

EAST CENTRAL AFRICA DIVISION

*STEWARDSHIP DEPARTMENT*

***THEME: MANAGING GOD'S  
MONEY***

**STEWARDSHIP SERMONS  
For  
2005 WEEK OF PRAYER**

**Compiled by  
Kigundu Ndwiga**

## **MAKING THE STEWARDSHIP WEEK OF PRAYER A RESOUNDING SUCCESS**

- 1. Let each church call upon its prayer warriors and form prayer bands to pray for revival of true giving in the church. Let the bands meet frequently to plead with the Lord for the promised Latter Rain.**
- 2. Let the Stewardship Week of Prayer Sermon Outlines be distributed early and the presenter(s), who are faithful stewards be carefully selected.**
- 3. The presenter(s) should go through the material thoroughly and only highlight the main points.**
- 4. The theme Song will be: "ALL TO JESUS I SURRENDER"**
- 5. Let at least 10 minutes at the beginning of the service be spent in prayer invoking the presence of the Holy Spirit. After the presentation, adequate time should be spent in prayer asking the Lord to engrave the message of the day in the tablets of the heart.**
- 6. The prayer session could take the following format:**
  - Individual personal prayers.**
  - Praying in groups of two or three**
  - Assign five individuals to pray for specific things**
  - Having a prayer leader guide the members on the specific things to pray for and letting the members pray individually for those things.**
- 7. The last Sabbath of the Stewardship Week Of Prayer should be set aside as a special day of prayer and fasting with confession for robbing God of tithes and offerings. A special commitment service at the end of the divine service should be conducted leading the members through the Stewardship Commitment Pledge led by the presenter. The Commitment Pledge will be printed at the end of the Sermon Booklet. The commitment service should end with a special prayer session where five individuals will each pray for the following.**
  - Thank the Lord for His great mercy because we would have been consumed on account of our unfaithfulness.**
  - Confess individually and corporately of our grievous sin of unfaithfulness in our stewardship obligation.**
  - Ask the Lord to shower us with His convicting Spirit who will prick our conscience when we stray from our pledge of faithfulness.**
  - Ask the Lord to completely save us from the love of money and to overcome the evil one who makes us selfish resulting to withholding that which belongs to God.**
  - Thank God for the revival that He will have began among us and ask Him to keep the fire of the Holy Ghost burning. Let us also ask Him to unite us through the bond of the Holy Spirit, that there will be no divisions amongst us.**
- 8. Let the Sabbath afternoon be spent in the giving of testimonies about the blessings experienced resulting from faithfulness .Let others share what the Lord has taught them during the week and what they have resolved to do by God's grace in a bid to become faithful stewards.**
- 9. Ensure the stewardship week of prayer is well promoted in the churches. Let the promotion begin at least four Sabbaths before the Stewardship Week of Prayer.**
- 10. Let each member be encouraged to bring visitors to the meetings.**
- 11. Encourage each member to dedicate at least 30 minutes everyday to seek God's special blessings during the Stewardship Week of Prayer.**

## ***1<sup>st</sup> Sabbath Sermon-2005 Stewardship Week of Prayer***

### **Choosing A God-Honoring Lifestyle**

*Randy Alcorn*

Many speak out against the lukewarmness and materialism of today's Christians. Much of what they have to say is accurate, but they commonly make two critical mistakes. First, they camp in the Gospels and ignore or brush off the Epistles. Yet the Epistles demonstrate the form that churches took after Christ's death, resurrection, and ascension, and after the Holy Spirit was sent to indwell his people. Since the church was not born until after the Gospels, we must look not only to the Gospels but to the Epistles to draw conclusions about the lifestyles of Christians.

The second mistake is failing to deal with the larger context of the Gospels themselves, quoting only isolated texts that tell people to give away everything. Some readers and listeners get the impression that Christians who retain any possessions are not true disciples. But a more careful and thorough reading of the Gospels demonstrates exactly what is later borne out in the Epistles—that by God's calling there are two kinds of disciples when it comes to the matter of owning money and possessions. Let's look in the Gospel of Mark for examples of this.

#### **ONE KIND OF DISCIPLE**

In Mark 1:16-20, Jesus called his first four disciples to leave their fishing business to follow him. Notice that this abandonment of possessions was neither inherently virtuous nor aimless. It was done with a clear purpose in mind, in order to practically facilitate the goal of the call. Christ's ministry was an itinerant one, requiring a great deal of traveling. To follow him, the disciples simply had to leave their boats and nets. The real point is not that they left their boats, but that they followed Jesus. That they left behind their major possessions was the inevitable result of their response to his call to physically follow him.

Yet, it appears that even these four apostles did not irreversibly divest themselves of all possessions. Just ten verses after they're said to have left their nets, we're told the apostles went "to the home of Simon and Andrew," where Simon's mother-in-law lived, and

presumably his wife and children as well. Also, the Gospels make repeated reference to traveling by boat on the Sea of Galilee. It seems fair to assume that the boat belonged to one or more of the fishermen-turned-apostles. This is substantiated by the fact that Peter and several of the others were back in a boat fishing again within days of Christ's death (John 21:1-3).

Peter later said to his Lord, "We have left everything to follow you" (Mark 10:28-30). He did not say, "We have sold everything," though they may well have liquidated nearly all of their major possessions (Luke 12:32-33). The point is, they "left their possessions" to physically follow Christ.

The apostles were a distinct historical group who have no direct equivalent today. Nonetheless, I believe we can look at them as representatives of a particular calling of God to traveling missionary work. Such work necessitates leaving behind major possessions that would tie us to a specific location and prohibit our ability to go where Jesus calls us.

## **A SECOND KIND OF DISCIPLE**

Mark said that Jesus "saw Levi son of Alphaeus sitting at the tax collector's booth. 'Follow me,' Jesus told him, and Levi got up and followed him" (Mark 2:14). We are not told Jesus commanded him to sell his possessions and give to the poor. On the contrary, in the very next verse Jesus and the disciples are having a dinner party in Levi's house, along with many other tax collectors and "sinners." Levi's house is used to introduce many people to Jesus. Given his profession and the number of people at the party, it was no doubt nicer and larger than the average house.

This is not merely an acceptable use of possessions but an explicitly God-ordained one. Levi represented a second type of missionary activity that does not involve divesting oneself of all one's possessions but utilizing them for the same ultimate cause.

Not long thereafter, while large crowds were following Jesus, he went up into the hills and chose twelve of his followers to be his apostles (Mark 3:13-19). This unique group would join him in his itinerant ministry, traveling, preaching, and casting out demons. But only these twelve were chosen to travel with him. Others of the large crowds were not chosen as apostles but still remained his disciples.

Where did these "disciples-but-not-apostles" go? Where else but back to their families and homes and jobs! Just as Jesus had for many years served as a carpenter, owning a house and tools and likely a workshop, and lived on a piece of land, so they were to serve God, raising their families, living and working in their own communities.

Clearly, the majority of Christ's followers did not rid themselves of all their possessions, nor were they expected to do so. There were two callings of Christ—one to leave family and possessions behind, and one to go back to them. But both callings served the same ultimate purpose—the glory of God and the advance of his kingdom.

### **SUMMARIZING THE TWO CALLS OF CHRIST**

In a probing call to discipleship, Jesus said: "If anyone would come after me, he must deny himself and take up his cross and follow me. For whoever wants to save his life will lose it, but whoever loses his life for me and for the gospel will save it. What good is it for a man to gain the whole world, yet forfeit his soul? Or what can a man give in exchange for his soul?" (Mark 8:34-37)

The number of economic terms in these few verses is striking—save, lose, gain, forfeit, give, and exchange. Every disciple of Jesus is given a radical call as to how he views and handles his money and possessions and every other facet of his life. Whether one has been called to leave his possessions behind for kingdom purposes or to retain ownership for generous and sacrificial kingdom purposes, he must keep in mind that a wrong view of material gain in this world will lure him away from the next. The money and possessions of the present will be of no use on the day his soul is laid bare before his Creator. On that day, money and possessions will be seen as either having facilitated his mission or having blurred or hindered it.

### **DETERMINING A GOD-HONORING LIFESTYLE**

When it comes to our attitude toward wealth, Jesus gave commands. When it comes to our specific possessions and lifestyle, he gave us principles. Jesus did not hand us a precise checklist of what we can and cannot own, and how we can or cannot spend money. Jesus did not say just one thing about money and possessions. He said many things. They were not random clashing noises, but carefully composed melody and harmony to which we must listen as we develop our lifestyles.

On the one hand Christ said, "Do not lay up for yourselves treasures on earth" (Matt. 6:19). On the other hand Paul gave these instructions to a pastor: "Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life" (1 Tim. 6:17-19).

Paul did not say, "Command those who are rich to stop being rich." The implication is that there is a legitimate diversity in the amount of money and possessions owned by Christians. Of course, there is no room for opulence and waste. There is no room for making wealth a source of security, nor for a lack of generosity or hospitality.

Paul left a door open for a Christian to be "rich in this present world"- but only if he carefully follows the accompanying guidelines related to his attitude toward and his use of that wealth. The rich are not told they must take a vow of poverty. But they are told, essentially, to take a vow of generosity. They are to be rich in good deeds, quick to share, quick to part with their assets for kingdom causes-and in doing so they will lay up treasures in heaven.

## **WHO ARE "THE RICH"?**

But who are these "rich," and how rich are they? The answer is that almost everyone who reads this will be rich, both by first-century standards and by global standards today. Statistically, if you have sufficient food, decent clothes, live in a house that keeps the weather out, and own a reasonably reliable means of transportation, you are among the top 15% of the world's wealthy.

If you have any money saved, a hobby that requires some equipment or supplies (fishing, hunting, skiing, astronomy, coin collecting, painting), a variety of clothes in your closet, two cars (in any condition), and live in your own home, you are in the top 5% of the world's wealthy.

Hence, when we speak of the rich we are not talking about "them" but "us." Those we think of as rich today are really the super-rich, the mega-wealthy. But it is we, the rich, to whom Paul is speaking. The allowance of "rich Christians" by 1 Timothy 6:17 immediately follows a sobering warning of what awaits those who desire to get rich (1

Timothy 6:11). If we are rich, and we are, we need not conclude we are necessarily living in sin. But we must carefully adhere to Paul's instructions of what our attitudes and actions are to be.

Nevertheless, the door remains open to legitimate differences in the amount of wealth we own. When Peter pressed Jesus concerning the Lord's plans for John, Christ responded, "What is that to you? You follow me" (John 21:22).

His emphasis was on the word "you." Each of us has a call of God. We should not be preoccupied with God's dealing with others, nor should we make unhealthy comparisons with our own situation. There are some things that no Christian should do, such as hoard, live in opulence, or fail to give generously. But there are other things some Christians can rightly do that others cannot or choose not to, such as own land, a home, a car, a business, or go on a certain vacation.

How much money and possessions can we safely keep? Enough to care for our basic needs and some basic wants, but not so much that we are distracted from our basic purpose, or that large amounts of money are kept from higher kingdom causes. Not so much that we become proud and independent of the Lord (Deut. 8:13-14), or are distracted from our purpose, or insulated from our sense of need to depend on God to provide (Matt. 6:26-29).

Those who want to get rich set themselves up for spiritual disaster. Those who happen to be rich, simply as a result of circumstances, hard work, or wisdom, have done nothing wrong. They need not feel guilty unless they do not make their riches generously available to the work of God, or their lifestyles are self-centered and excessive.

#### WHY LIVE MORE SIMPLY?

There are a thousand ways to live more simply. We can buy used cars rather than new, and modest houses rather than expensive ones. We don't have to replace old furniture just for appearances. We can mend and wear old clothes, shop at thrift stores, give up recreational shopping, use fewer disposables, cut down on expensive convenience foods, and choose less expensive exercise and recreation. Some of us can carpool or use public transportation. But these are things few of us will do unless we have compelling reasons. May I suggest four?

**1. Because it would loosen the grip of materialism on our own lives.** Giving away what we don't need is the greatest cure for

materialism. How can we expect to embrace the Christian experience of Paul, Wesley, Mueller, Taylor, and a host of others without also embracing their attitude toward possessions and the simple lifestyle it fostered?

**2. Because of the reward God promises if we lay up treasures in heaven rather than on earth.** Eternal rewards are to be a major motivation in my life. If I choose a smaller house now, investing the difference in cost in God's kingdom, God will give me a bigger house in heaven. Why settle for an expensive necklace now when by selling it and giving the money to meet needs it could contribute toward an imperishable crown in eternity?

**3. Because of the dire spiritual need of the world.** John Piper wrote: "We should be content with the simple necessities of life because we could invest the extra we make for what really counts. Three billion people today are outside Jesus Christ. Two-thirds of them have no viable Christian witness in their culture. If they are to hear the gospel-and Christ commands that they hear-then cross-cultural missionaries will have to be sent and paid for. All the wealth needed to send this new army of good news ambassadors is already in the church. If we, like Paul, were content with the simple necessities of life, hundreds of millions of dollars in the church would be released to take the gospel to the frontiers. The revolution of joy and freedom it would cause at home would be the best local witness imaginable."

**4. Because of the great physical needs of the poor.** Someone has said, "Live simply that others may simply live." Of course, there is no necessary relationship between my simple living and someone else's being rescued from starvation or reached with the gospel. There is only a relationship if I, in fact, use the resources I have freed up to feed the hungry and reach the lost. This itself assumes I will continue to make a decent wage. For if I go off and pursue simple living for simple living's sake, spending what little I earn on myself, it does no good for anyone else.

In fact, it is a violation of Scripture to try to make only enough money for my family's immediate physical needs. Scripture says, "He who has been stealing must steal no longer, but must work, doing something useful with his own hands, that he may..." That he may have enough to live on? No, "...that he may have something to share with those in need" (Ephesians 4:28). We should work not only because it is healthy for us and to care for our families, but to take our excess income and use it to help the needy. Even though it may appear to be

nonmaterialistic, earning only enough to meet the needs of myself and family and no more, when I could earn enough to care for others as well, can be a selfish and unchristian philosophy. The point is not merely saying "no" to money and things, but using money and things to say "yes" to God.

### **"SIMPLE" LIVING OR "STRATEGIC" LIVING?**

During World War II, when fuel was precious, billboards routinely asked the motorist, "Is this trip necessary?" Every resource used for individual convenience was one less resource for the country's central concern, winning the war. As Christians, we are engaged in a great battle that also requires great resources (Ephesians 6:12). We too must realize that spending on our own private concerns leaves fewer resources for our kingdom's central concern. We should ask, "Does this really contribute to my purpose in being here on this earth? Is this an asset to me as a soldier of Christ, or is it a liability?"

Ralph Winter uses the term "wartime lifestyle," which is generally a more helpful concept than "simple lifestyle." If I am devoted to merely "simple" living, I might reject owning a computer because it is modern and nonessential. But if I live a wartime lifestyle, then the computer may serve as a strategic tool for kingdom purposes. My computer is serving that purpose as I'm writing books. Likewise, a microwave oven might be a luxury in one case but a useful tool in another, freeing time to engage in the cause for which we are fighting. Simple living may be self-centered. Strategic living is kingdom-centered.

Of course, the wartime mentality can be taken to such an extreme that we feel it's unfaithful to enjoy any possessions, pleasures, or special activities. This is not my perspective. Even in wartime, it's important to have a break from battle. Soldiers need their rest and recreation. Life is not just utilitarian. There is nothing necessarily wrong with spending some money for modest pleasures that renew and revive us, especially since our battle is a lifetime in duration.

I am thankful that I own "for fun" possessions, such as a bicycle and tennis racquet. They aren't necessary; yet they contribute to my physical and mental health. Our family spends money on vacations that aren't necessary, yet they bring personal renewal and valuable relationship-building opportunities with one another and other families as well. My wife and I sometimes go out to dinner, enriching our relationship and renewing our vigor to return to life's battles. I am not proposing we live at a poverty level, but as if our income was more

modest, yet still adequate to allow breathing room for some legitimate recreational spending.

If I have a wartime mentality, then I don't look at an increase in income as an opportunity to spend more but an opportunity to invest more in the cause. I might determine that I will live on a certain amount of money each year, an amount that allows some room for discretionary or recreational spending. All income beyond that I will give to God's kingdom purposes. If he provides twice that basic amount of money I have designated for my living expenses, then I will be giving away 50 percent of my income. If he provides four times that much, I will be giving away 75 percent of it. If my situation radically changed, however, I might need more for my family needs.

At Eternal Perspective Ministries, our goal is to keep 10% of royalties that come in and use them for our ministry, while we give 90% away to missions, famine relief, prolife work and prison ministry. We've always given away a minimum of 10%, but as God provided higher royalties over the years, we've been able to steadily increase the percentage.

Suppose a wife wishes to go to work when the children are grown, and assume the family's savings are adequate for retirement needs. Suddenly the family has a second income. Ninety percent of the time this second salary simply ushers in a higher standard of living. Expenditures rise to meet income. But why? The one income has been more than sufficient till this point-for needs, that is, maybe not wants. If the cause of Christ is so worthy, why not devote the entire second income to the cause?

Do such proposals seem strange? If so, why? Have we forgotten that all Christ's disciples are committed to using their money and possessions to further the kingdom cause? Have we distanced ourselves so far from the battlefield that our peacetime lifestyles have left us comfortable and complacent, unfit for battle and oblivious to the battle's eternal stakes?

God's called us not to a cruise-ship mentality but a battleship mentality. There's a big difference.

## **CONCLUSION**

A biblical lifestyle will necessarily recognize itself as being in opposition to the prevailing values and lifestyle of its culture. It is informed by a

different view of reality. This view of reality is not a harsh or austere view. It need not lead to ascetic or bare-bones living, or to condemnation of those Christians who have greater opportunity or feel greater liberty to possess more than I do. Rather, it is a view toward the riches of the eternal kingdom. Those who hold such a view are sincerely grateful for the refreshing pleasures and helpful possessions of this life.

But regardless of what material things surround it, this view of reality remains focused on the ultimate pleasure of possessing Christ. Our Lord is pleased when we live in a way that reminds us of, and introduces others to, what's truly the greatest pleasure and possession of life-our Lord Jesus.

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*Sunday Sermon- 2005 Stewardship Week of Prayer*

### **All This, Plus a Paycheck**

*Stephen Chavez, Managing Editor Adventist Review*

**Summary:** *We were placed on this earth with an innate desire to serve. Our vocation is a gift from God! When take Jesus to work with us, it makes all the difference.*

#### **Introduction**

One of the great things about Jesus' parables is that they communicate so many truths on so many different levels. The parable of the vineyard workers (Mt 20:1-16) is a primary example.

You remember the story: A landowner goes out early in the morning to hire people to work that day in his vineyard. They settle on an amount agreeable to all, and everyone goes to work.

Later in the day, however, the landowner finds others who are not working, hires them, and sends them to work in the vineyard, promising to pay them "whatever is right." Two more times he finds people unemployed and promises to pay them if they will spend a few hours working for him.

Finally, with just one hour to go until quitting time, the landowner goes out and finds still more workers standing idle. Apparently, not able to leave people inactive when he has work for them to do, he hires them on the spot and promises to pay them a fair wage for one hour's work.

**Payday.** When it's time to get paid the workers line up, beginning with those who have worked the least amount of time, and ending with those who have worked all day. Everyone is shocked to see those who worked one hour being paid the same wages as those who worked the entire 12-hour shift.

You can almost hear the mental calculators whirring as the 12-hour workers figure out how much their salary would be if they were paid a full day's wages for each hour they worked! They reason: "We worked 12 hours; aren't we entitled to 12 days' wages?" But to their utter disbelief, those who worked three hours, six hours, nine hours, 12 hours, all receive the same wage—the same amount as those who worked just one hour!

Imagine the disappointment of those who have worked all day. If they were paid 12 days' wages for one day's work, they could take the next two weeks off! They could spend time with their families, take care of chores around the house, practice their golf swing, or take a vacation. But all they get is a day's wage. If they want more, they have to work again tomorrow.

So they grumble: "These men who were hired last worked only one hour,' they said, 'and you have made them equal to us who have borne the burden of the work and the heat of the day'" (v. 12).

Then the landowner gently reminds them that it's his money, his vineyard, and his rules. He has paid them what he promised. If he wants to pay everyone the same, that's his prerogative.

**Fringe benefits.** There are a couple of things worth noting here: Although the one-hour workers received the same salary as the 12-hour workers, the 12-hour workers got to spend 12 times the amount of time with the landowner than the one-hour workers did. True, they all got paid the same, but the one-hour workers missed an opportunity to spend 12 hours with the master. No matter how much they work for the landowner in the future, they will never get those 11 hours back.

Let's imagine the conversations of each group—the 12-hour workers, and then, the one-hour workers:

The 12-hour workers: "I'm not working here tomorrow!"

"Yea, who does he think he is, treating us no better than those one-hour workers?"

"If I'm going to work 12 times longer, I expect to be paid 12 times as much."

"You said it, brother."

In the meantime the one-hour workers are talking among themselves:

"Did you get as much as I did? I can't believe he's so generous."

"Me neither, I can hardly wait to work for him again tomorrow."

"Me too. In fact, I'm going to tell all my friends about this; maybe they can work for him as well."

**The days of our lives.** Let's face it: most of us have a kind of love/hate relationship with work. We spend roughly a third of our adult lives making a living. There are things about our jobs that we hate, things that we tolerate and, ideally, things we enjoy doing—things we do well.

It would be nice to be paid *not* to work. But honestly, don't you find that, left to your own devices, you would rather be active than inactive? Even on vacations we rarely spend our days doing nothing. God created us to be active. So there is always something to do, even if—especially if—it is some-thing we don't have time to do when we are working.

The thing that brings satisfaction and fulfillment to our professional lives is this: beyond working to make a living, working to support our families, working to keep from being fired, our work is a way to honor God and reflect a bit of His character to the people around us.

After all, God is a working, active God. He imagined an orderly and self-sustaining cosmos and built it from scratch. Throughout the Bible we read about His "works," how He provides humanity with spiritual and material blessings in creative and never-ending ways. We talk about how He will finish His work in righteousness. When we take the responsibilities He has given us seriously, we reflect the glory of the

One who has equipped us to be a blessing to those we work for and with.

I like Eugene Peterson's paraphrase of Ephesians 6:5-8: "Servants, respectfully obey your masters but always with an eye to obeying the *real* master, Christ. Don't just do what you have to do to get by, but work heartily, as Christ's servants, doing what God wants you to do. And work with a smile on your face, always keeping in mind that no matter who happens to be giving the orders, you're really serving God. Good work will get you good pay from the Master, regardless of whether you are slave or free" (*The Message*).

**It's not just a job, it's a calling.** When we meet someone in a social setting, one of the first questions we ask is, "What do you do for a living?" Another way of saying it is, "What is your vocation?" The word "vocation" literally means "calling." What we are saying is: "What is your calling?"

We usually think of a calling as being related to some kind of ministry, such as being a pastor, doctor, teacher, nurse, or evangelist. But in fact, God calls and equips all of us so that, by the quality of our work in our vocations, He is honored and we reflect His character.

By this definition of "calling" there is no distinction between a pastor and a piano-tuner, between a dentist and a dietitian, between a stock trader and a stock car driver, a missionary or a mechanic. If we are doing our jobs, obeying (serving) our masters (bosses, clients), we are involved in acts of loyalty and worship each and every day.

And that's one of the points in the parable of the vineyard workers: while some obviously care more about collecting a pay check than serving the landowner, others are captivated by the landowner's generosity and can hardly wait to work for him again. Can you imagine the one-hour workers saying, "Tomorrow I'm going to goof off until the 'eleventh hour,' then I'll work for an hour and collect a full day's pay"? That would show they didn't understand the landowner at all.

**For the glory of God.** Johann Sebastian Bach (1685-1750) composed most of his music for worship settings. At the beginning of each of his musical transcriptions he wrote the initials JJ, Latin for *Jesu, juve* (Jesus, help me). At the end of each piece he wrote the initials SGD, *Solo gloria Deo* (Solely for the glory of God). Those initials, at the beginning and ending of each piece, indicate Bach's dependence on

God throughout the creative processes that resulted in some of the most significant and inspirational music in the history of civilization.

What would happen at the beginning of each day if we made a compact with Christ, asking Him to accompany us to work and, throughout the day, relied on His guidance to solve problems and overcome challenges related to the workplace?

And what would happen if, at the end of the day, we were able to say, "Whatever good I've accomplished today, I want it to be for God's glory"?

God has given us an invaluable gift in calling us and equipping us to provide useful service to our churches and communities by our vocations. Not only do we get paid for doing what we're good at, we also have the great benefit—in the office, in the field, in the pulpit, on the assembly line, in the classroom, in the operating room, in the laboratory—of standing, shoulder-to-shoulder, with Christ.

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*Monday Sermon- 2005 Stewardship Week of Prayer*

## **Planning—A Priority!**

*Gordon Botting, Stewardship Director, Pacific Union Conference*

### **Introduction**

Before the recent conflict in Iraq, the Homeland Security Department in America warned citizens to begin planning for terrorist attacks. Some security advisers talked about the importance of having rolls of plastic sheeting and "duck" tape for the windows in homes, in case of biological weapons of mass destruction. Whether that was the best way to combat air-born terrorism or not, we do know that before a natural disaster happens anywhere, each family needs to have a contingency plan in place. If it is important to plan for a natural disaster that may happen once in a decade, *how much more careful planning should go into money management which effects our families on a daily basis?*

**Failing to set goals.** *"An aimless life is a living death."*—

Testimonies, v. 4, p. 417

Why do people fail to set goals? People fail to set goals because they often:

(1) *Don't know where to start.* They fear they might fail once they start, and they are not persuaded of the need to have goals.

(2) *Don't know how to accomplish a goal.*

(3) *Don't believe they have the ability or knowledge to develop a goal.* They fail to make the emotional commitment to complete the project and do not give themselves adequate time to reach the goal

**1. Plans must be identified.** *"Great power comes from having a clearly identified list on lifetime goals."*—Alan Lake, time-management consultant. Without a plan, you will always be wondering if your action was correct. Actually it's easier to reach goals than to set them. A goal properly set is partially reached because it is a strong statement of your belief. Someone has said, "When you find what you are interested in, what you are interested in will find you." Once you identify your interests, it will be exciting to see the number of opportunities that will present themselves in that particular area of interest.

*How to find that goal.* Take a few index cards and write headings such as health, marriage, profession, and spiritual life. Then over the next few weeks add items to each card or ideas that come to your mind on each of these subjects.

Ask yourself these kinds of questions: How would I like to spend the next five years? Not how *would* I, or how *should* I, but how would I *like* to. Design a perfect day for yourself five years from now.

**2. Plans must be big.** *"Make no small plans for they have no capacity to stir men's souls."*—Unknown

You must have big plans that stir the imagination and create excitement. Mediocrity has no room in a personal plan. Have you ever had a big dream? Something you really wanted to accomplish? Like a mountain, it stood before you beckoning you to conquer it. It was something you dreamed and thought about often. You could smell it, taste it, and feel it. Remember Caleb? For 45 years he carried his dream—38 years in the wilderness through all kinds of disease and heartache, and then seven more years warring in the Promised Land. Now hear him say to Joshua, "We don't need to cast lots for me. Forty-five years ago, if you recall, Moses promised me this land. God told him that I could have it. Joshua, 'Give me this mountain!'" [Joshua 14:10-12.]

**3. Plans must be specific.** *"This one thing I do. Forgetting what lies behind and straining forward to what lies ahead, I press toward the goal."*—Philippians 3: 13-14. RSV

Make your plan focus in a certain direction. Think of it like holding a magnifying glass over a pile of old newspapers. If you keep moving, the power of the magnified sun will not start a fire, but if you focus it, you will light a flame. The quest for success always begins with a

specific target. Move from a general statement, like: "My goal is to be a better money manager," to a specific statement: "My goal is to save ten percent of my gross income."

**4. Plans must be realistic.** Goals must represent a reasonable level toward which you are able and willing to work. Part of being realistic is to acknowledge the obstacles you must overcome to reach your goal. List those items that may cause problems.

**Be specific and honest.** For example, look at a problem like a mountain before you. You have at least three choices. You can either go over the mountain, around it, or tunnel through it. Remember, obstacles are opportunities to allow you to use that computer God created between your two ears to find an innovative solution.

**5. Plans must involve others.** Think of individuals or institutions that will provide help for you to reach your plans. List those who can help you, either with information or support. List skills or "know-how" you need to obtain your goal. This could be an evening college course or a seminar you need to attend.

**6. Plans must be systematic.** *"Planning is like shaving—you have to keep doing it."*—Olan Hendrix  
To be successful most plans must be accomplished one step at a time. Here is an example: To have the amount you wish to retire on, you must set aside a definite monetary amount on a monthly basis. It may astonish you to learn that if you save 10% of your income and invest it at 8½% over a working life of 45 years, at retirement you will have saved an amount equal to 100% of your lifetime income!

**7. Plans must be measurable.** *"Have ye not heard? Long ago I did it, from ancient times I planned it. Now I have brought it to pass."*—Isaiah 37:26. To determine if your plans are succeeding, you need to take a regular check up of how you are doing. This review could be annually, quarterly or monthly, depending on the ultimate objective.

For example, if your plan is to save \$100 per month from your salary, you would simply check at the end of twelve months to see if you have \$1,200 in your savings account, plus interest. Don't leave it there at 2-3% interest; place it in a low risk mutual fund with an 8-10% annual interest rate.

**8. Plans must be thought of daily.** *"The opportunity for greatness does not come cascading down like a torrential Niagara Falls, but rather it comes slowly, one drop at a time."*—Charlie Cullen  
If you don't have daily objectives or goals you are only a dreamer.

**9. Plans must be communicated clearly.** Written plans are best. They need to be expressed on paper to have the maximum chance of realization. In writing out your plans, you need to include a

time line, what resources you will need to call upon, such as money or other people, and a list of potential problems you'll need to solve.

**10. Plans—developed with the right attitude.** When you forget or wander from your plans, forgive yourself and get back on track.

**11. Plans must include a time element.** Goals need assigned target dates for accomplishing them. Set a deadline for your dream. It will increase your motivation and commitment by setting realistic target dates. Also, it will enable you to pinpoint your progress, at each stage. Always qualify your objective by writing down an actual date: "By December 31, 2003, I will have paid off my two credit cards," not just a phrase, "in three months or by the end of the year."

**12. Plans must be persistent.** The biggest difference between people who succeed and those who don't is not usually talent, but persistence. Many brilliant people give up. Who wants to run the risk of getting knocked down again and again? But highly successful people don't quit. It's often been said that they are just individuals who got up one more time than they fell down.

"What if my plans fail?" Here are some important questions you need to ask when your plans fail:

- Were these really my plans?
- Was I motivated by my plans?
- Were my short-term plans consistent with my long-term dreams?

**There are three kinds of plans:**

1. *Immediate plans*—wash car, turn report in, clean house, buy food, do homework, and so on.

What are my immediate plans?

2. *Intermediate plans*—what can I accomplish in a week, month, or year.

What are my intermediate plans?

3. *Infinite plans*—extend for a whole lifetime, and some plans into eternity.

What are my infinite plans?

Conclusion

John Maxwell has defined the following; which do you want to be?—

- A "cop out"—a person who sets no goals, and who makes no decisions?
  - A "hold out"—one who is unsure of reaching his goals, so he fails to start?
  - A "drop out"—one who starts, but stops when the going gets tough?
- Or,
- An "all out"—a person who set goals, pays the price, and reaches his goals?

Let it be that we will choose to be an "all out" person who plans wisely, remembering that if you "commit to the Lord whatever you do ... your plans will succeed" (Pr 16:3)

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*Tuesday Sermon- 2005 Stewardship Week of Prayer*

## **6 Steps to Sound Family Finances**

*Christian Goltz, Treasurer, North German Union*

**The importance of family finances.** Every family dreams of being a happy one. The way we manage finances should contribute to the fulfillment of this dream. But what does the reality of a happy family look like? Inquiries reveal that thirty-seven percent of all married couples in the United States say that money is the "number one" problem in their relationship. How can we belong to the sixty-three percent of families in which money is not such a problem? How can we belong to the much lower percentage of families who are really satisfied with their financial situation? How can we build strong families, not only in love, trust, and respect, but also in finances?

**Check out your situation.** Answer spontaneously: Do you feel money is the "number one" problem in your family life? If so, please go home and take out your bank statements for the last three months. Then check the balance on the last day of each monthly statement. (If you have thrown your statements away, go and buy an organizer and collect them from now on! This is an order!) What pattern do you see? Are your funds increasing or decreasing? If they are decreasing, you really have a problem, and there is no other way to deal with this than to take a closer look at your income and expenses. If they aren't, think about why you feel so dissatisfied with your financial situation.

**Analyze how you organize your finances.** Nobody can spend more money than he receives for any length of time. This fact is as simple as it is true. Since it is usually difficult to raise your income for the short-term, you must reduce expenses. But how can you reduce expenses when you don't know how much you are spending or where your money is going?

Some time ago a friend asked me for advice. His debts were growing monthly, he had no idea where the money he earned was going, and he just realized that he had no financial prospective for the future. I told him to write down every income and expense for a period of three months, and then we would meet again to analyze his situation.

Here is a test for you: What is your salary? I'm sure you know that! How much do you pay each month for your house or apartment? You will probably know that as well. And how much do you pay for food, personal care, clothing, your car, and your telephone? If you don't know, please listen!

Our modern society, with all of its various credit cards and other non-cash payment systems, makes it easy to spend money without seeing it. Non-cash payments are a "trap" for all of us, especially for those without financial planning. Banks and credit card companies who are profiting from their high interest rates on our consuming debts, try to make it as easy and as comfortable as possible for us to pay without cash.

Clever advertisements which call to the hidden needs of our hearts do their part in leading us to spend more money. If we don't have definite financial goals and distinct values for spending money in our families, we get hopelessly lost in financial matters.

**Structural problems.** In the political economy, one distinguishes between cyclic (short-term) and structural (long-term) problems. Carrying this over to private finances, one family struggles because their washing machine, dishwasher, and television all break down at the same time (cyclic). Another family struggles because they regularly spend \$200 more each month than they earn (structural). While short-term financial difficulties may be overcome in a few months, continual long-term deficits will lead to ruin.

Analyzing my friend's expenses after three months, I found that the rent for his house, food, clothing, and other regular costs were acceptable. But it was obvious that his car was too expensive for him in relation to his income. It was an old, rare car that held a high sentimental value for him. It was not an easy decision, but he had to get rid of the car. He bought another, cheaper one and saved money on taxes, insurance, and gasoline. Ever since that time, his finances have been under control.

To confront a person with the reality that he is exceeding expenses is a hard thing. The need to reduce costs can bring about strong tensions in a family. Mother, father, children—all may insist on an amount of money they think they need. This leads us to the question of our priorities and goals and therefore to financial planning.

Christian principles and financial planning

The Apostle Paul has expressed the all-embracing life principle for a Christian in one sentence: "So whether you eat or drink or whatever you do, do it all for the glory of God" (1Cor 10: 31). The way we earn and spend money should be done for the glory of God. What a high calling! Not only should the tithe be used to the glory of God, but the

other ninety percent as well. I am not saying that we should give every-thing to the church offering, but that all He give us should be used in harmony with biblical guidelines.

For example—

- buy healthy food
- buy adequate products for personal care without exaggerating your outer appearance
- buy quality clothing without being infatuated by famous brands
- choose a car or computer for practical purposes rather than for

boasting

We need to question our motives, especially before we spend a large amount on a specific thing, or before we put money into a particular investment. Our relationship to money is to be guided by our relationship with God. We always have to keep in mind: “Seek first his kingdom and his righteousness” (Mt 6:33), and, also, “A man’s life does not consist in the abundance of his possessions” (Lk 12:15).

**Financial planning—an example.** Financial planning means to develop long-term and short-term goals from clear priorities, and the long-term goals determine the short-term goals. Once your family has answered questions like:

- What is God’s plan for our lives?
- Who will go to work? Only the father? Only the mother? Both?
- How many children do we want to have?
- How do we imagine our home? (size, place, own or rent)
- What do we do with extra money?

Set your long-term goals: (1) Save money to buy a house in five years, (2) Save money for a trip in 2006; and short-term goals: (1) Save \$500 for a new computer in six months, (2) Reduce the cost of food by \$50 monthly, within a year).

For the technical side of financial planning, there is a wealth of material in books and brochures, like check lists, forms for budgeting, and forms for writing down all income and expenses.

## **Four key rules for family finances**

**1. *Avoid debt.*** Family finances need to be handled in such a way that you do not put additional stress and anxiety on the backs of your family members. The life of a family is usually complex enough without financial grief. The power a family needs to cultivate love, trust, and harmony should not be weakened by creating irresponsible debt. Here, I am talking about depreciating debts. Appreciating debts for investing purposes, like buying a house, are reasonable—as long as the housing expenses are limited to a “healthy” proportion of income.

**2. Resist greed.** There are many books on how to get rich by investing money. They are appealing because fallen human nature longs for riches. Money has a power that fascinates mankind. But wealth is not a biblical value we are to pursue. Instead, Paul writes: "For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs" (1Tm 6:10). And Paul "lived" this positive, biblical principle: "I have learned to be content whatever the circumstances" (Php 4:11).

**3. Be thankful.** "Give thanks in all circumstances, for this is God's will for you in Christ Jesus" (1Th 5:18). Be thankful for what you have, because the great, almighty God is the Owner of all things and knows what is best for you! He will give you what you need. Only thankful people have the shining face that comes from a contented and peaceful heart.

**4. Consider personalities.** Very often, partners with opposite personalities marry. We value qualities in our mate that we find missing in ourselves. As a result, there is a pretty good chance that at least one in the family has the organized and reliable personality to handle financial matters successfully. Give the main financial responsibility in your family to the person most gifted in this area.

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*Wednesday Sermon- 2005 Week of Prayer*

## **Practical Guidelines To Control Spending**

By Randy Alcorn

For many people, spending money is an addictive behavior similar to alcoholism or gambling. With compulsive spending, the true enemy is within. We need to replace our preoccupation with short-term gratification and make our spending decisions from a long-term perspective. We must replace our self-indulgence with self-control, which is a fruit of the Holy Spirit (Galatians 5:23). "Like a city whose walls are broken down is a man who lacks self-control" (Prov. 25:28). Without self-control on the inside, our lives are made vulnerable to innumerable assaults.

The following guidelines are designed to help you exercise self-control in spending. They can help you become a better steward of God's resources, and free funds to use for kingdom purposes:

1. **Realize that nothing is a good deal if you can't afford it.** \$120 thousand dollars sounds like an excellent price on a house worth \$150 thousand. Eighty dollars seems like a great deal on barely used skis that cost \$400 new. But if you can't afford them, it simply doesn't matter. It's always a bad choice to spend money on a "good deal" you can't afford.
2. **Recognize that God isn't behind every good deal.** Suppose you can afford it. Does that mean you should buy it? Self-control often means turning down good deals on things we really want because God may have other and better plans for his money.
3. **Understand the difference between spending money and saving money.** Saving is setting aside money for a future purpose. Money that's saved stays in your wallet or the bank. It can be used for other purposes, including your needs or others'. Money that's spent leaves your hands and is no longer at your disposal. Remember that eighty dollar sweater on sale for thirty dollars? If you think you saved fifty dollars you still don't get it. Show me the fifty dollars you saved. It doesn't exist. Keep "saving" like that and you'll soon be broke!
4. **Look at the long-term cost, not just the short-term.** When you buy a nice stereo, you'll end up buying lots of CDs. When something breaks you get it repaired. When you have an old car you don't care about a dent. When you buy a new car you'll fret about dents and buy insurance to fix them. When you're given a "free" puppy immediately you're spending \$20 a month on dog food, and the next thing you know you're putting \$1200 into a fence and paying \$400 to the veterinarian to stitch up his wounds from a dog fight. Within a year or two, you may end up spending several thousand dollars on your free puppy. Count the cost in advance-everything ends up more expensive than it appears.
5. **Pray before you spend.** When something's a legitimate need, God will provide it. How often do we take matters into our own hands and spend impulsively before asking God to furnish it for us? How often do we go buy something-whether we consider it a "want" or a "need"-a week or a month before God would have provided it for free or at minimal cost, if only we'd asked him?

My friend wanted a good exercise bicycle. He even picked the exact model, a Tunturi model I was familiar with. I hadn't seen it sold at anything less than its retail price: \$350. But instead of going out to buy it, he told me he was praying God would provide him that exact bike. By not spending the money, he would have more to give. A few days later I was in a thrift store

and was stunned to see a Tunturi bicycle, that exact model. It looked like it had never been used. I called my friend. He got the exact bicycle he asked for, costing him \$25 instead of \$350.

I did something similar when I finally gave up trying to purchase an original 1947 Time magazine with C. S. Lewis on the cover. I'd bid for it on E-Bay a number of times, but it always moved out of a price range I was comfortable with. One evening, having lost another bid, I thought, "Lord, I'm wasting my time. I've asked you to help me win a bid, but I've never asked you to actually provide the magazine. It's a small thing, and I probably shouldn't want it this much. But I'm asking you for it. If you want me to have it, you're going to have to provide it at no cost."

I was virtually certain I'd never have it, but I felt good giving it to the Lord. Some time later someone who'd read a few of my books, seeing how often I quoted C.S. Lewis, sent me the magazine in the mail. I couldn't believe it-then I remembered how I'd prayed for it.

Often we either buy what we want or forego what we want, when there's a third alternative: ask God to provide it for us. If He doesn't, fine-he knows best. But why don't we give Him a chance?

Waiting eliminates most impulsive buying. Many things that are attractive today hold no interest two months later. Look at garage sales and you get the picture. Setting a waiting period gives God the opportunity to provide what we want, to provide something different or better, or to show us that we don't need it and should use the money differently.

6. ***Examine every purchase in light of its ministry potential.***

Every time I spend money, I gain something and lose something. What I lose isn't merely money but what could have been done with the money if used in another way. When I spend twenty dollars on this object, a hundred on this one, and a thousand on another, I must weigh the value of these things against what the same money could have done if used another way-for instance, to feed the hungry or evangelize the lost.

I don't say this to induce guilt trips but to indicate the obvious-when money is used one way it prevents it from being used

another. I must weigh and measure the various alternatives of how to use God's money. I sometimes choose to spend money on unnecessary things that still seem good and helpful. Sometimes I feel good about this; sometimes it seems questionable.

Often, however, there's a clear line we feel would be wrong for us to cross. For instance, we cannot justify spending thousands of dollars on jewelry when that same money could keep people alive or reach them with the gospel. We're not saying it's wrong for anyone else to have nice jewelry. We're saying that jewelry, like everything, must be subject to the scrutiny of conscience, the Holy Spirit, and God's Word. While you shouldn't impose your standards on other Christians, you should ask God to lead you.

- 7. *Understand and resist the manipulative nature of advertising.*** Responsible spending says yes to real needs and no to most "created needs." We have far fewer needs than we believe. The temptation to overspending is immense. Advertising thrives on instilling discontent. Its goal is to create an illusion of need, to stimulate desire, to make you dissatisfied with what God has provided for you. People earn master's degrees in persuading us to buy things we don't need. Advertising enlarges our wants by telling us, "You need this car," "You won't be loved unless you wear these kinds of clothes," "You won't have fun unless you use this product."

Advertising is seductive and manipulative. It programs us. We must consciously reject its claims and counter them with God's Word, which tells us what we really do and don't need. We should withdraw ourselves from advertising that fosters greed or discontent. That may mean less television, less flipping through sales catalogs and newspaper ads, and less aimless wandering through shopping malls.

- 8. *Learn to walk away from things you want but don't need.*** Once I received a large, unexpected check. After giving a certain amount to the Lord, I still had \$2,000 left. Before long I was out looking at something I'd wanted but had never been able to justify. The price tag said \$1,995. I looked it over, comparison shopped, came back the next day, and seriously considered buying it. But in my heart there wasn't peace when I considered what that money could do for God's kingdom. Finally, I decided I

shouldn't make the purchase. When I turned and walked away something unexpected happened. I was suddenly filled with a deep sense of relief and joy. I hadn't realized how this item was possessing me. To be free of it was the first blessing; to know the eternal difference the money would make was the second.

9. **Realize little things add up.** Like water from a leaky faucet, money trickles through our hands. The little drips don't seem like much, but they add up to gallons. The dollar here and ten dollars over there, the hamburger here and the mocha there, the video rentals and rounds of golf and extra tools and clothes may seem inconsequential, but they add up to hundreds of dollars per month that could be used for kingdom purposes. If a swimming pool is full of leaks, you can pump in more water, but it will never be enough until the leaks are fixed. We can take in more and more income, but until we fix the little leaks in our spending habits, we'll never be able to divert the flow of money for higher purposes.
10. **Set up and live by a budget.** Imagine you entrusted a large sum to a money manager, telling him to take out only what he needed to live on, then wisely invest the bulk of it on your behalf. A few months later, you call him to see how the investments are coming. Embarrassed by your call, he admits, "There are no investments. None of your money is left." In shock you ask, "Where did it all go?" Sheepishly, your money manager responds, "Well, I can think of some expenses here and there, but for the most part I really can't say. There was this and that, and next thing I knew, it was all gone."

What would you think? How would you feel? How does God think and feel when at the end of the month nothing's left from the money he entrusted to us, and we don't even know where it went? If some of us ran a corporation and handled its money like we do God's, we'd go to prison!

"Be sure you know the condition of your flocks, give careful attention to your herds; for riches do not endure forever" (Prov. 27:23-24). Flocks and herds are the rancher's basic units of wealth. God is saying, know what your assets are and know where they go. "Any enterprise is built by wise planning, becomes strong through common sense, and profits wonderfully by keeping abreast of the facts" (TLB, Prov. 24:3-4).

We must get a grip on God's assets. If you don't have thought-out plans for what to do with God's money, rest assured that thousands of

other people do have plans for it. If you don't harness it yourself, they'll end up with it and you'll end up with the stuff junkyards and garage sales are made of.

## **Two Practical Steps**

Two practical steps can greatly help you get a grip on your spending. The first is recording expenditures. The second is making a budget. These steps will help you detect problem areas by surfacing realities you weren't aware of. It will foster healthy discussion about what you do with money, and help you develop careful spending habits. This will improve your mental and marital health, since financial disorder is one of the leading causes of personal and familial stress.

For some, the most practical way to budget is the envelope system. Paychecks are cashed. The cash goes into envelopes with designations written on them: Food, gas, garbage, entertainment, clothing, etc. If it's the tenth of the month and nothing's left in the entertainment envelope, no more movies or eating out. If you overspend in one area you must underspend elsewhere to compensate. (But if you spend the clothing money instead, it's going to catch up with you when you need to buy clothes.) The envelope system teaches there's a bottom to the well, that resources are limited. That's an invaluable lesson.

I recommend you pick up one of the practical books on finances that deals with budgeting.<sup>1</sup> Such books show how to make a careful record of expenditures so you can find out where your money's going. Meanwhile, you can determine where you think it should be going. This will be the basis for your budget, which will include how much you've determined to give and to save, and how much is available for spending.

Living on a budget will free up lots of money. I've met with families that follow a budget and do fine on incomes of \$12,000 a year. I've met with others who make \$20,000 a month and are always in financial crisis. It's not how much money we make, but how we handle it that matters.

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## **Debt: Who You Gonna Serve?**

*By Randy Alcorn*

### **Foundational Concept: God's Exclusive Ownership**

"The land must not be sold permanently, because the land is mine and you are but aliens and my tenants." (Leviticus 25:23)

"To the LORD your God belong the heavens, even the highest heavens, the earth and everything in it." (Deut. 10:14)

"The earth is the Lord's, and everything in it, the world, and all who live in it." (Ps. 24:1)

"Yours, O LORD, is the greatness and the power and the glory and the majesty and the splendor, for everything in heaven and earth is yours. Yours, O LORD, is the kingdom; you are exalted as head over all. Wealth and honor come from you; you are the ruler of all things. In your hands are strength and power to exalt and give strength to all." (1 Chronicles 29:11-12)

"Who has a claim against me that I must pay? Everything under heaven belongs to me." (Job 41:11)

"Every animal of the forest is mine, and the cattle on a thousand hills. I know every bird in the mountains, and the creatures of the field are mine. If I were hungry I would not tell you, for the world is mine, and all that is in it." (Psalms 50:10-12)

"'The silver is mine and the gold is mine,' declares the LORD Almighty." (Haggai 2:8)

"Do you not know that your body is a temple of the Holy Spirit, who is in you, whom you have received from God? You are not your own; you were bought at a price. Therefore honor God with your body." (1 Corinthians 6:19-20)

## **Financial Problems Due to Wrong Spiritual Priorities**

This is what the LORD Almighty says: "These people say, 'The time has not yet come for the Lord's house to be built.'" Then the word of the LORD came through the prophet Haggai: "Is it a time for you yourselves to be living in your paneled houses, while this house remains a ruin?" Now this is what the LORD Almighty says:

"Give careful thought to your ways. You have planted much, but have harvested little. You eat, but never have enough. You drink, but never have your fill. You put on clothes, but are not warm. You earn wages, only to put them in a purse with holes in it."

This is what the LORD Almighty says: "Give careful thought to your ways. Go up into the mountains and bring down timber and build the house, so that I may take pleasure in it and be honored," says the LORD. "You expected much, but see, it turned out to be little. What you brought home, I blew away. Why?" declares the LORD Almighty. "Because of my house, which remains a ruin, while each of you is busy with his own house.

"Therefore, because of you the heavens have withheld their dew and the earth its crops. I called for a drought on the fields and the mountains, on the grain, the new wine, the oil and whatever the ground produces, on men and cattle, and on the labor of your hands."

**Haggai 1:2-11**

## **The Question of Debt**

"Owe nothing to anyone." Romans 13:8, NASB

"Let no debt remain outstanding." Romans 13:8, NIV

## **Is it ever right to borrow?**

"The LORD will open the heavens, the storehouse of his bounty . . . to bless all the work of your hands. You will lend to many nations but will borrow from none." (Deuteronomy 28:12)

"The wicked borrow and do not repay, but the righteous give generously. . . . They are always generous and lend freely; their children will be blessed." (Psalm 37:21, 26)

"Good will come to him who is generous and lends freely, who conducts his affairs with justice." (Psalm 112:5)

Conclusion: Borrowing is always involved whenever there is lending. Since lending is sometimes permissible, so is borrowing. Still, normally it is the righteous who are lenders rather than borrowers.

### **The Curse of Debt**

"All these blessings will come upon you if you obey the LORD your God:

". . . The LORD will open the heavens, the storehouse of his bounty, to . . . bless all the work of your hands. You will lend to many nations but will borrow from none. The LORD will make you the head, not the tail.

"However, if you do not obey the LORD your God and do not carefully follow all his commands and decrees I am giving you today, all these curses will come upon you and overtake you:

". . . The alien who lives among you will rise above you higher and higher, but you will sink lower and lower. He will lend to you, but you will not lend to him. He will be the head, but you will be the tail."

***Deuteronomy 28:2,12-13; 15; 43-44***

### **The Desperation of Debt**

Some were saying, "We and our sons and daughters are numerous; in order for us to eat and stay alive, we must get grain."

Others were saying, "We are mortgaging our fields, our vineyards and our homes to get grain during the famine."

Still others were saying, "We have had to borrow money to pay the king's tax on our fields and vineyards." **Nehemiah 5:2-4**

### **The Danger of Debt**

"The rich rule over the poor and the borrower is servant to the lender." Proverbs 22:7

"You were bought at a price. Do not become servants of men." 1 Corinthians 7:23

"No one can serve two masters. . . You cannot serve both God and Money." Matthew 6:24

### **Debt in Ancient Times:**

"Their property held them in chains . . . chains which shackled their courage and choked their faith and hampered their judgment and throttled their souls. They think of themselves as owners, whereas it is they rather who are owned: enslaved as they are to their own property, they are not the masters of their money but its slaves."

**Cyprian**, 300 A.D.

### **The Debt Mentality involves:**

- believing you need more than God has given you the means to have.
- believing God doesn't know best what your needs are.
- believing God has failed to provide for your needs, forcing you to take matters into your hands.
- presuming upon God that just because today's income may be sufficient to make debt payments, so will tomorrow's.

It's one thing to trust God to provide for our present needs (Matthew 6:33). It is another to presume upon him by dictating (via choosing to go into debt) the demand for, amount of and necessary duration of his future provision.

### **Self-Examining Questions About Debt**

1. Is debt my way of getting around depending on God? (Why trust God to provide when I can just go get a loan?)
2. Is debt my means of short-circuiting the God-created means of acquisition-including work, saving, planning, self-discipline, patience and waiting for divine provision?
3. What statement do I make to God when instead of living on what he's provided I insist on going beyond it? What am I saying about his sovereignty, goodness or timing?
4. What effect will my choice to go into debt today have on my ability or willingness to tithe and give freewill offerings tomorrow?

5. What effect will today's choice to go into debt have on tomorrow's freedom to follow God wherever he wants me to go?

**DEBT is always serious, but is especially dangerous when:**

- an asset's resale value is less than what you owe (high depreciation items, such as cars, clothes, and furniture).
- you are tempted to rob God (your primary Creditor) in order to pay men (your secondary creditors).
- monthly payments strap you to the point that you have little freedom to respond to the Spirit's promptings to generously give to others.
- Inability or unwillingness to respond desensitizes us to human need and to God's leading.

**If you "must" go into debt to provide for your "needs," is it because:**

- your "needs" are really wants in disguise?
- you've spent so much money on your wants that not enough is left for your needs?
- you've robbed God and forfeited his financial blessing by failing to give Him the firstfruits?

**What to Do about Debt**

**1. Repent.** Change your mind and your actions regarding money, things, needs v. wants, giving, saving, spending, credit, and debt.

**2. Immediately give God the firstfruits by giving back to him a minimum of 10% of his provision.**

Say to him "I recognize your ownership" and "I trust you to bless my obedience." It is self-contradictory to seek God's blessing on your finances while putting yourself under his curse by withholding the tithe. You need his blessing to get out of debt! (Never procrastinate obedience.)

**3. Incur no new debts.**

Operate on this principle: "If I can't afford it now, it isn't God's will now."

#### **4. Systematically eliminate existing debts.**

Draw up a careful budget. Make a specific plan to get out of debt. Seek wise financial counsel. Liquidate unnecessary assets. Realize it won't happen over night, but with a good plan and commitment you can and will get out.

#### **5. Perform plastic surgery on your credit cards.**

Destroy credit cards unless you always make full payment when due (so you never pay interest) and it is no easier for you to put down the card than to put down cash.

**Warning:** Studies show those who use credit cards-whether or not they pay off at end of month-still spend about 30% more than if they only use cash.

#### **6. Stop rationalizing your debt habit.**

Houses: "We need to buy a house because renting is throwing money down the drain. Besides, we'll save lots of money on taxes because interest is tax deductible."

Buying your home is sometimes wise stewardship, but not always-there are many hidden financial costs, plus a huge drain of time and energy.

Cars: "We have to buy a new car to save money on gas and repairs." (How many dollars are you spending for each penny saved on gas and repairs?)

Be honest-just admit you want that beautiful home and shiny new car and deal directly with your desires before God. Don't rationalize.

**7. If debt seems the best or necessary choice, go slowly and prayerfully.** Get objective financial counsel from good stewards (Proverbs 15:22).

**8. Learn the difference between saving and spending.** Saving is when you have more money than when you started; spending is when you have less. (If you buy an \$80 sweater on sale for \$30, how much money do you save? Not \$50!! You don't save anything. You spend \$30. People "save" themselves into financial bondage and bankruptcy.)

## Principles to Live By:

- nothing is a good deal unless you can afford it.
- God wants an opportunity either to provide your needs or to show you they aren't needs before you take things into your own hands.
- Just because you can afford something, it doesn't mean God wants you to get it.
- Increased income isn't necessarily God saying "Spend more." More often his real message is "Give more." (2 Corinthians 8:14;9:10,11)

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*Friday Sermon- 2005 Stewardship Week of Prayer*

### **Giving**

*By Jean-Luc Lezeau, Associate Director, General Conference  
Stewardship Department*

Scripture Reading: Matthew 14: 13-21

**Summary:** *When love controls and becomes the passion of one's life, it does not calculate how others might react to its utterance. It simply expresses itself*

**Moved by compassion.** The occasion was unparalleled! More than 5,000 people were miraculously fed by a gift from Jesus Himself, with only five loaves of bread and two small fish. In Matthew 14:13 we read: "As soon as Jesus heard about the news of the death of John the Baptist, he went of f by himself in a boat to a remote area to be alone. But the crowds heard where he was headed and followed by land ...and He had compassion on them and healed their sick" (Mk 6:30; Lk 9:10). Jesus longs to mourn the loss of John, but He can't even do that in peace. After a brief time alone, the people press in. Jesus and His disciples have no time to eat (Mk 6:31). How many of us would be irritated, dismayed and deeply resentful to be met by a demanding crowd when we are weary, seeking peace and quiet?

Jesus' compassion encompasses the press of His basic needs. Instead of being resentful, He chooses to accept the situation as a call from His Father to minister to the people. He views their eagerness, their helplessness, their need for Him, as a loving shepherd sees his sheep or a patient mother regards her clinging children. Jesus draws new strength from His Father and lays aside His own wishes. He does

not rebuff the crowd. Compassionately, He heals their sick and teaches them (Mk 6.31).

As evening comes the disciples approach the Master: "The people are hungry and there is no place for them to buy food. They'd better hurry if they want to reach a nearby village before sundown when the shops close." They are probably thinking more about their own hunger. The people haven't asked for any food except for the spiritual sustenance Jesus is giving (Mt 14:16).

**A mission possible.** But Jesus' answer is not what they expect. You feed them. It is the human acid test that He wants to pass on to them. John 6:7 tells us of Philip's reaction to the challenge: "Impossible, it would take a small fortune to feed them all. There are only five loaves and two fish, another disciple declared." For them to follow Christ's command, a minimum amount of food would have cost a small fortune.

We often feel that we need a small fortune to accomplish our mission. And if we can't implement that project or if we don't have the expected result, it is because we didn't have all the means that we needed at the start. With our human perspective this is how we evaluate and manage God's affairs. We see the little that is there and compare it to the huge need we perceive.

Fortunately Jesus sees this situation as an opportunity to teach the disciples a lesson about human cooperation as it is linked with Divine power. He calls for the bread and the fish, asks God's blessing on the food and begins breaking the bread. Then He gives the food to the disciples and asks them to distribute it to the crowd. Had they not trusted their Master, they would have lost the privilege of taking part in the miracle.

God often waits for us so that He might perform miracles through us. "You feed them." Wasn't this the mission that Jesus gave us when He left? And here we are today saying, "But we have only five loaves and two fish."

**The meaning of giving.** Giving. What is the meaning of our giving to God? What is the meaning of God's gifts to us? The perfect example of giving is found in John 3:16--the verse Martin Luther calls "the gospel in miniature." Ellen White says that "for this work of redemption, God gave the richest gift of heaven"--Manuscript Release 12:228. In his work, Embracing God, David Swartz declares: "God's

pockets were empty. He spent it all; He could give no more than all of Himself.

The next story begins as a precious aroma floods a room full of elite guests. It is during this special occasion that a particular lady demonstrates her love in an incredible manner. Everyone recognizes the fragrance--it is a world famous perfume--perhaps equivalent to Chanel No 5. It is famous not because it is common but because it is so precious. Everyone had gone by the local shop that sold it and looked at it with awe. If the shopkeeper knew them, he may have let them carefully handle the jar to sniff the perfume--the faint fragrance barely seeping through the alabaster jar. Now it engulfs the room, and what began as an act of gracious love-- an expression of grace received, becomes a moment of shame and embarrassment.

You see, when love controls and becomes the passion of one's life, it does not calculate how others might react to its utterance. It simply expresses itself. This is not the cheap love that is synonymous with debauchery. This love has nothing to do with carnal desire or with depravation, although the person at the focal point in this story knows what debauchery is. No, it is love expressed to the One in whom she has found forgiveness and peace. And now she realizes that He is leaving her, as He is leaving all His disciples (Jn 12:1-8).

Mary's tears of passion and love fall on Jesus' feet and she dries them with her hair. She has broken that alabaster jar of precious ointment. Anticipating the death of her Master, she purchased the aromatic oils, valued at more than a year's salary! Mary was probably the only follower who really understood Jesus' declaration that He was going to die. The disciples were not preparing for anything special except, perhaps, for his crowning as king. They were only ready to quarrel among themselves as to who would be sitting at His right hand.

**The cost of the gift.** In today's world, we think that a \$30 bottle of perfume is very nice. If you pay \$300 an ounce it would be extravagant and something very precious. Only a very few in our society would have the money to spend \$30,000 for a small bottle of perfume. Imagine the incredible act of pouring it all out at one time, not just dabbing it behind the ears and on the wrists, but breaking the bottle and spilling it out. Yet the drama has just begun. Judas, the treasurer, asks the wrong question: "Why didn't she sell this and give it to the poor?" The poor are always a good excuse for asking for and handling large sums of money--perhaps with the hope that some crumbs will fall on the ground and that we can profit from it.

Have you ever wondered where Mary got the money? You remember her story. The funds she used were probably from the earnings of her sinful life. We ask, "How could Jesus accept an offering earned through prostitution?" What is the difference between our offerings and Mary's? Wait a minute! How can we compare the honest earnings we make by working hard with Mary's earnings? I am a third generation Adventist! I have been working for the church for over 25 years, have been a missionary in Africa for 11 years, and I can tell you that life has been tough! You certainly can't compare my offerings with Mary's!

Do we live a sinless life? Are our sins smaller than Mary's? Is there such a thing as a small or a big sin? Mary's offering was accepted in the same way that Christ accepts your offering and mine. There is no difference. He accepts it as an act of worship from one He has redeemed.

**Conclusion.** We need a fortune to feed the crowd, said the disciples. Mary spent a fortune to express her love to her Master. Which of these situations are we in? Do we need a fortune to fulfill God's mission? The truth is, friends, He doesn't need our fortunes. What can we give Him that isn't already His? It is His mission and, if our faith is rightly placed, He will provide what is needed in His time. His only request is that we be faithful stewards of what we have and that we do not grieve for what we do not have. After all, don't we know that if we have not given our hearts to God, all other gifts are in vain? The act of giving can only be an expression of our surrender to Him. "It is the only way to show our gratitude and love to God. He has provided no other."--R&H, Dec,1887.

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## Where's Your Treasure?

By Robert Bryan

**Summary:** *Money as such is neither good nor bad. It can be a great blessing or a great curse. Everything depends on the proper attitude towards money and the proper use of money.*

### Introduction

There was a new pastor in a particular church. Things went along very smoothly for several months. Everyone liked the pastor's personality. They especially liked his sermons, until one week the topic was *money*. *Up to now you've done well*, one of his deacons told him after the service. *But today you began to meddle*.

Today I am going to meddle. I'm going to talk about money. How can I do otherwise when my duty is to preach the Word of God, and God's Word clearly confronts us with this issue? Amos warns the rich that they will be the first to go into exile for their sins (Amos 6:1-7). Paul tells Timothy to command the rich not to be haughty, or to set their hopes on the uncertainty of riches. Jesus describes in a parable the contrast between a self-centered rich man and the poor man Lazarus (Luke 16:19-31).

### A blessing and a curse

The scriptures often speak of money and material wealth. In fact two-thirds of Jesus' parables deal with monetary issues. Why? Because money always has been, and always will be, one of the great driving forces in society.

We live in a material environment. Through money we provide shelter, food, clothing, transportation. Money brings us comfort and pleasure. A sufficient amount of money removes anxiety. Money is important. It needs to be spoken of in the Church because a correct attitude towards money is essential to an authentic Christian life. Money as such is neither good nor bad. It can be a great blessing or a great curse. Everything depends on the proper attitude towards money and the proper use of money.

Money becomes a curse when we lose our perspective. The laws of perspective are such that a minute thing near at hand can shut out a massive thing in the distance. A small hill or even a tree directly in front of us can obscure Pike's Peak. Similarly, a little bit of money can block out God Himself. You cannot be a slave of two masters. Jesus said, *You cannot serve God and money (Matt 6:24)*.

A man, holding a dollar bill in his hand, read off the statement, *In God we trust*. He then commented, *Perhaps it should say, 'In this god we trust.'* It's not money as such, but the misuse of money that can throw us all out of whack.

A man was visiting an American land baron. After dinner the host took his guest out to the front porch. Waving his arms towards the horizon the land baron said, *Everything you see belongs to me. Those oil wells way out there--they're mine. That golden grain on the hills--that's mine. Those cattle in the valley--mine, all mine.* Unimpressed, the visitor waved his arms towards the heavens and said, *And what do you own up there?*

### **Four basic truths**

The rich man in Jesus' parable allowed his riches to blind him to four basic truths.

1. Everything belongs to God our Creator; we are privileged to be the managers of God's property.
2. The human race is created by God to be a loving, caring family; men like Lazarus are our brothers.
3. God blesses some of us with more than others to provide us with an opportunity to share generously with those less fortunate. Jesus said, *Unto whomsoever much is given, much also shall be required (Luke 12:48).*
4. Our real country is heaven; we are merely sojourners here on earth, passing through, and should keep our eyes on heavenly things. Jesus said, *Where your treasure is there will your heart be also. So do not store up treasure on earth where rust and moth consume, but store up treasure in heaven (Matt 6:20, 21).*

Eleven millionaires went to a watery grave on the ill-fated Titanic in April 1912 with a combined wealth of over \$200,000,000. Suppose, like the rich man in the parable, they have a message for us? Would they not try to warn us of the dangers of amassing wealth and exhort us to listen to Moses and prophets like Amos? In particular, would they not tell us to heed the words of the One risen from the dead?

God told our father, Abraham, that he was to be blessed so that he could be a blessing for others. Therein is the proper understanding of all God's blessings. Therein is the proper understanding of the blessing of riches.

### **Conclusion**

Listen to what Paul says: *As for those who in the present age are rich, command them not to be haughty, or to set their hopes on the uncertainty of riches, but rather on God who richly provides us with everything for our enjoyment. They are to do good, to be rich in good works, generous, and ready to share, thus storing*

*up for themselves the treasure of a good foundation for the future, so that they may take hold of the life that really is life (1 Tim 6:17, NRSV).*

There's the answer for any of us who have been given material blessings beyond what we really need. God has blessed us to be a blessing to others. To share with the Lazaruses of the world. To be magnanimous in supporting God's work through His Church. To give sacrificially, thus storing up for ourselves treasure in heaven.

We've all heard the expression, *You can't take it with you*. Perhaps it should be, *You will take with you only that which you have generously given away*.

### **Prayer of acknowledgment and consecration**

Father, we confess that we have sometimes lost the proper perspective towards our material blessings. Instill in us an understanding that everything belongs to you and that we are privileged to be Your managers. Make us more aware of the brotherhood of all mankind and our need to share with those less fortunate. Help us to understand that every gift You give us involves the task of giving to others. Feed us at this service with Jesus, the Bread of Life, so that our minds may be transformed into His mind. In Him and His strength we promise to share more generously than we have in the past, thereby storing up for ourselves abundant treasure in heaven. Amen

## **Stewardship Commitment Pledge**

***Great Jehovah, The Creator, The Owner and The Sustainer of all things visible and invisible,***

***I commit myself totally to you for faithful stewardship of all that I am and have.***

***Create in me, Oh Lord, a heart that was in our Lord Jesus Christ who as a Chief Steward of His Father was faithful unto death.***

***May this my covenant with you this day, Oh Lord, become a new beginning in my relationship with you to the day of my death or your Second Coming whichever will be sooner.***

***May the returning of a faithful tithe and the giving of a liberal offering become an experience of the greatest joy in my life.***

***I know I cannot be faithful in my own strength for I am weak. May the Divine Holy Spirit strengthen me. Amen.***