

A Spiritual Based Seminar on WHOLISTIC STEWARDSHIP for the Family



This seminar is compiled and presented by
Pastor Gert Jansen van Rensburg
NCSA Stewardship Ministries
Mobile +27 (73) 22 000 99
jansenvanrensburgg@nc.adventist.org

NAME: _____

DEFINITION OF A STEWARD

(Dr Erika Puni, former GC Director of Stewardship Ministries)

Stewardship is the lifestyle of one who has a living relationship with Jesus Christ, accepts His lordship, walking in partnership with God and acting as His agent to manage His affairs on earth.

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SATAN'S GOLDEN CHAIN SPIRITUAL GEMS

1 Timothy 6:10

"For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows."

James 5:3,4

"Your gold and silver are corroded,... You have heaped up treasure in the last days. Indeed the wages of the laborers who mowed your fields, which you kept back by fraud, cry out..."

Steps to Christ p.44

"The love of money, the desire for wealth, is the golden chain that binds (men) to Satan."

2 Timothy 3:1-5

"But know this that in the last days perilous times will come: for men will be lovers of themselves, lovers of money, boasters, proud..."

John 17:15-17

"I do not pray that You should take them out of the world, but that You should keep them from the evil one. They are not of the world, just as I am not of the world. Sanctify them by Your truth. Your Word is truth."

Testimonies Vol. 6, p.446

"There are only two places in the world where we can deposit our treasures - in God's storehouse or in Satan's, and all that is not devoted to Christ's service is counted on Satan's side and goes to strengthen his cause."

Testimonies vol. 9 p.13

"There are not many, even among educators and statesmen, who comprehend the causes that underlie the present state of society. Those who hold the reins of government are not able to solve the problem of moral corruption, poverty, pauperism, and increasing crime. They are struggling in vain to place business operations on a more secure basis. *If men would give more heed to the teaching of God's word, they would find a solution of the problems that perplex them.*"

Testimonies to Ministers, p.473,474

"Go make the possessors of lands and money drunk with the cares of this life. Present the world before them in its most attractive light, that they may lay up their treasure here and fix their affections upon earthly things. We must do our utmost to prevent those who labour in God's cause from obtaining means to use against us. Keep the money in our ranks. The more means they obtain, the more they will injure our kingdom by the spread of our subjects. Make them care more for Christ's kingdom and the spread of truths we hate, and we need not fear their influence; for we know that every selfish, covetous person will fall under our power, and will finally be separated from God's people."

Testimonies p.387

"Practical benevolence will give spiritual life to thousands of nominal professors of the truth. It will transform them from selfish, covetous worshipers of mammon to earnest, faithful co-workers with Christ in salvation."

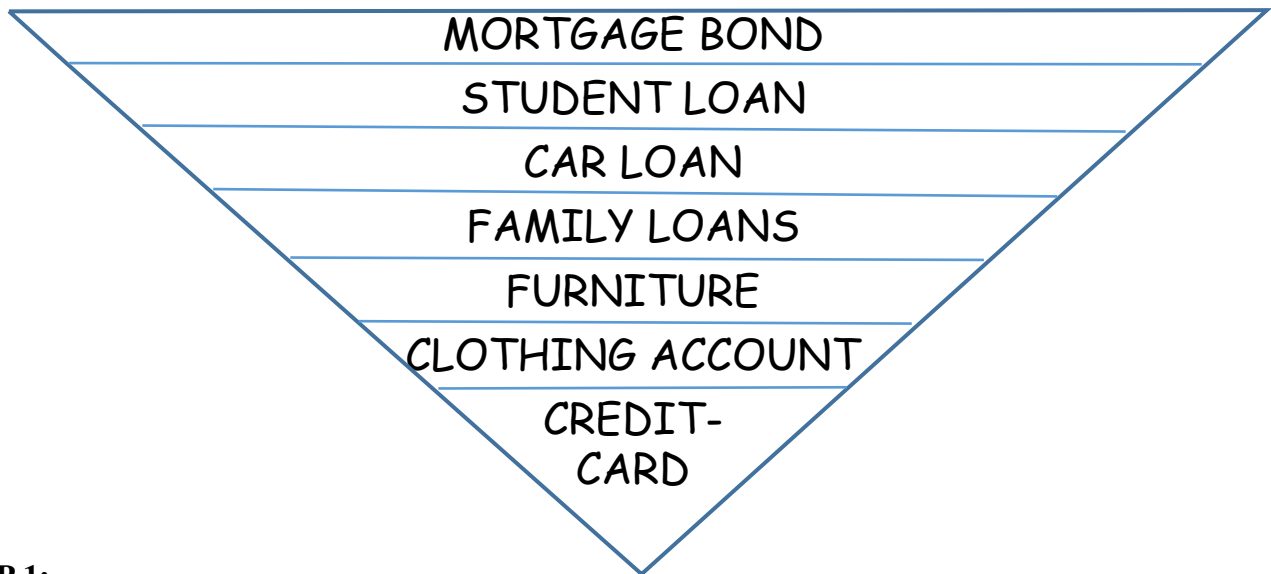
Christ Object Lessons p.351

"Money has great value because it can do great good. But money is of no more value than sand, only as it is put to use - In providing for the necessities of life, - In blessing others, - And advancing the cause of Christ."

Christ Object Lessons p.351

"Some think that only a portion of their means is the Lord's. When they have set apart a portion for religious and charitable purposes, they regard the remainder as their own, to be used as they see fit. But in this they mistake. All we possess is the Lord's and we are accountable to Him for the use we make of it."

DEBT ELIMINATION MODEL
(HOW TO ELIMINATE CONSUMER DEBT WITHIN 12-18 MONTHS)



STEP 1:

Sign a moratorium on additional debt.

- No further credit spending.
- If you don't borrow, you can't get into debt.
- If you don't borrow more, you can't get further into debt.

STEP 2:

- Covenant with God that as He blesses, you will pay your debts as soon as possible.
- Set a date to be debt free. As God blesses, don't buy more but pay your debts.
- Make debt reduction your highest financial priority.

STEP3:

- List all your debts from the largest to the smallest amount.
- Pay monthly the minimum amount owed on each debt.
- Do your best to double up on the payment at the bottom of the list. You will be surprised how soon this small amount is paid off.
- Add that amount to the basic payment on the item now at the bottom of the list.

NOTES:

THE FAMILY BUDGET (CS 249.1-2)

“Many, very many, have not so educated themselves that they can keep their expenditures within the limit of their income. They do not learn to adapt themselves to circumstances, and they borrow and borrow again and again, and become overwhelmed in debt, and consequently they become discouraged and disheartened. Many do not remember the cause of God, and carelessly expend money in holiday amusements, in dress and folly, and when there is a call made for the advancement of the work in home and foreign missions, they have nothing to give, or even have overdrawn their account. Thus they rob God in tithes and offerings, and through their selfish indulgence they lay the soul open to fierce temptations and fall into the wiles of Satan.”

MONTHLY BUDGET (SUMMARY) (Guidelines for a family of Four)

TOTAL GROSS INCOME:

Lower Income	Higher Income	My Income
R150,000	R300,000	R_____

TOTAL EXPENSES:

1. Tithe and Offering	10%	12%	____ %
2. Tax	18%	21%	____ %
TOTAL:	28%	33%	____ %

NETT SPENDABLE INCOME	72% (R108,000)	67% (R201,000)	____ % (R_____)
Monthly:	R108,000 ÷ 12	R201,000 ÷ 12	R_____ ÷ 12
Spendable Amount	= R9,000/month	= R16,750/month	= R_____/month

3. Housing	35% (R3,150)	30% (R5,030)	____ % (R_____)
4. Food	17% (R1,530)	15% (R2,510)	____ % (R_____)
5. Vehicles	17% (R1,530)	17% (R2,850)	____ % (R_____)
6. Insurance	3% (R270)	5% (R840)	____ % (R_____)
7. Debt	5% (R450)	5% (R840)	____ % (R_____)
8. Entertainment/Recreation	5% (R450)	5% (R840)	____ % (R_____)
9. Clothing	5% (R450)	5% (R840)	____ % (R_____)
10. Savings	5% (R450)	10% (R1,680)	____ % (R_____)
11. Medical and Dental	3% (R270)	3% (R500)	____ % (R_____)
12. Miscellaneous	5% (R450)	5% (R840)	____ % (R_____)

NOTE:

These figures are only guidelines and not imperatives. However, a budget that is far different from the one above is probably unbalanced and reflects wrong priorities. The tax and Tithe may be different from the examples shown, but the important figure in the illustration is nett spendable income, since the percentages are all based on that amount. (Adapted from “It’s Your Money, Isn’t It?” by Ed Reid)

SUB-DIVISIONS OF A PERSONAL BUDGET

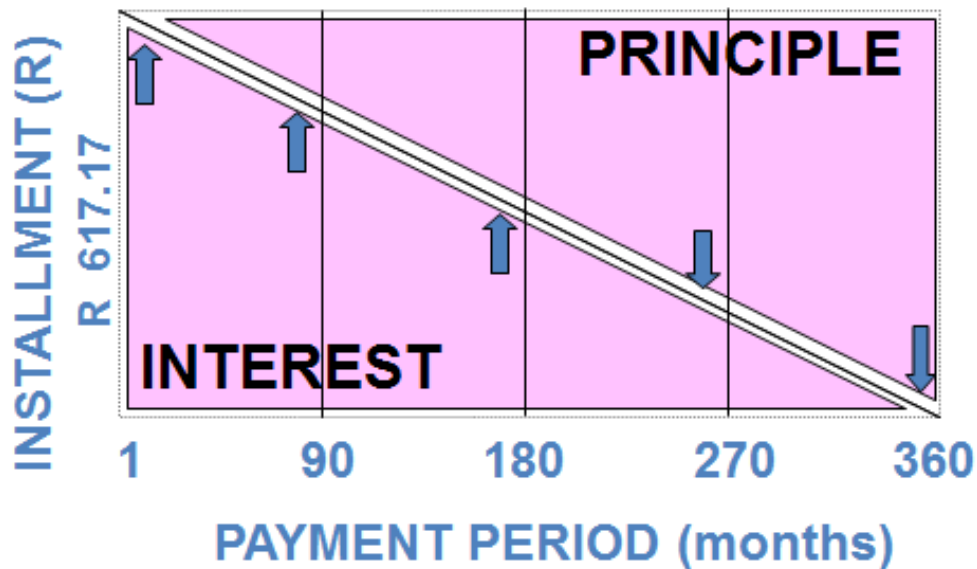
A personal budget channel funds according to priority and planning so as to live within your means.

RECORD OF MONTHLY INCOME AND EXPENSE:

<p>INCOME PER MONTH:</p> <p>TOTAL GROSS INCOME: _____</p> <p>Salary _____</p> <p>Interest _____</p> <p>Dividends _____</p> <p>I O U _____</p> <p>Rents _____</p> <p>MINUS EXPENSES:</p> <p>1. Tithe and Offering _____</p> <p>2. Tax _____</p> <p>A. NETT SPENDABLE INCOME: _____</p> <p>3. HOUSING: _____</p> <p>Mortgage (rent) _____</p> <p>Insurance _____</p> <p>Electricity _____</p> <p>Gas _____</p> <p>Water _____</p> <p>Sanitation _____</p> <p>Telephone _____</p> <p>Maintenance _____</p> <p>Other _____</p> <p>4. FOOD: _____</p> <p>5. MOTOR CAR(S): _____</p> <p>Payments _____</p> <p>Fuel and oil _____</p> <p>Insurance _____</p> <p>License/Registr _____</p> <p>Maint/Repr/Replc _____</p> <p>6. INSURANCE: _____</p> <p>Life _____</p> <p>Medical _____</p> <p>Other _____</p>	<p>7. DEBTS: _____</p> <p>Credit Card _____</p> <p>Loans/I O Us: _____</p> <p>Other: _____</p> <p>8. ENTERTAIN/RECREATION: _____</p> <p>Eating out _____</p> <p>Trips/Vacations _____</p> <p>Baby-sitters _____</p> <p>Activities _____</p> <p>Other _____</p> <p>9. CLOTHING: _____</p> <p>10. SAVINGS: _____</p> <p>11. MEDICAL: _____</p> <p>Doctor _____</p> <p>Dentist _____</p> <p>Medication _____</p> <p>Other _____</p> <p>12. MISCELLANEOUS: _____</p> <p>Toiletry, cosmetics _____</p> <p>Beauty, barber _____</p> <p>Laundry, cleaning _____</p> <p>Allowances/Lunches _____</p> <p>Subscriptions _____</p> <p>Gifts: B-days/Christm _____</p> <p>Special Education _____</p> <p>Cash _____</p> <p>Other _____</p> <p>B. TOTAL EXPENSES _____</p> <p style="text-align: center;">INCOME vs EXPENSES</p> <p>A. NETT SPENDABLE INCOME _____</p> <p>B. TOTAL EXPENSES _____</p> <p>A – B = Balance (-) _____</p>
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"IT SHOULD BE OUR HIGHEST AIM IN LIFE TO GET READY FOR HEAVEN ! (5MR 255)

HOW IS INTEREST CALCULATED ?



R 60,000.00 @ 12% over 30 years

*** FOUR COMPONENTS OF AN INSTALLMENT.

1. _____
2. _____
3. _____
4. _____

*** HOW IS INTEREST CALCULATED?

ANNUALLY:____ MONTHLY:____ WEEKLY:____ DAILY:____

FORMULA: R60,000.00 x 12% ÷ _____ = R_____.

*** HOW MUCH INTEREST DO I PAY ON A LOAN OVER...?

30yrs: R_____ 20yrs: R_____ 10yrs: R_____ 7yrs: R_____

*** LIVING 30 YEARS ON CREDIT WILL RESULT IN:

CAPITAL VALUE OF PURCHASES: R_____

AMOUNT PAID ON INSTALLMENT: R_____

INTEREST PAID OVER 30 YEARS: R_____

INTEREST PAID PER MONTH: R_____

*** HOW DOES THE INTEREST I PAY IMPACT MY FAITHFULNESS IN RETURNING OF TITHE AND OFFERING?

How to Purchase a House

Conventional 30 year vs. the Seven Year Plan

Biggers

\$100,000
- 10,000
\$ 90,000

12% / 30 years

\$925.75 / month

Both want a \$100,000 house

House
Down Payment
Balance

Terms

Payment

Smalls

\$60,000
- 10,000
\$50,000

12% / 7 years

\$882.64 / month

7 years paid in full: \$74,141

\$100,000
- 60,000
\$ 40,000

12% / 7 years

\$706.11 / month
7 years paid in full: \$59,313

After 30 years

\$333,270

---0---
---0---
---0---

Amount Paid

\$133,454*

Amount saved first 7 yrs.
Amount saved after 14 yrs.
Total saved after 30 years.

\$5,214.74
\$36,950.04
\$615,809.99**

**Note these calculations were generated on a computer using a 10% rate of return compounded monthly. During the first 7-year cycle the Smalls invested the difference between their monthly payment and that of the Biggers (\$43.11) and the same during the second 7-year cycle with the difference of \$219.64 per month. Then after 14 years when their house was fully paid off, they invested the entire amount of the Biggers' monthly payment — \$925.75. The total investment of the Smalls from their savings in home mortgage expenses over the Biggers would be \$615,809.99 cash in the bank!

*In addition, note that even if the Smalls did not follow the investment program outlined above, they still have \$199,815.82 less invested in their home than the Biggers (\$333,270.00 less \$133,454.00). That's nearly \$200,000.00 that they could invest in their needs, the needs of others, and to advancing the cause of God.

Points to Consider

1. Borrow as little as possible.
2. Make the payback term as short as possible.
3. Have a fixed rate of interest.
4. Be sure there is no prepayment penalty.
5. Avoid personal surety.
6. Shop for the money.
7. Do not purchase credit life insurance.
8. Know what you are doing.

COMPARE A \$60,000 MORTGAGE AT 12%

	P/I	LIFE OF LOAN	INTEREST PAID	INTEREST SAVED
CONVENTIONAL	\$ 617.17	30	\$162,181.20	-0-
BI-WEEKLY	\$ 308.59	19.04	\$ 92,752.05	\$ 69,429.15
WEEKLY	\$ 154.29	18.79	\$ 90,809.33	\$ 71,372.20
15 YEAR	\$ 720.10	15	\$ 69,618.45	\$ 92,562.75
BI-WEEKLY	\$ 360.05	12.3	\$ 54,617.36	\$107,563.84
7 YEAR	\$1,059.16	7	\$ 28,969.95	\$133,211.25

SAVING UP FOR A RAINY DAY

Duty in View of the Time of Trouble (EW 56.2)

The Lord has shown me repeatedly that it is contrary to the Bible to make any provision for our temporal wants in the time of trouble. I saw that if the saints had food laid up by them or in the field in the time of trouble, when sword, famine, and pestilence are in the land, it would be taken from them by violent hands and strangers would reap their fields. Then will be the time for us to trust wholly in God, and He will sustain us. I saw that our bread and water will be sure at that time, and that we shall not lack or suffer hunger for God is able to spread a table for us in the wilderness. If necessary He would send ravens to feed us, as He did to feed Elijah, or rain manna from heaven, as He did for the Israelites.

Preparation for the Time of Trouble (EW 56.3 and CS 60)

Houses and lands will be of no use to the saints in the time of trouble, for they will then have to flee before infuriated mobs, and at that time their possessions cannot be disposed of to advance the cause of present truth I was shown that it is the will of God that the saints should cut loose from every encumbrance before the time of trouble comes, and make a covenant with God through sacrifice. If they have their property on the altar and earnestly inquire of God for duty, He will teach them when to dispose of these things. Then they will be free in the time of trouble and have no clogs to weigh them down.

(EW 57.1)

I saw that if any held on to their property and did not inquire of the Lord as to their duty, He would not make duty known and they would be permitted to keep their property, and in the time of trouble it would come up before them like a mountain to crush them, and they would try to dispose of it, but would not be able. I heard some mourn like this: "The cause was languishing, God's people were starving for the truth, and we made no effort to supply the lack; now our property is useless. Oh, that we had let it go, and laid up treasure in heaven!"

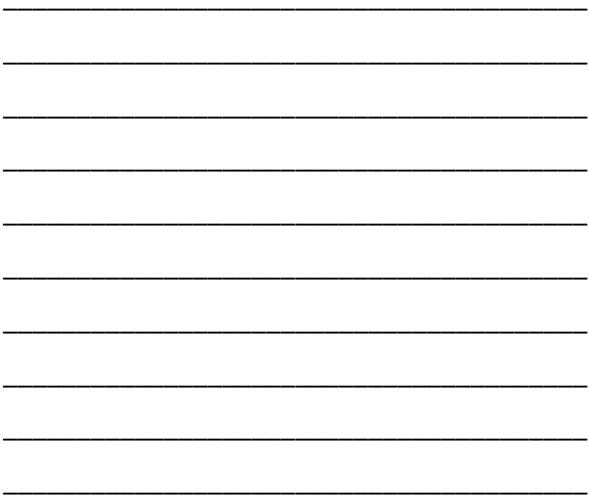
GOD's PLAN...

SATAN's PLAN...

...FOR YOUR LIFE

- God - Owner / Man – Steward
- No debts - Financially free
- Faithful - honest tithe
- Happy family - needs supplied
- Surplus – helping others
- Advancing God's cause
- Total commitment – life glorifies God
- Estate back to God

Man the owner of possessions
In debt – Interest slavery
No tithe - dishonest tithe
Unhappy marriages
Distrust God and Church
Possessions glorify man
No will
Estate to relatives

[illegible][illegible]

Chap. 42 - Wills and Legacies

(*"Testimonies for the Church,"* vol.4, p.476-485)

"Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: but lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal." Selfishness is a soul-destroying sin. Under this head comes covetousness, which is idolatry. All things belong to God. All the prosperity we enjoy is the result of divine beneficence. God is the great and bountiful giver. If He requires any portion of the liberal supply He has given

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us, it is not that He may be enriched by our gifts, for He needs nothing from our hand; but it is that we may have an opportunity to exercise self-denial, love, and sympathy for our fellow men, and thus become highly exalted. In every dispensation, from Adam's time to ours, God has claimed the property of man, saying: I am the rightful owner of the universe; therefore consecrate to Me thy first fruits, bring a tribute of loyalty, surrender to Me My own, thus acknowledging My sovereignty, and you shall be free to retain and enjoy My bounties, and My blessing shall be with you. "Honor the Lord with thy substance, and with the first fruits of all thine increase." {4T 476.3}

God's requirements come first. We are not doing His will if we consecrate to Him what is left of our income after all our imaginary wants have been supplied. Before any part of our earnings is consumed, we should take out and present to Him that portion which He claims. In the old dispensation an offering of gratitude was kept continually burning upon the altar, thus showing man's endless obligation to God. If we have prosperity in our secular business, it is because God blesses us. A part of this income is to be devoted to the poor, and a large portion to be applied to the cause of God. When that which God claims is rendered to Him, the remainder will be sanctified and blessed to our own use. But when a man robs God by withholding that which He requires, His curse rests upon the whole. {4T 477.1}

God has made men the channels through which His gifts are to flow to sustain the work which He would have carried forward in the world. He has given them property to be wisely used, not selfishly hoarded or extravagantly expended in luxury and selfish gratification either in dress or in the embellishment of their houses. He has entrusted them with means with which to support His servants in their labor as preachers and missionaries, and to sustain the institutions He has established among us. Those who rejoice in the precious light of truth should feel a burning desire to have it sent

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everywhere. There are a few faithful standard-bearers who never flinch from duty or shirk responsibilities. Their hearts and purses are always open to every call for means to advance the cause of God. Indeed, some seem ready to exceed their duty, as though fearful that they will lose an opportunity of investing their portion in the bank of heaven. There are others who will do as little as possible. They hoard their treasure, or lavish means upon themselves, grudgingly doling out a mere pittance to sustain the cause of God. If they make a pledge or a vow to God, they afterward repent of it, and will avoid the payment of it as long as they can, if not altogether. They make their tithe as small as possible, as if afraid that that which they return to God is lost. Our various institutions may be embarrassed for means, but this class act as though it made no difference to them whether they prospered or not. And yet these are God's instrumentalities with which to enlighten the world. {4T 477.2}

These institutions have not, like other institutions of the kind, received endowments or legacies. And yet God has greatly prospered and blessed them, and made them the means of great good. There are aged ones among us who are nearing the close of their probation; but for the want of wide-awake men to secure to the cause of God the means in their possession, it passes into the hands of those who are serving Satan. This means was only lent them of God to be returned to Him; but in nine cases out of ten these brethren, when passing from the stage of action, appropriate God's property in a way that cannot glorify Him, for not one dollar of it will ever flow into the Lord's treasury. In some cases these apparently good brethren have had unconsecrated advisers, who counseled from their own standpoint and not according to the mind of God. Property is often bequeathed to children and grandchildren only to their injury. They have no love for God or for the truth, and therefore this means, all of which is the Lord's, passes into Satan's ranks, to

be controlled by him. Satan is much more vigilant, keen-sighted, and skillful in devising ways to secure means to himself than our brethren

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are to secure the Lord's own to His cause. Some wills are made in so loose a manner that they will not stand the test of the law, and thus thousands of dollars have been lost to the cause. Our brethren should feel that a responsibility rests upon them, as faithful servants in the cause of God, to exercise their intellect in regard to this matter, and secure to the Lord His own. {4T 478.1}

Many manifest a needless delicacy on this point. They feel that they are stepping upon forbidden ground when they introduce the subject of property to the aged or to invalids in order to learn what disposition they design to make of it. But this duty is just as sacred as the duty to preach the word to save souls. Here is a man with God's money or property in his hands. He is about to change his stewardship. Will he place the means which God has lent him to be used in His cause, in the hands of wicked men, just because they are his relatives? Should not Christian men feel interested and anxious for that man's future good as well as for the interest of God's cause, that he shall make a right disposition of his Lord's money, the talents lent him for wise improvement? Will his brethren stand by and see him losing his hold on this life and at the same time robbing the treasury of God? This would be a fearful loss to himself and to the cause; for, by placing his talent of means in the hands of those who have no regard for the truth of God, he would, to all intents and purposes, be wrapping it in a napkin and hiding it in the earth. {4T 479.1}

The Lord would have His followers dispense their means while they can do it themselves. Some may inquire: "Must we actually dispossess ourselves of everything which we call our own?" We may not be required to do this now; but we must be willing to do so for Christ's sake. We must acknowledge that our possessions are absolutely His, by using of them freely whenever means is needed to advance His cause. Some close their ears to the calls made for money to be used in sending missionaries to foreign countries and in publishing the truth and scattering it like autumn leaves all over the world. Such excuse their covetousness by informing you that

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they have made arrangements to be charitable at death. They have considered the cause of God in their wills. Therefore they live a life of avarice, robbing God in tithes and in offerings, and in their wills return to God but a small portion of that which He has lent them, while a very large proportion is appropriated to relatives who have no interest in the truth. This is the worst kind of robbery. They rob God of His just dues, not only all through life, but also at death. {4T 479.2}

It is utter folly to defer to make a preparation for the future life until nearly the last hour of the present life. It is also a great mistake to defer to answer the claims of God for liberality to His cause until the time comes when you are to shift your stewardship upon others. Those to whom you entrust your talents of means may not do as well with them as you have done. How dare rich men run so great risks! Those who wait till death before they make a disposition of their property, surrender it to death rather than to God. In so doing many are acting directly contrary to the plan of God plainly stated in His word. If they would do good they must seize the present golden moments and labor with all their might, as if fearful that they may lose the favorable opportunity. {4T 480.1}

Those who neglect known duty by not answering to God's claims upon them in this life, and who soothe their consciences by calculating on making their bequests at death, will receive no words of commendation from the Master, nor will they receive a reward. They practiced no self-denial, but selfishly retained their means as long as they could, yielding it up only when death claimed them. That which many propose to defer until they are about to die, if they were Christians indeed they would do while they have a strong hold on life. They would devote themselves and their property to God, and, while acting as His stewards, they would have the satisfaction of doing their duty. By becoming their own executors, they could meet the claims of God themselves, instead of shifting the responsibility upon others. We should regard ourselves as stewards of the Lord's property and God as the supreme proprietor, to

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whom we are to render His own when He shall require it. When He shall come to receive His own with usury, the covetous will see that instead of multiplying the talents entrusted to them, they have brought upon themselves the doom pronounced upon the unprofitable servant. {4T 480.2}

The Lord designs that the death of His servants shall be regarded as a loss because of the influence for good which they exerted and the many willing offerings which they bestowed to replenish the treasury of God. Dying legacies are a miserable substitute for living benevolence. The servants of God should be making their wills every day in good works and liberal offerings to God. They should not allow the amount given to God to be disproportionately small when compared with that appropriated to their own use. In making their wills daily, they will remember those objects and friends that hold the largest place in their affections. Their best friend is Jesus. He did not withhold His own life from them, but for their sakes became poor, that through His poverty they might be made rich. He deserves the whole heart, the property, all that they have and are. But many professed Christians put off the claims of Jesus in life and insult Him by giving Him a mere pittance at death. Let all of this class remember that this robbery of God is not an impulsive action, but a well-considered plan which they preface by saying: "Being in sound mind." After having defrauded the cause of God through life they perpetuate the fraud after death. And this is with the full consent of all the powers of the mind. Such a will many are content to cherish for a dying pillow. Their will is a part of their preparation for death and is prepared so that their possessions shall not disturb their dying hours. Can these dwell with pleasure upon the requirement that will be made of them to give an account of their stewardship? {4T 481.1}

We must all be rich in good works in this life if we would secure the future, immortal life. When the judgment shall sit and the books shall be opened, every man will be rewarded according to his works. Many names are enrolled on the

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church book that have robbery recorded against them in the Ledger of Heaven. And unless these repent and work for the Master with disinterested benevolence, they will certainly share in the doom of the unfaithful steward. {4T 481.2}

It often happens that an active businessman is cut down without a moment's warning and on examination his business is found to be in a most perplexing condition. In the effort to settle his estate the lawyers' fees eat up a large share, if not all, of the property, while his wife and children and the cause of Christ are robbed. Those who are faithful stewards of the Lord's means will know just how their business stands, and, like wise men, they will be prepared for any emergency. Should their probation close suddenly, they would not leave such great perplexity upon those who are called to settle their estate. {4T 482.1}

Many are not exercised upon the subject of making their wills while they are in apparent health. But this precaution should be taken by our brethren. They should know their financial standing and should not allow their business to become entangled. They should arrange their property in such a manner that they may leave it at any time. {4T 482.2}

Wills should be made in a manner to stand the test of law. After they are drawn they may remain for years and do no harm, if donations continue to be made from time to time as the cause has need. Death will not come one day sooner, brethren, because you have made your will. In disposing of your property by will to your relatives, be sure that you do not forget God's cause. You are His agents, holding His property; and His claims should have your first consideration. Your wife and children, of course, should not be left destitute; provision should be made for them if they are needy. But do not, simply because it is customary, bring into your will a long line of relatives who are not needy. {4T 482.3}

Let it ever be kept in mind that the present selfish system of disposing of property is not God's plan, but man's device. Christians should be reformers and break up this present

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system, giving an entirely new aspect to the formation of wills. Let the idea be ever present that it is the Lord's property which you are handling. The will of God in this matter is law. If man had made you the executor of his property, would you not closely study the will of the testator, that the smallest amount might not be misapplied? Your heavenly Friend has entrusted you with property, and given you His will as to how it should be used. If this will is studied with an unselfish heart, that which belongs to God will not be misapplied. The Lord's cause has been shamefully neglected, when He has provided men with sufficient means to meet every emergency, if they only had grateful, obedient hearts. {4T 482.4}

Those who make their wills should not feel that when this is done they have no further duty; but they should be constantly at work, using the talents entrusted to them, for the upbuilding of the Lord's cause. God has devised plans that all may work intelligently in the distribution of their means. He does not propose to sustain His work by miracles. He has a few faithful stewards, who are economizing and using their means to advance His cause. Instead of self-denial and benevolence being an exception, they should be the rule. The growing necessities of the cause of God require means. Calls are constantly coming in from men in our own and foreign countries for messengers to come to them with light and truth. This will necessitate more laborers and more means to support them. {4T 483.1}

Only a small amount of means flows into the Lord's treasury to be appropriated to the saving of souls, and it is with hard labor that even this is obtained. If the eyes of all could be opened to see how prevailing covetousness has hindered the advancement of the work of God, and how much more might have been done had all acted up to God's plan in tithes and offerings, there would be a decided reform on the part of many; for they would not dare to hinder the work of advancing the cause of God as they have done. The church is asleep as to the work it might do if it would give up all for

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Christ. A true spirit of self-sacrifice would be an argument for the reality and power of the gospel which the world could not misunderstand or gainsay, and abundant blessings would be poured upon the church. {4T 483.2}

I call upon our brethren to cease their robbery of God. Some are so situated that wills must be made. But in doing this, care should be taken not to give to sons and daughters means which should flow into the treasury of God. These wills often become the subject of quarrels and dissensions. It is recorded to the praise of God's ancient people that He was not ashamed to be called their God; and the reason assigned is that instead of selfishly seeking for and coveting earthly possessions, or seeking their happiness in worldly pleasures, they placed themselves and all that they had in the hands of God. They lived only for His glory, declaring plainly that they sought a better country, even a heavenly. Of such a people God was not ashamed. They did not disgrace Him in the eyes of the world. The Majesty of heaven was not ashamed to call them brethren. {4T 484.1}

There are many who urge that they cannot do more for God's cause than they now do; but they do not give according to their ability. The Lord sometimes opens the eyes blinded by selfishness by simply reducing their income to the amount they are willing to give. Horses are found dead in the field or stable, houses or barns are destroyed by fire, or crops fail. In many cases God tests man with blessings, and if unfaithfulness is manifested in rendering to Him tithes and offerings, His blessing is withdrawn. "He which soweth sparingly shall reap also sparingly." By the mercies of Christ and the riches of His goodness, and for the honor of truth and religion, we beseech you who are followers of Christ to dedicate yourselves and your property anew to God. In view of the love and compassion of Christ, which brought Him from the royal courts to suffer self-denial, humiliation, and death, let each ask himself the question, "How much do I owe my Lord?" and then let your grateful offerings be in accordance with your appreciation of the great gift of heaven in God's dear Son. {4T 484.2}

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In determining the proportion to be given to the cause of God, be sure to exceed, rather than fall short, of the requirements of duty. Consider for whom the offering is to be made. This recollection will put covetousness to flight. Only consider the great love wherewith Christ has loved us, and our richest offerings will seem unworthy of His acceptance. When Christ is the object of our affections, those who have received His pardoning love will not stop to calculate the value of the alabaster box of precious ointment. Covetous Judas could do this; but the receiver of the gift of salvation will only regret that the offering has not a richer perfume and greater value. Christians must look upon themselves only as channels through which mercies and blessings are to flow from the Fountain of all goodness to their fellow men, by whose conversion they may send to heaven waves of glory in praise and offerings from those who thus become partakers with them of the heavenly gift.

The End

THE WORLD AND THE CHURCH IN A CRISIS (Tithe and Offerings)

Numbers 18:21
Behold, I have given the children of Levi all the tithes in Israel as an inheritance in return for the work which they perform, the work of the tabernacle of meeting.

Tithe Tells The World
Who We Serve!
Offering Tells The
World How We Serve!

PP 530
To promote the assembling of the people for religious service, as well as to provide for the poor, a second tithe of all the increase was required.

In God's plan **OFFERING** is equal or more than the **TITHE** for the maintenance of the ministry!

IT WOULD NOT DO!
It is impossible to continue the work of the church in its totality, as God has planned it, while the offering is less than the tithe.

CS 50.1
Give what you can now, and as you cooperate with Christ, your hand will open to impart still more. And God will refill your hand, that the treasure of truth may be taken to many souls. He will give to you that you may give to others.

PP 527.1
The contributions required of the Hebrews for religious and charitable purposes amounted to fully one fourth of their income. So heavy a tax upon the resources of the people might be expected to reduce them to poverty; but, on the contrary, the faithful observance of these regulations was one of the conditions of their prosperity.

4T 467.1
Besides all these systematic and regular donations there were special objects calling for freewill offerings, such as the tabernacle built in the wilderness and the temple erected at Jerusalem.

3T 395.3
No less than one third of their income was devoted to sacred and religious purposes.

CS 99.2
According to the amount bestowed will be the amount required. The larger the capital entrusted, the more valuable is the gift that God requires to be returned to Him.

4T 484.2
The Lord sometimes opens the eyes blinded by selfishness by simply reducing their income to the amount they are willing to give.

CS 196.2
I was shown that the recording angel makes a faithful record of every offering dedicated to God, and put into the treasury, and also of the final result of the means thus bestowed.

*SYSTEMATIC BENEVOLENCE

- **RETURN (PAY) THE TITHE (10%).**
- **DETERMINE THE OFFERING (– 10% +) BUT IT MUST BE YOUR BEST!**
- **SUBMIT YOUR OFFERING AS A LUMP SUM.**
- **TREASURER DIVIDE THE OFFERING.**
 - 50% LOCAL CHURCH 20% CONFERENCE EXTENSION
 - 20% WORLD MISSION 10% UNION CONTRIBUTION

STEWARDSHIP GEMS

1 Corinthians 4:2
2 Moreover it is required in stewards, that a man be found faithful.

There are three conversions necessary: the conversion of the heart, mind, and the purse.—
Martin Luther

God demands our tithes and deserves our offerings.—
Stephen Olford

What God orders, He pays for. When God guides, He provides.—
Anonymous

The poorest man I know is the man who has nothing but money.—*John D. Rockefeller*

The greatest use of life is to spend it for something that will outlast it.—
William James

What we are is God's gift to us. What we become is our gift to God.—*Eleanor Powell*

Money talks. It says, "Good-bye."—
Brian Kluth

Make money your god and it will plague you like the devil!—
Henry Fielding

It is not the high cost of living that gets you ... it is the cost of high living!—
Anonymous

Where riches hold the dominion of the heart, God has lost His authority.—
John Calvin

“It should be our highest aim in life to get ready for heaven.” 5MR 255