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DYNAMIC STEWARD

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MORE PRAYER,
MORE

FAITHFULNESS



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MORE PRAYER, MORE FAITHFULNESS

Recently, I was interviewing pastors to learn more about how their pastoral practices are influencing members to support the church financially. My aim is to establish a repertoire of best practices conducive to members giving. One of the interviewees gave me an interesting response: “Whenever I’m assigned to a new district, I make sure to have a list of all the members, and I apply myself to pray for each one for them to grow in faithfulness.” I was not hearing about visiting members, teaching and preaching stewardship, giving feedback, or sharing information about the beneficiaries of giving, which are tested conditions to improve giving. Instead, this pastor was telling me about interceding regularly for his members to improve giving. More prayer . . . more faithfulness. Does this practice make sense?

Apostle Paul, in his first coaching letter to Timothy, provides similar advice for his protégé to grow his effectiveness in ministry: “I urge, then, first of all, that petitions, prayers, intercession and thanksgiving be made for all people—for kings and all those in authority, that we may live peaceful and quiet lives in all godliness and holiness. This is good, and pleases God our Savior, who wants all people to be saved and to come to a knowledge of the truth” (1 Timothy 2:1–4, NIV). Using the tone of fatherly supplication, the master, Paul, introduces intercessory prayer, with its diverse manifestations, as a foundational practice for effective ministry toward every man and for the hard to reach. Intercessory prayer creates breakthroughs to lead people to salvation and embrac-



getty/images

ing the truth. This is our shared goal as spiritual leaders.

We usually pray to be able to do more or to be more effective, but here Paul invites Timothy to intercede for God to do more, even where it is humanly unachievable. Ellen White reminds us about our sacred responsi-

Intercessory prayer
creates breakthroughs to
lead people to salvation and
embracing the truth.

bility as intercessors: “Souls are to be sought for, prayed for, labored for. Earnest appeals are to be made. Fervent prayers are to be offered. Our tame, spiritless petitions are to be changed into petitions of intense earnestness” (Testimonies for the Church, vol. 7, 12). Application and determination are to characterize our prayers on behalf of

those we serve. When we are regularly and systematically pleading for God’s people, we’ll see a new wave of regular and systematic givers rising high in God’s church. After praying, in many instances, God will use the one interceding as the human instrument to minister to those prayed for.

Three articles in this issue of the Dynamic Steward explore the relationship between prayer and faithfulness. Don MacLaferty discusses how to create a local community that prioritizes prayer. Wagner Almeida shares his experience in launching a mega prayer movement from a local church. Julian Archer has developed an elaborated sermon outline about how prayer protects and transforms us into faithful individuals. Among the other great articles, I would like to highlight the third article of a series of four on offerings from Dr. Félix Cortez. If you have missed his previous submissions, they are available in our archive.

May God bless you and your ministry.

Aniel Barbe, Editor

TRANSFORMING

DON MACLAFERTTY

Have you read the book of Acts lately? If you haven't, now would be a great time to read it! In the book of Acts we discover the church as a praying community of flawed believers like you and me that experienced the miracle-working power of God as a common occurrence. Don't we need to see God doing mighty things as commonly today?

Believers in the first-century church prayed as the breath of their lives. They gathered together in the upper room for ten days and prayed for the promised gift of the Holy Spirit. They prayed with expectation that they would receive all that Jesus Christ had promised them.

Jesus' disciples were in that room praying, though they had all deserted Him a few weeks before in the Garden of Gethsemane (see Acts 1:13). Jesus' disciples were known for their constant arguments about who was the greatest. They were known for their doubts, hot tempers, pride, and lack of education . . . but they humbled themselves to pray together.

Women were praying together in that upper room (see Acts 1:14). Oh yes, there was Mary, the mother of Jesus, but that was no surprise. But there is good reason to believe that the women who had been consistently caring for Jesus and for His twelve disciples out of their own means were also there. These were women with a past who were healed and delivered by the Messiah and given a new identity as daughters of the King (see Luke 8:1-3). They were there to pray together with this young community of faith.

LOCAL CHURCHES INTO PRAYING

As they prayed together
and were all filled with
the Holy Spirit, they were
united and shaped into a
faith-filled body of believers.

At Pentecost, the Holy Spirit came and rested like plumes of fire on all 120 believers in the upper room (see Acts 2:1-4). Why? All 120 believers were earnestly praying together, claiming what Jesus had promised them.

They prayed together because they had all been told to wait to receive the Holy Spirit (see Acts 1:4, 5). They prayed together because they knew they needed each other to be who Christ called them to be and to do what He called

them to do. They prayed together, and they received who was promised together!

As they prayed together and were all filled with the Holy Spirit, they were united and shaped into a faith-filled body of believers. Praying together led to these believers worshipping together, fellowshiping together, and eating together in each other's homes (see Acts 2:42, 46). As they became a community of faith, they began to know each other's needs like never before.

As the believers prayed, their faith grew. As they acted on their faith with obedience to the Great Commission, the Holy Spirit had a reason to give them more and still more of His life-transforming power. The church, this community of faith, was a walking witness in the markets, in the fields, in the homes of family and friends, and in the synagogues that the crucified Christ was indeed alive (see Acts 2:32).



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COMMUNITIES

With such a witness, thousands were convicted of their own need for Christ (see Acts 2:37, 41). Skeptical priests became believers and joined the church (see Acts 6:7). Men, women, and youth who had cried, “Crucify Him!” were now convicted to crown Him—this Jesus of Nazareth—by sacrificing all they had to bring Him glory.

Believers faced bitter persecution, but the community of faith was unstoppable. When they lost their jobs, positions, homes, and lands, the praying church responded with those who still had a little money and some land, selling what they had and giving it to others with less, in support of all sharing the gospel (see Acts 2:44, 45; 4:32–37). Believers shared the gospel anywhere, anytime, and at any cost.

The Holy Spirit is ready to call His people to pray together again! You and your church family can experience the life-changing power of the Holy Spirit!

Do not be content to only read of the power of the Holy Spirit in the early church. Cry out to God to be part of what the Holy Spirit is ready to do again in the church today!

What can you do to call your church to be an active, praying community of faith?

1. Begin by personally claiming the promises of God by faith in prayer daily.
2. Ask God for one person of your same gender to pray with. Begin praying together each week.
3. Divide the names of your church family into lists of ten. Recruit prayer partners to pray daily for each name.
4. Pray together once a week with all prayer partners in person, if possible. If not, pray together online.
5. Host a revival for your church family for all ages to call all to Christ through prayer, His written

Word, and in witness.

6. Conclude the revival with a “What’s Next?” meeting to seek God together about how to continue to grow in faith and faithfulness in the use of all He has given you: time, talent, treasure, and influence.
7. Act on this promise: “Now to Him who is able to do far more abundantly beyond all that we ask or think, according to the power that works within us, to Him be the glory in the church and in Christ Jesus to all generations forever and ever. Amen” (Ephesians 3:20, 21, NASB).



Don is a disciple of Jesus, a husband to his bride, April, a grateful dad, a pastor, and Founder/President of In Discipleship. This ministry is committed to Building Champions who Mentor the New Generations to Trust, Follow, and Share Jesus with Holy Spirit Power.

BLESSING UP, KNEES DOWN

Sermon outline by Julian Archer, Stewardship Director, South Pacific Division

JULIAN ARCHER

We don't hear sermons about money very often, but if Jesus preached every Sabbath, we would often be reminded that our relationship with money and material blessings can be our number one spiritual obstacle. About twenty-five percent of Jesus' teaching dealt with it. Can you imagine if our preachers focused on the dangers and the right use of money once every month?

*Jesus stands at the door of every person's heart. He is gently knocking on the heart's door. He knows that we like to fill our hearts with money and material blessings, but He desperately wants us to open our heart's door to Him. Are you struggling to open your heart's door to Jesus because of the material blessings that He has given to you?

*Jesus Himself said that 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 (Mark 10:25).

*In 1789, John Wesley, the founder of the Methodist Church, wrote these challenging but powerful words, "Wherever true Christianity spreads, it must cause diligence and frugality, which, in the natural course of things, must beget riches! And riches naturally beget pride, love of the world, and every temper that is destructive of Christianity."

*Let's read that again as we looch at each step in the process. "Wherever true Christianity spreads, *it must cause diligence *and frugality, which, in the natural course of things, *must beget riches! *And riches naturally beget pride, love of the world, and every temper that is *destructive of Christianity."

Kaboom! Wow! That's a danger-

God wants us to take our material blessings here on earth and upgrade them to an eternally safe investment in heaven.

ous sequence of events, but it can be seen in the lives of individuals, families, congregations, and even whole nations. They get rich, and they walk away from God.

Before we move into Jesus' solutions for this "faith versus finance" problem, I would like to introduce a lady who is one of my favorite authors.

*Her name is Ellen G. White, and the respected Smithsonian Magazine recognized her as one of "The 100 Most

Significant Americans of All Time." Alongside famous Americans like Neil Armstrong (the first man to stand on the moon), Steve Jobs (founder of Apple Computers), Madonna and Elvis Presley (rock music legends), and Michael Jordan (basketball player), we see Ellen G. White listed too.

*She wrote many books and thousands of articles on the topics of education, health, raising children, spirituality, and much more. In fact, with her books now translated into more than 150 languages, she is the most translated non-fiction American author ever and the most translated nonfiction female author in all of history!

I believe that God gave her the gift of prophecy. She was used by God to give guidance and encouragement to His people in these last days of earth's history. What a beautiful gift! Ellen G. White wrote lots about money and material blessings. Here's a paragraph that she wrote about our topic for today.

*"Behold, I stand at the door and knock.' . . . The heavenly Guest is standing at your door, while you are piling up obstructions to bar his entrance. Jesus is knocking through the prosperity he gives you. He loads you with blessings to test your fidelity, that they may flow out from you to others. Will you permit your selfishness to triumph? Will you squander God's talents, and lose

your soul through idolatrous love of the blessings he has given?” (Ellen G. White, Review & Herald, Nov. 2, 1886)

*So here we are, trying to balance our faith and our finances. Often it seems that when our finances and blessings go up, our faith goes down. But then when our bank balance goes down, we get back on our knees, pleading with God for help.

Money up, faith down. Money down, faith up. Is there a balance? Does God give us a solution?

*Let’s turn to Jesus’ words in Matthew 6:19–21. “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also” (NKJV).

That’s very simple teaching. God wants us to take our material blessings here on earth and upgrade them to an eternally safe investment in heaven. God wants to upgrade your investments! Jesus invites us to invest His blessings into His work and to trust God to continue to provide our earthly needs.

Yes, we need to keep working hard and earning money to provide food, shelter, and clothing for our families, but we are not to trust in that money. We are to trust in God. And we are called to invest some of our material blessings in the work of heaven, winning souls for the kingdom.

*Let’s look at Matthew 6:24: “No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon” (NKJV).



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What is mammon? Yes, that’s right, mammon refers to money and investments, material blessings. Jesus is telling us that it’s impossible to serve money while also serving God.

*Did you know that even Jesus was tempted to focus on material blessings and worldly riches? While He was in the wilderness, Satan tried to tempt Him into sin.

Let’s read about it in Matthew 4:8–11, “Again, the devil took Him up on an exceedingly high mountain, and showed Him all the kingdoms of the world and their glory. And he said to Him, ‘All these things I will give You if You will fall down and worship me.’ Then Jesus said to him, ‘Away with you, Satan! For it is written, ‘You shall worship the Lord your God, and Him only you shall serve.’” Then the devil left Him, and behold, angels came and ministered to Him” (NKJV).

So, what is the solution? It’s actually very simple and easy to remember.

*As our blessings go UP our _____ must go DOWN. Can you guess the missing word?

*As our blessings go UP our knees must go DOWN. And the more our blessings go UP the more our knees must go DOWN.

*Let’s read that John Wesley quote again. “Wherever true Christianity

spreads, *it must cause diligence *and frugality, which, in the natural course of things, *must beget riches! *And riches naturally beget pride, *love of the world, and every temper that is *destructive of Christianity.”

But look what happens when our blessings go up and our knees go down in prayer and thanksgiving. We can change this quote to say:

*“Wherever true Christianity spreads, *it must cause diligence and frugality, which, in the natural course of things, *must beget riches! But now we put Christ at the center of our lives. *And riches lead us to prayer and thanksgiving, *and humble, sacrificial generosity which is part of *true Christianity.”

May God continue to bless us all. Let’s keep our eyes on Jesus and use His blessings for His glory.



Julian Archer is the Stewardship director for the South Pacific Division. He is the founder of the ministry Faith vs Finance and author of the book, HELP! I’ve Been Blessed: How to stop God’s blessings from becoming curses.

Access the PowerPoint presentation of this sermon here: <https://stewardship.adventist.org/april-june-2023> Or



Astericks indicate where the paragraph is found in the PowerPoint presentation.

INTERVIEW WITH WAGNER ALMEIDA, FOUNDER OF “SALA 57” (ROOM 57)

Dynamic Steward: What is Room 57?

Wagner Almeida: Early in my ministry I met Pastor Manolo Damasio. His father-in-law, Pastor Moura, now retired, was the one who, many years ago, coined the expression Room 57. The purpose of the room was to seek the daily baptism of the Holy Spirit in the early hours of the day, between 5 and 7 a.m. From my interactions with Pr. Damasio, I deepened my personal studies about the Holy Spirit. Investing the early hours of the day in prayer and studies became a daily routine.

I started realizing that something was missing in my ministry. There was a need for me to lean more on prayer and to develop a practical life in the Spirit, not only theologically, but to live in a close relationship with Him. I realized that not having Him as an active partner was the cause of my regular weaknesses and disappointments.

DS: Why from 5 to 7 a.m.?

WA: This time of the day is highly favorable for the development of a relationship with God.

There is a lower risk of interruptions. That was the lifestyle of the Master himself while He was living among men. I have personally experienced that dedicating the early hours of the day is crucial to keeping the spiritual life active and strong.

DS: Can you explain the beginning and growth of Room 57 as a prayer movement?

WA: Besides practicing Room 57 in my personal life, for thirteen years, I have encouraged my members, in all the churches I have pastored, to develop the habit of seeking God at dawn.

During the COVID-19 pandemic, after the annual ten days of prayer, some members continued to gather through Zoom, with the aim of studying the Bible in the early hours of the day. I was asked to coordinate these meetings, which had a regular attendance of fifteen families. I accepted the invitation and changed the whole dynamic. This was the beginning of Room 57 as it is known today. I led the group to experience four concepts that I have learned from the Bible and in the Spirit of Prophecy:

1. Experiencing communion with God by highlighting the role of the Holy Spirit
2. Demonstrating unconditional love in our relationships with others
3. Growing healthy church communities
4. Engaging in appealing witnessing

Room 57 is broadcasted through two online platforms: Zoom and YouTube. I believe that the growth of Room 57 is providential. The initial plan was to strengthen the pastoral district, and the

Spirit of God made it possible for us to reach thousands of people.

Our morning worship service was available to my district during the pandemic, and through the sharing of the links, it has reached more people in Brazil and beyond. It started with fifteen families, went on to sixty, and today reaches a much bigger audience. Recently on Zoom, during the live meeting, we had 1,000 hits accessed by mobile phone or computer. For YouTube, during the peak of the COVID-19 pandemic, we had 8,500 viewers on a permanent basis, and on a rotation, just about 25,000 daily.

Today, after the pandemic, we have reached 15,000 families in rotating attendance, whereas in permanent attendance we have 6,000 every day for the live YouTube meetings. Another indicator of growth is the 25,000 viewers who access our YouTube videos at a later time.

DS: What happens during these prayer meetings?

WA: Our main goal is the daily baptism of the Holy Spirit. We follow a regular, simple program but remain flexible to the needs of our viewers and spiritual direction.

1. Icebreaker, prayer
2. Opening hymn, with emphasis on the Holy Spirit
3. Study of the Sabbath School lesson (10 minutes)
4. Moment of intercession
5. Showing a video which narrates the vision of the valley of dry bones of Ezekiel 37. The goal is to highlight the purpose of the meeting, for us not to lose sight of our main focus.
6. Reading and meditation of the Word
7. Sharing of witnessing experiences
8. Final prayer
9. Fellowship time

DS: How has the prayer movement impacted the lives of those

who attend it?

WA: Two great changes are visible among the participants: a deepening and maturing in Christian life and a strong missionary impulse. They go out and preach the gospel. Frequently, we'll hear accounts of former Adventists being rebaptized, members of other denominations accepting the Adventist faith, and those who were not grounded in the faith making decisions for baptism. Many pastors testify that their members who participate in Room 57 understand more biblical teachings, have a keen sense of mission, and, consequently, are useful in the body of Christ.

DS: Have you observed any impact on the faithfulness of church members who chose to pray more?

WA: Without a doubt! We have used a feature that YouTube offers to learn about the growth in faithfulness. Here are the results for four questions:

- Have you improved your personal devotion habit by being part of Room 57? (1,000 votes)
 1. Yes: 71%
 2. It was already a habit: 19%
 3. No: 8%
- As you participated in Room 57, have you experienced a transformation in

your prayer life? (1,200 votes)

1. Yes, it has totally changed: 75%
 2. I was already praying intensely: 18%
 3. Nothing has changed: 6%
- As you participated in Room 57, has your willingness to sacrifice for those who do not yet know Christ changed? (1,100 votes)
 1. Yes, completely: 77%
 2. I already sacrificed: 17%
 3. Nothing has changed: 4%
 - As you participated Room 57, has your faithfulness in tithes and offerings changed? (1,500 votes)
 1. I was already faithful: 53%
 2. Yes, completely: 30%
 3. Nothing has changed: 15%

DS: What would be your advice to pastors and church leaders who would like to start a prayer movement in their local church or district?

WA: With all modesty, I would talk about my experience, and if it is helpful to any colleagues or church leaders, praise the Lord.

To start a prayer movement in a local church, I would first do an analysis of my own prayer life. In Ephesians 6:18, one of the pieces of God's armor is the prayer in the Spirit. It's not about praying more, but praying in the Spirit. A clear understanding of this aspect was

decisive for my personal revival. It has improved the quality, time, purpose, and results of my devotional life.

If I do not know the Spirit, the consequence is to pray without His powerful intercession. I'm one hundred percent sure that the prayer life of many is marked by insignificance, precisely because they are unaware of the need to use the powerful weapon, prayer, only in the Spirit and not in human strength.

Another clear step would be to teach the members that in the dispensation of the Spirit, prayer is the weapon for receiving His anointing. Power will only be granted in abundance to those who insistently seek new baptism of the Spirit.

My advice can be summarized in these words: Let us continue doing almost everything which we are doing to lead our beloved church to a life of prayer and mission, but by acknowledging the person of the Spirit as the agent responsible for everything we need. We have to lead our loved ones to not only pray, but to pray in the Spirit; not only to walk, but to walk in the Spirit. We do not need more ideas, what we need is a conceptual reorientation, praying and doing in the Spirit.

I suggest reading some books about the topic, in addition to the Bible and the Spirit of Prophecy:

- Steps to Personal Revival: Being Filled with the Holy Spirit by Helmut Haubeil.
- Abiding in Jesus: How Do We Do It? by Helmut Haubeil.
- Dare to Ask for More by Melody Mason
- The Coming of the Comforter by LeRoy E. Froom



Pastor Wagner Almeida Teixeira is currently pastoring four churches in Valparaiso South, Planalto Central Conference, DF, Brazil. He is the founder of the Room 57 movement.

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THE OFFERING

AS A CONTRIBUTION

FÉLIX H. CORTEZ

A word frequently used to refer to offerings is *terumah*, which means “contribution” (Numbers 18:8, 19; Leviticus 22:12).² *Terumah* probably comes from the root *hifil* of the verb *rum*, which means “to raise, to lift,”³ and it refers to the act of setting aside a portion and allocating it for a specific purpose. When a believer sets aside a portion of his or her belongings

and allocates it to a sacred purpose (for instance, to further God’s mission), he or she is consecrating that portion.

A contribution implies the existence of a common fund or collection for a definite purpose. Offerers contribute to that collection because they believe in its purpose and want to promote it and add their resources to the project. For instance, the children of Israel identified themselves with God’s mission by generously giving offerings

to build the temple, to the point where they were asked not to bring any more contributions (Exodus 35, 36). This description of offerings takes us beyond an expression of love (a gift) and acknowledgment (a tribute) to one of support. A contribution entails the giver’s commitment to God’s mission on earth. Offerers are now collaborators with God, and as partners, not only do they partake of the challenges and difficulties of the divine enterprise, but they also take part in its accomplishments and rewards.



as a contribution to God’s mission on earth.

WE SHOULD GIVE WITH SPIRITUAL UNDERSTANDING

Offerings are our contribution to God’s mission on earth. When we give our offerings, we not only show God our love, devotion, and gratitude, but also give evidence of our commitment to His work in this world; we become His partners and cooperate with Him (1 Corinthians 3:9).

God has allocated His resources

A contribution implies
the existence of a
common fund or collection
for a definite purpose.

among His children with the specific purpose that they contribute to the furthering of His work.⁷ The apostle Paul says God’s children should be filled with the knowledge of God’s will, and this is possible through “wisdom and spiritual understanding,” in other words, through wisdom and understanding given by the Spirit (Colossians 1:9, NKJV).⁸

God provided for Paul’s needs in Thessalonica through monetary contributions made by believers in Philippi (Philippians 4:10–19). Paul explained, however, that the donations that were sent to sustain him in the work of the gospel were received by God as a “sweet-smelling aroma, an acceptable sacrifice, well pleasing to God” (verse 18). Likewise, God provided for the needs of the church in Jerusalem through the offering Paul collected in the churches of the Gentiles (Romans 15:25–27; 2 Corinthians 8, 9). Believers need to learn to hear the Spirit’s voice in order to give with wis-

dom and spiritual understanding.

Let us pay heed to this inspired statement:

God in His wise plans has made the advancement of His cause dependent upon the personal efforts of His people and upon their freewill offerings. By accepting the co-operation of man in the great plan of redemption, He has placed a signal of honor upon him. The minister cannot preach except he be sent. The work of dispensing light does not rest upon ministers alone. Every person, upon becoming a member of the church, pledges himself to be a representative of Christ by living out the truth he professes. The followers of Christ should carry forward the work which He left for them to do when He ascended into heaven.⁹



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TION¹

In a similar way, certain offerings or parts of them were described with the word *tenupha*, which means “waved” or “raised offering.”⁴ The offering was swung, or raised, toward the altar before being burned.⁵ That gesture was an act of consecration. The waved offering was being appointed for a special use.⁶ In fact, Numbers 8:11–21 presents the Levites as an offering to God. They had been set aside from among the children of Israel and had been consecrated to God’s service, and now they belonged to Him (verse 14). Levites were the offering the children of Israel had given

¹ Taken from Félix H. Cortez, *God Will Provide: Tithes, Offerings, and Our Spiritual Life* (Doral, FL: IADPA, 2021), 87, 88, 101, 102.

² Ludwig Koehler et al., *Hebrew and Aramaic Lexicon of the Old Testament*, vol. 4 (Leiden, Netherlands: Brill, 1999), 1788, 1789. It occurs 76 times in the Old Testament; see L. Wächter and T. Seidl, “Terumah,” *Theological Dictionary of the Old Testament*, vol. 15 (Grand Rapids: Eerdmans, 2006), 771.

³ L. Wächter and T. Seidl, “Terumah,” p. 771

⁴ Roy Gane, *The NIV Application Commentary: Leviticus, Numbers* (Grand Rapids: Zondervan, 2004), 156, suggests “raised offering.”

⁵ Exodus 29:24; Leviticus 7:30, 34; 8:27, 29; 9:21; 10:14,15; 14:12, 21, 24; 23:15, 17, 20; Numbers 6:20; 18:11, 18.

⁶ For example, a portion of the peace offering was dedicated or consecrated to the priests by waving it or raising it (Leviticus 7:28–36). Other passages that relate this offering with the concept of consecration are Exodus 29:22–24, 26, 27; 35:22; 38:24, 29.

⁷ See *Testimonies for the Church*, vol. 4 (Mountain View, CA: Pacific Press Pub. Assn., 1876), 463.

⁸ All Scripture quotations are from the New King James Version®. Copyright © 1982 by Thomas Nelson. Used by permission. All rights reserved.

⁹ Ellen G. White, *Testimonies for the Church*, vol. 4 (Mountain View, CA: Pacific Press Pub. Assn., 1876), 464).

GIVE AS HE PURPOSES!

“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, NKJV)

ANIEL BARBE

While encouraging the church in Corinth to participate in the special donation for the church in Jerusalem, the apostle Paul uses the expression “give as he purposes in his heart.” Ellen G. White borrowed this expression from Paul to address the following recommendation to God’s people in our time: “Everyone is to be his own assessor and is left to give as he purposes in his heart” (*Testimonies for the Church*, vol. 4, 469). These words of the apostle Paul and Ellen G. White have led to some interesting applications:

- There are no clear divine instructions about the necessity of giving.
- God does not have any definite instructions about the percentage to allocate as tithe.
- Tithe can be calculated on whichever portion (gross, net, or other) of income a person considers appropriate.

These applications highlight humanity’s complete discretion in the matter of giving. Through a review of Chapter 41, “Sacredness of Vows,” of *Testimonies for the Church*, vol. 4 (4T), this article assesses if these three conclusions align with the meaning of the expression “give as he purposes in his heart,” and what should be the appropriate understanding.

NO DIVINE INSTRUCTIONS ABOUT GIVING

In contrast to the conclusion “no divine instructions about giving,” the thrust of the chapter is about a God who wants His children to give. Ellen G. White uses the word “claims” no less than ten times to refer to God’s expectation regarding giving. In one such occurrence, she even associates the word “claims” with “imperative”: “If a Christian has ten or twenty thousand dollars, God’s claims are imperative upon him, not only to give his proportion according to the tithing system, but to present his sin offerings and thank offerings to

God” (4T, 467). God is not silent about the need for His children to give. Another passage conveys the clear thought of God about the obligation of giving for all of His children, whatever their source of income: “When men of business, farmers, mechanics, merchants, lawyers, etc., become members of the church, they become servants of Christ; and although their talents may be entirely different, their responsibility to advance the cause of God by personal effort, and with their means, is no less than that which rests upon the minister” (4T, 468). Giving is the responsibility of the redeemed.

NO INSTRUCTION ABOUT WHAT PERCENTAGE TO ALLOCATE AS TITHE

It clearly appears from the reading of this chapter that God has designed how His children should give. While referring to the vowing experience of the patriarch Jacob, Ellen G. White cites the King James version: “And of all that Thou shalt give me I will surely give *the*



tenth unto Thee” (4T, 464, italics supplied). Did Jacob mean a symbolic tenth which would designate any amount? The description of the fulfillment of Jacob’s vow brings further clarity: “Jacob gave the tenth of all that he had, and then reckoned the use of the tenth, and gave the Lord the benefit of that which he had used for his own interest during the time he was in a heathen land and could not pay his vow” (4T, 466). The tithe was not any proportion of Jacob’s income, but it represented the tenth.

The writer employs a commonly used expression in the Adventist circle, “systematic benevolence,” to elaborate on the way God wants His children to give: “God, the Creator of man, by instituting the plan of systematic benevolence, has made the work bear equally upon all according to their several abilities” (4T, 469). Systematic benevolence comprises of the 10 percent tithe and a proportion of income as offerings. She also uses the “tithing system” to confirm the idea that giving is not supposed to be

Giving is the responsibility of the redeemed.

a random exercise at the sole discretion of the giver.

TITHE IS 10% OF ANY PORTION OF INCOME

The citation under consideration has often been applied to settle the discussion about tithing on gross or net income, or on any other portion of income. It has led some to conclude that this issue is a matter of preference or personal choice. However, several passages in this same chapter appear to contradict this conclusion. As an example, the author includes the expression “of all” when writing about the tithe promised and returned by Jacob, the vow-keeper.

Furthermore, Ellen G. White provides an application of the “of all” prin-

ciple for our current situation: “Of all our income we should make the first appropriation to God” (4T, 474). This sentence provides two pieces of information: 1) Our giving to God is calculated on the totality of our income, and 2) The baseline for calculation is the amount earned before any other appropriations or deductions. What a salaried person brings home after paying taxes, mortgages, and servicing debts does not fit well with this understanding of God’s instructions.

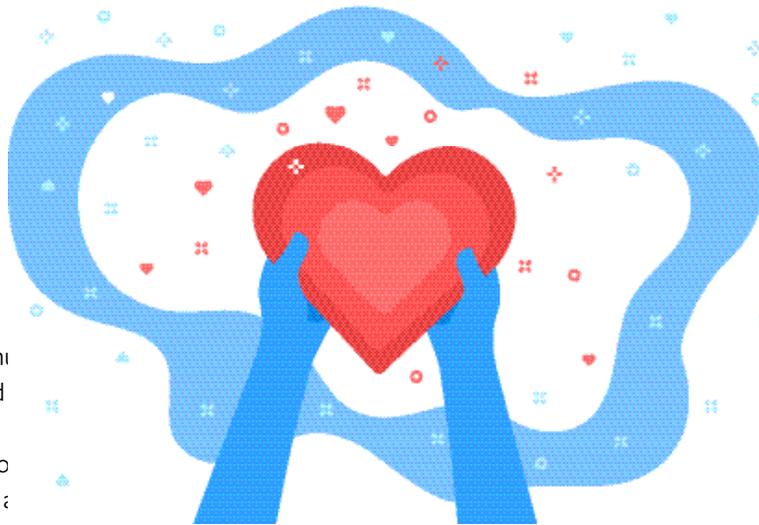
♥ A PLEA FOR FAITHFULNESS

After discounting the abovementioned conclusions, which do not align with the message contained in Chapter 41 of *Testimonies for the Church*, vol. 4, the citation deserves a fresh consideration. How should we understand the admonition “to give as he purposes in his heart”? The main thrust of Chapter 41 is to raise awareness about the issue of the sacredness of vows or pledges. Jacob is introduced as a positive ex-

ample, while Ananias and Sapphira are portrayed as examples not to emulate. They defrauded God and practiced deception, and their story is reported as “a warning was then given to all who professed that time” (4T, 463).

The expression “purpose of heart,” often interpreted as man’s impulsion, desires, plans, or wishes, has a different meaning in the chapter. The context of “purposes in his heart” refers to the resolutions taken as the result of the action of the Holy Spirit on a person’s heart. Reporting the experience of Jacob, Ellen G. White writes: “Jacob made his vow while refreshed by the dews of grace and invigorated by the presence and assurance of God” (4T, 466). Ananias and Sapphira had also gone through a similar experience: “While under the direct influence of the Spirit of God, they made a pledge to give to the Lord certain lands” (4T, 463). In these cases, the “purposes in the heart” are the result of divine regeneration; they are noble, pure, unselfish, and generous. The author confirms this understanding: “When the hearts of men are softened by the presence of the Spirit of God, they are more susceptible to impressions of the Holy Spirit, and resolves are made to deny self and to sacrifice for the cause of God” (4T, 470).

The action of God’s Spirit on us requires a consistent response. For Jacob, it was to vow a tithe of all, following the example set by his grandfather, Abraham (Genesis 14:19, 20). For Ananias and Sapphira, it was to give the full proceeds of the sale of a property, inspired by what other believers were doing (Acts 4:34–37). In addition, there is an appeal to act upon these decisions made under the conviction of the Holy Spirit: “God requires faithfulness in the performance of vows” (4T, 463). Jacob



remained faithful to his vow to tithe: “This was a large amount, but he did not hesitate; that which he had vowed to God he did not regard as his, but as the Lord’s” (4T, 466). This is where the infamous couple failed! They ended up acting against the “purposes” that God had planted in their hearts: “But when they were no longer under this heavenly influence, the impression was less

The baseline for calculation of giving is the amount earned before any other appropriations or deductions.

forcible, and they began to question and draw back from fulfilling the pledge which they had made” (4T, 463).

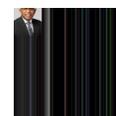
The quote under consideration starts with these words: “Everyone is to be his own assessor.” This is an invitation to examine oneself, like the instructions of the apostle Paul to the believers in Corinth (2 Corinthians 13:5). Am I living in harmony with the conviction that God’s Word and His Spirit have created in me, or have I drifted away from my resolutions? Believers need to undertake this exercise regularly and personally.

Does this expression imply that human agents have no role to play in influencing others in the area of giving?

G. White suggests the reply: “God works through instrumentalities; and our Lord shall awaken the consciences of men, provoking good works and a real

interest in the advancement of the cause of truth, does not do it of himself, but by the Spirit of God which worketh in him. Pledges made under these circumstances are of a sacred character, being the fruit of the work of the Spirit of God” (4T, 473). Through our examples and words, we can inspire others to “purpose in their hearts.” From the perspective of the author, we have the responsibility of reminding our fellow companions: “A church is responsible for the pledges of its individual members. If they see that there is a brother who is neglecting to fulfill his vows, they should labor with him kindly but plainly” (4T, 476).

From the examination of the expression “to give as he purposes in his heart,” in the context where it is employed by Ellen G. White, we can conclude with confidence that it does not suggest the absence of God’s clear instructions about giving and how to give. This important discipline of Christian giving is not left to the discretion of everyone. And what He brings me to “purpose in my heart” cannot contradict what He has already instructed about giving. In response, it is my utmost responsibility to scrutinize my personal life to confirm if I’m remaining faithful to the light received and true to what I have “previously promised” (2 Corinthians 9:5, NKJV).



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GROWING FINANCIAL GIVING IN A PASTORAL DISTRICT

BLESSINGS MAPHOSA

Today, many churches are in dire need of meeting their financial obligations. They face more demands and expectations for ministry and local expenses, but most have few or insufficient financial resources to successfully do ministry. One of the church's first steps to growth and success in ministry is to resolve its financial difficulties. Stewardship is integral to everything a church does. Solomon said, "Money answers everything" (Ec-

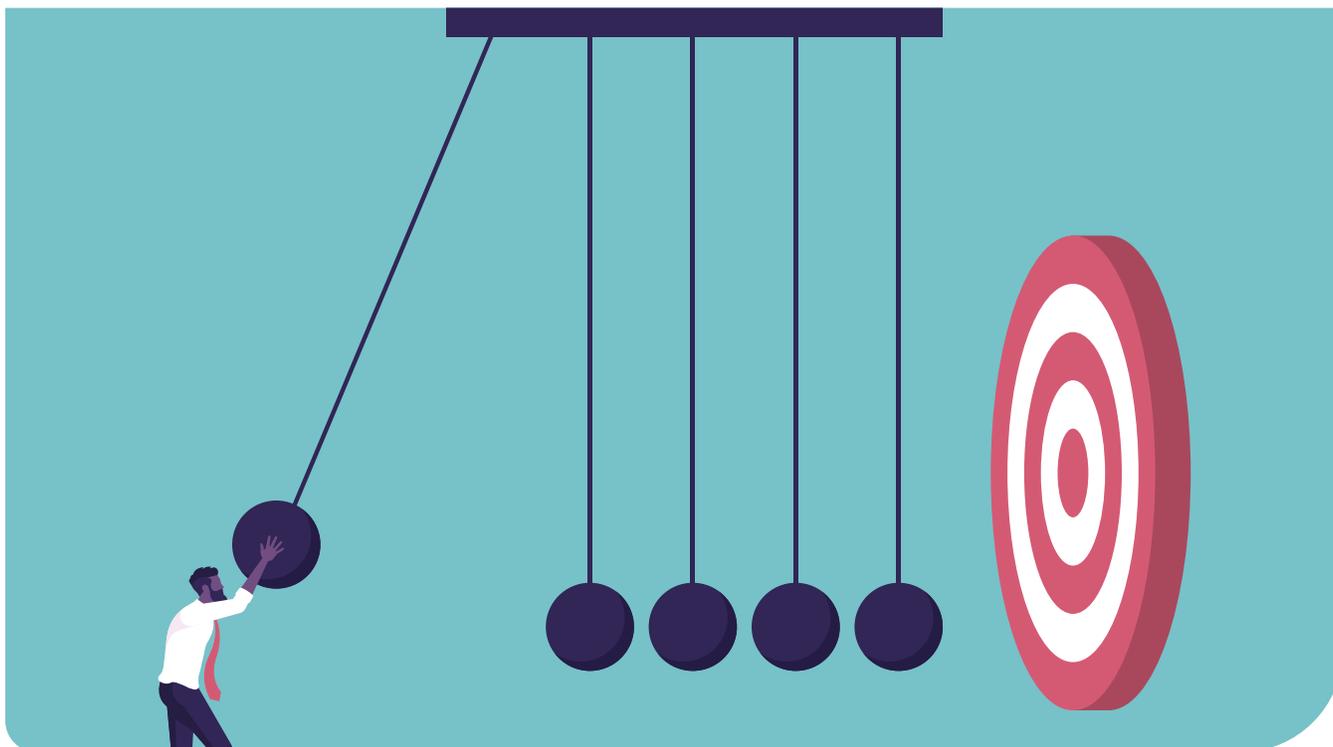
clesiastes 10:19, NKJV). Churches need to take a "systematic" (holistic) approach if they are to solve their financial doldrums.

TRUTHS ABOUT STEWARDSHIP

STEWARDSHIP: AN EXPRESSION OF DISCIPLESHIP

Stewardship embodies the understanding of our relationship to God, God's people, and God's creation. Giving is a requisite to Christian discipleship. We show our values, priorities and love

by our giving. Giving also ties people with mission. Robert Schnase affirms, "Growing in the grace of giving is part of the Christian journey of faith, a response Christian disciples offer to God's call to make a difference in the world."¹ Donald Joiner also reiterates, "Giving through the church is not all about money. It is about changing lives. It is about feeling loved and cared for. It is about helping the needy. It is about ministry. It is about our personal salvation. It is about the great sacrifice of Jesus Christ on the cross of calvary."²





The essence of a good stewardship program has nothing to do with the question of how much will you give to the church. It should address the question on how you are doing in your relationship with Jesus Christ. Our primary objective should be to incorporate giving as a joy-filled, divine discipline into the fabric of the church’s life. A proper theology of stewardship should focus not on our ownership, but on God’s ownership; not on church survival, but on personal discipleship; not on money, but on ministry; not on the needs of the church, but on the needs of the members to be totally involved in the ministry of Christ. Teaching the proper biblical and theological foundation of stewardship to the congregation is vital to the development of any real growth in Christian discipleship. When a church makes real givers, it changes lives. Stewardship is never a program, it is life-style.

STEWARDSHIP IS NOT A PROGRAM

Stewardship development is a not a “program” problem but a “system”

problem. The problem is in the whole, not the fragments. The system is the center of the problem. The root for decreased giving is not people, it is not the ailing economy, it is not even lack of finances. The reason people are not giving is that the system has often created an environment for people to give elsewhere. I have seen churches where members give to a project but do not return tithes and offerings. Our young people can pay for a youth camp, but cannot be seen in the tithe and offering checklist. Stewardship should not be just a department among other departments, but all other departments—Women’s Ministries, Sabbath School and Personal Ministries, Youth, Children Ministries, Music department, etc.—should intentionally foster stewardship education. This denotes that if we are ever going to solve our financial problems, we will need to view stewardship in the context of our entire church life.

CREATING A CLIMATE FOR GROWTH

Over the past years, vast changes have occurred in church giving trends,

especially in the area of offerings. Members are exercising a choice in why they should give, what to give, and when to give. Members want to see results from their giving. One of the reasons for lowered income is that we are not making our case in a way that is convincing to the people who are members of our churches and who wish to give. Donald W. Joiner posits that: “To create a climate in which giving can happen, tell the story of what the church is doing, how lives are touched, and when ministry is happening.”³ Also, J. Clif Christopher states: “When a church consistently shows its constituency how lives are being improved through its ministry, then that church gets supported.”⁴ Unfortunately, many church leaders do a better job of reporting how much is given than reporting the good things the giving enabled in the first place. Look for ways to tell the stories behind the numbers. Tell about the lives that will be touched by our systematic benevolence.

SOME MOTIVATING FACTORS TO GIVE

Mission-driven church. Truly the pri-

mary motivation for our giving should be God and what He has done for us through our Lord and Savior, Jesus Christ. However, in addition, human nature wants to see a correlation between their giving and the mission of the church (how giving is enhancing ministry, touching lives, serving the needy, strengthening family bonds, extending ministry, saving souls, making Christian disciples). They want to know that their giving really does make a difference and really does change lives. People want to make the world a better place to live. They want to believe that they can truly make a difference for the better.

Regard for church leadership. People give more liberally when they hold the leaders of the congregation—the pastor, the elders, the church board members—in high esteem. Competence of the leadership and confidence in their vision fosters generosity. The person or team leading the flock makes a lot of difference in whether today's church members contribute as completely as they can. When they see a pastor and elders who regularly visit, have a great vision, and show excellent skills in leadership by precept and example, they will invest in that leadership's vision and trust in their skills to make meaningful ministry. This thought resonates with the strong advice given by Ellen G. White: "Great care should be exercised in choosing men to occupy positions of responsibility as guardians of the churches. My brethren, do not make this choice blindly, lest the flock of God be given an example that will teach them to tear and devour."⁵ Training and equipping church leaders to competently do ministry is imperative to the growth of the church.

Total Member Involvement. The "Total Member Involvement" model can make a substantial difference. Churches that have a greater percentage of their membership involved in some form of ministry have greater

attendance, greater income, and little tension, backbiting, burnout, and apathy. Clearly, there is a great number of lay members that stay committed and find increasing joy in being of service. John Ed Mathison relates, "The secret of the growth of the church is the involvement of the laity in meaningful ministry."⁶

The pastor and leadership team of the church need to emphasize, through sermons, organizational structure, Sabbath School, and style of leadership, that "ministry" belongs to the whole congregation, not simply the leaders.

Stewardship embodies the understanding of our relationship to God, God's people, and God's creation.

The pastor's role is to help individuals recognize their gifts and use them in ministry, emphasizing that every member is expected to participate in some form of ministry. White writes, "Those who have the spiritual oversight of the church should devise ways and means by which an opportunity may be given to every member of the church to act some part in God's work. This has not always been done in the past. Plans have not been fully carried out whereby the talent of all might be employed in active service. There are but few who realize how much has been lost because of this."⁷

Much more than we ever imagined is lost when we don't involve every member in ministry. According to the Barna Group, which has studied stewardship trends for many years, the core reason people give to any cause is an emotional connection to it. This denotes that they feel they can make a difference, have a

sense of purpose, and have a relationship with the mission project.

The pastor and their leadership team should do a valuation of the skills, talents, and abilities of church members. An easier way is to begin with those who are new to the church. Basically, create a ministry team that uses their gifts and passions. If members are involved, they will love the church and support its causes. Leaders should make sure that no one is a spectator in church ministry.

CONCLUSION

The church needs finances to support its growth and mission, but it should not be consumed by how to reach it or too distressed by the lack of it. Every church should lay a good foundation for stewardship growth by intertwining stewardship and discipleship; these two should be inseparable. Churches need to weave financial stewardship into the fabric of every church life. Stewardship should never be a program that comes and goes, but it should be the church lifestyle. Every ministry of the church should be a stewardship department that fosters faithfulness on its mission and mandate.



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¹ Robert Schnase, *Five Practices of Fruitful Congregations* (Nashville, TN, Abingdon Press, 2011), 105.

² Donald W. Joiner, *Creating a Climate for Giving* (Nashville, TN, Discipleship Resources, 2003), 25.

³ Joiner, 48.

⁴ J. Clif Christopher, *Not Your Parents Offering Plate* (Nashville, TN: Abingdon Press, 2015), 11.

⁵ Ellen G. White, *Christian Leadership* (Washington, DC: Ellen G. White Estate, 1985), 52.

⁶ John Ed Mathison, *Every Member In Ministry* (Nashville, TN, Discipleship Resources, 1992) vii.

⁷ Ellen G. White, *Counsels for the Church* (Nampa, ID: Pacific Press Pub. Assn., 1991), 69.

PROPOSAL OF PARTNERSHIP STEWARDSHIP

Nurturing a God-First lifestyle is a holistic approach to stewardship and involves the areas of personal spiritual growth, well-being, giving, and involvement in accomplishing God’s final mission for earth. An integrated approach to stewardship facilitates the adoption of the God-first lifestyle by our members. In this regard, the GC Stewardship Ministries and GC Treasury have developed a six-point document describing the areas of partnership in nurturing the financial domain of a God-First lifestyle. Recently, it was shared for discussion during a GC and Division Treasury Leadership Summit. It is still an evolving proposal, but it can help to initiate some fruitful conversations at all levels of the church organization.

RATIONAL FOR PARTNERSHIP

This proposal rests on the concept of integrated action to improve effectiveness in growing a God-First culture. A God-first culture does not happen in a vacuum, and a single church department is insufficient to lead the church membership to adopt the God-First Commitment. This initiative represents a concrete action to move away from the silo mentality. The effectiveness of the integrated strategy could be observed in the initiative of disseminating stewardship education through the Sabbath School quarterly. Results obtained in 2019 and early outcome for the 1st Quarter Lesson of 2023 are quite conclusive. Unfortunately, or fortunately, we can’t have a quarterly on stewardship every quarter. However, we can partner with other church ministries, departments, and initiatives to effectively vehicle the God-principle to all segments of the church.

GC, STEWARDSHIP MINISTRIES

AREA OF PARTNERSHIP

- #1 Provide a clearer understanding of the connection between personal spiritual growth, giving, and involvement in accomplishing God’s final mission for earth.
- #2 Promote trust and confidence of church members by communicating how resources are administered by the various levels of our church entities.
- #3 Promote financial literacy, particularly from a biblical perspective, to enhance the daily walk of church members with God and their ability to serve others.
- #4 Populate a metric that shows the trend of how church members grow in trust and relationship with God through obedient participation in tithes and regular and systematic offerings.
- #5 Prepare inspiring stewardship resources in formats and on platforms that are user-friendly to the generational and geographic profiles of church members.
- #6 Assess the impact and effectiveness of Extraordinary Tithe allocation earmarked for full-time stewardship directors at the division level.

PROPOSAL OF PARTNERSHIP DOCUMENT

BETWEEN MINISTRIES TREASURY

SUGGESTED ACTION

Disseminate a broad-based perspective of stewardship which articulates around the meta-narrative: “We are created and redeemed as stewards.”

Promote the weekly offertory devotionals and the annual Stewardship Revival week, which invite members to embrace a God-First lifestyle.

Establish a group to study the need for amendments to the Working Policy and the Church Manual for these documents to harmonize with actions related to adopting the Combined Offering Plan and bring clarity to some offerings’ terminologies.

Ensure that each administrative entity has a template to share about the use of tithes and offerings to their committees and constituencies.

Communicate to the church about finances through accessible and user-friendly platforms about the following:

- Distribution plan(s) of the various offerings and tithes
- Regular financial reports
- Real-life stories, provided by beneficiaries, following an agreed standard format, linking funds received with progress in mission

Educate church members on the importance of identifying themselves while giving and differentiating their giving into tithes, offerings, and donations.

Ensure that local churches are regularly audited, and the audit reports are presented to church boards, at church’s business meetings, and preferably shared with the church at large whenever possible.

Provide local church leadership with resources to develop and implement an internal control system.

Set up an editorial committee to develop resource materials for financial literacy seminars that local churches can adapt to their needs.

Train a pool of financial literacy educators comprising of treasurers, leaders, pastors, and other resource people to provide Financial Literacy Seminars for the local church and the community as a nurturing and evangelistic tool.

Add a line to the treasurers’ reports at all levels that indicates the monthly number of giving units.

Develop and provide an instrument for conferences, unions, and divisions to consolidate data for their territory about the pattern in participation for tithing and regular offerings.

Communicate and analyze the trend in the participation in giving during church board meetings, church administrative meetings, other adequate local church forums, and to executive committees at all levels regularly.

Provide pastors or approved and trained spiritual leaders with information about individual members’ participation in tithing for nurture and retention purposes through personal interventions.

Invest more resources in developing stewardship resources for children, teens, and young adults.

Undertake a study to assess the initiative’s effectiveness in increasing participation in tithing and regular and systematic giving.

SCRIPTURAL FOUNDATION TO MAJOR GIFT FUNDRAISING

DENNIS CARLSON

Planned Giving is a major approach to fundraising in the Adventist Church. The 2021 Report indicates that there were over \$88 million dollars raised through Planned Giving & Trust Service (PGTS) in the Seventh-day Adventist Church worldwide. This is a major gift given by Seventh-day Adventist members and friends of the church to support the mission of the church. In a presentation* developed by Professor Russell James III, PhD, JD, CFP, he elaborates on the scriptural foundation of planned giving and major gifts fundraising. This article highlights some of the key principles he brought forward.

GIVING VS. SHARING

In his presentation “Biblical Fundraising Is a Scriptural Ministry Focused on the Wealthy,” James distinguishes between giving and sharing. Giving

“Warn the rich people of this world not to be proud or to trust in wealth that is easily lost. Tell them to have faith in God, who is rich and blesses us with everything we need to enjoy life. Instruct them to do as many good deeds as they can and to help everyone. Remind the rich to be generous and share what they have. This will lay a solid foundation for the future, so that they will know what true life is like” (1 Timothy 6:17–19, CEV).

down is almsgiving (*eleemosune*), usually out of pity. Sharing (*koinonikos*) is giving across, sharing with the fellowship community.

Giving down matches with begging, not major gift fundraising. Matthew 6:3 provides directions on how to give alms. Sharing or giving across is illustrated in 2 Corinthians 8 and 9, where apostle Paul discusses sharing with the fellowship community. Giving down and giving across are significantly different types of giving. Each of these types of giving should be approached in very different ways. When giving alms, Scripture instructs not to let your left hand know what the right hand is doing. When

sharing or giving across, Paul makes a very public statement that we can still read today, commending the generosity of the believers.

IF IT FEELS LIKE BEGGING, YOU ARE DOING IT WRONG

Building sincere peer relationships is the most crucial feature of fundraising. The text in 1 Timothy 6:17, 18 shows a direct command to all gift planners to build relationships with wealthy people and deliver a specific message of trust in God and sharing liberally. Scripture supports this ministry of encouraging good works and generosity. As PGTS Gift Planners, we fill a very specific niche as trusted coun-

Getty Images

selors.

Donors give because generosity is part of their identity. We do not pressure donors to give, but assist donors in accomplishing what God has already put on their hearts to give. At times we serve the purpose of reminding donors of their core values and helping these values to remain at the forefront in their mind.

TRANSFORMATIONAL GIVING

A significant difference exists between giving down from disposable income and giving across from wealth. First Timothy 6 refers directly to wealth and does not mention disposable income. Planned Giving speaks directly to donors about giving from their wealth during their lifetime, in addition to having the plan to provide for the needs of their families and supporting God's mission to reach the world for Jesus.

James asserts, "The first time most people ever commit to a gift from their wealth (not from disposable income) is in their estate plan." As PGTS Gift Planners, we are there when this happens; PGTS Gift Planners are building relationships with these donors and stewarding these relationships. A tremendous amount of trust is developed between the donor and the PGTS Gift Planner. This trust is sacred and must be carefully nurtured and protected by the gift planner. This protection requires the highest standard of ethics and integrity on the part of the PGTS Gift Planner.

THE JOY OF GIVING MAKES BEAUTIFUL THINGS HAPPEN

When donors trust God in all areas of their lives, God supplies all that is needed to enjoy life abundantly. The value of wealth is that it enables donors to share in a way that significantly benefits and impacts their community and the world around them. The donor rejoices in the identity of being rich toward God. First Timothy 6:7 tells us

that we bring nothing into this world and will take nothing out of this world; having an identity that is rich toward God while in this world brings the most joy to the donor. Generosity toward those in our community who are in need is a way to praise God in action for His rich blessings to donors. God gives big gifts to me, and I, in turn, give big gifts to support God's mission on earth. This attitude brings joy to the donors.

WE CANNOT TAKE WEALTH WITH US, BUT WE CAN SEND IT AHEAD

First Timothy 6:19 declares, "Storing up for themselves a good foundation for the time to come" (NKJV). This text indicates that there is an eternal benefit to sharing what God has blessed us with here on earth. There are everlasting re-

When donors trust God in all areas of their lives, God supplies all that is needed to enjoy life abundantly.

sults for the wealthy who are faithful to God in their earthly stewardship.

We may not think of ourselves as wealthy, but on a global scale of poverty, we would probably be counted among the wealthy. Biblical fundraising provides the basis for donors to enjoy wealth to the fullest in their current and eternal life. There is only one standard for being a faithful steward. God does not have one standard for the poor and another for the wealthy. All are expected to faithfully invest and increase the talents God gives them.

WHAT IS MOST IMPORTANT?

You may have seen this bumper sticker: "Those who die with the most

toys win." It is usually on a large recreational vehicle or a trailer hauling the "toy" behind it. Biblical fundraising challenges the donor to question this materialistic philosophy and consider replacing it with a God-focused command that states: "Those who do the most good by impacting their communities enjoy current and eternal life."

CONCLUSION

Planned Giving Fundraising can move forward with the following assurances and determination:

1. Yours is a scripturally commanded ministry.
2. You are an authorized messenger.
3. You can come alongside the rich—these status differences are temporary and tentative.
4. You encourage wealth sharing, not just disposable income "alms-giving."
5. You are offering the best deal ever. They get . . .
 - To enjoy their wealth
 - To create good works
 - To do good
 - To become generous and sharing
 - To store up treasure for the future
 - To take hold of a superior life experience*

The ministry of Planned Giving & Trust Services allows each gift planner for God to encourage members and other friends of the Seventh-day Adventist Church to live their lives abundantly and experience the joy of giving.



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

*This article is a summary of a presentation developed by Professor Russell James III, PhD, JD, CFP, on the biblical foundation of planned giving and major gifts fundraising.

JOHN AND DEVILON FRANCIS

Today, in these uncertain times, when our energy bills are constantly rising, food prices are skyrocketing, and living costs seem out of control, many are worried about debt more than ever before. More and more people are using their credit cards to pay for food and basic needs. A UK survey in April 2023 showed that 700,000 households missed their rent, mortgage, or utility payments due to the rising cost of living and their income not keeping up with rising inflation prices.

On a personal level, several years ago we experienced the emotional and psychological trauma that was caused by debt as our mortgage lender was ringing up constantly, even on Sabbath! They were hounding us for the next payment even when we had already agreed on an amount and the date when payments would be made.

The credit card companies, who are happy to take the minimum payments, know full well that the interest you pay

is almost as much as the minimum payment you made, so, in effect, you only pay less than 5% off your debt. What is the way out of this cycle?

1 DON'T BURY YOUR HEAD IN THE SAND

The most important thing to remember when you are in financial difficulty is not to be in a state of denial. Generally, when people consider their definition of debt, they often make the mistake of excluding their loans. But the reality is, anything you don't own outright, if you are making payments on it, is a debt. Examples of this could include mortgage, car finance, credit cards, store cards, catalogues, buy now pay later agreements, and so on. We are not saying that all debt is bad; as there is good debt and bad debt. A lot depends on how it is managed and the purpose of the borrowing. In everything, common sense and knowing how you will repay needs to be applied.

The first step in managing your debts is to list all the amounts you owe and the dates when the payments are due. Create a budget which will enable you to work out your monthly expenditure, and from this, you will need to decide what is a priority compared to a luxury, and make adjustments accordingly. You will need to identify what are needs (e.g., food, accommodation costs) and wants (e.g., new car, latest fashionable clothes). Remember the words of Proverbs 24:3, "Through wisdom a house is built, and by understanding it is established" (NKJV).

2 DEVELOP A REPAYMENT PLAN

In order to develop a payment strategy, you need to have a clear understanding of your income coming in as well as your expenditure. The goal is to spend less than you earn. Firstly, look to see if you have any assets you can sell, even small things such as clothes you no longer wear, old books, things in the attic, etc. All of this could be sold through garage sales, online, etc. This can assist with paying off smaller debts, but the larger ones may require you to sell bigger items, such as cars, houses (consider downsizing), and other types of investments.

When making a decision on whether to sell more significant items, you need to consider your lifestyle needs and then go on to review any excess savings you have. It is pointless having large amounts of savings acquiring little interest when you might be paying a higher interest on your debts. Finally, look into reducing your living expenses and canceling any subscriptions.

3 STOP FALLING FURTHER INTO DEBT

No matter how tempted you may feel to purchase "that great deal," resist the urge to use your credit card. This may be a challenging decision to make, but if you are a person who cannot manage their spending and work within an affordable repayment plan, then it is the only sensible course of action.

Another good practice is to start repaying off the smallest debt first. Once you can get rid of this one, use the amount you were paying on this first debt to add onto the next debt, in

7 DEBT BUSTERS



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in addition to what you were already paying. This will then increase your monthly payments, saving you interest in the long term.

4 PERFORM PLASTIC SURGERY

If you have been tempted to spend on your credit card without any sense of control, the best advice we can give is to get a pair of scissors and cut your card into pieces. The psychological effect of this will be the beginning of the process of ending debt now, instead of accumulating any more new debt.

5 DON'T SUFFER IN SILENCE

The worst thing you can do if you have severe financial difficulties is to keep quiet. Don't be embarrassed to seek out advice and help. There are numerous organizations from which you can seek assistance in the UK: Step Change (<https://www.stepchange.org>), Citizens Advice (<https://www.citizensadvice.org.uk/>), and Christians Against Poverty (<https://capmoney.org/>). Each country will have their own organizations that you can approach for free advice. Remember, a problem shared is a problem half solved. A trusted friend could also represent a valuable starting point. The most important thing is that you seek help and free yourself from the bondage of debt.

6 ESTABLISH ACCOUNTABILITY

We all, from time to time, need someone who can support us, someone who

can encourage us, someone who can be an accountability partner for us. An accountability partner is someone who supports another person to keep a commitment or maintain progress on a desired goal. The mere fact you are reporting to someone ensures you keep the commitment you have made to get yourself out of debt.

7 REWARD YOURSELF

When you begin paying off your debts to become debt free, creating a reward system is crucial to give you something positive to work toward. This will motivate you to keep pressing on toward your ultimate goal. Practice the principle of rewarding yourself as you pay off each debt. For example, go out for lunch when your first debt is paid off. For the second debt, maybe an extra special dinner. When the third debt is paid off, you could be rewarded by purchasing something for the house or one new clothes item. The fourth and final debt could be rewarded by you going away for a weekend. Make sure you do not get into

more debt through your reward system, but rather seek ways to motivate yourself to maintain your newly disciplined structure of systematic payments.

This statement by T. DeWitt Talmage about the seriousness of debt provides an additional motivation for the debt-free journey: "Debt ruins as many households and destroys as many fine characters as alcohol; it is the devil's mortgage on the soul, and he is always ready to foreclose. Pay all your bills. Look every man in the face, conscious that you owe the world no more than it owes you. Be indebted for nothing but love, and even that be sure you pay in kind, and that the payments are frequent."



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

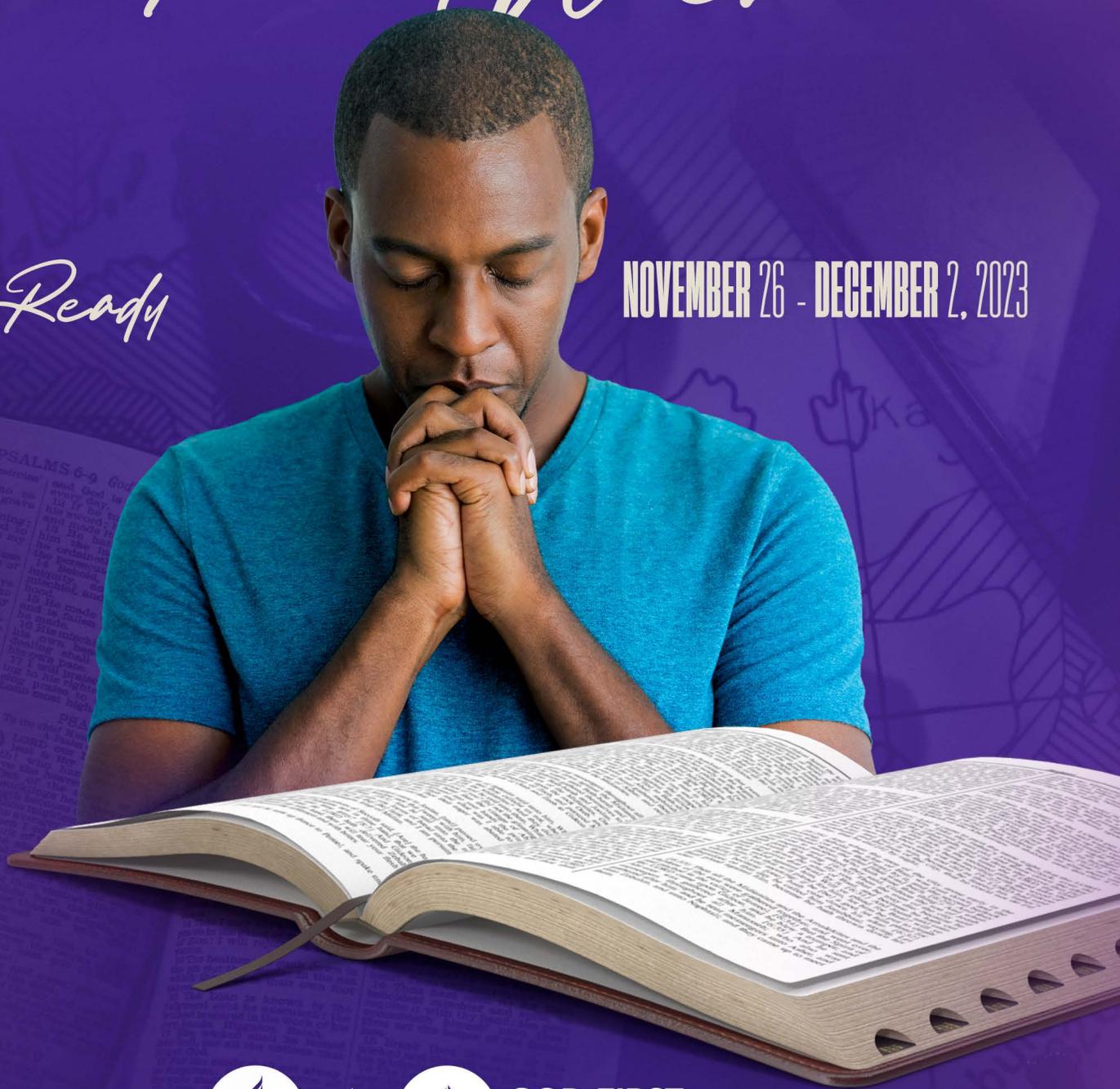
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