

# DYNAMIC STEWARD

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## MANAGING AT ITS BEST



Interview with  
**DR. G. EDWARD REID**

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# INCREASE EFFECTIVENESS... GO UNDERCOVER!

Stewardship educators worldwide are exulting with joy during this 1st quarter of 2023. Having an entire Sabbath School quarterly dedicated to stewardship topics is not ordinary. The last time this happened, in 1st quarter of 2018, it greatly impacted the community of believers. Join us in praying and working for a similar outcome and even more. What next after March 25? We can either wait for another stewardship quarterly or reproduce the conditions underlying the success of this approach at a localized scale.

Using the Sabbath School quarterly to educate in stewardship has helped mainstream a message which usually remains on the fringes of what we preach and teach. Some elements are contributing to the resounding success of this initiative:

## IT IS HAPPENING IN THE LOCAL CHURCH.

- It is happening in the local church.
- The resources needed (human, financial, and time) for implementation are available.
- It reaches a large audience, those studying their lessons and attendees of Sabbath School.
- These triple conditions can be used to assess the potential impact of future initiatives. We can confidently expect our stewardship education programs, done under similar conditions, to build upon what we are currently achieving during this quarter and thrive.

An effective way of ensuring the presence of these conditions consists of doing stewardship education through existing ministries, programs, and channels

of the local church. It is known as the undercover strategy. In this perspective, all levels of the church facilitate the local church's work and are satisfied only when it is happening in the local church.

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The stewardship ministries  
is not a crowd puller  
... go undercover.

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Regarding resources, the stewardship ministries should avoid the unhealthy practice of competing for the exclusive use of limited resources but seek a closer partnership with other church ministries. The solo mindset is replaced by "let's do it together." As a result, members won't be pulled apart, and available human, fi-

nancial, and time resources in the church community are shared to grow disciples and not advance a single department. Furthermore, the undercover strategy acknowledges that stewardship ministries is not a crowd puller. Hence for the message to infiltrate all segments of the church, it would be best vehiculated through other ministries which have an audience, such as pastoral, youth, children, women, and family life, just to name a few.

For this new issue of the *Dynamic Steward*, I would highlight the interview of G. Edward Reid, JD, the principal contributor of the Adult Sabbath quarterly. It is a must-read from a monumental Adventist stewardship educator! Enjoy all the good articles. May God renew our interest and insights to do stewardship through existing ministries, programs, and channels of the local church.

Aniel Barbe, Editor



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# NURTURING STEWARDS

An Interview with Dr. G. Ed Reid

**W**e are glad to share an interview that we had with G. Edward Reid, JD. Dr. Reid is the main contributor of the Adult Sabbath School quarterly for the 1st quarter of 2023. He has a wealth of experience as a stewardship leader and educator.



**Q: Dr. Reid what can you share with us about your pastoral ministry and the beginning of your ministry as a stewardship leader?**

A: I started out as a pastor in the Gulf States Conference, where I worked for about 12 years. And from there, I was called by the Georgia-Cumberland Conference to be the health director of the conference. I was also helping in evangelism and stewardship. While in the Georgia-Cumberland Conference, I went to law school and became an attorney. Then I was appointed as the stewardship director for the Georgia-Cumberland Conference. One of my main tasks was to raise money for the new Cohutta Springs Adventist Conference Center.

I had the opportunity to participate in multiple weekend seminars with Larry Burkett, to learn about Christian financial concepts. Besides these technical principles of money management, I spent a lot of time studying the Bible and the Spirit of Prophecy to find out additional insights that have been very valuable for my books and seminars.

**Q: How has your ministry evolved in the area of stewardship?**

A: I started doing seminars all over the country, especially the Georgia-Cumber-

land Conference. But then, interestingly enough, I was called by the North American Division to be the Secretary-Treasurer of ASI (Adventist Laymen's Services & Industries). I was there for three years in that position. Then the Review and Herald Publishing Association asked me to write a book on money management. I agreed and wrote *It's Your Money! Isn't It?* So, after that, I accepted the position of stewardship director for the North American Division. That was about 1994. In that position, I traveled to all 58 conferences in North America as a camp meeting and worker's meeting speaker. I also conducted many weekend seminars at local churches and Adventist colleges. My last task for the NAD was writing and editing the material for *Faith and Finance*, which I think is still available today from the NAD Stewardship Department.

After my work in stewardship, I served for eight years with Adventist World Radio (AWR), working with the Planned Giving Department.

**Q: How would you define Christian stewardship?**

A: Well, we are children of God. And

as children, as in any family, we have responsibilities and rewards. God has given us the responsibility of managing His affairs on this earth. As an example, it takes a lot of money to run the church here, but God doesn't sign any checks. He blesses the people down here with money, and we get to support His work.

**Q: Can you elaborate more on financial stewardship?**

A: It's a biblical concept. In the book of Proverbs, we are given much valuable information about money management. For example, Proverbs 22:7 (KJV) says: "The rich rules over the poor, and the borrower is servant to the lender.<sup>1</sup> There are probably 20 or more verses in the Bible that deal with debt. All of them are negative. It's not sinful to have some debt. But it is a burden on people, and the Scriptures counsel us to avoid debt.

So this quarter's lessons are not so much about theology, although the teaching is theologically correct, they're about management and practical Christian living. It's probably the most practical Sabbath School lesson you can study because it actually tells you how to be financially faithful.

**Q: What more can you tell us about these lessons on "Managing for the Master"?**

A: The goal is financial faithfulness. But you can't be faithful if you don't understand your financial situation. The lessons in this quarterly point out the



practical steps to becoming financially literate, and spiritually. It's not so much that our people are belligerent and unwilling, but many are simply ignorant of the principles that God has given us. This is not a matter of criticism, it's just that I've observed this situation among members. So what I'm trying to do in these lessons is to practically train people to learn about God's will for the management of their money.

We will have happier families if we manage well. In addition, the work of God will be well supported. No church will be without God's blessings, and churches will be moving forward in evangelism. We all want to see the work finished and Jesus come back, but it's going to take money, it's going to take sacrifice. We want all to see God, and so that's why I talked about the rewards of the faithful in the last lesson.

**Q: How would you respond to those challenging the practice of tithing and offerings?**

A: Well, the interesting thing is that tithing was God's idea. Tithing was not mandated by a committee at the General Conference or the Stewardship Department. When you look at all the biblical texts about money management, they make a nice whole. They show us how to operate and how to have peace and God's blessing in our lives. It's amazing. I tell people that tithing is not a responsibility so much as it is a privilege because God allows us to be involved in His work in a way that can bring peace to our lives, prosperity to our families, stability to our marriages, and so on. It is completely different when you're involved with God's work in a totally committed way.

One of the things that is very interesting to understand is from Jesus' sermon on the mount. In Matthew 6, there

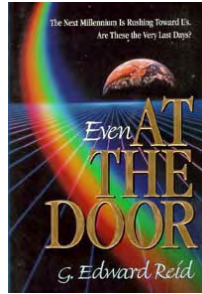
are about 14 verses that deal with money management. One of them says, "Do not store up for yourselves treasures on earth." That's Matthew 6:19. But, Jesus continued in verse 20, "But store up for yourselves treasures in heaven." The whole idea is that from a human perspective, we want to take care of our family and take care of ourselves. In God's perspective, we take care of God's work, and He'll take care of us.

**Q: Why did you choose to write one complete lesson on covetousness?**

A: We rarely hear a sermon or read an article about covetousness. But it is the last one of the Ten Commandments (Exodus 20:17). As you know, according to the New Testament, those who are covetous will not inherit the kingdom of God (1 Corinthians 6:9, 10). Covetousness is defined as an inordinate desire for the position or the possessions of

another. And how do you overcome it? That's what the whole lesson is about, how do you live above the earthly desires for more?

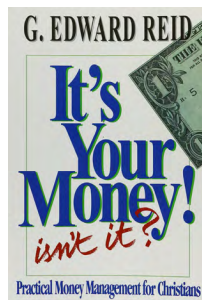
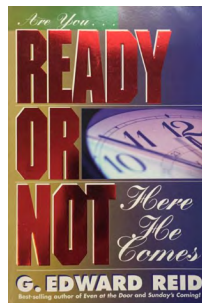
There are several Bible stories that talk about covetousness. The devil himself was coveting God's position. Adam and Eve wanted to be like God. People sometimes think that if they could just get a little bit more money or a little bit more of this or that they'd be happy. But covetousness is something we should guard against. The best way to guard against covetousness is to put God first, to be very generous with others and the cause of God.



**Q: How do you resonate with the God First theme chosen by the Stewardship Ministries Department?**

A: Always put God first in everything you do. The Spirit of Prophecy talks about not just being faithful with tithe but putting God first with the tithe. In other words, don't wait till the last thing to return your tithe, even if it's an honest tithe, but to do that first thing to get God's blessing. When people talk about their needs, I just tell them, if you put God first, He'll take care of you. Matthew 6:33 tells us to "seek first the kingdom of God and His righteousness, and all these things shall be added to you." My favorite text for stewardship is Proverbs 3:9, 10: "Honor the Lord with your possessions, and the firstfruits of all your increase." If you do that, then "your barns will be filled with plenty, and your vats will overflow with new wine."

**Q: Members seem to have a better understanding of tithing than offerings, and this is evident in their giving practices. What would you sug-**



**gest to revitalize mission offerings?**

A: One reason is there's not as much emphasis in local Sabbath Schools about missions as there used to be. If people are not aware of what's going on, if they do not understand the sacrifice endured by many people who are involved in mission work, they are not inclined to be supportive. Another factor is that many church members don't realize where all the offerings go. They think offerings are just like a big hole in the church, and it never

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God doesn't sign any checks. He blesses the people down here with money, and we get to support His work.

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gets filled up. No matter how much the church gets, there's always more need! Regular, accessible, and clear information is essential. Our local church helps sponsor a missionary and a tremendous range of missions projects. And we're very happy that we can do that in addition to our regular tithes and offerings.

**Q: You are hinting at the idea of giving offerings as a proportion of income, can you expand?**

A: Many years ago, we contributed to the development of the personal giving plan in the North American Division. I believe that we should all be systematic in our offering, and then more as God blesses us. I always tell people that we rarely have the problem of giving too much.

And I think if we give more than we need to, God will get it back to us in some way. He's honest. If we believe that the work is being finished, we should want to be a part of it. I believe that people that have a good income should be giving more in offerings than their tithe.

There has been a kind of conundrum over the years about systematic giving, as opposed to project giving. My personal feeling is that we should do both. Believers should systematically do what they can; my wife and I have done at least 5% over the years. There are also special projects that are valuable that people need to know about, and people like to be challenged. I think that it's appropriate to be systematic in your offerings, so that the treasurers in our local churches and local conferences can count on us for a certain amount. It's kind of like the temple tax in that way. But beyond that, there ought to be projects that people know about, because if there are not any projects, people won't think anything's happening.

**Q: What results would you hope to see after the world church has studied a full quarter on stewardship?**

A: I would like to see that members are out of debt, getting along well with their families, and generous with the church. Another thing is for our people to grow in their financial literacy level.

**Academic Achievements**

- ♦ Bachelor of Arts in theology from Southern Adventist University
- ♦ Master's degree in Divinity from Andrews University
- ♦ Master's degree in Public Health from Loma Linda University
- ♦ Juris Doctor from Georgia State University School of Law

**Books Written by Dr. G. Edward Reid:**

- ♦ *It's Your Money, Isn't It?*
- ♦ *Even at the Door*
- ♦ *Sunday's Coming*
- ♦ *Almost Home*
- ♦ *Ready Or Not*
- ♦ *Battle of the Spirits*
- ♦ *Managing for the Master (Principal Contributor)*
- ♦ *Faith and Finance (Ed.)*



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# ACCEPTABLE AND UNACCEPTABLE OFFERINGS

MARCOS FAIOCK BOMFIM

**P**lenty of indications in the Bible imply that the Lord evaluates, assesses, and rates our giving or its absence. The fact that He purposely sat opposite the treasury (Mark 12:41) and that He rated the poor widow's offering (Mark 12:43) should tell us that even today, He is watching and assessing our giving patterns.

Another important truth is that some offerings are accepted and valued by Him, while others, irrespective of their amount, cannot be accepted and become even offensive to Him. What are

some of the conditions for God to accept an offering?

1. **When it is presented by a heart that is right with God.** (Psalm 40:6-8; 51:16, 17; Isaiah 1:10-13; Hosea 6:6; Malachi 3:2-5; Matthew 9:13; Mark 12:33)

According to Malachi 3, God accepts those offerings that are brought "in righteousness" (verse 3), that is, by those who have allowed God to purify, to refine them (verses 2, 3) from sins such as sorcery, adultery, perjury, overreaching or oppressing hirelings in their wages, and oppression of the

vulnerable and foreigners (verse 5), to mention a few. Only then will "the offerings . . . be acceptable to the Lord" (verse 4, NIV).

It becomes clear that the Lord evaluates the giver before the gift. The best and biggest offering will never be accepted if the one who brings it is not right with God. Thus, we need to bring a "heart offering" before we bring a "monetary offering." We bring a "heart offering" when we regularly take time daily to allow the Holy Spirit to examine our thoughts and inclinations, comparing them with the Word

of God. By confessing our sins and believing that Jesus' death was sufficient to pay our debt, we receive the power to loathe ourselves because of our evil ways and deeds (Ezekiel 36:31), and then to receive a new heart, full of desire to do God's will (Ezekiel 36:26, 27).

2 **When it is brought by a heart that is right with men.** (Matthew 5:23, 24; Hebrews 13:16)

Everyone who is right with God will strive to be right with other human beings. Those who bear a contentious spirit or are oblivious to the feelings, rights, or needs of others show that their religion is false. Therefore, their offerings cannot be accepted by God.

For this reason, Jesus says that if you are bringing your offering to the church (God's storehouse) and "remember that your brother has something against you," stop giving your offering "and go your way. First be reconciled to your brother, and then come and offer your gift" (Matthew 5:23, 24, NKJV). Have I done all I can to live peaceably with all men and women (Romans 12:18) and to help those in need around me? Without that sanctifying experience, our offerings cannot be accepted by God.

3 **When it is presented by an obedient person.** (1 Samuel 15:22; Psalm 40:6-8; Isaiah 66:2-4)

King Saul was eager to present offerings to the Lord, but only as a way to cover his willful disobedience to the Lord's command. Instead of confessing his sin, he kept presenting excuses for doing what was against God's will (1 Samuel 15). Some people today may also do the same when they work during the Sabbath hours, promising to

bring that day's wages as a kind of "compensation offering" for doing what is not right. But if a married man has an affair, will his wife accept a cake prepared by the other woman as compensation?

Therefore, Samuel said to Saul, "Has the Lord as great delight in burnt offerings and sacrifices, as in obeying the voice of the Lord? Behold, to obey is better than sacrifice, and to heed than the fat of rams" (1 Samuel 15:22, NKJV). God will never accept offerings as a replacement for loyalty to His commandments.

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## The Lord evaluates the giver before the gift.

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4 **When the worshipper is seeking for heavenly, not an earthly, reward.** (Matthew 6:1-4)

Some people may bring large offerings or make significant donations while compelled by less-than-ideal motivations. Some, for example, want to be recognized as philanthropists or benefactors, others have an eye on a position on the church's committee, and still, others may give out of love for the pastor. Because those earthly motivations generally expect human recognition (a kind of reward), they cannot be accepted by God. Nevertheless, when I do not try to promote myself through my offerings, then what Jesus said may be accomplished in my life: "Your Father, who sees what is done in secret, will reward you" (Matthew 6:4, NIV).

5 **When it represents an appropriate proportion of the income.** (Deuteronomy 16:17; Mark 12:41-44;

1 Corinthians 16:1, 2)

Jesus once said that the person who gave the lesser amount gave more than all who gave far larger amounts (Mark 12:41-44). Instead of lacking math knowledge, the Creator of the universe indicated that His estimation of what we give is not based on the amount but on the proportion given. Six percent of the income given by the poorest person means the same as an offering of six percent of the income of the wealthiest one, even though the amounts will differ greatly.

By choosing the proportional system to decide *when* and *how much* to offer, we testify that we do not give to earn merit. Instead, we give as an answer to His giving because He is always the first to give. He will never expect us to give anything if He has not given us something (2 Corinthians 8:11, 12).

By not purposing a fixed percentage of their income to give as an offering (2 Corinthians 9:7), people may be leaving it to their own deceitful heart (Jeremiah 17:9) to decide *when* and *how much* to give. Conversely, by prayerfully choosing a proportion of their income to give as an offering, they put God in control of *when* and *how much* to give.

I give a fixed proportion of what He gave me, in answer to His giving. As we are partners in His business of saving souls, the more He blesses me financially, the bigger the amount that I will return to Him. And if He needs more to be invested in His business, He will give me more, for He knows that from every cent that He gives me, a fixed percentage will be invested back in forwarding His kingdom.

6 **When it is given according to**





**the specification.** (Genesis 4:4, 5; Hebrews 11:4)

Cain and Abel’s story shows us that God cannot accept offerings that are not brought according to His specifications. Cain resolved to do it his way, and God “did not respect Cain and his offering” (Genesis 4:5, NKJV). Abel pleased the Lord by following His guidance and bringing “of the firstborn of his flock and of their fat. And the Lord respected Abel and his offering” (Genesis 4:4, NKJV).

Space will not allow us to explore all the specifications found in the Bible and the Spirit of Prophecy about acceptable offerings. But besides the items already covered above, we may add that regular offerings should also be brought to the Lord as firstfruits, respecting the God First principle (Matthew 6:33).

Firstfruits (or firstborn) offerings were regularly brought to God by His children in remembrance that He is the

Provider and Sustainer of life. They are only accepted because Jesus, the Lamb of God, died as a ransom for our sins,

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By choosing the proportional system to decide *when* and *how much* to offer, we testify that we do not give to earn merit.

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opening the way for us to be accepted by the Father.

This kind of offering is “primarily triggered, not by good feelings, a specific need, a call, sympathy for a pastor or a religious leader, nor even a desire to provide for the temple or mission work. Instead, [it] should be triggered by God’s act of sending some form of an increase. They are a means to worship God, in ad-

dition to the tithe (Malachi 3:8–10), whenever there is an addition of income.”\*

**CONCLUSION**

Before every act of worship through offerings, we are invited by God to assess our hearts to see if there is still an unconfessed sin that may prevent our offering from being accepted. But we must also evaluate our relationship with God and with others, the motivation that is leading us to offer, and the regularity and quality of the offering. Is it the best that we can bring? Is it expressing gratitude and allegiance to Him?

Let us take advantage of worship through offerings to get even closer to the One who not only ransomed us through His blood, but also sustains us!



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

\*Marcos Faiock Bomfim, “God First: Biblical Narratives of Givers and Giving,” *Inverse Sabbath School Quarterly* first quarter, lesson 2 (2023).

## THE OFFERING AS A

GIFT<sup>1</sup>

FÉLIX H. CORTEZ

Offerings have a manifold nature; in other words, they are manifested in several ways and serve various purposes. Offerings are manifold because they are our response to God's grace, which is also manifold (1 Peter 4:10).

Offerings are, first of all, gifts we give our Creator. The most used words in the Old Testament to refer to offerings are *minchah* and *qorban*, which mean "gift, tribute." In the New Testament, the words are *doron* and *prosfora*, which mean "gift" and "something given voluntarily," respectively. An offering is, therefore, a gift we give to God. It may seem absurd, we might consider it ridiculous, but that is the reality. Offerings are a gift that a completely dependent creature, who is unable to produce anything on its own, gives the Creator and Sovereign of the universe, who owns everything. Since it is given voluntarily, giving an offering, both the act in itself and the amount offered, becomes one of our most meaningful worship experiences. Additionally, offerings are perhaps indisputable evidence of the state of our relationship with the Lord.

There are several reasons why we give gifts, but their basic purpose is to show love or devotion and to also begin

or strengthen an affable relationship with others.

Gifts have great symbolic value. A gift sometimes *represents the giver*. The purpose of this kind of gift is for those who receive it to remember the person who gave it to them. In that case, gifts are intimately related to offerers, their accomplishments, products, work, or an essential trait of the giver. These gifts may symbolize a person's desire to offer

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The absence of a gift may communicate a nonexistent relationship. A defective gift, or a gift given by obligation, communicates indifference and may even mean rejection or disdain.

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him or herself as a gift.

A gift can also *represent the giver's knowledge of the one receiving the gift and their interest in them*. Those gifts are very carefully chosen. They are the result of having carefully observed the receiver and his or her needs. Their purpose is to communicate not only affection and ap-

preciation to the one receiving the gift, but to also stir up the personal interest of the person receiving it.

Finally, some gifts *symbolize a special occasion*. Their purpose is to bring to mind a meaningful event to be celebrated or remembered. Those gifts encourage reflection, celebration, or gratitude.

The highly symbolic value of gifts means that not all gifts are acceptable. In fact, some gifts are offensive. A gift chosen with lack of care communicates lack of interest. The absence of a gift may communicate a nonexistent relationship. A defective gift, or a gift given by obligation, communicates indifference and may even mean rejection or disdain.

Our offerings tell God what we feel for Him. Tithes express our acknowledgment that God is our Lord, the Owner and Creator of all things. On the other hand, offerings express our affection and devotion toward God as our Father, who deeply loves us, leads and protects us, and is personally interested in us. Tithes belong to the realm of duty; offerings, to the realm of love.

That is why God does not accept every offering. For instance, He rejected Cain's offering (Genesis 4:1-7). Cain and Abel had been instructed regarding the meaning of sacrifices, and they knew that sacrificing a lamb meant acknowledging that they had sinned and accepting Jesus as the Lamb of God who takes away the sin of the world (Genesis 3:15; Isaiah 53; John 1:29). When Cain decided to offer only the best fruits of the earth, he rejected his condition as a sinner and the promise of redemption through Jesus

Christ. His offering was a subtle reproach against God for having driven his parents out of Eden.

Likewise, when the children of Israel disregarded the Lord's commandments, He rejected their offerings and considered them an abomination (Amos 5:22; Isaiah 1:13). When they brought defective offerings to God—in other words, sick, blind, or lame animals—He considered it an insult (Malachi 1:6–11). In the same way, when someone gives their offerings by obligation or grudgingly, they sadden and insult God (2 Corinthians 9:7).

#### HOW SHOULD WE GIVE?

If the offering is our gift to God, the purpose of a gift is to show love and devotion to the person we love. 2 Corinthians 9:7 states, “God loves a cheerful giver,” because cheerfulness in a giver's heart is evidence of their sincerity. The opposite of cheerfulness is sadness or sorrow over having given.

The Bible mentions what our attitude should be when we give other people donations. Romans 12:8 says that those who give—whether it be food, part of their wealth, or part of their possessions to help others—should do so generously. The word “generously” translates from the Greek word *japlotēs*, whose basic meaning is sincerity. The passage also says that those who show mercy to others should do so with cheerfulness. The attitude God wants us to have when we give to others should be the attitude we display when giving our offerings to God.

Those who give cheerfully show the deep love and devotion they feel for their Creator. He owns everything, He does not need our offerings, but our expressions of love are very precious

to Him. That is why Jesus told the widow who gave two mites to the treasury that she had given more than the rich, because the devotion and sacrifice that motivated her offering gave it a higher value in God's sight (Luke 21:1–4). Mark 12:33 says that loving God “with all the heart, with all the understanding, with all the soul, and with all the strength, and to love one's neighbor as oneself, is more than all the whole burnt offerings and sacrifices.”



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<sup>1</sup> Taken from Félix H. Cortez, *God Will Provide: Tithes, Offerings, and Our Spiritual Life* (Doral, FL: IADPA, 2021), 83–86, 99, 100.

<sup>2</sup> Ellen G. White, *Patriarchs and Prophets* (Washington, D.C.: Review and Herald Pub. Assn., 1890), 71.



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# THE USE OF TITHE

RAY WHALEN

Throughout my years as a church administrator, I've been asked this question (albeit within a variety of different settings and languages): "If everything the church does is for mission, why can't everything the church endeavors to do be funded by tithe?" Indeed, this sentiment has likely been voiced from as early as when the church adopted the important principle of tithing.

This excellent question demands a thorough, fair, and consistent response—one that can only be provided in the GC Working Policy. But before examining the policy, it will be helpful to review the context in which our current policy was developed.

## CONTEXT

In October 2004, the General Conference Executive Committee noted that "it is useful and at times necessary for a rapidly growing world church to periodically review its use of tithe." In response to that observation, it approved an action that established the "Use of Tithe Study Commission" that would have "broad-based world representation." The terms of reference for the commission were comprised of the following three points:

- 1 "Review and analyze current practices and policies on the use of tithe, and identify the challenges arising from those practices and policies.

- 2 Restudy and research the biblical and Spirit of Prophecy materials on the use of tithe, including a review of previous documents and materials on the use of tithe.
- 3 Make recommendations, based on 1. and 2. above for any changes in policies and guidelines on the use of tithe" ("GC Annual Council Minutes," October 12, 2004).

The 50 members of the commission was comprised of representation from the General Conference (5), theologians/church historians (7), divisions (18), unions (4), conferences (12), and institutions (4). The members included presidents and treasurers of the entities as well as pastors.

The work of this commission extended from 2005 through the 2012 General Conference Annual Council. It was decided at that time not to create a final written report, but rather to present its work in the form of recommended changes to and expansion of the GC Working Policy Sec-



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tion V. The recommended changes were approved by the GC Executive Committee.

## GC WORKING POLICY

Although the work of the commission was ultimately expressed in the form of official working policy (resulting in a certain level of formality typical of policy), it is clear that the sacred nature of tithe has been maintained while a level of pragmatism and consistency was added that may have not been evidenced previously. The participation of the well-rounded group under the guidance of the Holy Spirit resulted in an excellent outcome.

This portion of the working policy is only nineteen pages, so it is highly recommended reading for all church administrators, but also for church members looking for information as to how tithe is handled by the church once it is returned to the Lord through the offering plate or through an online giving app.

### Section V 04: The Tithe

This introductory section of the policy briefly describes the “nature of tithe” as “holy unto the Lord,” being “an enduring ordinance,” representing “a covenant with God,” and belonging to God while being entrusted to the church for use.

It also touches on the purpose of tithing, its role in the church, the concept of the “central storehouse,” and the respective responsibilities of the church member, local church, and the church organization in handling the tithe.

### Section V 09: Sharing Financial Resources

The primary source of funding for the Seventh-day Adventist Church is tithe. With this in mind, along with our strong focus on spreading the gospel to all people around the world, it has long been recognized that tithe receipts will be higher in some locations than in others. This is caused by the relative age of the church in various regions, the number of members living there, as well as the relative strength of the local economies.

Therefore, early in our existence, the

church instituted a system of sharing tithe among the several levels of church organization as well as around the world. The tithe-sharing concept is typically actuated by the remittance of agreed-upon percentages of the tithe received at each level of the organization. The tithe thus shared to “higher organizations” becomes a source of funds that is used in part to fund appropriations to areas of that region or around the world as deemed necessary. It is in this manner that tithe is used to advance the mission of the church throughout all the world.

### Section V 14: Use of Tithe

As noted in the title of this section, it is here that the appropriate uses of tithe are presented. There are several inappropriate uses for tithe as well, based on

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Tithe is used to advance  
the mission of the church  
throughout all the world.

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questions that are asked frequently.

While recognizing that “all members are an integral part of the ministry of the church,” the policy quickly points out that the primary use for tithe is for “ministers of the gospel, pastors whose main function is to be involved in and promote the spiritual ministry of the Word.”

The policy then proceeds to provide a list of the general categories of expense that are included under the umbrella of “Gospel Ministry.” These are:

- 1 *Pastors, Evangelists, Ministers*—This should be the primary use of tithe.
- 2 *Soul-Winning Support*—This includes “administrative leadership, departmental directors, and their staffs at each level of the church organization.” (Just as the Levites supported the priests in their ministry.) Such support also includes the “op-

erating expenses of the conferences/missions/fields, unions, divisions, and General Conference headquarters office.”

- 3 *Literature Evangelists*—The primary support for our literature evangelists is to be their sales, but a centralized benefit fund can be supplemented from tithe, if necessary.
- 4 *Evangelistic Activities*—Operational subsidies may be provided from tithe for evangelistic activities such as youth camps and camp meetings.
- 5 *Evangelistic Equipment*—Tithe may be used for the wide variety of equipment that is used to carry the voice of the minister in evangelism, whether it is within an auditorium or via radio or satellite.
- 6 *Auditing Service and Auditing Costs*—The cost of providing financial audits of ecclesiastical entities is allowable from tithe as it is a cost of providing accountability and stewardship of the tithe.
- 7 *Bible/Religion Teachers and Spiritual Support Personnel in Schools*—The cost of certain educational personnel and specific percentages of certain budgets are outlined here for the various levels of Adventist educational entities ranging from primary/elementary schools up through colleges and universities.
- 8 *Retirement Costs*—The cost of providing retirement income for our employees is funded through a variety of methods around the world. Nevertheless, to the extent the remuneration itself is allowable from tithe, the retirement costs may also be funded from tithe.
- 9 *Housing for Personnel*—This cost was one area of perceived inconsistency prior to the adoption of the new policy in 2012. The church organization provides for the housing needs of its employees by different means around the world. Sometimes this is done as a com-

ponent within the salary/wages itself, but in other cases it is provided through a separate housing allowance, the rental of a dwelling, or the purchase of a house for use by the employee. It is recognized that in the interest of consistency, each of these methods may use tithe as the funding source.

Inappropriate use of tithe includes the acquisition of buildings, the purchase of equipment not used for evangelism, local church operating expenses, and school operating expenses.

### ACCOUNTABILITY

Section V 20: Accountability for the Use of Tithe

Section V 20 seems to receive the highest level of *initial* skepticism from church administrators, but to the contrary, it is received with the most welcome attitude from church members. I find this section of policy to be very positive when understood in the proper context.

At its core, the required accountability creates space for freedom and flexibility rather than being prescriptive and demanding. We need more policy written in this manner!

*Freedom*—The policy *intentionally* avoided the setting of prescribed maximums that would limit spending in a particular category while steering clear of

requiring minimum amounts that must be spent in those same categories.

The undergirding principle was that the executive committee of each entity is in the best position to be guided by the Holy Spirit for how ministry will be best carried forward within its territory. In other words, the executive committee must have the freedom to contextualize the broad mission initiatives and programs of the church. But at the same time, this freedom must be held accountable through accurate and timely reporting on the actual use of tithe to the executive committee itself, in addition to its membership/constituency and the “higher” organization.

*Flexibility*—In addition, while listing the specific categories of expenditure that must be reported, the policy also *intentionally* left wide latitude for administrators in terms of how the data would be presented and communicated to its various interested parties.

*Transparency*—The list of required categories is actually a liberating feature in that it places the data of each entity in a context where meaningful comparisons/contrasts can be made between sister organizations. Committees and administrators may then work together to identify meaningful comparison groups of like size in terms of membership, number of pastors, amount of tithe, etc. These comparison groups can be valu-

able in terms of goal setting or simply as discussion starters.

*Accountability*—The highest level of accountability in this context is in the relationship of the organization’s leadership and its executive committee. It is within these meetings that constructive dialog can lead to integrated strategies and ultimately to result in goals and targets that—when achieved—will result in the best use of the sacred tithe resource within the applicable context.

### CONCLUSION

In conclusion, it is my firm belief that Section V of the GC Working Policy has set an example of how policy can be an excellent tool for organizations and their executive committees as they strategize how best to chart the course of the task before them. It has set the standard high by putting policy in a position of setting a foundation from which the organization can grow rather than being excessively uniform and restrictive.

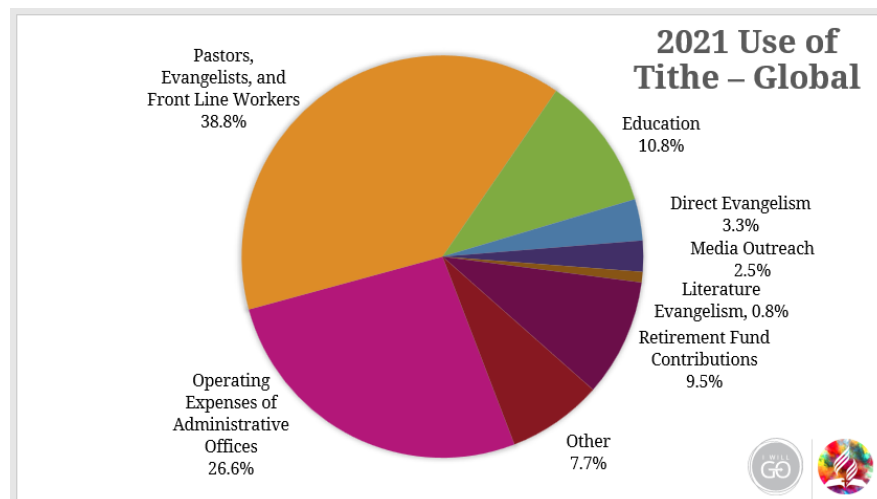
Ultimately, the “Use of Tithe” policy creates an environment of:

- 1 Efficiency for Mission—in helping to ensure value is received for the amount of tithe spent;
- 2 Effectiveness for Mission—by providing data for strategizing and prioritizing by executive committees and decision-making by leadership; and
- 3 Unity for Mission—through the creation of shared goals in the context of proactive conversations between leadership, executive committees, and constituents.

All for the accomplishment of the mission that has been entrusted to us by our Lord and Savior!



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# BACK TO THE ALTAR

# OF LIVING AND DYING

DWAIN N. ESMOND

One morning a few months ago, I reached for my phone and saw this news headline: “HORROR: MASS SHOOTING AT COLORADO BTQ CLUB—5 DEAD, 18 WOUNDED.” the first time in countless mass shootings, that uniquely tragic American affliction that seems to only grow in frequency, I put away my phone and decided not to read the details of this new tragedy. That was not easy, but I did not want to hear another call for “thoughts and prayers,” while the next mass shooter polished his unregulated weapon of war in obscurity somewhere. I was running low on compassion but high on outrage. I was not prepared for another tale outlining the

depth of depravity to which the human heart can sink.

While I looked away from this disturbing news report, there was something much darker from which I could not escape. I could not surf away from it like some page on the internet. I had the abiding sense that the depraved human heart that gunned down the people at

the Colorado club the night before is the same heart that used to beat in me. The thought horrified me, and I recoiled from it. I would like to think that I am different, that I was not capable of such a crime, but nothing could be further from the truth. Without the new heart that God gave me when I accepted Christ as my Savior, I would be capable of anything.

## HEART OF THE MATTER

The unregenerate human heart is truly something to behold. It is capable of wonderful acts of love and kindness, such as the TikTok guy who gives money to kind strangers, or the person who feeds the hungry on the streets of Mumbai. There is good to see in our world, but we also have to admit that evil is likewise manifested wherever we look. Wherever dastardly deeds are done, deranged human hearts are at work.

Quite frankly, the Bible does not have much good to say about human hearts that are not given in sacrifice to God. God, through Jeremiah, states, “The heart is deceitful above all things, and desperately wicked; who can know it?” (17:9). The heart referred to here is not the “ticker” in our chest but the “ticker” in our head—the “brain heart,” the seat of our thinking and the center of our moral and intellectual being, the fount from whence our desires flow. Jesus made the point even clearer when He observed, “A good man out of the good treasure of his heart brings forth good; and an evil man out of the evil treasure of his heart brings forth evil. For out of the abundance of the heart his mouth speaks” (Luke 6:45).

## A LIVING DYING

With a heart so polluted, so out of step with God, we have absolutely no hope of ever producing good works in any form. The Bible does not tell us to coddle it, convert it, reform it, or regenerate it. It invites us to kill it. The apostle Paul begs us to “present your bodies a living sacrifice, holy, acceptable unto God, which is your reasonable service” (Romans 12:1, KJV)—“your spiritual act of worship” (NIV) In the ancient Jewish spiritual economy, biblical sacrifices were brought alive to

the temple and then slaughtered by the priests who ministered in the temple. Paul flips the sacrificial requirements of the Mosaic law and calls for a “living dying.” He is saying to all who would follow Christ, “Live physically, but die in every other way!” Throw everything else—ideas, thoughts, actions, behaviors, desires, pleasures, pains—on the altar of sacrifice to God.

But what does any of this have to do with stewardship? In a word, EVERYTHING! Stewardship is life, it is an exer-

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If the leader is not worshipping God faithfully at their altar, they will not be able to promote what they are not doing. Dynamic stewards lead by example.

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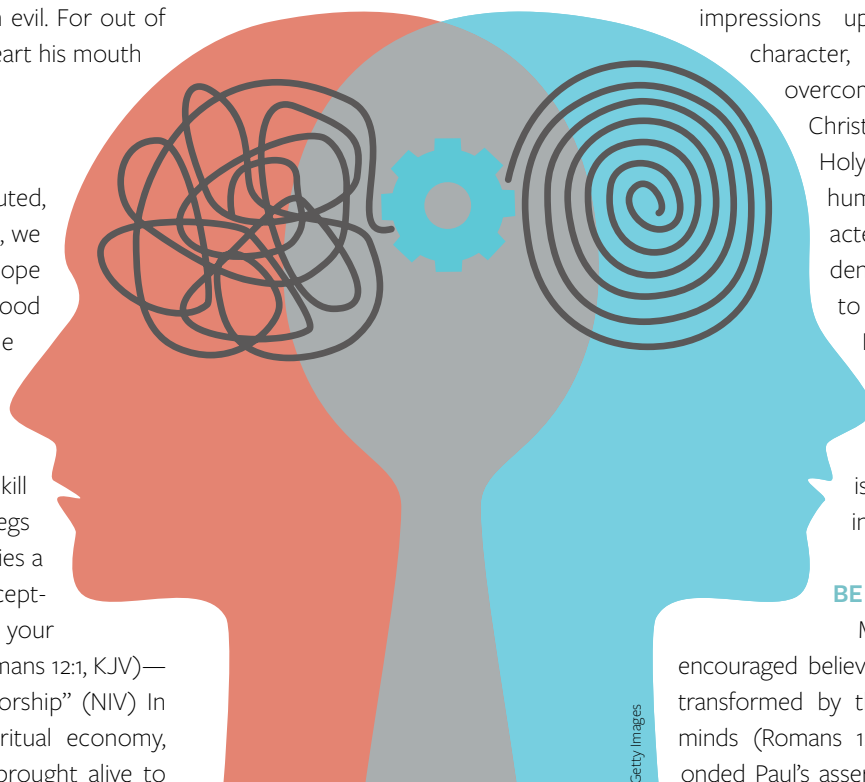
cise in living and dying. The act of caring for God’s gifts and resources is a way of living, a way of being, a way of walking with God, and a way of dying to all that is not of God! Notice the depth of Ellen White’s appeal for heart transformation in the following quotation excerpted from a letter she wrote to a leader who was a poor steward of God’s resources: “Let the prayer go up to God, ‘Create in me a clean heart’ (Psalm 51:10); for a pure, cleansed soul has Christ abiding with them, therein, and out of the abundance of the heart are the issues of life. The human will is to be yielded to Christ. Instead of passing on, closing the heart in selfishness, there is need of opening the heart to the sweet influences of the Spirit of God. Practical religion breathes its fragrance everywhere. It is a savour of life unto life.” Unless our hearts are brought under the influence of Christ through the yielding of our wills to the Holy Spirit, we cannot be God’s stewards.

Ellen White further comments, “It is only when Christian motives are fully acknowledged, and the conscience is awake to duty, when divine light makes impressions upon the heart and character, that selfishness is overcome, and the mind of Christ is exemplified. The Holy Spirit, working upon human hearts and characters, will expel all tendency to covetousness, to deceptive dealing . . .”<sup>22</sup>

No wonder the apostle Paul begged us to simply bring our bodies to God. This is our only hope of being transformed!

## BE TRANSFORMED

More specifically, Paul encouraged believers everywhere to be transformed by the renewing of their minds (Romans 12:1). Ellen White seconded Paul’s assertion when she wrote,





“The mind controls the whole man. All our actions, good or bad, have their source in the mind. It is the mind that worships God and allies us to heavenly beings.”<sup>3</sup> The mind is the heart of a life of stewardship to God! Not only that, but “it is a law of the mind that it gradually adapts itself to the subjects upon which it is trained to dwell. If occupied with commonplace matters only, it will become dwarfed and enfeebled. If never required to grapple with difficult problems, it will after a time almost lose the power of growth.”<sup>4</sup> Ellen White goes on to note that nothing will so “metamorphose” the human mind like time spent in the presence and Word of God.

This truth is at the very heart of the Back to the Altar initiative currently being launched in the Seventh-day Adventist Church. A recent survey of Adventists found that only 52 percent have a personal devotional life, and only 37 percent of Adventist families have morning and evening worship. If so many Adventists are not tending their worship altars, how can we hope to become the dynamic stewards that God needs in a perishing world? Transformed people have no problem being cheerful givers (2 Corinthians 9:7) or faithful stewards (1 Corinthians 4:2). Everything belongs to God!

### THE MOST IMPORTANT THING

If there is one thing that stewardship leaders must do to develop followers of God who faithfully manage their gifts and resources in service to God, they must encourage members to spend time—morning, evening, and all the time in-between—in communion with God! This is the first and most important thing! This presupposes, of course, that leaders lead by example. If the leader is not worshipping God faithfully at their altar, they will not be able to promote what they are not doing. Dynamic stewards lead by example.

Second, leaders must encourage members to “build their altars” at a specific time

and place. When the Israelites were delivered from Egyptian captivity, God commanded Moses to tell the people, “One lamb you shall offer in the morning and the other lamb you shall offer at twilight” (Exodus 29:39, NKJV). God was setting up a priority structure in the lives of His people. The sacrifice was offered at a specific time (morning/evening) and place (the temple). God was to be first, last, and best in the use of their time, talents, resources, and affections. As stewardship leaders, we must invite members to set a time to meet with God each morning and evening. Morning

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If there is one thing that stewardship leaders must do to develop followers of God who faithfully manage their gifts and resources in service to God, they must encourage members to spend time—morning, evening, and all the time in-between—in communion with God!

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worship is the beginning of an unbroken conversation with God that should continue all day until we meet God again in the evening. The compartmentalized devotional life—one relegated to a few fleeting moments each day—is not enough. We must begin in the morning with God and stay with Him all day long to be faithful managers of His gifts, talents, and resources.

Third, encourage members to quiet their lives, especially the place where they will meet with God. Satan does not want people to worship God. He will do everything in his power to prevent us

from meeting with God daily. According to several recent studies, our cell phones/smartphones are some of the biggest distractions we face in life. The average social media user, it is said, spends two hours and 27 minutes a day on social media in 2022, and a 2020 study reported that people used mobile devices for more than 50 percent of the time that they spent on the internet. While devices can be used to enhance worship, we may be better served going to God in analog mode. Show members how to have vibrant devotional worship experiences with God that do not depend exclusively on the use of media. This will not be easy, but such digital spiritual hygiene is therapeutic for modern followers of God.

Finally, expose members to the worship life of Jesus. Ellen White wrote of Him, “The Majesty of heaven, while engaged in his earthly ministry, prayed much to his Father. He was frequently bowed all night in prayer. His spirit was often sorrowful as he felt the powers of the darkness of this world, and he left the busy city and the noisy throng, to seek a retired place to make his intercessions. . . . All night, while his followers were sleeping, was their divine Teacher praying. The dew and frost of night fell upon His head bowed in prayer. His example is left for his followers.”<sup>5</sup> If Jesus, the Ultimate Steward, so prized time with His Father, surely we should follow His example!



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<sup>1</sup> Ellen G. White, *Letters and Manuscripts*, vol. 9 (Silver Spring, MD: Ellen G. White Estate, 1894), LT 31A.

<sup>2</sup> Ellen G. White, *Counsels on Stewardship* (Washington, D.C.: Review and Herald Pub. Assn., 1940), 313.

<sup>3</sup> Ellen G. White, *Mind, Character, and Personality*, vol. 1 (Nashville: Southern Pub. Assn., 1977), 72.

<sup>4</sup> Ellen G. White, *Mind, Character, and Personality*, vol. 2 (Nashville: Southern Pub. Assn., 1977), 418.

<sup>5</sup> Ellen G. White, *Gospel Workers* (Battle Creek, MI: Review and Herald Pub. Assn., 1892), 106.

# THE STEWARDSHIP AND PLANNED GIVING TRUST SERVICES CONTINUUM

*“Every good thing of earth was placed here by the bountiful hand of God as an expression of His love to man.”<sup>1</sup>*

**S** DENNIS CARLSON

Stewardship is an umbrella theme that runs across the meta-history of the human race. It can be traced back to the time of the origin, represents a major factor behind the great controversy, and will finally be part of the final restoration.

## DOMINION PLANNED AND BESTOWED

Stewardship was given by God as a gift to the human race before there was sin on our planet. In the beginning, God planned to give stewardship to His created beings who were made in His image. Genesis 1:26 tells about this plan of giving dominion to Adam and Eve. Then, after God created the two humans, He blessed them and gave them stewardship, or dominion, of the earth (Genesis 1:28).

God’s original plan was an expression of His love for all creation. Adam and Eve lived as perfect stewards of the earth for some time, exercising dominion. They were God’s representatives on earth. All their needs were provided for, their lives were always happy, and their work enjoyable. They experienced daily communication with their Creator. They clearly understood that God owned everything, and they were the stewards of God’s possessions.

## DOMINION LOST

Then an evil force entered Adam and Eve’s perfect world and tricked them into believing they should be owners and not merely stewards managing for God. Because they chose to believe this lie, things became very difficult for them. They im-

mediately noticed that they had lost the blessing that God had originally given to them, that until now had clothed them. It took a little longer, but they soon learned that they had lost the dominion that God had given to them and that it had been taken from them by the serpent, Satan.

Lucifer—Satan, the serpent, the devil, or the dragon—now claimed that he represented all creatures on earth. He now claimed dominion, and this planet was now aligned with the rebellion against God. Satan and all the inhabitants now thought themselves owners of the earth.

## STEWARDSHIP RESTORED

After the dominion was lost, God immediately promised Adam and Eve that the dominion of the earth would be regained by sending a future seed of the woman to crush the head of the deceiving, usurping serpent. This promised inheritance gave immediate hope to Adam and Eve.

This promise to restore dominion is the connection between stewardship and planned giving. God had a plan for the redemption of humans in place since the very beginning. Jesus had volunteered to be the one to come and become a human to restore the dominion of the earth to the human race. Since this plan had been in place for all time in the past, it could be immediately presented to Adam and Eve when they needed it the most. By faith, Adam and Eve received their power to choose immediately. They could now again choose to be an owner seeking to usurp the blessings of God, or a steward who chooses by faith to manage faithfully the possessions of God. The choice that they had surrendered to Satan by eating the fruit of the tree of knowledge of good and evil was now, by faith, restored to them.

As descendants of Adam and Eve, we each have the same choice to be a faithful steward of God’s possessions, or to seek to be an owner in place of God. God states very clearly that He owns everything (Exodus 19:5; Job 41:11; Psalm 24:1; Haggai 2:8). As professed believers in Jesus, we have chosen to be faithful stewards of God.



From the time we are old enough to reason and make decisions, every human chooses to either recognize God as the owner of all things, or not. Those who accept God as the owner of themselves, their family, their friends, and their possessions also take the responsibility to be stewards of all things God entrusts them to manage seriously. God will be first in all things in their life on earth.

### LIFELONG STEWARDSHIP

Choosing to be faithful or not is part of the life of every human. This choice cannot be avoided. Stewardship and Planned Giving & Trust Services (PGTS) are lifelong. (PGTS cannot start in a person’s life until reaching the age of maturity. Prior to the age of maturity, the child’s parents provide the PGTS for the child.) As followers of Christ, part of our commitment is always to put God first. We do this with our time, talent, and treasure, as evidenced by Job’s story. As the Christian is faithful to God, the blessings and possessions God gives the faithful steward to manage increase. The faithful steward puts God first by returning an honest tithe and a regular, proportional offering to God’s storehouse (Malachi 10:8).

In the book *Counsels on Stewardship*, Ellen White describes a vision where she observed Satan instructing his angels to specifically attack Seventh-day Adventist Christians living in the last days of earth’s history. These temptations in Satan’s instruction revolve around stewardship and faithfulness: “Go, make the possessors of lands and money drunk with the cares of this life. Present the world before them in its most attractive light, that they may lay up their treasure here, and fix their affections upon earthly things.”<sup>2</sup>

faithful steward can do. Apostle Paul writes: “But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever” (1 Timothy 5:8, KJV).

God blesses His followers with possessions to provide for their families and support His mission on earth. Satan will do all he can to keep the faithful steward from supporting the mission to reach people for God. Satan stated it this way to his angels: “We must do our utmost to prevent those who labor in God’s cause from obtaining means to use against us. Keep the money in our own ranks. The more means they obtain, the more they will injure our kingdom by taking from us our subjects.”<sup>3</sup>

Having a plan that honors God even after sleeping and waiting for Jesus to come is the way a faithful steward always puts God first. The faithful plan keeps possessions that are God’s working for the purposes of God on earth. The stewardship responsibility ends when the follower of Jesus, through their faithful plan, transfers their managed possessions in a way that keeps them safe for God’s purposes on earth. The faithful stewardship of our possessions is what I call God always.

As human history unfolds, may the love of Jesus motivate all to faithful stewardship, God first and God always, until the restoration of the order that God designed for His entire universe.



Dennis R. Carlson is the director of Planned Giving & Trust Services at the General Conference.

<sup>1</sup> Ellen G. White, *Counsels on Stewardship* (Washington, D.C.: Review and Herald Pub. Assn., 1940), 15.

<sup>2</sup> White, *Counsels on Stewardship*, 154.

<sup>3</sup> White, 154.

# MANAGING MONEY THROUGH THE STAGES LIFE

JOHN AND DELIVON FRANCIS

**G**od cares about every aspect of our lives and wants us to look to Him at every life stage we pass through. If we really trust God with everything we have, He will provide for all of our needs as He promised in Philippians 4:19 (NKJV): “And my God shall supply all your need according to His riches in glory by Christ Jesus.” This text is basically saying that God will supply our needs, not our wants. Oftentimes, in trying to keep pace with those around us, we constantly strive to get more, so we are never satisfied with what we have.

As one transitions through life, there are five main stages. For example, young married couples will likely face challenges such as setting up a home, managing debt and teaching children about money. In contrast, an older person (60 plus) will be more interested in wealth transfer and retirement issues. Be reassured that whichever stage you are at, God has a plan for you.

## STAGE ONE

It is in the family where children first learn about money. This stage lays the foundation for how a child views and understands money and will shape the way they handle their financial resources as an adult. Max Lucado, in his book *Becom-*

*ing Money Smart*, stated, “In 1900 the average person living in the United States wanted seventy-two different things and considered eighteen of them essential. Today the average person wants five hundred things and considers one hun-

dred of them essential.”<sup>1</sup> Are we teaching our children that they always get what they want, or do we teach them about the importance of saving and giving (in the form of assisting others) rather than only spending and receiving for their own benefit?

The apostle Paul defines the reason for having wealth as meeting the needs

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Whichever stage you are at,  
God has a plan for you.

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of our fellow man. The gift of giving is defined as the foundation for a life of selfless devotion to others: “You will be enriched in everything for all liberality, which through us is producing thanksgiving to God” (2 Corinthians 9:11, NASB).<sup>2</sup>

## STAGE TWO

This stage is where you may have possibly graduated from university or completed your apprenticeship in your new job. You may be thinking about paying off any university debts, getting married, or setting up a new home. You are excited about your increase in income and enjoy the thrill of purchasing new items for your home or planning the

wedding of your dreams. However, due to the increased changes in your lifestyle, this is a stage where it is more important than ever to learn to live within your means. Therefore, having a realistic and workable budget is essential at this stage because spending less than you earn is

a practical and necessary step along the journey of life to achieve long-term financial stability.

It is important to include an element for savings within your budget, which can be used later on to help you manage some of your other future lifestyle needs. Ideally, this is best achieved through setting up a direct debit or standing order for regular monthly/weekly amounts to be deducted from your salary. We are told, “Be diligent to know the state of your flocks, and attend to your herds; for riches are not forever, nor does a crown endure to all generations” (Proverbs 27:23, 24).

## STAGE THREE

This can be a more expensive time in your life when you have your children and may need to move to a larger house. It can also be a time when you are promoted at work, leading to increased income. This is an excellent opportunity to sit down with an independent financial advisor, who will guide you on the benefits of saving plans, retirement planning, and investments. Amid all of this is a biblical principle to provide for our family’s needs. We are told in 1 Timothy 5:8, “But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an

unbeliever.” This lets us know that God, who provides the means for us to work in our various fields, through His divine providence, has determined the appropriate amount we need. Our responsibility rests on how we prioritize and utilize the resources He has provided. To obey His commands to give, pay taxes, repay debt, and provide for my family’s needs is biblical. The amount that remains is available to be saved and set aside for the future or to be spent to fund the lifestyle you believe God would have you live.

#### STAGE FOUR

This is a time in your life when your mortgage is paid off and you have retired from work, so now you have more time to enjoy your hobbies. People tend to downsize to a smaller property and get the joy of spending more time traveling or having a fun time with their grandchildren. At this stage, it may be beneficial to earn some passive income (income in addition to your pension), which could be achieved through shopping around for the best income bonds on your savings, benefiting from rental income from

additional properties that you own, or renting a spare room out in your home to a lodger.

Let us remember that whether we find ourselves in plenty or with little at this stage, we have a responsibility: “Every man shall give as he is able, according to the blessing of the Lord your God which He has given you” (Deuteronomy 16:17).

#### STAGE FIVE

At this stage, you may start to have problems with your health. If you have not already done so, this is a good time to make a will because if you die suddenly without a will, your family may have more challenges dealing with your estate. It is also worth speaking with an independent financial advisor about inheritance tax planning, which will ensure the government is not able to demand excessive amounts of tax from your estate. You may also need to think about what you will do if you can no longer care for yourself. You will have to consider whether you sell your property to raise funds for your treatment or do an equity release

from your home.

So, now that we have looked at each of the life stages, it’s time for you to identify which stage you are at and ask yourself: Am I using my resources wisely? Whichever life stage you are in, it is essential to have a budget that you are working to. As we partner with Him, journeying through the life stages, let’s be continuously influenced by the ultimate goal: “His lord said to him, ‘Well done, good and faithful servant; you have been faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord’” (Matthew 25:23).



John Francis is Family Ministries and Stewardship Director for the North England Conference. He works alongside his wife, Delivon, and they are both certified family life educators.

<sup>1</sup> Max Lucado, *Becoming Money Smart* (Nashville: Thomas Nelson, Inc., 2007), 6.

<sup>2</sup> Scripture quotations marked NASB are from the New American Standard Bible®, Copyright © 1960, 1971, 1977, 1995, 2020 by The Lockman Foundation. All rights reserved



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# THE BEEHIVE



## INVOLVES EVERYONE

JESSE ZWIKER

**A**round 1876, Ellen White had a remarkable dream about a comprehensive approach to ministry in and around San Francisco which came to fruition almost three decades later.

Although that area includes today's

Silicon Valley, the nature of these “start-ups” was very different back then. It was all about natural health care, innovative culinary cuisine, and social & spiritual impact. These business owners were striving to solve the world's most pressing problems and showing everyone, in a practical way, that God is love. Ellen White called this network of missional ventures a beehive.<sup>1</sup>

Not just pastors, but every member of the faith community was involved. Some were helping the poor, caring for the sick, or finding homes for orphans and jobs for the unemployed. Others were running vegetarian restaurants, health food stores, treatment centers, health-care facilities, schools, and day cares. They helped exhausted immigrants who came to the great ports of Northern California by ship. They had centers all over the city, especially in the city center on Market Street. Adventists became known for their benevolence in San Francisco.

With this continually positive influence of unselfish acts and genuine kindness toward all classes of society, they won their trust and generated so much interest that people wanted to know more about the values that made them live such a happy and kind lifestyle. So, when pastors came to conduct meetings in the Bay Area, the response of the



people that came to hear what Adventists had to say was overwhelming. The message was shared in a very effective way. Isn't that beautiful?

This beehive model stood for a collaborative entrepreneurial approach to ministry, involving all talents in the service of God and humanity.

### NEW YORK CITY AS AN EXAMPLE

Actually, the Bay Area wasn't the only beehive location. Ellen White encouraged church leaders to take this concept of comprehensive ministry and apply it to New York City, in order to allow it to become a symbol of what needs to be done in every city of the world. And do you know how they were supposed to reach this city? Through missional entrepreneurship.<sup>2</sup> One vegetarian restaurant wasn't enough. She called for a chain of restaurants—a franchise of sorts—to reach that vast city! Also, clinics, sanitariums and hospitals, health food manufacturing businesses, and cooking classes were needed! It had to be sustainable and effective. She predicted an unprecedented movement, if they would but listen to her and implement the beehive model.<sup>3</sup>

### BUT WE NEGLECTED THIS WORK

Before she died in 1915, Ellen White must have been quite disappointed regarding the slow adoption of this work. During the last 20 years of her life, she had repeated over and over again that the beehive model—sustainable mis-

sional entrepreneurship—needed to be done properly and taken to other cities in North America and beyond.

But most churches focused on traditional, short-term evangelistic efforts with quick results. They sent out flyers, asked people to distribute them in their free time, and organized meetings. Few would get baptized. Then, the work would lay waste again for months or years until a subsequent campaign was organized. It wasn't sustainable or effective, and it didn't have a long-term influence on the city.

The cofounder of our church stayed persistent. She wrote letters, published articles, and appealed to General Conference presidents to focus on mission work through entrepreneurship.<sup>4</sup> Entire books were written or compiled on different missional business models that could be used to reach people.<sup>5</sup> Under her guidance, the first college to train lay people to become missional entrepreneurs was started called Madison College. She urged them to involve all church members instead of just counting on pastors alone. So many Adventists were just talking, and not working.<sup>6</sup> God couldn't pour out His Spirit.

Nine years before her death, she picked up that beehive dream again. She said, "Let's work the cities!" and referred to missional entrepreneurship.<sup>7</sup> "The work of God in this earth can never be finished" until the church members get involved and unite their efforts with ministers and church officers.<sup>8</sup> And in 1910, she said a decided change from past methods needed to happen

## LET'S PICK IT BACK UP

It's been over a hundred years. But now is the time. A recent study from the University of Phoenix noticed that 63% of young people under 30 want to start their own businesses, if they haven't already. And studies show that they would rather forego increased wages in order to work in a place where they can live out their values and combine their passion with their profession. Now is the time. We are called to be busy bees for God's kingdom and serve the people in our cities with creativity, love, and integrity.

And that's why we founded Hyve. Our vision is to establish a beehive network

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63% of young people  
under 30 want to start  
their own businesses

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of Adventist business ventures in every city of the world. We want to bring the forgotten dream back to life and finish what had been started in San Francisco and New York so long ago.

Imagine having a beehive in your city. Adventist-owned restaurants, clinics, mechanic shops, accounting firms, bakeries, farmers, designers, developers, plumbers, painters, music stores, employment agencies—you name it. All working together to reach the city with the good news of Christ's soon return! You are called to play a part in this great movement!

"To everyone who becomes a partaker

of His grace the Lord appoints a work for others. Individually we are to stand in our lot and place, saying, 'Here am I; send me.' Isaiah 6:8. Upon the minister of the word, the missionary nurse, the Christian physician, the individual Christian, whether he be merchant or farmer, professional man or mechanic—the responsibility rests upon all. It is our work to reveal to men the gospel of their salvation. Every enterprise in which we engage should be a means to this end."<sup>9</sup>



Jesse Zwiker, born in Switzerland, started his career as a missionary in Honduras at the age of 19 co-founding VIDA International. There, he recognized the power of entrepreneurship in the context of ministry and then went on to found several ventures in the for-profit and non-profit sector, including Crosslingo. He is the president of Hyve, a global Adventist community of missional entrepreneurs, where he shares his passion for combining faith and entrepreneurship. He lives in Chattanooga, USA together with his beautiful wife and two children.

<sup>1</sup> Ellen G. White, "Note of Travel—No. 3: The Judgments of God on Our Cities," *Review and Herald* 83, no. 27 (1906): 8.

<sup>2</sup> See Ellen G. White, *Testimonies for the Church*, vol. 7 (Mountain View, CA: Pacific Press Pub. Assn., 1902), 54, 55. Ellen White makes it clear that there is a need to reach the city, and one vegetarian restaurant wasn't enough. They needed to do a franchise and open treatment centers and cooking schools too. Other cities like San Diego are mentioned here as well.

<sup>3</sup> For more details, read her letter from 1909 entitled "[Brethren](#)" (June 9, 1909). "When the cities are worked as God would have them [the beehive model], the result will be the setting in operation of a mighty movement such as we have not yet witnessed. God calls for self-sacrificing men, converted to the truth, to let their light shine forth in clear, distinct rays."

<sup>4</sup> For a better understanding of what happened in the years 1909 and 1910, we recommend Arthur L. White's biography on Ellen White: *The Later Elmhaven Years: 1905-1915*, vol. 6 (Hagerstown, MD: Review and Herald Pub. Assn., 1982), 219–230.

<sup>5</sup> A few examples are publications like *Health Food Ministry*, *Medical Ministry*, and *Testimonies for the Church*, vol. 7.

<sup>6</sup> This is taken from *The Review and Herald*, July 21, 1896, p. 449, 450. She entitled her article "[Why the Lord Waits](#)," and urged us to consecrate ourselves fully to God. Then our faith will be shown in works, and we will reach the cities.

<sup>7</sup> In 1906, her "[Notes of Travel](#)—No. 3" were published in *The Review and Herald* on July 5. The urgency in these paragraphs is unparalleled.

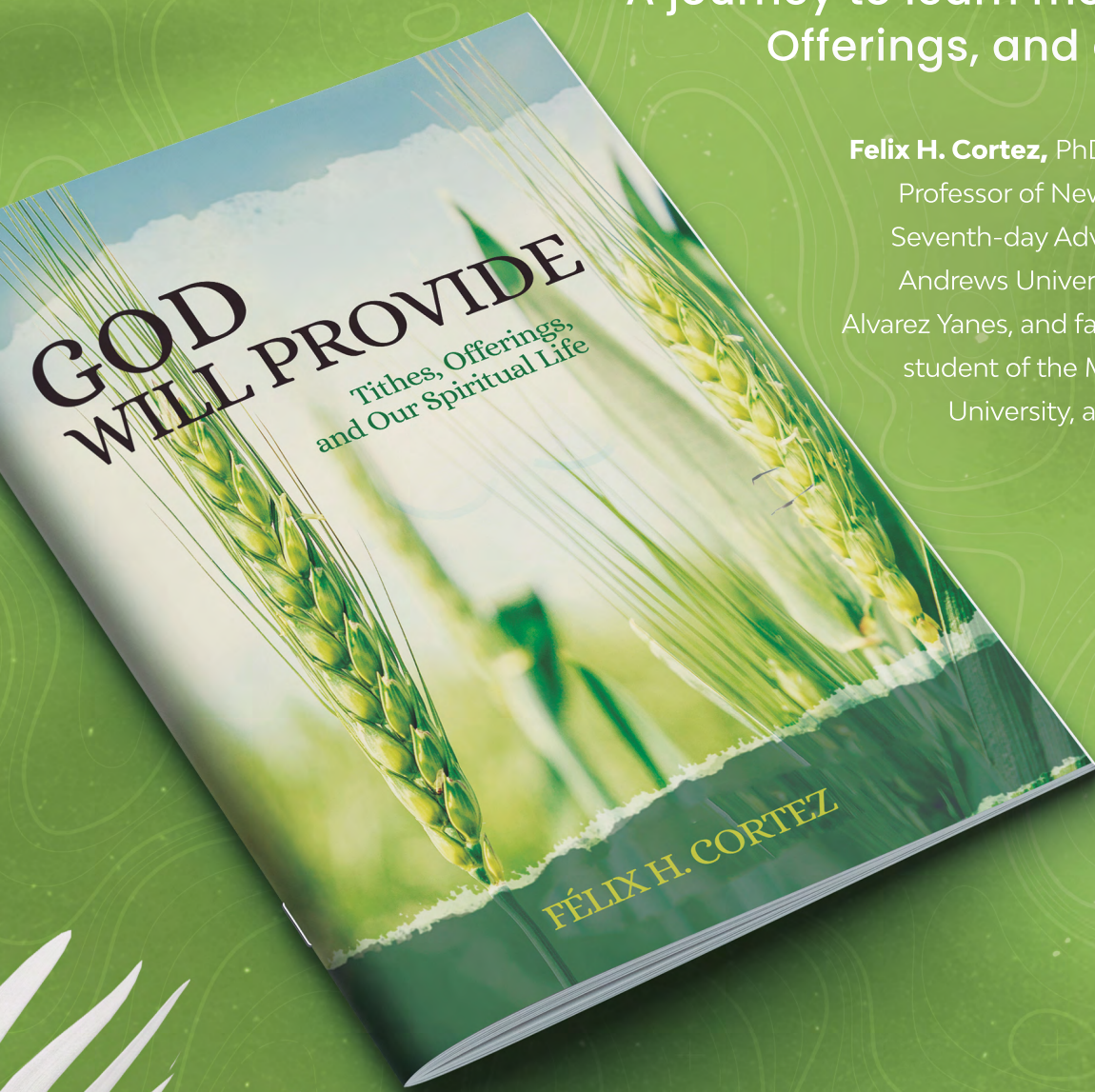
<sup>8</sup> Ellen G. White, *Testimonies of the Church*, vol. 9 (Mountain View, CA: Pacific Press Pub. Assn., 1909), 116.

<sup>9</sup> Ellen G. White, *Ministry of Healing* (Mountain View, CA: Pacific Press Pub. Assn., 1905), 148.

# "GOD WILL *Provide*"

A journey to learn more about Tithes,  
Offerings, and our spiritual life.

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