
\$285	\$275	\$250	\$325	\$290	\$305	\$1730	\$288

In this example, the monthly average expense for groceries is \$288. Once you've done this same exercise for each item, you will have your monthly average for each bucket, as illustrated below:

BUCKET 4	
Living expenses	
Item	Monthly Average
Income Tax	\$500
Groceries	\$288
Gas	\$117
Clothes	\$54
Telephone	\$30
Medical Insurance	\$50
Retirement	\$50
Total	\$1089

Based on this monthly average of your "living expenses bucket," you now know what percentage of your income you should allocate to this particular bucket. Based on the above example and assuming a monthly income of \$3,500, the percentage in this case is 31 percent.

The same steps should be followed to find the percentage for housing expenses or any other category that you may have.

GOD'S MISSION BUCKET

When it comes to "God's mission bucket," you already know that—per God's instructions Himself—there is a minimum that should be respected. This minimum is based on the tithe segment, which is 10 percent of your income. Why is 10 percent a minimum? This is because God's mission needs to be supported, not only by our tithes but also by our offerings (Mal. 3:8).

The percentage that should be allocated to our offerings is not specified in the Bible. However, when in Malachi 3:8 God says that a man can rob God "in tithes and offerings" (NKJV), He is making it clear that tithes and offerings are:

1. not interchangeable.
2. both important.

Our offerings should also be a percentage of our income, an amount that each individual is free to decide without neglecting the counsel of the apostle Paul: "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" (2 Cor. 9:7, NIV).

SAVINGS BUCKET

The main purpose of having a "savings bucket" is to be prepared for any emergency that could arise. According to experts, an emergency fund should have at least three months' worth of housing and living expenses, and, ideally, you should aim to reach this amount over not more than 12 months. If, for example, your housing and living expenses are equivalent to 60 percent of your total income, the equivalent for three months would be 180 percent of your income. Therefore, over a period of 12 months your savings should be one twelfth of 180 percent (of your income), which is equal to 15 percent (of your income). In other words, the ideal amount of your savings over the first 12 months should be at least a quarter of your total expenses and financial obligations (needs).

The more your expenses are, the more you will have to save. If your housing expenses are equal to 35 percent of your income, and your living expenses are equal to 40 percent (total of 75 percent), the minimum portion that should go into your savings bucket will be equal to 75 percent divided by 4, which is 18.75 percent.

Based on this example, your percentage allocation would be as follows:

BUCKET	ALLOCATION
God's mission*	15.00%
Savings	18.75%
Housing expenses	35.00%
Living expenses	40.00%
Total	108.75%
* In this example, the percentage for offerings is assumed to be 5%.	

In this scenario your expenses are exceeding your income by 8.75 percent. Should you face such a situation, the immediate actions would be either to decrease your expenses or to increase your income.

Rule 3: Having the right attitude

This form of budgeting keeps you from falling into the trap of focusing entirely on your needs, thus neglecting God's mission and failing to save for emergencies. The widow of Zarephath literally put God first when she followed Elijah's instructions and made a small loaf of bread for him. She knew that God would remain faithful to His promise, and indeed, "the bin of flour was not used up, nor did the jar of oil run dry, according to the word of the LORD which He spoke by Elijah" (1 Kings 17:16, NKJV).

Budgeting requires trust in God, diligence, and thoroughness in both its elaboration and its implementation. Many people have started a budget but gave up along the way. The right attitude is to make this process a spiritual activity by setting and following the rules prayerfully and by always remembering that "the earth is the Lord's, and all it contains" (Ps. 24:1, NASB). ☺



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THE JOURNEY

FALVO FOWLER

There once was a family that lived in a country far, far away. It was a good country. It was a beautiful country. It had a gentle, kind, leader who made friends with people around the world. It was the kind of place where kids could run around and play and be so tired of having fun that they would sleep peacefully, dreaming of another day of adventure. Can you imagine being so tired from having fun? It was *that* good!

But one day, a leader who didn't care about anyone but himself and his own people took over the country. He was loud. He was crude. He was rude. He was not nice to people. He would call them names and tell all sorts of lies. Would you like to have someone like that be the leader of your country? No. Neither did the citizens of this once good country.

Many good people began to leave the country. And when the leader found out about it, he began to punish all the good people. But the fathers and mothers wanted a better life for their children. They wanted their children to enjoy life and to know all the blessings God had for them.

So, some families sent their mothers, and other families sent their fathers, to secretly escape and travel to far-away countries where they had friends or family who could help them all flee what was once a great country.

The mother of this family left after crying and praying over each of her two boys. She told them to always look at the good things in life. Never lose hope. Listen to Daddy while she was away. And, like all good mothers, she told them to eat healthfully, to think and choose only good, and to always believe God will be there for them, because, she explained, if you take care of your body and your mind and believe in God, there is nothing that you cannot do.

She hugged and kissed the boys and their father, and then disappeared into the night.

A day went by, and the boys were ready to go to her. But they didn't hear from her. A week went by, and the boys didn't even get a text. A month, a year, and nothing. Things in their country kept getting worse. The leader now controlled the military, and food was hard to come by.

The older son refused to believe that his mother was ever coming back. He let himself become angry at his mom for leaving, angry at his father for staying, angry at God, angry at his country. But through it all he loved his younger brother and would not give up for his sake.

The younger brother would repeat, almost every day, "Eat healthfully (even if we don't have a lot), think and choose only good things (even if there wasn't a lot), and always believe God will be here for us. And, we will see Mom again."

His brother would shrug his shoulders and sort of smile indulgently at the faith of his little brother.

Two years and two months later, just as things were getting worse than bad, they got a secret message. It was from their mother. It was in code. Their father had to read it to them. It told them to follow a caravan that would take them through many places. Some places would be dangerous, some places would be too good to be true, but they were to always keep their faith in knowing that their mother is waiting to see them. She said, "Don't get scared of the dangerous places; believe in God. Don't be tempted by the good places; Mom has a better place (and better food) for you. Never lose faith that life will be good."

The boys started their journey with their father that very night. They joined a caravan and began to walk. Sometimes they rode on trains. Sometimes they rode on lorries (large trucks). Sometimes they slept in the open fields. Sometimes they felt snakes slither over them. Sometimes they had no food to eat.

Every time a bad thing happened, the older brother became even more angry. He would say, "Nothing is worth living through this. We are never going to make it!"

But the younger brother would now repeat, "Don't get scared of the dangerous places; believe in God. Don't be tempted by the good places; Mom has a better place (and better food) for us. Never lose faith that life will be good. Believe, brother; believe. Look at the bright side. Don't look at only the dark."

"Ha!" his brother would scoff. "You're too young to know about life."

One night, while in a dangerous place, robbers came cursing toward them. The older brother was scared. He could not see what they could do. But the younger boy and the father began to pray. They began to pray in the language of their people.

The robbers stopped. They listened. And they began to laugh. They laughed so hard that the father and the two boys were confused. The robbers stopped laughing and told the small family, "We are from your village. We gave up the journey because we lost hope. To hear our language in prayer—what a wonderful feeling! We are sorry we laughed, but it is the first time we have laughed so well since we left home. Come, eat with us."

So, they all shared a meal. (Nothing brings people together like a good meal, right?)

The robbers, who were from the village of the family, told the family that they would travel with them. Hearing the



Credit: Getty Images

prayer gave even the robbers hope. They would travel with them and help them find the best ways to not get caught and to make it through.

Sometimes they had to be quiet. Other times they would sing songs they had all learned in church in the village so far away. Songs that praised God. Songs of hope. Songs of home. Even the older brother couldn't help but join in the joy.

Finally, they arrived at the country where their mother had settled.

And there, just as she had promised, she would be their mother. The boys and their father dropped everything and ran to her. Their family from the new country wanted to know how they made it through. The younger brother said he remembered the words of his mother; the father said he loved his family too much to give up; but the older brother was silent for a while. Then he cried. He told his mother he had hated her, his father, and their God. He had hated living where they had lived. He had hated so much in his life. "But," his mother slowly began, "how did you make it so far?"

"The faith of my little brother helped me see that life

is so much bigger and better than any bad thing that may be around us. Even when we thought we would die by the robbers, he and Dad prayed aloud, and God saved us because of them. The faith of my little brother helped me keep some of my faith alive."

Do you know that we are also heading to another country to enjoy complete abundant life? We call this the "New Earth." The journey can be long and sometimes hard, but our faith in God's presence and promises can help us to keep going forward. When we believe and obey, it can even be an encouragement to others. ☺



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GENERAL CONFERENCE OF SEVENTH-DAY ADVENTISTS



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

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Printed by Pacific Press, PO Box 5353
Nampa, ID 83653-5353

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www.adventiststewardship.com

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