

THE CHURCH: AND ITS FINANCES THE MISSION



Seventh-day
Adventist[®] Church

THE CHURCH: ITS FINANCES AND THE MISSION

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Seventh-day
Adventist Church

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Introduction



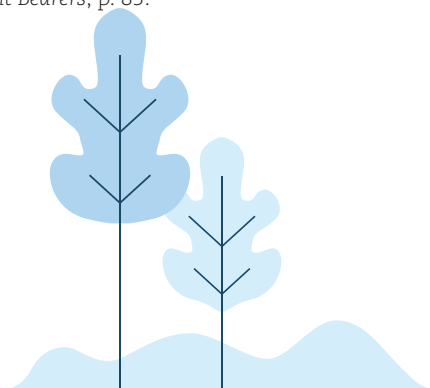
DID YOU KNOW that most of the Adventist pioneers were self-supported workers? They worked without the financial backing of an organization, depending on their own resources and occasional donations. Though these donations showed the generosity of the first Adventist believers, they were not necessarily proportional to the income of the donors, nor were they part of a systematic giving program. One example is the case of J. N. Loughborough, who spent the summer of 1856 helping to lead tent meetings in New York. Since he did not receive any monetary compensation, he was forced to work four and a half days a week in the harvest and collection of hay. By doing this, he earned one dollar per day. Because of this precarious situation, he eventually moved to Waukon, where he could work as a carpenter.¹ Of course, the best-known anecdote about this pioneer is the payment he received for his winter work in 1857. It consisted of “three ten-pound maple sugar cakes, five bushels of apples, five bushels of potatoes, a peck of beans, one ham, half of a hog, and four dollars in cash.”²

Later on, as a result of Bible study, Adventists started to develop the concept of “systematic benevolence,” and although in its beginnings, in 1859, it was a plan based on quotas assigned to church members, it was undoubtedly the beginning of what is now the financial system of the Seventh-day Adventist Church.

Ellen G. White, as messenger of the Lord, spoke and wrote abundantly and energetically in favor of systematic benevolence:

1. See Richard Schwarz Floyd Greenleaf, *Light Bearers*, p. 85.

2. *Ibid.*, p. 86.



“God has devised a plan by which all may give as He has prospered them, and which will make giving a habit without waiting for special calls. Those who can do this, but will not because of their selfishness, are robbing their Creator, who has bestowed upon them means to invest in His cause to advance its interests. Until all shall carry out the plan of systematic benevolence, there will be a failure in coming up to the apostolic rule.”³

Over the years, the church improved its understanding of the matter, establishing the principle of tithing; then voluntary offerings were also included, which gave a greater incentive to fund missionary work and finance the operations and expenses of local congregations. These resources helped the missions to experience an extraordinary impulse at the end of the 19th century and the beginning of the 20th century, leading the church to have a presence in other countries and continents.

Gradually, the church developed and perfected its financial system and a specialized ministry was developed that covers everything from education to local church administration, the collection and holding of funds, professional accounting management, and internal controls that guarantee trust and accountability through a global auditing system.

Each church member in our territory finances the mission by being locally responsible while always looking towards “the ends of the earth,” as has always been God’s plan: to carry the message to every nation, tribe, language, and people.

The above statement creates a fundamental mindset in the heart of every church member; this mindset is strengthened as God’s grace transforms us into His image and likeness. “Unselfish devotion and a spirit of sacrifice have always been and always will be the first requisite of acceptable service.”⁴

Each church member who finances the mission does so from a heart of devotion and a spirit of sacrifice, as evidence of his or her service to the Lord. Church members

3. Ellen G. White, *Testimonies for the Church*, vol. 3 (Mountain View, California: Pacific Press Publishing Association, 1948), ch. 34, p. 411.

4. Ellen G. White, *Prophets and Kings* (Mountain View, California: Pacific Press Publishing Association, 1943), chap. 4, p. 65.

make a constant exercise of benevolence as a regulating principle of their stewardship. “Bring ye all the tithes into the storehouse” (Malachi 3:10), is God’s command. No appeal is made to gratitude or to generosity. This is a matter of simple honesty. The tithe is the Lord’s; and He bids us return to Him that which is His own.”⁵

Consequently, a funding environment is created, not only in the heart of the church members, but in every church and congregation, as well as in every Mission and Conference. Thus, when the tithes and offerings flow from the heart of the church members to the treasury of the local church, and they send tithes and offerings to the storehouse, the financial system is established in the Inter-American Division, fulfilling a local responsibility, but looking at the global challenge that the Lord entrusted us with.

Thus the financial system becomes a strategy for the completion of the task. Following the advice of heaven, the Lord’s servant declared, “For Christ’s sake, as the chosen people of God, call yourselves to task and inaugurate a sound financial system.”⁶

The financial system in the Inter-American Division provides a solution to the challenges of fulfilling the mission of the church with long-term strategies, within an environment of transparency and accountability. Short-term operational strategies are also developed in a framework of solvency, economy, and care of the resources that are managed. The systematization of the operations that are carried out defines an internal control framework that protects church assets.

Denominational policy is a permanent source of advice and guidelines for order and unity within the context of the world church. It is an instrument of support to the church so that it fulfills its mission in an efficient and effective way, within legal and denominational contexts in the countries where it is allowed to operate. The flow of denominational funds, understood as tithes and offerings, is part of a *strategy*, a *structure*, and a *culture* that the church has developed for the financing of its mission, giving rise to the financial system.

5. Ellen G. White, *Education* (Mountain View, California: Pacific Press Publishing Association, 1952), chap. 15, p. 138.

6. Ellen G. White, *Testimonies for the Church*, vol. 6 (Mountain View, California: Pacific Press Publishing Association, 1948), ch. 25, p. 211.



“It is the responsibility
of the leaders of the organization
to handle financial matters
with integrity.”

Within the financial system, two environments operate: 1) The environment of mission funding, which we have already mentioned, and 2) an environment of responsibility regarding the use of the resources that finance the church mission. The primary function of the responsibility environment is the creation of a culture of credibility among the congregations. The creation of a culture of transparency and accountability is a strategic priority that the responsibility environment must address with professionalism as it strengthens the funding environment.

Section O 03 of the Inter-American Division *Working Policy*, which describes how the atmosphere of financial operations of the church organizations should be, mentions the following: “It is the responsibility of organizational leadership to manage financial matters with integrity. Every leader must model behavior that is guided by a commitment to ethics, transparency, and accountability. This behavior is critical for building confidence in the overall Church organization. To sustain this confidence, open communication must take place among the employees of the organization, between management and the controlling board of executive committee, between the organization and its constituents and other stakeholders, and between the organization and higher organizations. Beyond modeling behavior, it is imperative for leaders to promote and design the most appropriate systems that will safeguard the resources which are used to support the mission of the Church.

In the words of Ellen G. White:

“We have an individual accountability before the heavenly universe, to administer the trust committed us of God.”⁷

Convinced of the importance of everything said above, the Treasurer of the Inter-American Division, in collabo-

7. Ellen G. White, *Testimonies to Ministers and Gospel Workers* (Mountain View, California: Pacific Press Publishing Association, 1962), ch. 51, p. 361.

ration with the Department of Stewardship Ministries, has the honor of making available to all the Adventist members in our territory this study material entitled **THE CHURCH: ITS FINANCES AND MISSION**. This book contains thirteen chapters that summarize everything that a church member should know in order to answer questions such as:

- How does the church get its money?
- How does the church manage its money?
- How does the church invest its money?

We have tried to provide here the most basic, but pertinent, information that a church member should have regarding the finances of the church. For this we have counted on the collaboration of experienced church leaders. At the same time, we have made an effort to put all this information in a language that is simple and easy to understand for the church member.

We hope that each congregation will set aside time for the study of this material under the direction of the pastor and the elders or the leaders of its Board of Directors, either in meetings with all the members or in smaller groups. Some of these chapters can be studied by inviting a panel of people who are knowledgeable about these issues so that the church members can ask questions and receive answers, and so we can all know what the church believes and practices in terms of finances.

We ask each pastor to receive this material with a spirit of responsibility and with God's help ensure that each congregation that the Lord has placed under his leadership can be strengthened with the knowledge that these lessons impart. Let us pray and work to achieve this wonderful purpose.

It will bring us so much joy to see that in finances, as in every other matter, the church members of the territory of the Inter-American Division are prepared for the soon coming of our Lord Jesus Christ in the clouds of heaven.

Yours in Christ,

Filiberto Verduzco

Treasurer
of the Inter-American Division

Roberto Herrera

Director of the Stewardship
Ministries Department
of the Inter-American Division

Winston Hiciano






1

A Perfect Plan:

God Provides Everything His Church Needs



THE CHURCH IS A GROUP of believers whose purpose is to fulfill the evangelical commission to proclaim the message of salvation to the world. The church recognizes God as the owner and creator of the universe (Genesis 1:1, Haggai 2:8, Psalm 50:10-12); He shows His lordship in all the works of His hands. The apostle Paul supports this principle by affirming that God—through His son Jesus—made the

universe (Hebrews 1:2). Christian authors throughout the ages, inspired by the greatness and majesty of God, have recognized Him as the owner of everything¹ and the sovereign of the universe.² The purpose of the church is to guide each believer to a full knowledge of God so that we can grow in His truth and recognize Him as the owner and Lord of all that exists.

One of the biblical principles that the church teaches is that God is the provider, and man is a steward and collaborator with God in the administration of earth's resources. "And God said: See, I have given you every herb that yields seed which is on the face of all the earth, and every tree whose fruit yields seed; to you it shall be for food" (Genesis 1:29). From the beginning, God has generously provided everything that man has needed for his sustenance and protection. The commitment of man is to recognize God as the owner and to faithfully return tithes and offerings in gratitude (Malachi 3:10).

When talking about stewardship and the exponential growth that the Seventh-day Adventist Church has experienced over the years, it is important to consider the significant contribution made by our pioneers, who focused their efforts on finding new methods to finance evangelization. Their first initiatives regarding stewardship and the commitment that each person should assume were not perfect, but they created the basis from which the church's current system was shaped; today we have a financial model according to God's plan.

These practical principles, where God is the owner and man the administrator, were internalized in the lives of the founders of the church. They, in turn, transmitted the same principles to the early believers, in

1. Dick Hanson, Ben Maxson, and G. Edward Reid, *Faith and Finance*, (North American Division of Seventh-day Adventists, 2009).

2. Larry Burkett, *Your Finances in Changing Times*, (Chicago: Moody Press, 1982).



*One of the biblical principles
that the church teaches is that
God is the provider,
and man is a steward.*

order to help them grow in the knowledge of Jehovah in their spiritual lives and in their material prosperity. Moreover, the believers were taught that it was part of their responsibility to support the cause of God with the resources that were necessary for advancing the mission.

When studying the subject, the pioneers had two great challenges in mind. The first was financing the work of God, and the second was how to bring about its progress to the ends of the earth.³ They knew that in order to make their goals effective they needed financial resources that they did not have, but that could be provided by God through church members and thus fulfill the gospel commission. The idea was to create a plan so perfect that it could remain over time and make the church stronger, with an organizational structure capable of generating, administering, and distributing resources in such a way as to reach every continent and every isle with the last message of admonition to the world.

The beginnings of the church were very challenging, to the point that some of the first pastors like John

3. Manuel Rosario, *Guía de lectura del libro “Mayordomía es Salvación”* [Study guide: Stewardship is salvation] (Santo Domingo: Ministerio de Mayordomía de la Asociación Central Dominicana de los Adventistas del Séptimo Día, 2013).

Loughborough and John Nevins Andrews had to abandon their ministerial work for a time because of lack of money to support their families. These and other difficulties that occurred were the result of a lack of organization, and made the ministerial work very difficult for the advancement of the new truth that was to be made known to the world. It was Ellen White's intervention that brought them back to their place of responsibility.⁴

Regarding the organization needed to move the church forward, Ellen G. White wrote: "As our numbers increased, it was evident that without some form of organization there would be great confusion, and the work would not be carried forward successfully. To provide for the support of the ministry, for carrying the work in new fields, for protecting both the churches and the ministry from unworthy members, for holding church property, for the publication of the truth through the press, and for many other objects, organization was indispensable."⁵ This is how the church decided to create specific strategies aimed at promoting the mission.

Stewardship was a relevant issue that gave life to the Adventist movement. In the year 1853 Ellen G. White called on the first Adventists to support the ministry's financial needs. In 1858 the nascent church formed a study group in order to investigate the Scriptures and develop a plan that would sustain the ministry. In 1859, the plan for the Battle Creek church entitled "Systematic Benevolence," with an emphasis on Christian stewardship, was published in the *Review and Herald*.⁶ From

4. J. N. Loughborough, "The Church: Its Organization, Order, and Discipline." Retrieved on April 27, 2019, from: https://egwwritings.org/?ref=en_COOD.2¶=1119.4

5. Ellen G. White, *Testimonies to Ministers and Gospel Workers* (Mountain View, California: Pacific Press Publishing Association, 1962), ch. 1, p. 26.

6. James White, *Life Incidents* (1868). Retrieved on May 6, 2019 from https://egwwritings.org/?ref=en_LIFIN.4¶=1462.2

1860 to 1870 it was decided how the church would return the tithe, and a greater understanding of the subject was developed. In 1876 Canright published a series of articles based on Malachi 3:8-11, in which he presented the biblical plan to sustain the ministry and the need to return ten per cent of all income.⁷

In that same year the Congress of the General Conference voted that each member should follow the biblical principle and return ten per cent of all their income. Already by 1878 a pamphlet entitled “Systematic Benevolence, or the Bible Plan for Supporting the Ministry” was prepared for distribution to the entire church.⁸ In the year 1879 the decision was made to invite the whole world church to set aside their tithe every week to deliver it to the Lord. Between 1966 and 1967 the General Conference created the Department of Stewardship and Development, in order to promote stewardship among members as a way of life.⁹

As noted, the understanding of Christian stewardship has been progressive. Down through the years, rays of light have been shed on the church; God has led us and will continue to do so while preparing the way for the growth and development of the church, in order to announce the saving truth of a crucified and resurrected Christ who will soon return.

The Adventist Church was established by God on this earth, and He will provide everything it needs. In this regard, Ellen G. White commented: “God has a distinct people, a church on earth, second to none, but superior to all in their facilities to teach the truth, to vindicate the law of God. God has divinely appointed agencies—

7. *Review and Herald* (February 17, 1876): pp. 50, 51.

8. “Minutes of the Special Session of the General Conference,” *Review and Herald* (April 6, 1876): p. 10.

9. Departamento de Mayordomía de la División Interamericana. Retrieved on May 6 from <https://mayordomiacristiana.interamerica.org/mayordomia>.

men whom He is leading, who are cooperating with heavenly instrumentalities to advance the kingdom of Christ in our world.”¹⁰ That great people is the church to which each member belongs, and each of us has a sacred duty to support it with our talents, our time, our energy, and our tithes and offerings.

Although the church currently has a strong, well-organized financial system, we must remain alert and keep in mind that we are fighting against an enemy who has declared war on the church. The apostle Paul expressed it thus: “For we do not wrestle against flesh and blood, but against principalities, against powers, against the rulers of the darkness of this age, against spiritual hosts of wickedness in the heavenly places” (Ephesians 6:12). This perfect plan of Christian stewardship has, over time, faced a series of attacks from within and without, to which the church must pay attention so as not to allow false teachings to infiltrate and damage the flock of God.

The enemy is very well acquainted with the mission of the church, to reach every person in every corner of the world; and he knows that without money it is difficult to advance. Therefore, he has put a series of stumbling stones in the road in order to stop that march. As the people of God, it is necessary to pray more, meditate more on the Sacred Scriptures, and claim divine intervention individually and corporately, as a way to overcome all the obstacles that impede progress towards the goal.

Spiritual leaders must nurture the plan established by God for the support of His church. The words of Malachi to the people of ancient Israel, “Bring all the tithes into the storehouse, that there may be food in My house, and try Me now in this,” says the Lord of hosts, “if I will

10. Ellen G. White, *Counsels for the Church* (Nampa, Idaho: Pacific Press Publishing Association, 1991), ch. 43, p. 240.

not open for you the windows of heaven and pour out for you such blessing That there will not be room enough to receive it” (Malachi 3:10), must be taught to the people, and that responsibility falls on every leader at all levels of the church.

The following statement firmly expresses the responsibility of church leadership on this subject: “Some fail to educate the people to do their whole duty. They preach that part of our faith which will not create opposition and displease their hearers; but they do not declare the whole truth. The people enjoy their preaching; but there is a lack of spirituality, because the claims of God are not met. His people do not give Him in tithes and offerings that which is His own... and the minister who labors with them, and who does not show them the plainly revealed will of God, is brought under condemnation with the people, because he neglects his duty.”¹¹

Leaders should instruct church members to grow in their understanding of God’s place in our life as human beings, our role as stewards and our sacred responsibility to be faithful, bearing in mind that at the end of history each of us will have to give an account of our stewardship (Luke 16:2).

The church belongs to God, and He will sustain it as long as there are souls to save on this earth. He designed a plan so that resources would flow continuously to the treasury in order that the work would not lack resources and thus support the preaching of the gospel in all areas. “Even so the Lord has commanded that those who preach the gospel should live from the gospel” (Corinthians 9:14). The flame of the gospel must be kept alive, burning in the hearts of humanity as a saving power to all who believe in His name (Romans 1:16).

11. Ellen G. White, *Counsels on Stewardship* (Washington, D.C.: Review and Herald Publishing Association, 1940), ch. 17, p. 87.

*The flame of the gospel
must be kept alive, burning in the hearts
of humanity as a saving power
to all who believe in His name.*



With regard to the tithe as the means indicated by God for the support of the gospel ministry, the Bible 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. If a man wants at all to redeem any of his tithes, he shall add one-fifth to it. 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. He shall not inquire whether it is good or bad, nor shall he exchange it; and if he exchanges it at all, then both it and the one exchanged for it shall be holy; it shall not be redeemed” (Leviticus 27:30–33).

Tithing was not optional in the religious life of the people of Israel, nor is it for the church of this time. God spoke of this plan to a people with an economy that depended on livestock and agriculture; therefore, when talking about the tithe, He did not leave out any of their sources of income, so the people would understand the solemnity of the matter. The same method applies to the church today; it must turn over the tithe of everything (Genesis 28:18–22).

The statement referring to the redemption of the tithe in the previous passage is remarkable. What does this mean? Let us suppose that a farmer had separated part of his harvest as a tithe dedicated to the Lord and wanted to substitute it, because perhaps he needed the grain for sowing. He could do it, but he had to pay in addition to the equivalent, a further tax in money of twenty per cent. God did this with the intention that the people would understand the sacredness of the tithe and not try to create ways to divert it from its original purpose. It should be remembered that animals could not be rescued.

With regard to the expression “whatever passes under the rod,” the *S.D.A. Bible Commentary* gives the following explanation: “When a man was to give the tithe of his sheep or calves to God, he shut up the whole flock in one fold, in which there was a narrow door capable of letting out one animal at a time. The owner about to give the tenth to the Lord stood by the door with a rod in his hand, the end of which was dipped in vermilion or red ocher. The mothers of these lambs or calves stood without. When the door was opened the young ones ran out to join their mothers, and as they passed out, the owner stood with his rod and touched every tenth one, coloring it. Whether poor or lean, perfect or blemished, it was received as a legitimate tithe.”¹²

God instituted the tithe as a way to eliminate man’s egoism and motivate him to recognize God as owner, collaborating in the plan of redemption. It is interesting to note that to the extent that God provides and the members return a faithful tithe, the organization receives the resources needed to continue its missionary work. The dynamic is repeated constantly, and the more faithful the church member is, the more blessings he receives, and the more resources come to the storehouse. Undoubtedly, God is our provider and supporter, and His plan never fails; He just expects total fidelity from His children.

12. *Seventh-day Adventist Bible Commentary*, vol. 1, p. 818.

The way resources are distributed is one of the great strengths of the Adventist Church. While some Christian denominations do not have a clear concept in this aspect, our church has embraced the divine principle about the use of money and applies it according to established principles. Commenting on this subject, the *Church Manual* says: “Tithe is held sacred for the work of the ministry, for Bible teaching, and for the support of conference administration in the care of the churches and of field outreach (missionary) endeavors. Tithe shall not be spent on other work.”¹³ Insofar as each one is faithful in the application of the established principles, God will empower him with greater administrative capacity.

Man must recognize God as the owner, the One from whom all blessings come. “God has laid His hand upon all things, both man and his possessions; for all belong to Him. He says, I am the owner of the world; the universe is Mine.” Therefore, He has all the authority to demand what belongs to Him. “God is the bountiful giver of all good, and He desires that there shall be an acknowledgment, on the part of the receiver, of these gifts that provide for every necessity of the body and the soul. God demands only His own.”¹⁴

The tithing system was devised by God for the financial support of the church. Voluntary giving by faithful members and its organized distribution should not fail. It is a blessing for a militant church that will soon be the triumphant church. God’s plans never fail. If fallible men do not want to fail, then they must be faithful to strictly obey God’s instructions. It is worth taking into account that the Church of God advances at a steady

13. *Church Manual* 2015 revision, (Doral, Florida: IADPA, 2015), p. 137.

14. Ellen G. White, *Counsels on Stewardship* (Washington, D.C.: Review and Herald Publishing Association, 1940), ch. 13, p. 72.

pace and in a general sense, with the exception of certain countries hit by the impact of their political situations, it continues to grow, because God is the provider and His plan is perfect. What a great responsibility each worker has, to make the ideal of God come true!

The blessings of God for His church can come from within and also from without. As he did with the prophet Elijah, at times God has moved people who are not members of the organization, but who have resources, to contribute to the advancement of the church. Sometimes when a crisis hits, God makes provision and sends funds from unexpected places. God is definitely the provider, and He uses any means available for the purpose of sustaining His treasury. Leaders must practice excellence in their administrative procedures.

The offerings that have been received have also been a support for the development of the church and for the strengthening of the infrastructure. How good God has been; despite the financial crisis the world is going through, He continues to lavish His benefits upon His church, and He will continue to do so until the last person is reached with the message of salvation.

It could not be otherwise; a perfect God has devised a perfect plan for the financing of His church. What a great privilege and what a great blessing! The Lord has taken special care for his church, to such an extent that He gave Himself for it (Ephesians 5:25). That is why He cares for it as for the apple of his eye (Psalm 17:8) and does not overlook anyone who stands in her way of progress towards heaven. In the same way, what a commitment and what a great responsibility each one of us has, to be a collaborator with God in His blessed cause! Every administrator who has been blessed with material goods is expected to be faithful (1 Corinthians 4:2).

Roberto Herrera



A notification card from a mobile application. On the left is a yellow location pin icon. Next to it is a blue clock icon. The card contains several lines of placeholder text. On the right side of the card, there is a blue box with the text "10%".



What the Bible

Teaches About Tithing

WHEN IT COMES TO understanding how the financial system of the Seventh-day Adventist Church works, it is important that each member of the church be able to identify some key points. We will mention some of them here.

1. The plan for financing God's work on this earth is based entirely on the **commitment** and **participation** of each member of the church in a particular way.

2. Because of this, **local congregations** or churches are the most important element of the entire financial system, organizationally speaking.
3. **Conferences and missions** are the organizational level responsible for managing the funds that come in from the tithe and from an important part of the voluntary offerings.
4. Our church finances its activities with **tithes, offerings, and voluntary donations.**

You will receive detailed information about these points and others in this study material. But in the next chapters we will explain where the church gets its belief and teaching that all church members should tithe and give offerings. We will study the topic of tithing in this chapter, and in the next we will look at offerings.


Like all Seventh-day Adventist beliefs, the practice of giving a tithe of our income is based on the word of God. Therefore, we will study some of the most important biblical statements regarding this topic.

Abraham and Melchizedek

Let us begin by saying that although the divine order that establishes as law the returning of tithes to God was given through Moses, it is clear in the Bible that human beings have been asked for offerings since the time of Adam, for the purpose of showing their obedience to God, as well as their worship of Him and faith in Him (Genesis 4:1–5). This practice continued to be active during the time of the patriarchs. Actually, the first report we have in the Bible of a person returning tithes to God appears in Genesis 4:17–20, where Abraham gives tithes to Melchizedek, who was a priest of the Most High God. If you read the full story in chapter 14 of Genesis, you can identify some fundamental biblical principles there regarding tithing. For example, we find in the story

that both Abraham and Melchizedek, through a meal of celebration, recognized that it was God who gave victory to Abraham and his men in their war against King Chedorlaomer and his allies. In this recognition they both expressed their belief that God was the Creator of the heavens and the earth (Genesis 14:18–20). In this first act of tithing that appears in the Bible, we see that the tithe is returned to God as an acknowledgment that He is the Creator and therefore the owner of everything that exists. Returning the tithe is also an acknowledgment that God is the one who gives the blessings and the victory. In this sense, the tithe is based on blessings received from God. Everyone who receives blessings can and should tithe. So, the tithe is not a tax that the person must pay regardless of whether he has had income or not. The biblical concept is that God blesses us first and then we recognize God’s blessing by returning the tenth part.

There is one more issue to highlight in this Bible story. Even though Abraham was received by the king of Sodom and by the king of Salem on his return from battle, he gave the tithe only to Melchizedek, king of Salem. The reason for this is, as verse 18 states, that Melchizedek was not only a king but also a priest of the Most High God. In this way we learn from the beginning of the Bible that tithes are not given in just any place or to just any person, but in the place or to the persons that God has authorized to receive them.



*Abraham gave tithes to Melchizedek,
a priest of the Most High God.*

Jacob and His Promise

Years later, in Genesis 28:18–22 we find Jacob, Abraham’s grandson, making a covenant with God that included the faithful and complete return of the tithes of all his income. In this story the most important thing to learn is that Jacob’s decision to tithe occurs in the context of a moment of worship rendered to God due to a special revelation that he had received from God. So, we are always worshiping when we tithe.

Secondly, before promising his tithes to God, Jacob promised to give his life to God. The first covenant was “Jehovah will be my God” (verses 20, 21). This shows that tithing, biblically speaking, only has true meaning when it is a symbol of a life that has been given to God.

Finally, it should be noted that Jacob never promised God that he would look for something to bring as a tithe to Him. The understanding was always, “If You bless me, I will set aside the tithe for You.” The Bible recognizes again here that the tithe is based on the blessings that we receive from God, so it is correct to say that we do not pay the tithe but rather that we return the tenth part of all that God has given us as recognition that He is our Owner and Lord.

The Sanctity of the Tithe

As we have already mentioned, as part of the commandments that the Lord gave to Moses at Mount Sinai (Leviticus 27:34), it is pointed out that the tithe is consecrated to Jehovah:

“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.” (Leviticus 27:30, 32).

In this way, it was established as a commandment of God for His people.

This commandment also enables us to understand the sanctity of the tithe. When the Bible says that tithe is something consecrated to Jehovah, it is clearly indicating that tithe is a distinct, separate, chosen portion. It should not be treated or used in just any old way. It has an owner, and the owner's will must be respected. What makes tithing holy is not that we give it in worship, or that we put it on the offering plate, or pray before giving it. Holy means "something different" or "set apart for a sacred use," and tithe fits those categories. We do not sanctify tithe, but tithe is holy. That is why in dealing with it, we must do so with respect and in obedience to God's instructions.

It is precisely because of the sanctity of the tithe and the care with which it must be treated that God not only ordered that the tithe of all the income or revenue be returned to Him as something consecrated, but He also ordered the use that should be given to these resources. In the book of Numbers we read:

"Then the Lord said to Aaron: 'You shall have no inheritance in their land, nor shall you have any portion among them; I am your portion and your inheritance among the children of Israel. Behold, I have given the children of Levi all the tithes in Israel as an inheritance in return for the work which they perform, the work of the tabernacle of meeting' " (Numbers 18:20, 21).

As we know from the Bible, the Promised Land was distributed as an inheritance to the tribes that constituted the people of Israel. Of the twelve tribes only eleven received an inheritance on earth. The tribe of Levi, chosen by God to be dedicated exclusively to the ministry of the Tabernacle of meeting, would not engage in



When God says through the prophet
“Bring all the tithes into the storehouse”
(Malachi 3:10), He is proposing
a relationship of trust and honesty.

affairs pertaining to the owning and administration of land; instead, God declared Himself to be their inheritance, and for their support gave them the tithes that all Israel should bring to the Lord. This special disposition of the Lord clearly shows that the tithe is God’s property and that He decided to give it to them for the support of those who were in charge of ministering in His sanctuary. The Israelites did not pay the Levites with the tithe; they brought the tithe to God, and God—fulfilling His promise to support those He called to care for the spiritual life of His people—dedicated the tithes to this purpose. This was established as a perpetual statute, as we can read in the book of Numbers 18:23, 24.

“But the Levites shall perform the work of the tabernacle of meeting, and they shall bear their iniquity;

it shall be a statute forever, throughout your generations, that among the children of Israel they shall have no inheritance. For the tithes of the children of Israel, which they offer up as a heave offering to the Lord, I have given to the Levites as an inheritance; therefore I have said to them, ‘Among the children of Israel they shall have no inheritance.’ ”

The Lord has also given important lessons on this subject through the prophet Malachi. Let's consider some of the most important things we can learn through Malachi:

1. *Tithing is a matter for honest people.*

When God says through the prophet “Bring all the tithes into the storehouse” (Malachi 3:10), He is proposing a relationship of trust and honesty. God leaves the work of calculating how much “all the tithes” are up to us, as well as the work of bringing them to the storehouse. By doing it this way, the Lord is testing our honesty. There are people who know how much all the tithes are but never bring them to the storehouse. On the other hand, other people bring them, but they do not bring them all; they return an incomplete tithe, and this is as wrong as not bringing it at all. Thus, the message of Malachi is addressed to people who have decided to be honest in their dealings with God. The problem behind the infidelity of many is not a lack of knowledge or a lack of resources, but a simple lack of honesty. That is the reason why it has been established that failing God in this matter is recorded in the books of heaven as a robbery.

“Those who realize their dependence upon God will feel that they must be honest with their fellow men, and, above all, they must be honest with God, from whom come all the blessings of life. The evasion of the positive commands of God concerning tithes and offerings is registered in the books of heaven as robbery toward Him.”¹

2. *Tithes should not be used to attend to personal or other matters.*

The lesson that God teaches us through Malachi is clear and precise: “**Bring** all the tithes into **the storehouse.**” There is no other prerogative regarding the tithe,

1. Ellen G. White, *Counsels on Stewardship* (Washington, D. C.: Review and Herald Publishing Association, 1940), ch. 15, p. 77.

there is no circumstance that justifies a use other than that which God has indicated. Our duty is to bring all the tithes into the storehouse and allow the Lord through His church to use these resources properly.

In this matter we have several strong statements in the books of the spirit of prophecy. Let us look at two of them:

“That which has been set apart according to the Scriptures as belonging to the Lord, constitutes the revenue of the gospel, and is no longer ours. It is no better than sacrilege for a man to take from God’s treasury in order to serve himself or to serve others in their secular business.”²

Note in this statement that the tithe is the revenue or the income of the gospel. This means that it is something set apart for a specific and sacred use. It also means that it does not belong to us, therefore we should not withhold it, nor should we give it any other use than that indicated by the Lord.

The word sacrilege used here refers to the act of taking something that is holy and giving it a profane use. Let’s look at another quotation:

“Some have been at fault in diverting from the altar of God that which has been especially dedicated to Him. All should regard this matter in the right light. Let no one, when brought into a strait place, take money

2. Ibid., p. 79.



consecrated to religious purposes, and use it for his advantage, soothing his conscience by saying that he will repay it at some future time. Far better cut down the expenses to correspond with the income, to restrict the wants, and live within the means, than to use the Lord's money for secular purposes.”³

I don't believe this quotation needs any explanation

3. The return of the tithe must be regular and systematic.

Malachi says: “that there may be food in My house” (Malachi 3:10). The form of this expression demonstrates God's desire that there always be food in His house—that is, regularly and continuously. Food is something of perishable nature and therefore it needs to be replaced regularly. This is precisely the idea that the Lord wants to convey to us. The faithful return of tithes should not be something left to impulse or be the result of special circumstances. On the contrary, we are called to be regular and systematic in this matter. That is what God expects, and that is consistent with God's purpose for those funds. In this regard we are told:

“This matter of giving is not left to impulse. God has given us definite instruction in regard to it. He has specified tithes and offerings as the measure of our obligation, and He desires us to give regularly and systematically.”⁴

4. God teaches us through Malachi that there are no circumstances in which we no longer need to comply with our duty of bringing the tithes.

When the Lord called the people to faithfulness through Malachi, He did so under very difficult circumstances: the spiritual leaders had gone astray (Malachi 1 and 2),

3. Ibid.

4. Ibid., ch. 16, p. 80.

the economic situation of the country had deteriorated, and the spiritual life of the nation was in decline (Malachi 2:17; 3:14, 15). Regardless of all this, the Lord showed the people what He expected. He pointed out their duty without acknowledging any mitigating circumstances for compliance with it.

This is a lesson we need to learn in order to not fall into the trap of believing that under certain circumstances the Lord will exonerate us from our duty. Some have risked believing that they can make amendments to God's plan when they face economic shortages, debts, or lack of confidence in the way things are handled in the church. We must all reflect on the following statement:

“Very recently I have had direct light from the Lord upon this question, that many Seventh-day Adventists were robbing God in tithes and offerings, and it was plainly revealed to me that Malachi has stated the case as it really is. Then how dare any man even think in his heart that a suggestion to withhold tithes and offerings is from the Lord? Where, my brother, have you stepped out of the path? O get your feet back in the straight path again.”⁵

5. *Malachi shows that lack of confidence in the leadership of the church should not be taken as an excuse to be unfaithful.*

If there was ever a time when the people of God could be suspicious of the spiritual direction they had, it was the time when Malachi wrote. The prophet himself describes the priests of the time in very harsh terms: “[...] priests who despise My name [...]” (Malachi 1:6). “You offer defiled food on My altar [...] saying, ‘The table of the Lord is contemptible’ [...] you offer the blind as a sacrifice [...] you offer the lame and sick [...] You also say, ‘Oh, what a weariness!’ And you sneer at it” (Malachi 1:7–14).

5. Ibid., p. 84.

“But you have departed from the way; you have caused many to stumble at the law. you have corrupted the covenant of Levi, says the Lord of hosts. Because the Lord has been witness between you and the wife of your youth, with whom you have dealt treacherously; yet she is your companion and your wife by covenant” (Malachi 2:8, 14).

As we see, the priests of Malachi’s time were not exactly examples of holiness. We are talking about a time of debauchery, theft, greed, adultery, and lack of holiness in the leadership of sacred things. But even in the midst of circumstances such as these, the Lord made the people see that their duty to God remained the same, and that the infidelity of others, even if they were the leaders, did not excuse them from falling into the same faults. After having disapproved of the conduct of their leaders, God addressed the people, saying: “You are cursed with a curse, for you have robbed Me, even this whole nation.” (Malachi 3:9) And the order came immediately: “Bring all the tithes into the storehouse” (verse 10).

This is a situation that was repeated in the people of God with the passage of time, but those who want to do things according to the will of God need not err due to lack of light. Our God has spoken to us through His prophets. Also, in the book *Counsels on Stewardship* we can read:

“Some have been dissatisfied, and have said, ‘I will not longer pay my tithe; for I have no confidence in the way things are managed at the heart of the work.’ But will you rob God because you think the management of the work is not right? Make your complaint, plainly and openly, in the right spirit, to the proper ones. Send in your petitions for things to be adjusted and set in order; but do not withdraw from the work of God, and prove unfaithful, because others are not doing right.”⁶

6. Ibid., p. 94.

6. *God reminds us through Malachi that he has committed His word and honor to those who are faithful to Him.*

In the matter of tithes, not only is man's honesty being tested by God, but God Himself has also asked that we try Him as to His faithfulness in fulfilling the promises which, because of His great love, have accompanied His commandments. "And try Me now in this, says the Lord of hosts" (verse 10). He has made a promise to those who take the step of faith in this aspect; here it is: "I will open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it" (Malachi 3:10).

The guarantee we have for this promise is the sure word of God who is not a man, that He should lie, nor a son of man, that He should repent (Numbers 23:19). It is the word that guarantees us that by being faithful we will receive much more than what we give, that when we tithe, we will receive so we can give even bigger tithes. Can we believe God? Do we want to put Him to the test? Meditate on this:

"O, what gracious, full, complete assurances are given us, if we will only do what God requires us to do! Take hold of this matter as though you believed the Lord would do just as He has promised. Let us venture something upon God's word."⁷

In view of all this evidence and these instructions that we find in the Old Testament, some have wanted to dismiss the biblical teaching on tithing, arguing that the New Testament does not speak of it, or that the law was only valid for Old Testament times, and that it expired with the death of Christ on the cross of Calvary; but

7. Ibid., ch. 18, p. 90.

these arguments do not hold, and in that way they turn out to be merely a personal opinion.

Speaking precisely about the validity of the law on tithing, Ellen White wrote:

“This law was not to pass away with the ordinances and sacrificial offerings that typified Christ. As long as God has a people upon the earth, His claims upon them will be the same.”⁸

She also referred to the fact that this plan of God to sustain His ministry is based on the right that God has over us. About this, she said:

8. *Ibid.*, ch. 12, p. 67.

*“This law was not to pass away
with the ordinances and
sacrificial offerings
that typified Christ.”*



“God has a claim on us and all that we have. His claim is paramount to every other. And in acknowledgment of this claim, He bids us render to Him a fixed proportion of all that He gives us.”⁹

What Ellen White says in these statements helps us understand that the law of the tithe was not a ceremonial law; that is, it was not established as a ceremony intended to announce the death or sacrifice of Christ on the cross. Therefore, it is not correct to say that the law of tithe expired with the death of Christ. The purpose of the law of the tithe is for human beings to recognize that God is the Creator and Owner of the universe and that they need to give Him the first place in their lives to be saved. So as long as there are human beings and God exists, the purpose of this law is valid. In addition to this, which is the main thing, there is also the fact that God decided, as we saw, to give the tithes for the support of those He called to the ministry. It is clear that God continues to have His people and His work of salvation in this world and therefore He continues to call people to collaborate in His work and He continues to provide the resources to sustain His work until the end.

Therefore, it is incorrect to say that the New Testament cancels the teaching on tithing. Although the law that was given in the Old Testament is not reformulated, neither is there a single text that annuls it, and on the contrary, it is good to observe that the New Testament recognizes and ratifies the law given by God in relation to tithes and the use He has decided to give them in the sustaining of the ministry. The Lord Jesus Himself made a clear validation of this practice in His parable in Luke 18:9–14. In verse 12 specifically, the Pharisee, among other things, is said to be giving a tithe of everything he earned. When we read the whole par-

9. *Ibid.*, ch. 13, p. 71.

able, we do not find Jesus indicating that the Pharisee was wrong because of what he was doing, but because he used what he was doing in order to gain salvation. So Jesus did not say that tithing was unnecessary or wrong, He just said that the Pharisee had a wrong understanding of tithing in his experience as a believer. Also, in Matthew 23:23 and its parallel text in Luke 11:42 Jesus condemned the fact that the Pharisees thought that by giving a tithe, that exonerated them from practicing justice, mercy, and faithfulness. Again, Jesus did not say anything against tithing; to the contrary He said that although it was necessary to tithe, it was equally necessary to pay attention to matters that were actually more important for God.

Then we have a broader discussion of the subject of tithes in Hebrews 7:1–9. In Hebrews 7:5 we read: “And indeed those who are of the sons of Levi, who receive the priesthood, have a commandment to receive tithes from the people according to the law.” Although all of Paul’s arguments in these texts are aimed at demonstrating the superiority of the priesthood of Melchizedek over that of Levi, the apostle incidentally ratifies tithing as a practice ordained by God. Thus, far from rejecting its validity, what he does is ratify its value and meaning.

That is why the apostle Paul himself, when he wrote to the Corinthians, clearly stated that this law was still valid and applicable to those who dedicate their lives to serving in the gospel ministry:

“Do you not know that those who minister the holy things eat of the things of the temple, and those who serve at the altar partake of the offerings of the altar? Even so the Lord has commanded that those who preach the gospel should live from the gospel” (1 Corinthians 9:13, 14).



“Do you not know that those who minister the holy things eat of the things of the temple, and those who serve at the altar partake of the offerings of the altar?” (1 Corinthians 9:13)

There is no doubt here, that the apostle Paul is saying that the principle established by God to sustain his ministers in the past (that those who work in sacred things eat of the sacred things) should be the principle used to sustain those that at the time of the establishment of the church dedicate their lives to the proclamation of the gospel. This is reasonable, because if God designed the whole plan of salvation, which included the proclamation of the message of salvation to the whole world, it is logical to think that God would also have a plan for



the financing of such an enterprise. Paul says here that the plan is that God will continue to support those who are called by Him to the ministry. How? With the sacred funds of the tithes that all of His children should bring to Him in worship, recognition, obedience, and fidelity. Thus, those who preach the gospel should live from the gospel by God's command.

I am sure that the subject of tithes and offerings is solidly grounded in the Word of God. I can clearly see that it is part of God's plan for the salvation of humanity. But beyond all that, I can see countless blessings that God wants to give us through this plan. It is a great privilege to know that as a member of the church, while I am faithful to my God in abiding by my covenant of faith and obedience, and by recognizing God's blessings in my life, I am part of a much larger plan, since God takes all the tithes that we give back to Him and activates a worldwide movement of men and women who dedicate their lives to preaching the gospel, and in that way thousands and millions come to know Christ and have access to the hope of eternal life in Jesus.

Today's call is to reaffirm our commitment to be faithful and honest with God. It is to make a covenant with God to be faithful to Him and to believe in His promises of blessing for us.

Do you want to make that covenant right now with a prayer?

Roberto Herrera



3

What the Bible

Teaches About Offerings

OFFERINGS ARE UNDOUBTEDLY an important part of the systematic benevolence plan practiced by the Seventh-day Adventist Church. Presenting voluntary offerings to God as a sign of love and gratitude has always been part of human activity. In the context of the worship that is due to God, it is very common for worshipers to present themselves before God with something to offer Him.

When a church member wants to understand how the financial system of the

Seventh-day Adventist Church works, they will discover a lot of information and learn important biblical principles if they take time to study this subject in the Word of God. There they will also find the meaning and importance of offerings for the believer and for the church.

Offerings in the Old Testament

In the Old Testament, we find a long list of offerings that must be presented before the Lord. The Israelites were to faithfully follow a series of laws and instructions given by God Himself so that the offerings might be acceptable to Him. There is practically a whole book in the Old Testament—Leviticus—dedicated to the subject of offerings. The interesting thing about studying all that available information is the fact that you can find biblical principles that govern offerings to God and help us understand what the offering means, the relationship they have with the one who offers them, how they should be used, and when they are accepted by God.

The Old Testament speaks of expiatory sacrifices, which were related to such matters as the atonement for sins that had been committed and the resulting guilt for those sins (Leviticus chapters 4 and 5). We also find burnt offerings, which represented a total surrender to the Lord (Leviticus 1:9), and peace offerings for paying vows made to the Lord, or as an act of devotion or gratitude to God (Leviticus 7:11–21).

Other offerings were also mentioned in the Old Testament, such as the cereal offering, which recognized God as the Lord of the Covenant and the people of Israel as His subjects. This offering also taught the idea that the fruits of the earth were the result of the blessings of the Lord (Leviticus 2:1–10).

There was also the offering of the first fruits. This offering was above all an acknowledgment that God had first place in the life of the one who brought his first

fruits. It recognized that God was the one who made the land produce, so He was both the true source of all good and the owner of the land (Leviticus 23:9–11; Numbers 18:12, 13; Deuteronomy 18:4 and 26:1–11).

The Old Testament also refers to an offering from the spoils of war (Numbers 31:29, 41, 52) that recognizes God as the giver of victory over enemies. And finally we will mention here the special offerings that were required for a specific purpose, such as the construction or reconstruction of the Temple (Exodus 25:2; Ezra 1:6; 8:25), or that were required on special occasions, such as the three national holidays which the Israelites celebrated by making a pilgrimage to Jerusalem—the Passover, the Feast of Pentecost, and the Feast of Tabernacles (Deuteronomy 16:16, 17).

Offering Principles from the Old Testament

One of the Bible passages that best helps us understand offerings is found in Deuteronomy 16:16, 17. There, we read the following: “Three times a year all your males shall appear before the Lord your God in the place which He chooses. . . ; and they shall not appear before the Lord empty-handed. Every man *shall give* as he is able, according to the blessing of the Lord your God which He has given you.” In these verses, offerings are linked to the three annual feasts celebrated by the Children of Israel. Each year, the Israelite had to appear three times before God and had to bring Him an offering. This requirement places the act of giving an offering within the framework of the covenant, let me explain:

God’s covenant with Israel has been studied and analyzed in the light of the covenants made in the Ancient Near East¹, for its phraseology and the series of rites that

1. See Roberto Badenas, *Más allá de la ley* [Beyond the law], (Madrid, Safeliz: 1998).

accompanied its promulgation. Now, in the Ancient Near East, it was common for the sovereign to require the vassal to report to him periodically, “In some cases, three times a year, to renew his loyalty and pay tribute.”² So the religious feast celebrated in Israel had the purpose of not only making it clear to the people who was the true Lord of all (God), but also to give each person the opportunity to offer his or her constant loyalty to God and to express this loyalty with their offering.³ We can draw two important lessons from Deuteronomy 16:16, 17:

According to Deuteronomy 16:16, no one should appear before the presence of God empty-handed. This means that, biblically speaking, offerings are an integral part of the worship given to God. In the Bible, giving is not a financial issue but a matter of how you love God, how much you appreciate Him, and how willing you are to recognize Him as the source of all the good that comes into your life.

Appearing before God empty-handed gives the impression that the person has nothing to thank Him for or to acknowledge about Him. Worship without offerings is worshipping a divinity that is unworthy of any praise or adoration. So, through the system of offerings, God seems to be teaching His people how to render Him proper worship. To appear before God, then, without a gift or offering is to rob Him of His glory, His greatness, and His immense generosity. That is why, through the prophet Malachi, God denounces the fact that His children do not bring offerings as robbery against Him (Malachi 3:6–8). In other words, God deserves to have children who show that He is a God who blesses abundantly those who give Him their lives, and that He cares for them with love and dedication.

2. J. A. Thompson, *Deuteronomy: An Introduction and Commentary*, *Tyndale Old Testament Commentaries* (Downers Grove, Illinois: InterVarsity Press, 1974), vol. 5, p. 219.

3. Eugene H. Merrill, *Deuteronomy, The New American Commentary* (Nashville: Broadman & Holman Publishers, 1994), vol. 4, p. 256.

Deuteronomy 16:17 says that each one will bring his offering according to the blessing received from God. This idea reinforces the concept of individual or personal responsibility when it comes to our worship, recognition, and gratitude towards God. My offering says that, as an individual, I have a personal faith, I have my own experience with God, there are things that He has done in my life, and it is up to me to acknowledge them and give thanks for them. In this way giving an offering during public worship, while strengthening the unity of all those who share love and gratitude for God Himself, also deepens the personal religious experience and the conviction of each person about the One in Whom he or she has believed.

This idea also helps us understand the concept of proportionality in our offerings. The biblical offering is proportional to the blessing received from God. That is why the amount of the offering varies from one person to another, because the blessing is varied.

The best way to achieve this biblical ideal for offerings is by establishing a percentage. In this way, to the extent that the blessing varies, the offering will also vary, although the level of sacrifice will remain the same. The point here is that if I have received a great deal from God, my offering should reflect that; the same is true if I have received only a little, or have not received anything.

It is a fair system that actually demonstrates that the offering is not based on what we give, but on what God has given us first. If the offering is to be like the blessing, it is clear that the blessing must come before the offering is given. This shows that the offering plan is not intended to enrich God, but to bless His children and also



teach them to clearly express their joy, their gratitude, their love, and their adoration towards Him.

As can be seen, the practice of giving offerings in the Old Testament and particularly in the experience of the people of God is extensively documented and rigorously regulated. In general all offerings are characterized by worship, gratitude, joy, and praise. Although some were required, the act of bringing them and the way this was done always reflected the will of the one giving the offering.

What We Can Learn from Offerings in the Old Testament

When we come to the New Testament we do not find as many references to offerings as in the Old. Even so, the subject is there. It can be found in Christ's ministry, in the apostolic teachings, and in the practice of the church in that period.

Perhaps the most powerful message in the New Testament about giving is the demonstration of how God and Jesus Christ are the greatest givers in the universe. The cross of Calvary should be seen as the universal collection plate where God deposited His offering by giving His only Son out of love for the human race (John 3:16). Jesus gave His life for us in an unmatched act of generosity and grace (2 Corinthians 8:9). It is because of that superabundant grace that God has given to humanity that He can challenge His followers by asking them to freely give what they have freely received (Matthew 10:8).

In this way the New Testament shows beyond a doubt that Christian giving does not consist in supplying any need of God's. Such a thing is not necessary, because God has no needs (Acts 17:25); it is also impossible, because the possibility is not in us to satisfy a supposed divine need (Psalm 50:10-12). Instead, the

New Testament shows us a dynamic of imitation that has the purpose of making us more similar to our Lord.

Jesus and offerings

Jesus taught very important matters regarding offerings, which are not always emphasized. Before tuning in to what He said about them, we should note that the New Testament shows that Jesus is worthy of receiving offerings beginning with His birth. The visit of the wise men from the East and the type of gifts that they brought the Christ Child clearly reveal that Jesus was a King and therefore possessed greatness and superiority. But beyond this, from its first chapters the New Testament clearly demonstrates that Jesus is the Messiah, the Son of God—in short, God with us—and that therefore He is worthy of receiving worship, honor, and praise (Matthew 1:21–23, 2:15).

During His earthly ministry Jesus showed the connection between giving and having a correct ethic regarding our relationship with others. Matthew 5:23, 24 makes it clear that an offering should not only show that the person is at peace with God but also with his neighbor. The offering is not intended to exonerate a person who is at war with others, so that he feels that he can still be at peace with God. Giving an offering is an experience by which God wants to remind us that

- 1) we depend on Him, and
- 2) we need each other.

For this reason, Jesus rejected the practice of some who neglected their responsibility to their own family, claiming that they had committed their resources to religious purposes (Mark 7:10–12).

Jesus also emphasized the fact that the simple act of bringing an offering to the temple is not always proof of sincere and complete surrender to God. Even the act of giving may reflect nothing but a mere for-

mality or what we are willing to give even when we could give much more. In Luke 21:1–4 Jesus spoke of the widow who gave everything she had, pointing out that for God the motive is more important than the amount of the offering. God looks at one’s surrender beyond the act itself. For this reason, Christ rejected any attempt to draw attention to our generosity or to expect to receive rewards for what we give, which would turn the offering into a vain and selfish act (Matthew 6:1–4). Even when God rewards in ways that can be public, the act of giving in the Bible is essentially a personal, intimate experience that must come from the heart, to be taken into account by God and not by others.

Finally, we see that in Matthew 10:5–10 Jesus seems to teach His disciples that the community of believers has the responsibility to provide for the support of those whom God has commissioned to minister to their spiritual needs. The famous expression of Jesus in Matthew 10:10, “the worker is worthy of his food,” was re-used by the apostle Paul in 2 Timothy 2:15 and applied to the work of the apostles and teachers of the church. This means that the church took Jesus’s statement as the biblical basis for providing payment or a salary for

*Jesus spoke of the widow
who gave everything she had,
pointing out that for God the motive
is more important than the amount
of the offering.*



those who dedicated their lives to the gospel ministry. The funds for the payment of that salary came from the offerings given by the members of the church.

Offerings in Paul's Epistles

Besides Christ, the person who referred the most to the subject of offerings in the New Testament was undoubtedly the apostle Paul. The Holy Spirit inspired Paul to help Christians of all ages to understand the theological meaning of offerings, providing biblical principles that guide us on the subject to this day. Paul taught that:

The offering must be motivated by the grace and example of Christ. In 2 Corinthians 8:1 Paul clarified that the wonderful example given by the churches of Macedonia was due to the grace of God that worked in them.

With this idea Paul shows us that the system of offerings is not designed for human beings to give resources to God, but before the offering can be given, the grace of God works in the life and in the heart of the person, empowering and convincing him or her to give generously. On the subject of offerings, therefore, what God does must stand out in first place; our part should be seen as merely a response to that grace, without which it would not be possible for us to do anything. Ellen White was right when she wrote that

“Our heavenly Father did not originate the plan of systematic benevolence to enrich Himself, but to be a great blessing to man. He saw that this system of beneficence was just what man needed.”⁴

Then in 2 Corinthians 8:9, Paul also reminds the church that the grace of God manifested on the cross of Calvary is our model for offerings; that is to say, Jesus Christ. The example of Christ should be our greatest motivation, not only to give offerings, but to do so

4. Ellen G. White, *Counsels on Stewardship* (Washington, D. C.: Review and Herald Publishing Association, 1940), ch. 12, p. 67.

generously and with a heart full of love. Paul explained that everyone in the church knows what Christ did for us in carrying out the plan of salvation, which included giving His life for us on the cross of Calvary. By saying this, Paul is teaching that the true meaning of giving offerings to God is our recognition of what Christ did for human beings, worshiping God for it, showing our gratitude, our willingness to serve Him, and also supporting the continuation of that plan of salvation through our offerings, by supporting the preaching of the gospel throughout the world.

Paul taught that offerings should be systematic and in line with the blessing received from God.

“Now concerning the collection for the saints, as I have given orders to the churches of Galatia, so you must do also: *On the first day of the week* let each one of you lay something aside” (1 Corinthians 16:1, 2)

We see here that the biblical offering should not be based on a sudden emotion or impulse, nor should it be based on a need that came up and has to be addressed. Paul advocated a planned offering that is delivered in a systematic, continuous manner. This is why the idea of making a covenant with God regarding offerings is a helpful idea that is very beneficial. Paul concludes by saying,

“*storing up as he may prosper*, that there be no collections when I come” (1Corinthians 16:2).

The expression “as he may prosper” confirms the idea that God gives to us first, and then we can bring the offering. It also reaffirms the teaching of the Old Testament that the offering must be proportional to the blessing (Deuteronomy 16:17). The best way to achieve this proportionality is to decide on and establish a percentage for offerings.

Another teaching from Paul is that the offering must be voluntary and given with joy.

“So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver” (2 Corinthians 9:7).

Giving offerings is such a personal, voluntary, spiritual act that it should not be influenced by any human idea or reasoning.

“The eye of God takes cognizance of every farthing devoted to His cause and of the willingness or reluctance of the giver. The motive in giving is also chronicled. . . . Love must be the principle of action.”⁵

It is not true that biblical offerings hurt when they are given, because they are offerings that are given for and with love. We do not give offerings simply because we are members of the church or because we are obligated to do so, but because the relationship we have with God is a relationship of love, and because of that, God is mine and I am God's. My offering should always be a gift of love to God, and if it is, I do not need any artificial, temporary encouragement to express my love for God and voluntarily give Him my heart, and all that I am and have.

Paul says that the offering must be generous.

“He who sows sparingly will also reap sparingly, and *he who sows bountifully will also reap bountifully*” (2 Corinthians 9:6).

The generosity that Paul talks about here does not put the emphasis on the amount of the offering, but rather on the attitude of the one who gives it. An offering can be generous even when it is little compared to others. In the same way someone could give a large amount and still not be generous. So this is not about impressing God with an amount or defeating others as if it were a contest or competition. To give generously is to give with humility and sincerity, but to give the best that I can give according to my possibilities.

5. *Ibid.*, ch. 39, pp. 196, 197.

Paul taught that the offering should be given to authorized persons and that it should be a symbol of the surrender of our heart to God. In 2 Corinthians 8:10–23 Paul addresses the issue of handling the offering, among other things. On this point he makes sure to inform the churches that gave the offering that adequate measures have been taken so that the offering will reach its destination and be used for the purpose for which it was given. For this purpose, a commission was appointed to take the offering to Jerusalem. Titus, one of Paul’s assistants, and two brothers who were well respected in the churches were authorized by the churches and by Paul himself to collect and carry the offering (2 Corinthians 8:1, 7–23; 8:3).

This would of course prevent malicious accusations and unauthorized deviations from who should receive the offering or what it would be used for. And it would also allow for anyone with a complaint about the process to have specific people to ask for information or an explanation.

Even today, churches and we members in particular must take the biblical orientation into account in this matter. There are church members who give their offerings to individuals or projects that have not been authorized by the church. Neither practice is correct, because once we have committed ourselves to giving an offering to God, those resources do not belong to us and must be turned over to the church’s storehouse, allowing authorized people to administer and use those resources in projects that promote the advancement of God’s work in this world. This is what the apostle Paul promoted and taught. If after giving our offerings to the church someone wants to support a particular project or give resources to a specific person, this should be done as a donation and never with resources that have been set aside for God.

Paul emphasizes the idea that the offering should be seen as a symbol rather than as an isolated act. An offering is the symbol of a heart that surrenders itself to God. When we put our offerings in the offering plate, what we should really want to put there is our heart and our life; the offering, which is something valuable and very personal, represents that longing. Paul was very expressive with the Romans when he told them,

“I beseech you therefore, brethren, by the mercies of God, that you present your bodies a living sacrifice, holy, acceptable to God, which is your reasonable service” (Romans 12:1).

As can be understood in these words, the greatest offering we can give to God is ourselves. That is why Paul, speaking of the Macedonians, emphasized the fact that they gave themselves first to God and then to us (2 Corinthians 8:5). So biblically speaking, we are called to give both offerings and ourselves to God.

Conclusion

After reviewing a few of the teachings in the Bible about the giving of offerings, it should be clear that it is a subject of great theological and spiritual importance, and that it is suitably explained in the Holy Scriptures.

We must always keep in mind that the plan for giving offerings points first to Christ, who was the greatest offering ever given. He was the sacrifice for our sins, the ransom for our liberation, the price for our salvation. He was the Lamb of God who takes away the sin of the world (John 1:29). On Calvary He gave His offering, and each time we give an offering we must do so thinking about that offering that was given for us, and that demonstrates the greatest and purest love. Each time we give an offering, we should not think about being a member of a church, but that we are sinners saved by the blood of Christ.



That divine generosity gives us security and hope.

*We know there is a future
because of God's faithfulness.*

An offering, rather than showing who is the most generous person in the church, should remind us of the generosity of our God to always fulfill His promises to us and do what He says He will do. That divine generosity gives us security and hope. We know there is a future because of God's faithfulness; we know that we are not alone because He keeps His promises; and we know that we can take that hope to others because He will never disappoint us. Every time we give an offering we are saying, "God is good, here is the proof of what He has given me, I am bringing Him an offering of gratitude."

And of course, the system of offerings, above all, is a permanent reminder of Who owns this world and everything in it, Who the true owner of our life is, as well as of everything we are and have. When we give an offering, it's not so that we will feel powerful or better than others. Neither is it so that we will think that because we give offerings we have the right to decide how things will be done in the church, and even in our own lives.

Each offering that goes into the offering plate shouts at us, "You are not the owner; you depend on someone else, and you cannot supply all your needs by yourself."

In this sense the offering is God's plan to help us be humble, dependent on Him, and obedient. It is a plan for us to learn to let God be God, to let the law of God alone prevail in the church, in our lives, and—little by little—in this world. That is exactly what we ask when we repeat the Lord's Prayer and say, "Thy will be done, on earth as it is in heaven" (Matthew 6:10).

All of the above constitutes our true and greatest motivation to give offerings. Knowing that Christ is my Savior, knowing that I can hold onto His promises without fear because He is always faithful, and knowing that He is my owner and has rights over me, moves me; it motivates me and constrains me to give offerings of love for my God voluntarily, generously, systematically, and faithfully.

Even though that is sufficient motivation for me, it is wonderful to know that the humble offerings that I offer to the God I love also help contribute to the advancement of His work on this earth. That also gives me satisfaction and inspires me. Every time I give an offering, I can remember that God continues working to save people. That brings hope for my family, my neighbors, my friends, and for all the people of this world.

It is a great privilege to collaborate with God in that noble cause. It is wonderful to know that I will be part of the triumph of the church of God on this earth, because among other things, I am putting my treasures in that church. And somewhere in the Bible it says, "For where your treasure is, there will your heart be also" (Matthew 6:21).

So be it!

Nolwin J. Guilarte





4

Engaging Church Members

in the Financing of the Mission

THE SEVENTH-DAY ADVENTIST CHURCH bases its practice of giving tithes and offerings on the teachings of the Bible. The church as such feels fully justified in expecting these financial resources to flow from the members to the denominational system. Accordingly, denominational policies and regulations establish procedures for collecting and sending these funds through organizational channels to cover spending and investment operations, acting on the principles of

transparency and accountability. We could title this process “Funding the Great Commission Through the Plan of Systematic Benevolence.”

It is important to point out that certain people or groups within the church have questioned the wisdom of church policy regarding the administration of tithes and offerings. It may not be the practice of tithing per se that is questioned; it is more of a debate about who is entitled to receive and use these financial resources. But any person or group that encourages participants in the church’s support system to deliver their tithe and offerings to independent ministries or, worse still, that motivates them to use them in a personal and arbitrary way outside the church system is violating important biblical principles.¹

Dr. Lowell Cooper tells us:

“The Seventh-day Adventist Church must be, and will continue to be, a world church with strong links between all parts of its structure,” from local churches, Missions, Conferences, Unions and Divisions up to the General Conference. “Therefore, growth and the changes in its structure must preserve its sense of responsibility for the mission at the local level along with a sense of identity as a global family committed to a global mission.”²

For that reason, it must remain connected theologically, structurally, experimentally or experientially. This commitment is what leads church members to participate with their tithes and offerings in the worship of God and to strengthen, in turn, the financial system of the church.

1. Lowell Cooper, “Trends and Factors Affecting the Future of the Adventist Ecclesiastical Organization”, in *Worship, Ministry, and the Authority of the Church*, 2017, ch. 17.

2. Ibid.

Certainly, from its beginnings and in the experiences of its pioneers, the Adventist Church has understood that the denomination's objectives would best be achieved through wise instruction of the church members, and one of our vital strategies is to have financial resources to advance the plans of evangelization. The understanding of this matter was expressed by Ellen G. White as follows:

“God’s people are called to a work that requires money and consecration. The obligations resting upon us hold us responsible to work for God to the utmost of our ability. He calls for undivided service, for the entire devotion of heart, soul, mind, and strength.”³


That is why money and the way we relate to it has a direct impact on spiritual matters.

Recognizing the Characteristics of the Faithful in Modern Times

To discuss the education of church members it is necessary first of all to know them as fully as possible. As leaders and promoters of the good news of salvation we must identify the characteristics of the faithful in modern times; we must know their expectations and what they want in terms of their sense of worship and spirituality. This factor will be key in establishing the appropriate strategies for education and instruction on the importance of financial resources for carrying out the mission.

It is important to understand this issue not just from a material and human perspective but also from the divine dimension, as it is part of the plan of salvation. When we look at today's society, which is increasingly skeptical, secularized, and postmodern, wanting

3. Ellen G. White, *Counsels on Stewardship* (Washington, D. C.: Review and Herald Publishing Association, 1940), ch. 7, p. 35.



*The Adventist Church
has a distinctive message
in its focus on resources
through Christian stewardship.*

to see itself as worthy of relativistic free thinking regarding the truth, we cannot help but think that this current has already reached our churches.

Any effort to attract the attention of postmodernists “must take seriously the dynamic relationship between the intellectual and experiential dimensions of human life.”⁴ The Adventist Church needs to remember that postmodernists will never accept what the church has to offer if they cannot experience it. On the other hand, the rupture of the modern dualism between thought and emotion must be considered, because postmodernists believe that “neither the one nor the other tells the whole story by itself.”⁵ In this context, the church must consider how to approach popular culture and find out how to present the Word creatively.⁶

Since we are in the presence of a strong postmodernist current in the church where everything is questionable, the issue of the management of tithes and

4. Sung Ik Kim, “Worship in a Postmodern Context” in *Worship, Ministry, and the Authority of the Church*, 2017, ch. 7.

5. *Ibid.*

6. *Ibid.*

offerings does not escape this process. It is on the table as an open question under the critical eye of postmodernists who are willing to unleash the winds of controversy, and demand being convinced that tithes and offerings are being used and administered correctly in the present time. The Adventist Church has a distinctive message in its focus on resources through Christian stewardship. It is important that our leaders lend their influence to promoting this valuable belief among the believers, in order to build trust in the church's financial system, teaching that resources are not an end but a means to fulfilling the mission of preaching the gospel of Christ.

Strategies for Educating Church Members

Now that we have identified and understood the believers in terms of their expectations, customs, and lifestyle, the next key step is education. In the list of strategic actions to follow in order to create a contributory culture among the church members in terms of their role in financing the mission of the church, we have:

1. *Designate those responsible for educating the brethren.*

To educate the brethren about the subject of financing the mission of the church—which covers the aspects of Christian stewardship, tithes and offerings, Christian service, and worship of God—we must have qualified teachers for such a task. The power of a transformed life and practical fidelity in Christian stewardship will be the ideal ingredients for promoting the concept of partnership with God and the benefits of exercising this ministry among the church members. The pastors of the local churches and the stewardship directors have a primordial

place in this task, although it is also incumbent on all of us who are part of the denomination.

2. **Apply appropriate methods of instruction.** The appropriate methods of instruction for the church must be identified, given the all-pervasive post-modern and secularized current that holds sway at this time. According to Sung Ik Kim, the inductive method is recommended because “The inductive method allows postmodernists to not only involve their emotions, feelings, introspection, intuition, and contemplation so that the message is relevant to them, but also to convince themselves instead of being convinced by others.”⁷ Given the characteristics of the current generation described in the preceding paragraphs, we must recognize the importance of this aspect, since the promotion of tithes and offerings by our church is very different from that presented by some other denominations, where their faithful are invited to give so that God will give them back more resources (some call this the “prosperity gospel,” a current that presents a doctrine quite different from that of the Adventist Church).
3. **Engage church members with the divine plan through Christian stewardship.** Show the brethren the importance of participating in the worship of God through giving tithes and offerings. For J. L. McElhany, “In the realm of Christian life and service the question of stewardship occupies a large and vital place. Every Christian believer is deeply and continuously concerned.”⁸ We must recognize God’s lordship over all things, as well as the granting of His grace to His

7. Ibid., 179–180.

8. J. L. McElhany, preface to *Counsels on Stewardship*, (Washington, D. C.: Review and Herald Publishing Association, 2005), p. 5.

children. This is an important part of our proper understanding of the principles of Christian stewardship. “As our comprehension of these principles grows and expands, we are led into a fuller understanding of the way God’s love and grace operate in our lives.”⁹

4. **Promote compliance with the principles of transparency and accountability.** Present the way the financial system of the church works to the brethren in practical terms. Following the principles of transparency and accountability, it is important to highlight the way resources are managed at the five levels of the organization, given that there are bylaws and policies of financial control, as well as review and audit processes at each level, to certify compliance with the agreements and votes made by the respective boards. It will always be of great benefit to present reports of how resources were used. This action will powerfully convince the brethren of the merits of the system, as they come to see how their contribution impacts the entire financial system of the church. They will realize that their small or large contribution of tithes and offerings has repercussions at all the different levels of the organization. They will understand that the results achieved through the resources brought into the storehouse are transcendent and are translated into blessings for the church, both locally and globally.
5. **Present the current and future financial challenges of the church.** It is important to share with the congregation not only the achievements represented by baptisms, new groups, churches, districts, and territories reached, but also to present the challenges that are being faced, in order to create a greater

9. Ibid.

sense of commitment and connection with the mission. The church is always in the process of entering new territories, and financial resources are an important supporting column of this work. The brethren must understand that external threats such as inflation, economic imbalances, devaluation of currencies, banking and legal regulations in different countries affecting transfers of funds, both locally and internationally, as well as the increase in costs of land for new temples, are all part of the complex package of challenges that we have to face in this present time and in the days to come.

- 6. Use of technology in Christian stewardship.** According to Lowell Cooper, “In recent decades, the development of digital communication technology has dramatically increased the ability of people and organizations to retain, process, manage, and distribute information. Whole countries with limited communications infrastructures have been able to leap over generations of technology to embrace the digital era.”¹⁰ Thomas Friedman affirms, “We are entering a stage in which we will see the digitalization,

10. Lowell Cooper, “Trends and Factors.”



virtualization, and automation of almost everything. Increases in productivity will be amazing for countries, companies, and people that can incorporate the new technological tools.”¹¹ Logically, this reality leads us to take advantage of the benefits of current technology in the promotion of Christian stewardship.

The Divine Plan for Christian Stewardship

Although the system of Christian stewardship concerns material things, its nature is spiritual above all. The service that must be carried out for Christ is something real. The Lord requires certain things of us in order to do certain things for us. Meeting these requirements in harmony with the divine will elevates the matter of Christian stewardship to a high spiritual plane. The plan for motivating a selfless and generous life is reflected in the following statement:

“The idea of stewardship should have a practical bearing on all the people of God... Practical benevolence will give spiritual life to thousands of nominal professors of the truth who now mourn over their darkness. It will transform them from selfish, covetous worshippers of mammon, to earnest, faithful co-workers with Christ in the salvation of sinners.”¹²

Another important affirmation about the foundation of the church with regards to tithes and offerings is as follows:

“This matter of giving is not left to impulse. God has given us definite instruction in regard to it. He has specified tithes and offerings as the measure of our

11. Thomas L. Friedman, *The World is Flat*, p. 45.

12. Ellen G. White, *Testimonies for the Church*, vol. 3 (Mountain View, California: Pacific Press Publishing Association, 1940), ch. 33, p. 387.

obligation. And he desires us to give regularly and systematically [...] Let each regularly examine his income, which is all a blessing from God, and set apart the tithe as a separate fund, to be sacredly the Lord's. This fund should not in any case be devoted to any other use; it is to be devoted solely to support the ministry of the gospel. After setting aside the tithe, we must set aside the gifts and offerings, 'as God hath prospered.'¹³

The Seventh-day Adventist Church has a clear philosophy in its bylaws about matters concerning stewardship. It is considered the lifestyle of those who accept the lordship of Christ and form a partnership with God, acting as His agents in the management of His affairs here on earth. Stewardship was born in the divine act of creating Adam and Eve in His own image. With His personal touch, God established an intimate relationship and union with humanity, which should be fostered in the intimacy of time spent together. This concept of shared image and intimacy is fundamental in understanding the spirit and dynamics of biblical stewardship.¹⁴

Matters related to time and money are essential in stewardship, because they constitute the two most fluid dimensions of existence. The management of these two areas quickly reflects and influences the spiritual life of a person. In this way, stewardship has to do with every area of life, both that of a person and that of a church. It provides the foundation and motivation for ministry and witnessing. Living in partnership with God shapes the priorities and the decisions of people who have accepted the lordship of God in their lives.

13. Ellen G. White, *Counsels on Stewardship* (Washington, D. C.: Review and Herald Publishing Association, 1940), ch. 16, p. 80.

14. *Working Policy 2018–2019*, Inter-American Division of Seventh-day Adventists, pp. 439–442.

As believers grow in that relationship as partners, the Holy Spirit guides them to provide financial support for the church as the body of Christ.¹⁵

Church Members Contribute More When They See Results

Earlier we stressed the importance of motivating the brethren and suggested that this would be achieved through education, work, and witnessing. It really is a task that calls for dependence on God, as well as having tools—such as planning and diligent study—with which favorable financial results can be expected.

The experience of educating the church in matters of stewardship brings immediate results. The brethren understand their duty and accept the Lord's call to be faithful stewards:

“When the church sees that the ministers are all radiant with the spirit of work, that they deeply feel the power of the truth and are seeking to bring their knowledge to others, this will instill new life and vigor in them.”¹⁶

This message is directly related to what we have been saying. The influence of the pastor on the congregation is key; as the leader is, so is the people: “what the priests do, the people also do” (Hosea 4:9, NLT). Ellen G. White describes the response of the faithful in appreciation of the efforts and sacrifices of their leaders:

“Their hearts will be moved to do what they can to help the work. There is not a class of people in the world who is more willing to sacrifice their means to advance the cause than Seventh-day Adventists.

15. Ibid.

16. Ellen G. White, *Testimonies for the Church*, vol. 3 (Mountain View, California: Pacific Press Publishing Association, 1948), ch. 5, p. 49.

If the ministers do not discourage them totally by their indolence and inefficiency, and by their lack of spirituality, they will generally respond to any appeal that in their judgment and conscience has merit. But they want to see fruits.”¹⁷

The Quality and Performance of the Organization

Successful corporations make great efforts to quantify the quality and performance of both commercial organizations and non-profit entities. It is expected that this will, by necessity, come to play a more prominent part in denominational processes and ways of thinking. Certainly, people will not support an organization that they consider ineffective and inefficient. However painful it may be, this demand for better performance will lead to changes in various denominational structures.¹⁸

In a very real sense, trust is the most important element of the church’s human resources. When there is trust, other types of resources (such as financial resources) will appear. Where trust is eroded, other resources disappear. In order to maintain members’ financial trust, the denominational infrastructure will need to address several important issues, including a system of offerings that is easy to understand, that is directly connected to the priorities of the mission, and that provides members with more reports of immediate and quantifiable achievements.”¹⁹

The visible structure of the organized church is an instrument to facilitate the collective testimony about

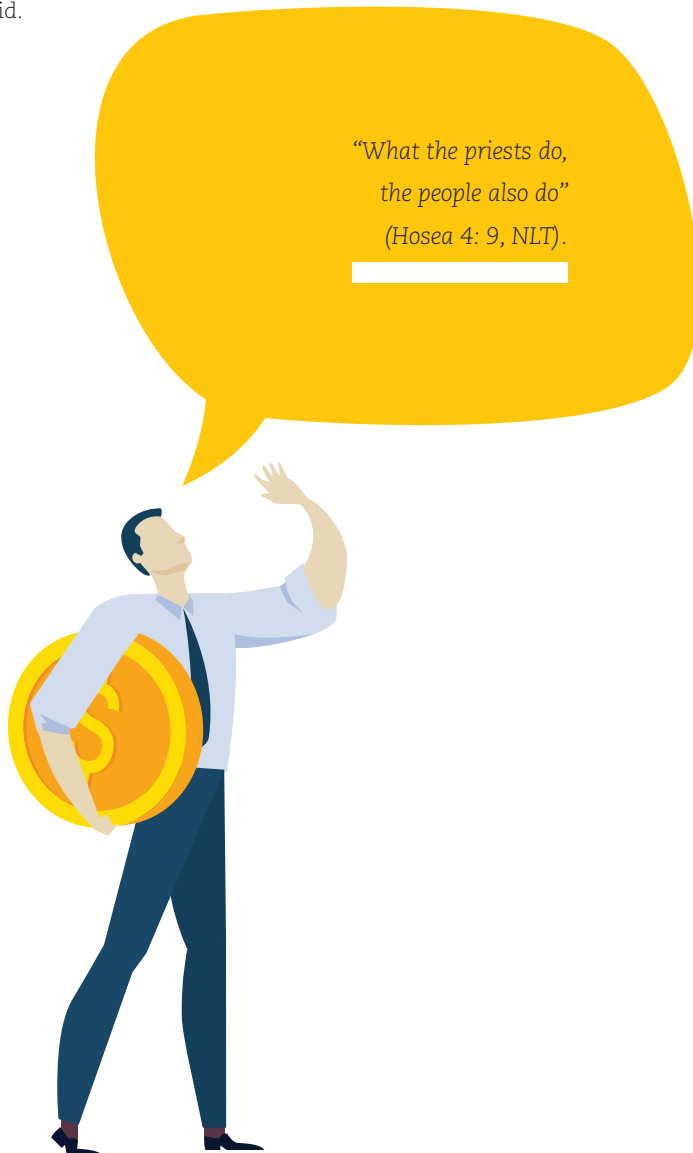
17. Ibid.

18. Lowell Cooper, “Trends and Factors.”

19. Ibid.

the lordship of Christ, and participation in the financing of the great commission given by our Creator is a responsibility that belongs to all those who have accepted the call to be the servants of the divine teacher.²⁰ Certainly the brethren of the church must understand that Christian stewardship, more than a religious belief, is a daily lifestyle.

20. Ibid.



Roberto Herrera



5

Church Members and Their Role

within the Financial System

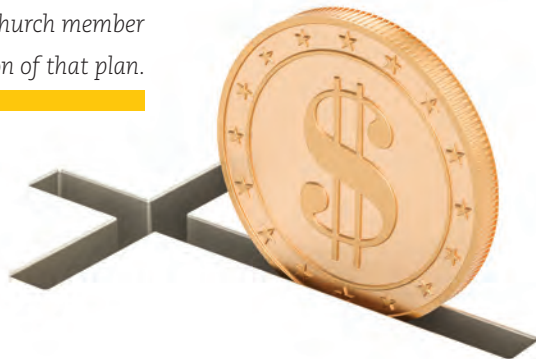
WHERE DOES THE MONEY the church uses to finance its mission come from? Using a 100% spiritual focus, we would reply that the money comes from heaven (although nobody can attest they have seen it rain down from heaven). A 100% pragmatic focus would say it comes to us from the hands of people who are in the church (a partial truth). But a comprehensive focus allows us to acknowledge

that in the first place God, as Owner, Lord and Head of the Church has provided everything that is needed to fulfill the mission He has entrusted us with. At the same time, this integral focus will allow us to be aware that God has decided to provide the financial resources His church needs by means of a plan designed by Him and based on people.

We must first establish that God does not depend on human beings to carry out His work, even though He counts on them. But the church does depend on humans to exist and function, and that is because God has decided to use humans to fulfill His purpose in the church. That is why, when dealing with church finances, we cannot sit and wait for God to miraculously make the necessary funds available. Neither should we think the decisions we make or the things we do will make the necessary funds available for the church to fulfill its mission. What is expected of us is to have faith in God in the first place and to show it through obedience and faithfulness to Him. And in the second place, we are expected to get acquainted with the plan God has developed for the church's financial health, then to put it into practice, and finally, to persevere in it.

But all this we have mentioned—the importance of church members and their role within the church's

*Whoever studies God's financial plan
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financial system—should be explored further. As it grows and expands, the church runs the risk of forgetting that everything had its start with people who devoted their lives to Christ and gave everything for that cause. It is easy to reach the point of thinking that our strength is due to our buildings, programs, institutions, or our size, and to forget that God uses people to accomplish all of this.

Whoever studies God's financial plan will have to admit that the individual church member is the foundation of that plan. Although it is true that tithes and offerings are the basis of our church's financial income, we must acknowledge that church members are the basis of our financial system.

Anything our church plans, executes, or audits begins with a church member who returns tithes and brings offerings to the church treasury. Even institutions that are run by the church, to some extent or in some way, benefit from donations made by each church member. Of course, our financial system is cared for and strengthened when every church member understands his or her role within the church, faithfully fulfills it, and remains spiritually connected and motivated to be part of his or her church.

When a church wants to strengthen its financial system, it must prioritize each of its members' spiritual growth. Failing to do so would be equivalent to being careless not only in spiritual and mission matters but also in financial matters. The church's financial health will reflect each member that is ill. It will also reflect the positive impact of people who experience spiritual revival and make reforms in their lives. Given the importance of each church member to the church's financial health, allow me to mention these five thoughts for your consideration:

1. **God’s plan for church finances is based on the church member, not on the church itself as an organization.** We have been told that, “The Lord does not propose to come to this world, and lay down gold and silver for the advancement of His work. He supplies men with resources, that by their gifts and offerings they may keep His work advancing.”¹ On the other hand, we know that “God is not dependent upon men for the advancement of His cause. He might have made angels the ambassadors of His truth. He might have made known His will, as He proclaimed the law from Sinai with His own voice. But in order to cultivate a spirit of benevolence in us, He has chosen to employ men to do this work”² Let us consider one more statement, “God Himself originates the plans for the advancement of His work, and He has provided His people with a surplus of means, that when He calls for help, they may cheerfully respond. If they will be faithful in bringing to His treasury the means lent them, His work will make rapid advancement. Many souls will be won to the truth, and the day of Christ’s coming will be hastened.”³ As you can see in these statements, the focus is on church members and their relationship to financing God’s work on Earth. Notice that according to the Lord’s messenger, God provides resources to human beings. When reading these statements, there is no doubt that being a church member is first and foremost an extraordinary privilege and secondly, a tremendous responsibility.
2. **God’s plan includes every member.** Ellen G. White wrote that “All may feel that they can act a part in

1. Ellen G. White, *Counsels on Stewardship* (Washington, D. C.: Review and Herald Publishing Association, 1940), ch. 7, p. 36.

2. *Ibid.*, ch. 3, p. 20.

3. *Ibid.*, ch. 8, p. 45.

carrying forward the precious work of salvation. Every man, woman, and youth may become a treasurer for the Lord, and may be an agent to meet the demands upon the treasury.”⁴ This statement should be reflected and meditated upon because many have wrongfully come to believe that the church should focus on the rich or on those who have jobs or businesses to guarantee the resources that are needed, but the Lord dismisses that idea. Although it is true that wealthy people and brethren who by God’s grace have jobs or businesses are a great blessing for the church when they faithfully and generously donate resources, the truth is that God’s plan is not only based on them, but on the whole church. The church’s financial plan does not consist in identifying who has resources and asking them for donations. Far from that, the plan consists in God blessing all His children in the church, and therefore all of them may feel they are able to do some part of God’s work. It is not about our financial capabilities, but rather about the blessing God gives us. It is not a plan to collect funds; it is a spiritual plan God has put in place to teach His children to depend on Him while they imitate His faithfulness and generosity.

There are congregations in which the youth, children, and those who are not formally employed are not taken into account or seem not to count in regards to financial matters. Even if they have many resources, those churches are not following God’s plan, which asks for everyone to be included. The Lord has promised that if things are done according to what He has shown, resources will be abundantly available. Read for yourselves: “The treasury will be

4. *Ibid.*, ch. 14, p. 73.

The church is part
of that divine plan, and therefore
everything that happens in it
should contribute toward that purpose.



full if all adopt this system.”⁵ “But if only half the people do their duty, the treasury will not be supplied with the necessary funds, and many parts of the work of God must be left incomplete.”⁶ Every church member receives the Lord’s blessings and therefore everyone should participate and support the church. Those who cannot contribute money can contribute their time, talents, strength, services, or prayers. That is how God has planned for His church to lack nothing. The Adventist financial system loudly proclaims the great truth that every church member is valuable, useful and necessary for it to grow and be spiritually healthy.

- 3. God has given the church a financial plan based on people because it is compatible with His plan of salvation.** God’s plan is not to develop a great organization until it becomes powerful, but to save His children from Satan’s attacks and give them everlasting life. The church is part of that divine plan, and therefore everything that happens in it should contribute toward that purpose. In *Counsels on*

5. Ibid.

6. Ibid., ch. 9, p. 47.

Stewardship, page 14, we are told that, “It is the glory of the gospel that it is founded upon the principle of restoring in the fallen race the divine image by a constant manifestation of benevolence.” This means that if our church’s financial development was based on administrative or organizational initiatives, individual believers would be denied the excellent opportunity of showing that benevolence. The Lord’s messenger helps us understand this when she says, “That man might not lose the blessed results of benevolence, our Redeemer formed the plan of enlisting him as His coworker. [...] By a chain of circumstances which would call forth his charities, He bestows upon man the best means of cultivating benevolence, and keeps him habitually giving to help the poor and to advance His cause.”⁷ The statement made on page 15 is even more striking, “He (God) has placed means in the hands of men, that His divine gifts may flow through human channels in doing the work appointed us [...]. This is one of God’s ways of exalting man. It is just the work that man needs; for it will stir the deepest sympathies of his heart, and call into exercise the highest capabilities of the mind.”

Every church member should know that when we take part in giving resources to God’s work, we receive the greatest blessing. When someone decides not to return their tithe or give offerings, even so the church will keep on moving forward to its final victory. In other words, what we give does not determine the church’s victory. But when we decide to become unfaithful and selfish, then our relationship with God will be damaged and we will not be able to be part of the church’s victory. Therefore,

7. *Ibid.*, ch. 1, p. 13.

we are not the ones who bless God by giving to the church, but it is rather God who blesses us by allowing us to practice faithfulness and generosity within the plan of systematic benevolence He has given His church. Never allow anything or anyone to take away that privilege and spiritual blessing.

- 4. God has given church members the responsibility of setting aside and bringing tithes and offerings to church.** What Malachi says is emphatic in this and is addressed to each member of God's people, "Bring all the tithes into the storehouse, that there may be food in My house, and try Me now in this, says the Lord of hosts, if I will not open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it" (Malachi 3:10).

On the one hand, this directive given by God prohibits church leaders from using manipulation, compulsion, or anything other than correctly instructing church members regarding their duty before God and adequately motivating them to be faithful and systematic in fulfilling it. It also forces leaders to constantly instruct members in matters such as their duty as church members, faithfulness to God, and Christian commitment.

On the other hand, in the mind of each person who is part of the church, Malachi's statement brings up the great matter of personal responsibility while inviting them to develop a trusting relationship with God. The fact that God tells all His children to "bring" means that God trusts that each of His children will be honest, obedient, and responsible. When we consider someone to be that way, we simply trust that person. God could have directed spiritual leaders to go to each person and persuade

them to or demand for them to return tithes based on the fact that it is the portion that pertains to God. The Lord could have mandated that the church require proof that a person returns tithes and gives offerings in order for them to be church members. But instead, He has not given any leader or church as an organization the authority to somehow make sure that everyone returns their tithes. Neither has He made the church responsible for accepting or rejecting people based on their fulfillment of that spiritual duty. God chose to leave that responsibility up to each person, He has preferred to trust His children and simply tells everyone to “bring all the tithes.”

We should also note that God tells each person within His people to “bring all the tithes,” and again with this God shows that He trusts His children will not try to rob Him, by withholding a part of something that does not belong to them. It is then clear that God wants to have a trusting relationship with everyone in the church and that is why it must be a relationship characterized by honesty and obedience. It would be very harmful for any person within the church to openly decide not to return their tithes to the Lord. It would be like telling God, “You have no say in my life, I will not accept for You to tell me what I should do, I will make my own decisions.” Just as bad, or even worse, would be if a person brings their tithes but not all of it, and I think it is worse because in the latter case, robbery would be added to the attempt of mocking God by making others believe they are obeying Him. That person forgets or has never read what the Bible says in Galatians 6:7, “Do not be deceived, God is not mocked; for whatever a man sows, that he will also reap.”

5. **If we as church members do not follow the financial plan established by God, it will have an impact on church growth and each of our spiritual lives.** Referring to the church's progress, Ellen G. White wrote, "The work of God, which should be going forward with tenfold its present strength and efficiency, is kept back, like a spring season held by the chilling blast of winter, because some of God's professed people are appropriating to themselves the means that should be dedicated to His service."⁸ It is true that all of us within the church want to see it grow and progress, but strangely, not everyone seems to understand that that progress and growth is made possible by God through each member's participation. The Bible tells us how in ancient times just one man, named Achan, got all the children of Israel in trouble by not following God's instructions (Joshua 7). Likewise, according to what we have read in this statement, if only a few seize sacred funds that should go to the church treasury, a negative result will be reaped by the whole congregation. These negative consequences will not only be felt within the church but also in the personal experi-

8. *Ibid.*, ch. 10, p. 54.



ence of those who are trapped in a pattern of unfaithfulness to God. Let us meditate on this, “The reason there is so much dwarfed religion today is because people have not brought practical self-denial and self-sacrifice into their lives.”⁹

Because of what this quote says, among other reasons, the church should talk about and promote faithfulness to God in matters of stewardship of material resources, even when that might bother some people. If the church is truly interested in its members’ spiritual lives and their eternal destiny, it must then do everything it can so that by their works they will show a spirit of sacrifice and self-denial in favor of God’s work. If we do not do so, the other option would be to see the church be filled with people with a mediocre and atrophied religious experience.

In short, any person that looks over the information available in the Bible and the Spirit of Prophecy in regards to every church member’s participation to finance God’s work on this Earth, will undoubtedly realize that church members are the basis of the Adventist financial system. The implications are clear from the

9. Ibid., p. 51.

*“So let each one give
as he purposes in his heart,
not grudgingly or of necessity;
for God loves a cheerful giver”
(2 Corinthians 9:7).*



Old to the New Testament: “Every man shall give as he is able, according to the blessing of the Lord your God which He has given you” (Deuteronomy 16:17). “On the first day of the week let *each one of you* lay something aside, storing up as he may prosper, that there be no collections when I come” (1 Corinthians 16:2). “So let *each one* give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver” (2 Corinthians 9:7). Involvement is personal, and responsibility is individual.

Because of this, it would be good for each of us that are part of the church to try to obtain adequate instruction regarding the church’s financial matters and the role we are to fulfill. All this must be done in a positive and spiritual context. In that sense, each church member should be able to answer questions such as, “Who is God? What has He done for me? What does He expect from me?”

We must also understand the plan God has when bringing us to His church and how we can make the best use of our stay within it. It would be very good for us to know the plan God has to finance His work on this Earth and the role we play in that plan. It is also important to know biblical principles for managing material goods, so we may be able to take a stand against ideas contrary to God’s will that surround us, such as greed, materialism, individualism, selfishness, and fear of the future.

It is important and healthy for each church member to try to have and receive all the information regarding the church’s progress and everything that has an impact on their condition as church members. Staying informed allows us to keep trusting and gives us a sense of belonging. In addition, we remove doubts, clarify ideas, and we can work as a team in which

everyone knows where we are headed. So as church members we do well in attending administrative meetings and also in demanding, with the right spirit and from the right people, the information that should be provided, as well as making sure the information is understandable and transparent.

And of course, the best thing we can do as church members is to care for our relationship with God, being aware that the state our spiritual lives are in will impact the church for good or for evil. That is why, if I realize I am not in alignment with God's plan, if I am not being faithful in my stewardship, then I must try to get in line with God's call and with the Holy Spirit's guidance, seek a revival in my relationship with God that will bring about positive reforms in my life.

That way, inasmuch as each church member is prepared for the kingdom of heaven, the church—that is, its spiritual environment, its commitment to the mission, its unity, its faith, and its financial system—will likewise flourish and become strong by the grace of God and the power of the Holy Spirit.



Filiberto Verduzco



The Local Church and Its Role

in the Adventist Financial System

“For the kingdom of God is not just a lot of talk; it is living by God’s power” (1 Corinthians 4:20, NLT).

UNDERSTANDING OUR ROLE as God’s stewards entails improving our understanding of the view of our surrounding world. As we begin this reflection we encounter the question of why we were created, and what the reason for our existence is. Ellen White states that “Men are instruments in the hand of God, employed by Him to accomplish His purposes of

grace and mercy. Each has his part to act; to each is granted a measure of light, adapted to the necessities of his time, and sufficient to enable him to perform the work which God has given him to do.”¹ “Men do not fully understand what God would accomplish by the work which He gives them to do; they do not comprehend, in all its bearings, the message which they utter in His name.”²

According to the above statements, it is evident that the Lord has well-defined purposes for each of us. This idea thrills me. I’m happy to know that within God’s plans, there is a part that has my name on it. We are all instruments of great value for the purposes of His grace. I am delighted by the idea that within God’s plan to save me, He invites me to participate in an activity that will prepare me for eternal life.

As a steward for God’s plans and purposes, it is my responsibility to allow the power of the Holy Spirit to direct my life, so that it is in harmony with His plans. The following statement from the Spirit of Prophecy helps me understand God’s intentions for those of us who work for Him: “It is the very essence of all right faith to do the right thing at the right time. God is the great Master Worker, and by His providence He prepares the way for His work to be accomplished. He provides opportunities, opens up lines of influence and channels of working. If His people are watching the indications of His providence, and stand ready to co-operate with Him, they will see a great work accomplished. Their efforts, rightly directed, will produce a hundredfold greater results than can be accomplished with the same means and facilities in another channel where God is not so manifestly working.”³

1. Ellen G. White, *The Great Controversy* (Mountain View, California: Pacific Press Publishing Association, 1950), ch. 19, p. 343.

2. *Ibid.*

3. Ellen G. White, *Testimonies for the Church*, vol. 6 (Mountain View, California: Pacific Press Publishing Association, 1948), ch. 3, p. 24.

An Instrument with a Defined Purpose

Working as God's collaborators in the completion of His work means that we, as His stewards, must use the local church as a means to achieve the objectives with which God has entrusted us. The local church is, then, an instrument provided by God for the salvation of mankind. The local church is fundamentally a community of individuals who voluntarily, though under the influence of the Holy Spirit, have given their lives to the authority of God through Christ, and who have permanently embraced Him as their Lord. They have accepted the Bible message that the power and authority of God are active in their salvation and work constantly for their well-being, and they willingly recognize God as their supreme authority.

As stewards of God, we long for our lives to be transformed into the image and likeness of our Creator, so that when Christ returns, we will dwell with Him for all eternity. While we wait for this day to become a reality, we share what Jesus has done for us with those around us. The church is the center of action from which the power of the Holy Spirit radiates, and it is from this focal point that the saving work of God reaches all corners of the planet. "The church of Christ is God's appointed agency for the salvation of men. Its mission is to carry the gospel to the world. And the obligation rests upon all Christians. Everyone, to the extent of his talent and opportunity, is to fulfill the Saviour's commission. The love of Christ, revealed to us, makes us debtors to all who know Him not. God has given us light, not for ourselves alone, but to shed upon them."⁴

4. Ellen G. White, *Steps to Christ* (Mountain View, California: Pacific Press Publishing Association, 1956), ch. 9, p. 81.

Seeing the church in this light is in harmony with what Christ said when He stated that we are the salt of the earth and the light of the world. The church is essential for Christian life and growth. Its members are all sinners who need God's grace, which does not demand human perfection, but asks that they exist solely to proclaim the salvation promised by the Word of God for all who believe in Christ. As stewards of God, our task is to integrate ourselves into this ministry to which we have been called at the moment of our conversion. The Scriptures also declare that God established the church with the following objectives for its members:

1. That they worship God and give Him glory (Ephesians 1:4–6).
2. That they develop and grow as stewards of God (Ephesians 4:11–15).
3. That they bear witness to Christ and His Word (Acts 1:8).
4. That they make disciples of all nations (Matthew 28:19, 20).
5. That they channel their tithes and offering to the storehouse, which is the treasury of the local field, so that these funds can contribute to the financing of the mission in all the corners of the world (see Malachi 3:10). From the perspective of this last point, the local congregation is the platform where the following should occur:
 - a. Each congregation should receive instruction regarding the use of tithes and offerings.
 - b. The members should return their tithes and offering as part of their spiritual experience and worship to the Lord.
 - c. The congregation, as part of the church structure, should execute the established strategies regarding the administration of funds.
 - d. To maintain an atmosphere of trust and accountability within the financial system, the local church should undergo a system of audits.

This channeling of funds to the treasury of the church, as described above, occurs when the Holy Spirit speaks to the minds and hearts of the church members, who then contribute from their resources to finance the functioning of the church. From this perspective, the church members become the center of the Adventist financial system. Since what motivates the church members to finance the mission is of a spiritual nature, the Adventist financial system rests within a spiritual framework. If we understand that the church is the body of Christ, then we will see the church not as a cold organization, but as a living, dynamic organism, made up of those who have experienced a new birth through a personal encounter with Jesus.

A Local and Global Instrument

The local church is the missionary center of the world church, from which the gospel is preached. Members belong to a local church but assume a worldwide commitment, and that is where tithes and offerings come into play. While the local church, through its local programs and departments, fulfills the mission in the territory entrusted to it, through the Adventist financial system, that same local congregation has the potential of having an impact on other parts of the world. Each congregation has to fulfill its local mission without losing sight of its global responsibility. By doing this, our congregations:

- Will be a blessing to others,
- Will give evidence of maturity,
- Will produce fruits,
- Will be less likely to manifest selfish or closed-minded spirits,
- Will show love for the lost, and
- Will identify with the divine mission of proclaiming the gospel.

In this way, each congregation shares the gospel in the neighborhood or geographical area around it and, with its tithes and offerings, it reaches the whole world. Now we have to ask ourselves: Are our congregations taking on their local and global responsibilities? Each local church has a local responsibility that it must assume within its radius of action, and as it is part of the world church, it is also responsible even for the furthest corners of this planet. When the local church practices stewardship in a healthy way, the result becomes evident through the environment that is created:

Financial environment: By this we refer to the compendium of organizational, cultural, and spiritual values of a local church, at a given moment, which powerfully impact the attitude of generosity of the church members and their commitment to support the mission.

Responsible environment: This refers to the compendium of organizational, cultural, and spiritual values of the pastoral and support personnel that work in a local field, at a specific moment, and whose decisions have a powerful impact on the attitude of generosity of the church members and their commitment to the mission.

The two environments establish what we can call the “denominational currency.” In other words, they configure the attitude of the action of giving for the financing of the mission of the church. This “denominational currency” reflects the financial potential that a local church has. Just as the currency of a country represents it, through its currency, we can also learn the potential of the national wealth and the potential of its inhabitants to produce wealth. Additionally, each currency in the world has a value in relation to other currencies. The “denominational currency” we mentioned is a concept that deserves study and reflec-



*The local church becomes a means
and strategy used by God
to complete the task.*

tion, since through this we can know the funding environment that exists in a local church.

The local church becomes a means and strategy used by God to complete the task. Its function is to gain ground over the enemy every day, through church members. Each church member is an agent of the Lord, driven by God's power, where his or her local church is the scene of God's grace in action. Completing the task is a heartfelt and urgent duty. The local church is a beacon of light in the neighborhood.

As agents of God in the congregations where we worship, let us make the fulfillment of the church's mission a reality. Let us make the church's mission a reality in our lives as we worship the Lord and return our tithes and offerings to the treasury of our local church, as a sign of our relationship with Jesus and as evidence of our commitment to financing the mission of the church. Taking part in the financing of the church's mission constitutes an act of worship. Consequently, we can say, in summary, that the local church is the means that God uses to channel tithes and offerings, it operates locally but has a global view of the church and therefore is the main cog in the entire Adventist financial system.

Filiberto Verduzco



The Local Field:

the Organizational Storehouse

THE TERRITORY OF THE INTER-AMERICAN DIVISION is rich in diversity. It is made up of more than 3,700,000 church members, and organized into more than 22,500 churches and groups, which are grouped into 151 local fields.¹

This chapter will deal with these local fields (Conferences or Missions). At a denominational level, they are part of the strategy the church has in place in order to carry out the work of preaching

1. Updated figures as of July 2019.

the gospel. A local field is a group of churches or districts within a well-defined territory. Church growth and development is fully expressed in the local field. It is the worldwide church's focal point, because the struggle to conquer new territories occurs in the local field.

The local field is part of the worldwide church's strategy to finish the work. It is the storehouse, because within the church's structure to finance its mission, the local field is the level that is in charge of receiving and distributing tithes and offerings to be invested in preaching the gospel at a regional, national and global level. The Lord's servant affirms,

"If our churches will take their stand upon the Lord's word and be faithful in paying their *tithe into His treasury*, more laborers will be encouraged to take up ministerial work. More men would give themselves to the ministry."²

To participate in the fulfillment of the church's mission in Inter-America is to worship God. It is an invitation to be led by the Holy Spirit in order to have a personal and transformational relationship with Jesus, in which discipleship is a relationship that encourages us to be partners with God to finish the work. In this way, church members in Inter-America are part of the fulfillment of the mission in each one of their local churches, holding a responsibility that extends beyond their neighborhood, but with a clear mission that they are locally responsible and at the same time look toward the ends of the earth.

We glorify God by being partners with Him to finish the work. We join the strategy to finance the mission, not only with our influence, but also with our time,

2. Ellen G. White, *Testimonies for the Church*, vol. 9 (Mountain View, California: Pacific Press Publishing Association, 1940), ch. 30, p. 249.

talents, gifts, and resources. In this way, when we place our tithes and offerings in the local church treasury, we take part in an experience in which the local field to which we belong fulfills its role of being the storehouse, of providing financial leverage to preach the gospel, just as Acts 1:8 declares.

The local field as a storehouse is a level upon which we must deeply reflect, first from a church member's perspective and then from a missionary and administrative perspective. Firstly, when I consider it as a church member, I realize that our tithes and offerings are to be used according to what the Holy Spirit has commanded. On this point, allow me to introduce some principles that must occur in every local field's territory:



*We glorify God
by being partners with Him
to finish the work.*

1. **Church members all around the world, including those within the Inter-American Division's territory, have the chance to support the mission of the Church at a local and global level.** The system of sharing financial resources includes tithes and the offering program, according to what is established by the Inter-American Division's Stewardship Ministries Department. Its basic components include:
 - a. Setting aside and returning the tithe.
 - b. Having the chance to provide support through other offerings besides tithes.

All offerings, except for those assigned to the local church, as well as tithes, are to be sent to the local Conference or Mission office in order to be distributed, in accordance with denominational policies.

2. **The system of tithes and offerings is the means God has determined for church members to responsibly and continuously take part in the mission, as well as allowing the church to render accounts at a local and global level.** The denominational structure and relationships within the organization are established in such a way that they allow for local initiatives and at the same time preserve an attitude and an atmosphere of interdependence. The representative nature of the organisms that make decisions helps guarantee that the needs everywhere around the world will be taken into account when it comes to sharing and distributing these resources. When church members understand this, they understand their role and involvement within the functioning of the storehouse. When considering this topic from a missionary and administrative perspective, the following principles should be in place in the local field:

- 3. Sharing resources is a necessary part of church organization, in order to carry out the Great Commission and promote a sense of community and collective action.** The goal of a system to share resources that encompasses the whole church is not only for financially strong areas to support others whose financial capacity is not totally developed. It allows members to experience the blessing of taking part in the church's global mission together with God (see Luke 21:1–4).

“Divine wisdom has appointed, in the plan of salvation, the law of action and reaction, making the work of beneficence, in all its branches, twice blessed. He who gives to the needy blesses others, and is blessed himself in a still greater degree.”³

- 4. Every organizational unit must consider itself an integral part of a greater entity and actively participate in the mission, beyond its own borders.** Church policies in regards to sharing tithes provide the greatest amount of funds for sharing resources. These policies should not be implemented in such a way that they effectively protect organizations, especially Missions and Conferences, and prevent them from experiencing the reality of sharing resources, as well as the unifying effect and the blessing of helping support the church's mission in other parts of the world. This is an aspect in which the local field, the storehouse, must see itself as part of the global church's structure in the work of financing the mission.
- 5. The allocation of human and financial resources is established to enable the furthering of the mission, rather than to promote a dependent relationship.**

3. Ellen G. White, *Counsels on Stewardship*, (Washington, D.C.: Review and Herald Publishing Association, 1940), ch. 1, p. 13.

A local field that receives appropriations or aid to carry out its mission must be able to prove that the resources they have received are being used to further the church's missionary activity and increase the entity's ability to become financially self-sufficient.

The distribution of appropriations or aid should be periodically adjusted to address the needs of areas that have not yet been reached, as well as to provide support in regions where the Church's financial strength has not yet been attained. The allocation of resources should not be used to cover up inefficient or negligent financial management. Local fields should render accounts to their board of trustees in regards to the responsible and efficient use of the resources provided by church members.

- 6. Throughout the denominational structure, church leaders are to render accounts in order to educate in matters of stewardship and to make church members aware of the needs and opportunities, as well as to provide timely and transparent communication regarding the use of the resources they have provided.** Trust is ultimately the church's most important human resource. When members have assurance and trust in both their leaders and the church's decision-making process, they generously provide support. When trust and assurance decrease, the impact will be reflected in the members' stewardship practices.

Maintaining and increasing church members' confidence in leadership and organizational processes is an essential part of the responsibilities of leaders in the whole church. In order to do this, they must be intentional in communicating in a timely and sincere manner, as well as rendering accounts and showing integrity in the use of resources.

“And if men, and women as well, will become channels of blessing to other souls, the Lord will keep the channels supplied. It is not returning to God His own that makes men poor; it is withholding that tends to poverty.”⁴

Meaningful Actions in the Local Field

At this point in our reflection, I want to introduce some relevant actions that happen in local fields as storehouses when they look to the ends of the earth as well as focusing on the local area. These actions are:

1. Local churches send 100% of the tithes received in their treasuries to the storehouse, as well as 40% of the offerings. That way, the financial role of the storehouse is established. The worship experience of church members is directly applied to the fulfillment of the mission. The teaching they have received to become partners with God becomes a reality within the structure the church has in place to finance the mission. It is a blessing.
2. The storehouse receives denominational funds, tithes and offerings, and it performs the function for which it was designed. Thus, the structure to finance the mission operates both vertically and horizontally. It is part of the strategy to fulfill the mission locally and globally. That way, the aforementioned principles take place and give shape to the local field's action as a storehouse to finance the mission.
3. As part of the financial structure, when supporting the strategy by financing the mission, the local field prepares financial statements that show the quality of the decisions that have been made and the way in which tithes and offerings are used in the fulfillment

4. Ellen G. White, *Testimonies for the Church*, vol. 6 (Mountain View, California: Pacific Press Publishing Association, 1948), ch. 56, p. 448.

of the mission. Those financial statements must show the action of the local field in its local and global involvement in the fulfillment of the mission. That way, the church member becomes a vital part within the church's financial system. Their participation is strategic; they are to receive accurate information so they can become totally involved, and so their experience will be gratifying and spiritual.

4. The General Conference Auditing Service audits financial information to make sure the local field has become completely involved in the structure and strategy to finance the mission. Church regulations and accounting principles must be integrated into that financial information. This activity is essential to assess the way in which funds are being managed and to see that the decisions that have been made are in accordance with the church's decision-making culture.
5. Local field administrators present audited financial statements to their constituents. In this way, the circle of credibility is completed. This action is decisive when creating a trusting environment with church members, because it allows for the establishment of a transparent, account-rendering environment. The principles that govern the local field's actions within the church's financial system show whether administrators have been efficient and effective. In this way, an environment of trust is established with the church member so his experience in the fulfillment of the church's mission becomes part of his spiritual experience, trust is established in the area of financing, and the church member's stewardship is strengthened.

The five actions that have just been mentioned place the local field in a strategic place for the financing of

the mission. The church's mission is the reason and justification for the way in which the church member becomes involved in the community of believers, and it makes the fulfillment of the mission a way of life, and strengthening the area of financing by means of a strong relationship with Jesus.

Church members are the reason for every strategic goal in the fulfillment of the mission, providing meaning and direction, and guiding the activities carried out in the heart of the local field. Church members make that local field move to the rhythm that the urgency of the mission demands.

In the Inter-American Division there are 151 local fields; that is, 151 storehouses, whose role is to enable the fulfillment of the mission. They provide the opportunity for each church member to become part of the worldwide community of believers, giving life to the fulfillment of the church's mission within a trusting environment.

Let us glorify God. Let us be transformed by His grace. Let us live the mission by making it a reality in our lives.



Roberto R. Brown



Establishing an Atmosphere

of Trust in the Local Church

AS A CHURCH WE CONSTANTLY remind each other of the trust that we must have in God our Father, who has given us everything through His son Jesus. Jesus came to live among us and to shed His blood in order to give us the opportunity for salvation and eternal life. This is one of the most important teachings of the Bible. On the other hand, Scripture also teaches us that whatever our hands find to do, we must do it the best we can (Ecclesiastes 9:10); and at this time what

our hands have found to do is to build an atmosphere of trust at the level of the local church. But to touch on the issue of trust from the perspective of the local church, we must first make a brief reference to stewardship.

Stewardship: a Matter of Trust

Stewardship is a concept that we hear about often in meditations, dissertations and sermons. We read about it in articles and books; we develop programs at the level of the local church, Conference, Union, Division and General Conference with the goal of anchoring its importance in our minds. It's such a fundamental topic that we even find it woven throughout the whole of Scripture. Most of the time, when we refer to "stewardship" or use the noun "steward" we do so very directly or pragmatically, taking the literal meaning of those words as a starting point. We focus on the responsibilities, functions, and tasks that are inherent in its definition, which therefore must be fulfilled by the individual or department on which this title has been conferred.

Even though at present we do not use the word "steward" so often, it was used regularly in ancient times, and the steward was known as the person of *trust* who directed the staff and kept household accounts. He was the dispenser who distributed items and food to the members of the household, both for their nutrition and for the carrying out of their work, and he answered directly to the lord of the house. In this regard, the definition of "steward" in the Merriam-Webster Dictionary of the English Language is: "one employed in a large household or estate to manage domestic concerns, such as the supervision of servants, collection of rents, and keeping of accounts; [...] a fiscal agent." As we can see, the steward is not an owner but rather a servant and, depending

on the environment in which he moves in these modern times, we might call him a leader, administrator, or manager.

Stewards in the Old Testament

We find several examples of stewards in the Bible. In the Old Testament we can read the record of an exceptional steward named Joseph who, when betrayed by his brothers, ended up serving temporarily in the house of his master. The Scriptures vividly describe that period of stewardship or leadership in the house of Potiphar as follows:

“The Lord was with Joseph, and he was a successful man; and he was in the house of his master the Egyptian. And his master saw that the Lord was with him and that the Lord made all he did to prosper in his hand. So Joseph found favor in his sight and served him. Then he made him overseer of his house, and all that he had he put under his authority. So it was, from the time that he had made him overseer of his house and all that he had, that the Lord blessed the Egyptian’s house for Joseph’s sake; and the blessing of the Lord was on all that he had in the house and in the field. Thus he left all that he had in Joseph’s hand, and he did not know what he had except for the bread which he ate” (Genesis 39:2–6).

Another example is found at the beginnings of the history of creation. The Bible story teaches us that God created man—Adam and Eve (Genesis 5:1, 2)—and immediately established the model of stewardship by placing all creation under the command of His stewards so that they would work and take care of the earth that had just come from the hands of the Creator. “Then the Lord God took the man and put him in the Garden of Eden to tend and keep it” (Genesis 2:15). Not only did He give them the function of caring for and working in His

creation, but He also gave them lordship over all of creation. “Then God blessed them, and God said to them: ‘Be fruitful and multiply; fill the earth and subdue it; have dominion over the fish of the sea, over the birds of the air, and over every living thing that moves on the earth’ ” (Genesis 1:28).

Stewards in the New Testament

If we move on to the New Testament, we find Jesus the Creator of the universe using stewards in the parables with which He masterfully exemplified His teachings, referring in them to the faithfulness and prudence of stewards.

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

Also on repeated occasions He clearly expresses that the stewards were managing the riches of the master:

“So when evening had come, the owner of the vineyard said to his steward ‘Call the laborers and give them their wages, beginning with the last to the first’ ” (Matthew 20:8).

Fundamental Questions on Stewardship

From the many Biblical texts that mention stewardship or stewards, we can obtain very clear answers to questions like:

- What is stewardship?
- Who is a steward?
- What functions does a steward have?
- What are the responsibilities of a steward?

But it is important not to limit ourselves with regard

to a steward's responsibilities and tasks, but rather to delve into the idea that in all these examples there is an underlying concept which we can perceive in phrases like "all that he had he put under his authority," "he had made him overseer of his house and all that he had," "he left all that he had in Joseph's hand," "he did not know what he had except for the bread which he ate," "faithful and wise," "tend and keep," "will make ruler over his household," and "give them their wages."

- What is this underlying concept that unites all these phrases and gives meaning to the life of the steward and to stewardship, and why should it not be neglected, overlooked or even taken lightly?

Perhaps you are wondering now,

- What do stewardship and the steward have to do with the atmosphere of trust in the local church?

To answer this question, join me for a moment while we seek the answer to the following questions:

- What makes someone a steward?
- What makes a steward a good steward?
- What essential characteristic should a steward have?

The answer to these questions is very simple: *trust*. And this is the underlying concept and common link in the phrases from the above-mentioned Bible texts.

- But what is trust, and why is it so important?

Merriam-Webster defines trust as:

"assured reliance on the character, ability, strength, or truth of someone or something [...] to rely on the truthfulness or accuracy of."

The Christian Leader and Stewardship

Others define it as the firm hope that someone has in something happening, in it being or functioning in a certain way, or in another person acting as he or she wishes.

Once the definition of trust is established, we must begin with the understanding that we are all at the Lord's service. You may have a ministerial or administrative position within the structure of the organization, a position or appointment in a local church, or you may be a devout member who participates in various ways in the growth of God's work. Without exception, each one of us must be aware that we all exercise at least one form of leadership, so for us there is a direct connection between stewardship and trust. For there to be trust in the organizational environment four basic elements must be combined, the first of which being sincerity, followed by competence, communication, and integrity. This is called modeling trust within the organization and is broken down as follows:

1. **Sincerity:** Leaders must be transparent in their leadership and when making strategic decisions, and it is important that they always proceed safely.
2. **Competence and capacity:** To be a reliable leader it is fundamental to be responsible and competent in the achievement of goals, and to act decisively. The leader must be a role model, because trust deteriorates when commitments are not met.
3. **Communication:** It is essential to keep the team he or she works with informed about changes and events within the organization. Communication must be effective, clear, and precise. This prevents hallway rumors.
4. **Integrity:** Leaders must maintain coherence between what they say and what they do; it is essential that they be true and authentic.

These four elements describe the skills that a steward must have, and they allow us to clearly see the importance of trust and its direct relationship with the functioning of the household that a steward, leader, or servant is responsible for.

“Let me hear of your unfailing love each morning,
for I am trusting you. Show me where to walk,
for I give myself to you” (Psalm 143:8, NLT).



Stewardship in the Church

When we take these elements to the ecclesiastical level, which is the environment in which we move, it is necessary to pause for analysis to see if our actions as leaders are truly contributing sincerity, competence, communication, and integrity to the brethren, and whether in our particular sphere of influence we are allowing the seed of trust to germinate in the hearts of the faithful, applying the fertilizer of good stewards, facilitating the steady growth of trust in this way.

The servant of Lord, Ellen G. White, makes the following statement:

“I was shown that the recording angel makes a faithful record of every offering dedicated to God, and put into the treasury, and also of the final result of the means thus bestowed. The eye of God takes cognizance of every farthing devoted to His cause and of the willingness or reluctance of the giver. The motive in giving is also chronicled.”¹

The administration of the house of the Lord, with regards to the financial system, is a delicate work of great importance and great responsibility; and unlike Potiphar who could only see the works resulting from Joseph’s administration, God knows our intentions, and His eye lays bare our heart and conscience. So, like David, we should cry out to the Lord, saying:

1. Ellen G. White, *The Adventist Home* (Hagerstown, Maryland: Review and Herald Publishing Association, 1980), ch. 60 p. 368.

“Cause me to hear Your lovingkindness in the morning, for in You do I trust. Cause me to know the way in which I should walk, for I lift up my soul to You” (Psalm 143:8).

The Member’s Trust

Establishing a solid base of trust among church members is necessary, since this trust will have short-, medium- and long-term effects that impact the breadth and depth of the fulfillment of the church’s mission. These effects are generated and grow as a result of the trust each member of the church develops individually in their leadership. As each one then joins the community of members, they produce an atmosphere of trust as a result, beginning with the local church.

The foregoing leads us to an inevitable truth, and that is that the atmosphere of trust that must be established, beginning with the local church, starts with the individual member, who is the most important element of the local church structure. But even when the starting point of this atmosphere is the individual member, that seed of trust must be sown by the leaders. As leaders, the responsibility has been deposited in our hands of sowing, feeding, and providing the necessary fertilizer so that the seed of trust is developed in each church member and germinates in their hearts. Then the community of the church will give life to an atmosphere of trust, beginning with the local church.

Establishing and Maintaining Trust

Creating an atmosphere of trust in the local church is a delicate task to which we as leaders must dedicate quality time. We need to carry out a meticulous and introspective analysis of our behavior accompanied by much prayer. We must bear in mind that when we carry

out the labors of the house of the Lord, we must incorporate elements in our leadership that contribute to trust in the church. We must never forget the following:

1. We are beings created by God for the purpose of loving Him and working and caring for His creation.
2. The eye of God is vigilant upon the use of the resources placed under our responsibility and their results when administering the house of God.
3. The church member is the most important element of the structure of the church.
4. Our personal interests should never take precedence over God's plans for His church.
5. We must be agents of change and facilitators of knowledge.
6. We work for God and not for men.
7. We must practice humility and simplicity in our spheres of influence.
8. We must know how to recognize our mistakes and how to apologize.
9. We show confidence when asking for help, which—contrary to general belief—is not a sign of weakness.
10. We appreciate the importance of generating spaces for participation as these reduce distrust.

Trusting the Steward

The master of the house places his trust in the stewards, and the members of the house must trust in the skills, capacities, and competencies of the steward so that the tasks and objectives of each aspect of the household can be fulfilled. If church members do not trust their leadership, the fulfillment of the mission of the church is directly affected.

From the perspective of the organization, trust has two components. The first is the atmosphere of trust that is generated at the level of the church, and the other

is the environment of responsibility or accountability that frames policy. Creating an atmosphere of trust also calls for designing systems of internal control that facilitate accountability and transparency. For this purpose, the Inter-American Division created the Financial Inspection Oversight Service (FIOS) program with the ob-



jective of complying with the audit policy as indicated in the *Working Policy* and having an organized process throughout the entire territory. When added to the clear understanding by the church members of the global impact his

or her financial participation has on the finances of the world church, regarding the fulfillment of the mission of the church in the world, this transparency stimulates the growth and development of the churches and entities that are part of the organization.

God designed the plan of redemption from the beginning. He showed us the way to return home and established the foundations of the financial system of the church with which we fulfill the mission of preaching and making disciples around the world. He has appointed us His stewards and as such has enabled us to fulfill the tasks of the administration of His house. As leaders it is important to exhort the brethren to participate in systematic faithfulness in tithing and giving offerings, not because God needs our money, but because He wants us to trust in Him. To affirm this concept, we can use these texts as support:

1. God is the Creator and the Owner. Psalm 24:1, 2; 1 Chronicles 29:14, 15.
2. We are His people. Psalm 100:3; 1 Peter 2:9.
3. God has entrusted us with a mission. Matthew 28:18–20.
4. Tithes and offerings are for maintaining the house of

God—His church in this world—and making it grow.
Malachi 3:10; Leviticus 27:30.

It is essential that as leaders we have the strong conviction that stewardship must be preached by example, since we are letters that are being read, and we are responsible for the functioning of the house.

Christ Placed His Trust in Us

Christ placed His trust in us and transformed us into partners to fulfill His mission; therefore, dear brethren in the Lord, let us follow the exhortation of the inspired pen:

“For Christ’s sake, as the chosen people of God, call yourselves to task and inaugurate a sound financial system.”²

God needs servant leaders-stewards to guide the members of the church to an intimate relationship with Christ, the Lord of the house.

The transforming work of the Holy Spirit in our hearts is necessary, and His light should shine in us in the same way as it shone in Joseph. The seed of trust will be sown when the faithful see Christ in us, just as Potiphar saw that God was with Joseph and blessed everything that came to his hands.

In conclusion, as I mentioned at the beginning, what our hands find to do is to build an atmosphere of trust that begins with the local church; and the result of sowing the seed of trust with the power of the Holy Spirit will be a thriving church that with the blessing of God will prosper in all its plans and will not be stopped.

Let us consecrate our lives to Him and be faithful servants, this is my desire and prayer.

2. Ellen G. White, *Testimonies for the Church*, vol. 6 (Mountain View, California: Pacific Press Publishing Association, 1948), ch. 25, p. 211.

Nolwin J. Guilarte



Order and Excellence

through the Accounting System

IN THE CONTEXT of the three angels' messages of Revelation 14, the Great Commission is the *raison d'être* of our church. Let there be no doubt about this. On the other hand, when it comes to the administrative aspect, how the church relates to the resources it manages, whether human, material or financial, is of the utmost importance.

Why? Because the development of strategies and tools to be successful both in the processes and in the programs the church undertakes aims to obtain favorable results.

These result will optimize the use of the resources that will bring about the fulfillment of the Great Commission. Of course, when talking about “resources,” our mind immediately goes to the subject of Christian stewardship; because it plays a leading role in the administration of resources as a strategy to generate trust in church members.

It is important to teach and promote stewardship as a lifestyle among those who accept Christ as their Lord, as they learn to walk in partnership with God and act as His agents, handling His affairs on earth.

Christian stewardship is a broad philosophy of life, with many ramifications. It is the foundation stone for a Christian lifestyle and for every church ministry. It takes on even greater significance amidst the current challenges that the church faces. One of these challenges is to generate trust in the administration of church resources through the use of a reliable accounting system that operates according to principles of order, excellence and transparency.

A Correct Approach to Christian Stewardship

A correct approach to Christian Stewardship is crucial for everything we do in life as Christians. It provides the basis for working with church and family resources, as well as broader areas of ministry. We must keep in mind at all times that God is the incomparable Creator, tran-



scendent and almighty. He is our Provider; He is sovereign and free. God is our Savior—Divinity in its entirety is involved in our salvation. God is love; His every act originates in and is based on love. We belong to God; He is personal, and desires an intimate relationship with us. He sanctifies us, and sets us apart as His own. These assessments are a clear foundation of our position and our relationship both with God and with other people, as well as with the resources we administer.¹

As we define a biblical understanding of stewardship, we must also explore the focus of the ministry of stewardship. All too often in the past we have only focused on how to encourage people to give more tithes and offerings.

“We do not wish to abandon the subject of tithes and offerings, but we must explore them in the correct context—the stewardship lifestyle. Thus stewardship must focus on making disciples, not raising money. Yet it must be a comprehensive ministry with a broad focus. And because the material side of life is a direct competitor with God, we must deal with it biblically by focusing on financial discipleship.”²

Stewardship is the human side of the lordship of Jesus Christ.

“This is the foundation of our new stewardship focus. Making disciples is the natural focus of this new approach. Disciples follow, walk with, and submit every part of their lives to the lordship of Jesus Christ. They live in a relationship based on love and growing intimacy with God. Thus, stewardship ministry must explore discipleship in regards to our resources. We must discover and create tools to help educate believers in this discipleship.”³

1. Benjamin C. Maxson and Jean-Luc Lezeau, *Strategic Church Finances: A Biblical Approach* (Silver Spring, Maryland: General Conference Stewardship Ministries, 2006), p. 2.

2. Antonio De la Mota, Associate Treasurer of the Inter-American Division, programming expert and coordinator of the SunPlus system, Interview, April 2019.

3. *Ibid.*

Effective discipleship calls for spiritual leadership. Spiritual leaders seek a closer walk with God, which will help them discover their gifts and ministry. Such an experience will empower them as they become part of God's mission and vision for the church. The development of materials and resources for training in spiritual leadership becomes a necessary component of a biblical stewardship ministry.⁴

The Financial Focus of Stewardship

As we consider stewardship, we cannot ignore the financial side of life; Jesus Himself repeatedly spoke of material possessions.

“A majority of His parables were about how we relate to possessions. He declared that possessions were in direct competition with God and that we must choose to serve one or the other (Matthew 6:24). Thus, our stewardship ministry must present a biblical approach to financial discipleship—ways of integrating Christ's lordship into how we manage the material blessings God has placed in our hands.”⁵

Part of this financial discipleship includes building trust between leaders and members of the Adventist Church. In the financial field, this trust calls for transparent and understandable communication about church finances. In this sense, the church's Stewardship Department has been given the responsibility of developing ways to communicate church financial information that is understandable to the average member. We understand that the Biblical approach to finances also includes tithes and offerings. From this perspective, tithes and offerings are a way of worshiping God; they are proof of loyalty, showing to our own hearts who we accept as our Owner and Provider. To be effective, stewardship must be

4. Ibid.

5. Ibid.

based on the gospel and built on a foundation of assurance in Christ. Only then can stewardship become an integrated domain with an impact on every area of life. We will never trust Jesus as Lord unless we have experienced His love as our Savior.⁶

On the other hand, there are several general factors that help us see the importance of money or of material possessions: Money itself is a common denominator; everyone uses it. God uses money, and He is the source of all our material blessings. Money is life; it is a combination of time, talent and energy. The challenge is to learn to integrate God in this important area of life. Money, or material blessings, is the most frequently mentioned subject in the Scriptures: two-thirds or more of Jesus's parables refer to money or material possessions. More than 2,300 biblical passages refer to money or material possessions! There are only about 500 on prayer, and fewer than 500 on the subject of faith. Surely if God put so much emphasis on this matter we need to take it seriously.⁷

Ellen G. White's Approach to Accounting in the Work

It is interesting to appreciate how from the beginning the Adventist Church has recognized the importance of having not only strategies, but also current scientific and technological tools to achieve each objective in the fulfillment of the mission. Many consider that the organized church has a vanguard work philosophy that takes advantage of the benefits of knowledge that has been developed and is applicable to all its processes, especially in matters of financial and accounting information.

One of the branches of science related to the management of resources in church work is undoubtedly accounting, which is considered a key element in the financial

6. *Ibid.*, p. 6.

7. *Ibid.*, p. 12.

management of organizations. Accounting gives management a clear perspective on the performance of resources and enables it to reduce risks when making decisions. Ellen G. White herself commented on several occasions about the importance of this discipline in the church:

“Bookkeeping is, and ever will be, an important part of the work; and those who have become expert in it are greatly needed in our institutions and in all branches of the missionary work.”⁸

She also exhorted on the way God expects us to work in this field:

“The Lord will never accept a careless, disorderly company of workers; neither will He undertake to lead forward and upward to noble heights and certain victory those who are self-willed and disobedient.”⁹

Ellen G. White also highlighted the results of accounting work in her time:

“I was shown the great deficiency there is in keeping the accounts in the various departments of the cause. Bookkeeping is and ever will be an important part of our work, and those who have become intelligent in it are greatly needed in all our institutions.... This branch of the work has been neglected shamefully, and altogether too long. It is a shame to allow work of such magnitude to be done in a defective, bungling manner. God wants as perfect work as it is possible for human beings to do.... Bookkeeping is a subject that needs to be studied in order that it may be done with correctness and dispatch and without worry and taxation.”¹⁰

As part of the strategy of accountability for the resources entrusted by the parishioners, Ellen G. White affirms:

8. Ellen G. White, *Testimonies for the Church*, vol. 5 (Mountain View, California: Pacific Press Publishing Association, 1948), ch. 65, p. 553.

9. *Ibid.*

10. Ellen G. White, *Pastoral Ministry* (Silver Spring, Maryland: General Conference Ministerial Association, 1995), ch. 45, p. 255.



“The Lord will never accept a careless, disorderly company of workers.”

“The Lord desires His people to have a right understanding of the work to be done and, as faithful stewards, to move forward wisely in the investment of means.”¹¹

These principles have to do not only with private matters, but with church accounting offices as well. The assets we manage do not belong to us, and we will never be safe if we lose sight of this fact. We are simply administrators, and both the well-being of our fellow men, and our own destiny in this life and the coming one depend on our meeting our obligation to God.¹² It is clear how relevant Ellen G. White considered accounting to be in the work of the Adventist Church.

The Focus of Accounting Challenges in the Work

A clear example of the complex accounting challenges we face are:

“the financial imbalances of currencies in the different countries where the church has managed to establish itself. This has affected to a certain extent the performance and availability of resources, which is what economists have called the currency war, and has been intensifying since 2010. This reality is accompanied by the regulations of banks and countries on the subject of transfer of funds between nations, which converge in a broad challenge for the records of accounting operations in a world church.”¹³

11. Ellen G. White, *Testimonies for the Church*. vol. 7 (Mountain View, California: Pacific Press Publishing Association, 1902), chap. 21, p. 99.

12. Ellen G. White, *Education* (Mountain View, California: Pacific Press Publishing Association, 1952), ch. 15, p. 139.

13. Lowell Cooper, “Trends and Factors Affecting the Future of the Adventist Ecclesiastical Organization”, in *Worship, Ministry, and the Authority of the Church*, 2017, ch. 17.

International money flows are carefully monitored, and several countries apply asset transfer controls. Consequently, the church must study new legal strategies that allow it to adopt new guidelines for sharing international resources, complying with the regulations of each country, which are always changing. Another important aspect that must be actively promoted is the financial autonomy of all denominational institutions. As faithful stewards we must develop and multiply the spiritual gifts as well as the inherent resources that have been given by the Creator. The state of financial dependency must change to a state of being self-supported.”¹⁴ Undoubtedly, quite a complex future can be foreseen for the financial and accounting matters of the church with regards to the global financing of the mission.

The administrators, auditors, treasurers, managers, financiers and accountants of our denominational institutions are aware of the increasing limitations of the accounting processes regarding accounting principles and their updates such as the IAS (International Accounting Standards) and the IFRS (International Financial Reporting Standards), as well as the legislation and banking regulations that are applicable in each country. This reality leads to the need to adapt and develop new accounting and technological schemes according to the needs of a global organization that has operated under the concepts of a multinational corporation. This issue constitutes a real challenge in terms of adjustments of processes and systems of inter-institutional relationships within the church, which has led to eliminating processes such as the issuance of accounting notes between divisions, unions and local fields, as these schemes were already repealed over time by accounting regulations.

14. Ibid.

We can highlight certain notorious cases such as the situation in Mexico, where the specific regulations of this country limit the sending of denominational resources by the traditional methods of the church, and the Inter-American Division has taken actions together with the advice of the legal office of the General Conference in order to adjust the processes to the regulations that were requested. Another country, Colombia, has for several years put in place strict processes to control the transfer of funds, while Venezuela, submerged in the fracture or its relations with the United States, has limited its monetary transactions with the higher organization due to security issues in the country. This reality calls for new strategies on the part of the experts in the accounting and financial area of the Adventist Church to comply with the saying, “Render therefore to Caesar the things that are Caesar’s, and to God the things that are God’s” (Matthew. 22:21).

A Focus on the Appropriate Accounting Tools

The Adventist Church, recognizing the challenges related to accounting processes, focuses on

“the commitment of the organization worldwide to make use of software just as any other company that is organized internationally, since nowadays it is of vital importance to have up-to-date financial information, hence the importance of good software. Sun-Plus is the accounting tool that is currently used by the organization in most of its institutions, and so far, it is meeting expectations even though it is not yet being used at 100% of its capacity. However, there is a commitment to optimize its use.”¹⁵

15. Wiston Iglesia, Auditor GCAS, Regional Manager, Tam Región D, Interview, April 2019.

Likewise, “SunPlus as an accounting tool is a system whose fundamental function is to facilitate the electronic processing of accounting concepts, procedures and principles stipulated in the Accounting Manual of the Adventist Church and the generation of vital financial information for administration and decision making.”¹⁶

It should be noted that in addition to being an accounting system, “SunPlus is also a powerful development platform with various features that facilitate the creation of peripheral modules to give it a broader scope in terms of functionality and versatility and a great openness for integration with external systems. It satisfies the denominational accounting requirements and enables us to satisfy governmental, regional and general requirements at the same time. SunPlus is also a flexible platform with mechanisms for implementing procedures and generating reports to attend to the particular needs of each organization.”¹⁷

This flexibility translates into savings of human and financial resources because the mechanisms are available as part of a system of easy-to-use tools within the reach of people who do not necessarily have a deep knowledge of computer science but do have the ability to create routines and reports required by everyday customary work. Because everyone has the same system, many of the developments that come about to meet local needs can be shared with other organizations that have a common need after minimal adjustments. Another quality is its harmonious, dynamic and effective management of the different currencies that permeate the accounting environment of our entities.¹⁸

16. Antonio De la Mota, Associate Treasurer of the Inter-American Division, programming expert and coordinator of the SunPlus system, Interview, April 2019.

17. Ibid.

18. Ibid.

A standardized culture has been created for the management of finances through SunPlus, especially in the territory of the Inter-American Division, where the management, administration and interpretation of accounting information have been greatly facilitated by everyone speaking the same language, making patterns and principles available to the administration, and facilitating decision-making in a homogeneous and effective manner.

“New concepts and regulations in the accounting environment, either from the church or from outside it, can be spread efficiently and quickly by the common knowledge supported by the SunPlus platform. In conclusion, SunPlus is a powerful tool that has greatly facilitated the management of resources for the fulfillment of the church’s mission with regards to financial and accounting matters.”¹⁹

Final Thoughts

Lowell Cooper tells us, “The Seventh-day Adventist Church must be, and will continue to be, a world church with strong links among all parts of its structure,” from local churches, Missions, Conferences, Unions and Divisions up to the General Conference.

“Therefore, growth and changes in its structure must preserve its sense of responsibility for the mission at the local level along with a sense of identity as a global family committed to a global mission. Therefore, it must stay connected theologically, structurally and experimentally or experientially.”²⁰

This commitment is what leads the members of the church to participate with their tithes and offerings in the worship of God and the strengthening of the financial system of the church. Stewardship should focus on

19. Ibid.

20. Cooper, “Trends and Factors.”

making disciples, not fund raising, and it should be a holistic ministry with a broad focus.

Communicating about church finances, in a way that the average member can understand his or her commitment, builds trust in the church today. We recognize that finances are a spiritual battlefield, because money is so important to our sense of position, power and control. This battle is going on in the world, in the workplace, in the home, and in the church, and the latter does not escape the complexities and criteria of today's society.

The members of the Adventist Church expect that the church's resources will be administered with transparency, diligence, responsibility and coherence, which will generate trust in the church's financial system. Before people trust in the finances of the organization it makes perfect sense to see that its accounting information system is reliable.

The churches that are the most systematic and generous in sustaining the cause of God are the most spiritually prosperous. For the one who follows Christ, true generosity identifies his or her interest with that of the Master.

We have the opportunity to invest in the kingdom of God by the way we administer His blessings. God could have funded His church directly. Instead, He chose to partner with us and trust us to invest His resources in His kingdom:

“They should understand that it is His mercy which multiplies the demands for their means. The angel of God places benevolent acts close beside prayer. He said to Cornelius: ‘Thy prayers and thine alms are come up for a memorial before God.’ ”²¹

The way in which the organized church handles money can strengthen or challenge the faith of its members.

21. Ellen G. White, *Testimonies for the Church*, vol. 3 (Mountain View, California: Pacific Press Publishing Association, 1875), chap. 33, p. 405.

Church leaders need to remember that the role of leadership is critical in developing the trust of church members and in strengthening each one's relationship with God.

“When we are in God's business, we do not try to do things on our own. As Adventists we believe that if it is God's plan, He will fund His church. We are simply tools He uses to accomplish His mission. Any other approach is inappropriate.”²²

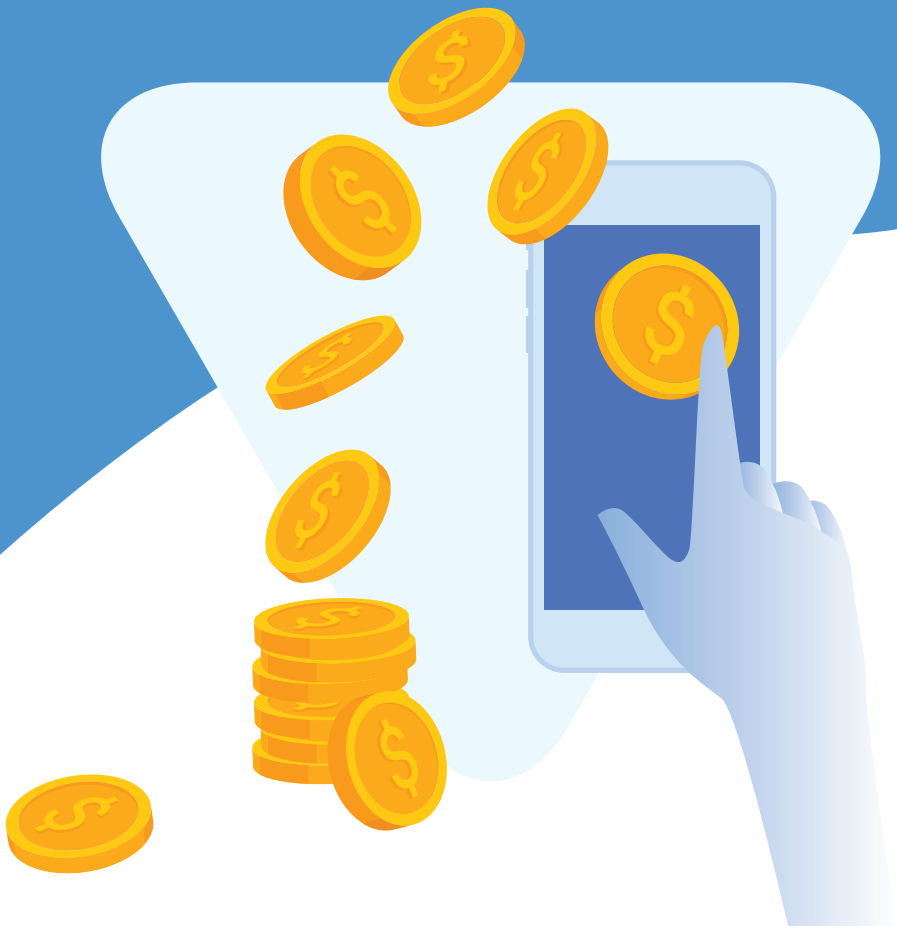
Scripture tells us that only the Holy Spirit can influence a person's heart as to how much to give. Our role is to present the need and connect that need to the mission.

This short investigative journey has concluded. We have considered several approaches to Christian stewardship that have allowed us to understand in a deeper and more spiritual way the importance of managing the resources of the work through a reliable accounting system. It is a truly great responsibility to manage financial resources in the fulfillment of the mission at this time. The challenges will be increasing, but God has not forsaken us. He takes care of His church and will bless all those who participate joyfully by worshiping Him with their gifts and talents in the work of heaven here on earth, which is none other than preaching the gospel of Jesus Christ to every nation, people, tribe and language. This task must be our greatest satisfaction in the duty that we have to fulfill, since in the end we will hear the great words:

*“Well done, good and faithful servant;
you have been faithful over a few things,
I will make you ruler over many things.
Enter into the joy of your lord”*
(Matthew 25:23).

22. Maxson and Lezeau, *Strategic Church Finances*, p. 68.

Roberto R. Brown



Transparent Accounting

TRANSPARENT ACCOUNTING has always played a fundamental role in the healthy development of an atmosphere of trust within an organization, whether it be small, medium or large.

A Global Church with a Global Structure

Because of its global structure and nature, our church is comprised of a variety of differently-sized administrative hubs such as divisions, unions, local fields and churches. At the base of

the organization, upon which our church's whole structure is built, we find church members, who individually form administrative family nuclei and collectively make up the worldwide church's administrative nucleus.

Each one of these parts or nuclei are impacted by the great variety of administrative styles, cultures, customs, and knowledge. That is why our church acknowledges the fundamental importance of rendering accounts, because it keeps us all moving forward in the same direction within the existing diversity. The process is valued as one of the components of internal control that enables effective administrative management within the organization. Therefore, rendering accounts is to the Adventist Church what bones are to the body.

You might be wondering, "How are bones and rendering accounts similar?" Let us pretend for a moment that our body did not have bones. What would happen? We would surely collapse like a jellyfish out of water; we would not have any shape, we would not be able to walk or run or lift items, we would not be able to perform simple tasks such as writing or holding a cup, and our most sensitive organs, such as the heart, lungs and brain, would be totally exposed to constant danger.

Just as bones give us shape, protect our vital organs, and allow us to move from one place to another, rendering accounts allows us to see the way in which, as a church, we manage and use the resources we are responsible for. It allows us to see the progress of our work in our regions, and it enables us to assess good managerial decisions and mistakes when making decisions that impact the progress of our church's mission at every level. Rendering accounts also makes

each one of us responsible within our area of responsibility, tasks, and roles so there will be transparent management before God and men.

Accountability Is Essential

In order for account rendering to take place, there must first be a regulatory basis that conditions the documentation based on which assessments are made and accounts are rendered. For this purpose, the church has created manuals and procedures in which the use of resources assigned to each level and the steps to be taken by the aforementioned nucleus managers are clearly specified. As a worldwide church, we have the *General Conference Working Policy*, the *Church Manual*, and the *Accounting Manual*. In each Division, we have *Working Policies*, and in Unions and Conferences there are procedure manuals and local financial regulations. Based on these documents, and on the Word of God above all, we then find ourselves with the responsibility of providing a clear rendering of accounts.

There are many ways in which accounts may be clearly rendered; one of them is through auditing, which is an element of internal control. Let us remember that our God is a God of order and clear accounts; as His children, we must try to follow His example in everything, including account rendering through auditing. One of the goals of auditing is to ensure that the way our fields, churches, and entities operate is within previously established guidelines and processes; other goals of auditing we could mention are:

- To create a trusting environment for church members
- To strengthen the environment of responsibility and account rendering
- To strengthen internal control systems



- To protect leaders against rumors and false accusations
- To confirm that church members' donations are recorded and used according to what the guidelines and procedures indicate
- To verify that donations are recorded according official church policies and regulations at each level

Rules and Guidelines for Faithful and Responsible Stewards

As an organization, we affirm to be led by the Lord, and under His inspiration we follow established guidelines in our *Working Policy*, *Church Procedures Manual*, and *Accounting Manual*. As Division, Union, and local field treasurers, church officers and leaders in every area of local and worldwide responsibility, we have accepted the Lord's call to be good stewards of the resources He has made available to His church to carry out His work in the world, and as a consequence all of us are also called to render clear accounts. As the Lord's servants, it's our responsibility to help church members have a clear understanding of the holiness of tithes and offerings and to trust the Seventh-day Adventist Church's auditing system.

Ellen G. White makes the following reference to the use of funds and assets the church manages:

"I was shown that the recording angel makes a faithful record of every offering dedicated to God and put into the treasury and also of the final result of the means thus bestowed. The eye of God takes cognizance of every farthing devoted to His cause and of the willingness or reluctance of the giver. The motive in giving is also chronicled."¹

1. Ellen G. White, *The Adventist Home* (Hagerstown, Maryland: Review and Herald Publishing Association), ch. 60, p. 368.

Robert E. Lemon, former General Conference Treasurer, emphasizes and delves into this perspective when saying,

“It is imperative for Church leaders to be transparent and responsible in the way they provide information about the activities that summarize the use of resources that have been contributed. Church members who give a little or a million have the same right to adequate organizational management from its leadership.”

Constantly seeking transparency and being convicted of the importance of providing clear information, in 1977 the General Conference officially established the General Conference Auditing System (GCAS), which has accompanied church growth and development throughout the years, with clear and specific goals to protect church assets, create an environment of trust, and at the same time have an auditing process in place on a worldwide level.

Early on, our church leadership clearly understood the concept of transparency. When they saw the rapid growth in the early years of our organization as a worldwide church, J. J. Ireland was named the first General Conference auditor in 1913. In those days, according to the General Conference statistical report, our organization was made up of 43 unions, 300 missions or conferences, 183 institutions and 150,000 members. By 2009, it had grown to 13 divisions, 113 unions, 656 missions or conferences, 1,273 institutions, and a membership of 17,000,000. On the other hand, by that time our denominational assets already amounted to approximately \$20,000,000,000, and the annual tithes and offerings received were \$2,700,000,000. In 2015, the total number of organizations including divisions, unions, local fields, entities, and educational centers

came to more than 91,400, and the tithes and offerings received were over \$3,200,000,000; membership had increased to more than 19,000,000.²

Something Extraordinary for a Constantly Growing Organization

As you can see, our organization is not an ordinary organization; it is an extraordinary organization that is constantly growing—not because of us, but rather because of God, who leads His church step by step. The task of managing funds and assets in divisions, unions, conferences, missions, churches, groups, and entities large and small is a ministry we must solemnly consider. It is such an important ministry that in the Old Testament Ezra designated and set aside people with special qualities for this purpose; Jesus also designated a person from among the twelve apostles to keep accounts and provide information about them, and if that was important for Jesus Himself, it should also be important for us.

As an organization, it is necessary to strengthen and guide the abilities of those who carry out this ministry and to provide them with adequate training so they may protect, allocate, record, budget for, and effectively disburse the funds and assets the Lord places under their care.

Each adequately empowered treasurer, accountant, and cashier within the whole organizational structure is a model who inspires church members' trust, increases church members' contributions, and improves the administration's credibility.

Considering this great task, GCAS is constantly seeking to qualify and train its workers to offer high quality

2. 2017 Annual Statistical Report.

services, performing their work in a spiritual and professional manner, understanding the great responsibility of protecting assets, ensuring policies are abided by and that the organization's processes are followed.

We Are All Accountable

In the process of rendering accounts, Division, Union, and local field treasurers, pastors, auditors, church treasurers, and church members are key components in the system. Elder Ted N. C. Wilson, General Conference President, made the following affirmation:

“our focus on revival and reformation through the power of the Holy Spirit and the preparation for the return of Jesus Christ, our Lord and Savior, will greatly improve if we adhere to principles of responsibility and transparency.”

This statement tells us that none of us are exempt from the responsibility of modeling transparency and account rendering, even if our job description is not in the financial area. It is necessary for every member of the administrative team to participate in order for internal control, account rendering, and auditing to be effective and to contribute to the process of soul winning.

In the midst of daily and church activities, it is our solemn duty as church leaders to be organized and prepared with an established plan for times of auditing and to assist as needed with comprehensive quality audits. Mission fulfillment is more effective when field management is carried out in a healthy environment of trust through this auditing system that is the backbone of the system of transparency and account rendering.

In *Gospel Workers*, Ellen White wrote,

“Heaven is watching to see how those occupying positions of influence fulfill their stewardship. The

demands upon them as stewards are measured by the extent of their influence.”³

Trusting in the church’s auditing system strengthens the church and quiets the voices of distrust that subtly and spontaneously rise up in the church. Transparency allows the Holy Spirit to freely work in the minds of church members and leads them to a higher level of generosity.

Of course, this is no easy task; good planning and a spirit of cooperation are needed at every level, acknowledging that we are to be willing servants within this church. The Lord’s messenger declares,

“Success in any line demands a definite aim. He who would achieve true success in life must keep steadily in view the aim worthy of his endeavor.”⁴

Leadership requires planning, effort, and a level of spirituality that exceeds being acquainted with manuals and policies, as General Conference Executive Secretary, G. T. Ng states,

“In a religious organization, policies on their own cannot make organizations be open and transparent. Spiritual leadership is required to promote a spirit of openness.”

In 1 Timothy 1:12 and 13, the apostle Paul reminds us that we are to be grateful to God for placing us in the ministry even when many of us do not deserve it.

“And I thank Christ Jesus our Lord who has enabled me, because He counted me faithful, putting me into the ministry, although I was formerly a blasphemer, a persecutor, and an insolent man; but I obtained mercy because I did it ignorantly in unbelief.”

3. Ellen G. White, *Gospel Workers*, (Battle Creek, Michigan: Review and Herald Publishing Association, 1901), sec. 11, p. 495.

4. Ellen G. White, *Education* (Mountain View, California: Pacific Press Publishing Association, 1952), ch. 31, p. 262.



*“Success in any line demands a definite aim.
He who would achieve true success in life must keep
steadily in view the aim worthy of his endeavor.”*



However, by His grace, God gives us the opportunity to work for Him. What a great privilege and responsibility has been placed on our shoulders!

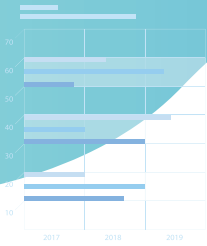
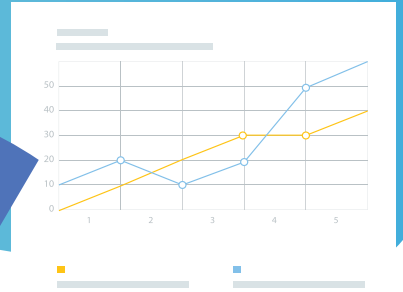
We need to work together to strengthen the system of clear account rendering because God has entrusted us with the task of bringing others to the foot of the cross. As faithful stewards, we are to follow our Lord’s instructions and learn to trust that He is the One who leads His church. The Lord needs our faithful commitment and surrender so we will fulfill all the responsibilities we have taken on when we accepted the call to leadership. Let us always keep in mind these inspired words,

“But if there is anyone who can consistently testify under oath, it is the Christian. He lives constantly as in the presence of God, knowing that every thought is open to the eyes of Him with whom we have to do; and when required to do so in a lawful manner, it is right for him to appeal to God as a witness that what he says is the truth, and nothing but the truth.”⁵

Let us render clear accounts as a life testimony, and through our commitment to transparency and support of the auditing system, with the Lord’s help let us promote the progress of His work on this earth.

5. Ellen G. White, *Thoughts from the Mount of Blessing* (Mountain View, California: Pacific Press Publishing Association, 1955), ch. 3, p. 67.

Roberto Herrera



Managing Resources

in a Fitting and Orderly Way

ON MORE THAN ONE OCCASION, during stewardship meetings and conferences, I have heard church members ask questions such as:

- “Why does the church send all the tithe money to the Conference or Mission?”
- How do those who work in the offices use that money?
- Is it true that part of the offerings goes to the General Conference?
- Why do we have to send money there from here?

- Can I trust the financial system of the church, or would it be better to give my money directly to other ministries?”

Questions like these and others arise in the minds of many church members who have recently joined the church and in others who are not so new, but who for some reason have doubts about the administration of the resources in the church.

To everyone, we can say from the start that the Adventist financial system is designed to carry out a wise management of resources, characterized by professionalism and honesty. It offers support at all levels, provides unity in the fulfillment of the mission, and renders accountability.

Ancient Principles

Speaking of rendering accountability, it should be noted that the Bible is interested in the way in which sacred resources are handled.

As we know, in the Old Testament, God had established a centralized place and authorized persons for the reception and administration of resources that were given for religious purposes (Numbers 18:21; Malachi 3:10).

In the New Testament we are told about one of the great projects carried out by the apostle Paul according to the Bible—I am referring to the offering that he collected in the churches of the Gentile world for the members of the congregation in Jerusalem (Romans 15:25–28; 1 Corinthians 16:1–4; 2 Corinthians 8, 9).

The apostle in person led the whole project. He promoted it; he gave a series of instructions about how the churches should participate in the offering, and explained with what attitude the members of those churches should bring their donations. The apostle motivated, challenged, and recognized everyone. That is why, when we read what the Bible says about this project, we are left with the impression that Paul did not leave out any

details, in order to guarantee the success of a plan that he embraced wholeheartedly.

One proof of what we just said, is the fact that the apostle showed as much interest in collecting the offering as in the choice of the person who would get it to its destination and to the people for whom it had been given. Even though he deals with other matters,

most likely in the following passage we find one of the great principles exemplified by Paul and that is so necessary when it comes to managing the financial resources of the church:

“But everything should be done in a fitting and orderly way” (1 Corinthians 14:40, NIV).

By acting this way, Paul shows how important it is for the church members to have full confidence in the way in which resources are administered. The apostle acknowledges that failing to administer the offerings would not only damage the members’ confidence, but also his own reputation as their spiritual leader, and it would make it easier for those who desired to discredit his ministry by any means to do so

So Paul reports that a special commission was formed to administer the offering. Titus, who was one of the members of the commission, was sent by Paul to Corinth accompanied by two brothers accredited by the churches, to collect the offering (2 Corinthians 8:1, 7–23; 8:3). All of the members of the commission had Paul’s and the church’s support; these people were highly respected and therefore considered suitable for the work that was required of them.



The fact that Paul chose Titus as his representative shows that he assumed the responsibility as the main leader of the project, taking the necessary measures so that everything would go well. On the other hand, the fact that the churches chose other people to be part of the commission made it clear that the offering did not belong to Paul but to the church, which had the right to indicate who could administer it. These representatives would take a letter of introduction given by Paul (1 Corinthians 16:3), which completed an administrative process that silenced any criticism and clearly showed that everything had been done properly before the Lord and in the eyes of the church (2 Corinthians 8:20, 21).

We must pay attention to this whole process carried out by Paul and the brethren. We should not ignore it, since it is a model of how in the early church donors were given the assurance about the people to whom they were to give their offerings. It tells us about how the responsibility was established in those who administered the church resources, as they had to be available to render accountability of what was entrusted to them. It also tells of how it was guaranteed that the resources given for the work of the church would not suffer any misuse that ignored the will of the donors, and clearly showed that the leadership of the church is responsible for implementing a plan like this to guarantee the wise administration of church resources.

An Efficient and Modern System

Today in the same way, the financial system of the Seventh-day Adventist Church seeks to remain aligned with the biblical principles presented in the experience of the apostolic church. With perhaps more reasons than before, the church must not only ensure that the resources arrive, but that they are also administered in

a fitting and orderly manner. When it comes to the sacred money that church members give back or give to God and His work, there should be no dark corners, missing information, conflicts of interest, or lack of control that might facilitate criticism, doubts, fraud, or the simple appearance of evil in the things of God that human beings handle.

Fortunately, our church has an organizational structure designed to manage resources with transparency, honesty, accountability, and internal control. If each church member understands how the church manages the funds it receives, not only will they have full confidence and be happy to belong to their organization, but they will also be able to protect, defend, and promote that system for the good of everyone.

If you are a member of a congregation organized as a church, you should know that in regards to finances, the church has a whole ministry, made up of several departments, in charge of that aspect. Every Sabbath, the tithes and offerings are deposited in the containers provided for the collection of said funds. Deacons or other duly appointed persons undertake the task of collecting the money. Immediately, the funds are received by a commission that usually includes the treasurer or one of his associates, a representative of the church elders, and a representative of the deacons. Generally, this commission counts the envelopes that are in the offering plates and verifies that the amount that is inside corresponds with what the donor wrote on the outside of the envelope. Subsequently, they count the amount of the loose offering and proceed to keep it all under lock and key, in a safe place as determined by the church, to record it at the right time. Afterwards, the treasury team will register the name of each donor in the book that the Conference or Mission provides for that purpose. The amounts that correspond to the tithes and also the amounts that correspond to the

offerings will be identified and if there is a special offering, it will also be indicated, designating the total of that donation to the project for which it was given.

After filling out the record books and obtaining the totals in each line (tithes and offerings), those in charge will proceed to the distribution and sending of the funds to where they need to go. In the case of tithes, 100% of the money received in the envelopes will be sent to the treasury of the Conference or Mission, since this is the entity authorized by the organization to use the tithe money.

The offerings are divided into three parts: 60% of the total will remain in the treasury of the local church—that is, where the offering was collected. 20% of the offerings will be sent to the Conference or Mission to be part of the development fund of the Conference or Mission, and the remaining 20% will be sent through the Conference, and then on to the Union and the Division, to the treasury of the General Conference, to be part of the fund of world missions.

This whole process that we have described so far is recorded in the local church as well as in the Conference or Mission, and in any other treasury through which the resources pass or arrive. Then, every year, the institutions that handle tithes and offerings are audited by the Audit departments of the General Conference and the Inter-American Division, to assure the whole church that the funds have been used with diligence and for the purposes for which they were given.

Now, you may ask yourself, “And how do they use those tithes and offerings in the Conferences and Missions?” The first thing you should know is that the Conference or Mission Treasury, together with the rest of the administration,—that is, the presidency and secretariat of the Conference or Mission—must ensure that the funds that arrive are distributed in accordance with the church regulations.

It is good for every church member to know that the church has regulations for the administration of resources by those who work in the offices. This means that the authority that administrators have is to act in accordance with the church's regulations and, therefore, they are not allowed to administer resources acting outside of those regulations. The church does this to protect the leaders themselves from criticism, false accusations, and unwarranted pressures, and above all to assure the church that no person will use the resources carelessly.

The church regulations, in regards to the tithe, establish that the Conference or Mission will make the following distribution of the tithes:

Percentages established by the world church (the Conference or Mission cannot change these):

1. 10% goes to the Union
2. 10% goes to the Division
3. Up to 6% is used for primary education
4. Up to 4% is used for secondary education
5. Up to 6% is used for tertiary education

Percentages established by the Conference or Mission Board (these may vary from one field to another):

1. 5 % Administrative expenses
2. 4% Colporteur program
3. 55% Salaries and grants

What do we learn from these numbers?

From this distribution we can draw several conclusions:

- The Adventist financial system is designed so that everyone who receives or administers tithes and offerings shares those resources with the other levels of the organization. The churches receive the tithes from its members and send them to the Conference or Mission because that is the organization in charge of making

the distribution throughout the whole system. The Conference or Mission receives the tithes from the churches and shares a percentage with the Union and another percentage with the Division. The Union receives tithes from the Conference or Mission and sends the tithe of those tithes to the General Conference. The Division, which also receives tithes from the Conferences and Missions, shares those tithes with the Unions and subsidizes the fields that are still missions in order to strengthen them until they become conferences.

- Part of the tithes received by the General Conference from the unions are shared with the Divisions through special grants.

- And if you think that the local church does not receive tithes, I invite you to reconsider the distribution that we have already shared.

In doing so, you will notice that the main portion of distribution of the tithes is relative to the salaries and aids of the pastors who minister the churches. In this way, though the churches send all the tithe to the local field, most of those tithes are invested in the ministerial care of

the churches that are the basis of the entire Adventist organizational system, not only financially speaking but more importantly, regarding the fulfillment of the mission of the church. In addition, the tithes that are used in expenses of the administration of the field finance events, programs, departments and materials that serve the churches. Therefore, the focus of the Adventist financial system is local churches. The church learned from the Bible story to assure two main things: First, that the abundance of one supplants the scarcity of the other, and thus God's work advances everywhere (2 Corinthians 8:14).



Secondly, that sharing the resources among ourselves reminds us that we are always united by the mission and we are one church in the whole world (2 Corinthians 8:9).

- Since some brethren do not know how the financial system of the church works, they mistakenly imagine that their Conference or Mission has many resources because all the tithes are sent there. However, I hope we have all noticed that the Conference or Mission is part of a larger system that is nourished by the tithe that comes from the churches. This means that the Conference or Mission is not only an administrative level for the tithe, but also a channel of distribution of a large part of these tithes to other levels of the organization. As you saw in the percentages detailed above, for every one hundred dollars of tithes that reach the Conference or Mission, thirty-six of those are already separated by church regulations for specific purposes and therefore, the Conference or Mission cannot use them; they must send them where they belong. This means that in the Adventist financial system, no one keeps everything, and we all share as we satisfy our needs and continue fulfilling the mission.
- Even if you notice that the tithe received in the local church is sent to all levels of the church, it is good to clarify that wherever that tithe is received, it is only used in the projects and for the purposes established for the tithe. In the same way, the offerings are used for missionary purposes and projects of the congregations.

Offerings

Now we need to go deeper into one point:

- What can be said about the offering that you deposit in your church's offering plate?
- How is that money managed?

When it comes to of the offering, the local church is the distribution channel worldwide, and it does this

through a plan known as “Global Offering Plan,” which includes a formula to distribute the offering in the following percentages: 60-20-20.

This means that each time you deposit an offering of one dollar in your congregation, the treasury of your church is authorized by the world church to leave 60 cents of that dollar in church funds. With these resources, the church covers its operational and maintenance expenses, including the programs and plans of the different departments.

Of the remaining 40 cents, the church will send 20 cents to the Conference or Mission, and with those resources and others that the Conference or Mission can obtain, the development fund of the local field will be formed. This will allow the Conference or Mission to give each year, according to the availability of the fund, financial aid for construction of temples, schools, camps, church offices, and other development projects. The church board will vote the percentages to be invested in each local ministry and will present an annual report of the administration of the development fund.

The remaining 20 cents will be sent by the church through the various denominational levels to the General Conference, and with it, the world church will form the fund for world missions, which finances the preaching of the gospel in unreached places and provides help for development projects that cannot be financed with money from tithes.

As you can see, the administration of the offerings follows the same principles of sharing and supporting all levels of the church with the resources received. These are distinctive characteristics of the Adventist financial system and have been a great blessing for the expansion of the Adventist message to many parts of the planet.

Every church member should keep in mind that the Adventist Church carries out a work of love and restoration

throughout the world, and because of that, it invests all its resources in the preaching of the gospel, in the development of the church, and in helping the most needy through our ministries and institutions. Therefore, the church is not a for-profit entity, nor is it dedicated to accumulating financial resources in idleness. In fact, throughout the history of the church, the needs have been greater than the amount of resources available, and that is why the church advances by faith in the power of God and is doing its best to wisely manage the resources that God provides through the members.

God has blessed the church with a membership that loves God's work, that sacrifices for it, and for the most part trusts in the spiritual leadership of the church. We must also say that the Lord has blessed us through the organizational structure of the church that has brought order, trust, and unity in exceptional ways. Of course, even when the systems are good, human beings make mistakes, and there may be situations here and there that do not correspond to the high standards of the church and to biblical principles. However, it would be a mistake to confuse one or several people with the church as a whole.

I encourage you to do the same thing that the apostle Paul reported that the brothers of Macedonia did:

*“They first gave themselves to the Lord,
and then to us by the will of God”
(2 Corinthians 8:5).*

May this be your experience!




Winston Hiciano



The Dangers that Threaten

the Financial System of the Church



THE ADMINISTRATION OF CHURCH FINANCES is a great responsibility, because sacred resources dedicated to the ministry and preaching of the gospel to the world are managed. Therefore, those who hold positions with great responsibilities must be persons of integrity in whom church members can place their trust, and with whom they can deposit their resources without any reservations, while being confident that these funds will be properly

safeguarded and used in accordance with the guidelines established by the Adventist Church.

Many of our members have certain concerns about the way finances are managed; others—for a variety of reasons—do not participate in the Christian stewardship plan at all. These situations pose a great risk for the church's financial system, since they can result in thousands of dollars escaping from the storehouse, putting institutional financial stability at risk.

This article aims to touch on certain dangers that could put the financial stability of the church at risk and become an obstacle to the fulfillment of the mission. We will address these dangers from a church member's perspective.

1. *Lack of confidence in the way administrators manage financial resources.*

Someone has said that trust generates trust, and this is true. Trust is not given; it is earned. Administrators should remember that members put their resources where they are ensured of their best possible use. While it is true that it is the duty of every church member to return the tithe of all their income to God and to give an offering proportional to the blessings they have received (Deuteronomy 16:16, 17), it is no less true that an atmosphere of mistrust makes them feel tempted to withhold those resources and put them somewhere else where they understand they will be put to better use. People need to know how much is coming in and how those funds are being spent in order to feel motivated to continue contributing.

Church members are watching the way their leaders conduct themselves and the decisions they make, without the leaders noticing that they are being watched. There are certain episodes in history that leaders should reflect on and, if necessary, make positive changes in the way they minister, in order to increase people's trust in them.

The system of administration of the Sanctuary was in crisis in the days of Eli the priest. Some things were not going well in the tabernacle, because the sons of the high priest were not properly using the offerings that the people took to the Sanctuary, provoking great discontent among the worshipers. Regarding this, the Bible says: “Now the sons of Eli were corrupt; they did not know the Lord. And the priests’ custom with the people was that when any man offered a sacrifice, the priest’s servant would come with a three-pronged fleshhook in his hand while the meat was boiling, Then he would thrust it into the pan, or kettle, or caldron, or pot; and the priest would take for himself all that the fleshhook brought up. So they did in Shiloh to all the Israelites who came there. Therefore the sin of the young men was very great before the Lord, for men abhorred the offering of the Lord” (1Samuel 2:12–17).

Ellen White draws our attention to Eli’s lack of discipline with his children, which had an impact on the attitude of the people towards their leaders.

“Many of the people, filled with indignation at the corrupt course of Hophni and Phinehas, ceased to come up to the appointed place of worship.”¹

We are powerfully struck by how people stopped going to the temple to worship and take their offerings before God because of the lack of honesty of those irreverent priests.

The world church has wisely established guidelines for the management of resources, one of which is to manage them with a budget that must be voted on. However, it is possible that certain misguided leaders might make reckless use of the funds that have been allocated for carrying out the mission, causing some members to divert their resources to another purpose. That would be

1. Ellen G. White, *Patriarchs and Prophets*, ch. 56, p. 576.

very dangerous and could cause more people to follow the trend. We should be very careful about this type of behavior; it affects the worshipers so that the resources they deposit are used for matters that are not related to the work of God.

2. *Independent ministries.*

The organizational structure of the church covers all the areas necessary for carrying out the mission. However, there are entities that are not administered by the church, but that carry out mission support ministries that are recognized and accepted. Apart from these, there are also independent ministries. These organizations have been characterized by establishing a system for carrying out the mission that is parallel to the church but administered according to their own criteria. To this effect, they suggest that the church is not complying with its duty to preach the present truth and try to convince unsuspecting members, especially those with greater economic means, to support their projects, for which they are never accountable.

With this strategy they succeed in getting resources from certain people, diverting funds that should have gone to the treasury. This tendency is being accentuated in some places, and these ministries are getting money that should have gone into the storehouse of the Adventist Church. Usually this type of special member is invited to be part of the ministry, with the intention of keeping them enlisted and having their cash donations arrive on a continuous basis.

Could it be that our ministries do not function as they should, or that they are not attractive for our brethren with a certain purchasing power? Or is it that many of our programs are becoming so monotonous that they do not attract people who have the capacity to continue supporting the church's mission? These are questions we need to meditate on.



*“Financial dealings
must be clearly
open and honest.”*

It is not enough right now to talk about fidelity; there must be transparency and accountability in the management of the resources that have been received. It is essential that the results of the projects that have been executed be publicized. Church members are well educated and expect transparency in their leaders’ management. It must be able to withstand questioning of any kind. In this way, trust is created, and the members’ fidelity increases when they receive administrative information.

The following is recommended for leaders:

“Financial dealings must be clearly open and honest. . . . Members must know that church funds will . . . be handled with a great sense of responsibility and integrity.”²

Administrators must be willing to answer questions without being offended and offer accurate information, which generates an atmosphere of trust in the church member, so that the money does not escape to other places.

3. High percentage of members that do not participate in the systematic giving plan.

One of the great challenges facing church leadership is increasing the number of donors in congregations. One

² *Seventh-day Adventist Minister’s Handbook* (Doral, Florida: IADPA, 2014), p. 57.

of the reasons why the theme of stewardship is presented rather weakly in the local churches is because a good number of local leaders have low participation in their personal giving, something that disables them morally when talking about the issue. Directors from all departments may be found in this delicate position.

Leaders should monitor the participation of active members in the personal giving plan. Ellen White advises,

“If the pastors show that they are not fitted for their charge, if they fail to set before the church the importance of returning to God His own, if they do not see to it that the officers under them are faithful, and that the tithe is brought in, they are in peril. They are neglecting a matter which involves a blessing or a curse to the church. They should be relieved of their responsibility, and other men should be tested and tried.”³

It can be a very dangerous trend for the church if we do not monitor the percentage of our active members that are participating in the return of their tithes and offerings and which ones are not doing this. The stewardship department must ensure that loyalty promotion programs are fully developed. Real statistics should be kept to evaluate the participation of the largest number of members.

In a recent survey in a church whose participation percentage was 27% of the active membership, of the 103 participants, 54% responded that they did not feel satisfied with the assistance given to the needs of the members, 50% said they were not comfortable with the way the budget was distributed and 49% answered that they were not satisfied with the way the funds were handled at the Conference level.

It is very likely that some will say that these points that have been mentioned are not a valid excuse for not

3. Ellen G. White, *Counsels on Stewardship*, ch. 22, p. 106.

tithing and giving offerings, but leaders should understand that times have changed; today's church members have strong views on what is being done with the funds that the leaders are given to administer. Therefore, we must listen to the hearts of the people and give specific instruction to the leaders of the church on basic aspects, such as making an equitable budget that responds to all the sectors of the church, offering periodic information to members about income and expenses, visitation days for brethren to strengthen them in the faith and clarify any doubts they may have.

Some sectors of the church are often not served by the stewardship programs. Among these are children and youth. In general, programs are focused on the adult population, but it must be taken into account that the future of the church is in the children and young people, and if they are not educated today, there is a danger of having leaders with lack of commitment when they come to adulthood.

4. *High levels of indebtedness of church members.*

Unfortunately, a significant number of church members are having serious difficulties with indebtedness. Without realizing it, they are mortgaging all their income and they have nothing left for the support of their families, much less to return their tithes and offerings. These are pious people, fully desirous of being faithful to God, but their lack of planning has brought them to an impasse.

Some consider that indebtedness, more than a matter of financial education, is a subsistence issue due to the decrease in the purchasing power of income as a result of inflation in some of our countries.⁴ For whatever reason, this condition limits financial decision-making ability and the possibility of being generous.

4. Alejandro López B., "The indebtedness of Mexican households," *Institute of Economic Investigations-UNAM, Economic Bulletin*, 2012, p. 20.



This trend towards indebtedness is very worrisome, since in large proportions it could reduce the number of active donors and the income of the institution. The danger is greater because some members run the risk of abandoning the faith, demoralized by their financial problems and the apparent lack of response from God in

helping them correct their blunders.

Another problem with this issue of indebtedness is that some, to keep up appearances, are giving, but not what is due. We must consider that not everyone who gives is faithful. Recall the story of Ananias and Sapphira (Acts 5:1–11), who tried to deceive God and the church leaders by giving a smaller portion than what they should have given. This brought about their death.

The concept of indebtedness is being actively promoted nowadays. Even on some popular radio programs with listener participation, people are often encouraged to make use of credit, because at some point they might need it. However, the word of God says that debt is a form of slavery. “The rich rules over the poor, and the borrower is servant to the lender” (Proverbs 22:7). The less money left in the believer’s wallet after he is paid, the less motivation he will have to return his tithes and offerings when he goes to the service on Sabbath.

Another aspect that is punishing the economy of the people of God is the tendency towards consumerism, causing many to spend money they do not have, without knowing how they are going to pay. Stores always present goods at special prices, causing many defenseless buyers to fall into their deceptive trap. All too often, people make use of credit that goes beyond their means. The reality is

that in thirty days they will have to start paying. When they cannot cover their monthly commitments, they look for more borrowed money anywhere they can find it, at whatever the interest rate might be, to try to cover their lack. This puts serious pressure on their budget and represents such a high risk that it jeopardizes personal giving.

It is not very easy to control this problem, since people are being bombarded heavily from all sides. However, it is possible to work with all those who are willing to listen to the guidelines and receive instruction. To this end, seminars and workshops on personal financial management should be offered, to teach members how to prepare a monthly budget, how to spend wisely, how to save, and how to make wise investments, as well as other topics that can help them in their financial decisions. This will result in members who know how to manage their finances better and who will be willing to be faithful in supporting the financing of God's work.

5. Lack of instruction on the part of the church regarding Christian stewardship.

New believers are received into the ranks of the church every day. They are like spiritual children, and they need to be instructed in many areas. Is the church giving them the necessary instruction regarding stewardship? It is very likely that many churches are doing so, but it is also possible that a significant number are not doing anything about it. They work to bring in new members, and then leave them to their fate; that is not fair.

Who is checking to see if the work of training is being done? New believers will need to receive instruction in order to understand the different aspects of their spiritual life. This is not an easy task; it is very likely that they do not understand everything at the beginning, but little by little they must progress until they have a full knowledge of our fundamental beliefs, including stewardship.

What about the members who have already been in the church for several years? They also need teaching. The church must educate comprehensively, because the more you educate, the more qualified people there will be, willing to be collaborators with the cause of God. A lack of instruction can diminish a member's interest in participating in returning the part that corresponds to God. It is not about scaring them, but about training them.

6. *The sins of certain leaders.*

Nothing can harm church members more than the suspicion that the pastor, an important leader, or an elder of the church is living in sin. This situation creates discontent among members, and in many it manifests itself with a strong tendency to withhold tithes and offerings. Important donors are known to have given their donations to other causes because the church, in spite of knowing about certain problems, has not been willing to do anything to resolve the situation.

Whether we like it or not, every leader is a model for others. That is why the way they dress, their gestures, expressions, and actions all have a positive or negative impact on the lives of the people they lead. The apostle Paul declared, "You are our epistle written in our hearts, known and read by all men" (2 Corinthians 3:2). Each leader is a letter being read by the world; they will impact some in a positive way, but their attitudes can be a stumbling block for others.

People today are always looking for excuses to stop giving. No one should be a stumbling block to those they lead; quite the contrary. They should be a channel of blessing for others. Although no one should let someone else's faults be an excuse for not giving, leaders' actions should be so crystal clear that their behavior holds up to any questioning and exalts the good name of the church of God.

It is imperative that leaders take all these dangers that threaten the finances of the church into account.



As has been suggested, leaders need to build trust among their church members, so that people will believe in what is being done with a view to fulfilling the mission. That will allow resources to flow in and not go to the wrong storehouse. On the other hand, when people feel comfortable in the community of faith, they are more motivated to give, which will allow more people to participate as faithful stewards.

In summary, transparency is required in the management of church funds; discontent can lead to lack of participation or in preferring to support independent ministries. The subject of personal and family debt is also having a negative impact on many Christian homes, diminishing people's ability to give. Likewise, the lack of instruction for church members regarding Christian stewardship has a negative impact on the generation of income for the church. To this is added the sins of certain leaders, which can create mistrust in the congregation and cause them to withhold their tithes and offerings.

It is imperative that leaders take all these dangers that threaten the finances of the church into account and take decided action to face each one of them, so that we can count on a more solid financial system, capable of meeting all the challenges involved in carrying out the mission.

Ismael Castillo



Acting Locally,

Thinking Globally

“Let this mind be in you which was also in Christ Jesus, who, being in the form of God, did not consider it robbery to be equal with God, but made Himself of no reputation, taking the form of a bondservant, and coming in the likeness of men. And being found in appearance as a man, He humbled Himself and became obedient to the point of death, even the death of the cross” (Philippians 2:5–8).

JESUS EMBODIES the most powerful thought in the whole universe: making Himself of no reputation and humbling Himself while

being equal with God. In biblical thinking, these actions are the authentic driving force of generosity and unlimited self-denial in the fulfillment of a mission.

The essence of God's love, as presented by Paul in this beautiful passage in his letter to the Philippians, is an action that projects itself beyond a local sphere to a universal need. In this way, God Himself exemplified that self-denial enables us to think globally.

One of the best-known texts in the Holy Scriptures is no doubt the one John records as part of the dialogue between Jesus and Nicodemus. The entire dynamic of the plan of salvation is summarized in these words, "For God so loved the world that *He gave* His only begotten Son" (John 3:16).

There, in the heart of the text, we find the expression of the essence of God's love, the expression that makes the whole plan of salvation possible to grant human beings a renewed life, a new birth. Yes, God *gave*.

And referring to His only begotten Son,

"He gave Him not only to live among men [...] He gave Him to the fallen race. Christ was to identify Himself with the interests and needs of humanity. He who was one with God has linked Himself with the children of men by ties that are never to be broken."¹

This is the fundamental example of love that reaches beyond personal or local comfort to tend to needs far away in the infinite universe. We know it is not about a desperate reaction to put out a fire in the universe, but it is rather the very nature of God's kingdom. Paul also expresses this divine action when he writes, "Just as He chose us in Him before the foundation of the world, that we should be holy and without blame before Him in love, having predestined us to adoption as sons

1. Ellen G. White, *Steps to Christ* (Mountain View, California: Pacific Press Publishing Association, 1956), ch. 1, p. 14.



God Himself exemplified
that self-denial
enables us to think globally.

by Jesus Christ to Himself, according to the good pleasure of His will” (Ephesians 1:4, 5).

When God chose Abraham to fulfill a mission, He was very clear when He separated the mission from the ethnic and geographic origin of the beneficiaries. We notice that God promised a blessing to “all the families of the earth” (Genesis 12:3). Thus, Abraham is an example of a person whose mission has an impact far beyond himself and his community.

Gathering all the people who depended on the patriarch and convincing them to go on that adventure was very likely not an easy task. No doubt, it was a great challenge for Abraham to transmit the vision in the framework of God’s global thinking. “Yet it was a large company that set out from Mesopotamia [...] Among these were many led by *higher considerations than those of service and self-interest*.”²

Many years later we find the same thinking, this time expressed in the teachings of the prophet Isaiah. “Enlarge the place of your tent, and let them stretch out the curtains of your dwellings; do not spare; lengthen your cords, and strengthen your stakes” (Isaiah 54:2). A missionary vision has been a constant in God’s plan of salvation to redeem humanity. It was reaffirmed in Jesus’s

2. Ellen G. White, *Patriarchs and Prophets* (Washington, D. C.: Review and Herald Publishing Association, 1958), ch. 11, p. 127.

teachings to His disciples, even when he gave them the Great Commission at the time of his leaving, “Go therefore and make disciples of all the nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit” (Matthew 28:19).

A distinctive characteristic of Jesus’ teachings was no doubt the need to develop global thinking, beyond exclusivism, beyond a narrow vision centered on one’s own needs. God Himself extended His tent and lengthened His cords. John writes, “And the Word became flesh and dwelt among us, and we beheld His glory, the glory as of the only begotten of the Father” (John 1:14).

“So Christ set up His tabernacle in the midst of our human encampment. He pitched His tent by the side of the tents of men, that He might dwell among us, and make us familiar with His divine character and life.”³

In Jesus’ ministry, we find many passages in which He tried to share the missionary vision beyond local comfort. That is why He stopped in Samaria. John 4:4 says “He needed to go through Samaria,” not only because in His calendar He had foreseen a conversation with a woman on the outskirts of Sychar, next to Jacob’s well, but because He knew that the experience would be essential in the disciples’ missionary training. The lesson for His disciples that day was profound: Jesus placed the missionary vision above His physical and temporal needs. He told them, “I have food to eat of which you do not know [...]. My food is to do the will of Him who sent Me, and to finish His work” (John 4:32, 34).

That is why he also went to the regions of Tyre and Sidon (see Matthew 15:21–28), and through that dramatic encounter He wanted to teach His disciples the importance of going beyond their own comfort zones.

3. Ellen G. White, *The Desire of Ages* (Mountain View, California: Pacific Press Publishing Association, 1940), ch. 1, p. 23.

Of course, the worldwide missionary movement was greatly propelled by Saul of Tarsus's conversion, which took the gospel to the remotest corners of the Roman Empire.

Thus, writing to the Christians in Philippi, Paul thanks them because they took part in the virtuous circle of "giving and receiving" (Philippians 4:15). That circle is developed through an administrative financial system that is part of Adventist Church members' training, from the time little ones attend children's Sabbath School divisions onward.

Sabbath School is the oldest school, with the greatest number of students, in the Seventh-day Adventist Church. Established to provide the setting for Bible study, through service and evangelism projects in the remotest parts of the world it soon found its missionary calling based on the culture of sharing financial resources through generous offerings.

If you grew up in the Seventh-day Adventist Church you probably remember the children's Sabbath School classes. There, in those tiny chairs, while the program to support missions was taking place, we learned our first geography lessons; that is where we heard the names of cities, regions, or countries for the first time. That is where we sang for the first time, "A boat goes sailing to the mission land, sailing, sailing mission boat." In those children's divisions we also sang, "We want to tell of Jesus to children far away, so we have brought an offering to Sabbath School today." Beyond introducing an idea in church, beyond organizing a department, it is no surprise we read this inspired quote, "The Sabbath School should be one of the greatest instrumentalities, and the most effectual, in bringing souls to Christ."⁴

4. Ellen G. White, *Counsels on Sabbath School Work* (Washington, D. C.: Review and Herald Publishing Association, 1938), ch. 1, p. 10.



*“We want to tell of Jesus
to children far away,
so we have brought an offering
to Sabbath School today.”*

We all know the Sabbath School work extends its missionary vision in concentric circles, because it has a program in which interest is shown in the spiritual growth of all its members; it also becomes a door of entry for people who come to church for the first time to study and accept doctrines.

But beyond its missionary circles toward the interior of its membership and the community, the work of Sabbath School turns its eyes to the circle of missions through the program of voluntary offerings. After the first donation for global missions was collected in 1885, by the grace of God so much interest was awakened that by 1890, the missionary boat “Pitcairn” had sailed to islands in the Pacific to fulfill the mission.

Through Sabbath School giving dynamics we all learned the meaning of regular offerings, thirteenth Sabbath offerings, birthday offerings, and the marvelous investment fund.

“We thank God that our Sabbath schools have contributed enough to advance many a precious enterprise. Children and youth have given their pennies, which like little rivulets have supplied a stream of beneficence. Children should be educated in such a way that they may perform unselfish acts which

heaven will rejoice to see. When the dew of youth is upon them, children should be trained how to do service for Christ. They should be taught self-denial.”⁵

In fulfilling the mission, it is quite natural to first think of the needs we have in our local area. This means fulfilling a local church’s departmental responsibilities. It also means fulfilling a regional organization’s responsibilities.

Needs come up when running programs, tending to meeting places and buildings; when financing local and regional pastoral work; when supervising evangelistic programs and managing services provided by the church; when meeting the needs of segments of the population within local churches: children, youth, and adults; in formal and informal educational programs; and when carrying out community service. There seem to be endless needs!

However, a global, worldwide vision is a framework of reference to manage the church’s mission. Through this framework, the worldwide vision provides the helm for administrative decision-making when distributing financial resources.

“To show a liberal, self-denying spirit for the success of foreign missions is a sure way to advance home missionary work; for the prosperity of the home work depends largely, under God, upon the reflex influence of the evangelical work done in countries afar off. It is in working to supply the necessities of others that we bring our souls into touch with the Source of all power. The Lord has marked every phase of missionary zeal that has been shown by His people in behalf of foreign fields. He designs that in every home, in every church, and at all the centers of the work, a spirit of liberality shall be shown in sending help to foreign fields, where the workers are struggling against great

5. *Ibid.*, ch. 5, p. 129.



odds to give the light to those who sit in darkness. That which is given to start the work in one field will result in strengthening the work in other places.”⁶

In his letter to the Philippians, just before presenting Christ’s example when leaving the setting of His local throne, Paul presents the fundamental thought of entering into the legacy of generosity with a global vision, “Let each of you look out not only for his own interests, but also for the interests of others” (Philippians 2:4). Thus, with this responsibility and this vision, the church’s resources flow with the synergy of generosity, from which Paul affirms, “I can do all things through Christ who strengthens me” (Philippians 4:13).

Tithes and offerings given to the church’s storehouse have a great destiny in the church’s worldwide mission. Thus, every administrative channel becomes a channel of blessing for the whole system and for every church member.

The church’s resources promote fulfillment of the Great Commission throughout the world, but in the end we well know they would never be sufficient. That is why, in the context of this vision, Paul encourages the believers in Philippi, and us today, with the assurance that this work is not ours to do alone. “And my God shall supply all your needs according to His riches in glory by Christ Jesus” (Philippians 4:19).

6. *Ibid.*, ch. 5, p. 136.



Appendix

Five Questions for the Treasurer of the Inter-American Division

*Pastor Filiberto Verduzco,
thank you for answering these questions.*

- 1. For years we have heard you say, in your reports to the Board of Directors and in the seminars you teach, that the church needs to develop a financial system that is characterized by its strength, among other things. Can you expand on this concept to help us better understand what a “solid financial system” means for the church?**

Thank you for this opportunity; I will gladly try to answer the questions. The idea of a solid financial system in the ecclesiastical context is a topic that I am passionate about, because it is an all-encompassing, inclusive concept. For me a solid financial system is one that has the following characteristics:

1. It has the mission as its priority, and therefore the resources are directed towards programs and projects that strengthen the spiritual environment in the congregation.
2. It facilitates the transfer of denominational funds, both vertically and horizontally, and it is based on an understandable, respected, up-dated regulatory plan.
3. It facilitates financial decision-making within the context of short-term, medium-term, and long-term planning.
4. It guarantees operational solvency by understanding the environment in which the organization operates.
5. It is developed in an atmosphere of respect, order, and sensitivity to the needs of those who strive to fulfill the mission.
6. It is developed on the principle of local responsibility, but with a world view of the church.
7. It bases the development and growth of the church on practical strategies, where the church is aware of its capacity to generate the necessary, sufficient resources.

8. It recognizes and encourages all those committed to the fulfillment of the mission of the church.
9. It is established on a strategy, a structure, and a culture known and respected by all.
10. It is strengthened by an environment of both vertical and horizontal communication.
11. It operates within an atmosphere of teamwork.
12. It is developed day by day in an environment of decision-making supported by denominational policies, and recognizes that the resources we handle belong to God.
13. It is strengthened when we recognize that the resources are limited and scarce, so they must be used responsibly.
14. It is developed in an environment of professionalism and constant updating.
15. It guides and encourages us to work each day, motivated by a “thus says the Lord,” in a spiritual environment where the mission of the church is a way of life.
16. It establishes the principle of operation wherein expenses must be adjusted to remain within the limits of our income, adhering to this principle in both short-term and long-term planning.
17. It is developed on the principle of systematic giving, as part of a broader spiritual platform, where all those involved in the fulfillment of the mission of the church give of their resources, moved by a spirit of gratitude to the Lord.
18. It is strengthened when the entire structure of the church is committed to working as a team so that the church is perceived as a worldwide organization, committed to a single mission.
19. It has our church members as the center, motivation, and purpose of all programs and projects for which resources are used.
20. It helps the personnel that work in each of the denominational organizations understand their function and interact with respect, order, and a culture of denominational regulation.
21. It takes into account that crises may occur at any time; it has internal and eternal monitoring systems for the timely identification of such crises, and can take appropriate action quickly.

22. It stimulates the concept of self-financing and the non-dependence on higher organizations to receive resources for operations.
23. It is based on a globally implemented financial tool that manages and analyzes information for decision-making.
24. It facilitates financial decision-making based on an accounting manual that is globally accepted by the church, establishing uniformity in the recording of accounting operations.
25. It is strengthened when an auditing system is put into place with the objective of protecting the assets of the church, which are destined to finance the mission, as well as the creation of resources other than the tithe.
26. It is strengthened when a communication system operates in both directions.

2. As Adventists, why do we have a financial system?

Because it is a direct request from God through Ellen G. White, with the objective of financing the mission within an environment of protection and of recognition that the resources are sacred. On one occasion, while speaking to a group of Seventh-day Adventist educational leaders, Ellen G. White clearly formulated this request from God to her church when she said, “For Christ’s sake, as the chosen people of God, call yourselves to task and inaugurate a sound financial system in our schools.”¹ It is necessary for the church to have a financial system for the following purposes:

1. To inspire the confidence of employees and church members.
2. To be able to take advantage of opportunities when they arise.
3. To be able to face crises—such as external threats—that may undermine the mission and stability of the church.
4. To challenge ourselves professionally, so that we remain constantly in search of greater efficiency.
5. To show the public that sees us as a church that we fulfill our commitment.
6. So that the mission does not suffer as a result of irresponsibility on our part.

1. Ellen G. White, *Testimonies for the Church*, vol. 6 (Mountain View, California: Pacific Press Publishing Association, 1948), ch. 25, p. 211.

3. How does the Adventist financial system work?

1. It strengthens the financial basis for our plans and programs.
2. It makes responsible, balanced use of the resources that we have been entrusted with.
3. It is respectful of the regulations that bind and guide us.
4. It trains new administrators so that at all times decision-making is motivated by principles and not by impulse.
5. It works in planning and operating environments in a balanced, sensitive way regarding the demands made on it.
6. It operates in a context of economy, respect, and recognition that the resources are of divine origin, since they are brought to the storehouse by the influence of the Holy Spirit.

4. When can it be said that the financial system is working?

1. When it meets the day-to-day demands on a continual basis.
2. When the auditing service visits us, and careful study is given to the auditor's recommendations and commendations.
3. When reports are presented to church members, to constituents at administrative levels, and to staff members.
4. When reports are made to the administrative boards of the local churches.

5. Who is responsible to ensure that our financial system work?

1. First of all I am, of course.
2. You are, too.
3. Church leaders and administrators at each church level also share the responsibility.
4. Everyone who as a church member has the privilege of participating actively in the fulfillment of the church's mission also shares the responsibility of doing their part.

Once again, thank you very much, pastor Verduzco, for your kindness in taking the time to answer these questions.

