



Stewardship Sound-Bites by Penny Brink

2019 TITHE AND OFFERINGS READINGS



ATTENTION!

Dated material
to be adapted, translated, and distributed to
Seventh-day Adventist churches **before**
the end of December 2018 for use in January 2019.

This resource is for use during the divine service before the offering is taken up. It may be bound so that the page for the day can be easily torn off and taken onto the pulpit by the designated elder/offering facilitator. It may also be downloaded online from www.adventiststewardship.com on the resources page. Each week's reading will also be posted on www.facebook.com/Dynamicstewards by Thursday of each week for access by local elders, service leaders, and interested members. Be sure to download the new Dynamic Steward app for Apple and Android on the Appstore and Googleplay.

The "Tithe & Offerings Readings" booklet is edited and prepared by the Stewardship Ministries Department, General Conference of Seventh-day Adventists, 12501 Old Columbia Pike, Silver Spring, MD 20904, USA, © 2019. We may be contacted via flomoj@gc.adventist.org.

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We welcome your comments and suggestions for future authors and themes for the "Tithe & Offerings Readings."

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Author Biography

Penny Brink has worked in pastoral ministry, media production, and stewardship, among other areas of ministry. She is pursuing a master's degree in theology with an emphasis in Christian ethics. She is proudly South African but has also lived and worked for the church on three continents. She has a passion for the contextualization of the gospel to reach people in different cultures more effectively.



Penny enjoyed the privilege of working at the General Conference in the Stewardship Ministries Department for seven years (2011–2017). During this time she learned so much about stewardship from fellow theologians, respected colleagues, and mentors (including but not limited to Dr. Erika Puni, Dr. Larry Evans, Dr. Mario Nino and Marcos Bomfim and Hiskia Missah, as well as the team of Stewardship directors in the world field). These readings are an attempt to compile the concepts she encountered through her association with these inspiring people and to assemble some of the life-changing thoughts she discovered and developed while working in Stewardship Ministries. These include gems from *Counsels on Stewardship* by Ellen G. White. The readings may be seen as stewardship “sound-bites” that will benefit stewardship goals in the world field and forward the strategic goals of the department. Penny also takes the opportunity to add a few testimonies of her own stewardship experiences in these Tithe and Offerings Readings for 2019. She plans to expand on these 52 readings and publish them as a stewardship devotional in the future, among other books she is working on.

Penny hopes that these readings will inspire further thought and commitment that will translate into good stewardship practices by faithful stewards of God to accomplish His mission in these end times.



OFFERING PLANS

There are three different offering plans used within the worldwide Seventh-day Adventist Church.

The Combined Offering Plan was voted as an option in the Annual Council of 2002 after the World Stewardship Summit of 2001

recommended that the world fields adopt it. It supports all levels of the church by putting total funds collected into one pool. The funds are distributed according to a formula approved by each division but within the following percentages: 50-60 percent for the local church; 20-25 percent to the GC for mission funds, and 20-25 percent for mission work in the local field. To date, 10 of the 13 divisions—which comprise more than 90 percent of the world Adventist population—are operating under the Combined Offering Plan. They include **ECD, ESD, IAD, EUD** (only Spain and Portugal), **SAD, SID, SSD, SPD** (Papua New-Guinea and Island Fields), **SUD**, and **WAD**.



The Calendar of Offerings is the original option. A calendar of the weeks of each year is drawn with certain offerings designated accordingly. About 26 offerings are assigned to the local church, and the others are allocated between the other levels of church organization or designations in the local field. There are six Special Offerings days for particular ministries. Divisions ascribing to this plan currently include portions of the **EUD, Israel Field, MENA**, portions of **SPD**, and **TED**.

The Personal Giving Plan suggests that certain percentages of the member's personal income be dedicated as offering to three main categories: 3-5 percent to the local church budget; 1-2 percent to the Conference Advance budget (education, evangelism, VBS, summer camps, union magazines); and 1-3 percent for the World Budget, given in support of global mission needs and other items. The **NAD** currently ascribes to this plan.



The following commitment card may be used on a stewardship-emphasis Sabbath or any time when stewardship has been sufficiently addressed in the service (see Sabbath 35). The printable pdf, in several languages, can be found on: <https://stewardship.adventist.org/commitment-card-promise>

GOD FIRST

I PROMISE:



To **SET APART** the first moments of each day to commune with the Lord through **PRAYER**, the **STUDY** of the Bible, Spirit of Prophecy and the Sabbath School lesson, and in **FAMILY WORSHIP**.



To **IMPROVE** my **RELATIONSHIPS**: growing in faithfulness, forgiveness and loving by principle.



To **ESTABLISH** one new **HEALTHY HABIT**, to better serve the Lord with my mind: _____



To **OFFER** one day (or evening) each week to **WORK** for God, spreading the good news to others through Bible Studies, small groups, etc. (TMI).



To **KEEP** the **SABBATH**, preparing for it accordingly on Friday, keeping its limits, right thoughts and activities.



To **FAITHFULLY RETURN** the Lord's **TITHE** (10% of my income).



To **DEDICATE** a percentage (____%) of my income as a regular **OFFERING** to the Lord.

WITH GOD'S HELP: _____ DATE: _____



For those divisions using the Calendar of Offerings, the calendar is outlined on the following pages for your convenience with Special offerings and Thirteenth Sabbath offerings, for the interest of all.

Calendar of Offerings 2019—World

January

5.....Outreach/Church Budget
12.....Division
19.....Church Budget
26.....Conference/Union

February

2.....Outreach/Church Budget
9.....Division
16.....Church Budget
23.....Conference/Union

March

2.....Outreach/Church Budget
9*+.....Adventist World Radio
16.....Church Budget
23.....Conference/Union
30.....Church Budget

April

6.....Outreach/Church Budget
13*+.....Hope Channel, Inc
20.....Church Budget
27.....Conference/Union

May

4.....Outreach/Church Budget
11*+.....Disaster and Famine Relief (Program Provided for NAD Only)
18.....Church Budget
25.....Conference/Union

June

1.....Outreach/Church Budget
8.....Division
15.....Church Budget
22.....Conference/Union
29.....Church Budget



July

- 6.....Outreach/Church Budget
- 13*+.....World Mission Budget
- 20.....Church Budget
- 27.....Conference/Union

August

- 3.....Outreach/Church Budget
- 10.....Division
- 17.....Church Budget
- 24.....Conference/Union
- 31.....Church Budget

September

- 7.....Outreach/Church Budget
- 14*+.....World Mission Budget (Unusual Opportunities)
- 21.....Church Budget
- 28.....Conference/Union

October

- 5.....Outreach/Church Budget
- 12.....Division
- 19.....Church Budget
- 26.....Conference/Union

November

- 2.....Outreach/Church Budget
- 9*+.....Annual Sacrifice (Global Mission)
- 16.....Church Budget
- 23.....Conference/Union
- 30.....Church Budget

December

- 7.....Outreach/Church Budget
- 14.....Division
- 21.....Church Budget
- 28.....Conference/Union

*Program provided by the General Conference
+Worldwide offering



Summary of Offerings for regions using the Calendar of Offerings:

| | |
|--------------------|-----------|
| General Conference | 6 |
| Division | 6 |
| Conference/Union | 12 |
| Church | <u>28</u> |
| Total | 52 Weeks |

SABBATHS WITHOUT DESIGNATED OFFERINGS (DIVISION)

There are six Sabbaths in 2018 that do not have designated offerings. Each division committee is to designate these offerings for use in their division, union, or conference. Hence, they are labeled “Division” offerings in the calendar. These Sabbaths are:

- January 12
- February 9
- June 8
- August 10
- October 12
- December 14

Special Offerings Designations

- Adventist World Radio
- Hope Channel
- Disaster and Famine Relief
- World Mission Budget
- World Mission Budget (Unusual Opportunities)
- Annual Sacrifice (Global Mission)



Thirteenth Sabbath Offering Destinations 2019:

| | |
|----------------|---------------------------------------|
| First Quarter | Southern Africa-Indian Ocean Division |
| Second Quarter | South American Division |
| Third Quarter | South Pacific Division |
| Fourth Quarter | East-Central Africa Division |

Purpose for These Readings:

These readings are meant to provide a spiritual framework and create a worshipful atmosphere for giving on Sabbath mornings, helping stewards and givers to know how their giving supports both the local field and Adventist missions globally through the General Conference and church ministries locally (local church, conference, union, and division).

**THESE INTRODUCTORY PAGES ARE REPEATED
AT THE END OF THE BOOKLET FOR YOUR CONVENIENCE,
AS THESE PAGES MAY BE DISCARDED WHEN THE READINGS
ARE TORN OFF FOR USE EACH WEEK.**



5 January 2019. A Testimony

“Blessed is the man who trusts in the Lord, and whose hope is the Lord. For he shall be like a tree planted by the waters, which spreads out its roots by the river” (Jeremiah 17:7, 8).

“How are you able to have everything you need and such nice things in your home, Pearl?”

“I pay my tithe, Gladys; I pay my tithe!”

This is a conversation that has been part of my consciousness since I was a very young girl. Pearl was my grandmother and a first-generation Adventist. She was a faithful tither and offering-giver from the start. She was never wealthy but trusted God with everything in her life, and He provided her with what she needed—even the pretty little ornaments in her home.

Her example, more than anything else, triggered in me notions of trust in God for sustenance and the importance of good stewardship. It inspired me to become a faithful steward of God’s blessings in my life.

Who are we inspiring by our example today? Our children, grandchildren, spouses, friends, neighbors? Our stewardship practices and faith in God are more evident to those around us than we may think.

Appeal: Let us consider our faithfulness to God as an important part of our Christian witness.

Prayer: Dear Lord, thank You for your faithfulness to us. As faithful stewards with grateful hearts, we commit ourselves to You today. Amen.



12 January 2019. Teaching Stewardship in the Home

“You shall teach them to your children, speaking of them when you sit in your house, when you walk by the way, when you lie down, and when you rise up” (Deuteronomy 11:19).

Planting a vegetable garden, tending it, and watching the plants grow is an excellent way to teach children character lessons of patience and perseverance, as well as an appreciation of nature and God’s miraculous providence. It also provides an opportunity to talk about tithe and offerings, by dividing up the produce, putting one tenth aside and another portion for offerings—or doing the same with the proceeds from selling the produce. In this way, the sense of stewardship can grow “organically” within a little child.

I remember my mom helping us divide up our pocket money, and it was so exciting to go to Sabbath School with our tithe and offerings in our tiny pockets. We were becoming little stewards. We were beginning to understand how faith works.

What opportunities present themselves in our homes today, to teach our children about faith and stewardship?

Appeal: Let us be mindful to teach our children about the things of God as opportunities present themselves in our daily lives.

Prayer: Dear Lord, thank You for your miraculous providence every day. May we acknowledge Your blessings through our faithfulness to You. Amen



19 January 2019. The Cross—The Cosmic Offering Plate

“For God so loved the world that He gave His only begotten Son, that whoever believes in Him should not perish but have everlasting life” (John 3:16).

What happened on the cross that Friday afternoon?

I was listening to Dr. Angel Rodríguez, retired director of the General Conference (GC) Biblical Research Institute, speak at stewardship meetings. There are certain sound-bites that jump out and grab one’s attention at times when listening to someone else speak. These are the kind of concepts that give one a sense of excitement on a topic. Have you ever felt excited about stewardship? If not, just listen to this one:

The answer to what happened on the cross that Friday afternoon depends on who you ask. The religious leaders might have said that an insurrectionist got what he deserved. The Roman rulers may have said that they’d never had cause to crucify someone like that before. He’d even healed some of them. John, the disciple, may have said he’d lost his Best Friend.

Dr. Angel Rodríguez painted a profound picture: On that Friday afternoon, God reached deep down into His own heart and then down through the ages and placed an exquisite offering, that of His Only Begotten Son, as a gift to you and to me, on the cosmic offering plate—the cross!

The cross, the cosmic offering plate? With Jesus, our Savior, the ultimate offering on it? Would that thought not change the way one thinks every time one gives an offering from now on? It certainly makes me think how insignificant my small offering is compared to the great sacrifice my Saviour made for me that Friday afternoon! And yet, somehow, our giving puts us in the frame of mind that Jesus has. It helps us to become givers. It makes us more like Him!

Appeal: What are you willing to give today? What are we willing to sacrifice for Him?

Prayer: Dear God, gracious Giver of eternal gifts, thank You for Your great sacrifice. May we be ever grateful and show it through our giving.



26 January 2019. Connecting to the Source

“Abide in Me, and I in you. As the branch cannot bear fruit of itself, unless it abides in the vine, neither can you, unless you abide in Me” (John 15:4).

The vine and its branches in Jesus’ parable is an excellent metaphor of stewardship and how it really works.

I live in a region of the world where there are many vineyards. I can easily imagine how Jesus walked among the rows of vines, touching the leaves as He walked along. Taking hold of one branch, He must have had occasion to explain to His disciples that He was the true vine. We are like the branches. If the branches are not connected to the vine, they cannot bear the precious fruit.

Often, we try to do good and be good before becoming connected to the Source of all good. If we were to focus on Jesus, His great love for us, His great sacrifice to save us, and the daily sustaining blessings we receive from Him, we might overflow with joy and generosity. If we don’t, we might just dry up and forget to give.

Wherever we live, there are sure to be examples in nature of the sustaining power of God. May we take hold of such inspiration and remain connected to the Source of the wellsprings of life, so that our lives can overflow in blessing to those around us.

Appeal: Are we connected to the True Vine?

Prayer: Dear Lord, we place our lives in Yours today. We ask for an appreciation for the gifts You give us, and may they flow through us to others.



2 February 2019. Jesus, the Supreme Steward

There's a story Jesus told in Matthew 21:33-45 about a landowner who allowed tenants (stewards) to manage his vineyard. When harvesttime came, the owner sent a servant (a messenger) to collect his share of the crop. They beat up the messenger and sent him away empty-handed. This happened two more times. Finally, the owner sent his son and heir to meet the tenants. "Surely, they would honor him?" the owner thought. Instead, they killed the son and kept the owner's increase for themselves. Verse 41 says, " 'He will destroy those wicked men miserably, and lease *his* vineyard to other vinedressers who will render to him the fruits in their seasons.' "

Essentially, it is the story of God sending prophets over the ages, only for them to be rejected by God's people. Finally, He sent His Son, and they killed Him. This story, however, also illustrates other principles.

From a stewardship perspective, it is also a terrible story. They were very bad managers of the owner's property, dishonest and criminal. A true steward would rather sacrifice for the master, not the other way around. As troubling as this story may be, there is a beautiful message in it. It shows how God's love always takes things one level higher than we can imagine. The death of the owner's son shows not only the generous love God has shown toward us by sending His Son, but Jesus, being God, was actually the Master who willingly gave His life for His stewards!

Appeal: Do we see ourselves as the stewards of God's property? How well are we treating the true Owner of the gifts we receive every day?

Prayer: Dear Lord, forgive us for robbing You of what is rightfully Yours. May we be willing to give back our lives and of our substance as offerings of gratitude for your great sacrifice.



9 February 2019. The Origin of Stewardship

It's kind of an old-fashioned word, "steward." We don't really call people stewards anymore. Perhaps today we would rather call stewards the managers of someone else's property. Stewards are not owners, but they are given the title "steward" and its accompanying duties by the owner.

Where does this understanding of stewardship originate? Stewardship is the understanding we find in the Bible of two things: who we are, and who God is. As such, stewardship describes our standing before God.

Let's go right back to the beginning. God is the Creator of everything. You, me, the environment, outer space—all exist because He created them. Everything we have is because of Him. Everything and more! We have an identity and a duty because of our standing as His creation and as His stewards. This was spelled out in the garden. God gave us the duty to take care of all His other creatures and His creation. Genesis 1:27, 28 says, "So God created man in His *own* image; in the image of God He created him; male and female He created them. 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.' "

Some people take this verse as permission to do whatever they like with God's creation. It is important to remember that while we have been given dominion, it is still God's domain. We are not the owners, we are the managers on behalf of the Owner.

Appeal: Let us take good care of what God has entrusted to us!

Prayer: Dear God, Your earth is not just a resource for us to exploit. It is Your creation and You love it. Help us to be good stewards of Your beautiful creation, and mirror Your generosity.



16 February 2019. The Giver of Creativity

“In the beginning was the Word, and the Word was with God, and the Word was God. He was in the beginning with God. All things were made through Him, and without Him nothing was made that was made. In Him was life, and the life was the light of men” (John 1:1-5).

Many of us live in big cities and in a high-tech society, and it may be difficult to link our existence back to nature. Everything we have, however, and life itself, is derived from and perpetuated by what God created. Our very lives, our health, our intellect, our abilities, come from His creative power. In the book *Education*, on page 13, Ellen White says, “The world has had its great teachers, men of giant intellect and extensive research, men whose utterances have stimulated thought and opened to view vast fields of knowledge; and these men have been honored as guides and benefactors of their race; but there is One who stands higher than they. We can trace the line of the world’s teachers as far back as human records extend; but the Light was before them. As the moon and the stars of our solar system shine by the reflected light of the sun, so, as far as their teaching is true, do the world’s great thinkers reflect the rays of the Sun of Righteousness. Every gleam of thought, every flash of the intellect, is from the Light of the world.”

In the light of this, we must know that Jesus is not only Creator but Lord of all. The question is, however, is He Lord of my life? What creative power will I discover if I give all the aspects of my life, including my material blessings, over to Him? How much good can I do in the world around me with His help?

Appeal: Let us give our lives over to the Lord of all today, with grateful hearts, and bless the world around us accordingly.

Prayer: Dear Lord, help me recognize that You are the Lord, and may I allow You to rule in my life every day! Amen.



23 February 2019. Faithfulness in Tithe *and* Offerings

“Will a man rob God? Yet you have robbed Me! But you say, ‘In what way have we robbed You?’ In tithes and offerings” (Malachi 3:8).

It is easy for a Christian to understand that God is Creator and therefore Owner of all. The Genesis creation account shows us God’s creative power in creating life and the natural world.

God set up the tabernacle and the sanctuary system to aid Israel in their understanding of the plan of salvation and as a place to worship Him. He asked them to return 10 percent of their income, or increase, as tithe. He claimed the tithe as His own. He also asked them to bring various kinds of offerings.

What is the difference between tithe and offerings? Tithe belongs to God, and we merely return it to Him. He determines the percentage. It is therefore true that when we have tithed, we have not yet given anything! We have merely returned what already belongs to God.

Offerings, on the other hand, are our gifts to God. *We give* our offering to Him, and *we* determine the percentage according to our own hearts. Nevertheless, offerings are included in the verse about robbing God. We rob Him “in tithes and offerings.” It sounds like both are equally important to God as an expression of our worship of the Creator.

Appeal: May we be faithful to the One who has given us so much. May we return a faithful tithe and give regular generous offerings to Him also.

Prayer: We honor You, dear God, today, by returning Your tithe and bringing our offerings. Accept our worship, we pray. Amen!



2 March 2019. God's Promise Versus Prosperity Theology

“ ‘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).

At first glance, this verse may seem to be saying that if we give to God, He will make us rich. Have you ever thought of this verse in that way? Some people call it prosperity theology. This kind of theology is used by many self-proclaimed evangelists in the religious world, and often people are manipulated into giving way beyond what they want to give, and have expectations that are not fulfilled. It can be a faith-destroying experience.

How can we find more clarity? We know from God's Word that tithe is 10 percent of one's income. The percentage of our freewill offerings is determined according to the giver's heart. What does it mean when tithe and offerings are percentage-based? It means they are calculated as a percentage, or proportion, of our income. What is 10 percent of zero? (Zero!) Certainly, a percentage-based system of giving means that the blessing of God comes *first*, and then we give! It is not the other way around. We do not give in order to be blessed! God is always first. He loved us before we loved Him, and He blesses us before we bless Him. He continues full circle, and says that if we are faithful He will reward our faithfulness! Do we always equate blessing with only material things? God blessed each of us in so many ways. He is willing and able to sustain those who acknowledge His blessings through faithful stewardship, as He has promised in Malachi 3:9, 10.

Appeal: Claim that promise today as you take part in the collection.

Prayer: Dear Lord, we thank You for all that you have blessed us with. Accept our stewardship as we claim Your promise today. Amen.



9 March 2019. Special Appeal Adventist World Radio

Adventist World Radio is filling a unique role on the frontlines of church outreach. Radio waves carry the gospel to places where church workers would otherwise have a very difficult time entering—and people are listening!

From North Africa and Sudan, to Bangladesh and China, people are hearing of God's love for the first time through AWR's programs, and they are responding with testimonies of transformed lives. One new believer in Ethiopia wrote:

"I found your station accidentally. After listening to your programs for the last two years, I started to go to church. My life is changing gradually. I would like to tell you that many people are listening to your programs. God bless you!"

Adventist World Radio's programs can be heard in more than 100 languages, through shortwave, local AM/FM radio, podcasts and social media. These broadcasts bypass harsh governments and hostile cultures, bringing hope directly into people's homes and hearts. But there are still millions of listeners who cannot hear the message of salvation in a language they can understand.

Appeal: With your help, AWR can keep adding new languages and reach ever further into untouched territories. We invite you to partner with AWR in this vital ministry.

Regularly, the GC receives a portion of offerings received via the divisions, and it redistributes the funds to mission projects and institutions. AWR is included in that list. Additional offerings for AWR may be given at any time in a marked envelope.

Prayer: Dear Lord, thank You for the many platforms through which we can reach the world for You! Bless the ministry of Adventist World Radio through these, our offerings. Amen.



16 March. My Promise: Can Everyone Be a Good Steward?

“Where your treasure is, there your heart will be also” (Matthew 6:21).

Can an unemployed person still be a good steward? Stewardship is a matter of the heart! Sometimes we think it is only about money, but money is simply a test of the heart! In her book *The Adventist Home*, Ellen White says, “Money is a constant test of the affections” (p. 372).

Adventists follow Systematic Benevolence. That means giving in a systematic way: systematic in how often we give, and what proportion we give. For example, I can give monthly when I receive my pay and return 10 percent tithe and give a certain percentage of it as offerings! I do this first, before other expenses, because I want to show that I put God first. I put Him first in every aspect of my life, including my spending.

What about those who are unemployed, or too young to be employed? They do not earn anything. How can they participate in financial stewardship? They can, because stewardship is a matter of the heart! And because of Systematic Benevolence, there is a way. If a Christian steward has given their heart to the Lord and made a promise to God that when there *is* an income—a financial blessing from the Lord—that he or she will tithe and give a percentage of their income as a freewill offering, then that commitment is taken seriously by the Lord. The Lord accepts that promise, and the Christian may keep it as soon as there is an income. In this way, all may participate in good stewardship, even children and those who are not earning at the moment, because where your treasure is, there will your heart be also!

Appeal: Make a promise today to be a faithful steward of God, as soon as you have an income!

Prayer: Dear Lord, I make this promise to You today! Keep me faithful!



23 March 2019. Stewardship and God's Image (1: Stewards of Creation)

“Let them have dominion...” (see Genesis 1:26-28)

Let's go back to the beginning: When God said, “‘Let us make man in Our image’ ” (Gen. 1:26), He proceeded to apply measures that would allow the newly created human beings to be recognizably “in His image” and help them remain “in His image.”

The first of these “measures” was to “let them have dominion over the fish of the sea, over the birds of the air, and over the cattle, over all the earth and over every creeping thing that creeps on the earth” (ibid.). In other words, the first thing that makes us recognizably “in God's image” is being good stewards of His creation.

We note that while the Creator gives us dominion, it is still His domain that He grants us dominion over. We are not the owners of creation; rather, we are the stewards of the Creator. There is even a hint at how a plant-based diet, such as the one God initially gave to His creatures, may help us to be better stewards of the planet today.

What does this have to do with the offering call today? We might pause and examine how we are measuring up regarding the blessings for which the Creator has granted us the privilege of caring: the environment, our material blessings, our health. How are we, as a community, measuring up as we use the resources with which God has blessed us, for the benefit of our communities?

Appeal: If I take my identity as a steward of God seriously, how will it change my daily choices; how will it improve my generosity and care toward others? May we all take time to reflect on this daily.

Prayer: Dear Lord, may we commit all that You have given us to the purpose You have given it for. Amen.



30 March 2019. Stewardship & God's Image (2: Stewards of Each Other)

"Then God said, 'Let Us make man in Our image, according to Our likeness; let them have dominion over the fish of the sea, over the birds of the air, and over the cattle, over all the earth and over every creeping thing that creeps on the earth.' So God created man in His *own* image; in the image of God He created him; male and female He created them.' 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 1:26-28).

Last week we heard about how God made us stewards to be "in His image." It is a way to help us remain in His image too. It became clear that God wanted us to have an "other-focus," a focus that is outside of ourselves, and He gave us His creation to take care of. In Revelation, we are warned that those who destroy the earth will themselves be destroyed. It seems that for us to remain in God's image, taking care of His domain is very important to God.

The other thing that God did to create us "in His image" and to help us remain in that image was to make a pair of humans. This pair could multiply and become a family. In other words, God created us with creative abilities. Through God's life-giving power, human parents bring children into the world, and learn to love them like God loves us. This love for others that we learn from being a spouse or a family, even as a family of faith in the church, keeps us from being selfish, and helps us be more like Jesus and remain in His image.

How does this affect our stewardship? Well, if we love someone else, we will be more self-sacrificial toward them. As a community of faith, if we love the greater community together, we will self-sacrifice, give of our time and resources, in order to benefit others. What a privilege to become more like God, by giving as He gives.

Appeal: Do my giving patterns show that I am in God's image? Are others important to me?

Prayer: Dear Lord, please teach me to focus more on others so that I can be less selfish and more loving like You!



6 April 2019. Tithe and Taxes

“And He said to them, ‘Render therefore to **Caesar** the things that are **Caesar**’s, and to God the things that are God’s” (Matthew 22:21).

The Pharisees were trying to trick Jesus. They asked Him whether He thought they should pay taxes to Caesar. Would Jesus show affinity for the Roman rulers, to whom they would rather not pay taxes? Jesus asked them to show Him a coin, a Denarius. On it was an image of the emperor. Jesus suggested that they give to the government what was required and to God what belonged to God. They couldn’t argue with that.

Do we sometimes put tithe and offerings as though they were in the same category as taxes? If we are fortunate enough to earn a salary or wages, we know that tax is deducted. We may feel sufficiently deprived already. Does God “tax” us on top of that? And how are we to calculate tithe and offerings? On our gross income (before taxes), or on the net income (after taxes)? Where do we stop—after deducting our living expenses too? What if there is nothing left for God?

Tithe and offerings are an act of worship. They are not a tax. They are a way of showing that God comes first in our lives, and that we trust in God, not our means. Malachi 3:10 promises God’s sustaining grace for those who trust in Him enough to tithe and give offerings. When the question comes up about giving on the gross or net income, one could ask, in jest, “On which would you like to receive the promised blessing? The gross or the net?” The fact here is that we can never out-give the Lord. He has given us everything to begin with.

Appeal: Let us worship God by putting Him first, financially also.

Prayer: Dear Lord, please help us to cultivate the Christian discipline of putting You first in our finances and all aspects of our lives. Amen.



13 April 2019. From Broadcast to Baptism and Beyond Hope Channel

God is using the global evangelistic media ministry of Hope Channel to help thousands of viewers on the life-changing journey from broadcast to baptism and beyond! With 50+ Hope Channel affiliates around the world broadcasting in more than 60 languages, the mission of Jesus is being fulfilled by the power of the Holy Spirit—"The harvest truly is great!" (Luke 10:2).

Last spring, Pastor Mark Finley and his wife Teenie conducted Revelation of Hope evangelistic meetings in Mwanza, Tanzania. Broadcast by Hope Channel Tanzania to 4,500 sites across the country, the impact of the meetings increased exponentially—more than 22,600 precious souls were baptized!

You can watch many thrilling testimonies of viewers who have made the life-changing journey from broadcast to baptism and beyond at www.hopetv.org/transformed. Invite your family and friends to watch Hope Channel too!

Appeal: Your support for Hope Channel will provide much needed resources for this global evangelistic media ministry.

Regularly, the GC receives a portion of offerings received via the divisions, and it redistributes the funds to mission projects and institutions. Hope Channel is included in that list. Additional offerings for Hope Channel may be given at any time in a marked envelope.

Prayer: Dear Lord, thank You for the invitation to join You in your harvest work! Please bless these gifts and all Your harvest workers, in the name of Jesus we pray, Amen.



20 April 2019. Sharing Our Testimonies

“ ‘Therefore do not worry, saying, “What shall we eat?” or “What shall we drink?” or “What shall we wear?” For after all these things the Gentiles seek. For your heavenly Father knows that you need all these things. But seek first the kingdom of God and His righteousness, and all these things shall be added to you’ ” (Matthew 6:31-33).

I grew up in a small coastal town with my single mom and two brothers. While she trusted in God, my mom did tend to worry a little sometimes, especially when it came to the last week before payday and she was not altogether certain where the “milk and bread” money would come from.

On one such occasion, we all went for a walk on the beach late on the Sabbath afternoon. My mom noticed a coin half submerged in the sand. She bent down to pick it up and saw another, and another. We joined her in picking up the several coins—even a note or two—hardly believing our eyes. We looked around to see whether there was anyone who should claim the money. We couldn’t see anyone. It was certainly enough to cover the cost of bread and milk for the week.

This was one of the ways in which my childhood experiences taught me not to worry about finances, but to first seek God’s kingdom. He has never let me down.

Appeal: What testimonies of God’s providence do you have to share? Ask God for an opportunity to share His goodness with someone this week.

Prayer: Dear Lord, we thank You for Your goodness to us. May we not worry about tomorrow, but seek Your kingdom today, and live by Your promises. In Jesus name, Amen.



27 April 2019. Channels of God's Good Gifts

“ ‘His lord said to him, “Well *done*, good and faithful servant; you were faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord” ’ ” (Matthew 25:21).

How often do we think of our material blessings as God's good gifts? Perhaps we feel that we work hard for our material possessions and that they are a result of our own energy and initiative. The fact is, however, that everything we have comes from God. He is the Creator and therefore the Owner of everything. Our very lives are a gift.

The parable of the talents shows us how we are expected to take care of what God gives us. God wishes for us to help grow His kingdom. What He gives to us is what He entrusts to us. They are His gifts to us, and His kingdom is built on generosity of spirit. In God's kingdom we can grow only what we develop and give away. If we hoard things or hide them, they cannot be a blessing to others.

We can increase our capacity to receive only if we continue to give.

What am I doing with what God has given me? Am I using God's good gifts to grow His kingdom? Am I using His talents to bless others? Or have I hidden my talents and hoarded my possessions to the extent that even I am in danger of not representing God very well?

Appeal: Let us take the challenge to start growing God's kingdom with the resources, financial and otherwise, that He puts at our disposal.

Prayer: Dear Lord, thank You for everything with which You have blessed me. Make me grateful and make me a blessing in Your kingdom. Amen.



4 May 2019. The Difference Between Tithe and Offerings

“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).

What is the difference between tithe and offerings? Well, that’s easy, we might say. Let’s compare them:

1. Tithe is 10 percent of our income. Offerings can be any percent we decide upon in our hearts for it to be, according to how we’ve been blessed.
2. The tithe percentage is set by God. Offerings are discerned by ourselves.
3. Tithe is a form of worship. So is offering.
4. Tithe belongs to God because He claims it as His. Offerings come out of what God has entrusted to us.
5. Tithe is returned; offerings are given.

Wait a minute; let’s go over that last one again: Tithe is returned but offerings are given. What does that mean? Well, it means that God requires the tithe—He has claimed it as His. So, we *return* it to Him. We begin to give only when we part with what He has entrusted to us as ours. We might feel that when we’ve tithed, we’ve given. But really, we’ve just returned what belongs to God. We’ve not yet given anything!

Appeal: Wouldn’t we like to be sure that we are giving something to God as an offering every time we earn or gain something? How about choosing a percentage today to give regularly to God every such time? Thank Him for all His gifts and promise to always give something from our hearts, in addition to tithing faithfully.

Prayer: Dear Lord, thank You for everything You’ve given me. I make this promise to You today, to faithfully return 10 percent as tithe and give a regular percentage as a freewill offering every time I earn. Amen.



**11 May 2019. Special Appeal
Disaster and Famine Relief Offering (Submitted by ADRA)**

“We lost everything that day. It was devastating.” Within hours, Eunice Ramos’s home in Puerto Rico was destroyed by the winds of Hurricane Maria.

Like Eunice, every survivor of a disaster and every person suffering during a famine is facing the worst circumstances many of us can imagine. Your contribution to the Disaster and Famine Relief Offering will provide life-changing and life-saving relief to these men, women, and children who are in need of God’s love in action.

Your assistance will reach people in close to 140 countries through the Seventh-day Adventist Church’s own international humanitarian aid agency, Adventist Development and Relief Agency.

Appeal: Through this appeal you are being asked to save a life. Your generous Disaster and Famine Relief Offering for ADRA will reach the starving child, the devastated mother and the family uprooted by disaster. It is critical to give.

Regularly, the GC receives a portion of our offerings via the divisions, and redistributes the funds to mission projects and institutions. ADRA and Adventist Community Services (ACS) are included in that list. Additional offerings for ADRA and ACS may be given at any time in a marked envelope.

Prayer: Dear Father, only You make it possible to feed the hungry and reach those in distress. Use what we bring to You to save families, rebuild communities and change hearts.



18 May 2019. The Generosity Factor

“ ‘But **seek first** the kingdom of God and His righteousness, and all these things shall be added to you’ ” (Matthew 6:33).

We often think of stewardship as something we do for God. We give of what we have so that we can serve His kingdom. And in a sense, that is true. It is also true, however, that stewardship is something God has done for us. If He didn't give us everything He has given us, and if He didn't put us in charge of what He has made, we would not carry the privileged identity of His representatives—His stewards. It always starts with God.

Being a steward starts with acknowledging who God is and who we are in relation to Him. He is our Creator and Provider; we are His created ones and the stewards of His good gifts. Being a steward involves acknowledging God and worshiping Him. In a sense, stewardship is worship. If stewardship is worship, our stewardship acts are part of our worship. They are part of our spirituality. Stewardship involves trusting God. When we trust God, we can give more freely. As such, one could say that the level of giving (not the amount, but the proportion of income) in a congregation is virtually a measure of their level of spirituality, the level of their trust in God. At any rate, it certainly says something about their generosity. The generosity factor of any congregation would be determined when their offerings are compared to the tithe as a percentage of income. That's like comparing what is required with that which in addition has been freely given. As a matter of interest, the world average stands at around 4 percent (2017).

Appeal: Have I ever thought of my giving as a level of my spirituality? We are very good at tithing, because God has put that percentage in place. How much does my offering say about my trust in God?

Prayer: Dear Lord, make me a trusting and generous steward. Amen.



25 May 2019. Giving to the Poor and the Storehouse Concept

“For the poor will never cease from the land; therefore I command you, saying, ‘You shall open your hand wide to your brother, to your poor and your needy, in your land’ ” (Deuteronomy 15:11).

The Lord required His people to be generous to the poor. The reasoning behind the instruction was the reminder that it was the Lord who was giving them the land; therefore, they were to share what they had. It seems here that owning land has much to do with being able to make a living. This is perhaps a concept that requires more thought. Nevertheless, it seems that the poor will always be here, and our need for generosity along with it. Good stewardship is required.

How do we calculate the Lord’s tithe and our offerings? We return the 10 percent that God claims as His. Then we take an additional, regular percentage and give it as an offering to the “storehouse,” as Malachi 3:10 appeals. Today, that “storehouse” is, functionally, the local conference, which receives the tithe and offerings via the local churches. After giving to “the storehouse” to support God’s mission, we may calculate a percentage for any special projects and for the poor. Imagine the good we could do if we followed this practice each time we have an income or an increase. Some people put money in a “discretionary fund” so that when the need arises, they are ready to give to the poor.

Why is it important to give to the poor? We know what a distraction money can be. Perhaps too little money is as much of a distraction as too much money. Relieving a poor person of the burden of poverty may give them the opportunity to feel God’s grace and trust in Him.

Appeal: How can I help the poor in my community?

Prayer: Lord, show me how to be a channel of Your blessings to others.



1 June 2019. Selfishness Even in Giving

“Bring *all* the tithes into the storehouse” (Malachi 3:10).

We’ve learned quite a lot about the concept of giving offerings and tithing. But how much do we know about the practicalities of giving money to the church? Where does the money go once we put it into the offering plate?

Different regions in the worldwide Adventist Church have similar but different offering plans. There is much information available to be studied, but here is one explanation that covers the whole concept. It is called “the storehouse.” In the Old Testament, the tithe and offerings were brought to the temple. Today, we bring them to the church. Both represent “the storehouse” from which God’s work receives the gifts it needs in order to operate.

Imagine if we were all to give our offerings to any and every project that catches our attention? What would be the result? Two things: The kind of coordination that our mission and ministry enjoys today would not be possible. Those remote missions that do not get media attention would never be supplied. But there is one more problem. Ellen White warns us that even when we give, we can be selfish, if we are to be the ones deciding where our offerings should be directed (*Counsel’s on Stewardship*, pp. 205, 206). Imagine giving selfishly! It sounds like a contradiction in terms, but it’s possible; and so, in His wisdom, God directs the tithe and our offerings to “the storehouse.” Today, the “storehouse” is, functionally, the local conference, which receives the tithe and offerings via the local churches for equitable distribution.

Does that mean we can’t give to others or projects of our own choosing? Not at all. Once we have faithfully supported the storehouse through tithe and offerings, we are free to give to whatever or whomever we like. There is no limit to giving!

Appeal: Let us practice unselfishness, even in our giving and support God’s organized work first and then give to other causes.

Prayer: Dear Lord, I commit today to support Your worldwide mission by bringing the tithe and offerings to the storehouse. Amen.



8 June 2019. Giving Ourselves to God First

The apostle Paul may have been trying to encourage giving by the Corinthians to the cause of the disciples in Jerusalem. He had an amazing anecdote to share regarding the Macedonians. Their testimony was something else! In 2 Corinthians 8:1-5, Paul says:

“Moreover, brethren, we make known to you the grace of God bestowed on the churches of Macedonia: that in a great trial of affliction the abundance of their joy and their deep poverty abounded in the riches of their liberality. For I bear witness that according to *their* ability, yes, and beyond *their* ability, *they were* freely willing, imploring us with much urgency that we would receive the gift and the fellowship of the ministering to the saints. And not *only* as we had hoped, but they first gave themselves to the Lord, and *then* to us by the will of God.”

A couple of things stand out in this testimony. First, the incredible generosity of the Macedonians—they gave out of their poverty, beyond their ability! Second, their secret is out: They gave themselves to the Lord first! And then they gave of their means to the cause.

As fallen humans, we are selfish by nature. In order to be unselfish and give generously to God and others, we need to give ourselves to Jesus first. When we do that, we will become more like Him and be better stewards of His good gifts. The Macedonians figured that out, and so can we.

Appeal: Let us take time each day to give ourselves to God first, asking Him to make us more like Him.

Prayer: Dear Lord, please make me more like You. Let me share Your good gifts with those around me. Amen.



15 June 2019. Liberality of Spirit

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

Here are two stories about giving and receiving:

The first one tells of two glasses filled with water from a large container. The water of one glass is used for a sip of water here, watering a pot of plants there, topping up the fish bowl, etc. This glass is emptied each time in these life-giving ways and has its water replenished each time so it can keep on giving. The water in the other glass remains unused. It collects dust, insects, and becomes stale and useless. It can never receive fresh water, because it has never given any away. The moral of this story is that the more we give away, the more capacity we create for receiving and being useful.

Another story tells about two earthen vessels. One was new and shiny, the other old and cracked. They hung on either end of a wooden rod, carried over a man's shoulders. Every day he would collect water from the stream and walk up the pathway to his home. When he arrived at home, the new vessel was full of much water to be used for cooking and cleaning. The other was almost empty. Nevertheless, on the side of the pathway on which this older vessel had hung, there was a beautiful row of flowers that had sprung up on account of the watering received each day from the leaky vessel. This story shows the beauty created by giving, and how God has uniquely blessed us for sharing.

Appeal: May we always remember that giving creates capacity for more receiving and for doing greater good.

Prayer: Dear Lord, make me a cheerful giver today! Amen.



22 June 2019. Stewardship Is Rooted in Love

“ ‘ “And you shall love the Lord your God with all your heart, with all your soul, with all your mind, and with all your strength.’ This *is* the first commandment’ ” (Mark 12:30).

The symbol, or logo, that is often used for stewardship ministries is the two crowns of Christ, joined as one. The first crown is the crown of thorns, and the other is the kingly crown.

The crown of thorns symbolizes Jesus, the supreme Steward, who, though being God, did not keep anything for Himself but gave everything for our salvation. It is the emblem of His solidarity with us in the suffering we experience in this sinful world, of which He partook. We are grateful for what He has done for us. We give because He gave. We give so that we can be more like Him and share His love with others.

The kingly crown represents Jesus, the Lord of my life. Jesus is the King of the universe, but the only seat He really wants is the seat of my heart. When I give Jesus this most important seat, everything I do in life will be in submission to Him and in consideration of His will. I will allow the rule of Jesus to break into my life, and He will truly be the Lord of my life, my King.

With these two symbols, we humbly bow before Jesus, our Saviour and our Lord. We thank Him for all He has done for us and given us, and we humbly accept the privilege of being His stewards. We love Him with all that we are.

Appeal: Let us think of Jesus as our Saviour and Lord every day of our lives, so that everything we do will be done in the light of His lordship.

Prayer: Dear Jesus, our Saviour and Lord, make us your grateful, humble stewards today and always. Amen.



29 June 2019. Our Treasure Is a Reflection of Our Hearts

“Jesus said to him, ‘If you want to be perfect, go, sell what you have and give to the poor, and you will have treasure in heaven; and come, follow Me’” (Matthew 19:21).

A rich young ruler came to Jesus, asking what he needed to do to gain eternal life. Jesus played on what He knew the young man’s understanding was. He knew the young man thought it was all about keeping the law. So Jesus suggested he do that. When the young man was unimpressed because he’d kept the law all his life, Jesus showed him the full expression of the law; that is, love! Jesus told him to sell all his possessions and give to the poor. In that way, he’d be investing his heart in heaven.

This teaching of Jesus is very reminiscent of the verse where he also said, “Where your treasure is, there your heart will be also (Matthew 6:21). The truth of the story is that Jesus doesn’t need our money! He is the Creator of the universe. He is the Owner of everything. The reason He wants us to give is so that He can have our hearts—for where our treasure is, there will our hearts be also!

We come to church every Sabbath and give offerings, thinking that we have done a good thing for God. And we have. God uses our gifts to further the mission of the church. But does it occur to us that what Jesus really wants is our hearts?

Appeal: Take up the challenge today that every time you put an offering into the offering plate from now on, you will also give your heart to God!

Prayer: Dear Lord and Owner of all, accept today these gifts *from* our hearts and also *of* our hearts. Amen.



6 July 2019. Our Levels of Sacrifice

The pioneers of the early Advent movement, which eventually became the Seventh-day Adventist Church, were very ardent stewards. They had lived through the Great Disappointment of expecting Jesus to return in 1844, and then exciting recognition that they'd been correct about the date but wrong about the event. It was revealed to them that 1844 was the beginning of the investigative judgement, the last prophetic time period before the second coming of Jesus. They were very excited and enthusiastic about taking this knowledge and the three angels' messages of Revelation 14 to the world, along with other truths that their studies revealed.

The problem is that there was no worldwide church and network of tithe-and-offering-paying stewards yet. The group was still small, and their missionary efforts depended on individual generosity. They took their responsibility so seriously that at certain times, among other ways of saving, they'd skip one meal per day and use the money saved for the mission!

I wonder whether we, today, could be counted upon to give at those levels of personal sacrifice? There is no mandate to skip meals; the point is that they were 100 percent dedicated to sharing the gospel and the message for the times with the world.

Appeal: May we examine our hearts and determine where our levels of excitement, dedication, and generosity lie in regard to spreading the precious knowledge we have of the good news of Jesus to the world.

Prayer: Dear Lord, make us ready to go to heaven with You. May we help many others to be ready also, through our generous giving. Amen.



13 July 2019. Special Appeal World Mission Budget (Submitted by GC Treasury)

In addition to tithe, freewill offerings from members are essential in order to provide equitable support for the church's world work. Disinterested giving is a term used when people give to the church and allow the organization to distribute the offerings according to the worldwide needs. When offerings are given in a spirit of Disinterested Systematic Benevolence, they nurture the sense of responsibility each member feels for the church's worldwide work, permit members to receive the blessing that regular and planned giving brings to the giver, and ensure a steady flow of funds for all aspects of a balanced program.

Regularly, the GC receives a portion of our offerings via the divisions, and redistributes the funds to mission entities. The World Mission Budget is on this list. It helps fund missionaries, hospitals, clinics, schools, and churches. It also helps print literature and prepare broadcasts so that people who may otherwise never know of Jesus can hear or read about Him in their own language.

Ellen G. White says that "in His providence, the Lord has ordained that the work in His vineyard should be sustained by the means entrusted to the hands of His stewards" (*Testimonies for the Church*, vol. 3, p.117).

Appeal: May we be faithful stewards and promise to sustain the Lord's work by giving with a spirit of Disinterested Systematic Benevolence.

Regularly, the GC receives a portion of our offerings via the divisions, and redistributes the funds to mission entities. The World Mission Budget is on this list. Additional offerings may be given at any time to the World Mission Budget in a marked envelope.

Prayer: Dear Lord, we want to be good stewards. Help us to be faithful and regular in our giving. Amen



20 July 2019. Growing Our Faith Through Stewardship

I was fortunate to meet several German students during my college years, and so, still today, I have a number of good German friends. I enjoy many things about our friendship. I also enjoy the way they speak English. There are certain characteristics to the way they use the English language sometimes—perhaps due to some direct translation. For example, I would say, “to have an experience,” where one of my German friends would say, “to make an experience.” She would say that her faith was a result of “making experiences” with God.

I really like the phrase “making experiences” with God. It brings out a deeper meaning. It shows some intentionality. I think that stewardship is one of the ways we can “make experiences” with God and grow our faith. I have heard many people say that it is difficult for them, considering their low family income, to tithe and give offerings. While poverty is a serious plight, I also wish that “putting God to the test,” as it were, could result in increased faith. Going out on the limb of faith, to tithe and give offerings and claim God’s promises of sustenance and blessing, is something we are invited to do within a community of faith—one in which we also look out for one another’s needs. One such promise is found in Malachi 3:10: “ ‘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.’ ” Another promise is found in Psalm 37:25: “I have been young, and now am old; yet I have not seen the righteous forsaken, nor his descendants begging bread.” The fact is that good stewardship is one of the most tangible ways to experience our faith.

Appeal: Let us make experiences with God by practicing good stewardship and claiming God’s promises.

Prayer: Dear Lord, thank You for your promises. Make us faithful. Help us to look out for one another too. Amen.



27 July 2019. Stewardship Brings Us Back to God

“ ‘Return to Me, and I will return to you,’ says the Lord of hosts. ‘But you said, “In what way shall we return?” Will a man rob God? Yet you have robbed Me! But you say, ‘In what way have we robbed You?’ “In tithes and offerings. You are cursed with a curse, for you have robbed Me, even this whole nation. 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 3:7-10).

We often read only Malachi 3:9, 10, because it contains the promise that follows faithful stewardship. If, however, we take the time to read the verses before and after a text, it usually broadens our understanding of the verses in question. For example, if we go back to Malachi 3:7, and we start there, we see that the destruction of Israel had been prevented by God’s mercy. But God spoke to them about their sin and asked them to return to Him. They wanted to know how they should do that.

God pointed out to them that they had robbed Him in tithes and offerings. And that’s when He entreats them in verse 9 to return all the tithes to the storehouse, and tells them that a blessing will follow. In short, becoming faithful stewards was a way for Israel, and us today, to “return to God.” Stewardship is worship. It is acknowledging God as the Creator, Provider, and Sustainer of all, and putting Him first in everything, including our finances. It also shows that our hearts are His.

Appeal: May we return to God today, through faithful stewardship.

Prayer: Dear Lord, thank You for being a faithful and merciful God. Help us to be your faithful stewards, now and always. Amen.



3 August 2019. Stewards of the Environment Are Allies of God

“Even the **sparrow** has found a home, and the swallow a nest for herself, where she may lay her young—even Your altars, O Lord of hosts, my King and my God” (Psalm 84:3).

God loves His creation—all of it—from the tiny sparrow to the largest animal, the trees, the mountains, the ocean, the precious stones, and we human beings. He really loves them all. They bring glory to His name. He gave us the honor of taking care of His creation and of one another. Taking care of nature is more than just a job; it is an acknowledgment of who God is, and who we are in His sight. Doing our job well shows our allegiance to Him. God is the Author of life. If we want eternal life, He is the only Source of that. Allegiance is a life-or-death matter for us and to God.

Revelation 11:18 says, “The nations were angry, and Your wrath has come, and the time of the dead, that they should be judged, and that You should reward Your servants the prophets and the saints, and those who fear Your name, small and great, and should destroy those who destroy the earth.” If we look at the natural environment today, it is evident that we have used God’s creation for selfish reasons, to the point of destroying it. Some may feel that it doesn’t matter because the earth will be destroyed anyway, and made new. But it does matter, because God loves His creation and His creatures, and taking care of His creation shows that we are on God’s side.

Appeal: What can each of us do, in our sphere of influence and in our neighborhood, to show that we care about the natural world and one another?

Prayer: Dear God, thank You for the beauty of nature and for loving us. Please help us to be faithful stewards of the environment. Amen.



10 August 2019. A Testimony

“But **seek first** the kingdom of God and His righteousness, and all these things shall be added to you” (Matthew 6:33).

The world today operates on a set of values and a definition of success that are not quite the same as those of the kingdom of heaven. Jesus spent much of His time on earth trying to teach and show us what His kingdom is like. In what have become known as the Beatitudes (Matthew 5:1-12), Jesus tells us to rejoice under adverse circumstances, and that the humble will be rewarded. It seems to us like things are upside down in God’s kingdom. Why is that?

I’d like to suggest that it is rather the world that is upside down. Things were right in the beginning but sin came and turned God’s perfect world upside down. The focus changed from others and from God to self: self-exaltation, self-enrichment, self-sufficiency. That is why the self-sacrificial nature of Jesus and the teachings of His kingdom seem upside down to us. In fact, Jesus is just trying to turn them the right way up again! When we see things in the context of eternity, it is easier to understand the kingdom of God and how far we are from it when we live according to worldly values.

In Matthew 25:32-46, the parable of the sheep and the goats sums up the “other-focus” that Jesus expects from those who will enter His kingdom. How are we measuring up to that in our daily lives? Is our focus on accumulating wealth for ourselves and gaining earthly success or are we following the radical self-sacrificing principles of God’s kingdom?

Appeal: Let’s make Jesus and the kingdom of God and His righteousness our first priority, and enjoy the blessings that come through God’s love throughout eternity.

Prayer: Dear Lord, show us our potential for good and keep our hearts on eternity as we submit all our upside-down values to You. Amen.



17 August 2019. Stewards Trust Implicitly in God

“Every good gift and every perfect gift is from above, and comes down from the Father of lights, with whom there is no variation or shadow of turning” (James 1:17).

In this materialistic age we tend to think that we survive because we work hard, and we have therefore been able to accumulate all the things and systems around us that we need in order to have a decent, happy life. We try to be good citizens and help others, but our main responsibility is to take care of our own survival. And that’s a good thing, isn’t it? If we are self-sustaining, we won’t be a burden to others, right? But the real truth is that all these things that we have surrounded ourselves with, the things and people that we rely on, can vanish in an instant. The only thing we would be able to rely on is the fact that God made us and loves us and His promises of sustenance.

Recently, there was a severe drought in the southern part of South Africa, and the people of Cape Town were under severe water restrictions. There was talk of “Day Zero” in the media. That would be the day when the dams would essentially be empty and the municipal water supply to homes would be turned off. Everyone was trying to make preparations: water-storage tanks were set up, and those who could were stockpiling water. But they knew that when the water ran out, everyone would be in the same predicament, rich or poor! Crises have a knack of levelling the playing field. It doesn’t matter who you are, how much you’re worth, or what you do, everyone is instantly on the same level in a crisis. Suddenly, we are all God’s creatures, fully reliant on Him. Fortunately, in the fourth winter season in Cape Town, it rained—and rained and rained. God sent His sustaining blessings.

Appeal: Let us develop our trust in God alone through faithful stewardship practices.

Prayer: Dear Lord, may we learn to put all our trust in You. Amen.



24 August 2019. Stewardship Orders My Priorities

“Have you not known? Have you not heard? The everlasting God, the Lord, the Creator of the ends of the earth, neither faints nor is weary. His understanding is unsearchable. He gives power to the weak” (Isaiah 40:28, 29).

Let’s explore the broad areas of life that good stewardship affects. I need to be a good steward of all God’s good gifts: my health, my family, my worship, my witness, our special message and mission, my talents, my time, the environment, my money! But why is stewardship so often focused solely on money?

Ellen White says that money is the greatest test of the heart (*Counsels on Stewardship*, p. 372). On what did she base that? The Bible says it plainly in Matthew 6:21 where Jesus said your heart is where your treasure is.

What other implications does it have for me that God is the Creator and Owner of everything? That, at any point, I could lose everything and realize my complete and utter dependence on God and His mercy? How will my life be different when I have realized this? How different will things be when I live according to eternal realities and not only earthly realities? The eternal realities are what make this present, earthly reality possible. When I think like a steward of the eternal God, it suddenly puts my priorities straight. Imagine if our biggest priority were our relationship to God and our standing before Him? Imagine if our first priority was to take care of the things He has called us to take care of? How would our daily choices and attitudes change?

Appeal: What a privilege it is to prepare ourselves and others for eternity by being good stewards!

Prayer: Dear Lord, Owner and Savior of all, help us see that eternity perspective today. Make us effective stewards in Your kingdom. Amen.



31 August 2019. Stewards Put God First (Commitment Opportunity)

“ ‘Let your light so shine before men, that they may see your good works and glorify your Father in heaven’ ” (Matthew 5:16).

If God is Creator and Owner of all, we recognize that we are dependent on His sustaining power. We could lose everything in a moment and be fully reliant on Him. This helps us keep things in perspective and our priorities right. We are here as stewards of God’s good gifts to build God’s kingdom. We are channels of His good gifts. As good stewards, we prepare ourselves and others for eternity. How do my priorities change when I am a good steward? Basically, it helps me put God first in everything. Here are some ways in which I can do that in aspects of my Christian life: *(see the Promise Card handout on page 8 of the Introduction section):*

1. SET APART the first moments of each day to commune with the Lord through PRAYER; the STUDY of the Bible, the Spirit of Prophecy, and the Sabbath School lesson; and hold FAMILY WORSHIP time.
3. IMPROVE my RELATIONSHIPS: growing in faithfulness, forgiveness, and loving by principle.
4. ESTABLISH one new HEALTHFUL HABIT, to better serve the Lord with my mind and body.
5. OFFER one day (or evening) each week to WORK for God, spreading the good news to others through Bible studies, small groups, etc., in keeping with the Total Member Involvement initiative.
6. KEEP the SABBATH, preparing for it accordingly on Friday, keeping its limits, right thoughts, and activities.
7. FAITHFULLY RETURN the Lord’s TITHE (10 percent of my income).
8. DEDICATE a regular percentage, of my own choice, of my income as a freewill OFFERING to the Lord.

Appeal: If you would like to make a promise to the Lord today, join me in this prayer:

Prayer: Lord, I commit myself to You today. I promise to put You first in every aspect of my life. Help me to be faithful. Amen.



7 September 2019. The System of Systematic Benevolence

“ ‘Give, and it will be given to you: good measure, pressed down, shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you’ ” (Luke 6:38).

The stewardship practices of the Seventh-day Adventist Church are unique. We follow the way God instructed Israel to support the work of the temple, only today it supports the work of the church and the spreading of the gospel. The tithe supports the ministers, and our offerings support mission and local church expenses.

Tithe also is returned by each administrative level to the next one (conferences, unions, divisions) until it reaches the General Conference, whose leaders also use what they need for administration and then put the rest back into the mission field.

The benefits of the tithe system include a more equitable distribution: pastors in their regions earn equally. Missions that do not receive the same exposure as others are still able to receive allocations. Freewill offerings allow for local church expenses to be covered, new facilities to be added, and projects to be supported.

The funding cycle goes full circle and is a most efficient way to support God's formal work. Supporting the church through faithful tithing and offerings is the responsibility of each church member. Giving to other projects and community needs may still take place after the church has been supported in this manner.

Appeal: What a privilege to be part of a worldwide network with the goal of spreading the gospel and preparing a people for eternity!

Prayer: Dear Lord, thank You for the privilege of supporting the work of Your church. Amen.



14 September 2019.

World Mission Budget (Unusual Opportunities) Offering. (Submitted by GC Treasury)

From time to time situations develop that create mission opportunities to which the church could respond quickly if funds were immediately available. These opportunities might disappear if we had to wait for months or years to raise funds.

The “Unusual Opportunities” Fund is used for these unique opportunities.

Regularly, the GC receives a portion of our offerings via the division, and redistributes the funds to mission projects and entities. The Unusual Opportunities Fund is included in that list.

For the past several years this offering has averaged more than US\$700,000, portions of which have been used for television stations in Norway and Ebola education in West Africa.

Appeal: We can have a part in responding to these urgent opportunities by participating regularly in the giving of freewill offerings.

Regularly, the GC receives a portion of our offerings via the divisions, and redistributes the funds to mission entities. The World Mission Budget (Unusual Opportunities) is on this list. Additional offerings may be given at any time to the World Mission Budget (Unusual Opportunities) in a marked envelope.

Prayer: Dear Lord, thank You for the privilege of helping those in need of hearing about You. Amen.



21 September 2019. Systematic Benevolence Is an Equalizing Practice

“Now Jesus sat opposite the treasury and saw how the people put money into the treasury. And many *who were* rich put in much. Then one poor widow came and threw in two mites, which make a quadrans. So He called His disciples to *Himself* and said to them, ‘Assuredly, I say to you that this poor widow has put in more than all those who have given to the treasury; for they all put in out of their abundance, but she out of her poverty put in all that she had, her whole livelihood’ ” (Mark 12:41-44).

Some people have wondered about stewardship. Is it for everyone? How can those who don’t earn anything participate? Should the poor be asked to give to the church? These are sincere and important questions.

The fact is that the system of Systematic Benevolence practiced within the Seventh-day Adventist Church can be seen as an equalizing agent. It allows for everyone to be a financial steward as they have been blessed and levels the playing field for rich and poor.

Giving, according to Scripture, is a matter of a proportion of one’s income. These days, we express proportion as “percentage.” Tithe has been set by the Lord at 10 percent. Offerings are a regular percentage, chosen by the individual, according to their hearts, and according to how God has blessed them materially. So, offerings, like tithe, are percentage-based. The crucial part is the decision made by the individual of what percentage of their income they promise to give *whenever* a material blessing may be received. Effectively, a poor person can promise exactly the same percentage as a wealthy person, or even a larger one, like the widow in the Bible passage. Giving is first a matter of the heart before it is a material matter. Even a person who earns nothing can be faithful by making a promise to God that they will give proportionally upon receiving an income. God expects no more and no less. And God has promised to bless the faithful.

Appeal: Let us understand that God, in His wisdom, has instituted a fair system of proportional financial giving for us to follow, from the heart.

Prayer: Dear Lord, thank You for making it possible for all to be faithful financial stewards according to Your plan of Systematic Benevolence. Amen.



28 September 2019. Planned Giving and Trust Services

“ ‘Again, the kingdom of heaven is like a merchant seeking beautiful pearls, who, when he had found one pearl of great price, went and sold all that he had and bought it’ ” (Matthew 13:45, 46).

Seventh-day Adventists are encouraged to bear in mind the work of God on earth in their wills. Some people do not like the idea of making a will, as it feels as though they are tempting fate. Others are simply neglectful. Not having a will, however, can cause a lot of inconvenience for the family that is left behind to sort out the person’s affairs. Having one gives many people peace of mind.

Besides that, it can be understood from *Counsels on Stewardship* that there really are only two bank accounts in the universe: God’s and the devil’s. Whatever material goods and money anyone leaves behind when they die will end up in one or the other. A will allows one to decide, in advance, which of these two accounts one’s earthly blessings will end up in. Wouldn’t you rather make decisions that would include benefitting God’s work, even when you are no longer around? It may even motivate us to make better use of our opportunities to build resources to use for God’s work, while we are still able to!

Appeal: Why not determine in advance how you can make sure your affairs are in order, to the glory of God?

Dear Lord, thank You for the earthly blessings You provide for us. May we consider Your work in every phase of our lives. Amen.



5 October 2019. Wholistic Stewardship

“ ‘Woe to you, scribes and Pharisees, hypocrites! For you pay tithe of mint and anise and cummin, and have neglected the weightier *matters* of the law: justice and mercy and faith. These you ought to have done, without leaving the others undone’ ” (Matthew 23:23).

We tend to think of stewardship as having to do only with tithe and offerings. Stewardship, however, is more than that. It is our identity before God: We are God’s stewards, and this affects all aspects of the Christian life:

- Our use of the gifts God has given us, personally and communally in the natural world to bless others;
- Our care for those around us and the larger community;
- Taking responsibility for our health and relationships;
- Putting our priorities in line with God’s kingdom.

In the Scripture text, we hear Jesus calling out the scribes and Pharisees on their fastidiousness in tithing, but the neglect of their broader calling to ensure such things as justice, mercy, and faith.

What areas of our lives are out of line with God’s law? How are we misrepresenting Him to others? We can’t be good disciples of Jesus if we aren’t also good stewards in a wholistic sense.

Appeal: Let us take some time to think about stewardship as something that affects our whole life and everything we do.

Prayer: Dear Lord, help me to serve You well in all that I do. Amen.



12 October 2019. We Give Our Best to God

“For God so loved the world that He gave His only begotten Son, that whoever believes in Him should not perish but have everlasting life” (John 3:16).

In Jesus, God has given us His best gift! From this act, we learn that: Giving is central to God’s nature. God gave first in everything. God gave the best in Jesus Christ. God’s giving saves us from eternal death. When we give, God also expects our best, whether it be large or small, coins or cattle or produce. In Leviticus 22:18-20, God instructs His people as follows: “ ‘Whatever man of the house of Israel, or of the strangers in Israel, who offers his sacrifice for any of his vows or for any of his freewill offerings, which they offer to the Lord as a burnt offering—you *shall offer* of your own free will a male without blemish from the cattle, from the sheep, or from the goats. Whatever has a defect, you shall not offer, for it shall not be acceptable on your behalf.’ ” God’s measure for our offerings is *the best we have*.

Ellen White wrote: “The Lord does not need our offerings. We cannot enrich Him by our gifts....Yet God permits us to show our appreciation of His mercies by self-sacrificing efforts to extend the same to others. This is the only way in which it is possible for us to manifest our gratitude and love to God. He has provided no other” (*Review & Herald*, Dec. 6, 1887). She also says in *Counsels on Stewardship*, page 161, that, “the smallest talent and the humblest service may be offered to Jesus as a consecrated gift, and with the fragrance of His own merits He will present it to the Father. If the best we have is presented with a sincere heart, in love to God, from a longing desire to do service to Jesus, the gift is wholly acceptable.”

Appeal: Am I offering my best to God?

Prayer: Dear Lord, You have given Your best to us in Jesus. May we honor You through giving our best in gratitude to You.



19 October 2019. Help! I've Been Blessed!

“For it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God” (Luke 18:25).

An Australian Adventist* has written a book called *Help! I've Been Blessed! How to stop God's blessings from becoming curses*. It is rather an interesting title. Why would “being blessed” by God be a problem requiring help?

As his testimony goes, he came to a point where material blessings seemed to draw him away from God and a life of Christian priorities rather than toward God, no matter how good his intentions were.

In order to avoid that, he has subsequently rearranged his business and his life so that he can live closer to God and focus on witnessing about God's love.

Our text today indicates that material wealth can indeed be a stumbling block for those who make it their focus, rather than making God their focus. Material wealth can, however, be a good thing when we can see ourselves as channels of God's blessings to His work and to others.

Appeal: How am I letting material wealth (the lack of it or too much of it) be a stumbling block for me in my journey with God?

Prayer: Dear Lord, I lay my life and all that You have blessed me with at your feet. Show me how to use it to Your honor and glory. Amen.

*Julian Archer, Author: *Help! I've Been Blessed! How to stop God's blessings from becoming curses*. Australia: Carpenter's Son Publishing, 2014.



26 October 2019. The Responsibilities of Privilege

“Then *Jesus* entered and passed through Jericho. Now behold, *there was* a man named Zacchaeus who was a chief tax collector, and he was rich. And he sought to see who *Jesus* was, but could not because of the crowd, for he was of short stature. So he ran ahead and climbed up into a sycamore tree to see Him, for He was going to pass that way. And when *Jesus* came to the place, He looked up and saw him, and said to him, ‘Zacchaeus, make haste and come down, for today I must stay at your house.’ So he made haste and came down, and received Him joyfully. But when they saw *it*, they all complained, saying, ‘He has gone to be a guest with a man who is a sinner.’ Then Zacchaeus stood and said to the Lord, ‘Look, Lord, I give half of my goods to the poor; and if I have taken anything from anyone by false accusation, I restore fourfold.’ And *Jesus* said to him, ‘Today salvation has come to this house, because he also is a son of Abraham; for the Son of Man has come to seek and to save that which was lost’ ” (Luke 19:1-10).

There are many lessons we can learn from the story of Zacchaeus. Have you ever considered why he responded the way he did? Why did he decide to give half of his goods to the poor and repay what he had wrongly taken fourfold? Surely one is required only to repay debts exactly, or with some interest. It feels like Zacchaeus is doing more than that. He is making restitution. He realizes that what he did put people at a disadvantage, and he wanted to make that right. Are there instances in our communities where people have been put at a disadvantage? Are any of us privileged enough to respond like Zacchaeus did to those in such a position?

Appeal: What can I do to help restore the broken relationships caused by privilege and disadvantage in my community?

Prayer: Dear Lord, help me to use the blessings You have given me to help those in need around me. Amen.



2 November 2019. The Joy of Giving

“But this I say: He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver. And God is able to make all grace abound toward you, that you, always having all sufficiency in all things, may have an abundance for every good work” (2 Corinthians 9:6-8).

I have met several people who have set a great example for me in the way they have structured their giving. These are, first, good stewards who are faithful in returning the Lord's tithe, give a regular percentage of income as offerings to the local church, and give even further amounts to special projects or community needs—but that's not all. Some also keep a bank account, or a fund, where they regularly put a percentage of their income to be used when a special need or opportunity arises, so that they can respond at the prompting of the Holy Spirit or a tug at their heartstrings.

The great thing about putting money aside like that, is that it creates an emotional distance between you and the money. One no longer considers it one's own. It is dedicated to God and His promptings. When the opportunities arise, there is no question. It is already there, available to the cause. It makes giving so easy!

I thought I'd try it out. I had put a regular amount away over a few months. Then I heard of a person who had an urgent medical need but did not have the funds to cover the cost. Immediately, I thought, *Wait, I have something to give!* What a blessing it was to be able to give in that moment. What a joy it is to be a blessing to others. Even if it was only a small part of what was needed, it helped the donations add up to the sum required. I can highly recommend the experience. God is so good. He not only blesses us, but allows us to be more like Him and experience the joy of blessing others. He even promises to keep blessing us after that, so we can keep the giving cycle going!

Appeal: Let us proactively put plans in place so that we can help those who have urgent needs.

Prayer: Thank You, Lord, for the joy of giving. Amen.



**9 November 2019. Submitted by Adventist Mission
Annual Sacrifice (Global Mission) Offering**

Today's offering is the Annual Sacrifice Offering. If you hear the word "sacrifice" you might think of animals and burnt offerings. But that's not what this Annual Sacrifice Offering is. A sacrifice can be an offering, but it also means giving something up. And that's how this offering got its name.

This offering started when the Adventist Church's overseas mission program was about to be shut down because there wasn't enough money to keep it running. Adventist members sacrificed to raise money to keep it going.

Although mission programs aren't about to shut down, there is still a tremendous mission challenge. Only one third of the world's population is Christian. That means that two thirds of earth's population don't know Jesus.

Jesus gave His life to save the world. Are you willing to give up a meal or snack or drink for the millions who still don't know Jesus?

Appeal: Give as generously as you can to the Annual Sacrifice Offering, and help Global Mission send workers to carry hope in Jesus to unreached people. *Regularly, the GC receives a portion of our offerings via the divisions, and redistributes the funds to mission entities. The Annual Sacrifice (Global Mission) Offering is on this list. Additional offerings to the Annual Sacrifice (Global Mission) Offering may be given in a marked envelope.*

Prayer: Dear Lord, help us give up the things of earth so that others may have eternal life. Amen.



16 November 2019. Stewardship of My Health

“Or do you not know that your body is the temple of the Holy Spirit *who is* in you, whom you have from God, and you are not your own? For you were bought at a price; therefore glorify God in your body and in your spirit, which are God’s” (1 Corinthians 6:19, 20).

“Therefore, whether you eat or drink, or whatever you do, do all to the glory of God” (1 Corinthians 10:31).

One of God’s greatest gifts is that of our health. Those who don’t have good health are the first to recognize what a great gift good health is. We all vary in our levels of healthiness, and all can give glory to God, no matter our situation. Nevertheless, there are those who seem to not grasp the full value of maintaining health at the highest level available to them, and bringing glory to God through it. What are some of the elements of wholistic good health?

The acronym CELEBRATIONS has been suggested to help us remember 12 broad and important health categories:

(1) C for making good CHOICES; (2) E for regular EXERCISE; (3) L for LIQUIDS: drinking enough water and using it for cleansing; (4) E for ENVIRONMENT, which can refer to taking care of nature, our home environment, and our relationships; (5) B for BELIEF is about trust in God; (6) R for plenty of REST; (7) A for fresh AIR; (8) T for TEMPERANCE; (9) I for INTEGRITY; (10) O for OPTIMISM, referring to mental health; (11) N for good NUTRITION; and, finally, (12) S for SOCIAL SUPPORT AND SERVICES when needed.

Appeal: What areas of my health can I place better focus on, to God’s glory?

Prayer: Dear Lord, thank You for life and health. Please heal those who are suffering and give us the will to do what we can to improve our health. Amen.



23 November 2019. Stewardship of God's Character

“Let nothing be done through selfish ambition or conceit, but in lowliness of mind let each esteem others better than himself. Let each of you look out not only for his own interests, but also for the interests of others. 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 2:3-8).

As stewards of God, we need to represent not only God's mission on earth but also God's character. What is God like? Philippians 2 tells us that Jesus looks to the interests of others. He humbled Himself and submitted to death on our behalf.

God created humans in relationship so that we can learn to be more like Him. What do our relationships look like? Are we practicing the art of submission, or do we like to have our own way? If we compare ourselves to the picture of Jesus' character in Philippians 2, how do we fare? When others look at us, will they see Jesus in us?

Ellen White writes that “peace and joy, in *perfect submission to the will of Heaven*, existed throughout the angelic host. Love to God was supreme, love for one another impartial. Such was the condition that existed for ceaseless ages before the entrance of sin” (*The Spirit of Prophecy*, vol. 4, pp. 316, 317). It seems that submission to God's will is a characteristic that kept the universe sinless in eternity past. Certainly, the same characteristic will be needed in eternity to come as well.

Appeal: Let us practice the art of submission to God's will by being humble and submissive to one another here and now.

Prayer: Dear God, may we be good stewards of Your character. Amen.



30 November 2019. Transformational Stewardship

“I have been crucified with Christ; it is no longer I who live, but Christ lives in me; and the *life* which I now live in the flesh I live by faith in the Son of God, who loved me and gave Himself for me” (Galatians 2:20).

Stewardship is often understood by observable behaviors such as tithing and giving offerings. It is important to realize that these behaviors are founded on deeper beliefs. Here are some examples:

On the surface we see tithes and offerings, but on the deeper level we find the lordship of Christ playing out in a person’s financial life. On the surface we see money taken from a wallet, but on the deeper level we find a heart given to God. On the surface we see a stewardship program at church, but on the deeper level we know that there is a Christian lifestyle supporting it.

When we have been crucified with Christ and He lives instead of me, then what was a self-serving nature becomes service to others; what was self-indulgence becomes a life of simplicity; what was self-gratification becomes a life of sacrifice; where there was self-seeking, there is now surrender; and where there was self-centeredness, there is now submission of self to God and others.

Our values move from the secular to the spiritual. We loved the perishable, but now the Infinite; we are no longer self-centered but Christ centered; we think of the long-term over the short-term, and move from self-control to Spirit controlled. In the center of all this is Jesus. Right behavior and right beliefs meet only when there is a right relationship with Jesus.

Appeal: May we focus on our relationship with Jesus, so that our faith can run deep and bear good fruit.

Prayer: Dear Lord, transform us as Your stewards from the inside out.



7 December 2019. Giving Principles

Ellen White talks about some who give; indeed, some who are praised for their giving, but who are yet in danger of being deceived by their own giving into feeling that they are generous when they give merely on impulse. They give spasmodically, according to an appeal perhaps. They give because it pleases them to give in that moment. The pastor may even commend them, but they have no idea that they are actually stingy or serving their own desires (*Counsels on Stewardship*, pp. 205, 206).

How can we avoid becoming deceived by our own giving?

We are to give systematically whenever there has been a material blessing—an income or increase. Tithes are calculated according to the proportion the Lord has set. Freewill offerings are given, also according to a proportion/percentage decided upon individually, based on the blessing or income received. This is called disinterested, systematic benevolence. Giving in these ways prevents us from becoming self-serving instead of stewards, even in our giving. These principles of giving allow us to worship God rather than ourselves. Other offerings may be given to personally selected projects and to those in need, as prompted by the Spirit or through appeals.

Liberality needs to be exercised in accordance with God's instructions in the Scriptures and according to His guidance in order for our stewardship to be a holy practice.

Appeal: With the Lord's help, let us be obedient and orderly in our giving and present pleasing offerings to Him.

Prayer: Dear Lord, let me submit even my giving practices to You, so that I may give without being selfish. Amen.



14 December 2019. Practical Stewardship for Children

“Train up a child in the way he should go, and when he is old he will not depart from it” (Proverbs 22:6).

In today’s world, it is often the case that parents feel the need to give children as much as possible by way of opportunities to succeed and the latest and best in material things such as toys and electronic equipment or travel opportunities. There is not necessarily a problem with such practices. It may be, however, that children need, all the more, to learn about giving as much as they are learning to receive. They, too, need to understand about God, who is the Creator and Owner of all and the Source of all good gifts. They, too, need to learn how to become unselfish channels of God’s good gifts to others, as well as caretakers of God’s property. They need to translate their abundance into generosity and develop characters for God’s kingdom through, among other things, good stewardship practices.

A practical device that may easily be made for children to use at home is an offering bag. An offering bag contains four pockets and can hang, for example, behind a bedroom door: The top pocket can be marked: “I give myself to God” and have a photo of the child on it. The child may write a note about his or her abilities that they wish to develop and use for the Lord’s work and place it inside the pocket. The next pocket can be marked: “Tithe, 10%.” The child can place 10 percent of their pocket money, earnings for chores, or gifts in there. The third pocket should be marked: “Offerings, ___%” with a percentage of the child’s own choosing. Such should also be placed into the pocket as soon as there is an earning or gift. The last pocket may be marked, “Special Project” and another percentage be determined for giving to projects or to those in need. Each pocket may contain a supporting Bible verse. On Sabbath mornings, any money in the pockets should be placed in an envelope and marked according to the categories, and put into the offering plate by the child, either in Sabbath School or during the main service.

Appeal: May we help our children learn to give systematically and not just randomly when the offering plate comes around.

Prayer: Dear Lord, may we teach our children good stewardship practices in creative ways and through our own example. Amen.



21 December 2019. Gifts of the Magi (Christmas).

“The dromedaries of Midian and Ephah;
All those from Sheba shall come;
They shall bring gold and incense,
And they shall proclaim the praises of the Lord” (Isaiah 60:6).

The story of Jesus' birth is one we focus on at this time of year. Many nativity plays are performed and enjoyed. It is a captivating story. The Son of God being born in human form and fashion. Among the important characters surrounding Jesus in the story are the Magi. While the Bible doesn't tell us how many there were, we know their three gifts: gold, frankincense and myrrh.

Archaeologists have discovered that these are gifts fit for a king, even a god. Inscriptions have been found where these gifts were included in those offered by King Seleucis II Callinicus to the god Apollo at the temple in Miletus in 243 B.C. In our text today, Isaiah talks about foreign kings bringing these gifts to “proclaim the praises of the Lord.” *

It is interesting to notice that these foreigners knew that Jesus was King. They may even have known that he would die for the sins of the world, as myrrh was traditionally used for embalming. Whatever the case may have been, the most important question today is whether we acknowledge Jesus as King. Not just any king, but One who is God and has given so much for us. Romans 8:32 says, “He who did not spare His own Son, but delivered Him up for us all, how shall He not with Him also freely give us all things?”

Appeal: With grateful hearts for all that Jesus has done for us, what are we going to bring to Him today? Whatever our gifts to Him may be, let us remember that to Him, our heart is the most valuable gift.

Prayer: Dear God, our King, accept our hearts today, and these gifts we bring. Thank you for your great Gift in Jesus. Amen.

* <https://www.biblicalarchaeology.org/daily/people-cultures-in-the-bible/jesus-historical-jesus/why-did-the-magi-bring-gold-frankincense-and-myrrh/> —Accessed 08/22/2018.



28 December 2019. Stewardship Helps Retain Church Members

“Now all who believed were together, and had all things in common, and sold their possessions and goods, and divided them among all, as anyone had need. So continuing daily with one accord in the temple, and breaking bread from house to house, they ate their food with gladness and simplicity of heart, praising God and having favor with all the people. And the Lord added to the church daily those who were being saved” (Acts 2:44-47).

Often, we are not keen to talk about stewardship, both to our long-standing members and to those about to join the church. We may feel uncomfortable talking about giving money to the church. Stewardship, however, was a very natural part of the early Christian church.

Did you know that according to studies on the tithing practices of Adventists,* it has been established that those who are faithful tithers are more likely to remain in the church? Why would that be?

It is possible that when one has invested in something, one would be more likely to stay and nurture or grow one's investment. Perhaps by remaining involved in the local church, people are nourished spiritually and are more likely to keep giving also. Either way, stewardship is a matter that affects the retention rate of members. Teaching about stewardship is therefore very important. One pastor shares that he would visit those who he had noticed were not tithing, and offer them the opportunity to make things right with the Lord and be faithful stewards again. Rather than being upset, they were usually relieved and encouraged to start tithing again. Not only did their relationship with the Lord improve, but the pastor noticed an increased participation in church activities. Both these accounts show that stewardship is an important part of a life committed to Christ.

Appeal: Let us not be ashamed to speak about stewardship and giving.

Prayer: Dear Lord, keep us faithful to You and unashamed stewards!

*McIver, Robert K., *Tithing Practices Among Seventh-day Adventists: A Study of Tithing Demographics and Motives in Australia, Brazil, England, Kenya and the United States*, Revised Edition (Coorenbong, NSW, Australia: Avondale Academic Press; and Silver Spring, Md.: Office of Archives, Statistics and Research of the Seventh-day Adventist Church, 2016). Available through Amazon.com.