



DYNAMIC
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GROWING
WEALTH

BLESSED
TO BE A
BLESSING

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A GROWING MINDSET

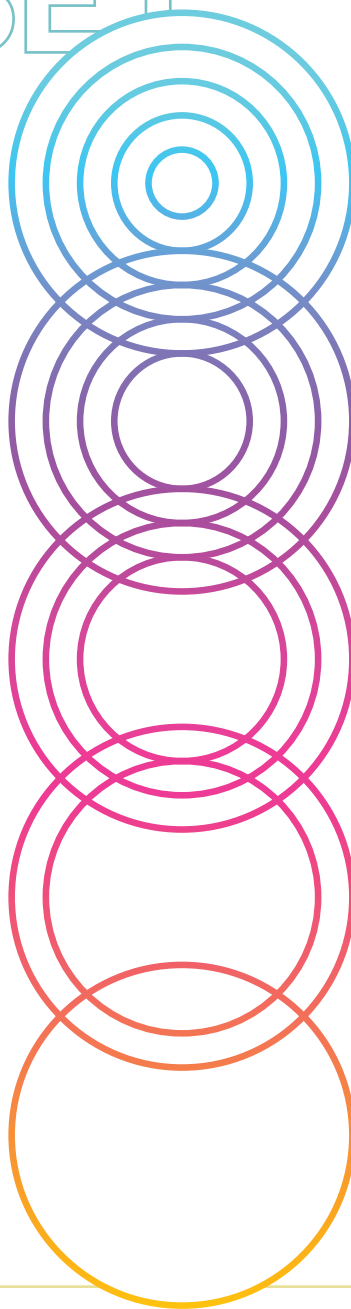
Some few years ago, while reading the Ellen G. White's exposition of the parable of the talents, I was struck by these words:

"The development of all our powers is the first duty we owe to God and to our fellow men. No one who is not growing daily in capability and usefulness is fulfilling the purpose of life. In making a profession of faith in Christ we pledge ourselves to become all that it is possible for us to be as workers for the Master, and we should cultivate every faculty to the highest degree of perfection, that we may do the greatest amount of good of which we are capable."¹

God views us as accountable not only for what we had and did, but also for what we could have had and done. Christians are called to develop their capabilities and faculties to rise to a higher level of partnership. This constitutes the main theme of this issue of the *Dynamic Steward*.

The stewardship message has always comprised a growing wealth component through the principle of reciprocity: Return tithe and give offerings, and God will multiply your resources (Prov. 3:3, 9; Mal. 3:10). There is extensive scriptural evidence of this conviction. Nevertheless, it remains a narrow conception of growing wealth. According to the Bible, wealth comes from faithful, diligent labor. (Prov. 13:4). Our contributors dwell on this important component of a fruitful life.

Growing wealth for a stronger partnership with God requires us to develop



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Expansion and growth are part of God's design for His children.

and educate others about the biblical perspective of growth. First, we must shift into a growth mindset: What we have received is neither fixed at birth nor unchangeable at a certain stage of our life. Expansion and growth are part of God's design for His children. Second, it is important to direct attention and energy to life's raw materials rather than the end product. When we concentrate on the material resources that we have, or more often that we do not have, we can easily get frustrated or paralyzed by the empty pocket syndrome. In contrast, the Bible declares that God has given us "the ability to produce wealth" (Deut. 8:18, NIV). Our daily task is to use and sharpen these abilities: health, talents, skills, energy, time, and much more. Growth will be the natural outcome. Finally, it's all about life's purpose. Many are already producing abundant wealth using their God-given abilities but are serving only themselves. Growing wealth in a way—and with a motive—that pleases the Owner of everything can happen only within a stewardship framework.

As you enjoy and share our magazine, the DS team claims this promise for you and for those you serve: "*And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work*" (2 Cor. 9:8, NIV). ●

Aniel Barbe, Editor

¹ Ellen G. White, *Christ's Object Lessons* (Washington, D.C.: Review and Herald Pub. Assn., 1900, 1941), pp. 329, 330.

BIGGER, BETTER, WIDER,
AND ALWAYS

MORE

*What
has wealth to do
with mission?*

GERALD A. KLINGBEIL

We live in a world that is absorbed with bigger, better, wider, and always more. We can see this mindset in professional sports, boardrooms, the entertainment industry, and sometimes even churches. Consumerism has penetrated every aspect of culture. We may have even fallen victim to it ourselves. In some parts of the world wealth and abundance are taken for granted. In other parts the sole focus is the struggle for survival. We hear many voices proclaiming the blessings of the prosperity gospel. Wealth—in this view—is the result of a transactional relationship between the believer and God. We give an offering to God (and the preacher proclaiming this perspective), and, in turn, can be assured that we will receive much more in return. *My offering for His blessing.* It seems to be a sound business model, but is it biblical? How does the Bible relate to wealth and prosperity? What is the relationship between wealth and mission? Finally, how does the way we think about wealth and prosperity affect our understanding of who God is?¹

IN THE BEGINNING

To find some answers to these questions, we must begin in Eden, at the time and place where everything began. Beauty and abundance best describe God's perfect creation as we read about it in Genesis 1-2.

Everything was “very good” (Gen. 1:31)—and that also meant plentiful and bounteous.

Adam and Eve were God's stewards (verse 28) who represented the Master Designer as they named and cared for animals and plants. Plants provided a generous food supply for both humanity and the animal world. Death was unknown.

The entrance of sin changed everything—or, perhaps, almost everything. Doubt and distrust began to penetrate every relationship, affecting animals and humans alike. After Adam and Eve had to leave Eden (Gen. 3:23, 24), life became more of a battle. Produce had to be “labored for;” children caused heartache and pain, not just when they were born. Death changed the way people looked at life forever. Wealth and riches became a way of attempting to secure the future.

BEING RICHLY BLESSED

We often think of Abraham and the other patriarchs as nomads who struggled to make a living in a country they did not know. Nomads they were—but poor they were not. God had promised Abraham that his descendants would be as numerous as the stars, or the sand on the seashore (Gen. 22:17), even though the patriarch did not even have a son. Sarah's barrenness, however, was not a reflection of poverty in Abraham's household. In fact, he contributed

318 trained men from his household to the army pursuing the Mesopotamian raiders who had taken Lot and his belongings, suggesting a significant household size (Gen. 14:14).

Abraham is described as “very wealthy in livestock and in silver and gold” (Gen. 13:2, NIV; cf. 24:35) Isaac was similarly blessed by God, and became rich (Gen. 26:12, 13). Wealth was, however, always connected to God’s blessings. Many centuries later Moses reminded a new generation of Israelites of the fact that God is the ultimate Giver of blessings—including material blessings. It wasn’t their hard work and military prowess that would give them victory and wealth in the Promised Land. It was their reliance on Yahweh. “*But remember the Lord your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your ancestors, as it is today*” (Deut. 8:18, NIV).

This is an important principle when we consider how the Bible views wealth. While we are urged to work diligently (Prov. 10:4) and honestly, we are also reminded that it’s God’s blessing that helps us to prosper (verse 22). Wealth can never be the sole measure of success or divine blessing, as is clearly visible in Job’s story.

“The OT often presents wealth neutrally, as a gift from the Lord that can be used for good or ill and that can be taken away and restored again by the Lord.”² When people trust in wealth, they lose sight of the true source of their well-being, as noted in Psalm 49, which discusses the concept of wealth and false trust.

Unfortunately, by the time of Christ, wealth was often seen as the only measure of God’s blessing. By the same logic,



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God’s Word invites us
to recognize that wealth
is not something
an individual creates
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being poor meant that a person had moral flaws and stood outside of God’s blessing. Jesus turned this concept upside down. When the rich young ruler asked Jesus how to inherit eternal life and Jesus told him to sell all that he had, give the money to the poor, and then follow Him (Mark 10:21), He reminded us of the principle that wealth cannot give security (at all levels, materially, emotionally, and spiritually). The disciples were shocked by the implications of this concept when Jesus declared: “*Children, how hard it is to enter the kingdom of God! It is easier for a camel to go through the eye of a needle than for someone who is rich to enter*

the kingdom of God” (verses 24, 25, NIV). Unlike the rabbis, Jesus emphasized that wealth without a relationship to the Giver of wealth will ultimately lead to distraction and even destruction in the worst-case scenario. That leads us to the question of how wealth should be used.

Wealth and the Law

God’s particular care for the poor and the powerless is anchored in His concern for the *shalom* of His creation (see Lev. 25:23-55). The laws about lending, the prohibition of charging interest, or the laws governing debt and slavery recognize the fact that no one is exempt from becoming poor, considering the precariousness of human life and existence. The standard phrase “*If any of your fellow Israelites become poor*” (verses 35, 39, NIV) reminds the reader—both ancient and modern—that poverty can strike quickly. Even those who work conscientiously and manage their resources wisely can fall into poverty because of circumstances beyond human control. A sudden famine, a devastating stock market crash or financial downturn, a global pandemic, a horrific accident, and poverty can knock on any door. While la-

ziness is diametrically opposed to God's values embedded in His creation and His law, poverty is seldom the fault of the individual. As noted by Old Testament scholar Joel Kaminsky: "The notion that the poor person may not be at fault for their situation is also supported by the fact that the poor in general are often associated with the righteous, as opposed to the wicked who frequently are cast as wealthy oppressors of the poor in many passages from Psalms, Proverbs, and the prophetic corpus (e.g., Ps. 10:2-11; Prov. 28:6; Isa. 3:14, 15; Zeph. 3:12)."³

We can clearly see that wealth is not only a blessing but an obligation. Those who enjoy material blessings are invited to share their blessings with others—and help to move God's mission forward.

Wealth and Mission

A good illustration of proper use of material blessings can be found in Acts 2:44, 45, which describes the willingness of members of the early church to share their wealth and property with those who didn't have enough. This commitment to partnership and community (Greek *koinonia*) is described in terms of the ideal community—a radical view considering the huge socioeconomic differences in the first century A.D. Roman Empire, where some estimate that the 2 percent at the top of society controlled half to two thirds of the wealth and the 10 percent at the bottom continually lived in life-threatening poverty.⁴

The community envisioned here focuses on caring for those who couldn't fully care for themselves and, at the same time, the larger mission of proclaiming the arrival of God's kingdom through the death and resurrection of Jesus. Paul later began to collect gifts for the church in Jerusalem that had suffered loss and persecution (cf. Acts 11:29; Rom. 15:26, 27; 1 Cor. 16:1; 2 Cor. 9:1, 2), highlighting the interconnectedness of believers beyond regional or geographic boundaries.

What Does It Mean?

"Biblical discourse on economic issues forces us to engage God, and that engagement pushes us into a discourse that is not fully encompassed by other forms of moral discourse in our culture,"⁵ writes Lutheran theologian Richard Nysse. As we think about God's view of wealth and prosperity, we need to go back to the beginning. Creation offers us a window into God's value system. He isn't stingy; He made everything bountiful; He models disinterested generosity. Ultimately, as the Creator and Giver of all good things, He appointed humanity to be His stewards. They were to care for His creation, including also their fellow human beings.

Closely related to our role as stewards on God's behalf lies the reality that everything that we own, produce, or create is ultimately God's. "Sovereignty belonged to God alone," notes Old Testament scholar Walter Kaiser. "Mortals and governing officials were merely given dominion over the earth for which they answered to God as steward."⁶ This perspective continues to challenge people living in the twenty-first century. We tend to celebrate those who have "made it" financially. We enjoy stories of self-made millionaires. Often financial power translates also into more influence in our churches. That's part of the culture we belong to. God's value system, however, is distinct. As His creatures we are subject and accountable to our Creator. As stewards we are called to care for those who are marginalized or in need.

Both rich and poor can reflect aspects of God's character and provide opportunities for growth in relationship with God. Being rich or poor represents a momentary snapshot of a material reality, but it doesn't say anything about our innate value. Our views of—and relationship with—money will always be a challenge in the current economic structures. God's Word invites us to recognize that wealth is not something an individu-

al creates, but rather the result of an opportunity given by God. With that opportunity always comes personal responsibility. Our highest financial goal should not be early retirement or a seven-figure dollar number resting in our savings account. Rather it should be to be a faithful steward who has always enough to share with those in need.

Paul summarizes this perspective well in the counsel given to his young co-worker Timothy: "*Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life*" (1 Tim. 6:17-19, NIV). 🟡



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¹ I have shared some of the ideas in this article in "Money, Property, and Power: An Old Testament Reading of Divine Economics." *Adventist Review*, November 2020, pp. 20-23.

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³ Joel S. Kaminsky, "The Might of My Own Hand Has Gotten Me This Wealth: Reflections on Wealth and Poverty in the Hebrew Bible and Today," *Interpretation* 73, no. 1 (2019): 124.

⁴ Craig S. Keener, *Acts: An Exegetical Commentary, Volume 1: Introduction and 1:1-2:47* (Grand Rapids: Baker Academic, 2012), pp. 1012, 10135.

⁵ Richard Nysse, "Moral Discourse on Economic Justice: Considerations From the Old Testament," *Word and World* 12, no. 4 (1992): 3446.

⁶ Walter C. Kaiser, Jr., "Ownership and Property in the Old Testament Economy," *Journal of Markets and Morality* 15, no. 1 (2012): 235.

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NOVEMBER 28
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STEWARDSHIP REVIVAL WEEK 2021

7 DAYS

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A Biblical Perspective

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MARIE-ANNE RAZAFIARIVONY

Work is a prominent aspect of our lives as humans. Adults spend, on average, 30 percent of their life at work, and aspire to careers that they are passionate about. Work ethics is defined as a set of values such as integrity, responsibility, and perseverance in one's employment. A person is said to have a strong work ethic if they are disciplined and engaged in their work. Nevertheless, many people perceive work as an evil necessity. Why is that so? More importantly, what does the Bible have to say about work? What are the biblical principles that can guide the Christian believer regarding work? These are the questions that this article will address.

THE VALUE AND PLACE OF WORK IN THE LIFE OF HUMANS

The Bible mentions work from the beginning of humankind's existence. As soon as God created Adam and Eve, He employed them in the Garden of Eden (Gen. 2:15). Work was part of what God

qualified as "very good" (Genesis 1:31). God gave men and women work to do to contribute to their happiness. "To Adam was given the work of caring for the garden. The Creator knew that Adam could not be happy without employment. . . . He who created man knew what would be for his happiness, and no sooner had He created him than He gave him his appointed work."¹ In so doing, God showed that work—a gift from God—is to be valued by humanity.

After Adam sinned, God did not remove work from him, but designed that it would require more effort to see the results of one's labor (Gen. 3:17). This action of God, although it may seem harsh, was actually for the benefit of humankind. "The fall of Adam changed the order of things; the earth was cursed: but the decree that man should earn his bread by the sweat of his brow was not given as a curse."² Rather, it was part of the plan of redemption, an effective way to help humankind regain what was lost because of sin. By working hard, one disciplines both one's mind and body. "It

was a part of God's great plan of man's recovery from the ruin and degradation of sin."³

As sin and its results spread all over the earth, human beings rejected God and His authority. They ignored the truth that God instituted work, and acted as if work were their own invention. Without any sense of accountability to God, they set up inhuman working conditions. Slavery was instituted. Oppression and cruelty were felt even among those who were considered children of God (Mal. 3:5; Jer. 22:13). The wage earners and slaves loathed their condition. Thus, something that was meant for human happiness at Creation turned into a bitter experience and was considered a curse. On the other hand, when God is considered the rightful owner of work, the Supreme Employer, the human employers will consider themselves as His agents and act according to the law of God, which is the law of love. Such agents act in the fear of God, as the example of Boaz (Ruth 2:3, 4, 14) shows.

Humans work to make a living. The

Lord gave precise instructions to the children of Israel concerning the workers' right to their wages (Lev. 19:13). It is not in His plan that any worker, including the foreigner, the hired worker, and the poor, should be deprived of the essential comforts of life when they are working and expecting a reward from their labor. God clearly describes the obligations of the employer vis-à-vis their employees (Deut. 24:14, 15).

When humans depart from the fear of God, the possession of money is considered a measure of the real value of humans. As a result, humans consider work as only a way to make money and do not consider it honorable and a means to glorify God. Some jobs are despised because they provide a small salary. Other jobs are considered of great value because they provide much compensation, and people look for such even if their talents do not match the profession to which they aspire. The Bible shows that God provides the means to wealth, and He assigns everyone something useful to do according to ability (Matt. 25:15). The belief that work comes from the God who cares for even the tiny sparrow (Luke 12:6, 7) frees human workers from the constant anxiety of not earning enough to meet their needs (Matt. 6:34).

HOW DOES ONE WORK?

The way one works is also an important consideration. In this regard, the misconception about work results in two extremes: laziness/idleness and overwork. The Bible condemns both tendencies. The child of God is called to engage in work with a spirit of gratitude, serving the Lord enthusiastically (Rom. 12:11) rather than indulging in idleness. God demonstrates the value of work by placing among the Ten Commandments a law regarding labor (Ex. 20:9). The commandments are obeyed because of one's love for God (John 14:15). When Jesus summarized them to the young ruler, He mentioned that men should love the Lord God with their heart,

soul, and mind (Luke 10:27). When "heart and soul are to be put into work of any kind," we give evidence to God that we appreciate His gift in the physical powers, and mental faculties as well.⁴

Work brings dignity as the worker earns his/her keep. The apostle Paul admonishes that the one who does not want to work should not eat (2 Thess. 3:10-12). He set the example, and worked with his own hands to avoid being dependent on those to whom he was preaching the Gospel (Acts 18:13; 20:34). Jesus, our perfect example, demonstrated the

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value of work when He devoted a large part of His life on earth to working as a carpenter (Mark 6:3). "He was not willing to be defective, even in handling tools. He was perfect as a workman, as He was perfect in character. By example He taught that work should be performed with exactness and thoroughness and that labor is honorable."⁵

The other extreme is overwork. The harmony of all the parts (body, mind, and spirit) is to be maintained in a delicate balance. "It is not work but *overwork, without periods of rest, that breaks people down, endangering the life forces.*"⁶ Temperance in all things is prescribed, including work (Gal. 5:23). Solomon advises restraint in work (Prov. 23:4). God in the Ten Commandments ordered rest for both humans and animals (Ex. 20: 10). He also

instructed the Israelites to maintain a balance between work and rest. The Israelites had several feasts during the year and were called to leave their everyday work and turn their thoughts to religious matters and fellowship (Lev. 23; Num. 28; 29; Deut. 16). The instructions apply to our contemporary society as well. "Those who . . . continue to labor when their judgment tells them they should rest are never gainers. They are living on borrowed capital."⁷ By deliberately putting aside time to re-create and focus on other things than work, humans proclaim their freedom from the tyranny of work.

CONCLUSION

This article focuses on how God instituted and values work and how, because of sin, this gift has been misused. It also highlights biblical principles that show that God calls His children to honor the work He assigns to them by doing their best, thus giving glory to their Maker. ●



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¹ Ellen G. White, *The Adventist Home* (Nashville: Southern Pub. Assn., 1952), p. 27.

² Ellen G. White, *Fundamentals of Christian Education* (Nashville: Southern Pub. Assn., 1923), p. 314.

³ Ellen G. White, *Patriarchs and Prophets* (Mountain View, Calif.: Pacific Press Pub. Assn., 1890, 1908), p. 60.

⁴ Ellen G. White, *Signs of the Times*, Mar. 14, 1900.

⁵ Ellen G. White, *From Heaven with Love* (Mountain View, Calif.: Pacific Press Pub. Assn., 1984), p. 42.

⁶ Ellen G. White, *Mind, Character, and Personality* (Nashville: Southern Pub. Assn., 1977), vol. 1, p. 316.

⁷ Ellen G. White, *Healthful Living* (Battle Creek, Mich.: Medical Missionary Board, 1898), p. 47.

CHRISTIAN ENTREPRENEURSHIP

Identity, Purpose, and Rules of the Game

CARLOS BIAGGI

God has called many of us to be entrepreneurs, to start a business that will bring glory to Him. However, sometimes we lose our identity and our purpose. This article will help Christian entrepreneurs find their purpose, and the rules to operate their businesses.

1. IDENTITY: CHRISTIAN FIRST, ENTREPRENEUR SECOND

An important aspect of Christian entrepreneurship is identity. Am I a Christian first or an entrepreneur first? Who am I deep within? While some individuals see themselves as “Christians who just happen to be entrepreneurs,” others see themselves as “successful entrepreneurs who just happen to be Christians.”¹

Those who are entrepreneurs first buy the world’s narrative of success. They find their joy in the perks and praises they receive when their business grows fast, when nailing a great business deal, or securing a needed investment.² However, their joy vanishes when their business slows down or they can’t secure the needed funding. Eventually they may realize that they might have been worshipping an idol instead of God.

On the other hand, when entrepreneurs find their identity first as Christians, God and the Scriptures are their sources of joy. Henry Kaestner argues that “business professionals who know that they are Christians first bring all of their talents, experiences and opportunities to the altar as a meaningful form of worship. They understand that God doesn’t need their work or their money, but they want to bring it all anyway because it reflects the joyful abandonment of self. They have rightly found their identity in God and caught the beauty of being owned rather than owning.”³ For them, it doesn’t matter whether there is success or failure in the eyes of the world, because their success is secured in God’s eyes.

An important aspect of Christian entrepreneurship is identity. Am I a Christian first or an entrepreneur first?

In his book *EntreLeadership* Dave Ramsey calls it surrender. After his business collapsed, he noted that “once I started over and opened our new business, I decided that I would follow the spirit and the direction of Scripture to operate the business.”⁴ So I want to encourage you to find your identity first as a Christian and second as an entrepreneur.

2. PURPOSE: BRING GLORY TO GOD

Christian entrepreneurs use their talents and businesses to bring glory to God. In a study done to discover the characteristics of Christian entrepreneurs,⁵ the participants agreed that God created humanity to bring glory to Him. Therefore, they recognized that they are called by God to be in harmony with others (spouse, children, business partners) and that the purpose of their businesses is to “extend the Kingdom of God on earth and bring Him glory.”⁶ In other words, “they believe that everything they do is an act of worship.”⁷

One of the participants identified himself with the apostle Paul, who became an entrepreneur to avoid being a burden to others. Paul made tents to sustain himself (2 Thess. 3:10), to provide for other people’s needs (Acts 20:33-35), and to connect with people (Acts 18:3). Moreover, the Holy Spirit enhanced Paul’s ministry through his strategic partners (Rom. 16:3, 4). As was the case with Paul, Christian entrepreneurs should not have a purpose in their businesses that are separated from or counter to their spiritual lives. The purpose to bring glory to God should permeate all areas of life, including business. Jordan Raynor suggests that one way we can evaluate whether our purpose is to bring glory to God is to ask ourselves “questions not about which career will best boost our self-image but rather how we might best serve the One who has called us to create . . . something new for the good of others.”⁸

3. RULES OF THE GAME: BIBLICAL VALUES AND PRINCIPLES

Besides identity and purpose, Christian entrepreneurs run businesses based on biblical values and principles. During each phase of the entrepreneurship cycle the market trusts them be-



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cause they are honest and faithful (Luke 16:10). They are proactive and diligent in searching for business opportunities (Prov. 13:4; Eccl. 9:10) and test their business idea or prototype in the market before scaling their business (Prov. 24:7). Once the business is launched, they are patient in building their businesses (Prov. 13:11; 28:20). They don't cheat their customers (Deut. 25:13-16; Prov. 11:1) or evade their taxes (Matt. 22:17-21; Rom. 13:6, 7). Therefore, their brand reflects their character (Prov. 22:1) and satisfied customers speak well of them (Prov. 27:2). Similarly, Brock Shinen argues that Christian entrepreneurs dream, plan, execute, and grow their businesses based on a deep commitment and reliance upon God and His principles.⁹

Also, the management of their human resources is based on Christian principles. They are careful to employ workers who fit their values (Prov. 10:26). They promote healthy relationships with their employees (Eph. 6:5-9; Col. 4:1) and pay fair wages (Deut. 24:15; James 5:4). They mentor their workers as they would like to be mentored (Prov. 27:17; Luke 6:31) and motivate them to achieve common goals (Prov. 16:26). Furthermore, they pray for their employees and for their business partners

(Job 42:10; James 5:16).

Christian entrepreneurs are prudent with their finances. They believe and practice the three principles of financial freedom:¹⁰ (1) God is the owner of everything we have (Ps. 24:1, 2), (2) God provides for all our needs (Phil. 4:19), and (3) God comes first in managing our finances (Matt. 6:33). One way they put God first is by returning faithful tithes and offerings. Therefore, they tithe all their income, including all their business profit (Lev. 27:30; Mal. 3:8-12). As Ellen White indicates, Christian entrepreneurs believe that:

“We are not left to stumble along in darkness and disobedience. The truth is plainly stated, and it can be clearly understood by all who wish to be honest in the sight of God. A tithe of all our income is the Lord's.”¹¹

In addition, they put God first by giving proportional offerings in a spirit of self-denial.¹² They hear the teaching of Jesus on the offering of the widow (Mark 12:43, 44), and recognize that “He taught that the value of the gift is estimated not by the amount, but by the proportion that is given and the motive that actuates the giver.”¹³ In addition, they operate

their business and family finances within the framework of a budget,¹⁴ they spend less than they earn (Prov. 21:20), and avoid unnecessary debt (Prov. 22:7). In addition, they enjoy the blessings of savings¹⁵ and invest wisely.¹⁶

In summary, I encourage you, dear Christian entrepreneur, to prayerfully find your identity first as a Christian, and then as an entrepreneur. Find your purpose in bringing glory to God in every detail of your business. Discover in the Bible the values and principles that God wants you to use to operate your businesses. May we hear from the Lord's lips very soon, “*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*” (Matt. 25:23). ●



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¹ Henry Kaestner, “What Does It Mean to Be a Christian Entrepreneur?” in *Purposeful Living: Financial Wisdom for All of Life*, ed. Gary G. Hoar and Tim Maccready, p. 19, <https://www.christiansuper.com.au/ebook/>.

² *Ibid.*, pp. 19, 20.

³ *Ibid.*, p. 21.

⁴ Dave Ramsey, *EntreLeadership: 20 Years of Practical Business Wisdom From the Trenches*, (New York: Howard Books, 2011), p. 3.

⁵ M.D.M. Cullen, A. P. Calitz, and L. Boshoff, “Characteristics of the Christian Entrepreneur,” *Journal for Development and Leadership* 2, no. 1 (2013): 29-44, <https://jdl.mandela.ac.za/Journal-Archive/Volume-2/Number-1/Characteristics-of-the-christian-entrepreneur>.

⁶ *Ibid.*, p. 37.

⁷ *Ibid.*

⁸ Jordan Raynor, *Called to Create: A Biblical Invitation to Create, Innovate, and Risk* (Grand Rapids: Baker Books, 2017), pp. 52, 14.

⁹ Brock Shinen, *The Christian Entrepreneur: Dream, Plan, Execute, Grow* (Grand Rapids: Bethany House, 2020), p. 12.

¹⁰ Guillermo Biaggi and Carlos Biaggi, *Libertad Financiera: Principios Bíblicos and Administración, Fidelidad y Generosidad* (Buenos Aires: Casa Editora Sudamericana, 2017), pp. 35-50.

¹¹ Ellen G. White, *Counsels on Stewardship* (Washington, D.C.: Review and Herald Pub. Assn., 1940), p. 82.

¹² Biaggi and Biaggi, pp. 46, 47.

¹³ Ellen G. White, *The Acts of the Apostles* (Mountain View, Calif.: Pacific Press Pub. Assn., 1911), p. 342.

¹⁴ Biaggi and Biaggi, pp. 111-137.

¹⁵ *Ibid.*, pp. 156-170.

¹⁶ *Ibid.*, pp. 231-247.

CALLED TO



SCOTT T. COPPOCK

Should Christians invest their money? Absolutely! The parable of the talents in Matthew 25:14-30 suggests we are expected to invest. Those who choose not to invest or make the best use of the resources available to them will, like the servant who hid his talent in the ground, be cast into darkness.

But wait a minute, isn't this parable about singing, or hammering a nail, or generally living our lives for God? Well, yes, the parable certainly can be applied (and often is) toward using our talents for God. But consider that a talent in the ancient world was literally a form of currency, roughly equivalent to 6,000 days' wages. Consequently, each servant received, according to their abilities, 20, 40, and 100 years' worth of earnings (we are talking millions of dollars here). Obviously, the master expected his money to be used wisely.

If we believe that everything we have comes from God (1 Chron. 29:11, 12; Ps. 24:1, 2), and that He wants His resources

used to glorify Him (1 Cor. 10:31), it only makes sense that God expects His money managed in the best possible way (1 Tim. 6:17-19; Eph. 2:10; 2 Cor. 9:6-8; Eccl. 11:1, 2). We are called to invest for Him! This means putting His money to work, in partnership with Him, just as the servants in the parable did for their master.

Some belittle the thought of investing money because, perhaps, they equate it to gambling. But when we compare the two, we find investing and gambling are vastly different. Investing is putting money to work with the expectation of generating gains or profit over a long time. Gambling is taking a chance knowing full well you are more likely to lose what you put in, yet hoping for a quick, profitable outcome. The expectation of receiving something in return (a return on investment) distinguishes investing from gambling.

FUNCTIONS OF MONEY

Still not convinced of the importance of investing? Consider this: money essentially has three functions. It can pro-

vide for our immediate needs, be saved for the future, and/or be given away. We should strive for balance in all three functions. We should work to provide for our immediate needs and be satisfied when our needs are met. We should save for the future without hoarding our wealth. We should be generous without leaving ourselves destitute.

Investing can aid in two of these functions. First, it enhances savings by putting money to work while saving it (as opposed to letting it lie dormant while losing purchasing power because of inflation). Second, it generates more money that can be given away to bless others!

FOUNDATION FOR INVESTING

Like the wise man who built his house upon the rock, we should ensure that our finances are on solid ground before investing. Start by seeking His guidance, prayerfully submitting to God's will, and asking Him to guide you in all your financial decisions. Then make a budget you can live within. Finally, be debt-free as much as possible, and have some savings that can be accessed quickly for emergencies. A lot has been written about these basic financial necessities, so there is no need to go into more detail here. Suffice it to say that if you live beyond your means, take on debt, and have no emergency fund, then your first investment should be to get your financial house in order.

PRINCIPLES FOR INVESTING

With a firm financial foundation in place, there are some universal principles to keep in mind as you start to invest.

1. HAVE VALUE-DRIVEN INVESTMENTS.

To truly use all our resources to glorify God, we must be mindful of where we invest our money. Typically, faith-based investing excludes companies considered immoral, such as tobacco, alcohol, gambling, and pornography—the so-

called sin stocks. The General Conference of Seventh-day Adventists screens out these investments from its portfolio, and, praise the Lord, the rate of return is not adversely affected.

2. UNDERSTAND YOUR INVESTMENTS.

There are many kinds of investments and just as many ways investments can make or lose money. Before investing in anything, understand the risk-to-reward ratio. Know how it can increase in value or make a profit, and know the costs involved (will they eat up all your gains?). Know what regulations govern this investment, and how they may protect you or leave you exposed. Never invest in anything you do not understand.

3. KNOW YOUR TIME HORIZON.

Many people invest for their retirement, or their children's education, or some other big purchase. Whatever your reason for investing, have a clear understanding of your time horizon. Are you retiring next week, or 50 years from now? Is your child off to college next year, or are they still in the cradle? However long you have, pick investments that fit within your time frame, and then stay the course. If you won't retire for another 20 years, don't get nervous and pull your money out because the investment has a bad day. There will be many ups and downs with such a long time horizon, so you should be prepared to weather several storms.

4. EXPECT A REASONABLE RATE OF RETURN.

Investing is not a get-rich-quick scheme, so there should not be an expectation of doubling or tripling your investment overnight. An example of a reasonable rate of return is inflation plus 3 to 5 percent. Historically, this equates to a return of about 6.5 to 8.5 percent. A reasonable expectation enables you to keep an investment portfolio mix that outpaces inflation while avoiding un-

necessary or speculative risks that could wipe out your investments.

5. EVERY INVESTMENT HAS RISK; BALANCE THE RISK ACCORDINGLY.

There is no such thing as a risk-free investment. Even a federally insured savings account faces inflation risk. Sure, you may sleep well at night knowing that if the bank goes under, you will get your money back. However, you still face the real possibility of losing purchasing power because of inflation on a longtime horizon. Know the risks of your investment and make sure it aligns with your time horizon and the expected rate of return.

6. DIVERSIFY YOUR INVESTMENTS.

Just as it's unwise to carry all your eggs to market in one basket, it is just as foolish to invest all your money in one

Like the wise man who built
his house upon the rock,
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company. By investing in multiple companies or, better yet, multiple sectors of the economy (such as energy, health care, information technology, and real estate), you can spread out your risk and recover more quickly if one company, or sector, has a bad year.

7. TAKE ADVANTAGE OF COMPOUND INTEREST.

A Chinese proverb says, "The best time to plant a tree was 20 years ago; the second-best time is now." While this proverb certainly applies to better homes and gardens, it also applies to investing because of the blessings of compound

interest. For example, let's say a 20-year-old invests \$200 a month at an 8 percent rate of return, then stops making monthly contributions after 10 years. Their total contributions equal \$24,000; when they turn 65, they will have roughly \$600,000. Now suppose that same individual waited to start investing \$200 a month from age 30 to 65, gets the same 8 percent rate of return during that entire stretch, and total contributions equal \$84,000. In that case, they will have only \$460,000. The first scenario ended up with \$140,000 more despite having contributed \$60,000 less. The difference maker is time. When it comes to investing, the sooner you start, the better off you will be. But no matter how old you are, it's not too late to start investing today.

CONCLUSION

By balancing the functions of money, having a firm financial foundation, and applying sound investment principles, we form a stronger partnership with God. Ellen White said,

"You have nothing to fear; invest your means where it will be doing good; scatter rays of light to the darkest parts of the world... Christ has given all for you; what will you give for Him? He asks your heart; give it to Him, it is His own. He asks your intellect; give it to Him, it is His own. He asks your money; give it to Him, it is His own."^{*}

Let's invest our finances for God as the wise servants did, and, in so doing, strengthen our relationship in Him from whom all blessings flow! 🙏



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* Ellen G. White, *Testimonies for the Church* (Mountain View, Calif.: Pacific Press Pub. Assn., 1948), vol. 4, p. 596.

PROSPERITY

REASSESSED



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DIEGO BARRETO

Historically, Christianity has a paradoxical relationship with money and wealth. On one hand, the Bible explicitly states that prosperity is one of the rewards of a righteous life (many passages in Deuteronomy and Proverbs, for example). On the other hand, we can find many passages that hold up modesty and self-sacrifice as ideals. To support this, we find the Beatitudes (blessed are the poor, etc.) or the widow's mite (Luke 21:1-4; Mark 12:41-44). Even in the Old Testament we find many examples of unassuming people who are elevated to high position, in both spiritual and worldly terms, as a result of their humility and faithfulness.

We will always struggle to understand the relationship between King David and his Descendant from Nazareth, Jesus. Even the Old Testament carries a different emphasis on prosperity than the New Testament; the first is pointing to the conquests of God; the latter is pointing to the sacrifices of love He showed us.

Ultimately, this paradox has its origin in the interface between the material

and the spiritual. How do they overlap in our lived reality? A crown means victory in the material context; but the cross, originally understood only as a means of shameful and painful death, has come to mean the same thing spiritually. A wall around the city can signify an uncaring attitude to the world outside or even a kind of arrogance, or it can symbolize the caring protection of God. If God cares, this must be reflected in our perceived material reality. Yet it remains hard for us as humans to determine where one reality starts and the other ends.

This is why Jesus was often misunderstood when He tried to approach these seemingly paradoxical overlapping realities. John 6 is a great example. Jesus was drawing material analogies to spiritual truths. The Jews understood only the material side; they failed to grasp the spiritual lessons. Many chose not to follow Him as a result (John 6:66).

Let us approach this paradox once again, understanding this overlapping reality and trying to make some sense of it.

WHY DOES MONEY MATTER?

Humans were made for relationship. Our existence depends on mutuality and exchange on many levels. Money is one of the ways in which we relate to each other. It is an intermediary system that organizes and facilitates our transfers. It is easier and faster to change a paper note than a bucket of salt. "Money is a medium of exchange,"¹ says the classic definition. So it is not evil or good in itself. It depends on the way we handle it.

Therefore, what matters is how we perceive and use money. Our vision is much more important than money itself. Our worldview determines what money is to us, and what functions it will serve in our lives and our relationships with others.

What worldview does Christianity bring to all this? Paul wrote that money's proper use was to "support the weak. And remember the words of the Lord Jesus, that He said, 'It is more blessed to give than to receive'" (Acts 20:35, NKJV). Jesus teaches that giving is the essence of His kingdom. "God . . . gave His only

begotten Son” (John 3:16, NKJV), Jesus gave His life, and all that follow Him are invited to give, not to accumulate (Luke 9:23-25, NKJV). After all, “no one should seek their own good, but the good of others” (1 Cor. 10:24, NIV). We are not takers, but givers.

When Paul speaks about wealth, he is clearly countering the predominant worldview, then and now: “Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share” (1 Tim. 6:17, 18, NIV). Arrogance, hope, good, generosity, and sharing are all evidences of a worldview. Paul is not attacking behavior, but the mindset underlying certain behavior.

Another Christian insight is: Jesus is coming, and we are foreigners in this land. Nothing here lasts forever. This concept made C. S. Lewis coin the expression “All that is not eternal is eternally out of date,”² and this changes everything. Consider this: Because of Jesus’ sacrifice, people are the only thing in this world entitled to eternity, and thus the only thing worth investing in.

Ellen White expressed it this way: “Spiritual prosperity is closely bound up with Christian liberality. The followers of Christ should rejoice in the privilege of revealing in their lives the beneficence of their Redeemer. . . . Let them seek to retain their possessions for selfish purposes, and it will be to their eternal loss. But let their treasure be given to God, and from that moment it bears His inscription. It is sealed with His immutability.”³

We should not have any doubt about it: money is a resource to serve others, to extend the hands of God in this world,

to help the weak, to share, to do good. If money is a medium of exchange, we should use it to exchange our old character for the new character Jesus wants for us. Money should be just one more way to express who we are because of Jesus.

THEN HOW SHOULD WE APPROACH MONEY?

“And the Lord said, ‘Who then is that faithful and wise steward, whom his master will make ruler over his household, to give them their portion of food in due season? Blessed is that servant whom his master will find so doing when he comes’” (Luke 12:42, 43, NKJV).

God is looking for “faithful” and “wise” stewards. People who are faithful

The problem was never with prosperity; we were made for this. The problem was always our heart.

in sharing while being wise to manage His resources. God wants us to be wise channels of His mercy. People who strive to be like Him, faithful in following Him.

The faithful Christian views money as a means to serve and share. Without this understanding, one may think prosperity is gain, and not giving.

The wise steward manages money well so that God may multiply it, giving even more to His “faithful and wise steward” so that one can share with God’s household. A wise steward will have a budget, as Jesus teaches (Luke 14:28-31), and will know how to invest God’s resources (as in the parable of the talents). A Christian steward will not place faith in money apart from God (as mentioned by Paul), but will put the kingdom first, as Jesus taught in the Sermon on the Mount.

PROSPERITY IS REQUIRED.

If Christians understand that resources belong to God and are God’s means to extend the hands of Jesus to the weak, if they are not self-seeking, shouldn’t they be blessed with prosperity? Don’t these words echo Abraham’s calling: “And through your offspring all nations on earth will be blessed.” (Gen. 22:18, NIV).

God’s promised prosperity is for sharing, not hoarding. God wants to bless us, and He will. But this is not a bargain; it is not to promote selfishness. It is for the sake of eternity that He will bless us. Salvation is the highest purpose of God for our life:

“Some will have their hundredfold in this life, and in the world to come life everlasting. But all will not receive their hundredfold in this life, because they cannot bear it. If entrusted with much, they would become unwise stewards. The Lord withholds it for their good.”⁴

The problem was never with prosperity; we were made for this. The problem was always our heart.

And this is where the material and spiritual realities overlap. Christ directs us to be givers through His Holy Spirit. That is why we will receive prosperity: to emulate God in exercising love and generosity. We will be blessed when we bless others. It is then that we become “faithful and wise stewards.” ●



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¹ Patrick J. Welch and Gerry F. Welch, *Economics: Theory and Practice* (United Kingdom: Wiley, 200), p. 204.

² Clive Staples Lewis, *The Four Loves* (United Kingdom: Harcourt, Brace, 1960), p. 1373

³ Ellen G. White, *The Acts of the Apostles* (Mountain View, Calif.: Pacific Press Pub. Assn., 1911), pp. 344, 345.

⁴ Ellen G. White, *Counsels on Stewardship* (Washington, D.C.: Review and Herald Pub. Assn., 1940), p. 232.



A CHANNEL OF BLESSINGS

WHO IS CHRIS NAIDOO?

I was born in Durban, South Africa, the youngest of three siblings. My family was working class. We had a happy childhood, but things changed when my dad needed to move up to Johannesburg to find employment. The rest of the family moved to Johannesburg a year later, when I was 8 years old. It was quite an adjustment for me. My school was predominantly Muslim. I never fared particularly well at primary school. I was soft-spoken and shy, and my teachers made it obvious that they did not have much faith in my future.

South Africa was racially segregated in those years, and I grew up in a Muslim area called Azaadville. We were among the few non-Muslims in the area, and as such, we stood out. I found refuge in sports such as soccer and cricket, and these were the things that I lived for at the time.

HOW DID YOU ACCEPT JESUS AND CHOOSE TO JOIN THE SDA CHURCH?

My parents were Adventists. They drifted away from the church on moving to Johannesburg, until many years later when I was in my early teens. My mom had bumped into an old church friend at the

local supermarket, who asked her where she attended church. She was a bit embarrassed by the question, but the woman persisted and asked about the kids, and if she could pick us up for church. My siblings and I began attending that week with her, and were warmly welcomed into the church. A family of four brothers and their wives took special time with us.

Years went by, and we attended church weekly. One of the highlights of my spiritual life was when I finished high school and went to study in Durban for a year. This was the beginning of a real walk with Christ. I would get to church even before the gates were opened, and I could not wait for the Sabbath to begin. I enjoyed studying the Sabbath school lesson, and made a special effort to participate thoughtfully and knowledgeably in the discussions.

I dated someone from the church for several years. Sadly, she died in a road accident about two months before we were to be married. I spent a lot of time asking God why this untimely tragedy had happened, but there was just silence. It took time for me to heal, and I decided to worship at a different church. After some time, I met a lovely young woman who is now my wife, and we were married about two years later.

I was among the leaders, but my re-

lationship with Christ was not as strong as I had thought. My Christianity was based largely upon secondhand information. Once I was invited to accompany a lay member for a Bible study. I loved this so much. I was silently longing to do the same but didn't know how. I began to pray about this, and the Lord opened several opportunities. Somehow I seemed to be bumping into old friends that I had not seen for years, and the conversation always led to Christ. I invited them to the Bible study group I was conducting. Before I knew it, I was presenting the studies to a group of 10 people. This forced me to study more myself. I was hooked. To this day, my love of doing Bible studies and leading souls to Christ has continued and grown. The Holy Spirit spoke to me when I picked up the Bible to study for myself. I discovered Jesus, and my life was never the same again.

WHAT HAS LED YOU TO BECOME SELF-EMPLOYED?

I lost my job, and could not find work for several months. I could not understand why. I had always been faithful in my tithe, and I thought the Lord would take care of me. I had experience, and I felt that I could have and should have been able to find work. But God had a



ness, and slowly but surely it grew. No fireworks, but I made a living. I worked only a few hours a week, and this small income helped pay the bills. Slowly, as time moved on, I felt better, and the business grew. Eventually, after we got married, my wife left her work to help me grow the business. Slowly but surely, we became more and more viable.

I don't fear tough times,
because I have the best
Partner.

different plan for me. To survive, I made hair products in my mom's kitchen and sold it to clients from the company I had worked for which had closed. I don't know how it happened, but I survived and managed to pay all my bills and returned my tithe while still looking for a permanent job.

God opened a door for me in sales. I barely said a word in the interview, but got the job. After three months, I was called into my new boss's office, and my employers told me that they had made a mistake. Now they regretted hiring me because of my poor performance in sales. I pleaded with my boss to give me another three months, with a lower salary. This was really my first successful sale! He granted my request, and needless to say, I was never called back into the office, and soon was one of the leading salespersons in the company. I can only thank God for this because, looking back, I see that I had to wait for the right time and place for this opportunity to open up for me to get into this company.

After losing my wife-to-be in the tragic accident, I was not in an emotional condition to continue at this company, and I left. The company was understanding and asked me to open a small company to service just a few key accounts for them. I ended up starting a busi-

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HOW DID YOUR BUSINESS GROW OVER TIME?

I was spending many hours giving Bible studies at the expense of my business. God was good, and the more time I spent with Him, the more the business grew. Once I attended a precampaign fundraiser for a large evangelistic effort that was being held in the West Rand of Johannesburg. After listening to the message being presented, I felt the urge to contribute. When the pledge forms





Most High God to manage His business. He guides us about how to treat people. The atmosphere prevailing in the office has certainly been our secret of success. During times when companies around us are struggling to stay open, we have grown. And we know that although we are not perfect by any means, we have been blessed, because God is in control of our day-to-day business. I know I can always go to my Boss, and He will give me time off to study His Word, to share His Word, and to spend His finances on furthering His work.

TELL US MORE ABOUT BEING A CHRISTIAN ENTREPRENEUR.

We have a happy staff who, although not all are Christian, sense the need we have to put Christ first in all we do. We barely ever lose any of our staff. I believe that here again, God has led by bringing us into contact with the right people. I have had the honor of doing Bible studies with some of our staff, and many have

God was good, and the more time I spent with Him, the more the business grew.

even gone through VOP studies. Some have even been baptized.

We continue to look for opportunities to support God's cause. We have been a part of starting up a new church plant; we are active in helping several different organizations to reach those who are lost, and I never consider giving an expense. It is indeed a blessing to give wisely to the cause of Christ. This

business we have we do not consider as ours. We are certainly beneficiaries of His grace, so it is His business that we have the privilege to manage for Him. Everything starts with giving, not what you have, but what He has provided. I do not give to receive, but I have been blessed through this process.

HOW DOES YOUR PARTNERSHIP WITH GOD INFLUENCE YOUR WAY OF DOING BUSINESS?

I don't fear tough times, because I have the best Partner. Christ is the true owner of this business, so I need not make any decisions contrary to His guidance. We never engage in any activity that would make us do things that go against principle to get business. Honesty and integrity have been paramount. This is the clear instruction we give to all our staff. Our success is not dependent on the favors of humans. God is the Owner, and I am entrusted by the



ANY FINAL WORD?

If there is one thing I have learned, it is to put God first, and He will do things beyond what you are able to imagine. ●



Chris Naidoo is Managing Director of Stargate Scientific, a lab equipment company based in Johannesburg, South Africa. This interview was conducted by Glenn Smithwick.

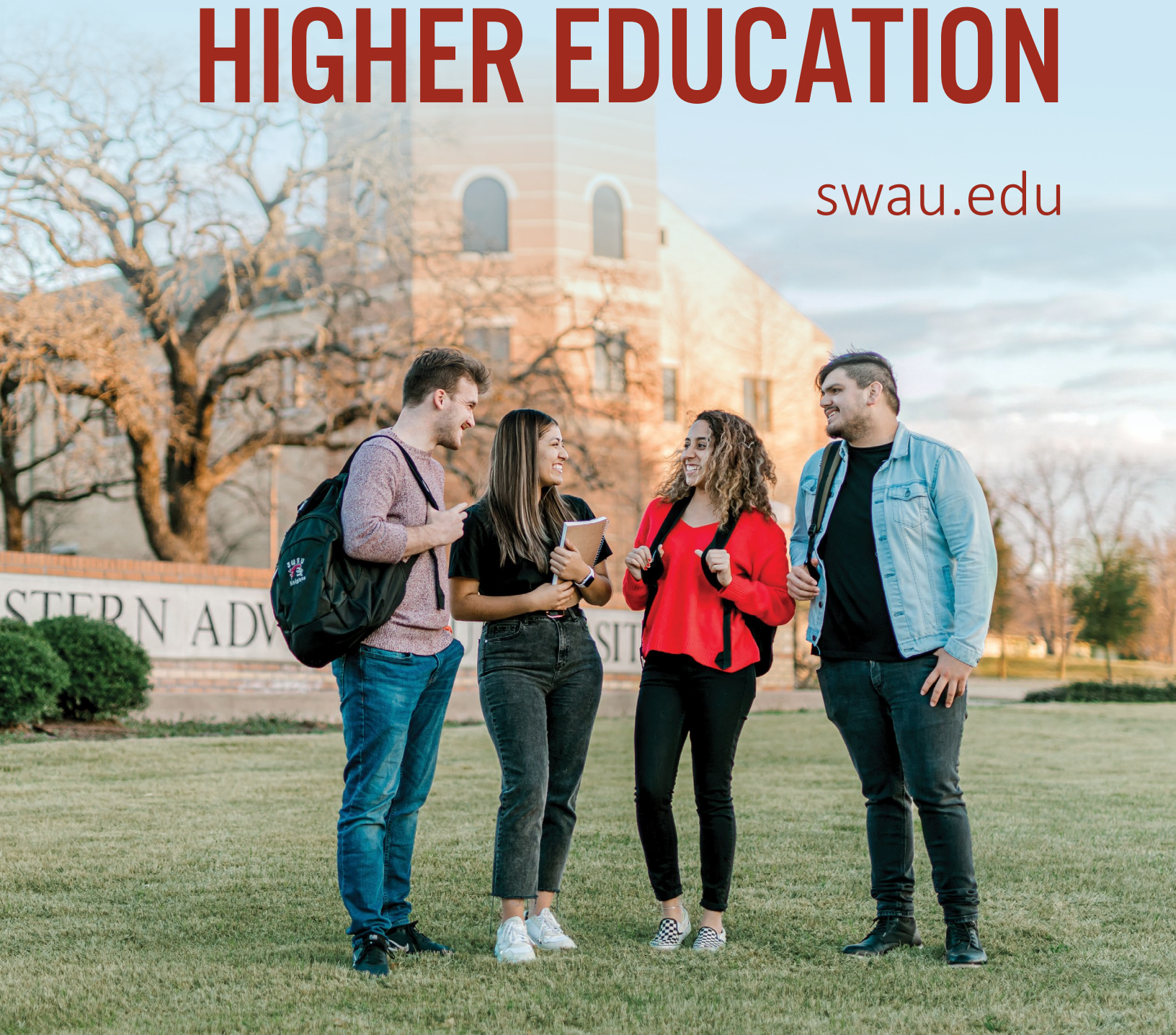


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THE MOST NEEDED KIND OF

Part

1

OFFERING

in a Church With a Worldwide Mission

MARCOS FAIOCK BOMFIM

Edward, a committed fellow member in my church in Maryland (USA) said, "I am using my offerings to fund a food bank initiative in a poor country, and every food bag also receives a missionary book."¹ Nelson, a friend and fellow pastor working in a developing country, told me that he is keeping his offerings in a special bank account, waiting for the best project for which to use them.

While pondering the two cases above, I wondered what would be the most efficient way to give, use, or distribute "my" offerings. Also, I wondered how to explain why is it important to give offerings if I am already tithing. Why are offerings important in the end-time context? Should we ideally bring regular and systematic offerings to the storehouse, as we do with the tithe? If the offerings really belong to God, and not to me, is it right for me to decide how to distribute them, or are there some divine directives as to how I distribute those funds?

This article, which will be published in three parts, will present the difference between the uses of tithe and offerings in the Seventh-day Adventist Church. It will also explain why offerings are also crucial, even if you are already tithing, and why regular offerings should also be brought to the storehouse. Finally, besides showing how the General Conference uses offerings, this article will also suggest an efficient way to distribute your offerings.

WHY SHOULD I GIVE OFFERINGS IF I AM ALREADY TITHING?

Here are some reasons offerings should be considered as important as tithe:

1. **God requires and expects offerings just as He does tithe.** According to the Bible, both are equally re-

quired and expected by God, and the fact that I am bringing one of them will never exempt me from the other (Mal. 3:8). Ellen G. White, God's messenger for the last days, is also very clear about this subject.²

2. **Offerings are an expression of**



Infographic 1



Infographic 2

recognition and gratitude. David said that all things, including my income or increase, come from God, and it should be from these that I should take my offerings (1 Chron. 29:14), as well as the tithe. I am supposed to bring to Him the firstfruits (the first and/or the best part) of all my increase (Prov. 3:9), to demonstrate my recognition that He is the source of all that I have.

3. Offerings require a more complex decision process than the tithe. To give the tithe, I need only to decide if I will comply or not with God’s clear instructions about the subject (regularity, proportion, where to bring it, and how it should be used). But when it comes to offerings, there is an additional choice that is not necessary when I tithe, and it is about how much I will give.

4. Offerings can accomplish all that the tithe cannot. Even though the tithe is a very important resource, it is also very restricted and limited in its use. It can be used only as prescribed by God (see infographic 1): for the maintenance of those who are appointed, accredited, and paid by the church to preach the gospel and their support teams (Num. 18:21, 24).³

Offerings, on the other hand, are considered as unrestricted, and can be used to support almost all other expenses related to missionary work around the world (see infographic 2)! As a very important end-time mission fund, offerings currently represent only about 30 percent of the Seventh-day Adventist Church finances! Imagine how much more we could do if offerings could be increased. We could expedite Jesus’ mandate to preach the gospel of the kingdom, not only locally, or where we believe it should be preached, but *“in all the world as a witness to all the nations”* (Matt. 24:14, NKJV).

Although the Lord must be praised for what has already been accomplished

in the mission (see infographics 3 and 4), it is still too little compared to what we have been commanded to do. The fields are ripe; the time is short, and the need for resources are many. Who are the laborers that will come to the help of the Lord, investing in a coordinated way to save souls? I will go!



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¹ Names in this article were changed to protect identities.

² “This matter of giving is not left to impulse. God has given us definite instruction in regard to it. He has specified tithes and offerings as the measure of our obligation. And He desires us to give regularly and systematically” (Ellen G. White, *Counsels on Stewardship* [Washington, D.C.: Review and Herald Pub. Assn., 1940], pp. 80, 81; see also pp. 36, 52, 67, 68, 73, 75, 77, 84-86, 258).

³ For more about the use of tithe, see Ellen G. White, *Counsels on Stewardship*, pp. 101-103, and Angel M. Rodriguez, *Stewardship Roots—Toward a Theology of Stewardship*, pp. 45, 54, 55.

⁴ See *GC Working Policy* (2019-2020), V14. (Infographic 1)

⁵ Missionary projects or initiatives partially or entirely supported by offerings. (Infographic 2)

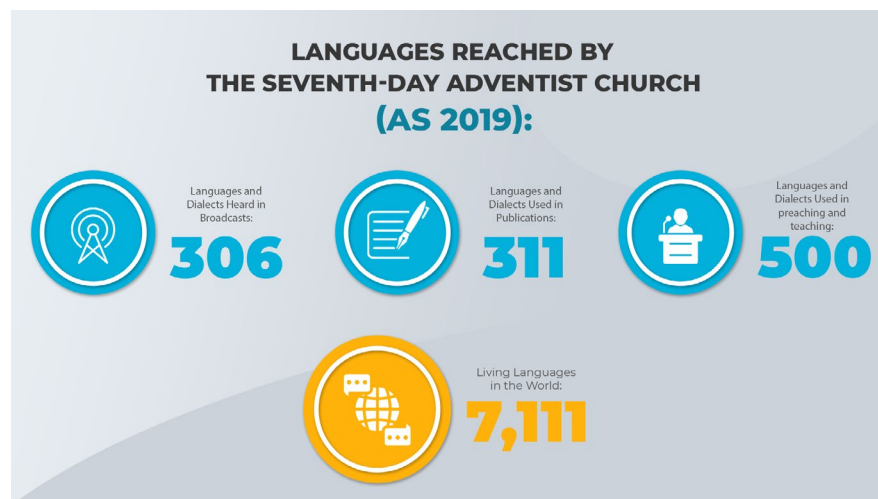
⁶ “Established work’ exists in a country or area of the world when one or more of the following criteria have been met: (1) when an organized church meets regularly; (2) when a mission station, health-care facility, or school is functioning regularly; or (3) when a regular full-time denominational employee is based in the country or area carrying on outreach or soul-winning activities through such units as a Sabbath school, an organized company, or a language school. Seventh-day Adventist work is not considered to be established in a country or area when it is limited to a series of evangelistic meetings, literature evangelist work not based there, scattered Sabbathkeepers, employees traveling through, or temporary service by regular employees, student missionaries, or other volunteer employees” (“Report of the General Conference of Seventh-day Adventists’ 2019 Statistics,” *2020 Annual Statistical Report*, vol. 2, p. 100). (Infographic 3)

⁷ *Ibid.*, p. 101. (Infographic 4)

⁸ *Ibid.*, p. 107. (Infographic 4)



Infographic 3



Infographic 4

TRUST

An Accelerator

ANIEL BARBE

Our call to faithful stewardship is grounded in theological reasons: God is the Owner and Provider of every good thing, and we are His stewards. Nonetheless, there is a clear relationship between a perception of trust and accountability and rates of giving among members. This is the rationale behind the third leading measures of the GC Stewardship Ministries about accountability and transparency:

“Stewardship leaders encourage and work together with the leadership of the church to establish an internal control system, comply with the Use of Tithes guidelines, assist in ensuring that regular financial information is provided to all members, and engage in other actions that contribute to building trust.”

Our drive to participate in building up trusted leaders and trustworthy church communities is rooted in both the Scriptures and the writings of Ellen White. The apostle Paul, while championing generosity and solidarity, appeals for church leaders to demonstrate a high level of accountability and trustworthiness: “*Rather, we have renounced secret and shameful ways; we do not use deception, nor do we distort the word of God. On the contrary, by setting forth the truth plainly we commend ourselves to everyone’s conscience in the sight of*

God” (2 Cor. 4:1, 2, NIV). In 2 Corinthians 8:19-21 he explicitly mentions the appropriate rule of conduct for the management of finances: Honor the Lord, serve others, avoid criticism, be accountable to God, be accountable to man. Paul not only taught believers about their sacred responsibility to give, but also that their gifts were to be managed as a sacred trust. This is the guiding principle of this resource material.

Ellen G. White is adamant about the necessity of trustworthiness for those involved in ministry:

“Those in responsible places are to act in such a way that the people will have firm confidence in them. These men should not be afraid to open to the light of day everything in the management of the work.”¹

She testifies about the negative effect of mistrust on the giving of church members.² At the same time, she adopts a well-balanced position when she claims that the absence of trust is not an acceptable justification for unfaithfulness. When trust is shaken, the inclination to giving is weakened; therefore, it is our responsibility to remove all stumbling blocks in the path of those we lead.

A contemporary study explores the factors influencing Christians’ giving in the United States and recommend, among other things, “transparency, accountability, and institutionalized cred-

ibility” within church organizations to foster an increase in giving.³ Trust accelerates faithfulness. It creates a conducive atmosphere for sacrificial giving to happen.

The manual “*The Financial Equation of Trust, Confidence and Faithfulness*,” commissioned by Adventist Stewardship Ministries, provides a tool for stewardship educators and others who would like to assist the local church in building trust. This resource material provides some basic guidelines for the local church to grow as a trusted institution. We express our appreciation to Russell Raelly, the author, for sharing his expert knowledge about managing church finances with us in a captivating and accessible language.

As we endeavor to fulfill our role as trust builders, let us be encouraged by these words from the apostle Paul: “*We have done so, relying not on worldly wisdom but on God’s grace*” (2 Cor. 1:12, NIV). ●



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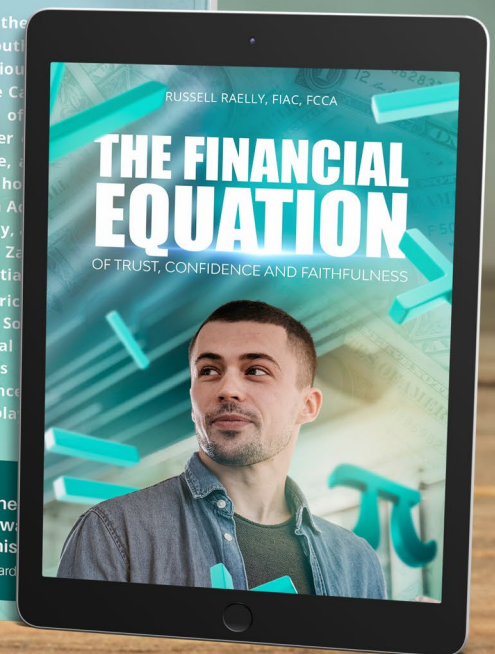
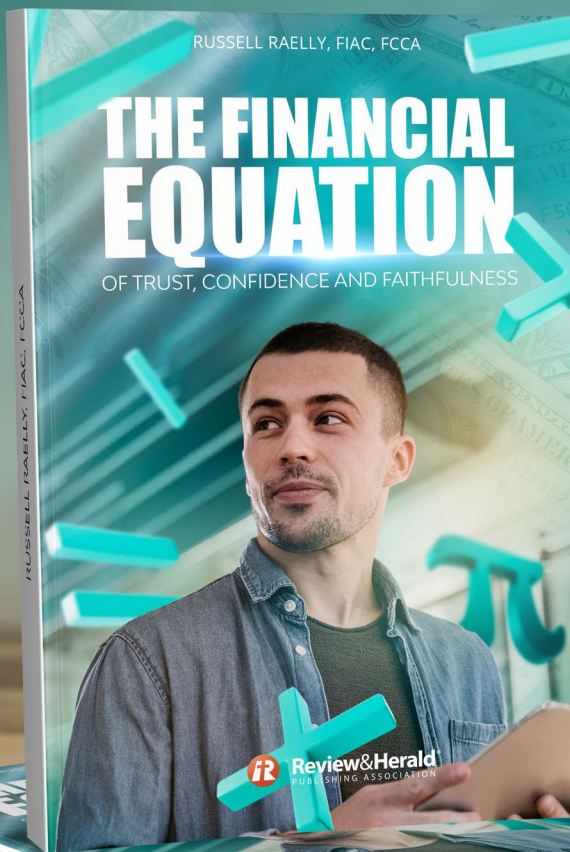
¹ Ellen G. White, *Manuscript Releases* (Silver Spring, Md.: Ellen G. White Estate, 1993), vol. 13, p. 198.

² *Ibid.*, pp. 1-5.

³ Smith, Christian, Michael O. Emerson, and Patricia Snell. *Passing the plate: Why American Christians don’t give away more money.* (Oxford University Press, 2008), p. 143.

BASED ON THE THIRD LEAD MEASURE OF THE STEWARDSHIP MINISTRIES STRATEGIC PLAN: Accountability and Transparency

Russell Raelly uses the acronym of the word “Treasurer” to explain about internal control. This manual provides a tool for stewardship educators to assist the local church in building trust.



Tithe and Offerings

DEVOTIONAL READINGS

2022



Weekly **instructional and inspirational** devotional readings that prepare every church member for **total worship**. It can be presented each week during the offertory service, shared on social media platforms, or simply inserted in the church bulletin or sabbath school quarterly.

