

LERATO AND HER MONEY QUESTIONS

making child disciples
who understand God and money



MICHAEL RUGUBE NGWARU

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Lerato and Her Money Que\$tions: Making Child Disciples Who Understand God and Money

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CONTENTS

Foreword	5
1. Why Do People Go To Work?	7
2. Is Money a Good Thing?	13
3. What Are Bad Ways of Using Money?	19
4. What Makes People Do Bad Things?.	27
5. What Does It Mean to Be Born Again?.	35
6. Is Jesus a Beggar?	45
7. Who Is Jesus?	55
8. What Is the Difference Between Returning and Paying Tithe? . . .	65
9. How Do I Calculate Tithe and Where Should It Go?.	77
10. Why Give and Not Return Offerings?	85
11. What Do I Need to Do Before I Own and Use Money?.	99
12. How Do I Raise Money for My Budget?	107
13. How Do I Avoid Spending Above My Budget?	119
14. The Beginning	127

FOREWORD

While revising this book, I asked myself why the author would choose to write about stewardship for children. I knew he was an experienced worker of the Seventh-day Adventist Church, serving in various cultural contexts and institutional positions, but he has never served as a children’s ministry director. So, why didn’t he target the decision-makers of the church instead?

After I met him in South Africa in 2019, however, I began to understand. Married to a counseling psychologist and the father of three young adults, the author envisions all children as prospective leaders in the world and in the church. So, as a church leader, he is not only passionate about preparing children to lead the church in the future, but also to help them to occupy their place in the world as God’s representatives and agents of change.

Using very simple language, and based on a Christian worldview, the author explains basic financial concepts and corrects some mistaken beliefs commonly held among many in this generation. And the more I read the book, the more I became convinced that many adults would also benefit from reading it as well!

Dave Ramsey, for instance, citing a report by The Pew Charitable Trusts (2015), says that 80 percent of the American population have debt “but don’t want it.”¹ But why are they in debt if they don’t want to be? Some don’t know how to generate appropriate income or how to save. Others have adopted improper concepts of property ownership and management. Materialism and consumerism have thrown an entire generation into financial slavery, making them unfit for the normal “earn-first-buy-last” lifestyle. They are also oblivious to the reality of the upcoming economic crises that will overtake “Babylon,” as alluded to in Revelation 18, with dangerous spiritual consequences. In most cases their misery could be avoided, or at least

1 <https://www.daveramsey.com/blog/americans-have-debt#:~:text=A%20recent%20study%20showed%20that,first%2010%20people%20you%20see>, retrieved on November 03, 2020.

greatly alleviated, by knowing and applying simple financial principles as presented in this book.

How can this book be used? If read in small portions during family worship, for instance, it will help adults and children to learn together. It can also be promoted and studied in churches during children's Sabbath School programs (Primary, Juniors, and Earliteens). Another way to motivate its study is to promote contests about each chapter during children's church programs. The Adventist Education Department could also use it as a textbook for students in upper grades of elementary school and maybe for middle school. Small-group activities could be developed based on each chapter. Many more creative ways to use the book could be generated as well.

And I keep thinking about the intended age group this book is targeting: is the author aiming to reach only children, or is he envisioning a broader audience? Before answering, let us remind ourselves how clever missionaries in closed territories strategically use children as vectors of the truth that they want to convey to the whole community. In this way, even some adults who will not read the book may also be reached by its timely message! I hope that you, like me, will be one of those benefited by it!

Marcos Faiock Bomfim
General Conference Stewardship Director
Silver Spring, Maryland, 2021

Why do people go to work?



Chapter 1

Lerato and her mother, Mrs. Choto, were watching TV together one evening. It was a kids' show on Hope Channel. After some time, Lerato's mother started dozing off on her couch.

"Mum!" said Lerato.

Lerato's mother struggled to open her eyes but managed to respond.

"What's up, my dear? Hey. I feel so tired. I just need to go to bed early tonight."

"So early, Mum! It's not even 7:00 yet."

"Yeah. I know. I just feel tired."

Lerato rushed to fetch her Sabbath School study guide from the bookshelf.

"Mum, let's do my lesson for today before you go to bed. I don't want us to sleep before we do my daily Sabbath School lesson."

"That's a good habit. You know what? Even I should study my lessons daily. But, hey. I don't know why I feel so weak and sleepy these days. Anyway, let's go ahead and do your lesson."



They read Lerato's lesson, discussed it, and then prayed. After prayer, Lerato gave her mother a goodnight hug.

"Goodnight, Mum. Let's hope you feel better tomorrow morning. I love you."

"I love you, too, my dear. Goodnight."

They both went to bed. Around 6:00 in the morning the next day, Lerato's mother was ready to go to work. Lerato was also ready to go to school. They got in their car and drove off.

"How are you feeling today, Mum?" asked Lerato.

"Good."

"I've got a question for you, Mum."

They looked at each other and smiled.

"You may ask me."

“Thanks. Why do adults go to work?”

Lerato’s mother took a deep breath before answering.

“What makes you ask that?”

“Mum! I just want to know. That’s all.”

“OK. Working helps us to pay rent. Working helps us to pay fees. It also helps us to buy food and other things we need in the house.”

“What about holidays and eating out?”

“Yeah. All that, and many more.”

“OK.”

Lerato thought through what her mother had just said.

“So you work for money? Every time you go to work, you are just hunting for money. Right?” said Lerato.

Lerato’s mother shook her head in disagreement.

“Not really, Lerato. Look, teachers go to work to give children a better future. Nurses and doctors go to work to heal people from pain. And bakers go to work to feed people. Although we get paid, helping people live better is one of the most important reasons why we should go to work. Does that answer your question?”

Again Lerato took a second or so before answering. She was trying to understand what her mother had said. Eventually she responded.

“Kind of. So when I also grow up, I would like to be a pilot.”

“Really? Will it be for money or something else?” responded her mother.

“No! I want to help people visit places they want, including helping them connect with their loved ones. I enjoy traveling. So I want to help people who also enjoy traveling to go to places.”

Lerato’s mother curdled her on the head. She was happy with Lerato’s answer.

“I really like your answer. We all need money, but life is not just about hunting for money.”

“Hmm.”

Lerato nodded and smiled as she kept listening to her mother.

“God created us to serve Him and to serve others. This is the main reason for being alive. You should read Matthew 25:34-40. You can also read other verses that teach the same when you have time.”

“What does Matthew 25 say, Mum?” asked Lerato.

“Check the Bible app on your phone before I drop you off at school.”

Lerato quickly opened the verses.

“Found it!” she exclaimed.

“What does it say?”

“Matthew 25:34-40 says, ‘Then the King [Jesus] will say to the people on his right, ‘Come, you that are blessed by my Father! Come and possess the kingdom which has been prepared for you ever since the creation of the world. I was hungry and you fed me, thirsty and you gave me a drink; I was a stranger and you received me in your homes, naked and you clothed me; I was sick and you took care of me, in prison and you visited me.’”

The righteous will then answer him, “When, Lord, did we ever see you hungry and feed you, or thirsty and give you a drink? When did we ever see you a stranger and welcome you in our homes, or naked and clothe you? When did we ever see you sick or in prison, and visit you?” The King will reply, “I tell you, whenever you did this for one of the least important of these followers of mine, you did it for me!” ’ ’ ”

“Good. And you may also read Mark 8:36. That should be enough for now,” said Lerato’s mother.

Lerato opened the Bible app on her phone and began reading.

“Mark 8:36 says, ‘Do you gain anything if you win the whole world but lose your life? Of course not!’ ”

“So what lesson do you think the verses from Matthew and Mark teach you, my dear?”

Lerato remained quiet for a moment.

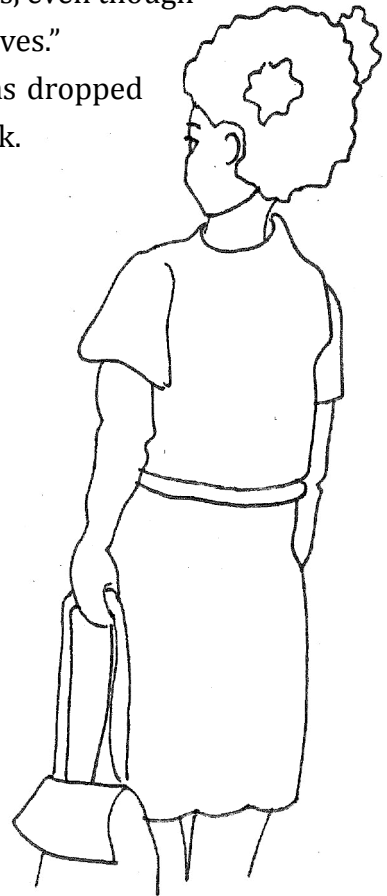
“You’ve gone quiet,” said her mother.



“I’m thinking. I guess they are teaching us that we should not just live to have money. Rather, we should use money as a means to help people in difficult situations. Apart from just visiting these people, some of them really require us to spend money to meet their needs, especially food, warm clothes, and so on. God wants us to worship Him, and He also wants us to help other people. Did I say it right, Mum?”

“Yes, my dear. I couldn’t have said it any better. You see, we all need money, but money isn’t the reason God created us, even though He gives it to us to do good for others and ourselves.”

When they got to Lerato’s school, Lerato was dropped off and her mother continued on her way to work.



CHAPTER 2:

Is money a good thing?



One day Mrs. Choto came home from work and found Lerato looking very sad, and so she decided to find out why.

“My dear, you look so sad. And you couldn’t even stand up to greet your mum. What’s the matter?”

Lerato sluggishly stood up and threw her arms around her mother’s waist without saying anything. Her mother got very worried.

“Lerato, are you OK? What’s happening?”

“It’s my teacher.”

Suddenly, Lerato’s mother threw her handbag on the table. Her mind ran wild. She imagined the worst.

“Did he do anything to you? Tell me, now!”

“No, Mum.”

Then Lerato’s mother calmed down as they both sat on the couch. She watched her daughter’s tears as they began to drip down her cheeks.

“Talk to me, my dear. What happened?”

Lerato’s lips started to shake, and she could hardly get the words out. It appeared that she was also finding it difficult to breathe.

“Lerato, please talk. What happened? Oh, my goodness. What must I do?”

Mrs. Choto herself was getting breathless and fearful.

“Should I take you to the hospital or call the police or something?”

“No, Mum. I’m OK. My teacher was robbed. They took his money and phone.”

“Oh, no! When did this happen?”

“This morning, as he was driving in through the school gate. They shot him in the leg, took his bag and phone, and sped off.”

Lerato’s mother sat in disbelief.

“And then what happened?”

“The police and the ambulance came. He’s now in hospital. I’m so scared, Mum.”

Lerato cried aloud, and her mother had to carry her to her bedroom.



“Look. I know you are scared and you are worried about your teacher, but I think you should take a short nap for now, and then we’ll talk when you wake up. Is that OK with you?”

“Yes, Mum.”

Mrs. Choto felt pain as she watched her daughter lie in bed. She had not seen her like this before.

“Let’s pray, my dear. Everything will be all right.”

After the prayer, Lerato’s mother left her alone to rest. Unfortunately, Lerato could not sleep. After thirty minutes, she walked back to the living room where her mother was.

“Are you awake already?”

“I couldn’t sleep, Mum. I can’t get the picture of my teacher out of my mind. He must be in a lot of pain.”

“He’ll be OK, my dear. We will keep praying for him.”

Lerato, not knowing what else she should do, threw herself on her favorite couch. She sat there quietly.

Then her mother left whatever she was doing to check on her daughter one more time.

“Are you OK, my dear? And don’t you have any homework or reading to do?”

Lerato looked straight into her mother’s eyes as if wanting her to sit by her side.

“I’m scared, Mum. Yeah. Mrs. Moyo, who replaced our teacher, didn’t give us anything.”

“OK. Please relax. Those robbers won’t come here.”

“But, Mum!”

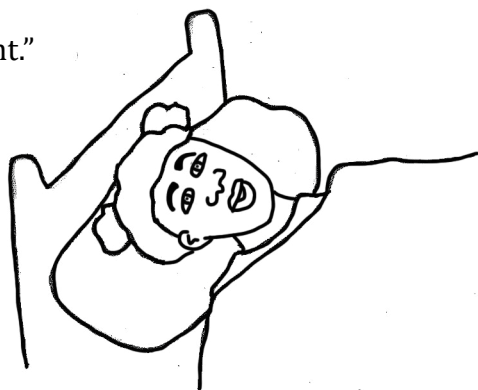
“Huh?”

“Is money a good thing?”

Mrs. Choto scratched her head before answering.

“What do you mean, a good thing?”

“Why should innocent people be shot for money?”



“It’s a terrible world, my dear. Not only do people shoot others to get their money. Some thieves hack other people’s bank accounts and steal their money.”

Lerato opened her eyes wide. She looked surprised.

“Hacking! How, Mum?”

“Yeah. They go online and find ways of getting into your bank account. Once they manage to do that, they then transfer your money to their accounts. There are plenty of people around the world who lose their money this way.”

“So you see, Mum. That’s why I think money is bad.”

“Not really, my dear. Money itself is good. What’s evil is the bad ways some people use to get money, like robbing, stealing, cheating, and so on. Please get your Bible. I want to show you something that helps answer your question.”

In a flash, Lerato was back with a Bible in her hands.

“What’s the verse, Mum? I want to read it for myself.”

“First Timothy 6:9-10.”

“OK, here we go. ‘But those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition. For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows.’ ” (NKJV).

Lerato put the Bible on the table after reading it.

“Did you get something from what you have just read?” asked Lerato’s mother.

“Yes. What’s bad is the love of money and I guess not money itself.”

“Right. But what could that love be?”

“Um, I think doing anything wrong to get money like what the robbers did to my teacher.”

“Exactly the point. You see, when you stop caring about God, about others, and about yourself in order to get money, that’s what I call the ‘love of money.’ But the evil isn’t only in how we get money. It also includes how we use money.”

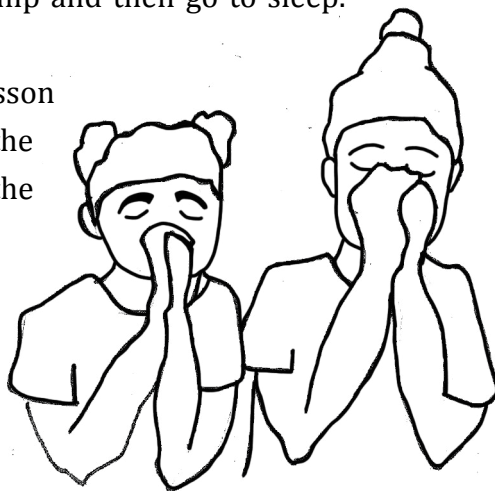
“Use money! What’s wrong with using my own money the way I want, Mum?”

“Let’s discuss that next time. We need enough time. Right now, you need to go to bed early and rest. I know your mind is still worried about your teacher.”

“OK, Mum. But don’t forget to bring up this subject next time. Promise?”

“Deal. For now, let’s have our worship and then go to sleep.
OK?”

They read Lerato’s Sabbath School lesson and thanked God for the blessings of the day, including thanking Him for saving the life of Lerato’s teacher.



CHAPTER 3:



What are bad ways of using money?

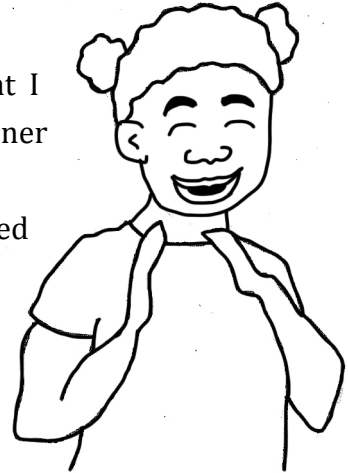
Lerato and her mother had spent the entire Sabbath day at church. They even had lunch there. After an afternoon musical show, they drove back home. Then came sunset, and the Sabbath was over.

“Mum, are you taking me out for dinner tonight?” asked Lerato.

Her mother responded as she was coming out of the kitchen.

“Are you a mind reader? That’s exactly what I had in mind. I don’t have the energy to cook dinner tonight.”

Lerato clapped in delight and then disappeared to change her church clothes. In no time, the two were seated in a lovely restaurant in their nearby shopping mall. As they were getting ready to order their food, a discussion started.



“Mum, remember your promise.”

“Promise. What promise, my dear?”

“Remember? You promised to tell me some of the bad ways of using money.”

“Oh, I remember. But does it have to be tonight?”

“Yes. Why not?”

Just then a waiter came, took their orders, and left.

“OK, back to our talk,” said Lerato’s mother.

“Yeah.”

“Let’s start with those bad ways of using money that you know, and then I’ll add to them where necessary.”

“I think buying beer is one of them,” said Lerato.

“What makes you think so?”

“Well, my teacher said that drinking may cause car accidents. And it also can make you sick.”

“Really?”

“Yeah.”

“And what else?”

“Buying drugs with pocket money parents give us. I know some pupils at our school who do that.”

“Oh, no. That’s really bad. How I wish their parents knew about that. I’m sure they would have soon find a way of stopping this habit.”

“Yeah. I agree. Anyway, it’s your turn now, Mum.”

“OK, I’ll tell you after the waiter has given us our drinks. There he comes.”

“That was quick,” said Lerato.

The waiter handed over the drinks to Lerato and her mother and returned to bring their food.

“So, what else do you have to add, Mum?”

“Two or three things. So far I agree with what you have said. It’s not good to spend money on things that destroy our health. Actually, the Bible discourages the use of substances that destroy our health.”

“Where in the Bible, Mum?”

“Check Proverbs 23:29-35 on your phone. Do you want to read it?”

“Yeah.”

Lerato opened the Bible app on her phone.

“This is what the verses say: ‘Show me people who drink too much, who have to try out fancy drinks, and I will show you people who are miserable and sorry for themselves, always causing trouble and always complaining. Their eyes are bloodshot, and they have bruises that could have been avoided. Don’t let wine tempt you, even though it is rich red, and it sparkles in the cup, and it goes down smoothly. The next morning you will feel as if you had been bitten by a poisonous snake. Weird sights will appear before your eyes, and you will not be able to think or speak clearly. You will feel as if you were out on the ocean, seasick, swinging high up in the rigging of a tossing ship. “I must have been hit,” you will say; “I must have been beaten up, but I don’t remember it. Why can’t I wake up? I need another drink.” ’ ”

Lerato got a bit confused about something in the text.

“ ‘People who drink too much’? Does it mean it’s OK to drink less, Mum?”

“Drinking is drinking, no matter the amount. Doctors actually warn that people start off drinking ‘less’ but then end up drinking more and wanting

more. The passage you just read advises against drinking but also warns against the temptation to drink. So why even start? Do you get the point?"

"Yes, it's not a good idea to experiment with beer or wine. Thanks, Mum. But back to our topic. What else would you consider as bad ways of using money?"

"It's also not wise to spend all your money before the month is over. If you do that, you will not only find yourself amid money problems, but you may be forced to borrow to make it through the remainder of the month. Ellen G. White, in her book *Counsels on Stewardship*, said that we should avoid debts like leprosy."¹

"Who is Ellen G. White?"

"She is God's special messenger for this time and one of the pioneers of the Adventist Church."

"Oh, OK. Anything more?"

"Yes. I could continue all night, listing everything. But let me end by saying this."

"What?"

"Buying things for the sake of buying, and also buying expensive things for the sake of showing people that you have money, is also not good. Oh, and another thing."

"What?"

"It's also not wise to spend money because you have it. You need to have a plan or a budget."

"What's a budget, Mum?"

"To be continued. For now, let's enjoy our dinner, my dear."

While Mrs. Choto was speaking, Lerato was also scrolling through her phone's Bible app.

"Not so quick, Mum. You have been sharing Bible verses. I also want to give you some of the verses my Sabbath School teacher read in our class the other day."

"What is it about?"

1 Ellen G. White, *Counsels on Stewardship*, p. 272.

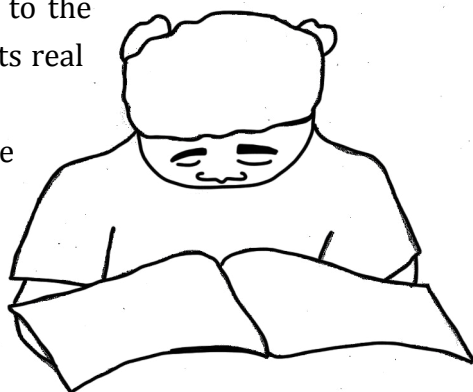
“Something about what people will be doing in the last days, whatever that means. It’s 2 Timothy 3:1-5.”

“Read it, please.”

“Here is what it says: ‘Remember that there will be difficult times in the last days. People will be selfish, greedy, boastful, and conceited; they will be insulting, disobedient to their parents, ungrateful, and irreligious; they will be unkind, merciless, slanderers, violent, and fierce; they will hate the good; they will be treacherous, reckless, and swollen with pride; they will love pleasure rather than God; they will hold to the outward form of our religion, but reject its real power. Keep away from such people.’ ”

Mrs. Choto paid keen attention while Lerato was reading and waited to ask a question.

“So, what does this have to do with what we have been discussing?” she asked.



“My Sabbath School teacher said that selfishness, greediness, and any pleasure-making that dishonors God is bad. Does this have anything to do with the way we should use money, Mum?”

“Actually, selfishness is the main reason why people misuse money. Greediness, pleasure seeking, showing off, and other things we discussed earlier are ways in which selfishness shows itself. It’s challenging to manage money when selfish desires are your master.”

“I hear you, Mum, but I’m not understanding what you are saying. You said selfishness is . . . could you please tell me how it works in real life?”

“Hmmm. I thought I was clear. Well, selfishness is a habit of just thinking about yourself. So selfish people are happy when they are the ones getting the biggest piece of cake or fruit. They feel good when they drive the most beautiful cars or when their house is the most attractive in the neighborhood. No matter what it is, they want every good thing to be theirs. They don’t like to see anyone getting better things than they have. This may include such things as being promoted to a higher position at work or when someone is

made a prefect at school and not them. Selfish people can actually get sick if they aren't the ones promoted. I guess I've made a point. Are you getting what I'm trying to say?"

Lerato nodded in agreement.

"I see. So, does it mean that we should not aim high like having good cars, big houses, top positions at school or work, and so on?"

Lerato's mother shook her head in disagreement.

"No, my dear. God wants the best for all of us. But feeling jealous and unhappy when others have better-looking things than you is the spirit He doesn't like. Some people who own the best jobs, cars, or houses are neither proud, nor do they treat themselves better than others. So doing anything with the motive to be better than others is being selfish. Is that clear now?"

"So you mean I shouldn't run faster than others in a race or strive to get As in my grades?"

"Again, that's not what I'm saying. The point is this: running faster than others, getting better grades than others, or having more money than others doesn't make you any better than they are. We're all God's children, and we

should treat each as such, regardless of who does what or who owns what. We aren't made better by doing things or by possessing things. Just being God's children is wonderful enough. Please, remind me to read 1 John 3:1-3 when we get back home."

"Yeah. I get it. But remember the budget issue, Mum. I really want to hear how it works. For now, let's eat. Thanks, Mum, for keeping your promise."

"It's also my pleasure."



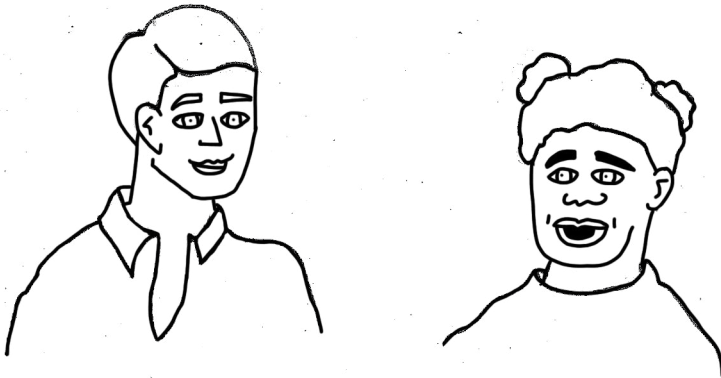
CHAPTER 4: What makes people do bad things?



Pastor Jones visited Lerato and her mother one day. He was the pastor of the local Adventist church where Lerato and her mother attended. He came to check on them, to see how they were doing and to also pray with them.

“So, Lerato, how are you doing in school? I know you are an intelligent young person,” said the pastor.

“School is fine, but I don’t like to go there anymore,” responded Lerato.



“Why?”

Lerato’s mother interrupted before Lerato could answer the pastor.

“There was a robbery at her school. Actually, her teacher was shot next to the school’s gate, and he was lucky to have survived.”

“Oh, no! So is this the shooting that we heard about in the news?” asked Pastor Jones.

Lerato also jumped in.

“Yes. They took my teacher’s money and his phone.”

“That was bad,” said the pastor.

After the pastor was served with some refreshments, the three came together for a brief Bible reading and a pastoral prayer.

“Are there any special prayer requests that the two of you would like to present before I pray?” asked the pastor.

Lerato’s mother was the first to respond.

“My health is a bit challenging these days. I don’t know what’s happening to me. I’m easily tired.”

“Have you seen a doctor?” asked the pastor.

“No. I’m planning to, though.”

“I’ll pray for you, but make it a point to go to see a doctor. God also works through them.”

“I certainly will. Thank you.”

When the adults finished talking, it was Lerato’s turn to speak.

“Please, Pastor, pray for my teacher to recover well. And, and, I also have a question.”

“I’ll certainly pray for him. So what’s your question?”

“Why do people do bad things?”

“I don’t know what you mean by bad things; we all do bad things in one way or another.”

“I mean killing, robbing, and stealing.”

“Ah! I hear you. But did you know that going to church late, cheating in class, or hating others are also bad?”

Lerato’s mother also had something to add.

“Laziness is also a bad habit.”

This caught Lerato off guard.

“Mummy, are you reporting me to the pastor?”

“No, my girl. But you need to also learn how to do some chores around the house.”

The pastor turned his face in the direction of Lerato.

“Yes, Lerato, your mother is right. In fact, we can’t finish listing all the bad things that people do. That’s why I said earlier that we all do bad things in one way or another. Did you know that some Christians find it hard to be faithful to God in a number of ways? I think the problem we have as people who go to church is to looking at drinking, killing, and robbing as the only bad things. Small mistakes are also bad before God. Sin is sin, no matter how big or small it looks.”

Mrs. Choto’s face dropped as the pastor was speaking to Lerato.

“My, Pastor, thank you for being open and frank with my daughter. Now, talking of faithfulness, please pray for me to be faithful in my tithe and offerings. I need God to help me in that area.”

“I will, and this one thing I know: God provides forgiveness and strength to people like you who are not shy to seek help.”

Mrs. Choto’s face brightened as Lerato waited for the pastor to finish speaking before she asked a follow-up question to the one she had asked earlier.

“Pastor Jones, I asked you to tell me why people do bad things.”

“I was going to end with that. Thanks for following it up. You are a clever girl! Please take your Bible. I want to answer you from it.

Lerato ran to her room to fetch her Bible.

“That was quick,” said the pastor. “Please turn to Romans 7, verses 12, 14, 15, 18-20. Then I’ll ask you some simple questions.”



Lerato opened her Bible and began to read.

“So then, the Law itself is holy, and the commandment is holy, right, and good. . . . We know that the Law is spiritual; but I am a mortal, sold as a slave to sin. I do not understand what I do; for I don’t do what I would like to do, but instead I do what I hate. . . . I know that good does not live in me—that is, in my human nature. For even though the desire to do good is in me, I am not able to do it. I don’t do the good I want to do; instead, I do the evil that I do not want to do. If I do what I don’t want to do, this means that I am no longer the one who does it; instead, it is the sin that lives in me.’ Done.”

“Thanks for reading; now let me ask you a few questions,” said the pastor.

“I’m ready,” responded Lerato.

“Here is question one: What lesson do you get from verse 12?”

“I hear that God’s law is holy, right, spiritual, and good.”

“Give me some examples of what you mean by that.”

“It’s good to respect my mum. God hates stealing, killing, and lying. Yeah.”

“That’s great. What about verses 15, 18, and 19?”

“Even though we know what is right, we just find ourselves doing the wrong stuff.”

“Does that ever happen to you?”

“Many times, my pastor.”

“Finally, what does verse 20 say is the problem?”

“Sin. But what is sin, Pastor Jones?”

Pastor Jones flipped through the pages of his Bible to find answers to Lerato’s question.

“Let’s see if this verse will answer your question. Good. I’ve found it. Please read 1 John 3:4. It will tell us what sin is.”

Lerato opened her Bible with the help of her mother.

“It says, ‘Whoever sins is guilty of breaking God’s law, because sin is a breaking of the law.’ “

“So, what is sin, Lerato?” asked the pastor.

“It is the breaking of God’s law.”

“Correct. Now, let me show you why our nature finds it easy to do bad things. Go to Romans 5:12 and also Romans 8:7. Please, go ahead and read once you’ve found them. Thanks.”

Lerato got to the book of Romans in a matter of seconds and began to read.

“Romans 5:12 reads, ‘Sin came into the world through one man, and his sin brought death with it. As a result, death has spread to the whole human race because everyone has sinned.’ And 8:7 says, ‘And so people become enemies of God when they are controlled by their human nature; for they do not obey God’s law, and in fact, they cannot obey it.’ ”

“Thanks, Lerato. You may close your Bible for now and listen to me.”

“I’m listening.”

“When Adam and Eve disobeyed God by eating the forbidden fruit, God forgave them, but their minds changed. They started thinking and behaving in wrong ways, and their children also inherited minds that were bent toward doing wrong things. Because we all came from Adam and our blood is from him, we are born already with bodies and minds that want to do wrong things. So without God’s help, we’ll only do evil even though we may know the right things to do. The most unfortunate thing is that we can’t change ourselves. No one can be good on their own, without Jesus’ help.”

“Oh! Does this include pastors and people like my mum, who sings in the church choir?”

“Yes, I also need God’s help. And your mother too. We are also carrying Adam’s blood. Anyway, let me read the last verse, and then we should be praying.”

“Sure, where is it?” asked Lerato.

“John 3:3. It says, ‘Jesus answered, “I am telling you the truth: no one can see the Kingdom of God without being born again.” ’ ”

Lerato looked puzzled.

“What does it mean to be born again, Pastor Jones?”

“That’s a good question, but let’s stop here for now. I’ll make plans to come back and answer that question. I promise.”

Then Lerato’s mother interjected.

“Pastor Jones is a man of his word. I know he loves visiting church members in their homes. He will certainly come back.”

Somehow, Lerato still needed some assurance that the pastor would keep his word.

“Please, Pastor,” insisted Lerato.

“I will, like your mother says.”

The pastor prayed for Lerato and her mother, as well as Lerato’s teacher, and they parted.





CHAPTER 5:

What does it mean to be
born again?

Pastor Jones and his wife were working in their flower garden when their house helper, Mary, came running. She was holding Pastor Jones's mobile phone.

"Someone is on the phone for you, Pastor," said Mary.

"Who is it?" asked Pastor Jones.

"It's Pastor Davis."

"Oh! Hurry. That's my boss."

Pastor Jones received the phone and quickly put it on his right ear.

"Hello, Pastor Davis."

"Good morning, Pastor Jones. I hope I find you well. Just a quick one."

"Please go ahead."

"What's your day like this coming Wednesday? My wife and I are planning to pay you a visit in the evening. I'm visiting my pastors and their families this month, and I've scheduled you for this coming Wednesday, if that's OK with you."

Pastor Jones closed his eyes and scratched his forehead. He appeared to be in a bit of confusion. He remained quiet for a moment.

"Pastor Jones, are you still there?" asked Pastor Davis.

"Yeah. Sorry, I was just thinking."

"Thinking? Don't worry. If you have already committed to something, we can schedule our visit for another day."

"That would be great. My wife and I had already committed ourselves to visiting Lerato and her mother for a Bible study."

"That's great. By the way, who is Lerato?"

"She's one of my Pathfinder girls. She wants to understand how people become born again. This will be my second visit to her place. So—"

Pastor Davis interjected while Pastor Jones was speaking.

"Pastor Jones, you and your wife are wonderful shepherds. Thank you for treating our young Adventists as special people. If we want a strong church in the future, we have to train these young people as Proverbs 22:6



says. Please, don't miss that Bible study. I'll schedule my visit with you for another day.

Pastor Jones smiled with gratitude.

"Thank you for understanding, and please extend my regards to your wife."

Wednesday came, and Pastor Jones and his wife went to have a Bible study with Lerato and her mother. Lerato and her mother were happy to see them.

"Pastor and Mrs. Jones, your visit is very precious to us. I've been an Adventist for three years now, and you are the first church leaders to visit my daughter and me in this house. No pastor, elder, or even a deacon has ever set foot into this house. I know you guys are new in this district. May God truly bless your ministry," said Lerato's mother.

"We don't want to take any credit for this or judge the pastors who were here before us. My husband and I simply enjoy leading our members from their personal lives and not just from the pulpit. Please pray for us. As you already said, we are new here. There's still a lot to learn and to adjust to," said Mrs. Jones.

While the women were talking, Pastor Jones pulled out his Bible from his bag. Lerato also ran to her bedroom to pick up her Bible. So Pastor and Mrs. Jones were ready for the Bible study. Lerato and her mother were also ready.

"What question do you want us to answer today, Lerato?" asked the pastor.

"What does it mean when the Bible says that we need to be born again?"

"You are not the first one to ask that question. The first one who did is Nicodemus. He asked Jesus the same question. I would like us to answer that question in two parts. First, I want us to learn something from Zacchaeus. Then we will end up with Nicodemus. I think that would help us to answer your question. All right?" asked the pastor.

"Maybe," responded Lerato.

Then the study began with prayer from Pastor Jones's wife.

"Thanks for the prayer, my darling," said Pastor Jones to his wife. "Now, I want to ask Lerato's mother to read Luke 19:1-10."

Lerato's mother opened her Bible and started reading.

"Here is what the Bible says: 'Jesus went on into Jericho and was passing through. There was a chief tax collector there named Zacchaeus, who was rich. He was trying to see who Jesus was, but he was a little man and could not see Jesus because of the crowd. So he ran ahead of the crowd and climbed a sycamore tree to see Jesus, who was going to pass that way. When Jesus came to that place, he looked up and said to Zacchaeus, "Hurry down, Zacchaeus, because I must stay in your house today." Zacchaeus hurried down and welcomed him with great joy. All the people who saw it started grumbling, "This man has gone as a guest to the home of a sinner!" Zacchaeus stood up and said to the Lord, "Listen, sir! I will give half my belongings to the poor, and if I have cheated anyone, I will pay back four times as much." Jesus said to him, "Salvation has come to this house today, for this man, also, is a descendant of Abraham. The Son of Man came to seek and to save the lost." ' "

"Thank you so much, Mrs. Choto. I now want to ask each of you a few simple questions. I'll start with you, Lerato, then your mother. I'll ask my wife a few questions also. At the end of it all, I'll come back to Lerato."

Lerato opened her eyes wide. You could see that she was a bit scared of the pastor's questions.



"Are they difficult ones?" Lerato asked.

“No. They’re very easy. So let me start with this one. What was Zacchaeus’s job?”

“He was a chief or a boss of tax collectors.”

“That’s correct. When the Bible says that he was a rich man, what do you think that meant?”

“He had lots of money, since he was collecting taxes from people.”

“Super. And you see, I told you that the questions are very easy.”

Then it was Lerato’s mother’s turn to answer some questions.

“Is it always a given that when you have lots of money, your life will be a happy one?” asked the pastor.

“Not really. Some of the saddest people on earth have plenty of money. Some even kill themselves, leaving millions of dollars behind,” said Lerato’s mother.

“Really?” wondered the pastor.

“What would you say about Zacchaeus, Pastor?” asked Lerato’s mother.

“People hated him. He cheated them by charging more money than they were required to pay for taxes, I guess. He even admitted to have cheated some of them. So he didn’t get his money the right way. I’m sure his conscience must have bothered him all the time.”

“Oh, I see. So Zacchaeus was well known for cheating people? No wonder people booed him when Jesus requested to go to his house,” said Lerato’s mother.

“True,” said the pastor.

The pastor then directed questions to his wife.

“Is there any hope that people who do evil things can change? What do we learn from Zacchaeus, my darling?”

“Zacchaeus, in spite of being hated and *booed* by the people in Jericho, he changed. Yes, people can change. See how he was willing to give half of his money to the poor and to pay back four times what he had stolen from people. What a remarkable change this was.”

“Yes. This was a wonderful change, indeed. Now, let me check with Lerato. What do you think made Zacchaeus change?”

“I guess he met Jesus. He rejoiced to have had Jesus at his house, and I think that made the difference.”

All the adults in the house were surprised to hear this intelligent answer from Lerato.

“I don’t think any of us could have answered any better, Lerato. Surely our lives will not remain the same after Jesus has entered into our hearts. He changes how we think, feel, and act. Like Zacchaeus, we become the opposite of what we used to be,” said the pastor.

Mrs. Jones echoed what her husband had just said.

“Before Zacchaeus met Christ, he was a very selfish person who just lived for money and himself. He couldn’t care less about God and other people. But see what happened after he met and accepted Christ as his Savior and friend. His thoughts of money changed. He stopped cheating. He paid back what he had stolen from others. He started taking care of the poor. He became a real follower or disciple of Christ. Now, that’s what I call being born again.”

Lerato raised her hand to ask a question.

“I see your hand, Lerato. What’s on your mind?”

“That was Zacchaeus. What about us today? How do we show that we are born again when it comes to money?”

“Anyone can answer,” said the pastor, looking at the others.

His wife volunteered first.

“We allow Jesus to be the Lord of our money. Because of our love for Him, we will faithfully return our tithe and give offerings. We will be willing to share our money with others who may be needing assistance toward school fees, rent, food, clothes, or anything that makes life worth living. And whatever money remains after giving what belongs to God, and after assisting others where we can, we still use it to God’s glory.”

“What do you mean, ‘God’s glory,’ Ma’am?” asked Lerato.

“Please turn with me to 1 Corinthians 10:31, and I’d like you, Lerato, to read it in our hearing. Thanks,” said the pastor’s wife.

They all paged through their Bibles. Then Lerato was ready to read the required verse.

“I’m there.”

“Thanks. Please go ahead,” said the pastor.

“It says, ‘Well, whatever you do, whether you eat or drink, do it all for God’s glory.’ ”

Mrs. Jones looked at Lerato after she finished reading.

“Thanks, my girl. Now tell me. What does it mean to say ‘whatever you do’? How many things are those?”

Lerato responded rather doubtfully.

“I, I don’t know, Ma’am. Maybe it means everything I spend money on. Like how I use my pocket money. Sorry, Ma’am. I don’t quite know what the Bible is saying.”

Mrs. Jones’s face broke into a smile. Lerato’s mother and the pastor smiled too.

“You just hit the nail on the head, Lerato. What I mean is that your answer is the correct one. We don’t only give our hearts to Jesus; we also allow Him to guide us in everything we do in life, including how we spend money,” said Mrs. Jones.

Pastor Jones wanted to make sure Lerato was understanding everything. So he asked her a question.

“Lerato, do you remember me saying that you will be the last one to answer my questions?”

“Yes, Pastor.”

“From what my wife has just said, what is it to be born again?”

“I guess it’s when someone allows Jesus to come into their heart and then be willing to think, feel, and act differently. People knew Zacchaeus as a cheat who just lived for money and himself. I’m sure they must have wondered when they saw a big change in him. We, too, must show our friends that Jesus is now the One controlling our lives by our willingness to do His will in everything, including our willingness to share and avoid spending money on things that hurt our character and health. Yeah. That’s what I think.”

“That’s great indeed. Let’s now see how Nicodemus also helps us to understand what it means to be born again. Let’s open our Bibles to John 3:1-6. Lerato, please take us through.”

Lerato opened her Bible and began to read.

“Here we go. ‘There was a Jewish leader named Nicodemus, who belonged to the party of the Pharisees. One night he went to Jesus and said to him, “Rabbi, we know that you are a teacher sent by God. No one could perform the miracles you are doing unless God were with him.” Jesus answered, “I am telling you the truth: no one can see the Kingdom of God without being born again.” “How can a grown man be born again?” Nicodemus asked. “He certainly cannot enter his mother’s womb and be born a second time!” “I am telling you the truth,” replied Jesus, “that no one can enter the Kingdom of God without being born of water and the Spirit. A person is born physically of human parents, but is born spiritually of the Spirit.”’ I’m done.”

“Thank you, Lerato. You know what? You could actually make a powerful news reader on TV. I enjoy listening to you read,” said the pastor.

“Thank you, Pastor,” responded Lerato.

“In view of time, let me just summarize what Jesus and Nicodemus are discussing here. Jesus is saying that the Holy Spirit is the only One who is able to help us accept Him as our new Master and Friend and makes our minds to obey God. Without the Holy Spirit, this is not possible. We will forever remain controlled by Satan and by our sinful human nature. I can hear Lerato in my mind saying, ‘What about water?’ That’s a good question! You have seen me baptize people at church. Baptism is in two parts. There’s need for water and also need for the Holy Spirit. If you go to Romans 6:1-6, you will notice that baptism is likened to death and resurrection,” said Pastor Jones.

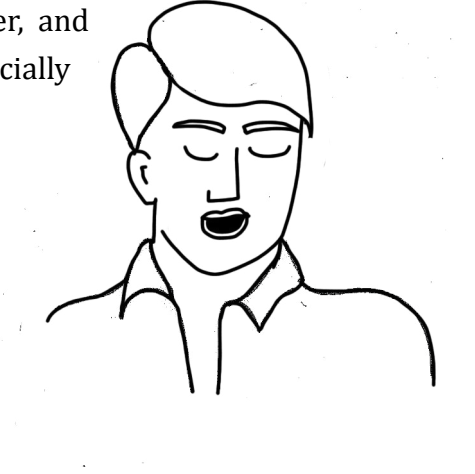
“What do you mean, Pastor?” asked Lerato.

“When you accept Christ, your old self dies, and it must be buried. So, when we put you under water, that stands for the burial of your old self. When we take you out of the water, it’s a sign that you are now a new person. This newness of self should be seen in the manner in which you live a life that pleases God, as Zacchaeus did.”

“So does the Holy Spirit wait for me to be put under water to come into my life?” asked Lerato.

“Not really, my daughter. The Holy Spirit comes on us anytime. And by the way, we need the Holy Spirit daily. We can’t afford a day without Him, otherwise our old self will resurrect, come back, and destroy our character one more time,” said the pastor.

As usual, the lesson ended with prayer, and they parted after a light meal prepared specially to welcome the pastor’s wife.



CHAPTER 6:



Is Jesus a beggar?

One day, Lerato and her mother went to town to shop for camp meeting. Many church members who attended church with them also went to town that day to buy things for camp meeting.

While in town, Lerato and her mother met three beggars at different places and times. The first one was right in front of the first shop they went to. The beggar was pitifully singing and kept her hands raised, expecting shoppers to give her some help. Beside her was a tin of coins. You could tell that not many people had given her anything that day. Her hungry face, together with her baby who was sleeping on the cold pavement on a tattered rug, touched the hearts of some shoppers. House flies were all over the baby's nose and eyes. Both the mother and the baby appeared as though they had not taken a bath for days. The mother's voice had become faint because of many hours of singing but only to get almost nothing in return. Lerato's heart was broken at the sight of this misery, and she opted to do something about it.



“Mum, can you give this woman and baby some money? I feel so sorry for them. Mum, please,” pleaded Lerato.

“I know, but let's do our shopping first. We will see what to give them should we have some change after paying our bills.”

“Why not before, Mum? These people need food now.”

Lerato's mother kept walking into the shop and did not bother to answer. Lerato followed behind, very much discouraged. She wanted to help the beggar before they could do their shopping. Then her mother noticed that she was not happy at all.

"Why do you look so sad? This beggar is always here. If we don't help her, others will."

"But her tin is almost empty, Mum."

"Please, push this shopping trolley. Time is not on our side."

Lerato remained quiet. She did not want to speak anymore. They went round and round the aisles picking up their stuff for camp meeting. Then they got to the cashier. Her mother used cash to pay instead of a debit card and received some coins as change. She then took the smallest coin and gave it to Lerato to give it to the beggar, who was by the door.

"Mum, please! Give me that big coin, not this one. This small coin can't buy anything."

"Hey! Stop bothering me, please! I've had enough of your bickering. Just give her that coin or give it back to me. OK?"

As they went out through the door, Lerato grudgingly dropped the small coin into the hands of the begging mother. Then the beggar stopped singing for a while to express her joy.

"Thank you, my daughter. God bless you."

Lerato and her mother had a similar argument when they met the other two beggars at different spots. One was blind. He was playing his guitar. People gathered around him to enjoy his music, and that was all they could do. He sang. They enjoyed, and they left. Not many were moved to help.

The last beggar was the saddest of them all. He just slept on some dirty plastic on the pavement, half naked. He had an empty collection bowl by his side. Around him were some rotten food crumbs that must have been collected from refuse bins. He just lay there fast asleep, hoping for passersby to drop coins or food.

"Mum, please. Why are you not touched by other people's misery? The money you are giving me to give these people doesn't buy anything at all. It's not fair, really!"

“Look. If that bothers you, we may as well give him nothing. Do you think we have money to solve all his problems?”

“I know. We can’t. But while we have a chance to help, let’s give him enough to buy a loaf of bread. I know we can’t help him every day. That’s all I’m requesting, Mum. Is there a problem with that?”

Mrs. Choto got infuriated when Lerato said, “Is there a problem with that?”

“You stop it. What do you mean, problem?”

Again, Lerato decided to be quiet.

They left for camp meeting the next day. And Lerato had plenty of time to worship and to also play with her friends. Camp meeting came to a close, and all the campers had to return home.

“How did you like camp meeting, my dear?” said Mrs. Choto to Lerato.

“It was great. I wish the pastors had added extra days.”

The Sabbath after camp meeting saw Lerato and her mother back at their local church. During the church service, the deacons went from aisle to aisle collecting tithe and offerings. Before they reached Lerato and her mother, Lerato whispered something to her mother.

“What?”

“May I have some offering, Mum?”

“OK, my dear. Please give me one moment.

Mrs. Choto pulled out her purse and started searching for the smallest coin as usual. When she found one, she handed it over to Lerato.

“No, Mum. Not this time around. You may keep it. I don’t want to give that coin to Jesus.”

“Please. Can’t you see that people are watching us?”

“But I don’t like that coin for offering, Mum. You can’t give anything bigger than that to Jesus?”

The deacons soon approached where they were seated, and Lerato’s mother gave



the smallest paper money in her purse as her own offering, much to the displeasure of Lerato. When they arrived home after church, a discussion started.

“Lerato, why did you behave like that at church? You made a fool out of me in front of all those people. I don’t like that behavior, please.”

Lerato looked straight into her mother’s face.

“Mum, is Jesus a beggar too?”

“No. Who said He is?”

“Mum, you always treat Jesus like He is a beggar. Do you remember the argument we had at the shops? You gave beggars money that could not buy anything. Is that how we should treat Jesus too? Why give Him money that we can’t even use ourselves to buy anything?”

Lerato’s mother became speechless. She did not know what to say. Have you ever met some young people whose reasoning is above their age? Lerato was one of them.

“I’m sorry, my daughter, for treating Jesus like a beggar. I’m also new in this church. I don’t know much. Everyone I see at church seems to give only small money that comes out of their pockets; no wonder the elders always appeal for money. It also annoys me to see that each time an elder speaks in front of the church, they will be at pains to promote money. I guess the pastor will have to come again to explain some of these things to us.”

Since the pastor was on leave, he sent Elizabeth Modise, the stewardship leader of his local church, to help explain to Lerato and her mother how the Adventist tithe and offering system works.

“Thanks, Liz, for coming,” said Lerato’s mother. “When we joined your local church, it appeared like people were not so serious about giving offerings to God. We are a church full of professionals and business persons, but our elders are always screaming about money every Sabbath. Unfortunately, I had joined the culture of giving anything small that I pulled out of my purse until my daughter challenged me to give money that makes sense to God, as well as to the beggars we meet on the streets.”

Lerato rushed to speak before Elizabeth could answer.

“Yes, Auntie. I told Mum that she is making us treat Jesus like He’s a beggar, and I refused to receive the small coin she picked from the corner of her purse for me to give as an offering. That’s what she also does to beggars who need help. And I think it is not nice to do that to them, and more especially to Jesus. So I asked her whether Jesus was also one of the beggars who should be given worthless money.”

Elizabeth was moved by what Lerato said.

“Lerato, I’m touched by your thoughts of Jesus. He’s certainly not a beggar. He is the Owner of the heavens and of the earth, including everything in them. That’s what I’ve come here to explain. Pastor Jones briefed me about your concerns already, and it’s my pleasure to work with both of you until your questions are fully answered.”

“Thanks, Auntie.”

“May I also quickly say that even real beggars deserve our best treatment!” said Elizabeth. “They, too, are God’s children. Who knows? Life may change, and you might find yourself as a beggar. During COVID-19 many people lost their jobs and started depending on handouts from government and other donors, including kindhearted friends and neighbors. People don’t simply choose to be beggars. Hey, Lerato. We live in a terrible world. Anything can happen to anyone anytime against their wish sometimes.”

“That reminds me of the verses my mum had me read the other day.”

“What verses, my young sister?”

“Matthew 25:34-40.”

“What do they say? Just in a nutshell, please,” asked Elizabeth.

“When we do good to others, we actually do it to Jesus. Jesus cares about how we treat people.”

Mrs Choto sat quietly as Lerato and Elizabeth were talking. She felt bad in her heart that she’d not treated those beggars nicely and that her offerings appeared in Lerato’s eyes as though she had treated Jesus the same way she treated beggars.

“Thank you for coming, Liz. Like I said, my daughter and I are new to the Adventist Church. Unfortunately, no one explained these things to us. All we hear are promotions for various things that need money and accusations

of why members aren't faithful in their tithe and offerings. I really feel so bad that I failed to respect Jesus, including the beggars who needed our support," said Lerato's mother.

"Please accept my apologies, Mrs. Choto. We need to improve on how we welcome new members into our church family and system. Please don't let guilt eat your heart away. The Bible in Acts 17:30 says that God overlooks our mistakes when we don't know the right things to do. And He expects us to change our ways once He shows us the better way."

Mrs Choto's face glowed with life again, and she was happy to continue with the study. "Oh. You made my day. I was just about to request that we postpone this study until I've dealt with my guilty feelings."

"I'm happy to hear that you're now fine. Spiritual growth isn't an event, Mrs Choto. It's a journey of a lifetime. The Holy Spirit keeps leading us to all truth and to renew our minds. It's a life process, like I'm saying. Anyway, for now, I would like us to discuss our attitude toward Jesus, and then we will move to tithe and offerings in days to come, if that is OK with you. I want to avoid giving you too much information in one sitting."

"Yeah, it makes sense to me. There's no need to rush," said Lerato's mother.

Everybody reached out for their Bibles in preparation for the Bible study. After the prayer from Elizabeth, the study began.

"I believe that discussing our attitudes toward God is a very important step to begin our study. And surprisingly, our offerings make a huge statement as far as our attitude to God is concerned. I want us to see how our attitudes influence what we do or how what we do reveals our attitudes. Let's turn to Malachi 1:8, and may I ask Lerato to read it for us? Thanks," said Elizabeth.

"Sorry, Auntie. Before I read, what are attitudes?" asked Lerato.

"How we think or judge something, like showing love, hatred, respect, disrespect, and many other ways make up what we call attitudes."

"I see. Let me now read the passage you requested from Malachi. It says, 'When you bring a blind or sick or lame animal to sacrifice to me, do you think there's nothing wrong with that? Try giving an animal like that to the governor! Would he be pleased with you or grant you any favors?' "

“Thanks, Lerato. Let’s compare this verse with Exodus 12:5. Please continue reading, Lerato,” said Elizabeth.

“OK. ‘You may choose either a sheep or a goat, but it must be a one-year-old male without any defects.’ ”

Lerato and her mother gave each other a quick glance and then turned back to their Bibles. Elizabeth noticed their reaction.

“Mrs Choto, is there something you guys want to share with me?”

“I don’t know about Lerato, but as for me, the message has hit home. If we honored Jesus above our earthly leaders, we would give Him our very best loyalty.”

Elizabeth turned to Lerato.

“And you, Lerato?”

“God is above earthly leaders. We should give Him more honor than we do to anyone else. Um. I don’t know. But I think our offerings are one of the ways of showing our respect to God. The people Malachi was rebuking knew what kind of offerings they were supposed to give. Instead, they chose to bring blind, sick, and lame animals. It shows they had a bad attitude toward God. No wonder He really felt disrespected. Hence His complaint.”

Elizabeth closed her Bible and put it down.

“You guys are smart. Your observations are great. We should honor God in everything we do. Offerings are an important part of worship, and the question we should all ask ourselves is, ‘Does my offering show that I honor Jesus?’ So, Lerato, you were right to ask your mother whether Jesus should be treated the mistaken way some people treat beggars. The answer from the book of Malachi is clear. We shouldn’t. He deserves better from all of us.”

“Thanks, Liz. I’m looking forward to learning more,”
said Lerato’s mother.

“That’s great, but unfortunately, I have to cut short my visit because of time. We still need to discuss who Jesus is in detail before we can come to the practical guidelines on tithe and offerings.”

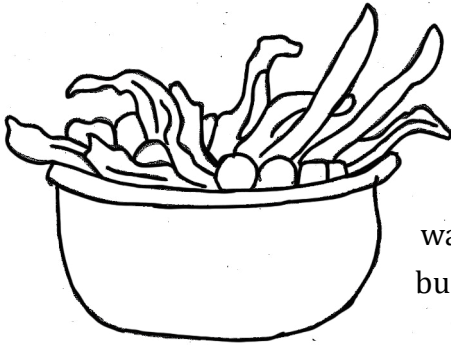
They closed with prayer and parted after a cup of tea.



CHAPTER 7: Who is Jesus?



Elizabeth Modise was single. She had never married, and she was a happy and friendly woman. She enjoyed being in the company of people. One day, she invited Lerato and her mother to come over to her house for lunch. The lunch was scheduled to take place on a Sunday. She spent that Sunday morning shopping and preparing for her guests. By noon, Lerato and her mother had arrived at her house.



“You have a beautiful house. Did you build it yourself, or did you purchase it as it is?” asked Lerato’s mother.

“Not, really. The original house that was here when I bought this property was a bit old, and so I pulled it down, and built this one.”

“I like the lawn and the shrubs,” said Lerato.

“Thank you, Lerato. Well, guys, let’s go into the house. Lunch is ready,” said Elizabeth.

The table was full of nice food. It was really appealing to the eyes.

“Liz, I notice you are not eating meat. Are you a vegetarian?” asked Lerato’s mother.

“I am, but on very rare occasions I take fish. Plant-based food is best for our health,” responded Elizabeth.

“Auntie, does it mean that every Adventist should be vegetarian?” asked Lerato.

“Not really, but we encourage them to be. It depends on a number of things.”

“Like what?” asked Lerato’s mother.

“You may need to check with your general practitioner if you have some medical condition that may require a special diet. You also need to be trained so that you may really know how to maintain a balanced diet and to also know how to prepare plant-based food. If you are interested to know more, I can refer you to the Health Ministries director at our church’s

head office. They call it the conference office, where all local churches in this region report. She normally organizes some cooking classes,” said Elizabeth.

“Please do it. This food looks and tastes delicious,” said Lerato’s mother.

The three women took a tour of the house and the garden after lunch, and also listened to some gospel music. As they were relaxing, Lerato requested something.

“Auntie, when are you coming over to our house to teach us about Jesus?”

“We may have to set a date after the coming two weeks. I’ll be out of town,” responded Elizabeth.

“Ah, Auntie. Can’t we do it now? What do you think, Mum?” said Lerato.

“Not today. Auntie needs to rest.”

Elizabeth cleared the table while Lerato and her mother were still chatting. After clearing the table, she sat down.

“Actually, I would love if we could study right away. I’m usually alone here. So I really like the company. I don’t mind keeping you guys longer than you had planned.”

“No problem,” said Mrs. Choto.

Elizabeth fetched three Bibles from her bookshelf, one for herself, and the other two for Lerato and her mother.

“I promised that the next time we met, we would study who Jesus is. I’m glad Lerato still remembers that,” said Elizabeth.

“I remember that too,” said Lerato’s mother.

Elizabeth prayed to begin the Bible study, after which she lowered the volume of the music to allow a discussion.

“I want to make this study as simple as possible. And so, we are just going to look at one passage of Scripture that I think sums up the entire Bible on who Jesus is. Please turn with me to Colossians 1:15-23. This time, let me ask Mrs. Choto to read. Thanks,” said Elizabeth.

Lerato’s mother read the long passage. “I’m done. Yes, it’s a long but loaded passage.”

“Thank you, Mrs. Choto. That’s a long passage indeed, but loaded with meaning and grace, as you say. What I want us to do now is to avoid lecturing, but to challenge ourselves to quietly read this passage again as individuals.

We have five minutes to do that. When we are done reading it, I would like each one of us to pick from this passage anything that describes who Jesus is. Is that fine with everyone?" said Elizabeth.

Lerato and her mother nodded in agreement. You could only hear the cool sound of gospel music in the background as each one of them went through that passage of Scripture again.

"I'm done reading. Do you guys still need more time?" asked Elizabeth.

"I'm also done," said Lerato.

"Me too," said Lerato's mother.

"That's great. Please give me one second. I want to get something from the kitchen," said Elizabeth.

She brought some fresh fruit juice and put it on the table.

"Please, feel free to drink as we discuss," said Elizabeth.

"Much appreciated. Thanks," said Lerato's mother.

"Let me be the one to break the ice. I will start with verse 15. I've two points from there. Christ looked human because He was born of Mary, but Paul says here that He is the likeness of the invisible God. The word *likeness* here does not mean something that is alike. It is used to mean that He is God in His nature. He is human, and yet He is also God. It's a mystery. It's hard to explain, but that's who He is. Verse 19 clearly says that Christ is God," said Elizabeth.

"I see," said Lerato's mother.

"The other point, still in verse 15, is that Christ is the firstborn of all created things. You would think that He was born before all things were created. But no? The word used by Paul to say 'firstborn' in this passage simply means, He was there before all things came into being. He Himself was never created. Are you following, Lerato?" asked Elizabeth.

"Yes, Auntie. That's what verse 17 also says."

"Whose turn is it now?" asked Elizabeth.

"Me, me," said Lerato.

"Yeah, go ahead," said Elizabeth.

"Mine is verse 16. All things were created by Christ for Him. No created thing is above Him."

“Does this include presidents, kings, and our parents?” asked Elizabeth.

“Yeah. The Bible says that they were all created by Him, and that they are under Him.”

“Powerful,” remarked Elizabeth.

Then Elizabeth looked at Lerato’s mother.

“I can see that you can’t wait to say something,” said Elizabeth.

“You are right. Much as the church is led by administrators, departmental leaders, deacons, elders, and pastors, Christ is the real head of the church. He is our overall leader.

That’s what I get from verse 18.”

“What an observation! And why is it important to know that Christ is the Head of the church, Mrs. Choto?” asked Elizabeth.

“When we know who owns the church, we will not leave it or stop doing the right thing, even when human leaders disappoint us.”

“That’s a mouthful. How I wish all Adventists had that kind of understanding. We would not be having members dropping off from church for various reasons,” said Elizabeth.

The group took a short break to stretch and to take sips of fruit juice.

“Auntie, is this homemade juice?” asked Lerato.

“Yes, it is. Why?”

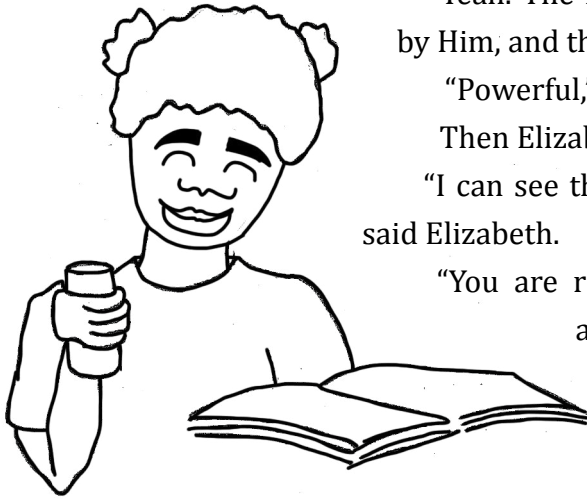
“It tastes much better than anything we have bought from the shops.”

“Thanks. I guess I should start my own juice-making company.”

Everybody broke into laughter.

“Well, enough of juices. Let’s take our final round of sharing. Mrs. Choto, you may be the first in this segment,” said Elizabeth.

“Thanks. I will. Verse 19 and onward presents Christ as our Savior. He died for us, and through His blood, God brought His family on earth back to Himself. I also get the idea that God and Christ are our friends because of their love which was revealed through the cross. John 3:16 fits very well into what Paul wrote in Colossians.”



“I can’t agree more. Now, our professor, Lerato.”

“Mum is right. We were once lost in our bad habits and thoughts, but Christ drew us back to God. Because of that, Jesus does not want us to go back to our old habits. We must remain faithful to Him and shame the devil. Yeah.”

Elizabeth put her hands together in applause.

“You guys are powerful. You have sharp eyes that can see important lessons that are hidden in God’s Word. Our church is blessed to have you. Well, my last remarks are based on verses 18 and 23. Let me read them again. ‘He is the head of his body, the church; he is the source of the body’s life. He is the first-born Son, who was raised from death, in order that he alone might have the first place in all things.’ After saying that Christ is the head of the church, and so on, Paul says, ‘that he alone should take the first place in all things.’ This is what we call the ‘God-first principle.’ ”

“‘God-first principle.’ What exactly are you saying, Auntie?” asked Lerato.

“Once upon a time, Abraham called his servant Eliezer to go and find a wife for his son Isaac. Abraham instructed his servant to seek for a God-fearing bride. Eliezer also prayed for God to grant him success in this mission. God heard both their prayers, and Isaac and Rebekah became husband and wife, according to God’s will. You can find this story in Genesis 24. So, do you get any life lesson from it?”

“Sure, Auntie. Before I spend my money on anything, I should check what God thinks about what I want to spend it on. For instance, I should refuse when my friends ask me to spend my money on beer or drugs.”

“Why should you refuse, my young sister? Do they sometimes ask you?”

“Not yet. And I should refuse because God doesn’t want us to destroy our health.”

“That’s great. The same applies to our worship through tithe and offerings. They are another way of showing that Jesus comes first in everything we do. So, we should happily return His tithe, and give our offerings, including helping others where we can when He blesses us with money. There’s also another way of explaining the God-first principle.”

Mrs. Choto was curious. So was Lerato.

“I really like the Abraham story. Hey. Many times, we just make decisions and choices without thinking about God. So how else does this principle work?” asked Lerato’s mother.

“I’m happy to hear that the story of Isaac’s marriage helped you see what I’m trying to put across. Well, here’s another story I heard the other day, and promised myself to use it each time I help others understand how important God is to everything we do. It’s called ‘the God first story.’ ”

“Tell us, Auntie.”

“It goes something like this. There were twin brothers who were playing a puzzle game in their room. Their names are Jack and Kamal. They were busy assembling the one-hundred-piece puzzle they had received from Auntie Gina. At one point, their father, who was in the next room, overheard the boys shouting at each other. He waited for a moment, but the noise grew louder and louder. When he went into the boys’ room, he discovered that the two 5-year-old boys were fighting over one piece of the puzzle. Jack wanted to place the piece at the bottom left of the puzzle, whereas Kamal wanted to place the same piece at the upper right. The father smiled as he watched his kids fight over where this particular piece of puzzle should be placed. After watching this childish fight for a few seconds, he said to them, ‘Boys, unless you put that piece in the place where it should be, you’ll never complete this puzzle. I bet you.’ An interesting story, isn’t it?”

“True,” said Mrs Choto.

“So what lesson do you get from it, Ma’am?” asked Elizabeth.

“Unless we place God at the right place in our lives, we’ll not be able to put our lives together, no matter how hard we try,” said Lerato’s mother.

“That’s the point! Once we allow God to occupy His rightful place in everything we do, then His blessings will fall on everything we do,” said Elizabeth. “Thanks very much. Now, back to our Scripture passage. I want to end with Colossians 1:23. Here Paul says that the gospel of Christ makes us His servants, just as Matthew 28:19 calls us His disciples. Whether we call ourselves servants or disciples, the effect is the same. Christ deserves our undivided loyalty and service. With that, we have come to the end of our study. Did you find it helpful?” asked Elizabeth.

Lerato and her mother responded separately.

“My understanding of Christ has really deepened. This has been a life-changing moment for me. Thanks once again,” said Lerato’s mother.

“If we all had this understanding of who Christ is, we wouldn’t treat Him as others treat Him, like a beggar. Thanks for taking the time to teach me and my mum,” Lerato said.

“It’s always my pleasure. I’ll let you know, guys, when I’ll be ready for our next study on tithe and offerings. Until then, I expect you to have questions and challenges about tithe and offerings. Please don’t let that bother you at all, and don’t let guilt kill you. Rome was not built in a day.”

After prayer, Lerato and her mother left.



CHAPTER 8:

What is the difference
between returning and
paying tithe?



Elizabeth, Lerato, and Lerato's mother met again for a Bible study. The study was on tithing.

"Mrs. Choto, just to refresh my memory, did you say that ever since you joined the Adventist Church, no one really took you through the tithing and offering lessons?" asked Elizabeth.

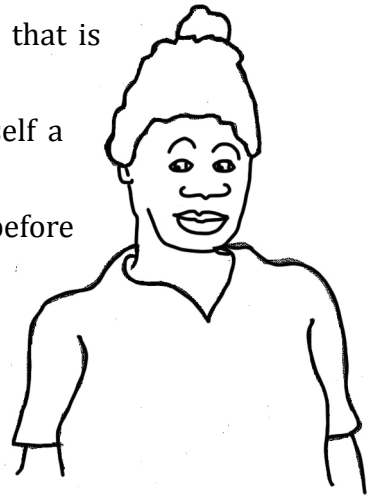
"That's true. All I hear often at church is that we should be faithful stewards in tithing and offerings. How that is done, I really don't know."

"Sorry about that. So do you consider yourself a faithful steward?"

Lerato's mother took a deep breath before answering. She struggled to answer.

"You don't have to answer if you are not comfortable. I know tithing is a personal matter."

"You will not like my answer, though. I'm sorry about that."



"I'm here to help you, Mrs. Choto, and not to judge you. And by the way, what we share here stays here."

Lerato's mother relaxed and then carried a happy face.

"Thanks for letting me know that our discussion will not be shared at church."

"You have my word."

"Good. Um. I only paid tithing four times last year, and nothing this whole year to date. And that bothers me a lot."

"You said four times? I take that to mean four months if you are paid monthly."

"Correct."

"And how do you decide how much to return as tithing from your salary, Mrs. Choto?"

"I just pay 10 percent of whatever remains from my salary, after all deductions, debit orders, and credit card charges are done. If there's nothing or very little money left after all the deductions and payments that month,

I don't return anything. This includes the months when I have to pay school fees for Lerato."

"I see. And I appreciate you for being honest with yourself. This helps me to see where you need help."

Lerato sat down, listening to Elizabeth and her mother.

"Mrs. Choto, are you comfortable going through this study with Lerato being around?"

Lerato's mother was a bit surprised.

"Is there something that she shouldn't know? I want her to also learn from my mistakes. If she goes away, when is she going to know the right way to be faithful to God? Let her stay. I'm fine with it."

Elizabeth turned to Lerato.

"Lerato, sorry to keep you quiet for all this time. If I may ask, what do you know about tithe? Please tell me anything that comes to your mind."

"Nothing, really. I just hear the elders at church talking about it. I've no idea at all."

"Do you really want to know how to tithe?"

"Sure. Why not?"

"Beautiful. May I ask you to pray for our study? We need the Holy Spirit to guide us."

After Lerato's prayer, they all took their Bibles to begin the study.

"What exactly do you guys want to know about tithe? Remember, this is not about offerings. We will talk about offerings in a separate study," said Elizabeth.

"I want to know the meaning of tithe," said Lerato.

"Is that all?" asked Elizabeth

"My mother said, 'pay tithe,' and you said, 'return tithe.' I'm confused. Which is which?"

"Good question. I'll help you know the difference soon."

Lerato's mother was ready to add to the list of what she wanted to know.

"I also want to know the reason why we should pay or return tithe. Do I have a choice? And again, I want to know how much is enough tithe from my salary."

“You guys have really asked the right questions, and God will definitely give us answers from the Bible. By now, I think you know how I teach. I give you a Bible verse and then ask you to draw lessons from it. It’s always great when students discover answers for themselves rather than to be spoon-fed by a teacher. Please remember also that our lesson is based on the Adventist understanding of tithe. I know you are coming from a different Christian background. So don’t be surprised when you find out that churches approach the question of tithe differently. It’s not my business to judge who is correct or who is wrong. I respect the right of each church organization to interpret the Bible to the best of their knowledge. The choice is yours to follow what you think is God’s instruction in a matter like this. But as Adventists, we have a common understanding of tithing from the Bible as well as from the writings of Ellen G. White that inform our financial policies worldwide. No local church is allowed to operate outside organizational financial policies and procedures. I hope I’m not complicating things.”

“We are here to learn. As I said, we are new in this church,” said Lerato’s mother.

“Fine. Firstly, let’s find out from the Bible what the word *tithe* means. In order to do that, we will compare our reading from two different versions of the Bible. That is, from the New Kings James Version and from the Good News Translation. I will read from the New Kings James Version, and Lerato will read from the Good News Translation. The verses are Leviticus 27:30, 32,” said Elizabeth.

They flipped through their Bibles.

“Are we there?” asked Elizabeth.

“Yes,” said Lerato’s mother.

“And me too,” said Lerato.

“That’s good. I’m now reading Leviticus 27:30, 32 from the New Kings James Version. It says, ‘And all the tithe of the land, whether of the seed of the land or of the fruit of the tree, is the Lord’s. It is holy to the Lord. And concerning the tithe of the herd or the flock, of whatever passes under the rod, the tenth one shall be holy to the Lord.’”

“Reading the same passage from the Good News Translation, it says, ‘One tenth of all the produce of the land, whether grain or fruit, belongs to the Lord. One of every ten domestic animals belongs to the Lord. When the animals are counted, every tenth one belongs to the Lord,’” read Lerato.

When they were done reading, Elizabeth asked a question.

“Lerato, from what we have just read, what does the word *tithe* mean?”

“It means one in every ten, or a tenth of everything.”

“You are correct, my dear. The tenth or one in every ten is what we also call 10 percent. So, tithe is calculated on the basis of 10 percent, if I heard you properly, Liz,” said Lerato’s mother.

“Absolutely. And I’m sure you also heard that tithe is holy. Isn’t it?” asked Elizabeth.

“Yes,” responded both mother and daughter.

“But what does the word *holy* mean, Auntie?” asked Lerato.

“Holy means that something is separated for God’s own use. The moment God says, ‘That thing is Mine,’ then that thing becomes holy. It may still look like all the other things, but belonging to God makes it different. Some examples of holy things include, but are not limited to, marriage, Sabbath, and our bodies. Please check that on your own time from Ephesians 5:25-33; Hebrews 13:4; Exodus 20:8-11, and 1 Corinthians 6:19, 20, respectively,” said Elizabeth.

“So, what about returning or paying tithe?” asked Lerato.

“Good question. May you both read quietly Leviticus 27:30, 32 again, and see how the word *belongs* is used there. You have a minute to do that. Thanks,” said Elizabeth.

They sat quietly as they read the passage again. After a few minutes, Elizabeth checked on them.

“I guess you’re done. Who has the answer?” asked Elizabeth.

“Me,” said Lerato’s mother.

“Please, go ahead, Mrs. Choto.”

“Tithe belongs to God. So, I get the idea that we don’t pay tithe because it already belongs to God. It’s like me lending you my jacket on a cold day.

When it's time to bring it back, you're not paying me back, but you are simply returning my jacket," said Lerato's mother.

"That's excellent. We don't pay, but return tithes. Do you get what we are saying, Lerato?" asked Elizabeth.

"Yeah. It makes sense."

They took a short break before answering the other questions Lerato's mother had asked before. After the break, they came together again to continue with their discussion.

"Now, let's see how the Bible answers the questions Mrs. Choto raised earlier. By the way, you wanted to know why tithing is important and whether one can choose to tithe or not? You also want to know how to calculate tithes faithfully. Am I right, Mrs. Choto?" asked Elizabeth.

"Yes. That's it."

"Mrs. Choto, will you please read Psalm 24:1 and Haggai 2:8. I want you to draw a few lessons from these verses, once you are done reading. Is that OK?" Elizabeth asked.

"Sure. No problem. Psalm 24:1 says, 'The world and all that is in it belong to the Lord; the earth and all who live on it are His.' And Haggai 2:8 says, 'All the silver and gold of the world is mine.'"

"What one most important message do you get from the verses you have just read, Mrs. Choto?" asked Elizabeth.

"All I am and all I have belongs to God."

"Is it difficult then to see that tithing is a lesson or principle that shows whose we are and who owns all we have?"

"Not really."

"So tithing is more about who we are to God than it is about money. God could still have enough money for His work even without our tithes and offerings if He wanted to. For He owns all the money in the whole world," said Elizabeth.



“I’d never understood tithe from that angle,” said Lerato’s mother.

“The problem is that many people think about money more than the relationship that should exist between us and God. He is really not fundraising using tithe, although tithe involves money and our other resources. Instead, God uses tithe to teach us to respect the fact that we are His and that all we have is His. Now, let’s see if it’s up to us to return tithe or not. This time, let me ask Lerato to read Malachi 3:6-8. You have been quiet for some time now, my baby sister.”

“It’s because you are not asking me many questions like you are doing to Mum. Well, Malachi 3:6-8 says, “I am the Lord, and I do not change. And so you, the descendants of Jacob, are not yet completely lost. You, like your ancestors before you, have turned away from my laws and have not kept them. Turn back to me, and I will turn to you. But you ask, ‘What must we do to turn back to you?’ I ask you, is it right for a person to cheat God? Of course not, yet you are cheating me. ‘How?’ you ask. In the matter of tithes and offerings.””

“Thanks for your good reading, Lerato. Using the verses you have just read, how can you answer your mother’s question?” asked Elizabeth.

“You mean, whether it’s up to me to return tithe or not?”

“Yes.”

“The Bible is clear. God treats our failure to return tithe and offerings as cheating. We can’t live a life of cheating and still call ourselves His children. So we have no choice, because we are His and the money we have is His, unless we choose to disobey Him.”

“Well said. Oh, sorry friends. I’d forgotten something very important, and we can’t proceed without clarifying it. And that is, Is tithe still relevant or was it just an Old Testament practice? What do you think?”

Lerato and her mother looked at each other, hoping one of them would be courageous enough to answer. Finally, Mrs. Choto spoke up.

“We have no idea. All I know is that as long as God still has a church on earth and communities to serve, finances will still be needed whether in the form of tithe or offerings or whatever. It’s a given. I’ll be surprised if

there's anyone who thinks differently. Otherwise, how would we support our pastors?"

"You are right, Mrs. Choto. God's plan to support His work hasn't changed. The same God who sustained the Levites and priests according to Numbers 18:21 is still the same One who cares so much about those who serve as pastors. Besides, the tithing system was there way before Moses was born, or before what the Bible scholars call the Levitical system. Genesis 14:18-20 shows that Abraham practiced tithing during his day, many centuries before there were Jewish priests led by Moses, and his brother, Aaron."

"Hmm. Really," said Mrs. Choto.

"Yeah. This goes to show that tithing didn't begin and end with the period of the Levites. Let me quote from Pastor Angel M. Rodriguez. I like how he explains tithing using the New Testament," said Elizabeth.

At this point Elizabeth picked up the book, *Stewardship Roots*, which was on her computer desk.

"Please give me a second. I want us to go to pages 62-64, but I'm not going to read everything on those pages," said Elizabeth.

"Whatever you read, we're here to learn," said Lerato's mother.

"Thank God. I'm right there. I'm starting from page 62, from the following paragraph: 'The New Testament has very little to say about tithing, but what it says is significant for the Christian. There is no explicit command to tithe in the New Testament, but neither is there a rejection of the system.' On page 63, he says, 'Jesus never rejected tithing itself, but condemned its misuse. He defined it in terms of what it really is: a response to God's transforming grace.' Please, put your thumb there for a minute. I want you to take note of the verses where Jesus rebuked the Jews who misapplied tithing in their hypocritical spirituality."

"What are the verses, Auntie?" asked Lerato.

"They are Luke 18:12 and Matthew 22:23. But we're not going to be reading them now. You can do that during your spare time."

"Sure," agreed Mrs. Choto.

"Finally, on page 64 he says, 'Paul did not mention tithing in his epistles. However, he addressed the issue of providing for those who preach the

gospel: “Don’t you know that those who work in the temple get their food from the temple and those who serve the altar share in what is offered on the altar? In the same way, the Lord has commanded that those who preach the gospel should receive their living from the gospel” (1 Corinthians 9:13). Paul was referring primarily to the Old Testament tithing system. He drew a parallel between priests and Levites and those who were proclaiming the gospel. The point he argued is that the gospel workers should be provided with their living in the same way as was done in the priestly system.’ End of quote.”

Lerato sat quietly as Elizabeth was reading the quotation. Her mother nodded her head in agreement with what Elizabeth was reading.

“I’m sure you can see that there’s no mention that the New Testament church abolished the tithing system. Tithing is still needed to support the welfare of those who give us pastoral care on a full-time basis like the Old Testament priests, as Pastor Rodriguez points out. I hope this is making sense to you?”

“Yes, and like I said before, you don’t have to be a theologian to appreciate that God has a financial plan to support the church, His work. I really agree with Pastor Rodriguez,” said Mrs. Choto.

Elizabeth was all smiles as Lerato’s mother was speaking, but Lerato still had something bothering her in her mind.

“Sorry, Auntie, to take you back to your previous point,” said Lerato.

“No problem. Please go ahead,” responded Elizabeth.

“The Bible talks of tithing of crops, fruits, and animals. I don’t hear tithing of money. Is there a special explanation for this omission?”

Elizabeth scratched her head in search of an answer.

“To be quite honest, I don’t remember anyone asking me that question before. We’ve always assumed that people know that you tithe from any income you make no matter what it is.”

“I also didn’t anticipate that question. I’m sure there could be a couple of people at church who may have the same question. Thanks, my daughter, for asking,” said Lerato’s mother.

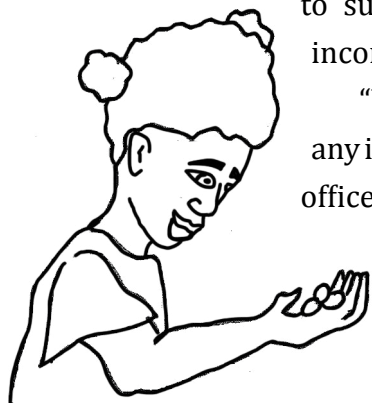
“She’s smart. Well, to do justice to the question, it’s important to understand what the people in the Old Testament did for a living. They depended mainly on agriculture for a living. This is why you hear of crops, fruits, and animals. Life has changed ever since those days. Even though we still have farmers, many people now work in industries and offices. They, too, need to tithe. Even Abraham used to tithe from non-agricultural things. According to Genesis 14: 20. he tithed from everything that he recovered from the attackers of the people Sodom,” said Elizabeth.

Mrs. Choto’s face showed she was in total agreement with Elizabeth.

“Sorry to come in, Liz.”

“Please.”

“I totally agree with you. I can’t imagine seeing farmers tithing and those who work in industries and offices excusing themselves. That would be unfair to farmers. I think the idea of tithing is based not necessarily on how we earn a living but on what we should do when God blesses us with incomes

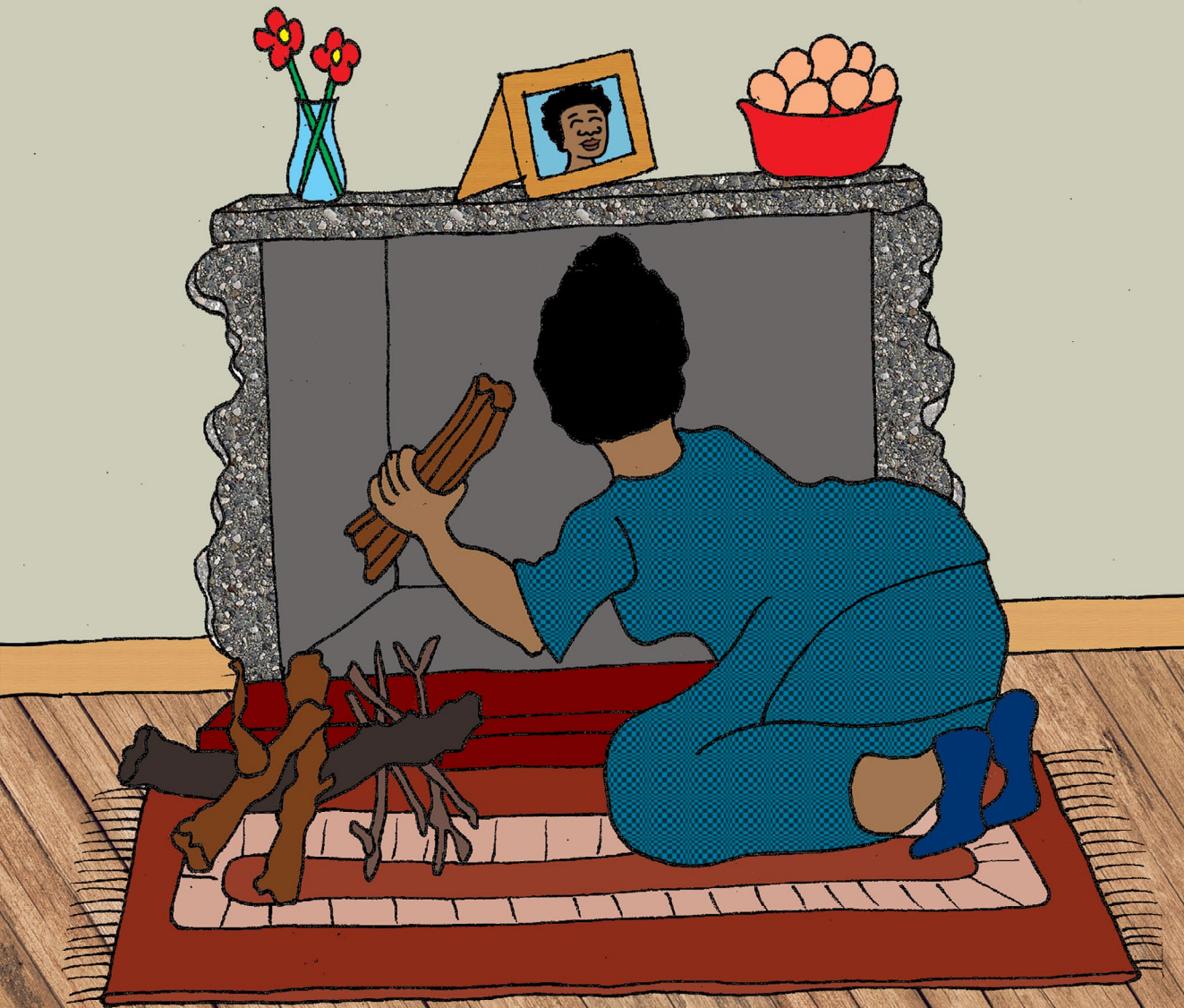


to sustain our livelihoods, no matter where those incomes come from,” said Lerato’s mother.

“You are right, Mrs. Choto. We should tithe from any income, whether you get it from the land, industry, office, or from wherever. The rule is: Everyone God blesses with an income should tithe. Well, friends, we need to end here for today. We’ve gone past our time. We need to schedule a time to finish our discussion on tithe. So when

we meet next time, we’re going to discuss how one should calculate the tithe. We should also know where to take the tithe, and how it is used within the Adventist system. Thank you.”

After prayer, Elizabeth left.



How do I calculate tithe and
where should it go?

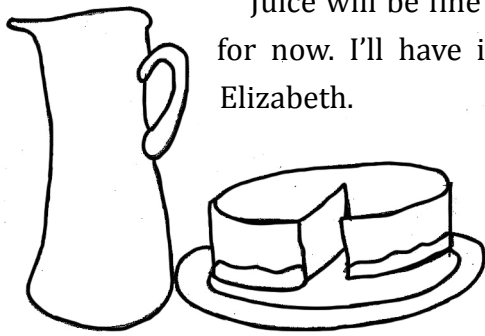
CHAPTER 9:

Elizabeth returned to Lerato and Mrs. Choto's place after a week to finish their lesson on the tithe. As part of her preparation, Mrs. Choto had started a fire in her living room, before the arrival of Elizabeth, since it was winter.

"Thank you so much, Mrs. Choto. This room is quite warm! Out there, it's something else," said Elizabeth.

"Yeah. It's freezing cold," said Lerato.

"Would you like some fresh fruit juice and cake?" asked Mrs. Choto.



"Juice will be fine for me. Please don't worry about cake for now. I'll have it next time. Thank you, Ma'am," said Elizabeth.

Lerato's mother insisted.

"It's a health cake. You really need to taste it. I got it from some health and wellness shop not so far from here."

"I'd love that. But please allow me to take a piece home. For now, I'll be OK with just fruit juice."

Mrs. Choto and Lerato fetched their Bibles, and the study resumed.

"Well, the last time we met, Mrs. Choto asked a very important question that I promised to answer today, including others, of course. You asked, 'How do I know that the money I'm returning is enough tithe?' For that, let me read Deuteronomy 14:22 from the NKJV. It says, 'You shall truly tithe all the increase of your grain that the field produces year by year.'"

Elizabeth put her Bible down after reading Deuteronomy 14:22, and so did Lerato and her mother.

"The key word from the passage I've just read is 'increase.' What do you think the word *increase* means to a farmer, Mrs. Choto?" asked Elizabeth.

"My parents were great farmers. So, I really know what that word means," responded Lerato's mother.

"Really?" asked Elizabeth.

"Yes. For you to have an increase, you should consider all the expenses you incurred in order to have a harvest."

“What are some of those expenses, Mrs. Choto?” asked Elizabeth.

“The cost of seed, fertilizers, fuel, transport, wages, and any other expenses that may come in during land preparation, plowing, planting, weeding, and harvesting. You should add up all these expenses and remove them from the total amount of what it should be if the whole harvest were to be sold. The difference is your increase.”

Elizabeth wanted to check if Lerato was following.

“Lerato, suppose a farmer’s harvest can be sold at \$1,500, but all her expenses add up to \$1,000. What’s the increase from which she should tithe?”

“It’s \$500.”

Elizabeth smiled with joy.

“You got it. So, the same rule works in all business situations. You tithe from increase, or from profit as others call it. Again, big businesses normally close their accounting books once a year or twice a year to decide whether they made a profit or had a loss. Some small businesses do the same, but others return tithe as they sell their things. They find it easy to do it that way.”

Lerato’s mother looked a bit puzzled.

“What about workers or business persons who get weekly or monthly salaries? And others who get paid every two weeks. Their gross salaries go through all sorts of deductions, such as government taxes, medical insurance, retirement contribution, debit orders, and credit card charges. You name it. How should they decide the correct amount of tithe?” asked Lerato’s mother.

“The answer is very simple. Does the government tax you on your gross salary or from the net after all deductions are done?” asked Elizabeth.

“From my gross salary before any deductions are done.”

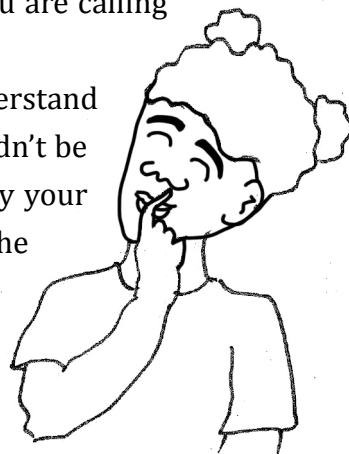
“Let me ask you a rhetorical question, a question that you don’t have to answer me directly. So, if God is first in every aspect of your life, would you really tithe from your gross salary, or would you tithe after government tax and all the other deductions you have mentioned? My personal conviction is that God is greater than any government. So if my government taxes

me from my whole or from my gross pay, so should God. Some of these decisions require personal understanding of the place God holds in your money matters and in life in general. As for me, God comes first. I decide what my tithe should be before government taxes are removed. Of course, government takes their taxes before I receive my pay. That doesn't change the fact that God should take the first place in my salary. That's how I work out my tithe every month. I don't want to judge those who tithe from net pay. Our understanding may be totally different."

The discussion between Elizabeth and Mrs. Choto was a bit above the understanding of Lerato.

"Auntie, I'm totally lost. What's this thing you are calling gross and net pay?" asked Lerato.

"I'm so sorry, my baby sister. You will understand them best when you start working. But it shouldn't be difficult to explain. When it comes to the money your mother is paid at work, gross pay means all the money that appears on her payslip, before her employer removes or deducts taxes and other things. So, nobody takes home gross pay. Our salaries always have some deductions."



Then Lerato interjected.

"Oh. I see. So net pay is the money that remains on my mother's payslip when all deductions are done?"

"Yes, brilliant."

Lerato's mother could be seen working on the calculator on her phone.

"I guess you are calculating your tithe already," said Elizabeth.

"Yeah. It's quite some amount, but do I have any choice? I must give to God what belongs to Him. And I would want to do it from my gross pay," said Mrs. Choto.

"This is a big decision you have made. You are not different from what Zacchaeus did when he met Christ. I can assure you, God blesses His faithful children—not that we should return tithe to be blessed. The point is this: faithfulness attracts blessings. This is the covenant God has made between

Him and us. Try Him. He is always faithful to His word. If you find time, please read Malachi 3:6-12.”

Lerato nodded in agreement with Elizabeth’s comment. However, the inquisitive Lerato was not done yet.

“Auntie Liz, when we return tithe, where does it go? Does it all belong to our local pastor or what?”

“What a brilliant question! Turn with me to Malachi 3:10. Here’s what it says: ‘Bring the full amount of your tithes to the Temple, so that there will be plenty of food there.’ Now let’s do a bit of thinking here.”

“Thinking?” asked Lerato’s mother.

Lerato looked straight into Elizabeth’s eyes. She, too, did not know what to expect from her.

“What do you want us to think about, Auntie?” asked Lerato.

“About your question and what this verse is saying, including what we read earlier from the other verses.”

“Oh, that’s doable,” said Mrs. Choto.

“I’m glad to hear that. Now here we go. Which people were entitled to use tithe as their source of livelihood in the Old Testament from Moses’ time?” asked Elizabeth.

“If I can still remember, it should have been the Levites. Doesn’t the book of Numbers say so?” said Lerato.

The moment Lerato mentioned Numbers, Elizabeth quickly turned to Numbers 18:21.

“You’re right, my young sister. Let me read it for you from 18:21, and it says, ‘The Lord said, “I have given to the Levites every tithe that the people of Israel present to me. This is in payment for their service in taking care of the Tent of my presence.”’ Now let’s suppose you were living during the time of the Levites. Where do you think the tithe would be channeled to?”

“May I answer that?” asked Mrs. Choto.

“You’re welcome to,” responded Elizabeth.

“I’m sure it would be taken to a place designated to receive the tithe meant for distribution to the Levites.”

Elizabeth nodded in agreement.

“True. The place that administered the tithe, in this case, the Temple, and any other place as would be directed by the priests. So the administrative place was God’s storehouse during those days. Let’s now come to our day. Who operates like the Levites to us today? Try to recall from what we read from Pastor Rodriguez the last time,” said Elizabeth.

“Our pastors,” said Lerato.

“Correct. Since we don’t have what used to be known as the sanctuary or Temple, where tithes were managed from, in our day and age we have administrative offices called conferences or mission fields. This is where the tithe from all local churches is administered. The Levites also tithed from the portion they received from people’s tithe, and pastors, conferences and mission fields today also return a tithe of tithe to the next higher offices, and so goes the process, until it gets to our world headquarters, which we call the General Conference in the United States. So the tithe, according to our understanding and practice as Adventists, goes to offices that take care of the welfare of pastors and the spreading of the gospel. We are not Congregationalists.”

Again, Lerato got confused.

“Congregationalists. What’s that, Auntie? I’m lost.”

“Congregationalists are a type of church administration where everything starts and ends at a local congregation. Adventists are far different from that system. We are a world church that has regional and local presence. So our financial system allows us to share resources among all the levels of the church. I hope you’re understanding what I’m trying to say.”

“Quite understood. So does this mean that pastors are treated the same way no matter how much tithe their local churches return to the administrative offices? I mean, pastors who belong to one and the same administrative conference or mission field, whatever that is,” said Lerato’s mother.

Again, Elizabeth nodded in agreement.

“Sure. There are policies that guide administrative offices to pay pastors fairly. Of course, like most organizations, rewarding systems look into a

number of things. So the pastors who fall into a similar set of considerations are meant to be rewarded the same. Is it clear?"

"Yeah. It does make sense. I do payroll at work. I've an idea of how people of different qualifications and years of experience, as well as other things, get paid. I'm so happy to belong to such a church with a global sisterhood of local churches and administrative offices," said Mrs. Choto.

"I'm glad to hear that. In closing, therefore, we have learned that we return tithe. We don't give it. Tithe belongs to God, and it is a life lesson that reminds us that all we are and all we have belong to God. This tells us that Jesus is the Lord and that we are His servants or disciples. Again, tithe means 10 percent. This is the percentage that you and I should use to calculate what belongs to the Lord from each increase or profit. It's also important to note that tithe is meant for those who minister in God's church as our spiritual leaders, and so it must be taken to the administrative offices that supervise pastors. I would like to thank you both for the questions and insights you shared with me tonight. However, we should call it a night, and plan to meet next time when we will talk about offerings. Have a good night," said Elizabeth.

Lerato and her mother accompanied Elizabeth to her car after Mrs. Choto had prayed to close the study.



CHAPTER 10: Why give and not return offerings?



One of Lerato's uncles passed by her place. His name was Uncle Mark. He visited Lerato and her mother on the country's Independence Day. Lerato and her mother were home, since it was a national holiday.

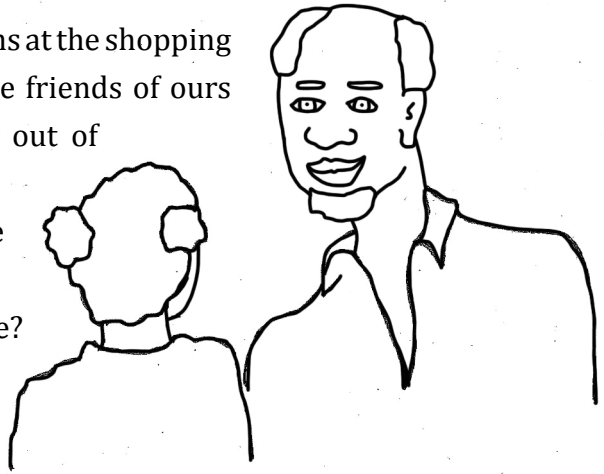
"It's been a long time since we last met," said Uncle Mark to Lerato.

"Sure, and where is Auntie?"

"I left her picking up some items at the shopping mall. We are on our way to some friends of ours who stay about 100 kilometers out of town."

Lerato's mother joined in the discussion.

"Ah. Why did she remain there? She should have also come. It's really been a long time since we last saw both of you."



"There's always the next time. Right now, we are in a hurry."

Uncle Mark pulled out the car keys from his pocket, showing that he was just about to leave.

"Before you leave, Uncle. It's my birthday this coming Sunday. I want you, Auntie, and Daisy to come. Please, Uncle?" pleaded Lerato.

"Yes, certainly. We will come, and by the way, here is three hundred dollars for you. Just spend it on anything you want. We will also bring our birthday presents on the day of the party."

Lerato gave her uncle a sweet hug.

"Thank you, Uncle. I'll keep it in my piggy bank."

Lerato's mother was also happy with the gift from Uncle Mark.

"You are a real father figure. Please express my thanks to your wife. I really appreciate your support," said Lerato's mother.

Uncle Mark drove off, leaving Lerato and her mother full of smiles, and plenty of happy goodbyes.

"So, what are you going to do with that money?" asked Lerato's mother.

Lerato thought for a minute and then came up with an answer.

“I’ll first of all return thirty dollars to God as tithe.”

“And what about your offering?”

“I’ll give offering, eh. I don’t know how much it should be, Mum. Maybe I’ll return ten dollars.”

Her mother’s eyes opened wide.

“Ten dollars on top of the \$30 for tithe! Isn’t it a bit too much for you to give away as an offering, my dear?”

“I don’t know. How much is enough, Mum?”

Lerato’s mother began to scratch her head in search of the right answer but looked clueless.

“I also don’t know. But I feel you are giving away far too much, more than is required. Well, I guess you should give anything that you feel is OK as long as you think it’s not very little. I know you love Jesus, and you don’t want to treat Him as a beggar. So give Him what your heart desires. I really don’t know what to tell you, my dear.”

“Don’t worry, Mum. I’ll call Auntie Liz or our pastor on the phone before I put my money in the piggy bank.”

“Great idea. Please, go ahead and do so now.”

So Lerato put a tithe of thirty dollars into a tithe-and-offering envelope. She did not seal it, because she still wanted to include her offering. She then picked up her mobile phone and called Elizabeth, the stewardship leader at their local church.

“Hello, Auntie. By the way, how much should I return as offering? My uncle gave me three hundred dollars to spend. I know my tithe is thirty dollars. But I have no idea how to calculate my offering.”

“Hi, baby sister. Good question. Will you give me five minutes? You caught me in the midst of doing something.”

After a short while, they resumed the talk.

“I’m happy to hear that you now know how to calculate your tithe. Unfortunately, you haven’t quite figured out how to determine your offerings. Right?”

“Yes, Auntie.”

“Will you please take your Bible? We want to get our answers from it.”

“One moment.”

Lerato quickly ran to pick up her Bible.

“I’m back, Auntie.”

“Super. That was quick. By the way, did I hear you ask, ‘How much offering should I return?’ ”

“Return. Yes. That’s correct.”

“Um. I would like us to start from that word *return*. Maybe I should ask you this simple question.”

“Listening.”

“What is the difference between returning and giving something to God, given the discussion we had on tithe the other day?”

Lerato remained quiet for a while. She pressed her mind to figure out the difference.

“Oh. I remember. We return tithe because it already belongs to God. It is His.”

“So, what about offering? Do we return it or give it?”

Lerato closed her eyes in deep thought again. She thought of this. She thought of that. But still she remained blank in her mind.

“Sorry, Auntie. I don’t know the right answer. Like you said about tithe, I guess anything we give to God we are returning to Him because He owns everything. Yeah, I really don’t know.”

“Everything belongs to God, including the money that remains with us after returning the tithe. But there’s a reason why we use ‘return’ for tithe and ‘give’ for other things. Let’s rewind our memories and go back to the three beggars you and your mum met while shopping for camp meeting the last time.”

“Yeah.”

“When you dropped those coins into their hands, what were you doing? Returning their money?”

“No. We gave them our money.”

“Beautiful. Do you see that we give what belongs to us, but return what belongs to others?”

Lerato nodded to show some understanding.

“Oh. So when I return tithe, I’m not giving anything to God?”

“Absolutely true.”

“I see. So we give offerings from the 90 percent that remains after returning God’s tithe? Although this 90 percent is still God’s money, He allows me nonetheless to treat it as my very own, to use responsibly as I want.”

“Quite right. Please excuse me again for a minute. I want to switch off my stove. Something is burning.”

‘Oh, sorry about that.’

Lerato remained holding on the phone while waiting for Elizabeth to return.

“Are you still there, Lerato?”

“Yes, Auntie.”

“Now let’s answer the most important question you asked. ‘How much offering is enough to give to Jesus?’ ”

“That’s exactly why I phoned.”

“I don’t have answers of my own, but the Bible does.”

“True.”

Elizabeth flipped through her Bible to pick some verses that could help answer Lerato’s question.

“Please turn with me to 2 Corinthians 9:6-8.”

Lerato opened her Bible to the exact verses mentioned by Elizabeth.

“I’m there.”

“Fine. Please go ahead and read them aloud.”

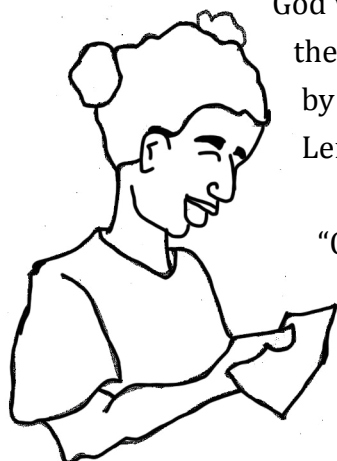
“The Bible says, ‘Remember that the person who plants few seeds will have a small crop; the one who plants many seeds will have a large crop. You should each give, then, as you have decided, not with regret or out of a sense of duty; for God loves the one who gives gladly. And God is able to give you more than you need, so that you will always have all you need for yourselves and more than enough for every good cause.’ ”

“What lessons did you get as you were reading?” Elizabeth asked.

“Many. Like, the more we give, the more blessings we receive. And we should give from the heart.”

“What do you mean, from the heart?”

“No one should force me to give, and I should be happy to give because



God wants us to give cheerfully. The other thing is that the amount of what to give as offering is determined by me. There’s no fixed percentage like with tithe,” Lerato said.

“Absolutely.

“One more lesson, Auntie.”

“Please, go ahead.”

“God will always make sure we have something to give, if we make giving a way of life. It’s like He gives us to us in order for us to give.”

“Hallelujah! You are on track, my baby sister.

You make me proud. Now, let’s also see if there are any other giving lessons from Matthew 28:18-20. Please go ahead and read them aloud.”

Lerato flipped through the pages of her Bible and began to read.

“It says, ‘Jesus drew near and said to them, “I have been given all authority in heaven and on earth. Go, then, to all peoples everywhere and make them my disciples: baptize them in the name of the Father, the Son, and the Holy Spirit, and teach them to obey everything I have commanded you. And I will be with you always, to the end of the age.” ’ ”

“Thanks for the reading. So what lesson or lessons do you get from these verses?”

“Jesus wants us to reach all the people around the world, and make them His disciples,” Lerato said.

“Correct. Did you know that there’s a lot required in order to reach people around the world to make them disciples of Christ?”

“Really?”

“Yeah. You need schools, publishing houses, book distribution centers, hospitals, wellness centers, church planting, church buildings, Christian TV and radio stations, Bible correspondence schools, community development

and welfare services, and many more other ministries? There are really too, too many to list over the phone.”

Lerato stood amazed. “Does our church do all that?” she asked.

“For sure. We are not a small church,” Elizabeth said.

“Hmm. I guess all these things need money. Otherwise, how would the church manage to do all these things without our offerings?”

“Exactly the point! Our offerings support God’s work around the world. We call that *world mission*. What I mean is that some of the offerings we give go to support God’s work in other places or countries apart from our local church.”

“Really?”

“Yeah. And do you see how clean and lovely our local church looks?”

“Yes, Auntie. I really love the garden plants. The sound system in the church and the interior décor make me feel proud.”

“Me too. And think of the children’s Sabbath School classrooms. All that comes from our offerings.”

“What about the pastors’ salaries?”

“That comes from the tithe we return. A local church is not allowed to use tithe. That’s why none of it remains at local churches. It is meant to support church workers and God’s work, outside of our day-to-day running of local churches.”

“I see. So, if we don’t give enough offerings, our local churches will struggle to meet their needs?”

“Yes, but not only that. God’s church around the world will also suffer.”

“We should not allow that to happen.”

“If everybody knew that, we would be giving more offerings than we do with the tithe, especially since only 50 percent of our offerings remain at local churches. I also know some divisions that allow 60 percent to remain at local churches. All the tithes go to conferences and higher organizations as we discussed during our tithe lesson.”

Lerato remained glued to the phone. She was happy with what Elizabeth was saying.

“So besides our local church and world mission, is there anything else that needs to be supported by our offerings, Auntie?”

“Good question. Let me read Matthew 25:34–40. I want you to figure out what else requires our support through offerings.”

Elizabeth opened the text and started to read.

“Here we go. Matthew 25:34-40 says, ‘Then the King will say to the people on his right, ‘Come, you that are blessed by my Father! Come and possess the kingdom which has been prepared for you ever since the creation of the world. I was hungry and you fed me, thirsty and you gave me a drink; I was a stranger and you received me in your homes, naked and you clothed me; I was sick and you took care of me, in prison and you visited me.’ The righteous will then answer him, ‘When, Lord, did we ever see you hungry and feed you, or thirsty and give you a drink? When did we ever see you a stranger and welcome you in our homes, or naked and clothe you? When did we ever see you sick or in prison, and visit you?’ The King will reply, ‘I tell you, whenever you did this for one of the least important of these followers of mine, you did it for me!’ ’ Hey! It’s a long passage to read over the phone. But thanks for your patience.”

“It’s OK, Auntie. I’m not rushing anywhere.”

“That’s nice to hear. Well, in just one line, what did you learn from this passage?”

“We should support people going through difficult times as individuals, and I guess as a church as well. I think of victims of war, epidemics, drought, floods. You name it. All these people need a caring church.”

“Exactly. The church doesn’t live for itself. We also have a duty to help people outside the church, even if some of them don’t know or don’t want to believe in Jesus. We must still help them.”

“Now, with all these things you are saying, Auntie, how much, then, is enough offering? Is there a particular percentage we should give?”

Elizabeth moved to a chair nearby. She had been speaking standing up, so she got a bit tired and wanted to sit down.

“God has left that to each one of us to decide, as you said earlier on. Offerings are not like the tithe, where God specifically says, ‘Ten percent,

no more and no less.' For instance, people in Old Testament times would sometimes give more than they returned as the tithe. They were happy to give more and more. Of course, there were times when they gave very little or nothing at all, and God would be unhappy, especially after blessing them with plenty of things.

"Hmm," said Lerato.

Yeah. Remember, we give from what God gives us. In the New Testament, they would also give and give. Some even sold their lands to support God's church. Their giving was beyond any percentage you may think of. Actually, offerings should be given in proportion to the blessings God gives you as Deuteronomy 16:17 and 1 Corinthians 16:2 state. That is, the more blessings He gives you, the more offerings He expects from you. Look, offerings aren't just about the amount of money. They are about our expression of thankfulness for God's providence. So how can you give little when you are blessed with much?"

"Oh, I see. Please may you also give me the other verses that talk of giving more and more beyond tithe. I would like to share them with my mum," Lerato said.

"Good idea. Off the top of my head, I think of Exodus 36:1-7 and Acts 4:33-37."

"You really mean people can give more than tithe?"

"Yes. There's no limit to giving. There's a widow in the Bible who gave everything she had as an offering. It's recorded in Mark 12:41-44. Do you remember that story?"

"I do, but the amount of money she gave was very little."

"It wasn't about the amount, but the percentage, Lerato. She gave every bit of cash she had, 100 percent. I mean, everything. No wonder Jesus took notice of her sacrificial giving. However, God does not demand us to do the same. You can start with a percentage that you are comfortable with, and then grow from there to any level of giving."

"Really?"

“Yes. Proverbs 11:24, 25 also says, ‘Some people spend their money freely and still grow richer. Others are cautious, and yet grow poorer. Be generous, and you will be prosperous. Help others, and you will be helped.’ ”

“That sounds really great, Auntie. But shouldn’t we just give for the sake of giving and not do it for blessings? I didn’t like what used to happen at our previous church before we became Adventists. The pastor would preach blessings, and then people, including my mum, would pour out their pockets, only to make him a millionaire. It was like the church was a place for him to make money. All the offerings enriched the pastor. We didn’t have schools, welfare projects, and all the things you listed earlier. Instead, he bought mansions and the latest cars for himself and his family. Of course, we were worshipping in a magnificent church building. That’s all.”

Elizabeth shook her head in disbelief.

“I can’t believe that was happening. Well, the Adventist system of managing offerings is different. Tithe and offerings belong to the church. No one person owns the church. It is owned by all the members, and as a body of members worldwide and locally, we have rules of how offerings and tithe are shared from local churches to the highest office on earth, including community work. Our pastors earn salaries no matter how much we collect every Sabbath. It is no wonder we can build universities, schools, hospitals, clinics, and do many other things. We give for mission, not for blessings. Fortunately, God can’t help but bless those who give even though they may not be hunting for blessings through giving. Am I making myself clear?”

“Yes, Auntie. We learn every day.”

“That’s fine. Let me take you back to tithing. We have discovered that one of the reasons the church receives more tithe than offerings is that people know the percentage to give as tithe, unlike offerings. Most of the members give anything that comes from their pockets as offering when they get to church. They don’t have a clear plan of giving.”

“What do you mean?”

“Some people come to church not knowing exactly how much they will give as offering. It’s a very sorrowful state for angels to behold, seeing what goes on at church every Sabbath. But God wants us to plan in advance as

2 Corinthians 9:7 says. So you should decide what percentage to give as offering each time you get money. I admire the commitment children are encouraged to make by the Stewardship Ministries of our church at the General Conference.”

Lerato became keen on knowing more about how other children commit themselves to giving offerings to Jesus.

“How do they do it, Auntie?”

Elizabeth sent Lerato a phone text of an image of a card she had at the back of her Bible.



“Please just have a look at this card. It’s the yearly pledge children make between them and God in the Seventh-day Adventist Church. Each child decides what percentage to give as offering for each year, but still keeps the card privately to themselves. However, there is no sin should you choose to let people you trust, like your mum, know your promise to God so that they may support your pledge in their prayers. Remember, my young sister, the motivation in giving is to give your best to Jesus, and you can keep going higher and higher each year.

“I’d really like to also make a promise to God, Auntie. My mum and I have had problems in the area of offerings as well as returning the tithe, as she revealed to you. We start hunting for money in her bag when it’s time to give offerings in church. We never plan in advance. I’m sure things will change from now on. Anything more you would like to say? My time is almost up. I now need to help Mum in the kitchen.”

“We are almost done. One of the most important things for you to know is that giving should be out of love, even though it may call for some sacrifice at times. And the best example of giving is God Himself, as John 3:16 says. He gave the best Gift to us because of His love for us. Just imagine how many people would stand to accept Jesus if we all were to exercise planned giving so that the church finds itself with enough resources to share God’s message of love to all people groups everywhere.”

“Many. So, Auntie. Is it OK if I started with 10 percent as my offering? I will see how it goes as I grow to know Jesus better.”

“Wow! This is a great decision you have made. I’ll pray that God gives you the strength to keep it that way. Even if you had started with five or any other percentage, it would still be OK. The most important point is to start somewhere.”

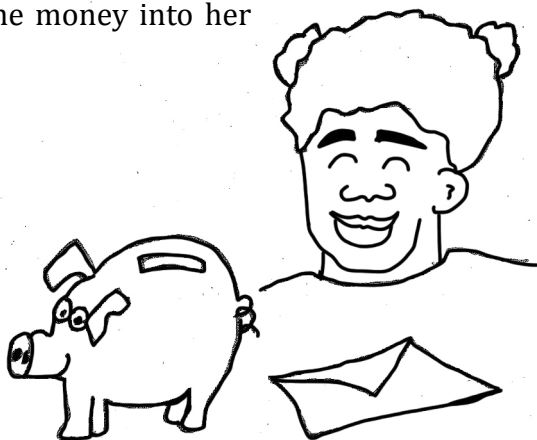
“No! Ten percentage is fine with me. I want to give it a try.”

“Don’t try. Just do it, and God will see you through.”

“Sorry, Auntie. Mum is calling. I have to go. Thanks for everything.”

“Me too. Thanks for asking. Have a good day. Bye.”

Later that day, Lerato took another thirty dollars, put it into the tithe and offering envelope, and sealed it in preparation to take it to church. She dropped the rest of the money into her piggy bank as her savings.



CHAPTER 11:

What do I need to do before
I own and use money?



Lerato and Thabiso were friends. They went to the same school, and they attended the same church. They had become friends before Lerato joined the Adventist church that Thabiso attended. Thabiso had shared some free lessons from the Bible Correspondence School with Lerato before she became an Adventist, and she became an Adventist before her mother did. The Bible correspondence lessons from Thabiso helped Lerato get to know and accept Jesus as her friend and personal Savior, and to become an Adventist.

One day Thabiso came to deliver papayas to Lerato's mother and found Lerato playing by the gate.

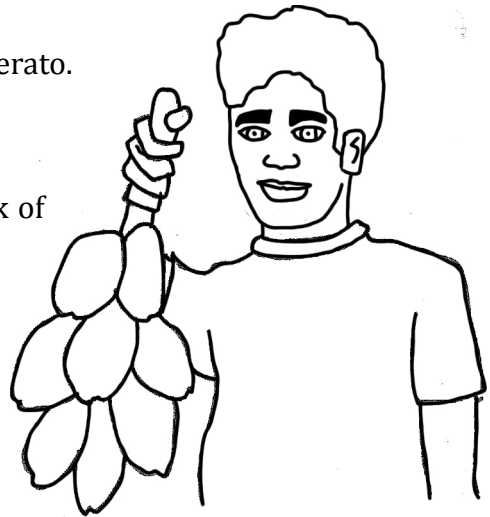
"Papayas! Whose are they?" asked Lerato.

"Your mum's."

"Who's selling them?"

"Me. I have papaya trees at the back of our house."

The two went into the house and found Lerato's mother cooking. As soon as she saw Thabiso carrying papayas, she joyfully brought a fruit basket.



"Thank you, Thabiso. I really enjoy your papayas. They are very sweet," said Lerato's mother.

Lerato stood by, a bit surprised.

"Oh. You are the one who supplies my mum with papayas? They really are sweet."

"Thanks," replied Thabiso.

"How come you never told me that you sold papayas?" asked Lerato.

"I'm so sorry. I thought you knew. People at our church know that I have a papaya project."

Lerato took Thabiso outside after her mother had received and paid for the papayas. They got into a discussion as they were walking down the road.

"Why and how did you start the papaya business?" asked Lerato.

“That’s part of my money secrets.”

“Money secrets?”

“Yes. My dad taught me to raise, save, and invest money, including donating to some people who need help.”

“That’s interesting. Will you share some of your money secrets with me? Auntie Liz from church has been teaching my mum and me how to return tithe and give offerings. Now, I want to learn more about money, apart from tithe and offerings.”

Thabiso stopped walking and stood by the roadside. Lerato also stood close to him, ready to hear everything he was about to say.

“Do you have time? Because this requires quite a bit of time.”

“Yeah. It’s Sunday. I’m not going anywhere. Talk.”

Thabiso took a minute to organize his thoughts and then started sharing.

“Well, I plan before I take moves to own money, and so I ask myself a few questions such as, Why do I need money? How much money do I need for each item? What is my budget, and how do I raise all the money I need?”

“Sounds great. So let’s start with why you need money as a child.”

“Sometimes I need money to spend on a vacation trip. Sometimes I want money to buy myself nice things. Sometimes I want money to buy my family members birthday gifts, and sometimes I want money to donate to a children’s home.”

Lerato stood quietly, nodding in agreement.

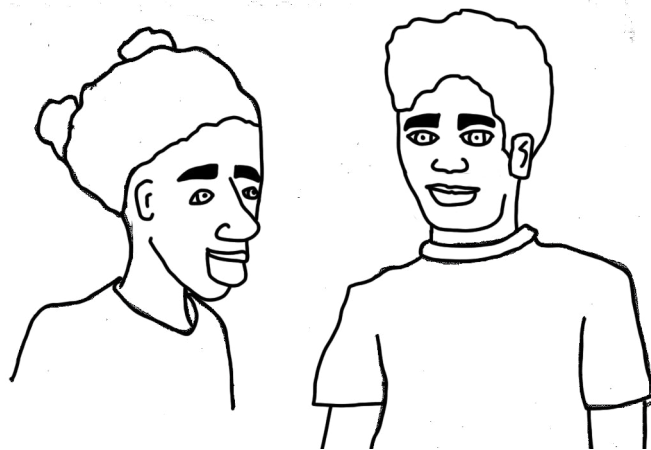
“I see.”

“I normally ask my teacher about the things that may need money during a school trip, like souvenirs. Some souvenirs are things people display on their walls, desks, or in glass cabinets. Other souvenirs are what some people wear. These could be clothes or hats that show how people in some countries dress. So my teacher usually gives me a rough idea of how much these things cost. At times I check on the internet for myself.”

“Besides what your teacher and the Internet tell you, how else do you find out the amount needed before you go out to buy things?”

Thabiso smiled before answering Lerato.

“I shop around and compare prices, especially when I’m in town with my parents. As for birthday gifts, I also decide what to give to each of my family



members and then check for the prices. And each year I decide how much I should donate to the children’s home in our community.”

“Why should you donate to the children’s home? You’re not an adult who earns money.”

“Helping has no age limit, Lerato. Do you remember a boy who gave his lunch of fish and bread to Jesus to feed hungry people?”

Lerato got interested in the story of the boy who gave his lunch to Jesus.

“Where do you find that? Is that in the Bible?”

“Yeah. It’s in John 6:1-14. Hey, that inspires me.”

“Great. I’ll check that when I get back home. And so what really made you want to direct your donations toward children?”

“It’s because I want children who have lost their parents to also have fun. So I just decide what amount to give them. There are many people who donate to children’s homes of their choice. I am not alone.”

“Hmm. I would love to do the same.”

“It’s a good thing to do. Actually, every Christian child should be like Jesus.”

“Meaning?”

“Helping the needy was His nature. Acts 10:38 says, ‘You know about Jesus of Nazareth and how God poured out on him the Holy Spirit and power.

He went everywhere, doing good and healing all who were under the power of the devil, for God was with him.' ”

Lerato smiled as she became fascinated by how well Thabiso knew the Scriptures.

“You amuse me, Thabiso. Do you want to be a pastor, or are you a pastor’s son?”

“Why? What do you mean?”

“The way you know the Bible.”

“None of the above. I actually want to be a businessman.”

Lerato shook her head in disagreement.

“I think you may need to reconsider. The Bible is written all over your brain.”

“I tell you what. Ministry as a pastor is not what I want, but ministry as a church member. There’s so much one can do, such as minister to orphans. And by the way, did you know that Jesus at age 12 knew so much about the Bible that He could share and answer tough questions from anyone? That’s the example every young person should follow.”

“I guess so. Now, let’s talk about the issue of changes in price. Sometimes the price you see today isn’t the same price you see the next time you actually want to buy. What do you do in that case?”

Thabiso waved his hand to a boy who was riding a mountain bike along the road.

“Who’s that?” asked Lerato.

“Johnson. He’s my neighbor. So you asked about changes in prices. Right?”

“Yeah.”

“I know that prices often go up before you can actually buy the things you want. So I add a little bit more money to the prices of everything I plan to buy. Like, if the things I want cost one hundred dollars today, I then add another twenty dollars on top. That’s how I plan for any changes in prices. I always tell myself that a change in prices is possible. I hate to be caught off guard. My dad insists that I must always anticipate the kind of problems that may arise around my plans, and then solve them before they actually

happen. If no problem comes, I lose nothing, and I still will have benefited from planning ahead of time.”

“Man, you make me miss my late dad.”

Thabiso got a bit concerned by what Lerato said.

“Not so, Lerato. Your mother is still there for you, though. She also has many things to teach you. Fathers don’t always know everything.”

Lerato looked a bit emotionally affected but still managed to keep talking. She had lost her father to a road accident when she was 5 years old.

“You are right. My mother is my best friend. We are learning a lot of good things together from our pastor and Auntie Liz. Please, my apologies about how I sometimes miss my father. It’s one of those things. Anyway, you spoke about something called a budget. What’s that?”

“I know that losing a parent must be a painful thing. But we should thank God. Your mother is still here for you. And let me also tell you this.”

“What?”

“Even if you were to lose both parents, Jesus would still make life worth living for you. No wonder in the Lord’s prayer He taught us to pray and say, ‘Our Father who is in heaven.’ In this world we lose loved ones, but our Father and our Brother, Jesus Christ, will always be there for us. How does that make you feel, Lerato?”

Lerato wiped away the tears from her eyes, and took a deep breath.

“Lerato, please. I’m so sorry you’ve lost your father.”

“I’ll be fine. Don’t worry, T. Let’s get to this budget thing.”

“Well, a budget is all the money you need in order to get all the things you want. It must also show where the money you need will come from. Normally, a budget is for a whole year. However, some budgets are for a shorter or longer period than a year. I’ll invite you home one day to see what my budget looks like.”

“I can’t wait to come. I’ve never seen a budget in my whole life. Sounds silly, doesn’t it?”

The two broke into laughter, but Thabiso was quick to calm down.

“Not really. We all learn something new every day. Listen here, my friend. Did you know that even the Bible teaches us to budget?”

“Really?”

“Oh, yes. Let me show you on my phone from Luke 14:28.”

“Show me, please.”

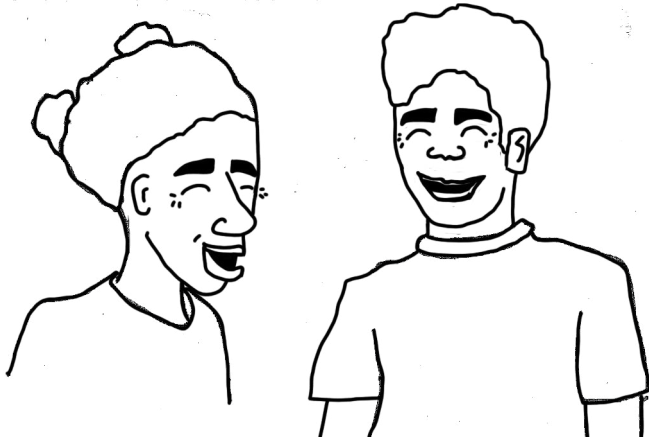
Thabiso opened the verse and began reading.

“It says, ‘If one of you is planning to build a tower, you sit down first and figure out what it will cost, to see if you have enough money to finish the job.’”

“That’s why I think you should be a pastor.”

“You. Get away. You should leave that subject, please.”

Thabiso and Lerato broke into laughter again.





CHAPTER 12 :

How do I raise money for my budget ?

After discussing what a budget is, Thabiso and Lerato started walking side by side down the road that led to Thabiso's house. The weather was cool, so they were comfortable walking slowly while they enjoyed their chat.

"By the way, you said that you wanted to see my budget, right?" asked Thabiso.

"Sure."

"Let's just go to my house. It's not so far from here."

"No problem. Let's go."

Lerato and Thabiso continued walking down the road, since Lerato had agreed to go to Thabiso's place. They kept talking about money matters along the way.



"So, how do you raise money to buy or to do the things on your budget? I guess the papaya project is one of those things, isn't it?" asked Lerato.

"Yes, it is," replied Thabiso.

Lerato turned her face in Thabiso's direction to pay more attention.

"I really took a bit of time to think of ways to raise the money I needed for my budget. With my parents' help, I realized that I needed to work for some of it. I also needed to learn how to save and invest money. It wasn't easy at first, but later on I started enjoying it. See how people are enjoying my papayas."

"Thabiso, how do you work for money?"

“My mum pays me for picking up litter from our garden, tidying the table after eating, keeping my room clean, and for doing other things. She does it to help me to love work. Like I said before, I hated doing these things at first. But now it’s all fun.”

Lerato took a moment to laugh.

“Why are you laughing?” asked Thabiso.

“I hate household chores, and I can’t imagine my mum paying me for cleaning our house. That would never happen.”

“Do you guys have a house helper?”

“Yes. We do.”

“And your mother pays her, right?”

“Yeah, of course. The helper comes every day.”

“You’ll be surprised. Ever since I started helping with some chores, our helper now comes only three days in a week. My mother is saving a lot of money from the reduced days, and I’m also making money for my personal use. The bottom line is this: my parents are teaching me to work for money instead of simply getting used to asking people for it. It’s a bad habit to always ask, ask for money. Occasionally, yes, but not all the time.”

“I would like you to talk to my mum about this.”

“Sure, anytime. Yeah. Home is the first school where we should learn to be responsible people. Like you find in Proverbs 22:6. It encourages parents to train us while we are still young so that we may develop survival skills needed right through life.”

“What about the laws that forbid child labor, Thabiso?”

“Hey! Get away please. Which law forbids you from making your own bed and picking litter from your own garden?”

“And washing dishes,” added Lerato

“Come on, girl. Now you are talking.”

Lerato and Thabiso shared a moment of laughter again.

“OK. You also said something about saving money,” said Lerato.

“Yeah. But before we get there, I want to say something about work.”

“What? I thought you had said everything.”

“Not really. Sometimes I join other children and adults at church to raise money from sponsored walks or through cake sales in order to help the needy. Our church has different ways of raising money for charity.”

“Do you also enjoy doing that?”

“Yes, I can’t help it. I’ll invite you next time we have a fundraising activity at church. The problem is that you and your mum don’t know what happens at church. You just come to church for the sermon and that’s all. That’s why you don’t know all these things.”

“Hey, T. Leave my mum and me alone. We are new at your church. No one ever told us about these fundraising activities for charity. I really must join.”

“Fine. I’ll invite you next time.”

Lerato’s eyes showed great interest in what Thabiso was saying.

“Please don’t forget to invite me. Now let’s go back to saving money. How do you do that?”

“I own a piggy bank. So some of the money my parents give I drop it into this bank. I make sure I don’t spend all the money they give me. Keeping money for future use is called ‘saving.’ You shouldn’t be in the habit of spending all your money as soon as you get it. You need to leave some to spend in the future unless the money you are given is just enough for what you want to spend it on that very day.”

“Hmmm. What are the other good reasons for saving money?”

Thabiso pulled out a ten-dollar note from his pocket and looked at it as if it was the first time he was seeing a note like that.

“Why are you looking at that money like that?” asked Lerato.

“This may be the last time I’ll have it,” responded Thabiso.

“Why?”

“You need to be very smart with the way you deal with money. What I mean is—”

“What?”

“Money that is not banked may be lost or may be used for what you didn’t plan. It just seems to disappear from your pocket, and you may never remember what you did with it.”

Again, Lerato laughed.

“You really enjoy laughing!” said Thabiso.

“Not really. It’s just that what you are saying is exactly what I do. I also have a piggy bank. My mum had to get it for me after she realized that I was wasteful with my pocket money. So I agree. Saving money makes a big difference. But do you save after spending part of your money or what?”

Thabiso shook his head in disagreement.

“No, Lerato. Saving should be a part of your planning. After you put your tithe and offering aside, you need to decide on your savings. You don’t have to wait for what remains after spending. Many people who start by spending end up with nothing to save at all. And let me also say something about Joseph, the one who was sold into slavery in Egypt by his brothers.”

“What about him?”

“He saved the Egyptians from what would have been a national disaster.”

“National disaster?”

“Oh, yes. God revealed to him that Egypt was going to experience seven years of agricultural plenty followed by seven years of devastating famine.”

Lerato listened attentively.

“And so?”

“God gave him wisdom that saved the people of Egypt, including the neighboring nations.”

“What was the plan like?”

“You should save for needful times during your good days. That’s what Egypt did during the seven years of plenty. When the seven years of famine came, the country had enough food for its people, as well as enough to sell to people from other places. You find this story in Genesis 41 to 47.”

“That’s interesting, and what about investing? I’ve never heard of that word.”

Thabiso and Lerato were already by Thabiso’s gate when Lerato asked the question on investing.

“Investing and investment sound like big words, but they are really not. When money works for you to get more money, that’s what my dad calls investing. It may not just be money. Your property can also work for you. You

don't always have to be there when your things are making money for you. I guess that answers your question."

"I hear you, Thabiso, but I'm still struggling to understand when you say that 'money or my things can work for me to get money.' What are you really saying?"

"Please come with me. I want to show you something."

They went behind Thabiso's house.

"What? Is this where those papayas are coming from?"

"Yeah."

The papaya trees were full of papayas.



"I bought five young papaya trees three years ago and planted them here. Now, look at the rich harvest. Instead of spending all the money that I had, I chose to invest some of it by buying young papaya trees. They were very tender then."

Lerato looked amazed.

"Wow! This is awesome," exclaimed Lerato.

"Almost everyone who visits us buys my papayas. Rarely does someone leave without buying. My parents ask every visitor to support my project. Besides, my customers also advertise my papayas on their social media platforms. That's how your mother got to know about these papayas."

"You mean you don't have to go door to door selling them?"

"Other people sell their things by going door to door or in many other ways. As for me, the miracle happens on the phone. That's where most people see them apart from those who come here in person."

Lerato went from tree to tree, admiring the fruit.

"I'm sure it's a lot of work," said Lerato.

"Not, really. You'll be surprised to know that papaya trees just produce fruit while I'm at school and while I'm sleeping. They don't demand a lot of my time, except a bit of watering during dry seasons. Even then, I use what they call drip irrigation to water them."

"Drip irrigation. What's that?"

“You see those plastic pipes on the ground?”

“Yes.”

“I just open the tap, and then water runs through them to water the plants. This allows me to do my homework or to eat while the watering goes on. No problem at all.”

Lerato opened the tap.

“Oh. So this is how it works?”

“Yeah. So can you call that work, Lerato?”

“In a way, yes, but it’s next to nothing.”

“These papayas are making money for me. It’s been a good investment so far. When I grow up, I want to move to a bigger place.”

“Like a farm?”

“That’s my idea. Trees generally make money for you with very little labor required.”

“I can see that. So are you only into this one project?”

Thabiso started walking out of the orchard as Lerato followed behind him.

“No. My father and I have an additional plan.”

“What plan?”

“We are going to invest his and my money into a real bank to earn interest.”

“What is interest?”

“That’s the money the bank gives you for using your money while your money is with them. At the end of the time that you have agreed to let the bank keep your money, they give you some money in addition to the money that you originally invested with them. So my money is going to work for me to get extra money while I’m at home or at school.”

Lerato appeared as though she had a question to ask.

“Go ahead. It appears that you have a question,” said Thabiso.

“Yes, thanks. I see that your father is really training you. So, do you want to be your own employer and investor by the time you are done with college?”

“True. Lerato, my dad has to do what he is doing because not many graduates from college are finding work. We have to know how to create

work now. Our future is going to be worse than it already is, in terms of finding jobs.”

“So should we all do trees and invest money with banks?”

“Not really. There are many things people are doing to either work for money or to make investments.”

“Like?”

“Joyce, my classmate, has learned how to make homemade chocolates. Her mum sells them at her workplace and through social media. Joyce herself takes part of her money to support charity work in her community. This is why there’s a rush for her chocolates. Sadly, she isn’t quite meeting the demand.”

“Demand?” wondered Lerato.

“Yes! And some people are developing computer software to make money. You can think of an app that can solve some problems that people need solutions to and give the idea to some big companies who can transform it into a sellable idea. Lerato, you need to start thinking like a developer of money-making ideas, rather than just waiting to be employed by someone in the future. I’m not saying that you shouldn’t be employed, but prepare for anything, including creating wealth for yourself and jobs for others.”

“But we are still young,” said Lerato.

“The future does not happen tomorrow, Lerato. It’s happening as we speak. I wish our schools started training us to create work rather than to only prepare us to be employed. That’s why there are billions of poor people in the world who could otherwise be working for themselves and employing others. If I’m making five hundred dollars from five trees in a year, what if I had ten. What would happen if I went to a place where I could grow one thousand trees? Sometimes poverty is a choice we make, in spite of the many opportunities in front of us. Besides, wealth creation places us in a better position to partner with God in His mission especially where resources are needed.”

“Um, yeah. It’s a hard saying. And going back to the budget.”

“What about it?”

“You wanted to show me one.”

“Oh, yes. I had forgotten the very reason why you came here. Let’s go to my computer, please.”

They went to Thabiso’s study room. He then opened his laptop and started looking for his budget among the files. As he was scrolling through the files, he bumped into Sarah’s budget. She was one of the girls he was training to make a budget.

“It’s taking time to get to my own budget. However, we can still use this one.”

“What do you mean, ‘this one’?”

“Sarah’s budget. She’s one of the girls I’m helping to be money wise.”

The budget appeared on the full screen for both of them to see it clearly, and they went through it, column by column.

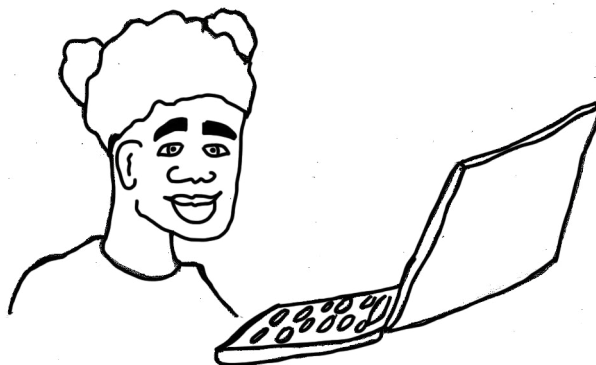
Sarah’s Budget for 2020

Things That Need Money	The Money I Need To Pay	The Money I Need To Raise
My tithe 10% of gross profit	84	
My offering 2-5% of gross profit	84	
Money to help needy children	30	
Dolly	50	
Father’s Day gift for Dad	70	
Mother’s Day gift for Mum	70	
Souvenirs During School Trip	120	
My brother’s birthday gift	50	
My savings	142	
Money to spend anyhow	40	
Money for investment projects	200	
How I will raise the money		
Pocket money from my parents		400
Money from my household chores payouts		300
Interest from investments projects		140
Total Amount	940	940

“Lerato. Do you see the relationship between the money Sarah needs and the money she expects to raise? Their amounts are the same. This is what we call a balanced budget. It should be like that all the time. Once you increase your expenses or needs side, you should equally increase on the amount you should raise.”

“Hmm, powerful. I would also want you to help me come up with my own budget.”

“We will need your mother to be part of the process. Her support in everything is very important.”



CHAPTER 13:

How do I avoid spending above my budget?

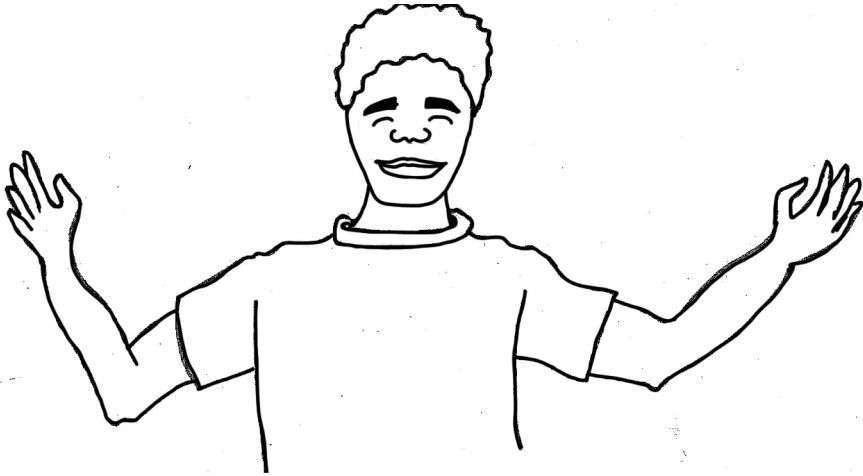


Lerato asked a very important question after going through Sarah's budget.

"So, Thabiso, how do you make sure your expenses stay within your budget? Is that possible?"

"The answer is yes and no."

"What do you mean, yes and no?"



"Yes, if you really want to control your spending within your budget. And no, if you just buy or use your money as if you have no budget."

"Oh. That's interesting."

"Sorry, Lerato. Just excuse me for a minute. I want to bring something for us."

"No problem."

Thabiso went to the kitchen and brought some juice and biscuits to his study room where Lerato was.

"Oh, thanks, Thabiso. But you really didn't need to bother yourself."

"You can't leave without eating something. Please make yourself comfortable."

They continued talking as they were eating.

"Since you train others to be money wise, Thabiso, tell me how you yourself are managing your budget."

"Simple, but I've my own rules. They may not work for everyone."

"I understand. And so what do you do to stay within your budget?"

“The first thing I do before anything else is to avoid by all means spending money on something that is not listed on my budget.”

“What if you bump into something on sale?”

“I’m sorry. I don’t buy things because their prices have been reduced. I buy what I’ve planned to buy. If that is what gets reduced in price, then it becomes a great buy for me because I will be saving on my budget.”

“Thabiso, I can’t believe that’s possible. Do you know what happens on Black Friday? Prices fall like mad, and people just get into the rush of buying things.”

“May I ask you a simple question, Lerato?”

“I’m listening.”

“Where do you get extra cash to buy things that are not on your budget?”

Lerato tried to think quietly then gave a response.

“I don’t see a way out if there’s no extra cash.”

“Exactly the point. However, there’s still a possibility of that happening without going over your budget.”

“Really?”

“I normally replace what I will have planned to buy with something different, especially if their purpose of use is the same. I do that when the price of the planned item increases beyond the budgeted amount or when I save a lot of money by buying a different thing that does exactly the same work as the one on my budget list.”

“What if their uses are different?”

“That calls for fresh thinking. I’ll compare the benefits of buying what I’d planned to buy against the benefits of buying something totally different because of reduced prices. Suppose I choose to take advantage of reduced prices. Then I’ll have to scratch off the first item from my budget. I’ll have to buy it some other time when I can put it back on my budget. This helps me to remain within the amount of money available to meet my budget.”

“Hmm. You are really money wise.”

“You better be also. You can’t afford to be foolish on money issues like a guy in one of Jesus’ stories.”

“Which one?”

“I’m sure it’s in Luke 14:28-30. Let me read it from my phone.”

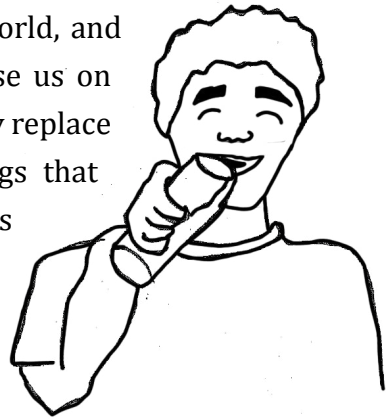
“Sure. What does it say?”

“It says, ‘If one of you is planning to build a tower, you sit down first and figure out what it will cost, to see if you have enough money to finish the job. If you don’t, you will not be able to finish the tower after laying the foundation; and all who see what happened will make fun of you. “You began to build but can’t finish the job!” they will say.’ ”

“The Bible seems to have many answers on money matters. I can’t believe this is from the Bible,” said Lerato.

Thabiso took a sip of juice before responding.

“Yeah. God owns all the money in the world, and so He should be the wisest Person to advise us on financial matters. Let me also say that I rarely replace what I’ve planned to buy because of things that suddenly appear on reduced prices. That’s not wise and proper planning. Once in a while, yeah. But I would rather avoid that habit. Why not stop planning, and just wait for anything that comes on sale rather than waste your time planning for things you are not committed to? Financially disciplined people don’t work without clear and specific goals. They don’t buy things just like that.”



“Meaning?”

“Knowing the seasons and times for reduced prices should be part of your planning. You don’t need sellers to put you into the panic-buying mood, where you buy without thinking because you are responding to prices and not to your real needs. So I’m good at knowing when and where to buy. And I also keep my eyes and ears on the advertisements for shops that could be reducing prices. So, when I put an item on my budget, it’s because I’ll have done all my homework about prices, shops, and times to buy. I believe that it’s a bad habit to keep changing items on the budget. It shows poor planning.”

“I guess you are saying that I should do a serious homework such as comparing prices, seasons, and places before I come up with my final budget.”

“True. However, there can be slight changes when you actually start meeting your expenses. But you should be disciplined enough to stick to your first, or original, plan.”

As Thabiso was speaking, Lerato’s eyes were caught by a set of speakers connected to Thabiso’s computer.

“Did your parents buy you these speakers? I wouldn’t mind having something like that.”

“No. I did.”

“Ah! How much did you spend on this set?”

“Three hundred dollars. It took me two years to put that money together.”

Lerato lifted one of the speakers in admiration.

“Two years? You really managed to wait that long?”

“Yeah. The cost of certain things that we want may be very high. That’s why their budget may require more time to raise the money. Budgeting requires patience at times if you want to realize some of your goals. Don’t just live for the moment, otherwise you will not be an achiever in life.”

“Thank you so much, Thabiso. I didn’t know you knew so much about money. And sorry, Thabiso. I would like to stay longer, but I’m afraid I better be going. My mum is probably wondering where I am now. But, before I leave, what can you say to some of us who just pick money from their houses to buy things? I mean money that your parents leave on the table or somewhere and they don’t seem to even remember about it. I do that quite often. Fortunately, my mum doesn’t bother to ask.”

“Do you want an honest answer, Lerato?”

“Yes.”

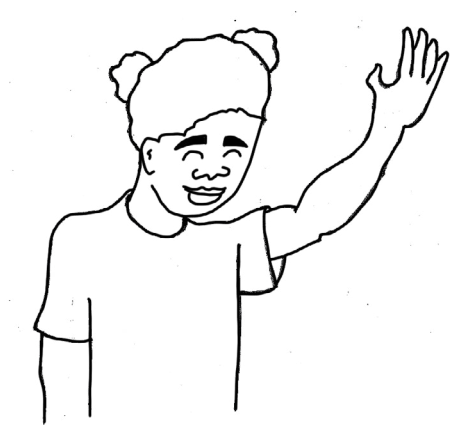
“That’s stealing. And stealing is stealing, even though you may not be caught or asked to explain about the whereabouts of the money. It’s against the commandments of God. Ask my parents here. I don’t take money that I’m not given. I don’t steal. My parents’ money is their money. It’s not part of my budget. You have to learn to be disciplined and to be faithful now, before you

are grown up, and begin working for organizations. My mum once said, ‘A bad habit that starts in childhood is often very difficult to stop in adulthood.’”

“I guess she was right. Like I said, I should be on my way now. Thanks for everything.”

“You are welcome. Let me see you out. Thanks.”

Thabiso escorted Lerato to her place, after which he returned home.





CHAPTER 14: The beginning

Lerato wanted to surprise her mother with a special meal, since it was Mother's Day. She used all the skills her mother had taught her to prepare simple meals, and she challenged herself to go further. That lunch was meant just for the two of them.

"Lerato, my dear, you really make me feel special. Thanks for this delicious meal. Where did you learn how to make this salad? It's so nice."

"Mum, there's YouTube these days."

"Hmm. Talk of technology."

"Taste the veggie meatballs also. They're just as good."

Mrs. Choto took a quick bite of one meatball, and her face showed that the meatballs tasted like a professional chef had prepared them.

"Mmmm! This is great. If you cook like this, I'll become vegetarian."

"Why not, Mum? I wouldn't mind. Auntie Liz said the other day that the Health Ministries director at the conference normally runs cooking classes."

"I guess you're right."

Lerato emptied her heart as they continued eating.

"Mum."

"My dear."

"You're the best mum there is in the whole world. You're my best friend."

"I'm glad to hear that, my sweet girl. You, too, are the sweetest daughter in the whole world. What would I do without you?"

After her mother finished speaking, Lerato went to get her surprise gift.

"Mum, please close your eyes."

"I have. Please come."

Lerato dropped a nicely wrapped parcel on the table next to her mother.

"Open your eyes, queen of the universe."

"Wow! Let me see what's in it."



Mrs. Choto's eyes got soaked in tears as she read the words, "To the Best Mum" written on a silver artifact.

"Thank you, my dear. You mean so much to me."

"I'll do anything to keep you happy, Mum. I love you so much. Anyway, let's change the subject."

"To what, my dear?"

Lerato wiped some food particles from her lips before divulging what was in her heart.

"Mum, I've been thinking lately."

"Thinking about what, my dear?"

"What are we going to do with all the lessons we've heard from our pastor, including Auntie Liz? I was also surprised to know that Thabiso knows so much about the Bible, and Jesus, and money. Hey, the boy is smart, Mum."

"What's his secret?"

"His parents are putting time into training him to know a lot of things. Yeah, that's what he told me."

Mrs. Choto felt she was being compared to other parents, and this did not go well with her.

"So, you mean I'm not doing good enough?"

"No, Mum."

"So what do you mean, putting time?"

"Mum, you're doing more than enough. Look at the homework you assist me with, the evening Bible studies you take me through, and all those studies we've been doing with the pastor and Auntie Liz. My point is—"

Lerato's mother became curious.

"What's the point, my dear?"

"What are we going to do with all these lessons we have learned? As for me, I've started tithing and giving planned offerings ever since my phone chat with Auntie Liz. What about you, Mum? I haven't heard you saying anything to date."

At this point Mrs. Choto became speechless.



“Mum, talk.”

“Sorry, my dear. There are certain things that Jesus and I are working on. I may not tell you everything that goes on between Him and me. Just give me three months! Our family financial planning and our obligations to God are going to take a new turn. We’ve been living way above our budget and that has put us into the red as far as our money is concerned. I owe almost all the money I earn to people and shops, before it even gets into my bank account. So there are a lot of adjustments we need to make in order to be in control of our spending, as well as how our faithfulness to God is concerned.”

“Mum, I love you the same way I love Jesus. We should really change and enjoy our friendship with Him.”

“He’s more than a friend. He’s our Lord. I really want to be born again and behave as a real child of God. Don’t worry, my dear. A lot has changed in my heart, and soon, even the holy angels will see how powerful the Holy Spirit is in transforming us.”

Lerato smiled as she poured juice into a drinking glass next to her.

“Mum, I agree with you. Let’s give ourselves a new beginning in our Christian journey. We now know what needs to be done. We should not have any excuses for not doing what is expected of us. I don’t mind if it may become necessary for you to reduce spending on me. I can go to a less expensive but good school. There are lots of kids who are passing with flying colors from there. I know Dad is not here anymore to help you maintain the good life we enjoyed when he was alive. So, let’s just put Jesus first in everything and above everything, Mum.”

“I agree. Do we have any choice, my dear? All we are and all we have are His. We should maintain the God First Principle in everything we do. That way, we will return His tithe faithfully and give our best offerings cheerfully. For He loves cheerful givers.”

And so Lerato and her mother began working together to grow in grace and in the knowledge of the Lord Jesus Christ, as 2 Peter 3:18 says. They both lived to thank the people who made a difference in their lives, such as their pastor and his wife, and Elizabeth Modise, and Thabiso. Not only that, but both mother and daughter grew to the point of helping other children

and parents to become faithful stewards like them. They became disciples who make disciples.



Lerato and Her Money Que\$tions:

Making Child Disciples Who Understand God and Money

In the footsteps of the master teacher, Michael Ngwaru creatively uses stories to share lessons of life with our kids. Beyond superficial money talks, this book addresses creating and managing wealth to grow disciples for God's kingdom. In these pages, parents and spiritual educators have a reliable toolbox to build up our loved ones for an abundant life. Thanks and blessings to Michael and many others who invest in passing Him on. Topics include "Is Jesus a Beggar?" "What is the Difference Between Returning and Paying Tithe?" "Why Give and Not Return Offerings?" and "How Do I Avoid Spending Above My Budget?" This book can be used during family worship, promoted and studied in churches during children's Sabbath School programs, or used as a textbook for elementary and middle school students.

About the Author

Michael Rugube Ngwaru was born in Cape Town, South Africa. He's been married to Elizabeth Ngwaru since 1983. He holds a BA in Theology and an MBA. He also has a certificate in Entrepreneurship in Emerging Economies from Harvard University. Michael has served the church since 1978. At the time of publishing this book, Michael served as the Personal Ministries director of the Southern Africa Indian-Ocean Division. He loves educating through storytelling.

