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ABSTRACT

**DEVELOPMENT AND IMPLEMENTATION OF A STEWARDSHIP
PROGRAM AT THE CALHOUN, GEORGIA, SEVENTH-DAY
ADVENTIST CHURCH**

by

Paul S. Hoover

Adviser: James North

ABSTRACT OF GRADUATE STUDENT RESEARCH

Dissertation

Andrews University

Seventh-day Adventist Theological Seminary

**Title: DEVELOPMENT AND IMPLEMENTATION OF A STEWARDSHIP
PROGRAM AT THE CALHOUN, GEORGIA, SEVENTH-DAY
ADVENTIST CHURCH**

Name of researcher: Paul S. Hoover

Name and degree of faculty adviser: James North, D.Min.

Date completed: April 2001

Task

The task of this project was to increase the participation among the membership of the Calhoun Seventh-day Adventist Church with the financial stewardship need of the congregation. The study was to determine the number of families involved and to implement factors to increase church family involvement.

Method

A family giving unit was defined as a family within the Calhoun Seventh-day Adventist Church. A family unit is made up of a household whether the member is single, married, or married with dependants. Family involvement was measured in three giving

areas of tithe, church budget, and debt reduction to the Calhoun Church. The comparisons were made between year-to-date giving for 1999 with year-to-date giving through August 31, 2000.

A stewardship sermon series was given in January 2000 presenting a biblical foundation for stewardship. From January through August information concerning the church's financial needs was presented, and personal testimonies of stewardship by church leadership were shared with the congregation.

Results

In 1999, 235 family giving units at the Calhoun Seventh-day Adventist Church contributed money to tithe, 122 families gave at least 1 percent of their income to the Calhoun Church budget, and 83 families contributed at least 1 percent of their income to debt reduction. In year-to-date giving through August 31, 2000, 261 families contributed to tithe, an 11 percent increase; 134 to church budget, a 10 percent increase; and 89 to debt reduction, for a 7 percent increase.

Not only has the number of families participating in the church's financial needs increased, but the amount of money given also increased when comparing the same year-to-date periods of August 31, for both 1999 and 2000.

Conclusions

Stewardship is not an event, it is a process that is faith actualized, and it is what happens after we believe in the Lordship of God. We are managers not owners; we live our lives in the context of a relationship with God as His stewards all throughout life. Stewardship must be tied to the vision and mission of the church. It needs to be seen in

its correct perspective of a faith experience. Stewardship is something that cannot be diminished or assumed. The pastor and leadership of the church must communicate it. This communication is most effective as a series of biblical sermons on stewardship and shared faith experiences by church leadership.

Andrews University
Seventh-day Adventist Theological Seminary

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PROGRAM AT THE CALHOUN, GEORGIA, SEVENTH-DAY
ADVENTIST CHURCH

A Dissertation
Presented in Partial Fulfillment
of the Requirements for the Degree
Doctor of Ministry

by
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CHAPTER 1

INTRODUCTION

Purpose of the Dissertation

The Calhoun Seventh-day Adventist Church located in Calhoun, Georgia, completed construction of a new church plant in May 1999. Our new facility is 33,500 sq. ft. located on 56.4 acres just outside of the Calhoun City limits on a four-lane highway. For the past twenty-three years the Calhoun Church has grown to approximately 700 members who worshiped and more than filled the 10,000-sq. ft. of our old church building. The Calhoun community is home to several Seventh-day Adventist institutions. The institutional employees moving to Calhoun have contributed greatly to the growth of our church. Calhoun is the location of the Georgia-Cumberland Academy, a boarding academy of approximately 210 students. The Conference office for the Georgia-Cumberland Conference of Seventh-day Adventists is also located in Calhoun. Gordon Hospital, the only hospital in Gordon County, is owned and operated by Adventist Health Systems and has recruited a number of Seventh-day Adventist health care professionals to relocate to this area, who have joined the Calhoun Church.

For continued growth of our church and the expansion of several different ministries a plan to relocate and build was presented to the Calhoun Church in

business session. During the session it was voted by unanimous decision to relocate and build a new church, Sabbath School wing, fellowship hall, church offices, food bank, and other necessary spaces to accommodate the ministry of the Calhoun Church. With land purchase, construction costs, and furnishings the total costs were approximately \$2,800,000.00. After the sale of the old church and property and with the Building Fund savings, the church incurred a debt of \$900,000.00, borrowed for a term of fifteen years. Although the church in business session voted to finance the loan for fifteen years it is our intention and a voted action by the church to pay this loan in full in four years. We have therefore set a yearly target goal for the next four years of \$250,000.00 for debt reduction.

The Calhoun Church is committed to growing in membership and in ministries to the community of Calhoun. We are also very aware of the future needs for our congregation. Our church operates Coble Elementary School with some limited assistance from the Georgia Cumberland Academy Church. The school is already at maximum capacity with 105 students. We are currently in the planning phase for a new elementary school to accommodate approximately 200 children in grades K-8. We would like to investigate and possibly pursue constructing a day-care center on church property. We need a larger fellowship area and have discussed construction of a Family Life Center/Gymnasium. These are just some of the plans the church is contemplating. Finances are an important part of any growing church, but we have long since recognized that money is not the foundation of our church or where our future lies. The leadership of the Calhoun Seventh-day Adventist Church has recognized that our greatest need is not money but rather a spiritual commitment to

God's vision for the Calhoun Church. It is a vision that directs and drives us to seek to fulfill the purposes to which God has called us.

The love of God was once incarnate in Jesus. He now lives in his faithful followers in the person of the Holy Spirit. So Christians have "the Spirit of Christ." They set the Lord always before them: his mission, his dedication, his love of people, his teachings about stewardship. All these are with us, not only as ideals to inspire but also in the indwelling presence of Christ. Therefore our pattern of life and our daily actions can be Christian indeed, for they can be and they are motivated by the very selfsame Christ whom we first met in the Scriptures and who now lives within us.¹

The main thrust therefore of this stewardship program is not what the members of the Calhoun Church can do to pay off debt and fund more programs in the future, but rather what this stewardship program will do for us as a community of faith. There is an old Chinese Proverb:

If you want one year of prosperity, grow grain.
If you want ten years of prosperity, grow trees.
If you want one hundred years of prosperity, grow people.²

Stewardship is not about paying a debt, but rather about growing people in faith! "Divine wisdom has appointed, in the plan of salvation, the law of action and reaction, making the work of beneficence, in all its branches, twice blessed. He who gives to the needy blesses others, and is blessed himself in a still greater degree."³ A stewardship plan of systematic giving can ease the debt pressures and set the church on a sustainable long-range financial plan. But only a trust relationship with God will cause us to ultimately succeed.

¹Turner N. Clinard, *Responding to God: The Life of Stewardship* (Philadelphia: Westminster Press, 1980), 31.

²Gleaned from numerous sermon preparations.

³Ellen G. White, *Counsels on Stewardship* (Washington, DC: Review and Herald Publishing Assn., 1940), 13.

Justification

Real stewardship involves our time, talents, and treasures, all of which need to be understood as linked components. But for reasons of time and the limitations of this project, I will limit the thrust of this dissertation to the "treasures" portion of stewardship. This project focuses primarily on the financial implications of stewardship as they relate to the Calhoun Church having just completed the construction phase of its new church. Stewardship is better understood in the context of being a manager, and our task in light of our current financial situation is being a faithful manager.

It may seem strange, but in religious usage the term stewardship is generally thought of in connection with finance, "but stewardship is not a synonym for money. When it was divinely ordained, there wasn't any money, or any churches, schools, or mission programs. Neither can stewardship be considered a program, a canvass, or a procedure."¹ The Calhoun Church's need for this emphasis of our management or stewardship involves our relationship with God. "Christian stewardship includes that basic understanding of stewardship, but it is essentially a life of response to God for his goodness and to Jesus Christ for his love."²

The Calhoun Church is now embarking upon the repayment of \$900,000.00 of debt. With a stated goal of repaying the entire amount in four years it is crucial that we seek to educate the entire congregation concerning the implications of such a

¹Mel Rees, *God and Man Unlimited* (Washington, DC: Review and Herald, 1982), 8.

²Clinard, 25.

decision. This kind of responsibility requires that from the very beginning we have a healthy view of our stewardship concerning the debt and continued funding of the ministry of the Calhoun Church. In addition to our Building Program, we have active ministries that need continued support. These include the Church Budget, Coble Elementary School, Hispanic Mission Church to Calhoun, Youth Ministry, Food Bank Ministry, and Discover Bible School. All of these ministries continue to grow and need financial support.

There is an ongoing need for church financial needs to be addressed, because of the constant temptation to let others give and to allow selfishness to control. "Selfishness is the strongest and most general of human impulses."¹ It is the base, depraved desire of humankind to live under the banner of self-rule, to live independent of God and others. The correct emphasis of stewardship not only confronts us with our self-centered desires, but also calls us to live a life in response to the kindness of God's grace.

As of January 1, 2000, the Calhoun Church had 684 members or 394 possible family giving units. For the purpose of this project a family giving unit is defined as a family within the Calhoun Church. A unit is made up of a household whether the member or members is single, married, or married with dependants. These 394 giving units includes 235 family giving units currently returning Tithe and 122 family giving units supporting Church Budget with at least 1 percent of their income based on their donated tithe. In addition 83 family giving units financially support the Calhoun church debt reduction of \$900,000.00, with at least 1 percent of their income based on

¹White, *Counsels on Stewardship*, 25.

their tithe donated to the Calhoun Church. The same information put into terms of percentages reveals that 60 percent of the family giving units in the Calhoun Church return Tithe, 31 percent support the Church Budget, and only 21 percent of Calhoun family giving units are helping to pay off the debt of \$900,000.00.¹ If we remove from these statistics 134 family/giving units that have not attended in the calendar year of 1999, we are left with a remainder of 260 attending family giving units. Again using percentages, we now find that 90 percent of attending family giving units returned some Tithe in 1999, 47 percent of Calhoun family giving units gave at least 1 percent of their income to Church Budget, and 32 percent of the family giving units gave at least 1 percent of their income to Calhoun Debt Reduction.² For the purpose of these project statistics I made no effort to determine an honest tithe; I accepted what was contributed as 10 percent of their income, whatever that amount was.

Even after removing the non-attending family giving units there still remains an incredible disparity between those members who attend and worship on a regular basis and those member family giving units who are actually living the model of a steward of the Lord Jesus Christ.

¹Calhoun Seventh-day Adventist Church, "1999 Year End Financial Giving Statement," unaudited.

²Ibid.

Methodology

"The leader's job is to focus the projector. No matter how much involvement other people have in shaping the vision, we expect that the leader will be able to articulate it."¹ Visions are statements of where we want to go. They are about the finished product, of how it will look, sound, and feel when it is complete. "All visions are future oriented."² It is therefore crucial that this project be understood and communicated correctly. To talk about the future one has to use words that create concepts and images in the minds of the congregation. These then become real as the leader expresses these abstractions in concrete terms.³ Therefore for the congregation to be able to understand the implications of the stewardship program it is imperative that I use achievable and reasonable goals. "Simply put, the organizations that have efficient, clear, reliable means of communication tend to be successful."⁴ In all fields, communicating the finished product and the means of obtaining it is crucial. To quote Vince Lombardi, "The best coaches know what the end result looks like, whether it's an offensive play, or a defensive play. . . . If you don't know what the end result is supposed to look like, you can't get there."⁵

¹James M. Kouzes and Barry Z. Posner, *The Leadership Challenge: How to Get Extraordinary Things Done in Organizations* (San Francisco: Jossey-Bass Publishers, 1991), 98.

²Ibid., 87.

³Ibid., 89.

⁴George Barna, *The Power of Vision: How You Can Capture and Apply God's Vision for Your Ministry* (Ventura, CA: Regal Books, 1992), 132.

⁵John Madden, *Hey, Wait a Minute: I Wrote a Book* (New York: Random House, 1985), 225.

It is important that our focus be on our future, not simply on the goal of paying off the building debt. Our future is in families fully dedicated to God. Our future is in ministry to the Calhoun community. This stewardship program is a call to total commitment to the purposes of God.

When we voted to sell, buy, and build, we as a church agreed that God was leading us. If indeed He was leading us, then He foresaw the challenges that we would face with the debt and that He has already provided the means to meet those needs. "And my God will meet all your needs according to his glorious riches in Christ Jesus" (Phil 4:19). It is with this conviction that we as a congregation moved ahead in faith and assurance of God's direction. With this conviction in mind I began the year 2000 with a Stewardship sermon series entitled "It's a Matter of Trust!"

The methodology employed to communicate to the Calhoun Church was that of casting a vision of how God has led us and how He is calling us to trust Him with the future. I developed a sermon series with this focus, challenging the members to look to the future for even greater blessings God has for us.

The congregation received information of the building progress in regular business meetings and weekly Sabbath morning updates. This included the review of the budget and the stated intention that we would stay within the voted budget, as approved by the whole church in business session. All aspects of the process were open to anyone who had an interest. We sought to provide full disclosure to any member who had questions about the bidding process, awarding of contracts, selection of materials, design decisions, etc. We operated under the belief that church members are motivated by the integrity of the process and the word of the Building Committee

and the leaders involved. We felt it was crucial that if people were asked to donate to the project they must have access to all relevant information.

Definition of Terms

Etymologically, the word stewardship comes from the Anglo-Saxon word *stye-ward*. *Stye* means "an enclosure for swine"¹ and "ward" means in the Old English "a watching over . . . to guard; watch; protect."² A steward has been seen as a person "employed to manage and be responsible for the care of the property or business affairs of another."³ The English word steward is used to translate the classical Greek word "oikonomia," which has the primary meaning of "management of a household."⁴ The New Testament uses the word steward in a technical sense as the occupation of a household manager or estate manager and their tasks.⁵ The New Testament does not define stewardship simply in reference to a household, but rather the gifts entrusted to the believer and called to give an account of their use of them or their stewardship of them.⁶ Church leaders were seen as stewards of the Christian church community and the gospel with which the community was spiritually fed. "For a bishop must be blameless, as the steward of God" (Titus 1:7).

¹*The American Heritage Dictionary for the English Language* (1976), s.v. "stewardship."

²*Ibid.*

³*SDA Bible Dictionary* (1960), s.v. "Steward."

⁴*The New International Dictionary of New Testament Theology* (1970), s.v. "oikonomia."

⁵*Ibid.*

⁶*Ibid.*

Christian stewardship comes from the recognition that we are not independent and autonomous. Our life, our body, our abilities, our possessions, all belong to God the Father, the Holy Spirit, and our Savior Jesus Christ. "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 Cor 6:19, 20).

Stewardship is therefore defined as managing the property of another. Stewardship is the position, duties, and responsibilities of a steward. It is the management of another's property, assets, gifts, and time. It is the management of the entrusted mission that was given to the steward by the owner. "A steward identifies with his master. . . . He has accepted the responsibilities of a steward and he must act in the master's stead, doing as the master would do. . . . The position is one of dignity, in that his master trusts him. . . . Every Christian is a steward of God, entrusted with His goods."¹

¹Ellen G. White, *That I May Know Him* (Washington, DC: Review and Herald, 1964), 220.

CHAPTER 2

TOWARD A THEOLOGY OF STEWARDSHIP

Old Testament View of Stewardship

Creation Account

From the beginning of the Genesis account we read, "In the beginning God created the heavens and the earth" (Gen 1:1). Elohim, as God is called throughout this chapter, is the all-powerful one, the one who has pre-existed time and matter. In the beginning God confronts mankind immediately with His eternal existence and His role as creator of earth and life. In light of this knowledge, evolution and self-governing autonomy are shown to have no grounds of support. We are faced with a Creator and His creation. The relationship between the two is defined by the Genesis statement in vs. 1.

As the Psalmist says, "The earth is the Lord's, and everything in it, the world, and all who live in it" (Ps 24:1). "The Lord made the heavens. . . . Worship the Lord, in the splendor of his holiness; tremble before him, all the earth" (Ps 95:5, 9). God as creator means that He owns the earth, the universe, and everything in them. His ownership is based primarily upon His creative work. God Himself declares, "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" (Ps 50:11, 12). God as owner of all of the earth is a foundational prerequisite to understanding stewardship.

Humans are created beings. "So God created man in his own image, in the image of God he created him; male and female he created them" (Gen 1:27). We see that we had a beginning, something that God never had. Unlike God we are not immortal or eternal. We are not self-sustaining and we are finite. When we consider death we are confronted with the truth that our continued existence is beyond our ability to control.

We were not just created; we were created in His image. Being made in His image included being a governor over the rest of creation.

God blessed them and said to them, 'Be fruitful and increase in number; fill the earth and subdue it. Rule over the fish of the sea and the birds of the air and over every living creature that moves on the ground.' Then God said, 'I give you every seed-bearing plant on the face of the whole earth and every tree that has fruit with seed in it. They will be yours for food. And to all the beasts of the earth and all the birds of the air and all the creatures that move on the ground, everything that has the breath of life in it, I give every green plant for food.' And it was so. (Gen 1:28-30)

His image is not necessarily seen in facial features, but rather in function. We were given the purpose of managing the earth, managing God's creation, of which we are a part. We were given the ability to reason, cognitive abilities to manage, select, choose, and be stewards of this earth and life.

Thus we see that it is the Creator who is worshipped by the creation. God said, "Let us make man in our image, in our likeness, and let them rule over the fish of the sea and the birds of the air, over the livestock, over all the earth, and over all creatures that move along the ground" (Gen 1:26). However it was never God's intention that mankind's scope of ruler ship would include the Creator. God impressed upon Adam and Eve the fact of His ownership by giving the first couple the charge of ruling over

the rest of creation. It was God, the creator, who gave them the stewardship of the earth and all that lived there. The "image of God" could be seen in the first couple as they managed their God-given responsibilities. As God ruled over all of creation, humankind ruled the earth under the ownership of God. "Every human being, created in the image of God, is endowed with a power akin to that of the Creator-individuality, power to think and to do."¹

God gave the first couple the command, "You must not eat fruit from the tree that is in the middle of the garden, and you must not touch it, or you will die" (Gen 3:3). This tree was given as a continual reminder of the owner and manager relationship. The tree was not to be touched or its fruit to be eaten because God the owner said so and it was His. It was to be a test of ownership, a choice of ruler ship. Eve's interaction with the serpent illustrates the decision-making capacity of the first stewards. The temptation that they faced was that of self-rule and independence from God. In a sense they faced the temptation to actually become as God, for the serpent said, "For God knows that when you eat of it your eyes will be opened, and you will be like God, knowing good and evil" (Gen 3:5). It was a decision to reject God's ownership of them and of His ownership of the world. Their decision was an attempt to establish god-like status. Adam and Eve, the managers, chose not to trust God but rather to trust themselves.

¹Ellen G. White, *Education* (Mountain View, CA: Pacific Press Pub. Assn., 1952), 17.

Stewards

There are approximately twenty-three references to steward, stewardship, and overseer in the Bible as a whole, twelve located in the Old Testament.¹ A formal definition of steward is, "It was an official who controls the affairs of a large household, overseeing the service at the master's table, directing the household servants, and controlling the expenses on behalf of the master."² Technically the term steward means "one who is over the house,"³ as Joseph's position in Gen 43:19; 44:4. "The major Hebrew term 'ashur-beth' is translated 'steward' and quite technically and literally means 'one who is over a house'."⁴ Although the steward was a servant in the Old Testament, he was a superior type of servant who was trusted to manage and supervise the household for the master.

The owner of the household was usually of royalty or closely connected to the court, such as in Gen 43:16 where Joseph, who was Pharaoh's right-hand man, himself had a "steward." Joseph's steward had prestige and authority and fully represented Joseph when Joseph's brothers were fearful and spoke to him. The steward had the full confidence and authority to speak for Joseph.

The importance of the steward can be seen in 1 Chr 27:31, "Jaziz the Hagrite was in charge of the flocks. All these were the officials in charge of King David's

¹James Strong, *The New Strong's Concordance of the Bible* (New York: Thomas Nelson Pub., 1985), s.v. "steward," "stewardship," "overseer."

²C.U. Wolf, "Steward, Stewardship," *The Interpreter's Dictionary of the Bible*, 4 vols. (Nashville: Abingdon, 1962), 4:443.

³Ibid.

⁴Richard B. Cunningham, *Creative Stewardship* (Nashville: Abingdon Press, 1979), 17.

property.” Then again in 28:1, “David summoned all the officials of Israel to assemble at Jerusalem: the officers over the tribes, the commanders of the divisions in the service of the king, the commanders of thousands and commanders of hundreds, and the officials in charge of all the property and livestock belonging to the king and his sons, together with the palace officials, the mighty men and all the brave warriors.” David had generals, commanders, officials, and stewards like Jaziz the Hagrite.

The steward mentioned in the Old Testament had a special and unique relationship with the owner of the property. It required more than expertise in managing lands, households, and other servants. It involved a relationship of trust. In addition the steward, though having broad powers and decision-making freedom, was still accountable to the owner and was accountable for honoring that special relationship.

This area of trust is portrayed in Isa 22:15-21 with a prophecy of impending doom for the steward Shebna. In this passage Shebna, who oversaw the palace, was shown his outcome for his unfaithfulness. It is clearly seen that stewards were measured by their trust. Their position was by no means permanent and neither were they irreplaceable. Shebna was terminated because of his unfaithfulness and Eliakim was the new replacement. Shebna's failure was a metaphor used by God concerning Israel's faithfulness to God. It was a message to Israel that their covenant relationship with God was not permanent and could be revoked. Their status was based upon their faithfulness as stewards over that God which entrusted to them.

Tithing in the Old Testament

Gen 14 is the first Old Testament reference to tithe. Abram rescues Lot and other citizens of Sodom after King Kedarlaomer took them captive. Abram returns with the booty of war from his victory over Kedarlaomer and meets King Melchizedek, where Scripture records, "He was priest of God Most High, and he blessed Abram, saying, 'Blessed be Abram by God Most High, Creator of heaven and earth. And blessed be God Most High, who delivered your enemies into your hand'" (Gen 14:18-20). Abram then gave Melchizedek who was the priest of God Most High a "tenth of everything" (Gen 14:20), and also returned to the King of Sodom everything that he had lost.

The story reveals Abram and Priest Melchizedek's view of God, with their similar public confession of God as the "creator of heaven and earth" (Gen 14:19, 22). Abram returned tithe because God owned everything. His confession is seen through his action of returning tithe to the priest of the Most High. In addition Abram knew that all of his wealth was a result of God's blessings. He left no room for anyone to question that core belief, when he said to the King of Sodom, "I will accept nothing belonging to you, not even a thread or the thong of a sandal, so that you will never be able to say, 'I made Abram rich'" (Gen 14:23). Abram knew God was the creator and sustainer of the blessings in his life. Abram's return of God's tithe and his public confession reveal his trust relationship with God.

Gen 28 contains the Old Testament's second reference to tithe. Here Jacob encounters God in a dream of a stairway from earth to heaven. Jacob awakes and declares, "How awesome is this place! This is none other than the house of God; this

is the gate of heaven" (Gen 28:17). God had just made a commitment to bless and provide for Jacob and his family for generations to come. Jacob in turn responds to God with a vow of making God his Lord. Jacob then additionally vows, "Of all that you give me I will give you a tenth" (Gen 28:22). A covenant relationship between God and Jacob is established and Jacob's vow is visible and measurable. The relationship comes from God's initiative by declaring His love and sustaining care for Jacob and his generations to come. Jacob responds with praise for God's goodness.

Jacob vows to return a tithe of everything that God will bless him with as a demonstration of the faith relationship. The giving of the tithe goes hand in hand with Jacob's declaration, "If God will be with me and watch over me on the journey I am taking and will give me food to eat and clothes to wear so that I return safely to my father's house, then the Lord will be my God" (Gen 28:20, 21). Every time Jacob returned tithe it would be a reminder of God's grace and provision. The returning of the one tenth was his lifelong act of appreciation for what God had done. "Jacob was not here seeking to make terms with God. The Lord had already promised him prosperity, and this vow was the outflow of a heart filled with gratitude for the assurance of God's love and mercy."¹

The next Old Testament references to tithe are in Lev 27, Num 18, and Deut 12 and 14. Here tithing was incorporated into the Israelite covenant law. "As the Israelites were about to be established as a nation, the law of tithing was reaffirmed as

¹Ellen G. White, *Patriarchs and Prophets* (Mountain View, CA: Pacific Press Pub. Assn., 1958), 187.

one of the divinely ordained statutes upon obedience to which their prosperity depended.”¹

These chapters deal with three basic elements concerning tithe: What, to whom, and where. What is to be tithed is seen in broad terms from Leviticus, “A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the Lord; it is holy to the Lord” (Lev 27:30). The reference in Numbers deals with to whom are the tithes returned. Here God instructed, “I give to the Levites all the tithes in Israel as their inheritance in return for the work they do while serving at the tent of Meeting” (Num 18:21). Where the tithe is to be given is discussed in Deuteronomy, “You are to seek the place the Lord your God will choose from among all your tribes to put his Name there for his dwelling. To that place you must go; there bring . . . your tithes and special gifts” (Deut 12:5, 6).

A tenth of all that was earned was to be returned for supporting the work of ministry through the Levitical priests and tithe was to be returned to God’s house. The rule of law formalized the framework of the faith relationship that God had intended with the nation of Israel. Tithe was not a tax or levy, but rather a system of formalizing and transferring a covenant of trusting God. God would bless and Israel would systematically return God’s tithe. Israel returned tithe in response to God’s blessings.

“Perspective on tithing in the OT is found in two directions, Godward and manward. Respecting the Godward thrust, tithing was never meant to be an onerous weight, which one must give a tithe of what one earns. Rather, the tithe was a

¹Ibid., 525.

liberating act of joyful worship . . . a grateful act of submission and dependence.

Second, tithing has a manward thrust; it is part of the inter-relatedness of the people

. . . In this synergistic bond there was a regular reminder of their need for one another.”¹

Perhaps the best-known passage in the Old Testament concerning tithe is in Mal 3:8-10.

Will a man rob God? Yet you rob me. But you ask, ‘How do we rob you?’ In tithes and offerings. You are under a curse, the whole nation of you, because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the Lord Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.

We find Israel was “robbing” God by not returning tithe at all or returning only a partial tithe. Tithe is clearly seen here as God’s, not an individual’s to do with as he or she pleases.

When there is unfaithfulness in regard to tithing, it reveals not a financial problem but a much deeper issue. During the time of Malachi the nation of Israel was overall unfaithful in the returning of tithe. By not returning God’s tithe to the Lord, through His temple or storehouse, Israel was making an important religious statement. “They denied God’s providential and loving care for them. They deprived God of the honor and glory He deserves as the One who preserves them.”² God’s plea is for Israel to embrace a relationship with a caring and providing God. “Test me in this”

¹Ronald B. Allen, “Tithe,” *Theological Wordbook of the Old Testament* (1980), 2:703, 704.

²Angel Rodriguez, *Stewardship Roots: Toward a Theology of Stewardship, Tithe, Offerings* (Silver Spring, MD: Stewardship Ministries, General Conference of Seventh-day Adventists, 1994), 13, 14.

(Mal 3:10), "Return to me" (Mal 3:7) is God's call for a renewed relationship of dependence and trust. "Genuine tithing is a possibility only for those who return to the Lord in faith-trusting in Him."¹

From the tree in Eden, to the test in Malachi, the issue in the Old Testament is the same: trust. Will humankind trust God or will they trust themselves? Will they embrace their God-given role as stewards, gratefully returning to God what is His, or will they seek independence and god-like status of autonomous self-rule? God seeks to engage humanity with the realization of His goodness. He is the source of every blessing and calls us to respond in gratitude for God's mercy and provision.

The entire Old Testament resounds with the premise that God is the creator and we have been entrusted with the stewardship of creation. Whether in the area of time, talents, or treasures we are only managers. We are confronted with the realization of faith and works; beliefs and actions, which are not abstract concepts in the Old Testament. The New Testament writer James, in his epistle, uses Abraham as an example of faith and works. "Abraham believed God, and it was credited to him as righteousness, and he was called God's friend. You see that a person is justified by what he does and not by faith alone" (Jas 2:23, 24). "As the body without the spirit is dead, so faith without deeds is dead" (Jas 2:26). Stewardship is not about financing a religious system; it is rather God's method of saving people from destructive self-rule. It is one of God's means of developing a relationship of loving dependence and trust.

¹Ibid., 14.

Sabbatical Laws

A principle concerning biblical stewardship is put forth in a class of Hebrew legislation called the sabbatical laws. From the word Sabbath, "cease, desist, rest,"¹ this unique concept requires that those who have been blessed with enough resources to meet their needs share with those who have not. The precursor of all these laws, which sets forth the Sabbath principle, is the fourth commandment itself:

Remember the Sabbath day, to keep it holy. Six days you shall labor, and do all your work; but the seventh day is a Sabbath to the LORD your God; in it you shall not do any work, you, or your son, or your daughter, your manservant, or your maidservant, or your cattle, or the sojourner who is within your gates. For in six days the Lord made the heavens and the earth, the sea, and all that is in them, but he rested on the seventh day. Therefore the Lord blessed the Sabbath day and made it holy. (Exod 20:8-12)

The Exodus legislation argues that God built the principle of Sabbath rest, or release, into the universe at creation with God as the creator. Deuteronomy expands the reasoning to include that Israel remember their redemption from slavery:

Observe the Sabbath day by keeping it holy, as the LORD your God has commanded you. Six days you shall labor and do all your work, but the seventh day is a Sabbath to the LORD your God. On it you shall not do any work, neither you, nor your son or daughter, nor your manservant or maidservant, nor your ox, your donkey or any of your animals, nor the alien within your gates, so that your manservant and maidservant may rest, as you do. Remember that you were slaves in Egypt and that the LORD your God brought you out of there with a mighty hand and an outstretched arm. Therefore the LORD your God has commanded you to observe the Sabbath day. (Deut 5:12-15)

All other sabbatical laws flow from this principle. Deut 15 legislates that every seventh year all debts are to be released or put to rest, so "there will be no poor among you" (Deut 15:4). This is an extension of the command that forbids the charging of interest to poor people (Exod 23:25). The intention of the seventh-year Sabbath

¹*Theological Wordbook of the Old Testament* (1980), s.v. "Shabbat."

legislation is clear: the avoidance of a permanently indebted class of people. The Hebrew slaves had experienced this hopeless situation and Sabbath law was intended to prevent this status. The making of money is fine and loans may be useful but those imprisoned by financial debt must be given the chance to begin again. In Deuteronomy we see a matter of stewardship based on principles.

However, there should be no poor among you, for in the land the LORD your God is giving you to possess as your inheritance, he will richly bless you, if only you fully obey the LORD your God and are careful to follow all these commands I am giving you today. For the LORD your God will bless you as he has promised, and you will lend to many nations but will borrow from none. You will rule over many nations but none will rule over you. If there is a poor man among your brothers in any of the towns of the land that the LORD your God is giving you, do not be hardhearted or tightfisted toward your poor brother. Rather be openhanded and freely lend him whatever he needs. Be careful not to harbor this wicked thought: "The seventh year, the year for canceling debts, is near," so that you do not show ill will toward your needy brother and give him nothing. He may then appeal to the LORD against you, and you will be found guilty of sin. Give generously to him and do so without a grudging heart; then because of this the LORD your God will bless you in all your work and in everything you put your hand to. There will always be poor people in the land. Therefore I command you to be openhanded toward your brothers and toward the poor and needy in your land. (Deut 15:4-11)

Those who have been blessed by God have the pleasure and responsibility to share their blessings with those who have not been so blessed. In a sort of action-reaction circle of giving and receiving, those who share in such a way will find in this very act of giving a new blessing. "He who gives to the needy blesses others, and is blessed himself in a still greater degree."¹ The Apostle Paul interpreted this principle in light of now living in the grace of Jesus Christ:

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work.

¹White, *Counsels on Stewardship*, 13.

As it is written: 'He has scattered abroad his gifts to the poor; his righteousness endures forever.' Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God. This service that you perform is not only supplying the needs of God's people but is also overflowing in many expressions of thanks to God. Because of the service by which you have proved yourselves, men will praise God for the obedience that accompanies your confession of the gospel of Christ, and for your generosity in sharing with them and with everyone else. And in their prayers for you their hearts will go out to you, because of the surpassing grace God has given you. Thanks be to God for his indescribable gift! (2 Cor 9:6-15)

We are stewards of God's resources, therefore we are managers of life and all who have life. Again, those with abundance have an obligation to the poor.

Stewardship is a community matter, not an individual option. Those who have been blessed have the joyful duty to share with those who have been blessed less. The Israelites had been redeemed from Egypt and God called them to participate in the blessed gift to redeem and set free their fellowman.

The most radical of all sabbatical laws is the law of Jubilee. The law of Jubilee stated every seven times seven years, in the fiftieth year, land must return to its original owner (Lev 25:8-55). If a man lost his property, the man and his children would suffer; but his grandchildren would have a chance to make a new start. This was simply another safeguard against the creation of a permanently poor class of people. The people of God, unlike most peoples, where never intended to allow a segment of people to become imprisoned in economic oppression. The people of God, unlike most peoples of the world, knew that no person really owned the land. They were stewards, not owners. "The land must not be sold permanently, because the land is mine and you are but aliens and my tenants. . . . I am the Lord your God, who

brought you out of Egypt to give you the land of Canaan and to be your God. (Lev 25:23, 38)

In light of our current government these biblical Sabbaths provide principles to be embraced rather than literal laws to be written into United States law code. Israel was a theocracy that did not distinguish between church and state as we do today. But what is unpardonable is for professed stewards of God to ignore the entire body of Sabbath days' laws, as if they did not exist. For the biblical writers, these laws were serious, if for no other reason than that they contrasted so radically with human nature and the status quo. They require that a steward of God be concerned about someone other than themselves and their family.

New Testament View of Stewardship

Steward

Steward appears in the Greek twenty-three times in the New Testament, three times as "*epitropos*," nine times as "*oikonomia*," ten times as "*oikonomos*," and once as "*oikonomeo*."¹ Steward is the English word from "*oikonomia*," which comes from a compound of the Greek words house, "*oikos*," meaning "a house or building"² and law, "*nomos*," meaning "a law, an edit, a statue, a standard of acting or judging."³

¹J. Goetzmann, "*oikonomia*," *The New International Dictionary of New Testament Theology* (1979), 2:253.

²*Interlinear Greek-English New Testament* (Grand Rapids, MI: Baker Book House, 1981), s.v. "*oikos*."

³*Ibid.*, "*nomos*."

These combined make the word *oikonomia*, which means, "attending to household affairs, domestic."¹

Steward in the New Testament has first a technical and then a metaphorical meaning. The "technical sense denotes the occupation of the household and estate managers and their tasks."² The most extensive example of this is found in Luke 16:1-17, the Parable of the Unjust Steward. The steward in the parable was legally entitled to act in the master's name. This led him to take advantage of his position to better his own future. He did this by legally altering his master's debts and at the same time ingratiating himself with the master's debtors. We see that the scope of the steward was to legally represent the master and he was even able to re-write legally binding contracts of debt in the master's behalf.

In reference to the believers in the New Testament, the lesson to be gained was not just related to material goods and possessions. Metaphorically it can be understood in context of the root word "*oikos*," or house. "God's people, God's community, are his house, which he builds up through the work of those he has called to the task, to whom he entrusts the stewardship of the house."³ Believers were not to look upon their service to God's house as if it were their own house, but rather they were to view themselves as stewards of the gifts entrusted to them. "Each one should use whatever gift he has received to serve others, faithfully administering God's grace in its various forms" (1 Pet 4:10).

¹Ibid., "*oikonomos*."

²Goetzmann, 253.

³Ibid., 255.

Jesus illustrates this in the Parable of the Talents in Matt 25. He tells about three stewards who were given five, two, and one talent. The stewards with five and two talents doubled the master's money while the steward with one returned it to the master from the hole in the ground where he had buried it. This he did without any appreciation towards the master. The stewards who had doubled what had been entrusted to them were rewarded proportionately while the other steward with the one talent, without any gain, was condemned. Jesus concludes, "For everyone that has will be given more. . . . Whoever does not have, even what he has will be taken from him" (Matt 25:29).

The New Testament elaborates about the ownership of the gifts and our accountability to God. These gifts are given to the church, the house of God. Paul introduces himself and his fellow workers as "stewards of Christ and as those entrusted with the secret things of God" (1 Cor 4:1). Paul calls the preaching of the gospel as "the trust committed to me" (1 Cor 9:17). And that "those who have been given a trust must prove it faithful" (1 Cor 4:2).

Paul uses these terms, "secret things" and "trust," to define God's plan of salvation for the world. It appears that stewardship obtains its strongest theological foundation and its highest meaning as it is related to God's purpose for man's redemption. "And he made known to us the mysteries of his will according to his good pleasure, which he purposed in Christ, to be put into effect when the times have reached their fulfillment, to bring all things in heaven and on earth together under one head, even Christ" (Eph 1:9, 10). This literally means, "to be put into effect" or "for the administration of" (*eis oikonomian*). Salvation is the stewardship plan of God for

the salvation of the world, the *oikonomia* of the world. "Paul seems here to be referring to the plan of salvation, which would ultimately accomplish the unity here portrayed."¹

Jesus declared, "All things have been committed to me, by my Father" (Matt 11:27). Jesus has been entrusted with the salvation of the world; "the Father loves the Son and has placed everything in his hands" (John 3:35). God, the creator, in the life of Jesus came to be the faithful steward, to fulfill the stewardship plan as referenced above in Eph 1:9, 10. Stewardship obtains its highest meaning and its strongest theological foundation when the apostle relates it to God's purpose."²

Thus far we see stewardship with a dual view of responsibility and trusteeship. Responsibility as the Parable of the Talents illustrates, where we are stewards of the gifts that God has given us and we ultimately accountable to Him for them. Trusteeship, as illustrated by Paul, opens our eyes to the scope of our stewardship, in that we are part of God's plan for the salvation of the world. We have been commissioned by Christ to be part of the work of unifying heaven and earth "under one head, even Christ" (Eph 1:10). When we look at stewardship from the whole of the New Testament, it entails even more. "The concept of stewardship . . . contains the ideas of partnership."³

¹"Dispensation," *Seventh-day Adventist Bible Commentary*, ed. Francis D. Nichol (Washington, DC: Review and Herald Pub. Assn., 1960), 6:1000.

²T.A. Kantonen, *A Theology for Christian Stewardship* (Philadelphia: Fortress Press, 1956), 3.

³*Ibid.*, 4.

A relationship between master and servant alludes to the relationship between partners working together for the realization of a common purpose. Jesus reminds us in the Gospel of John, "I no longer call you servants. . . . Instead, I have called you friends, for everything that I learned from my Father I have made known to you" (John 15:15).

Paul refers to Christian stewards not as employees or conscripts under the watchful eye of an employer, but rather fellow workers. "For we are God's fellow workers; you are God's field, God's building" (1 Cor 3:9). A new relationship is established through Christ, a relationship of family not servanthood.

But when the time had fully come, God sent his Son, born of a woman, born under law, to redeem those under law, that we might receive the full rights of sons. Because you are sons, God sent the Spirit of his Son into our hearts, the Spirit who calls out, '*Abba*, Father.' So you are no longer a slave, but a son; and since you are a son, God has made you also an heir. (Gal 4:4-7)

Christian stewardship is a family affair. This means not simply working for God as His employee or even as His manager over His property. Rather it means working with God as His co-laborer, yoked together as His children. In this way we share His purposes, His resources, and His very nature. "And we, who with unveiled faces all reflect the Lord's glory, are being transformed into his likeness with ever-increasing glory, which comes from the Lord, who is the Spirit" (2 Cor 3:18).

In the New Testament we see God's restorative plan for humankind. "A Christian is a person who has recognized and accepted that Christ is the very image of God and is now willing to be conformed to that image."¹ Recognition implies God's ownership and our role as stewards with Him, as Paul says, "For Christ's love compels

¹Rodriguez, 12.

us. . . . That those who live should no longer live for themselves but for him who died for them and was raised again" (2 Cor 5:14, 15). Living for ourselves is a direct statement of humankind's sin condition, characterized through selfishness. Paul uses dramatic language to portray the radical change that occurs in Christ. "I have been crucified with Christ and I no longer live, but Christ lives in me. The life I live in the body, I live by faith in the Son of God, who loved me and gave himself for me" (Gal 2:20).

The work of Christ has redeemed us to a new way of life; a life no longer held by selfishness. As Christians we have been freed to serve as stewards in a new way. "Those who live according to the sinful nature have their minds set on what that nature desires; but those who live in accordance with the Spirit have their minds set on what the Spirit desires" (Rom 8:5). "A theology of stewardship is based not only on the concept of creation and what God intended us to be, but also on salvation through Christ which makes it possible for us, in spite of sin, to become what God intended us to be."¹ Stewardship has always been God's plan for us. "God planned the system of beneficence, in order that man might become like his Creator, benevolent and unselfish in character, and finally be a partaker with Christ of the eternal, glorious reward."²

Stewardship is seen when humankind is redeemed, restored, and re-made into the image of Christ. We reach our highest level of self-realization through stewardship in relationship to God and others. Perhaps that is why Jesus gave the

¹Ibid., 14.

²White, *Counsels on Stewardship*, 15.

following reply to state our most important work, "Love the Lord your God with all your heart and with all your soul and with all your mind and with all your strength. . . . Love your neighbor as yourself" (Mark 12:30, 31). The New Testament's focus is not on duty or reward, but privilege. "A steward has no rights and no rewards, only responsibilities. . . . But Paul was utterly overwhelmed with the privilege of being an evangelist."¹ Paul's view was that of living his life in loving response to what God had done for him.

Stewardship, if only viewed in reference to money and the giving of money, is trivialized. Biblical stewardship expresses a continued response to the grace of God and one's life is to be lived in response to that grace. It is as Paul says, "Christ's love compels us . . . that those who live should no longer live for themselves" (2 Cor 5:14, 15).

It is the gospel of Jesus Christ that makes stewardship so distinctively Christian, in both method and motivation. In Christ we come face to face with God's unmerited grace. Something wonderful happens to the believer. By God's grace we are born as a new creature, as Paul refers to in 2 Cor 5:17, "a new creation; the old has gone, the new has come!" This makes the framework for Christian stewardship simple. God encounters humanity with grace, we respond. The divine gift prompts human response, grace calls forth gratitude.

The steward lives his life in response to the graciousness of God. He is compelled by love to live for God as a channel through which God's goodness can

¹David Prior, *The Message of 1 Corinthians: The Bible Speaks Today* (Downers Grove, IL: Inter-Varsity Press, 1985), 158.

flow. A steward does not give in order to get, rather gives out of a response and because one's needs have already been met in Christ. Their giving is a characteristic of the God whom they have met. The steward realizes that God is giving gifts through him, not necessarily to him. "If men will become channels through which heaven's blessing can flow to others, the Lord will keep the channel supplied."¹ All believers are better off having given, than if they had kept what God gave them. Jesus said, "It is more blessed to give than to receive" (Acts 20:35). The more that is given by the steward the more one is capable of receiving and in turn giving even more. The resources of the giver are not viewed as their own; rather Gods and they maintain their relationship to Him through their faithful stewardship of God's resources.

Stewardship is not necessarily a theological concept to be discussed and placed on the shelf. It is a life experience that is faithfully embraced and practiced. It is faith actualized. It is seen and incorporated into the full scope of one's life, for it has become their life. There is a direct relationship between the steward and the master, as Paul wrote concerning the early believers in Corinth. He reports on the collection for the needy in Judea, "They gave themselves first to the Lord and then to us in keeping with God's will" (2 Cor 8:5). They gave themselves to God and their gifts followed automatically and freely. "The example of the Macedonians to the Corinthians and to Christians of all time illustrates the great truth that 'the gift without the giver is bare'."²

¹White, *Counsels on Stewardship*, 36.

²"2 Corinthians 8:5, Gave Their Own Selves," *SDA Bible Commentary*, 6:889.

Stewardship is such that "its primary concern is to translate legitimate Christian speech into vital Christian action."¹ Stewardship is the life lived after a person says, "I believe." Our stewardship says everything about who we really are; how we manage our life is like a hard copy of reality. A classic example of this is in the New Testament in Acts 5. The passage reveals the real people behind a facade of religious activity and public confessions. Ananias and Sapphira had sold a piece of property that they had committed to the needs of the church, and upon its sale, they both decided to keep back a portion. However they told Peter that the amount they were giving was the total sale price. They could have easily committed a portion of the sale price to the church, but they both decided to publicly promote their generosity, hoping to make all believe that they had donated the full sale price. Peter confronted them with the lie and they literally dropped dead at the news. Their sin was promoting a life of devotion, all the while living a double life. "This was the sin that in the eyes of Jesus was the most loathsome, the sin of appearing to be something that you are not. The couple wanted to appear zealous supporters of the church, but in reality they were supporters of themselves."² Stewardship reveals the real person. Our actions are the fruit of our lives and reveal our true motives behind the public life that we live.

Christ and Stewardship

We have seen stewardship as a responsibility and a trust and that the pure motivation for a life of true stewardship comes primarily as a response. This

¹Kantonen, 7.

²Theodore P. Ferris, "Acts," *The Interpreter's Bible*, ed. George Buttrick (New York: Abingdon Press, 1954), 9:76.

encounter occurs when God reveals His grace and we through faith enter into a relationship with Him. Stewardship comes out of this new relationship, a relationship where God's Spirit resides and transforms the new believer. Our stewardship of life is our daily faith experience. This is clearly portrayed in the stories and parables of the Gospels, which Jesus used to communicate. It is in the Gospels that Christ shows us what stewardship is really like. He attempts to teach us that we are to live our lives in response to what God accomplishes for us.

Matthew's Gospel begins with a graphic image of true stewardship through the eyes of the Magi. "When they saw the star, they were overjoyed. On coming to the house, they saw the child with his mother Mary, and they bowed down and worshipped him. Then they opened their treasures and presented him with gifts of gold and of incense and of myrrh" (Matt 2:10, 11). They brought their best and laid it at the feet of the baby Jesus, as a token of their love. They did it happily, "overjoyed" with their hearts full of love and devotion to God's son. "The magi had been among the first to welcome the redeemer. . . . The offering from the heart that loves, God delights to honor, giving it highest efficiency in service for Him."¹ Here we see a picture of how gifts are to be presented to God. This scene of gifts presented to a baby reminds us of another scene, "The King will reply, 'I tell you the truth, whatever you did for one of the least of these brothers of mine, you did for me'" (Matt 25:40).

A set of parables found in Matt 13:44-46 comes even closer to describing stewardship as a response, the Parable of the Hidden Treasure and the Parable of the Pearl. The Parable of the Hidden Treasure likens the Kingdom of God to a treasure

¹White, *The Desire of Ages*, 65.

hidden in a field. A day laborer plowing the field finds, to his surprise, that his plow sinks into a treasure chest. He hides the treasure back in the earth, sells everything he owns, and goes and buys the field. In the Parable of the Pearl, a merchant looking for fine pearls finds one of great value for sale, apparently at a real bargain price. So he, likewise, sold everything that he had, so as to buy the pearl of great price. The simple and profound truth of these parables is that when people come to know God and His kingdom, they are willing to make complete and radical commitments, joyfully giving their all to Him.

When that great joy, surpassing all measure, seizes a man, it carries him away, penetrates his inmost being, subjugates his mind. All else seems valueless compared with that surpassing worth. No price is too great to pay. The unreserved surrender of what is most valuable becomes a matter of course.¹

Everything that the believer does should be in response to the gracious love of God. The believer's response is one of unreserved dedication to the King, based upon love and abiding appreciation for what God has done. Stewardship is an all-encompassing life decision, based on the teaching of Jesus.

Love the Lord your God with all your heart and with all your soul and with all your mind. This is the first and greatest commandment. And the second is like it: Love your neighbor as yourself. All the Law and the Prophets hang on these two commandments. (Matt 22:37-40)

"Love is a matter of will and action. Love for God means to base one's whole being in God, to cling to him with unreserved confidence, to leave with him all care or final responsibility."² This is the claim of God upon the totality of our existence and

¹Joachim Jeremias, *The Parables of Jesus* (New York: Charles Scribner's Sons, 1972), 201.

²George Eldon Ladd, *A Theology of the New Testament* (Grand Rapids, MI: William Eerdmans Pub. Co., 1974), 132.

all of it is based upon love. This love is demonstrable and filled with the action of loving God and loving mankind.

Jesus gives us a tangible illustration of this kind of life in the story of the "Good Samaritan" in Luke 10:28-37. In the story a man is beaten, robbed, and left for dead on the way to Jericho. A priest and then a Levite, both representatives of religion within Judaism, happen along but both pass without offering assistance. The listener's likely belief was that in order to be holy, one must avoid defilement. Attending to the man's needs would surely have led to this type of defilement.

A Samaritan passes by and without caution for his personal safety and defilement helps this poor beaten stranger. He saw a human being in need and he attends to him. He not only attends to him, it is as if he lavishes on him every possible act of kindness that could possibly be done. He exceeds every boundary of what a listener would have expected him to do. He goes far beyond duty here. In this story we are able to behold the picture of what love looks like, of how real stewardship in life is exhibited. "Love of neighbor will not be calculating and restrained, as though one were merely doing one's duty; but will be, one might almost say, foolishly extravagant and lavish."¹ The point of the parable is that our Samaritan is not aware of duty. Rather he acts in much the same way as one might act towards oneself, not acting out of a sense of duty. We act that way with ourselves, because we want to, because we love ourselves. That is how the Samaritan acts toward the stranger, as if he himself were lying there in the ditch. He loves his neighbor as he loves himself.

¹John Knox, "Luke," *The Interpreter's Bible*, ed. George Buttrick (New York: Abingdon Press, 1954), 8:196.

The stranger is anointed with oil, his wounds cleaned and bandaged, and he is carried to the nearest inn for recuperation. Here with the deposit of two silver coins, the Samaritan said, "Look after him and when I return, I will reimburse you for any extra expense you may have" (Luke 10:35). Here we see the view Jesus had of a steward! We see two pictures in this parable, one of the priest and Levite, the other of our Samaritan. In fact we also see Jesus through the Samaritan's actions.

Jesus also used stories that emphasized the negative to show the foolishness of living for oneself. Luke 12:16-21 contains one of these negative viewpoints. The Parable of the Rich Fool shows the life of a man who only pursues self. The love and grace of God serve to liberate and change people to become more like God, but self-centeredness likewise changes a person, though in a negative way. In this parable the farmer's barns were full of crops. Twelve personal pronouns are used in four verses to describe his perceived crisis of too much harvest and too few barns. He finds resolution in his mind with the idea to tear down his old barns and build new bigger ones, concluding, "You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry" (Luke 12:19).

Here Jesus speaks of the person who seeks to pile up material possessions to secure their future. We hear the farmer saying, "My crops . . . My barns . . . My grain . . . My goods . . . I'll say to myself" (Luke 12:18, 19). He has no thought to help others or that he has responsibility to the poor or that he is a manager of God's crops. In the midst of his security of possession God speaks, "You Fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?" (Luke 12:20).

This man had missed the whole point of life itself. He had been blessed by God to not only meet his own needs, but also the needs of many others. He lived as if there were no God at all, no heaven, no hell, no future life; as if everything he had was his and he owed nothing to anyone or anything. "The fool says in his heart, 'There is no God'" (Ps 14:1). This man lived for only one thing, himself! In a moment all that he had worked for and saved to secure was gone. Man "heaps up wealth, not knowing who will get it" (Ps 39:6). The most important thing in life had not been obtained. "In living for self he has rejected that divine love which would have flowed out in mercy to his fellow man. Thus he has rejected life. For God is love, and love is life."¹ This parable is a powerful story of the failure to be a steward of love, a steward of life, for to live for self is to perish. "God has given us eternal life, and this life is in his Son. He who has the Son has life; he who does not have the Son of God does not have life" (1 John 5:11, 12). This man never accepted the gift of life offered to him; he never accepted the offer of God's grace, and so none was available at his grave.

We next look at a story where the character is confronted with an opportunity to decide about the nature and character of his life. He is better known as the Rich Young Ruler in Luke 18:18-30. The young man asks Jesus what he has to do to inherit eternal life. There is something lurking in him that leaves him with insecurity about his future. He has kept the commandments of God all of his life, but a void still exists and he is endeavoring to find resolution. On the outside his life met the moral requirements, but still something was lacking. Jesus confronts him with the words, "You still lack one thing. Sell everything you have and give to the poor, and you will

¹Ellen G. White, *Christ's Object Lessons* (Washington, DC: Review and Herald, 1941) 258.

have treasure in heaven. Then come and follow me" (Luke 18:22). Jesus put His finger on the young man's problem, his dependence on the material possessions of this world. The young man's god was this world. He would keep outward commandments, but not surrender what was most needed, the surrender of himself to God. He put his own wealth before that of following Jesus. "He wanted eternal life, but would not receive into the soul that unselfish love which alone is life, and with a sorrowful heart he turned away from Christ."¹

Jesus shows us a contrast with the rich young man in another story in Luke. In Luke 19:1-10 he tells the story of Zacchaeus the Tax Collector. Zacchaeus was a man who had gained his wealth by a less than admirable profession, chief tax collector for the Roman tyrants. The people called him "a sinner" (Luke 19:7). In the story he climbs a tree to see Jesus, either because he is short or to avoid the crowds, maybe even both. Jesus sees him and invites Himself to Zacchaeus's house. After a short period of time with Jesus, without being prompted, Zacchaeus offers up to half of his possessions to the poor and offers to make restitution by fourfold, if he had cheated anyone.

The different attitude between Zacchaeus and the rich young ruler is dramatic. It is this difference that gains forgiveness and salvation for Zacchaeus. He sought out Jesus even amid public ridicule, he willingly gave half his wealth to the poor, and was more than willing to make right any wrongs of the past. We are left with no doubt as to what was first in Zacchaeus's life. He freely responds to the love, acceptance, and

¹Ibid., 393.

forgiveness of God and we hear Jesus concluding by proclaiming, "The Son of Man came to seek and to save what was lost" (Luke 19:10).

While it is a receptive attitude that initiates stewardship, it can only clearly be demonstrated with actions. The call of Christ is a call into the kingdom. This call is far too dynamic to be defined with a passive acceptance, as the parables and stories of Jesus plainly teach. Jesus calls us to action that channels all of ourselves to become fully devoted disciples of God. Stewardship is incorporated totally into our new life. God's love demands a full dedication and commitment that is visible and all encompassing, as the Gospels clearly reveal in their numerous stories and parables.

"The Lord answered, 'Who then is the faithful and wise manager, whom the master puts in charge of his servants to give them their food allowance at the proper time? It will be good for that servant whom the master finds doing so when he returns'" (Luke 12:42, 43). "It's like a man going away: he leaves his house and puts his servants in charge, each with his assigned task" (Mark 13:34). "Come, you who are blessed by my Father. . . . For I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink, I was a stranger and you invited me in, I needed clothes and you clothed me, I was sick and you looked after me, I was in prison and you came to visit me" (Matt 25:34-36). "Not everyone who says to me, 'Lord, Lord,' will enter the kingdom of heaven, but only he who does the will of my Father who is in heaven" (Matt 7:21).

Christian stewardship is inspired within us as we maintain a relationship with Christ Jesus, who is able to empower us, grow us, refine us, and indeed redeem us. It is without question that this is all based upon God's goodness and graciousness

through creation, justification, sanctification, and eventually glorification. This makes it possible for any human being to be saved. Yet in light of all this, we are still free moral agents who have a part in this process of stewardship. This involves choices that are clearly displayed in actions. Through the work of Christ we are reclaimed stewards by God, because "redemption restored freedom from the power of sin to us, making it possible for us, through the ruling power of the Spirit, to become faithful stewards of the Lord."¹

Jesus spoke more concerning the management of earthly possessions, than many other spiritual topics such as the second coming, prayer, baptism, and meditation, because real faith is seen in actions. It is through actions in the life that the fruit is seen.

Jesus saw the steward as an active, willing participant with everything that God entrusts him with, whether it is life, time, treasures, the earth, and gifts of the Spirit or the gospel itself. As Scripture through parable and story have conveyed to us, God holds each steward accountable for the management of what has been committed to him or her. In Jesus' life this was radically demonstrated.

I believe that it is important that stewardship be re-examined in light of the totality of our Christian relationship with Christ, viewing it from the aspect of the redeeming nature and intent of the gospel of God. "A clear view of the intimate relationship between evangelical theology and stewardship is of vital concern to both.

¹Rodriguez, 14.

Both have their starting point in an encounter with the living Christ. Theology seeks to think out the meaning of that encounter. Stewardship seeks to live it out.”¹

Theological Conclusions

I believe that within Christianity there is no more practical and basic doctrine than that of stewardship. Within it we see God as the creator of all that exists. He is the owner of the world, which was not only created by Him, but also redeemed through Christ. God’s purpose for us is to be in relationship with Him. This takes the form of being commissioned by Him to be a responsible steward, a trusteeship relationship and a family connection, as His child and friend. The Christian concept of stewardship involves several arenas of life: time, talents, treasures, and the total self. It is only as all of these become part of our everyday, all-inclusive experience that we become true stewards of God.

All Christians are to be stewards of God’s mysteries, “so then, men ought to regard us as servants of Christ and as those entrusted with the [mysteries] secret things of God” (1 Cor 4:1 KJV). It is only as we become partakers in this ministry of the gospel mystery that our stewardship takes on the life that Jesus’ redemption intended that we have. It is the kind of life where we are able to see the totality of our life in the hands of God. It is as we demonstrate this kind of stewardship that we begin to see firsthand the evidences of the new life Christ spoke of and lived while here on earth. When we practice stewardship in practical and concrete ways, we live a life where an equation results; that praise and piety result in performance.

¹Kantonen, 6.

Performance cannot be downplayed as we look at the totality of life under God. What we do does matter and why we do it should in no way be misunderstood. We are reminded of the apostle James, who rebuked the new believers who had theologically and practically separated belief and actions. "Faith by itself, if it is not accompanied by action, is dead. . . . As the body without the spirit is dead, so faith without deeds is dead" (Jas 2:17, 26). What we do is testimony to the reality that our faith in Jesus Christ as our Lord is dead or alive. Stewardship takes our good intentions and turns them into actions. It is awakened to truth and acts out the implications in life. It puts hands and feet with brain and voice and will and proceeds with it to completion. It is the conviction and implementation of God's will.

God has made the world and the physical needs of life that include food, clothing, shelter, and material goods which are all part of the life that He has given us. Material possessions are not a necessary evil but rather the very fabric of what God in His goodness has given us. "Stewardship is our participation in Christ's continuing ministry to the people of the world. The burden for the fulfillment of this stewardship is laid equally upon the shoulders of every believer."¹ Stewardship is the faithful response of the human family to God's call to serve our fellowmen in the service of Jesus Christ. We need to hear God's loving call and respond to it faithfully.

¹Donald James Snyder, "Developing a Comprehensive Congregational Stewardship Program in the United Methodist Church at Quinter, Kansas" (Doctoral dissertation, Drew Univ., 1982), 25.

Giving as an Act of Worship

Every biblical passage that we have reviewed can add to our understanding of stewardship and its implication for us in the act of worshipping God. We have detected a number of underlying themes that show up repeatedly in this study.

The theological basis for our worship of God through the bringing of offerings to Him appears to be defined with three concepts. The first is based on God's great and unending love for us and it is His passion to convey to us His great love. The mystery of God's message is the gospel of our salvation, our redemption, and our justification before God through the life and death of Jesus Christ.

But because of his great love for us, God, who is rich in mercy, made us alive with Christ even when we were dead in transgressions, it is by grace you have been saved. And God raised us up with Christ and seated us with him in the heavenly realms in Christ Jesus, in order that in the coming ages he might show the incomparable riches of his grace, expressed in his kindness to us in Christ Jesus. For it is by grace you have been saved, through faith, and this not from yourselves, it is the gift of God, not by works, so that no one can boast. For we are God's workmanship, created in Christ Jesus to do good works, which God prepared in advance for us to do. (Eph 2:4-10)

God's revelation about Himself reveals the truth that there is no greater giver than Him. In the Old Testament God was constantly reminding Israel of His covenant love towards them, which was most clearly seen in their physical redemption from their slavery in Egypt.

Observe the Sabbath day by keeping it holy, as the LORD your God has commanded you. Six days you shall labor and do all your work, but the seventh day is a Sabbath to the LORD your God. On it you shall not do any work, neither you, nor your son or daughter, nor your manservant or maidservant, nor your ox, your donkey or any of your animals, nor the alien within your gates, so that your manservant and maidservant may rest, as you do. Remember that you were slaves in Egypt and that the LORD your God brought you out of there with a mighty hand

and an outstretched arm. Therefore the LORD your God has commanded you to observe the Sabbath day. (Deut 5:12-15)

It is consistently seen that God's nature is one of love to mankind, after all "God is love" (1 John 4:16). The Father and the Son have freely offered forgiveness to all who through faith in Christ come to Him. God Himself provides for us what no one else could provide. Our response in giving through worship is indeed minute in comparison.

The second foundation is God's faithfulness to fulfill His covenant and promises. There is constancy in the divine character that makes God trustworthy and appealing. He speaks and never changes. He is the same at all times and He never falters. He even desires that we test Him in His faithfulness. "Test me in this, says the Lord Almighty, and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it" (Mal 3:10). God desires that we try Him and see if He will not fulfill His word.

The third foundation is His role as creator and Lord. Lordship is the basis of our covenant with Him. He saves us and we surrender the control of our lives over to Him, whether it is trusting Him at the tree in the garden, standing on the Sea of Galilee, returning God's tithe to Him first, or remembering that time is God's and therefore the Sabbath is His also. Lordship means that He is the owner and we are the managers of His resources.

The grace of God, His faithfulness, and His Lordship are the foundation of what provides motivation for human beings to give to God. First they give themselves

and then they return God's tithe and generously give freewill offerings, as they are able, without compulsion.

And now, brothers, we want you to know about the grace that God has given the Macedonian churches. Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the saints. And they did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God's will. So we urged Titus, since he had earlier made a beginning, to bring also to completion this act of grace on your part. But just as you excel in everything, in faith, in speech, in knowledge, in complete earnestness and in your love for us, see that you also excel in this grace of giving. (2 Cor 8:1-7)

Our giving is to be patterned after God's giving. We were created in His image, and the work of redemption is to restore the sin-scared image to its original form, keepers of the garden within the bounds of a trusting relationship with God. We are motivated to become like Him who is consistently keeping His promises, blessing us, and caring and providing for our every need. God is not a one-time giver; He will not change in the future, for He is always sustaining life. He has become for us the model that we seek to emulate.

Owners can never worship Him this way, only managers can. If we come to God with the false idea that time, talents, or treasures are ours to return, we miss the whole point. Like Pharisees of old we endeavor to earn and deserve our salvation. Praise and gifts can only truly come from grateful managers who have been provided with all that is necessary for their lives, present and future. The only element that they must bring is a trusting, dependent attitude of praise. The Lord created and owns all that there is, and by our gifts of resources and adoration we acknowledge this to Him. In response we carefully care for all with which we have been entrusted.

It is God's love that drives us to share Him with those still lost in the darkness of this world.

For Christ's love compels us, because we are convinced that one died for all, and therefore all died. And he died for all, that those who live should no longer live for themselves but for him who died for them and was raised again. So from now on we regard no one from a worldly point of view. Though we once regarded Christ in this way, we do so no longer. Therefore, if anyone is in Christ, he is a new creation; the old has gone, the new has come! All this is from God, who reconciled us to himself through Christ and gave us the ministry of reconciliation: that God was reconciling the world to himself in Christ, not counting men's sins against them. And he has committed to us the message of reconciliation. We are therefore Christ's ambassadors, as though God were making his appeal through us. We implore you on Christ's behalf: Be reconciled to God. (2 Cor 5:14-20)

The early church found it their greatest joy to be stewards of the gospel and to give their lives for the work of the Kingdom. We can assuredly say that love is what motivates believers to give, a love that is fully directed toward God in appreciation for all that He has done, is doing, and will one day do when He completes His work on the day He returns.

Jesus challenges the believer to give quietly, without fanfare or notice, and that God will richly reward the giver. We are to battle the selfishness that so easily raises its head to take credit or win the applause of others.

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. (2 Cor 9:6, 7)

Stewardship of Time and Talents

In the Justification of this project I limited the focus of this paper to the financial aspects of stewardship, but one cannot truly ever separate stewardship into such artificial categories. Talking of stewardship as it relates to the three t's: time,

talent, and treasure, is an excellent memory aid, but one cannot every view one without the realization of the other aspects. Stewardship is a holistic view of our life relationship with God. "We rise to Christian stewardship as we respond in gratitude to the love and mercy of God, living no longer to ourselves but to him."¹ All of our lives and us are His. If we are stewards, then what are we stewards of? What is specifically in our control? For whom or what are we personally responsible? The most obvious answer is, "Everything," because everything comes from God.

The apostle Paul while in Athens noticed the inscription on an altar that said, "to an unknown God" (Acts 17:23). When the Athenians demanded that he speak to them, he took the "unknown god" as his launching point to tell them about the one and only true God.

The God who made the world and everything in it is the Lord of heaven and earth and does not live in temples built by hands. And he is not served by human hands, as if he needed anything, because he himself gives all men life and breath and everything else. (Acts 17:24,25)

Paul refers to mankind's "breath", linking us to the creation passage of the human race. "The Lord God formed the man from the dust of the ground and breathed into his nostrils the breath of life, and the man became a living being" (Gen 2:7). Paul shows how everything we have, all that we are, our entire lives are given to us, and stewardship is our response to Him who gave everything to us.

Time, and talents naturally are part of stewardship, for they are an extension of the life that we have. So when we talk about financial stewardship, we can never just deal with it apart from time, and talents. We are called to make a total life response to God that has no barriers or artificial divisions.

¹ Clinard, 41.

As Seventh-day Adventists we view the Sabbath commandment from this total view of life. The Sabbath is a continual reminder of our relationship to God, and of our stewardship of time. We work six days, resting on the seventh day Sabbath. "The Sabbath is a time to remember God not only for His original perfect creation, but also for His constant care for this world and all its human beings."¹ Our keeping of the Sabbath day is in direct response to the totality of our relationship with Him, we rest on the Sabbath day as an act of stewardship. Not stewardship of just the work, and rest cycle, but also as an act of the stewardship of all of our life. We as finite created beings acknowledge Gods infinite creative, redemptive, and sustaining grace.

Stewardship of time is not limited to the Sabbath day, but rather everyday, for every minute of every day is Gods who is the giver of all things. But our stewardship of time concerning the Sabbath invites us to a higher experience of relating to God as our creator, redeemer, and sustainer. "The seventh day is a palace in time which we build."² To be a steward of time, we keep the Sabbath, to further develop our life relationship with God. The Sabbath is a literal day of rest on the seventh day, but it fully seen in the entire life of the individual, every day of the week. Think for a moment if we did not take this aspect of stewardship concerning time, and the Sabbath. "What would the world be without Sabbath? It would be a world that knew only itself . . . a world without vision of a window in eternity that opens into time."³

¹Samuele Bacchiocchi, *Divine Rest for Human Restlessness* (Berrien Springs, MI: Tesar Printing, 1980), 98.

²Abraham Joshua Heschel, *The Earth Is the Lord's and the Sabbath* (New York: Harper & Row, 1962), 15.

³Ibid., 16.

To observe the seventh day does not mean merely to obey or to conform to the strictness of a divine command. To observe is to celebrate the creation of the world and to create the seventh day all over again, the majesty of holiness in time, a day of rest, a day of freedom, a day which is like a lord and king of all other days, a lord and king in the commonwealth of time.¹

Financial stewardship can never be separated from the totality of the person's life, no more than we can remove the stewardship of one day, and suggest that it doesn't have impact on the totality of the person's life through the remainder of the week.

The same can be said concerning the stewardship of an individual's talents, as seen in the parable of the Talents recorded in the Gospel of Matthew 25. This parable has implications concerning a person's ability, and how their use of those abilities affects the entire life. When talents are denied, abused, and hidden, they can be lost, along with the very meaning of life itself, with the joy of life itself. Our abilities, like time, and treasures, demands that they be viewed as ours on loan, we are just stewards of them. No matter what our abilities, the same is required of all, faithfulness. "Well done, good and faithful servant! . . . Come and share your master's happiness" (Matt 25: 21). Stewardship encompasses all aspects of a person's life, including time, talents, and treasures. The spiritual gifts a believer receives, our physical bodies, our skills, and educational advantages, friendships, all of these are matters of stewardship that are directly linked to all of our life. Stewardship impacts the totality of a person's life; it is our life response to our creator God, and our stewardship of these that has literally eternal effects on us.

¹Ibid., 19, 20.

CHAPTER 3

ANALYSIS OF CURRENT GIVING PATTERNS AND DEBT

Calhoun Seventh-day Adventist Church's Giving Pattern Over the Ten Years

In order to recognize trends and be able to see the impact of a financial stewardship program, the history of giving in the Calhoun Seventh-day Adventist Church is reviewed. The Calhoun Church had been in the same facility for nearly thirty years and the act of selling and building was not an instantaneous event. It was more of a process. Land adjacent to the property owned by the church was sold in 1997, and then the selling of the old church located on 350 West Belmont, Calhoun, GA, occurred in July of 1998. At that time the church began renting the Belmont Baptist Church for Sabbath services and moved the church offices to rented space in town. It was at the same time that we began the formal building project at our current location of 1411 New Rome Rd., Hwy., 53, Calhoun, GA. It was early in 1998 that the Calhoun SDA Church began the early phases of their Stewardship Program. The whole church began to experience the reality of selling, worshipping in rented facilities, and the ongoing process of church construction.

The figures in table 1 were obtained from the Georgia Cumberland Conference of Seventh-day Adventists, Treasury Department. They represent total monies that

were given to the Calhoun Church: Tithe, World Budget, and Local Giving. Ten years have been selected, to see a trend in giving. The year 1998 was when the Stewardship emphasis program was initiated. Membership is shown, per member giving average, and Consumer Price Index to illustrate the actual growth in increased giving.

Table 1. Total Monies Given to the Calhoun SDA Church 1990-1999

Year	Amount Given	C.P.I. ¹	Actual % Increase After CPI Adjustment ²	Year-End Church Membership	Average Per Member Giving
1990	\$502,104	5.4		449	\$1,118
1991	573,921	4.2	8.9	463	1,240
1992	677,204	3.0	13.8	490	1,382
1993	719,597	3.0	3.3	496	1,450
1994	764,924	2.6	3.3	531	1,446
1995	848,308	2.8	8.3	547	1,551
1996	830,883	3.0	(4.8)	561	1,481
1997	1,013,624	2.3	19.0	606	1,673
1998	1,366,947	1.6	32.7	652	2,097
1999	1,430,642	2.2	3.1	684	2,092

Source: "Clerks Membership Reports 1990-1999" Calhoun SDA Church;

¹U.S. Department of Labor Bureau of Labor Statistics, "Consumer Price Index" January 17, 2001: <ftp://ftp.bls.gov/pub/special.requests/cpi/cpi.ai.txt>; Internet.

²Percentage of change is adjusted by subtracting the C.P.I. of the previous year to remove the inflation factor so as to better reflect the financial changes in giving. For example, 1990-1991 increased \$502,104 to \$573,921 for a gain of \$71,817 or a 14.3 % increase, but after the 1990 C.P.I. inflation factor is subtracted from that percentage increase there is only an actual real increase of 8.9%, from 1990-1991.

Figures 1 and 2 show total giving for each year and the giving average of the Calhoun Church membership. Local giving is included, and consists mainly of the Church Budget and Building Fund. These are the local monies that are used for the ongoing operation of the Calhoun Church and the monies that are given directly for the construction of Calhoun's new church and eventual mortgage debt repayment. As the building project began in 1998 there was a definite increase in Total Giving. The majority of that increase came in the area of Local Church Giving. It is equally worth noting that the average giving per member increased dramatically, too; in other words it was not simply an increase in membership, but rather members returning and giving a greater portion of their income to the ministry of the Calhoun Church. The Conference Funds, which are made up mainly of Tithe, Local Conference Advance, and World Budget, showed a steady increase over this period also. It is of significant interest that Local Church Giving made up the majority of the increases beginning with 1998, due largely to the building program and stewardship emphasis.

Figure 1. Total giving to Calhoun Church 1990-1999.

Figure 2. Per member giving averages of the Calhoun Church 1990-1999.

Table 2 represents all monies that were given to the Calhoun Church, including conference funds and local church funds. Ten years have been selected, so as to see a trend in giving, with the years 1998 and 1999 revealing the beginnings of this Stewardship Program.

Table 2. Total Annual Funds Donated to Calhoun SDA Church

Year	Conference Funds	Local Church Funds
1990	\$373,297.75	\$126,806.20
1991	413,836.26	160,084.38
1992	454,336.87	222,867.30
1993	481,772.75	237,824.02
1994	526,100.52	238,823.16
1995	558,088.10	290,219.69
1996	606,045.80	224,837.47
1997	677,622.30	336,001.37
1998	782,685.60	584,261.80
1999	858,510.81	572,131.10

Source: Georgia Cumberland Conference of Seventh-day Adventists, Treasury Department.

Figure 3. Comparison between Conference funds and local church funds given 1990-1999.

Georgia-Cumberland Conference Guidelines for Church Debt

The Georgia-Cumberland Conference does not have a formal policy to give suggested church debt guidelines. Darrel Starkey, Georgia-Cumberland Conference Building Consultant, shared that the Building and Finance Committee of the Georgia Cumberland Conference must first approve all church building plans. This committee attempts to determine whether the church plans for building are financially viable.¹

The suggested policy is that 30 percent of the annual tithe of the congregation should represent the maximum annual debt re-payment. With \$90,000 annual tithe, this would mean that the church's annual debt re-payment should not exceed \$30,000. The Building and Finance Committee's reasoning is based upon the ability of a

¹Darrel Starkey, Georgia-Cumberland Conference Building Project Coordinator, interview by author, October 2000.

congregation to repay the loan and their desire that the church not be unreasonably burdened with excessive debt. The committee assumes that if a tithe, 10 percent, is returned, 5 percent for church budget, the most that should be added for debt repayment is 3 percent "It is believed by the committee," Starkey said, "that an additional 3 percent can be maintained for a period of time, but every situation is unique and therefore they are reluctant to publish a fixed policy that would apply across the board to every church."¹ The committee may make exceptions to this rule when they feel it is warranted, sometimes 2 percent and sometimes 4 percent depending on the individual congregation's situation.

The tithe of the Calhoun Seventh-day Adventist Church that was returned to the Georgia-Cumberland Conference of Seventh-day Adventists in 1998 was \$722,552.99. Applying the conference-suggested policy to the Calhoun Church situation meant that the maximum that should be expected to be paid on an annual mortgage payment would be 30 percent of that tithe amount, which is \$216,765.89, or \$18,063.82 each month.

The Amount of Debt and Business Plan of Repayment

The Calhoun Church completed the building project within budget leaving \$900,000 to be borrowed during the construction phase. At completion of the church, a mortgage with a fifteen-year term was negotiated with the Professional Businesses and Associates of the Georgia-Cumberland Conference. This is a group of dedicated lay people who have a vision to help faith-based Seventh-day Adventist ministries secure financing for construction of churches and schools. A \$900,000 loan was

¹Ibid.

secured from the Association with a 7 percent mortgage, with repayment scheduled for fifteen years.

The Calhoun Church debt repayment is \$8,065.00 per month for fifteen years. This mortgage payment was within the Building and Finance recommendations and was therefore approved and the loan amount was approved prior to construction of the church.

CHAPTER 4

DEVELOPMENT AND IMPLEMENTATION OF THE STEWARDSHIP PROGRAM

Developing a Stewardship Program for Church Members

Congregations who practice effective stewardship have a stronger sense of their purpose. They help more people, extend themselves into the community more, and raise more money. Their purpose for existing is enhanced. Likewise, churches that are not effective stewards have a weaker mission and purpose, they help fewer people, they are more isolated within their communities, and they raise less money. Their whole reason for being a church comes into question, which may diminish their mission. "Practicing effective church finances puts your congregation in the best position to move forward in mission."¹

Church members, who do not know what God's will is in this area of mission and purpose, have real difficulty giving to any church stewardship program. It is mission that drives any successful church. Rick Warren at Saddleback Church has recently heralded this in the Christian community, in his book, *The Purpose Driven Church*. Warren goes into great detail concerning the need for a healthy purpose-

¹Kennon L. Callahan, *Effective Church Finances: Fund-Raising and Budgeting for Church Leaders* (San Francisco: Harper, 1992), 3.

driven mission in every church. "Nothing precedes purpose. The starting point for every church should be the question, 'Why do we exist?'"¹

We are really partners with God in the work of saving a lost world. "God planned the system of beneficence, in order that man might become like his Creator, benevolent and unselfish . . . a partaker with Christ."² A stewardship program that succeeds is one that focuses the member's attention on the vision and mission of the church. Adventism was not founded for the pursuit of money, but because the Holy Spirit opened the eyes of the founders of our church and they were given a vision of mission. They were convicted of the soon coming of Jesus, proclaimed with the three angels' message of Rev 14, which was to go into the entire world, with a message of salvation for all who would believe. Helen Keller was once asked, "What would be worse than being born blind?" she replied, "To have sight with no vision." The need for the Calhoun Church is not a financial need alone. Its real need is to see this stewardship program in light of God's vision for the Calhoun SDA Church and the work of the Seventh-day Adventist church throughout the world.

If one simply talks about the need of more money, the focus is on dollars and cents, on how much things cost, and people begin to see life in terms of cost. People are rarely excited about having to give more money, but people are attracted to vision and the mission of the church. John Maxwell in his Stewardship Seminar talks about "the need to have a dream bigger than ourselves!"³ "We live life best in giving, not

¹Rick Warren, *The Purpose Driven Church* (Grand Rapids, MI: Zondervan House, 1995), 81.

²White, *Counsels on Stewardship*, 15.

³John Maxwell, *Successful Stewardship Seminar* (El Cajon, CA: Injoy Ministries, 1993), 7.

our conserving. We live life best in our service, not our survival.”¹ The very substance of life is not in what we have or spend, it is what we give ourselves too. In light of this, becoming fellow workers with the God of the universe cannot be matched by anything.

Life teaches us that our greatest joys are in the times of life when we give to something that outlives us, whether it is our children, sharing our story with someone else, or being part of something that would be unattainable by ourselves. As a member of God’s community we can be part of something bigger and more enduring than anything else in the world. Jesus summed this up when He said, “It is more blessed to give than to receive” (Acts 20:35).

The church’s mission is to transform believers into fully devoted disciples of Jesus Christ, helping them to understand that their giving is one more step in their growth to be like Jesus. Personal growth through giving means more than talking about giving more money or about percentages of income or the needs of the local and world church. It means communicating that the church members giving impacts and transforms people, that giving fulfils their corporate and personal mission in life. It transforms the church members and other people. It is all about mission, the vision of something bigger than ourselves, used by God as a faithful steward to help fulfill His will in our church family.

George Barna has identified six primary motivations that compel a person to give money to a church. Although most churches do not have to employ all six

¹Callahan, *Effective Church Finances*, 8.

motivations to inspire people to give, the more motivations the church adopts, the more likely the members will donate.¹

1. Shared Cause. "9 out of 10 adults who give money to churches said they do so because they are convinced the church believes in the same things as the donor."²

2. Ministry Efficiency. "Four out of five church donors said they will give only if they are persuaded the church uses people's money carefully and wisely."³

3. Ministry Influence. Different age groups have different wishes for their giving, such as the desire of baby boomers to change the world, baby busters to invest themselves in a cause to enhance life and the aging in a quest to live a life of significance rather than selfishness. "Taken together, these generational differences intersect to indicate that many donors are searching for a channel of influence."⁴ "Today, four out of five church supporters actively search for evidence that their money has made a difference in people's lives."⁵

4. An Urgent Need. The data suggest, "6 out of 10 admit they are more likely to give when they become aware of an urgent need."⁶ There is need in raising money in churches to honestly and convincingly describe the many, ongoing needs of the

¹George Barna, *How to Increase Giving in Your Church* (Ventura, CA: Regal Books, 1997), 58-68.

²*Ibid.*, 59.

³*Ibid.*, 60.

⁴*Ibid.*, 61.

⁵*Ibid.*, 62.

⁶*Ibid.*, 63.

church in terms of their urgency of the needs, especially as they impact people and mission.

5. Personal Benefit. "Many people give to their church because they wish to express their gratitude for what the church has done in their lives or in the lives of people close to them."¹

6. Relationship with the Ministry. "Six out of 10 adults said they give to their church out of a feeling of responsibility or moral obligation to the Christian community to which they belong and to the ministries in which they participate."² These can include ministries that they are involved in, or they believe in, or have a passion to see accomplished, or a ministry that they have benefited from.

What may be rather troubling from Barna's book are the motives his research reveals. Church donors' giving was not in response to their view of being a steward of God's resources. Barna concludes that those church members who gave out of a sense of their worship to God as His stewards "represent only about one out of every six or seven adults."³ Most people are giving to churches today not because they see themselves entrusted with resources by God; rather it is the preceding six motivators that caused them to give. This is a troubling reality that needs addressing through an ongoing educational process from leadership in the church and the conference combined.

¹Ibid., 64.

²Ibid., 66.

³Ibid., 70.

I have chosen a threefold strategy for the Stewardship Program for the Calhoun Church:¹

1. To communicate the biblical principles of stewardship to the Calhoun Church congregation
2. For the congregation to be made aware of the Calhoun Church's financial needs
3. To identify different ways that people might respond to those needs

To Communicate Biblical Principles of Stewardship

It is important that an ongoing educational process occur at church about the biblical teachings of stewardship. It is a priority that we as Christians see our lives in the context of stewardship.

"A solemn responsibility rests upon the ministers to keep before the churches the needs of the cause of God and to educate them to be liberal . . . The apostle Paul in his ministry among the churches was untiring in his efforts to inspire the hearts of the new converts a desire to do large things for the cause of God."²

It is within this context of managing our lives with God that we grow and become more like Him. For the past two years, during the process of selling our old church and building the new Calhoun Church, I have used the month of January to preach a series on stewardship.

January 2000, I titled the sermon series, "It's a Matter of Trust," taking four weeks to talk about the biblical teaching of stewardship and its implications for the

¹These strategies were modified from Barna, Chapter 6, "Preparing People for Effective Stewardship," in *How to Increase Giving in Your Church*.

² Ellen G. White, *The Acts of the Apostles* (Mountain View, CA: Pacific Press Assn., 1958), 341, 342.

Calhoun Church. Following is a brief statement concerning the content of the four sermons.

1. "What Trust Sounds Like." Mark 12:41-44 tells the story of the "Widow's Offering," telling of the widow's offering of the two small copper coins, which contrasted with the rich who put in large sums of money. When the rich gave everyone heard as it was dropped into the bronzed trumpet shaped offering box, and in contrast no one heard the two small coins. Jesus notes this with, "They gave out of their wealth; but she, out of her poverty, put in everything she had to live on" (Mark 12:43, 44). Simply put, we cannot ignore the fact the Jesus calls us to recognize that what we do with money is an extension of who we really are and what we value in life. "For where your treasure is, there your heart will be also" (Mark 6:21). What she gave reveals to us that she gave herself fully and completely to God, she "put in everything" (Mark 12:44). Paul, in 2 Cor 8:1-7, recalled how the believers gave themselves first to the Lord. Stewardship begins and must always encompass the giving of ourselves to God. The sermon's challenge was to begin the millennium as stewards of the life that God had given us. I challenged the congregation in the four areas of (a) spending quality time with God, (b) using their spiritual gifts for service to others, (c) dedicating their body to a healthier lifestyle, and (d) dedicating their money for the cause of God.

2. "Can God Trust Me?" Luke 16:1-15 tells the parable of the shrewd manager. I used this passage to show the responsibilities of a manager, as one who manages, not owns. God as our creator and owner has expectations of us concerning our lives, possessions, time, our spiritual gifts, and the gospel message. In the parable

the manager is assessed how he was doing and was found lacking. This caused him to move into action, and for that he was commended. The beginning of the millennium was a perfect time to ask God to take an assessment of our lives and to take action. I asked the question, "Are we using our current opportunities wisely?" Can God trust use with time, talents, and treasures, to use them wisely for the purposes of the kingdom of God? Our answer shows how trustworthy we are with what we presently have! Our trust can be and is measured, as in the parable of the shrewd manager, or the parable of the talents.

3. "Trust Test (Part 1 & 2)." This two-part sermon, presented over the third and fourth Sabbaths, used TRUST as an acrostic to teach principles of stewardship.

T-Take an inventory.

R-Remember God is the giver of all.

U-Understand God's principles.

S-Surrender everything to God.

T-Test God's promises.

The first area suggests that we ask God to examine our lives. We ask Him to evaluate how we have been living in the area of trusting Him with our time, spiritual gifts, and money. We begin by inviting God to speak to our hearts and guide us into a fully devoted life.

In Deut 8:10-18 we looked at God as the giver of all things, as creator, redeemer, and sustainer. We covered biblical principles of stewardship concerning who is the owner, how we grow spiritually by giving, and of being faithful with our current resources of time, talents and treasures. We surrender to God all aspects of our

lives, because the issue is not just time, talents, and treasures, rather it is an issue of, "Who do I trust?" This question leads to the test that God has for us all. Noah, Abraham, David, Peter, and our church founders all trusted God with their time, talents, and treasures. As a church we voted to trust Him in the construction of a new church and we voted unanimously. The question I posed was: Are we still willing to trust Him now that it is time to pay for it?

At the end of the fourth sermon I used a Power Point presentation covering the number of family giving units in 1999. Out of 394 family giving units, 175 were tithing, 113 were supporting Church Budget, and 83 units were contributing to debt reduction.

The question might be asked, "Of what value is preaching about stewardship?" Research by George Barna reinforces what is most effective regarding preaching about stewardship.

Churches in which pastors preach a single message about giving raise more money, per capita, than do those churches in which no preaching about stewardship takes place.

Churches in which pastors preach two or more nonconsecutive messages about stewardship . . . do not have any fund-raising advantage, per capita. . . .

Churches in which pastors preach two or more consecutive messages about stewardship topics raise more money, per capita, than do churches that hear a single message about giving. . . .

Churches in which pastors preach two or more consecutive messages about stewardship matters raise significantly more money, on a per capita basis, than do churches that hear two or more nonconsecutive money messages.

Churches in which pastors preach a series of messages about giving are nearly two and a half times more likely to experience an increase in giving than when preachers speak about giving, one sermon at a time, on two or more consecutive occasions during the year.¹

¹Barna, *How to Increase Giving in Your Church*, 92, 93.

To Inform the Congregation of the Financial Needs

In addition to the January sermon series on stewardship, we began publishing in the weekly Calhoun Church bulletin certain financial details for our church. These include, "church budget needed year to date, received year to date and received last week, tithe received year to date and received last week, debt reduction goal received year to date and received last week." Calhoun Church's finance committee desires that relevant information be accurately communicated to the church in a timely manner. Also in the Calhoun Church's monthly newsletter, there is either an article addressing stewardship in general or specific articles and information concerning the church's debt reduction and church budget needs. The church newsletter is used to highlight ministries, school events, new families, community families helped by our Food Bank, and social and spiritual events that take place because of the existence of our church and its ministry. I believe this is important because "people give to people."¹ In addition, in the month of February a detailed receipt was mailed to each family giving unit, thanking them for their giving to the Calhoun SDA Church.

In our first elders' meeting of the year, we discussed the need for more families to become involved in the process of trusting God to meet their financial needs. It was felt that we should affirm those who already give and encourage their continued support and to endeavor to encourage non-contributing church families (family giving units) to begin to financially trust God.

In development with the elders we decided that the best way to proceed was to begin to share on a weekly basis personal faith stories from their own lives of how

¹Callahan, *Effective Church Finances*, 13.

they trust God in their finances, especially in reference to our debt reduction needs.

We discussed several different kinds of appeals to our members that might be employed and determined that this was the most helpful at the time.

I had originally planned an in-home appeal, which the elders would present to the members of their Parish Groups (approximately 12 families per elder). I shared with them some research from a paper published by the North American Division of Seventh-day Adventists, from a report on "Giving Practices and Attitudes"¹ in a section titled, "What Influences Giving? Most Effective Motivators."

More than seven out of ten church members say they are most motivated to give when they know how the money will be spent. And the younger the member, the more likely that person is to say that knowing where the money goes influences to what and how much they give. . . . The pastor is an important vehicle for communicating the financial needs to members. Pulpit appeals by the pastor are viewed favorably by nearly two-thirds of members, and stewardship sermons are effective with more than half. Specific appeals are also effective motivators, ranging in effectiveness from more than 50 percent to more than 60 percent.²

Then the following section of the report shows the least effective motivators for giving, "What Influences Giving? Least Effective Motivators."

Among the least effective motivators, or those that fewer than half of members say have any positive impact on their giving, are home visits. In fact, a home visit, even by lay people, seems to be counterproductive. Members dislike being approached about money at home in any form; literature in the mail at home was rated the least effective of all motivators. To positively impact giving, it appears members need to be approached about money at church in either factual or emotional appeals.³

¹Monte Sahlin, "Giving Practices and Attitudes" Report 10, Monte Sahlin, Director (Silver Spring, MD: North American Division, General Conference of the Seventh-day Adventist Church, 1995).

²Ibid., 8.

³Ibid., 9.

The elders decided not to do home visitation for a personal appeal to the families in their Parish groups. Rather, they would endeavor to inform the church membership through the weekly church bulletin, monthly church newsletter, and personal testimonies of their stewardship experience. These personal testimonies would be done during the offering appeal of the Sabbath worship service.

To Identify Ways for Members to Respond

I endeavored to build a solid foundation on the biblical principles of stewardship and to also clearly communicate the financial needs of the church. During the building process, we had four church business meetings in which all of the building plans, budgets, and decoration items could be discussed.

We were blessed with a building chairperson and building committee that worked well together. Their pledge to the congregation was to keep the project in budget, and they met this objective. The building committee communicated with the church from Sabbath to Sabbath during construction, always encouraging questions, input, or concerns. I mention this because it has contributed to a high level of trust and confidence in the leadership and in the church board's ability to manage the affairs of the congregation appropriately. This has resulted in the members of the church viewing church leadership with integrity.

With the financial needs of our church, we currently enjoy credibility that has to be maintained and continually earned and built upon. Through the year I have endeavored to not simply talk about money but mission and purpose and the kind of church we want to be. I spent the summer months in a sermon series called,

"Becoming the Kind of Person You Have Always Wanted to Be." In this series I emphasized balance in our lives, spending time on things that really matter, focusing on people over possessions, and creating positive memories over chasing the American dream. The purpose of this series was to endeavor to focus on our purpose of becoming more like Jesus in our time, relationships, spiritual gifts, and resources.

The Calhoun Church finance committee has suggested a percentage giving approach to our financial needs as follows: Based on the income of the family giving unit they suggest, Tithe, 10 percent; Church Budget, 3 percent; and Debt Reduction, 3 percent. They also set an annual goal, not in addition to, but to appeal to members who are more goal oriented or see this as a corporate goal and not just from a personal percentage of income goals. They accepted the tithe contributed to the Calhoun Church (\$794,604.50 for 1999)¹ as the income of the donors, and 3 percent of the donors income would be \$238,380. The finance committee suggested that we make the debt reduction goal \$250,000 for the year. The committee also suggested that rather than take fifteen years to pay off the church mortgage, the schedule be adjusted to four years. This would allow the congregation to pursue the ministry needs of our congregation, and community, like our needed elementary school expansion, day care center, and family life center in a shorter period of time.

Partnering with Church Members

Church members are not soldiers in an army; they are volunteers in a faith-based organization. Teaching stewardship principles is not enough. No one wants to

¹"Year-to Date Offerings by Church," December 31, 1999, Georgia-Cumberland Conference of Seventh-day Adventists, Treasury Department, Calhoun, GA.

be ordered, though many are willing to be partners in the process of accomplishing mission. What is needed is for members to be empowered and become fully invested in ministry.

Solomon wrote, "Where there is no vision, the people perish" (Prov 29:18). We might restate this verse in stewardship terms to say, where there is no vision for ministry, the members give their resources to other causes. "People are not drawn to a cost-centered perception of life; instead, they are drawn to a mission-centered understanding of life."¹

The stewardship vision of the Calhoun Church is not strictly about money goals. It is to use the resources of the church to advance ministry to people, with an intention for them to become fully devoted disciples of Jesus Christ. We believe it is also God's vision for the Calhoun Church. It is God's vision that will motivate people into action, to partner together, to be faithful stewards, to accomplish God's purposes.

The vision that is articulated for the church must be the vision of God, not that of the pastor. Some of the sustaining qualities of such vision is that it is realistic, widely beneficial, comprehensible and credible. Such vision is based on accepting God's absolute moral and spiritual truth's, described in the Bible, which then become the central foundation on which the church's efforts are based. The vision becomes the unique blueprint that will transform society and individuals.²

Vision motivates people to act. When church leadership casts a vision of purpose, when they model it to the membership, it becomes contagious. Framing the Calhoun Church's stewardship program in its correct context is crucial. The leaders and members alike need to be focused on the mission and purpose of the church.

¹Callahan, *Effective Church Finances*, 8.

²Barna, *How to Increase Giving in Your Church*, 110.

Members need to be made aware of ministry goals that are achievable and relate to their vision for the church.

The Calhoun church members need to see a panoramic mixture of ministries that appeal to the broad range of members in the church. Ministries in the church not only fulfill the biblical principles of Scripture, they also link into the vision that the members have for their church. What this does is reduce the large institution of the church down to small ministries where people are helped and members' personal vision is fulfilled. Members can see achievable ministry goals and that they can become part of the whole.

This occurred in the process of planning, building, and yearly budgeting. With the building process there were several months of planning and revisions, and dozens of people were involved with the process of design. Repeatedly, the church members were invited to critique and suggest, choose brick and mortar styles, and be involved in the selection of the actual building site. The intention was to involve as many of our members as possible, with an emphasis on both form as well as the function of our church for ministry.

An example of this is what occurred with our Cradle Roll department. The department leaders did not think they had enough cabinets and storage to enable them to effectively minister to those in Cradle Roll and their parents. When they submitted the request to increase the storage in the room, adding closets and cabinets, it was granted, and the two dozen leaders, helpers, and more than thirty families in that department were more closely tied to the church mission and the need of finances to

accomplish ministry. This same process occurred with many ministries, some of which were:

1. Food Bank--Separate entrance, serving counter, cabinets, storage, so literally hundreds of people in the Calhoun community can be helped with free food.

2. Sound/Platform Lighting committee--Upgrades for tape, video, and cable TV ministry to shut-ins and evangelistic outreach.

3. Kitchen committee--Commercial kitchen to host dinners, seminars, showers, parties, weddings, community events.

4. Coble Elementary School--The need for larger school with 105 children currently enrolled, affects hundreds of parents; a \$12,000.00 subsidy increase for the year 2000.

5. Pathfinders--Place to meet, storage space for equipment, and budget to operate.

6. Hispanic Outreach--Place to worship, budget for supplies, pastoral staff to direct.

These and many more ministries such as, Literature Distribution, Bible Studies, Seminars, Sabbath School departments, Young Adult, Collegiate, etc., are what make up our church family. They represent the Calhoun Church membership and the friends of our church who attend. These are the people who carry out ministry. When members are encouraged to give input and make decisions about ministry and financial matters, they are much more likely to support that ministry with their lives through stewardship. "Until people of the church feel that they *are* the

church, as opposed to feeling that they *attend* church, their giving will be anemic.”¹

Members who are not fully committed to a particular ministry may have grand intentions of giving, but if they do not have the connection and passion to a ministry, they will be unlikely to support it financially.

Barna says, “Ownership is a virtual prerequisite to making a serious financial commitment to a church.”² Church members who have ownership of the ministry of the church are the ones who support it financially. “The highly effective fund-raising churches go to great lengths to position all budgeting, fund-raising and related financial endeavors as a challenge to a person’s lifestyle, theology and perspective.”³ This looks at stewardship from its theological foundation as managing God’s resources that have been entrusted to us. Our relationship with God calls for obedience as a response to His love and so we respond to God. In our response we have a sense that what we are doing is right and our activity is making a difference in this world. We experience significance from our stewardship, as it is the solid evidence of our trust relationship with God.

¹Ibid., 116.

²Ibid.

³Ibid., 117.

CHAPTER 5

ANALYSIS OF THE EFFECTS OF THE PLAN ON GIVING PATTERNS

The Calhoun Church's stewardship emphasis began in 1997 with the decision to pursue selling the church property and relocate. A Building Fund was established, Church Relocation Planning Committee was elected and they began strategizing for the future. From the early stages of this process the church was informed and approval by the church at large was sought and encouraged. The analysis of this project is dealing with this year's program on stewardship, January 1, 2000, through August 31, 2000, within the context of an ongoing stewardship emphasis that began back in 1997.

The trend of the Calhoun Church giving supports this ongoing stewardship emphasis, which began in 1997. From 1990 through 1996, the total giving through the church was at an average yearly increase of 8.8 percent. Then in 1997 through 1999 the Calhoun Church's total giving increased to an average yearly rate of 20.7 percent.

Table 3 presents all monies that were given to the Calhoun Church including Tithe, World Budget, local Conference Advance and local church giving.

Table 3. Total Giving and Percentages of Change 1990-1999

Year	Total Church Giving	Change from Previous Year	Percentage Change
1990	\$502,103.95		
1991	573,920.64	\$71,817	14
1992	677,204.17	103,284	18
1993	719,596.77	42,393	6
1994	764,923.68	45,327	6
1995	848,307.79	83,384	11
1996	830,883.27	(17,425)	(2)
1997	1,013,623.67	182,741	22
1998	1,366,947.40	353,323	35
1999	1,430,641.90	63,695	5

Source: These figures were obtained from the Georgia Cumberland Conference of Seventh-day Adventists, Treasury Department.

These figures are included to show the trend of giving and to frame the context of this project's stewardship program for the year 2000. Although we do not have the year-end giving totals for the year 2000, the Calhoun Church trends continue to reflect a positive increase for this current year. Financial giving in the Calhoun Church has traditionally been weighted toward the last quarter of the calendar year, with December being the month with the largest amount of contributions to the church. In implementing the Calhoun stewardship emphasis I have sought to involve more of the members in the process of meeting the financial stewardship needs of the Calhoun

Church. Therefore I have measured the numbers of family giving units involved in church giving and not just the amount of money that was donated.

As of January 1, 2000, the Calhoun Church had 684 members or 394 possible family giving units. For the purpose of this project a family giving unit is defined as a family within the Calhoun Church. A unit is made up of a household whether the member or members is single, married, or married with dependants. These 394 giving units include 235 family giving units who returned tithe in the calendar year of 1999. For the purposes of this project, if a family giving unit contributed money marked as tithe, this qualified them as a tithing family giving unit. I did not endeavor to make any judgment on the faithfulness of the amount returned; I simply included them as tithe payers. The family giving unit donation of tithe then became the basis upon which I used to measure their participation within the stewardship project. If they returned any amount of money marked as tithe, it qualified them to be measured in their involvement with other areas of our church's financial needs.

Using the family giving units who donated tithe for the year 1999, I assumed it to be 10 percent of their household income, no matter what amount was contributed. I then measured their involvement in the Calhoun Church budget and the Calhoun debt reduction. I chose to measure involvement as being at least 1 percent of their income, figuring their income based upon ten times their donated tithe. For example, if a family giving unit donated \$1,000.00 to tithe for the calendar year of 1999, I assumed their annual income to be \$10,000.00. Their involvement in church budget or debt reduction would then be based upon at least 1 percent of their annual income or a \$100.00 donation to one of these accounts for the year of 1999.

I used the same measurement to determine involvement of family giving units for the time period of January 1, 2000, through August 31, 2000. If they returned any amount of tithe during this period it was used as the basis for determining their year-to-date income and their involvement with the church budget and debt reduction.

Table 4 and figure 4 compare the number of family giving units who tithed in 1999 and the first eight months in 2000. How many family giving units contributed at least 1 percent of their income to the church budget and/or debt reduction during these time periods and what if any changes occurred during that time.

Table 4. Increase in Family Giving Units Contributing to the Calhoun SDA Church

Time Frame	Tithe Giving Units	Church Budget Giving Units	Debt Reduction Giving Units
1999	235	122	83
January to August 2000	261	134	89

Figure 4. Family giving units giving compared between 1999 and August 2000.

The changes that occurred during the year 2000 through August 31, compared to all of 1999, include an increase in tithing family giving units from 235 to 261 family giving units or an additional 26 units, representing an 11 percent increase. The church budget had 12 additional family giving units donate at least 1 percent of their income for the time period of 2000, or a 10 percent family unit increase of 122 units to 134. Debt reduction experienced a 7 percent family unit increase, with six additional family giving units contributing. This represents an increase of 83 in 1999 to 89 family giving units in 2000 who contributed at least 1 percent of their income to building debt reduction.

Stewardship is a process, not an event; it is therefore important to remember the trend over the past ten years. In 1990 the total donated amount given to the Calhoun SDA Church was \$502,103.95. This amount nearly tripled to \$1,430,641.90 in 1999. The giving for the year 2000 is yet to be completed, but the monies donated year-to-date is ahead of last year. Tithe returned last year through August 31, 1999 (34 Sabbaths), was \$488,275.24.¹ This year for the same time period through August 31, 2000 (34 Sabbaths), tithe was \$517,781.68.² This represents a 6 percent increase. If we compare Church Budget in the same way, in 1999 the first 34 Sabbaths' giving

¹"Calhoun SDA Church Donation Accounting: Financial Statement," Year-To-Date Balances, August 31, 1999.

²Ibid., August 31, 2000.

was \$105,381.69 through August 1999 and \$122,812.01 through August 2000, representing an increase of 17 percent.¹

What is most encouraging to me is not increased revenue but rather an increased participation by the church families. Behind the numbers, dollar increases, and charts are faces of people who are on a faith experience of trusting God with their lives. They are participating in a modern-day miracle of allowing God to have control of their lives. This is how our faith begins to take a form of belief that acts. It is the life fully devoted to the cause of God; it is the acting out of God's will for the Calhoun Church community at this time.

Because part of the church's mission is to transform believers into authentic, devoted disciples of Christ, equipping believers to understand their giving as one more step in the Christian maturation process is not only feasible, but is desirable. Fostering personal growth through giving, however, means that the emphasis must be on more than just percentages of income, frequency of giving and funding as a means to an operational end. The highly effective fund-raising churches go to great lengths to position all budgeting, fund-raising and related financial endeavors as a challenge to a person's lifestyle, theology and perspective.²

¹Ibid.

²Barna, *How to Increase Giving in Your Church*, 117.

CHAPTER 6

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

Summary

From the Garden of Eden to the Second Coming of Jesus, God's interaction with humanity involves a relationship of stewardship. God entrusts us with time, talents, and treasures, as His gift to us to manage and fulfill His will for our lives. The entry of sin changed our relationship with God, and it has been God's purposeful activity to restore what has been lost due to sin. Stewardship is part of this process of developing and maintaining a trust relationship between God and humanity.

The challenge that the Calhoun Church faces is not just financial; it is more clearly centered on a trust relationship with God that has present-day ramifications. To trust God with our lives takes on a more comprehensive dynamic when it is viewed through the eyes of stewardship. God, as the owner, has entrusted us with life itself. Our lives are measured by time and what we do with it, our abilities and spiritual gifts are talents loaned to us, and our treasures have been entrusted to us for appropriate management. How we use these or choose to abuse them speaks directly to our trust in God as their owner and giver. If we trust God, we use these gifts for His purposes and His glory. If we do not trust Him, we find other more selfish uses.

Stewardship is not an event; it is a process of depending upon God and allowing His will and wishes to take precedence over our own. For the Calhoun Church it has meant determining God's will concerning the building of a new church and the ramifications for how we manage the assets and gifts that God has blessed us with. It has meant that the Calhoun Church has to continue to focus on our mission of making disciples. Every ministry that it performs is to complement and fulfill the mission of reaching a lost world, beginning with the local community. Money and finances take a different position by becoming subservient to mission and ministries that seek to fulfill that mission. Stewardship needs to be seen in the light of fulfilling Calhoun's mission of making and nurturing disciples for Jesus Christ in the Calhoun community and around the world.

This has been the thrust of this stewardship emphasis, talking directly about stewardship's biblical foundations in January, and then throughout the year emphasizing our church's purpose in Calhoun and God's purposes for our individual lives. During the summer I preached a series on how we can become the kind of person we have always wanted to be, a person like Jesus. In this series I tied faith and action together, linking the management of our lives to a trust relationship with Jesus. Stewardship is not an event or program, it is living our lives as Jesus would have us live them.

Conclusions

The word "conclude" has implications of being final, of terminating, ending, the finish or the last part. Stewardship though is never-ending. It is a process that will have implications for our lives as long as we have life. Therefore I believe my or the conclusions, in this context, are a snapshot picture of a work in progress. The Calhoun SDA Church is made up of individual members who have the task of continuing to faithfully manage their lives for the glory of God.

As we look at the snapshot picture of the Calhoun Seventh-day Adventist Church, we see more family giving units involved this year than last year. Not only are more family units involved but also the amount of money given is greater than has ever given before in any one year.

There is a sense of purpose and mission that continues to influence the congregation to participate more freely with the assets that have been entrusted to them. This year we can see in the Calhoun Church the continuation of sacrificial stewardship that has been evident in prior years, to the extent of nearly tripling the total giving over the last ten years. This is clearly seen with the largest percentages of increased giving within the last three years, due to Calhoun Church's decision to build a new church complex.

Recommendations

Stewardship is a process that needs constant focus to help us in the management of our lives. It is not an event to be addressed when giving is down or when financial needs arise in the church, rather it is a faith experience of what we do after we have become believers. It is the management of our lives with and for God. The following are a list of recommendations from the materials read and the stewardship emphasis in the Calhoun Church over the past few years.

1. A yearly stewardship sermon series of at least three consecutive sermons should be presented by the pastor of the church. This would address various aspects of the stewardship of time, talents, and treasures and would explore the biblical foundations of stewardship theology from both the Old and New Testament.

2. The pastor, elders and board members of the Calhoun Church should find creative ways to communicate their personal faith commitment in all the areas of stewardship.

3. In addition to the above I feel that it is crucial for the pastor to preach about Tithe and the unique test of tithing placed by God.

4. The Calhoun Church should appoint a Stewardship Committee to continue learning and growing in their understanding of stewardship and its implications for the Calhoun Church.

5. The Stewardship Committee should seek ways to creatively communicate the various aspects of stewardship. This communication should include the ministries of the church and how they help frame stewardship in its appropriate context, the

context of fulfilling the mission of the church of making disciples for the Kingdom of God.

6. There is a real need for the Calhoun SDA Church to see this stewardship program in light of God's vision for the local church, and the work of the Seventh-day Adventist church throughout the world. It means communicating that each church members giving impacts, and transforms people. "Where there is no vision, the people perish." (Prov 29:18 KJV).

7. It is crucial for us as a congregation to look beyond our immediate debt, and to focus on the larger purposes that we have as a church. The pastor must move the congregation beyond debt reduction to the larger scope of why we exist as a church, that focus must be articulated. Our mission is not only to pay debt, it is to carry the message of the gospel to a dying world, and to turn non-believers into fully devoted disciples of Jesus.

APPENDIX A

**Sermon No. 1
January 1, 2000**

WHAT TRUST SOUNDS LIKE

What Trust Sounds Like

If you have your Bibles this morning I'd like you take them and turn with me to Mark the 12th chapter. For the month of January I want to focus on the issue of trust and what that might mean for us as we take a step into the new millennium. What it means as a church and as individuals and families and how we can be benefited by listening to the Lord.

Mark the 12th chapter is an interesting collection. It begins with the parable of the tenants. Jesus is telling the story. He tells a story about some land he rented out to some people. He sent servants to collect the money for the rent and they didn't pay. He sent some more servants and they didn't pay and the servants got beat up. He sent His son and they killed him. The Pharisees knew who Jesus was implying were the Pharisees and the robbers. They got a little upset so they went after Jesus; the way they were always trying to get Jesus. In the next passage they tried to trap Jesus about paying taxes to Caesar. They tried to arrest him for some rebellious remark. They didn't get him so they went into theology. They talked about the resurrection, the life here and after, and marriage. They tried to get him on some theological point and they didn't get him. They tried to trap Him with the greatest commandment, which is the next commandment: Who is the Son of God? Jesus finally got to the point where he just got so sick of the hypocrisy and this religious mumbo jumbo. All these words flung around and self-righteous pretension and all this other stuff. He kind of had a character and lashes out. He says in verse 38, "Watch for the teachers of the law they like to walk around in flowing robes and like to be greeted in the market place and have the most important seats in the synagogue, the places of honor at the banquets.

They devour widow's houses and for a show make lengthy prayers. Such men will be punished most severely." You get the flavor of the moment. Everyone must have been real quiet. And then Jesus did something. He went over and sat down (verse 41). He sat down opposite the place the offerings were put down. And he watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts (verse 42), but a widow came and put in two very small copper coins worth only a fraction of a penny.

Calling His disciples to him Jesus said, "I tell you the truth, this poor widow has put more into the church treasury than all the others. They gave out of their wealth, but she out of her poverty put in everything—all she had to live on." It was like after all this theological mumbo jumbo and argument, when the tension was thick, Jesus painted a picture in a moment. He froze in a moment a picture of a widow with an offering that was speaking about what he was seeking for the kingdom of God. It was a picture he portrayed, that has been around thousands of years, for believers from generations on to portray, in picture, what the kingdom of God really looks like. Here He was looking at it in the form of a widow putting in two very small copper coins.

Now the temple where Jesus was was kind of interesting. It was like a series of rectangles. You've got the outer court of the gentiles. Then inside, in a rectangular fashion you've got the court of women, inside that, the court of men. Then inside that, the court of the elders, and then inside that you've got the High priest.

Jesus, on this day, makes his way to the court of the women because that's where the offering boxes were. The boxes were placed around the perimeter of the

wall inside the court of women. Every so often they were just put there. There was a priest there, maybe to guard them. It was kind of like the first goal of trying to line out a budget. A box for this and a box for that. People could put their offerings in these for projects. On top of the box was like a wooden chest and there was a big horn coming out, like the things at Wal-Mart you put the pennies in. Jesus was there people watching.

One of the best things to do in an airport is to sit and watch people. You see people in suits and Levis and flip-flops. You get the whole spectrum. They're carrying bundles on their heads with who knows what inside. It's just fun to watch people. Jesus was doing this. He had had a long day and was just watching people. Here they are in the court of women and they're going along and putting their money into the offering. There were all kinds of people. Young, old, sick, healthy, men, women, poor, rich, middle class, all kinds of people who are just coming and going and milling around doing their thing. Jesus is off to the side watching.

The Bible says that the Greek actually says they cast their money in. William Barkley says people threw their money in like a tollbooth. I like to time my tollbooth entries. I like to hit that auto button just right not to lose any heat or air conditioning and just as the window comes down I just kind of reach that bucket and I throw my quarters in without ever stopping just so that light goes green BABY and off I go. It says something about me but I don't know. That's kind of the way it was. These people would walk along and literally throw their money into the big horns. They didn't have dollar bills or checks to drop in and cute little tithe envelope. Every thing was coin.

Think about it, metal horns, throwing in things. Clang-clang. It made a lot of noise and to be honest if you were going to be offering a considerable amount of money it pays to have a little change. You could come up there and take a handful of coins and throw it in there. Image the racket it made on the horn as the offering fell down into the holes.

Well there was more than Jesus standing there watching. I'm sure there were priests there on duty doing their priestly duties. That's what I do, just preacher duties different from anyone else. But anyway, these priests were just standing there, standing guard. They were probably bored so I imagine they were listening a little bit. What do you think happens when people are standing there and a whole chunk of change starts going down that funnel? "Brother Jones it's good to see you! How is it going? Praise the Lord! God is good!" I don't know what they did when the widow came along with two small copper coins, worth less than a penny. They were so good at it they could almost anticipate the size of the offering, just by the noise that was heard.

Now in England we used to ride the Double-Decker bus as often as we could. A kid would always try to play the angles and I guess I was no exception. The conductor would come around and he would have his leather bag with money in it. He would have this ticket machine and would crank tickets and walk around. He would never look at you, and would hold his hand out and you'd put the coins in it and he would crank you out a ticket and be gone without ever making eye contact. But you try to short him a penny he wouldn't let you. If you try to slip a penny or schilling off him, you would have to add up and he'd crank it out.

Now the priests were the same way. They could almost calculate to the penny how much was being put in. They would get all bent out of shape when someone wealthy came along and gave their offering and the noise and calculator would go off instantly. Oh, the priest and rabbis would get awful perky. Mark says in verse 41, "Many rich people put in large sums." Now Mark is not making a judgment and being critical. There is nothing wrong with being wealthy and putting in large sums of money. There was a significant amount of wealthy people in those days as there is in every age. It is certainly a blessing to have wealthy people any the day in the church, but that wasn't the point. Jesus is sitting quietly resting and listening. He hears the large amounts of money and his head would turn. He sees the faces and sees the expressions. He sees, at times, hypocrisy. But Jesus saw much more than that. He saw the heart and that's what makes us uncomfortable about Jesus. He doesn't just see the outside, he sees the inside. And we're not sure we like that. With powerful simplicity this little women, an old poor widow women, no status, no standing, no social leverage, and no nothing comes. She was a woman that had no rights or worth and was viewed little above a dog. She came, and Scripture puts it, "she had two very small copper coins." I bet it didn't make a noise.

Jesus saw something we couldn't have seen. There was something about her when he saw her. Heart spoke to heart. They sang the same song. The melody became an orchestra between them both. She didn't know He was there, but He knew she was there and He read her heart. He said to the disciples, "Hey guys, pay attention. Look over there." He called them to Him (verse 43), "Look at this." Now their attention was diverted to the loud clanging of coins (dollar bills). But not Jesus

He was focused on a very old widow woman with two very small copper coins. He says, "Look, I want to show you what the kingdom of Heaven is like. I want you to taste and see what it's like." And she walks up maybe along the shadows and drops ever so gently into the horns, her 2 coins. They're so small. There is no way you could make a noise even if you threw them with all your might at the horn. They were so miniscule that if you put them both together they don't even make a fraction of a penny. They didn't even bear the Roman stamp on them because they were so valueless. The government didn't even bother minting them they were virtually worthless, but it was all she had. It was everything she had to live on. And Jesus said, "All these others have given from their wealth but this women has given all that she has." Her two very small copper coins gave off the sound of trust. Only the kingdom and the King heard it.

So what is this story really talking about? Well some of it is simple and straightforward, almost too straightforward; making us uncomfortable. It's Straight forward enough to make us squirm. Part of this story is talking about money. Money, not just dollars but credit, worth, bank accounts, numbers, credit ratings; bottom line, net worth.

Some of us go into careers and professions. We may not like them, we may not enjoy it, and we may not like the people we deal with, but the money is good and the life that is derived from it is better. So we pursue it and engage in it. We accumulate, we amass, and we measure ourselves. We measure success by the amount of money we amass.

Whether we want to admit it or not, money is an incredibly important thing in our lives. In the kingdom of this world, there is no greater measurement value than money. This disease affects every single one of us in this room. I told you it was simple, and would make us a little uneasy. What we do with our resource says something about who we are. What we give away says something about us. What we do with what's left says something about us. How we manage our lives says something about us. Jesus says in Matthew 6:21, "For where your treasure is there your heart will be also." What we do with our wealth says something about you and me and that makes us squirm. We'd like to divorce ourselves from how we handle and relate to money. We would like our spiritual life to be separate, over here, departmentalized over here. But Jesus sucks it all into one big hole. Simply put, part of this story is confronting you and me about what we do with the resources God gives us; the resources of time, skills, gifts, and abilities; the resources of our health, and of money. Of all these things God has given to us, what we do with them and how we relate to them and how we share them says very much about who we are as Christians.

Jesus watches and he understands more than He sees. He sees their hearts and here is the tough part, he sees us today and sees the same thing. He sees what we do with our time. He sees what we do with our abilities and our spiritual gifts and our skills. He sees how we manage our lives. He sees what we do with this bag of flesh He's committed to us. He sees what we do with our resources, our money, and He sees who we really are. There's no pretense, there's no fooling Jesus. He sees and understands.

You see Jesus is not a fundraiser. He is not some big Amway salesman trying to make a big catch. Jesus is using this story for much more than that. He doesn't want your money. He wants you, absolutely and completely all of you. He's not going to settle for part of you. He's not going to take a percentage of your time. He's not going to take a portion of your resources. He's not going to take one day of your abilities. He's not going to take just the upper torso of your body. He wants it all. He either has all of that or He has none of it. We are either all of His or not His at all. We can't remove the use of resources, the use of time, the care of our body, or the use of our abilities and somehow divorce it from the kingdom of God. It is how we use these that define us. Jesus sees us for who we really are. He cuts into the quick. He snaps the picture, and He paints it quickly on the canvas and shows us, "There you are." It is like when you pay these guys ten bucks to paint your caricature and they take one point and sketch, and you're hoping they put you in the best light. You're praying that they will. Then you see it, for as they see you, and you laugh and have a good time and promise never to bring that ugly thing out again. We don't always see ourselves as we really are. We like to deceive ourselves and lie to ourselves. We like to play silly childish games. Jesus is calling us to a radical call of discipleship called trust. Can we depend all our life on Him? Can we give our time to Him? Can we give every moment of every day to Him? Can we give all of our abilities and skills? Can we give our vocations to Him? Can we give our bodies? Can we give the resources that come into our circle? Can we give all the money and wealth to Him? Can we trust Him? You know the answer.

The multitude gave out of their abundance; some of them gave and didn't miss it a bit. Some of them there gave after their every need had been met. Some gave after even their desires were met. Some gave after every conceivable thing could have been met and the last thing on their list was to stop by the court of women and drop in an offering to take care of it and be in good standing with the community. It's not what Jesus is talking about. He is talking about a radical all of trust. Absolute, complete, sold out to Jesus. Some of you say you can't do it in this world. Why don't you try? You see, the amount of the gift is not near as important as the cost to the giver. That's what the story says.

I don't know about you, but I'm a calculator. I'm a planner. I like a plan, a target. I like to go on vacation knowing exactly where I'm going. I stop at the same gas stations every time. It drives my family nuts but I feel comfortable doing it. I'm going to sit down and make a financial plan for the year. I'm going to make a plan for this and plan some sermons. I'm going to plan this and plan that. I'm going to do this and do that. And it just makes me feel warm and fuzzy all over. But there is a part that God says to me, "Paul I want to take you beyond your comfort zone. I want to take you beyond the world of your plans and calculation. I want you to trust me." That is hard for me. It is not easy for me. But it is required of me as it is for you. It is required that I give Him everything and he takes me beyond what I am capable of seeing. He has always brought me further than I ever envisioned, further than I could somehow accomplish. I never saw what he saw 20 years ago. I never conceived 25 years ago when I became a Christian what God saw. He has such incredible plans for you! He has such a beautiful picture of you. And what life He has for you.

C.S. Lewis, who became a Christian later in his life, said this, "I do not believe we could settle how much we ought to give. I'm afraid the only safe rule is to give more than we can spare." That's hard for me. It challenges me as I imagine it challenges you. There was an epitaph in a graveyard of a small country church, of women. This is what it said, "She hath done what she couldn't." I think of a little church on forty-one. The Church of God of Prophecy, the little brick church kind of near Pings. It used to be your church. This congregation used to meet in that church. There is an old storage building outside and I think the Sabbath School used meet there. Kids met in the storage building where you wouldn't even put a dog. Randy had a fan here a few months ago like the fans that used to osculate back and forth. You know what that church did? That church did what it couldn't do, because they trusted in the One that could. You know how we're here. Because we could do it? No way! We're here because we trusted in someone who could.

Now we stand in the dawn of the millennium, safe and secure. We are in the best age of prosperity that we have ever been in. As they rate these things I think we're in the best consumer confidence in thirty-one years. That's a long time. As a country, as a nation, we are immensely secure in our resources. I have a feeling that that has infected us too. We find security through our resources. We find comfort in what we have and possess rather than on the One who gave it.

There is another part of the story that I think is important. Jesus is not speaking simply about the coins or money, He is talking about the importance of giving one's self completely to Him. Paul talked about it in Corinthians. The people in Jerusalem were starving. There was a famine. He goes to the Corinthian church

and sends a letter saying, "Oh, by the way I'm going to be coming through. If you guys could raise an offering so I could take it to them." But then he says in Corinthians 8:1-7, "First give yourselves to the Lord." You see God isn't just after your money; He wants you. But money has become such a part of us that it is hard to let ourselves or our money go. This is a story about giving ourselves to Him. Jesus is not after my money; He's after my life. He's after your life and you; absolutely and completely. When that woman put in those two very small copper coins, you know what she did? She put herself in that box. When the ushers come around with the plate, you know what that woman would have done? That woman would have quietly got up and she would have climbed into that plate. Hopefully it was a big deacon that day. She would have given herself completely to Him.

That's what the story is talking about to you and me also. When I was a kid growing up, on Saturday night there was a variety of shows and Jack Benny was a popular comedian. I'm told that this was a part of Jack Benny's routine that was with Him most of his career. The scene is: the stage goes dark, the set goes real dark and there is Jack Benny standing there. He would hold an elbow and that was Jack Benny. Well out of nowhere a robber comes up with a cap, hat, and mask. He sticks a gun in the side of Jack Benny and says, "YOUR MONEY OR YOUR LIFE!" It's quiet, not a sound. Well the thief obviously is rather taken back by the non-response. He rear's back and sticks the gun in his ribs again and yells, "YOUR MONEY OF YOUR LIFE!" Nothing. So Jack Benny is standing there and the thief doesn't know what to do. He says, "Mister do you here me? YOUR MONEY OR YOUR LIFE!" Jack Benny says, "I'm thinking', I'm thinking'." Your money or your life.

God wants to do so much with you and me. He wants to do what we can't. He wants to accomplish in us and through us that which we are not able to do. By holding and amassing and building around ourselves some false sense of security that will only ever be found in Him. This month I want to challenge all of us to confront the lie-- the lie that we can secure our own destiny and somehow have enough to be secure--with the truth that our hope is really only in Him. Your money or your life?

APPENDIX B

**Sermon No. 2
January 8, 2000**

CAN GOD TRUST ME?

Can God Trust Me?

If you have your Bibles this morning, I want to continue in my series concerning trust and what implications that has for us. In Luke the 16th chapter, it's not as familiar as Luke 15, and Luke 15 is full stories like: the Prodigal Son, The Lost Sheep, and The Lost Coin. We love those stories. They're about attitudes of people and how we relate to them. They're warm and fuzzy, and we really feel good about them. Then we go to chapter 16 of Luke and it's kind of a different story. Things just take on a different kind of mood here. Jesus is talking to His disciples and he begins in verse one. He tells a story that is a little weird. We're not really sure how to take it sometimes, especially in context of all those neat parables in Luke 15. But lets follow along in Luke 16 verse one.

There was a rich man who was a manager, and he was accused of wasting his possessions. So the owner called this manager in and asked him, "What is this I hear about you?" the owner says. "Give an account of your management because you cannot be manager any longer." Now the manager was a quick guy and he thought on his feet and so in verse three he said to himself, "What shall I do now my Master in taking away my job and I'm not strong enough to dig, and I'm ashamed to beg. I know what I'll do so when I lose my job people will welcome me into their homes."

So he called each one of his masters' debtors and he asked the first, "How much do you owe my master anyway". "Eight hundred gallons of olive oil," he replied. And the manager told him, "Well take your bill and sit down quickly and make it four hundred." And he asked the second, "How much do you owe the master?" "A thousand bushels of wheat." "Make it eight hundred."

The master commended the dishonest manager because he had acted so shrewdly. For the people of this world are shrewder in dealing their own kind than they are the people of the light.

"I tell you," Jesus says, "Use worldly wealth to gain friends for yourselves, for when it is gone you will be welcomed into eternal dwellings. Whoever can be trusted with very little can also be trusted with very much. And whosoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy with worldly wealth, who will trust you with their riches. If you have not been trustworthy with someone else's property, who will give you property of their own. No servant can serve two masters. Either he hates the one and loves the other or he will be devoted to one and despise the other." You cannot serve both God and money. Trust.

You know Jesus talks about our attitude to wealth. He's just been talking in Luke 15 about our attitude to people. Now he's going to talk about our attitude to wealth. There are 38 parables in the New Testament. Sixteen are devoted to possessions, wealth, and money. One out of ten verses in the Gospels are devoted to money and possessions. There are five hundred verses in the Bible devoted to prayer, less than 500 to faith, but over 2,000 to possessions and money. It's an interesting perspective. Here Jesus tells this story and it's interesting to note in verse one. "He told it not to the Pharisees, but he told it to his disciples." So he sits the inner core, the inner group, the leaders, the faithful, and the trustworthy--he sits his closest companions down and he tells them this parable for their benefit just as if He would tell us today. This parable was for them. The first thing we begin to see in the first

couple of verses is that the foolish manager, this wasteful manager, this bad manager, was accountable to the owner. He ultimately did not own these things. He was just the manager. That is the first principle that jumps out. He was accountable to the owner. It's just like going down to Wal-Mart and meeting the manager down there and thinking he owns the place. He doesn't own it at all. He has been hired and sent by someone in Arkansas. The Walton Family has commissioned him to come down here and run that Wal-Mart in Calhoun. He doesn't own a thing. He may own a few shares of stock and probably smiling about now because their stock is doing good; but he doesn't own anything on the shelf. He just manages it. The moment that individual forgets that he's a manager and thinks that he is the owner is the moment that he will begin to fail. So the first lesson to learn here was he was accountable. He was accountable to the owner firstly because he didn't own it he just managed it.

As I think about that in my own life, here we are in the beginning of the new millennium, the new era, and we are planning and forecasting for our future. All of us are thinking about managing this year and managing our lives. This parable jumps out at us. We realize that our health, our ability, our skills, our wisdom, our mind, our possessions, our time, all that we have, all of these things are not ours. They are gifts from Someone above who has extended them to us.

The very first principle we need to grasp onto is that we are accountable to the Sovereign God above who ultimately has given all these things to us. The way we're accountable is acknowledging that we don't possess them. They are not ours. We have been bought and paid for with a price. We have been made and created by a

power greater than ourselves. I don't possess anything. I just manage what God has given me.

When we ask the question, "How much time do you and I have? How much time in the week is ours? How much time can I devote to just me? How much of my abilities, my body is just mine? What portion of my possessions is just mine?" You see, sometimes we like to categorize things. We like to say, as Adventist, "Well the seventh day is God's and the rest is ours." We know that's not true at all. Sometimes we like to say that, "Well, the 10 percent tithe, the 3 percent budget, or 3 percent debt reduction, we'll give that to God, just leave the rest to me." And don't forget Uncle Sam. That's not true at all. Sometimes we like to think that only part, what part of our body is we going to give God anyway? What part are you going to cut out and give God? It's absolutely ridiculous. All of who we are, all of our lives, all of our possessions, all of our time are God's. They have all been given to us. We woke up this morning because of the gift of a Sovereign God who has extended life to us. We don't possess this moment; it has been given to us. We are called to manage it. We're managers, not owners. We don't possess this moment. This is not my body; this is God's gift to me. I'm called to manage it.

All the resources God has placed in our hands--all of our education, all of our skills, all of our possessions, all of our cars and trucks and chair, rugs, locks, and all these things are not ours, they are God's. They are all God's. We're just here on this earth for a short period of time. We're called to be managers and managers always remember who the owner is. They never lose track. The moment the guy at Wal-

Mart thinks that he owns that store is the moment when he is on the way out the back door. Managers don't own things, they just manage.

As we begin to look in Scripture we begin to understand. If God is truly Sovereign and owns us and owns all that we have and all that we are, then there are expectations He has of me as a manager. If I'm to manage this there are now expectations.

All through scripture we begin to get that sense of God's ownership and his expectations of us. In Roman 12:1 Paul says, "Dear friends, God is good so I beg you to offer your bodies to him as a living sacrifice, pure and pleasing." So really who we are, our bodies, selves, our beings are God's. He says to offer it completely pleasing to God. Our possessions, Luke 14:32 "None can be my disciples" Jesus says, "who does not give up all of their possessions." None. So there is a surrendering of all the things God has put under our control, under my control, under your control. All those things ought to be returned in a sense, back to God.

Time: Ephesians 5:15 Paul says, "Act like people with good sense and not like fools. These are evil times so make every minute count. Don't be stupid and find out what the Lord wants you to do." Don't waste your life chasing dreams. Find out what God wants for you, and that's where you'll find happiness. That's what Paul is saying to us.

Our gifts and abilities: Peter says in I Peter 4:10, "Each one of you has been blessed with one of God's many wonderful gifts." Every one of us, there's not a person in this room who hasn't committed himself or herself to the Lord Jesus Christ that has not been given unique and special spiritual gifts by the Holy Spirit. They

have been placed in our lives here in this room. Each one of us, Peter says, has been blessed with one of God's many wonderful gifts to be used in service to others. Peter says, "So use your gifts well." There is accountability; there is an expectation there. Now that I understand all of my skills and all of my abilities are God's gift, then I am now accountable to Him. There are expectations on His part of you and me. God expects certain things; to manage our time, to manage our life, to manage our possessions, to manages the gifts He has given us. He wants us to glorify Him with all that we have and all that we are. Even the message He's given us.

Paul says in 1Thessalonians 2:4, "God was pleased to trust us with his message." The three angels message, the eternal gospel for the salvation of the world--God was pleased to entrust us with that message. He was so happy, so anxious, so excited about giving us that message. We don't speak to please people, Paul says, no, but to please God who knows our motives because God pleased. Why? Because He has trusted us with a message. If He has trusted us with a message than we are accountable to Him to what we do with it. To the kind of information we pass on to other people, to the kind of witness and testimony we bare to our friends and family and neighborhood and the place were we work. It does matter how we live and how we treat other people because we are God's people. He calls us into the Kingdom and we want to devote ourselves fully and completely to Him. He is the owner and we're the managers. He has expectations of you and of me in all the areas of our lives.

It goes on to see in verse 3, the shrewd dishonest steward figured out he was about to get canned. The boss had called him on the carpet. He knew he was no

good. He knew he was useless and dishonest and dishonorable, and he knew he was going to get fired. This is where the story gets kind of weird. In verse 3, Chapter 16, the manager said to himself, "What should I do now?" I can see that manager pacing the office. "What am I going to do in Calhoun? Am I going to be able to keep my home? Man, I just got that new Lexus. Am I going to have to return it? I'm going to loose my lease. My neighbors are going to foreclose on my house. I'm not going to have a bathroom to use; I'm not going to have a bed to sleep on. I don't know where I'm going to go. I'm going to be a mockery. I'm not going to have anyone left." He begins to analyze his situation. He begins to realize that his days are numbered and he's on his way out. He's not going to have anything anywhere. He sits down and figures out a plan. He makes an assessment. He knows who the owner is. He knows he should have just been the manager. He knows he's just been dishonest. He knows what he should have done. He sits down and formulates a plan. Then he acts.

Someone owes 800 gallons of olive oil, he makes it 400. Someone owes 1000 bushels of wheat, he makes it 800. Just think if the Wal-Mart manager comes to you. You had some revolving credit there and had all kinds of things. He says, "Well Mr. Hoover I notices here that you bought that big 32 inch TV. Do you like your TV, Paul?"

"Oh, I do, I do."

"How much do you owe on that?"

"Well I still owe a few hundred dollars."

"Well between you and me lets make it 50 bucks. Do you have 50 bucks Paul?"

"Well yea, I do."

"Well, you give me 50 bucks, I'll write it off and we'll call it quits right here."

"Your serious, you'd do that for me?"

"No problem, just give me the 50 bucks. Come on.

Come on, come on." So I whip out 50 bucks and give it to the guy and guess what, I'm free and clear. I'm not liable for a TV at all. Now if I see that guy at El Pueblito and he's eating lunch down there, what do you think I'm going to do for Him? I'm going to go over there and slap him on the back and say, "Can I buy you lunch?"

Here this guy did it all through community. He went through the community and forgave debts and everybody loved this guy, he was going to be nominated for mayor almost. Everyone loved him because they owed big bills and he canceled them all. He wrote them all off. Now the owner was out big bucks, but the manager was going to be set. He was going to get canned and everyone was going to love him. Jesus commends, not condemns but commends, the shrewd manager. Look at your Bible's there in verse 8, "The master commended the dishonest manager because he had acted shrewdly." He didn't commend him for being lazy. He didn't commend him for being dishonest. He didn't commend him for losing all kinds of money and misrepresenting. He commended him for being shrewd. This is how he was shrewd: For the people of this world are shrewder in dealing with their own kind than are the people of the light. I tell you use worldly wealth to gain friends for yourselves so that when it is gone, you will be welcome into eternal dwellings. For the people of this world are shrewder in dealing with their own kind than the people of the light. Here's this manager, this dishonest manager, this person of darkness; he sees the situation,

he's going to be fired any moment, he knows he's doomed and so he goes out and cuts a deal. He's probably a politician. This guy cuts a deal. Everyone goes, "I don't know how this guy does it, he always lands on his feet. Man did you see that, he was going to get canned, he was going to get fired and now he owns half the town. Can you believe it? What a guy." He's commended for being shrewd and decisive in a moment of necessity. Jesus says, "The people of the world are more shrewd in evaluating their circumstances and acting upon it than the children of God." Us, his disciples, to understand the time we're living in and understand the issues at hand we understand that God is Sovereign and we are managers to all these things. Jesus is saying to us, if you really understand that, why are you acting shrewdly with your own eternity? Why aren't you being more genuine and more decisive about your own future? For the people of the world are shrewder than you. He is goading us and spurring us to be decisive and act.

Here we are in the dawning of a new age, beginning a new year. I don't want the same kind of year I had last year. I don't want the same decade I had. I don't want the same life I had the first part of my life. I want to go on from here. I want to succeed with God, don't you? Well if we're going to succeed with God then we've got to make an assessment of our lives. We've got to take spiritual inventory of whom we are and what we really want to accomplish and then act upon it. I mean, be decisive about it. Quit bellyaching and scratching around and playing the games, but do something about it. I may not know what it is for you, but I know God is speaking for you just the way He's speaking to me. You have been bought and paid for with a price. Your life is not your own, it is God's. He has redeemed you with His own life,

His own blood. The gifts He's poured into you, He needs you to use those for the service of people. The time that God has given you, He has given each of you 24 hours a day. Every one of us. Some of us will waste some of that time, and some of us will use it for the work of the Kingdom. Some of us will dedicate ourselves more deeply. We will nurture the spirit within us. We will help those who need help. We will use the time wisely. We will be shrewd with what we are about to do. Some of us will blow it off.

The action of the foolish steward is an important lesson. Use your opportunities wisely. He praises the dishonest manager for looking out for himself. There's a poem that says: "Though I cannot go back and make a brand new start, my friend, anyone can start now and make a new end."

I'm not here to focus on what you were like last year, or what you were like when you came into here. I'm addressing and confronting you and myself about where we're going to go when we leave here. I'm making a spiritual inventory of our lives, our possessions, our gifts, our time, our skills and confronting us with the claims of the gospel and asking us, not where we've been, but where are we headed? Do you remember Jesus in Matthew 6, "Don't store up treasures for yourselves in Earth where rust and moth destroy." Don't waste your lives just simply making another year a passing a grade, studying an exam, passing a test, getting a promotion, buying a new car, adding onto the house, buying some clothes, getting that trip out of the way. Is that all life is about? Stuffing or gorging ourselves with more food, washing and scrubbing our bodies and trying to keep our hair in place, is that what we're about? Is that what you want to accomplish this year? Or do you want to

accomplish something for God. Do you want to find the deepest meaning and satisfaction deep within your heart that you've ever experienced? Do you want to accomplish things that will be created for an eternity? You can't take it with you, I've heard it paraphrased, but you can sure send it ahead. Think about it, you can't take it with you but you can sure send it ahead.

I don't know how many thousands of people in the Florida conference of 1976 or 77 made a donation to evangelism. I can't even figure; I have no idea. One hundred or 200 thousand, I have no idea how many people. I know that in 1977 a man named Randy Hooper was commissioned by the Florida conference to go to a place called Tampa and go down to the civic center and hold a meeting. I know that Patti was a greeter. She was handing out bulletins and I know that God was leading me to go to that meeting. I know I went to that meeting and my eyes were opened to truth and my life has been forever changed. It went from darkness to light, I know that. I know that someone, lots of someone's, all over the state of Florida contributed time, and will power, and effort, and skills, and money to make that happen. Every one of those individuals has a part in my life being changed. Every one of them. I don't have a clue who they are. I know that their faith, their trustfulness, their faithfulness made a difference for eternity in my life. No you can't take it with you, but you can send it ahead. I am one of those that have been sent ahead. Just like many of you in this room.

Educating our children, who knows I can't sing like that, but I'm going to believe that a part of my faithfulness, and a part of my commitment has made that possible. I'm going to believe that. I can't sing like that but I'm going to invest in it

to see it and appreciate it for an eternity. I mean think of the kingdom of God when we get there. Think of the kingdom of Heaven when the great video scheme is unrolled and we begin to see just a thousand different people crisscrossing all over the place. How they were faithful and how they made a difference in your lives and mine. What an incredible thing God is going to unfold before our eyes, thousands of people that have made an influence and a difference in our lives. That's the kind of person I want to be. That's the kind of year I want. That's the kind of life I want, don't you? Don't you want to make a difference in this world? Then we've got to commit ourselves fully and completely to him. Opportunities are there for you and me. So the question needs to be asked of us today. Are we investing in eternal things; things that will last, or just perishable things, things that are momentary, fleeting, and unfulfilling? Or are we using the opportunities and the skills and the gifts that God has given us?

Something else this parable brings out is about our trust, or the trust that we are talking about, that we are accountable to that trust. We're accountable. The manager at Wal-Mart has been given a super center, sounds good to me. But I'm sure that manager was really excited when that happened. I imagine he was so tired of stacking shelves, or doing whatever he was doing, that when the opportunity came he jumped for joy. He says, "Yes, yes I'm going to have a super center Baby!" I guess. Surely you'd want someone to be that way. Yes. So they get down there. Now I just want to tell you something, you already know it but I just want to say it. He's accountable, to that trust. He was given the trust of a store unit. There's accountability for him now. And we're accountable. It's like parents raising kids, you

extend trust, and at 16 you toss them the keys. You go up to your room and you cry and pray, but you extend trust. But any parent worth their salt, those kids are accountable. Okay, what are you going to do? "Oh, Dad I thought about driving to San Francisco, would you mind?"

"Yea."

"How about GCA?"

"Okay, when are you going to be home?"

"I thought next week sometime. What do you think?"

"No, how about 8:00?"

"Okay we can do that." And so that goes on a few weeks, a few months, a few decades, a few lifetimes. No a few weeks and all of the sudden they say, "Well would it be okay if I go to downtown Atlanta Saturday night till 12:00 pm."

"No"

"Well how about Taco Bell?"

"Okay." Trust, there's accountability to trust. "Well when are you going to be back from Taco Bell?"

"Well I'll be back at 10:00."

"No problem." So 12:30 am rolls in. Oh boy his mother is mad, Dad's cool. I'm telling the story so I get to make it up anyway I want. Well let me tell you, 12:30 am comes around and they come bee-bopping in happy as a lark. There is someone that's not happy. Trust has been broken and is lost.

God has extended to you trust with your life, with your gifts, with your skills, your abilities. He's given you today. He has graced us with possessions. Every week,

every two weeks, every month He blesses us with a check. You see the question is not today can we trust God? The question I want to ask us, Can God trust you? Can God trust me? He throws us the keys. Can He trust us with the car? Can He trust us? Can He trust us with the riches that He has given us? Can He trust us with the time that He has granted us? We are accountable for that trust. Just like with parents and kids. Trust is broken; restrictions are imposed, potentials benefits are pushed away. Now think of it. If God is anxious to bless you and me with some incredible things and we act untrustworthy with what we have, that means God's hands are locked to give us the kind of blessings He'd like to give us. Let me make it more practical. If you and I are not faithful with what God gave us last year, why would God give you more this year? Why would He? Is He a fool, a chump? Is God a dumb owner? If God ultimately is there to bless you, then we are accountable to the trust that He extends us. It almost boggles the mind that if we are faithful with what God has given us. What is God waiting to give us in the future? What opportunities, what super centers, what blessings in our home, what new depths in our relationships, what new ways of managing our time, blessings of health and wholeness; what about possessions?

I've heard it said a number of times, "Well Pastor, you know if I could just win that lottery, boy oh boy I would really take care of the church's needs." Yeah I bet you would buddy. Jesus put it correctly, "If you're not trustworthy in a little, you will not be trustworthy with a lot." So why would God give you a lot if you're not trustworthy with the little He's already given you.

The parable of the talents. He comes along and gives one \$1 and one \$5 and one \$10. He comes back later, to the guy with the \$10, "Oh man you've done good you've made 10, 20 here's some more, you my man, go." Comes back to the one with \$5, "Oh you have been so good you have multiplied the 5, let me give you some more go, go." He comes to the one with \$1. He didn't do a thing but bury it in a hole in his back yard. He says, "You good for nothing, lazy servant. You are accountable for what I have given you and you have wasted it." In the parable he takes it away and gives it to those who were faithful.

I don't know about you, but I desperately want, and I believe you do, a successful year with the kingdom. God's given us a community. He's given us a church. He's given us an opportunity to worship and minister in new expanded ways. Do you know God had this in mind when we had that little brick church on 41, He had it in mind. And do you know how we got that little brick church on 41 to here. Do you know how we got there? Being faithful to what He was given us. Just being faithful that's all. It doesn't matter whether you have a dollar or a million dollars, He asked the same thing. Faith. That's all. You know when God permitted us to have this facility, this ministry. When he opened the door for us to do this, do you know what He did? He understood that we were capable in handling that responsibility. But not only were we capable in handling it, He blessed us to the point where we were financially able to handle it. He would never let us be tempted to beyond what we are able. With every temptation there is a way of escape. With any issue, with any problem, any trouble, there is always help from Him. I don't know about you, but I am so positive on the future of this ministry. I am excited about the potential

people God is going to send here from this community. Young and old, families, children, middle age, and all kinds of people coming here growing in Christ. Families stronger, because they're here, than they ever were. I am so positive about it. But do you know what it's going to take for that to happen? Faithfulness on our part. Do you know what's stopping us from getting there? Our reluctance to sometimes trust.

This steward was commended, because he shrewdly evaluated his situation and acted upon change. I need you. In the next few weeks take a spiritual assessment of your lives and to evaluate what God is asking of you. With your lives, you're skills, and your abilities. With the gifts that he has poured into your hearts. With your time, with your possessions, with the message that God has placed in us.

An old preacher was talking to a farmer. The little farmer didn't have much. He liked to talk theology with the preacher. The preacher said, "Jo, if you had a hundred cows, (Jo had one old milk cow who gave about a quart a day and wasn't good for anything) and God asked you for 50 would you give it to Him?"

"Oh you know I would."

"Jo, if you had a hundred horses (Jo only had one mule who limped) would you give 50 to God?"

"Oh you know I would preacher." The preacher kind of closed one eye and said, "Jo if you had 2 chickens would you give one to God, if He just wanted one of them?" Jo got real red in the face and said, "You know I got two chickens!"

You see we talk about this stuff until it gets real personal. It means us really assessing our life. Some nitty-gritty things. About how you live your life and how you spend your time. What you're using your gifts for and how you use and spend

the possessions God has placed within your care. It's fine and dandy until it gets real close and personal. I wonder what God has for us. I wonder what God is hoping to give us. Longing to open our eyes to. The only barrier, the only thing that will break those handcuffs is us shrewdly evaluating our situation and making those appropriate changes now. So that God can pour out a blessing on our lives that can not be measured with gold or silver or clocks, but will be enjoyed and endured for eternity.

APPENDIX C

**Sermon No. 3
January 15, 2000**

TRUST TEST PART I

Trust Test Part 1

I'd like to continue the emphasis this month on trust and try to unpack a little better what that means for us. Trust isn't a term we like to throw around. But today I want to challenge us, and next week, with the decision and emphasis that trust is a decision, it is a choice. Trust is a decision that we need to make in our lives about a number of issues. So as we stand on the dawn of a new millennium, and although I will not necessarily see many years of it, it is the dawn of a new day for us and you and me; a new year, a new beginning that I want to challenge us to take in trust.

There are some decisions that I think we need to make to build our life on solid ground. I did a little acrostic that I want to look at this week and next on TRUST. T- for take inventory, R- for remember that God is creator of all, U- understanding God's principles (that's this week and next), S- surrender everything to God, and T- test God's promises. I want to challenge us to consider what God is asking from you and me today, of how He wants us to face the future, and how he maybe wants us to take a different direction in part of our lives.

If you have your Bibles I'd like to invite you to turn with me to Psalm 139. It's about right in the middle of your Bible. Psalm 139 verses 23 and 24. The psalmist prays at the conclusion of this beautiful psalm, this psalm where He is acknowledged in verse 14, that we are fearfully and wonderfully made, that nothing is hidden from God. In verse 16 God's eyes saw even our unformed body before we were created and how precious we are in the thoughts of God. In verse 23 there is this plea, this decision, this inquiry on half of the believer, "Search me, O God, and know my heart. See and test me and know my anxious thoughts, and see if there is

any offensive way in me and lead me in the way of the everlasting." I think it is crucial to pause and take inventory about our lives. I think it is crucial to take a measuring stick, a magnifying glass, not to live our lives that way but to take opportunities in life to pause and contemplate, and in a sense to analyze and take inventory about who we are, what we have accomplished and where we are, and indeed most importantly where we are going. The direction we most desire, are we meeting those needs in our lives? Are we doing the things in our lives that will make it possible for that to be accomplished?

There are some observations that I think the psalmist understands. Firstly, only God really knows everything about us. God is really the originator and creator of who we are and He knows us better than we know ourselves. Sometimes some of the biggest trouble I have had in my life is when I've led myself into self-deception. When I had chosen to believe that I'm doing something for good reasons and only for God's probing light to open my mind to the reality of the truth, that I have even deceived myself. Isn't it incredible how destructive sin is? So there is this fundamental basis where the psalmist understands that God understands everything and He knows me far better than I know myself. There is a need for you and I, I believe. I ask that January be a time where we take inventory of our personal lives, of our families, of who we are and where we intend to go from here.

I think the psalmist also understood that God is the only one that can ultimately lead us correctly. He has principles and has a will for our life. His wishes for our life is the only things that will ultimately give us true happiness, true success in our life and in the kingdom of God. It is not the kind of thing that I can

manufacture. I can't just sit down in a committee meeting or a boardroom, or the lounge, or the recliner at home and figure out what I need for my life. God ultimately knows better than myself what is best for me and what is best for you.

Thirdly, I think the psalmist understood inventory begins with you and me. If you're anything like me, I'm really good at taking inventory of people's lives. It is really easy for me to figure out other people's needs. Sometimes I can do that in a heartbeat. Sometimes in a critical spirit I can express it. Inventory doesn't begin with someone else; it begins with me. A spiritual evaluation of who I am and where I'm going and what I'm doing in my life and with my life, begin with me. "Search me O God and know my heart."

What I'm asking is that we not evaluate each other, but we evaluate ourselves. We invite God to take inventory of our life. That is something that we invite him to do. We in a sense do it all the time. We are constantly evaluating ourselves. If you're in the bathroom we jump on the scale, we evaluate. Looking good. Not looking so good. When I worked at Ford there was a constant stream of production reports of how things were going. Several industries I worked for there was a constant flow of computer print outs of how things were going overall and in my specific area, my department, and what I was responsible for. There was constant monitoring. We understand the objection. There was constant, ongoing need of inventory. Every month I sit down in this great task of balancing this checkbook. Every month, every time that statement comes, I sit down and balance it because I want to know exactly. I take inventory. I want to make sure that what I have written in the checkbook is actually reality.

We all take inventory. Hospitals have census. Churches are measured by growth. Many of us have received statements this time of year from our investments, our savings account, from our retirement funds and we measure how we have done this past year. We had a good year. The last couple months if you had mutual funds you had a great year, if you had the right funds. So we began to analyze. Should we shift around? Should we diversify? Should we do some changing? Should we do some asset reallocation? Should we move family funds or reinvest more? Are we headed towards the target of our retirement or our dream or our business whatever it might be in the future? We evaluate, we analyze, and we take inventory. This week the church mailed out to each one of us in family units what we have given to the church last year. So all of us had an opportunity to receive that envelope and look down there and take inventory of how we have used our resource through the ministry of this church. Some of us we have been amazed, for some of us we are amazed what God is able to do through us. For some of us we look and wonder what happened. The commitments were strong but action never occurred and our gifts were small. It's time, in a sense to evaluate our lives.

Sometimes some of the management gurus sit down and every 15 minutes to record how we go through our day. They want to take inventory of our day. How we manage our time each day. How we manage our week. It's amazing when you do that what you begin to see is how we use our time.

I think it's appropriate this time of year to take inventory. For all us it's a call to action. A call for us not only to take inventory, but it's a call to see that and begin

to respond to it. T- take inventory, in the acoustic of trust. R-remember that God is the creator of all good things.

If you have your Bibles please turn with me to Deuteronomy 8. There's just a powerful passage in Deuteronomy that we have to challenge us today. Moses is encouraging Israel. He's writing the words of God, and under the inspiration of God has recorded an incredibly important passage for us under this acoustic of R- for remember that God is the giver of all good things.

Israel has been delivered. They have been redeemed. They are free from Egyptian tyranny. They have entered the promise land and things have been good. Verse 10, "And when you have eaten and are satisfied praise the Lord God for the good land He has given you." And then he adds right away, instantly in verse 11, "Careful that you do not forget." I've underlined that a couple times in my Bible. I hope you mark your Bible sometime. "Be careful do not forget." So Moses is saying praise the Lord when you're satisfied. When you've eaten. When you've sat down, in a sense, you've taken inventory. Sit down and praise God for what He's given you. Be careful that you don't forget. Verse 12, "Otherwise if you forget, otherwise, when you've eaten and are satisfied, when you build fine house, when you settle down, when your herds and your flocks grow large, when your silver and your gold increase and all you have is multiplied, if you forget then your heart will become proud and you will forget the Lord God who brought you out of Egypt, out of the land of slavery. Verse 17-You may say to yourself, if you forget. If you forget you may say to yourself in verse 17, "My power and the strength of my hands has produced this wealth for me." "But remember," verse 18, "Remember the Lord your God for it

is He that gives you the ability to produce wealth. For it is He who, not only gives you the ability to produce wealth, but also confirms His covenant which He swore to your forefathers," as it is today. Here we are in a time of incredible growth in our economy. We are by far the wealthiest nation in the world. Our gross domestic product is higher than it has ever been. The word of the Lord to you and me, "Don't forget where it came from."

There are many of us in this land and in this room who are financially better off than we have ever been. God's word to you and God's word to me is: Don't forget who gave you the skills and the abilities and the capacities to produce and earn that income that is God's. There is a tendency on your part and mine to forget. The reason He gave that is because there is a natural tendency in your heart and mine to forget what God has given us. It's great when we're down and out and don't have anything. It's fantastic when someone out of the blue comes and gives us something, literally from hand to mouth and we're literally redeemed from nothing. It's another thing when our kitchens are full and our bank accounts have sufficient money, and we're healthy and whole and things are going great. We have a tendency to forget. Trust not only involves taking inventory, but acknowledging God is the ultimate source of all good things.

U- understand God's principles. The U of the acoustic is to understand God's basic principles. Now there is a passage in Malachi 3 where it talks about how we should return all the tithes to the storehouse. How we should remember this and God will open the floodgates and will bless us and overflow with all of us. God even taunts us a little bit. It says in Malachi 3, "Test me. Try it out. Put me to the test and

see if I don't bless you more than you are capable of understanding." One of the reasons Christians are generally hung up about this is that we're not really convinced. We don't really logically understand. We kind of get paid and think, "Now how in the world can I take this paycheck, this payroll deposit, this little stack of money and meet my needs for the next two weeks and also return it to God." There is almost no comprehension of how we can manage that. There is this idea, and all we see when we see that money is our needs. There's God on the other hand saying, "Test me, try me. Give me a chance to supply your needs. Give me a chance. Why don't you trust me? Why don't you take a risk and trust me with your life. Trust me with your abilities. Trust me with your time. Trust me with your possession. Trust me with you money."

A lot of us, a lot of Christians, aren't even sure how they can meet their needs. They're not even exactly sure how to give. I want to tell you something. God's message to you and me is the same for everyone in this room. Yet everyone in this room is in a different situation. All of us. I remember when Patti and I were in college we had literally nothing. I still remember those college bills and it was just like your guts were wrenching on how you were going to meet those needs. I worked all the hours I possibly could. Patti had done all she could. We saved all we possibly could, but it was incredibly tight. We knew that the only way we could possibly make it was by depending and trusting on God. We didn't make much money, and we didn't make much at all. Everything we made we were like clock work, because God has a system and the system is percentages. He called us with our little to be faithful, to return a faithful tithe to Him. We made a decision that even though our

situation was rather tight we would return an additional 5percent to our local church.

I want to tell you it was an exciting journey as we began our life together. To sit down and take the first 15percent of all our income and every increase we got and give that to God. It was exciting to see how God blessed us and got us both through college at Southern. I had not a nickel of financial help of any kind and He blessed and provided our needs. But you know what rebukes me. We had virtually nothing when we were in college and here 20 years later God has been good to us as a family. He has been good to us. He has blessed us. He has provided our needs. We have never missed a meal. We have never gone hungry. We've always had a roof over our heads. God has increased our net worth more than ever at this point in time. But you know what, to be honest with you it is harder for me at times. I can feel a stronger temptation in my heart at times and yet the requirement that God is asking of me today is no different than what He asked of me when we had virtually nothing. But the more we get, the more we struggle. The better off we are the more we want to keep for ourselves. We have forgotten that God is the owner of all things. We really struggle. We're not really sure how to give. If God gives us a dollar or if God gives us 10,000 dollars, God's plan of us trusting Him is the same. It's a percentage. It's our investing ourselves into His hands.

I would that Christians don't plan to give. Just about without exception. Just about everyone I have an opportunity to talk to who is experiencing financial problems, almost every situation I can trace that back to no budget, no plan. Paycheck, and every need that comes in you just spend it, spend it, and spend it. There's no plan, no budget, and no real program. It's incredible to sit down and do

something that almost is inconceivable to some of us in this room. To create an account, that you account for every penny that you get. That's almost kind of scary. But for people like me it's kind of fun. It's just kind of a challenge. You know what's incredible; it's incredible to see what God can do when we allow Him to create a budget for us to live on. To create a plan to give and to live our lives and manage our future on. To systematically sit down and return to God. Every time God increases our life, every time He gives us possessions, that He sends us income because of the ability and skills that He has given us, God says systematically, "I want you to trust me." That means me sitting down with a checkbook and the very first check I write is my trust check to the kingdom of God. I have to trust Him. If I don't trust Him my selfish nature begins to take over. I want us to take inventory. I want us to remember that God is the sustainer and provider of all things and I want us to understand this morning some basic fundamental principles of stewardship.

The "who's in charge" principle. Psalm 24, "The earth and everything in it belongs to the Lord." The world and the people belong to Him. If God is Lord of our life, if He is truly sovereign, if He is really supreme who is in charge. Who's the owner? Who's the manager? Sometimes we get so confused. We think this is ours. It's not ours, we're just managers. We are temporary managers of our possessions and abundance. Even our property where we live it may hold title and deed but it's not really ours. It belongs to the generation to follow. It belongs to God who gave it. It is for the people literally of this world. I just kind of manage it for a few years that's all. Who is the Lord of our life? What principles and values are we going to

build our future? Here we are in January of 2000. How are we going to build our successful life from here on out?

The "who's in charge" principle, the "give and grow" principles. You know one of the reasons it's kind of quiet in here this morning. We can talk about it I don't mind, because this is an uncomfortable subject. It's really close to home. It actually means something every time we come into the possession of money. It has implications. It has a literal meaning for it. We can't spiritualize it. You know there's a lot of us who would like to. I've had a lot of suggestions in 20 years of ministry. "Well you know pastor I think we should talk more about the love of Jesus. Let's talk about the love of Jesus and let's not have any offerings any more. We don't want anyone to feel uncomfortable, we just want people to feel the love of Jesus and you know if they want to give they'll give. Let's mail 12 envelopes and we'll prepay the postage. We'll mail it to the homes and they'll just mail it in like a bill every month." A lot of churches do that. They take pledges and that's what they do. Some people have said, "Maybe we should put boxes at the back of the church and not even have it in the sanctuary just kind of out there and ask people who want to give can give." A lot of churches do that. But maybe we understand that worship involves the giving of ourselves. Ultimate worship is really not simply about singing songs; it's about the giving of ourselves to God completely and absolutely. It's about acknowledging that God is sovereign and supreme.

Jesus says, "Where your treasure is there your heart will be also." It's interesting that Jesus kind of flips that around. He says, "Where your treasure is that's where your heart is." Where's your treasure. Where's your treasure. Is your

treasure in your skills and abilities? Is your treasure in your health and good looks? Is your treasure in all your wittiness and cleverness and your ability to get out of problems? Is that where your treasure is? Wherever your treasure is that is where your heart will be. You know what happens in worship when the deacons come around. It is a visible and literal surrender of ourselves to God. We take a percentage of our wealth and we give it to God. It's as if we're saying we're giving ourselves completely to you. God says, "Now wait a minute Paul. I don't want you to give everything I gave to you. Don't be stupid Paul. You got to keep some for yourself, buddy. That's why I'm giving to you. I just want you to return a percentage that's all. I want you to trust me." In worship it is the giving of ourselves. It is the literal crawling of ourselves up out of the pew and into the plate. It is the surrender of who we are and what we value. For wherever your treasure that's where your heart is. Have you surrendered your treasure to God? Have you given your skills and abilities? Have you given your life, your body, and your soul to Him? Have you given Him your future? For wherever your treasure, that's where your heart is.

In Prestonsburg it was just a little church, nothing as fancy as this. In fact they didn't even own church. They rented a Lutheran church that sat about 600 people. I thought, that's good. First district straight out of seminary like Aaron and Peggy. Straight out of Seminary man I was going to have myself a nice church. The trouble is there were only 13 people there. Three of them were Patti and myself and Paul. Then Hugh Leggett, he was the ministerial director. He was there to introduce me. Then after all these highfaluting classes in seminary and all this powerful stuff I was ready to change the world. I only had nine people to do it with in a town where

we didn't have a church. In two years there were 65 people and a brand new completed church. You know why that happened? Because a small group of people, and small is not important, completely gave themselves to God. I can tell you, I would never sit down with Aaron and Brennon and say, "Well why don't you go start a church over here." We can't conceive how God provides. We cannot necessarily create a business plan and a float chart of how God's going to do it. I want to tell you when you give yourself to Him something miraculous happens. It's an incredible journey. It's an incredible invitation to trust Him. That decision is yours and mine to make. God's saying, "Test me, try me. Give me a chance." Do you want to live life? Do you want excitement? Then trust Him. Begin this year trusting him systematically on a percentage basis. Trust Him with your time and with your talents.

Another stewardship principle is like the shrewd manager like we talked about last week. Do it now. We are such, such procrastinators. A cute little poem:

Procrastination is my greatest sin

It brings me endless sorrow.

I'm going to stop doing it

Perhaps I'll start tomorrow.

We get confronted with reality and our problems. Next week. This week's the mortgage, next week. I can do it next week except the trouble is next week we got the car payment. Next week. Next week. Come on the time is not next week; the time is now. Trust is not a future. Trust is the present. Trust is a decision you and I have to make and there is no substitute for trust. There is no substitute for you trusting Him. No one else can do it for you. This applies to a senior citizen or a teenager with his

first job. God is calling you to trust because He desperately wants to meet every need of your life.

The "I'm in debt" principle. The day I was born, I was in debt. You see we are indebted to this world. Paul says in Romans, "I'm obligated both to Greeks and non-Greeks. To wise and to foolish." That is why I'm so eager to preach. For Paul had been given life and he was in debt to use his life for others. Albert Schweitzer, "Whatever you have received more than others in health, in talents, in abilities, in success, in a pleasant childhood, in harmonious conditions of home life, all this you must not take to yourself as a matter of course. In gratitude for your good fortune you must render some sacrifice of your own life for another life." We are in debt. God has blessed us. We sit here today endowed with opportunity and life and health that may not be here tomorrow but we have it today. God makes no guarantee about tomorrow but He does guarantee us today. In the context of this He invites us, He commands us, He mandates that we trust Him. That we trust Him. We are indebted to a God that has given us life. Every heartbeat, every breath, every skill, every ability, all that we have is from God. We're indebted as a community. We're not only indebted to God but to a previous generation. To generations that before us made it possible for us to be sitting here today. Generations that sacrificed nickels and pennies that built a school that brought many of us here. Thirty years ago Coble Elementary began a small formation. We are indebted to all the families, lives, dollars, tears, and hard labor that has made that school possible. That little church on Hwy. 41, the blood sweat and tears of a generation long gone built Coble, but we are being benefited, enriched by their sacrifice. We are indebt today. We have not only

received these things, but we have received far more than that. God wants to use us, not only to enrich this generation, but also to bless the generation to come. God saw that. God sees that. That's why He's given us this community. That's why He's given us this building. That's why he says, "Listen, a million dollars debt no problem. I'm going to give you as a congregation the ability to pay it off. I'm going to bless you with the ability to pay it off." Give me more debt Lord. Bring on more if you're going to provide the means to do it, bring it on.

As a congregation we met some three years ago and voted unanimously that God had spoken to us, individually and corporately, that it was His will to move out here and build this beautiful church. God saw that He would give us the capacity to meet the needs. Now the ball is in our court because we have to trust Him. We have to systematically, on a percentage basis, support the mission and cause of God. Think of what else God wants us to do.

Loren talked about this Coble constituency. That's just a small portion of what God wants to do. He wants a bigger school because he keeps sending us kids. I'm not a prophet but I'm not stupid. Kids keep coming and the school is too small. God is sending the kids. He wants a bigger school. That's how I see it. Well that means we've got to build a school. We're going to double the size of that school. We may expand out there. We may go up, we may go out. We may put it out here. We don't know that but we do know that God wants another school. Bigger. But we can't do that yet because we have \$900,000 worth of debt. So God is placing the opportunity, like a carrot. God is permitting us to see the future. God has helped us to see not 90 kids at Coble, not 105 or 107 kids, but God is permitting us to see 200 or

250 kids at Coble. I can almost begin to envision GCA Academy with a vast majority of it's students residing in the community. I know that's dangerous, but just the thought. God is helping us and wants us to see that we are indebted to the previous generation. He is calling us to trust him for what He is going to do for us now and in the future. He wants to build the kingdom through us. Through trust. Trust, every good and perfect gift comes from Him. Douglas Lawson: "We exist temporarily through what we take, but we live forever through what we give." WOW. Temporarily through what we take, forever through what we give.

I want to challenge you. I want to challenge you to take inventory of your life; your giving habit. I want you to remember who has given you everything you have. I want you to understand some basic fundamental principles of the kingdom and how God wants to grow you as an individual and us as a community. We live temporarily through what we take. We live forever through what we give.

APPENDIX D

**Sermon No. 4
January 22, 2000**

TRUST TEST PART II

Trust Test Part 2

I'd like to complete this week what we began a few weeks ago. In a process and a journey of discussing trust. Trust is one of those things that we all agree on; we're all committed to. What we're discovering is that trust has very practical, basic bottom line implications in our lives. That's where we get a little squirmy. If we're going to trust then it has to mean something.

We've talked about us trusting God. We've talked about Can God trust us. Last week we began a discussion of a trust test that I want to complete today. I took the word trust and created an acrostic, T-R-U-S-T and used it as an outline. Last week we did T-R-U. T stood for take inventory and offer ourselves to God and ask Him to examine us as we begin this new century. As we begin this New Year to offer ourselves transparently to God. To ask Him "God take my life to put the light on it, use the magnifying glass, look at me, and if you find anything offensive let me know". Take inventory. R- to remember in this process that God is the giver of all good things. Remember that I don't produce a thing through the week. Everything I do really belongs to god. The skills and abilities that God has graced us with, whether it's on a keyboard or whether it's building a home. Whether it's cutting a person or diagnosing what's wrong God has gifted us to those skills and abilities and ultimately they belong to Him. We didn't intermittingly possess them; God has gifted us with those. Not only has He gifted us with those abilities, He has gifted us with time. We cannot of ourselves continue to live without His grace, so this moment right now is not really ours, it is God's. All the resources and all the possessions we have in a sense have been loaned to us. For everything belongs to God. Take

inventory and remember that God is the giver of all good things. You need to understand the basic stewardship principles. That's where we were last week, in the midst of these principles. I'll just review those that we went over last week and pick up on some that we didn't get to.

Number 1 is understanding God's principle. Who's in charge? Here we are devoted, committed Christians. We have surrendered our lives (quote, unquote) to the Lord Jesus Christ. Okay, if that's true who's in charge? If He is Lord there is an acknowledgment that he owns all things and we're the managers. We're simply put in authority of things, time, and possessions for a period of time. We used the illustration a few weeks ago about the Wal-Mart manager. No Wal-Mart manager owns the store they just manage it. If you want to think in a secular way take God out of the picture. Take where you live for example: Let's say you own or are buying your home and you have a deed and title to an acre, 5 acres, or 10 acres whatever it might be. There is a sense when we drive into our property and get into our boundaries that we're on our turf. It's our property. That's just an absurd thing. Who owned the property before I owned it? Well, Larry Davis owned the property that I now own, technically. I gave him money and he signed it over to me. Well who owned it before Larry? Well Larry's Dad owned it. Well who owned it before his Dad? Well maybe he bought it from Farmer Jones. Maybe way back then some guy sold a mule and were able to move his boundary and take a piece of property. Maybe years before that some Indian tribe had won it in a duel. I don't know, but to assume that that property, on 340 Double Tree Dr., is mine is absurd. I'm a temporary residence on that space. Who knows who will own it in 5, 10, or 50 years

from now? There could be an airport there. There could be a train from Atlanta to Chattanooga right through where I live. I don't know I only manage it. That application has certain implications in every area of our life. Who's in charge? God's in charge because He is the owner, we're simply managers.

The second principle is to give and grow. If you want to grow you've got to give. You cannot keep things to yourself if you want to grow. To grow in all areas of our life in time, in abilities, skills, finances it is to grow and invest ourselves in other people.

The "do it now" principle we talked about the unjust steward. The crooked steward who was ripping his boss off and Jesus commends Him. Jesus commended him remember not because he had done something dishonest, but because when he realized he was caught he acted quickly. What this stewardship principle is talking about is when we come under the conviction that we're not necessarily managing God's resources correctly God wants us to act and do something. To change, be commended, and do it now.

The other principle we talked about last week was "I'm in debt". From the moment we're born we're in debt. We're in debt to the parents who cared for us. We're in debt to our parents who sent us to school and provided our clothes and fed us and did all the things that they did. We're in debt also to God because God has created us and called us forth unto life. We didn't originate it ourselves; we are also in debt to God. We also, like we talked about last week, are indebted to previous generations. We are basically standing on the shoulders of the people who have gone before us. When someone gave money 50 years ago it was their dedication, devotion,

and their sacrifice that made it possible for many of us to be here this morning. We are in debt, not only to them and what they have done, but we are also indebted to the generations that are to come. That leads us to the next principle, the "fountain of youth principle".

We exist temporarily by what we take, but we live forever by what we give. We just come along and take our food and go to Kroger. We get our gas and buy our clothes from Gap. We do all those things and consume a certain amount of things. That's what we do to exist. If you want to live forever you've got to give yourself away. You've got to invest yourself in another generation and in other lives, other people, and things. You need to invest in your children, your neighbors, your friends, and your community. The whole idea of being a steward is to give our lives away so that we can really enjoy the benefits of what life is all about. Right now we've come to some new territory that we didn't cover last week under these principles. In understanding God's basic principles.

If you have your Bibles I invite you to take them and turn with me to Matthew 6. The words of Jesus will get us going in the right direction I believe. Matthew 6:19 Jesus says (He's talking to his disciples here), "Don't store up for yourselves treasure on earth where moth and rust destroy and where thieves break in and steal, but store up for yourself treasures in Heaven where moth and rust don't destroy and thieves do not break in and steal." Here's this beautiful key verse, "For where your treasure is there your heart will be also." Verse 24- "No one can serve two masters. Either you're going to hate the one or love the other. Be devoted to one and despise the other. You cannot serve both God and money." In the year 2000, in Gordon County,

Calhoun, GA, in the midst of the greatest economic expansion and run that has ever been in history, God's word still challenges us today. You cannot serve both God and money. "Therefore I tell you, don't worry about your life what you're going to eat or drink or about your body what you're going to wear. Is not life (verse 25) more important than food and the body more important than clothes." What is life about, Jesus is saying. Is it about the accumulation of things to put in your mouth and fabric to cover your body? What is your life about? Is it about things or is it about something more? He says in verse 27 "Who of you by worrying can add a single hour to life anyway." In fact if you worry a whole lot it will actually take hours away. That was my addition. Verse 31 "So don't worry, saying, 'what shall we eat, what shall we drink, what shall we wear; for the pagan, the non-believers, run after these things and your Heavenly Father knows that you need them.'" Verse 33 "But seek first His kingdom and his righteousness and all these things (your food, your drink, your clothing, your housing) will be given to you." First you seek Him and His righteousness. Then all these things will be given to you because He is the provider and sustainer of all things.

The next principle is: Who is number one in your life. Who really is first? What really is first? What is it that drives and dominates? What is it that motivates? What is it that we secretly desire and long for? Is He first? Is He second? Is He eighth or is He 25th. Where is He? I dare say that if we took a few documents from our lives maybe a calendar. Maybe we did a time study on how we spend our time. That answer might become clear. I dare say that we could also take another document. We could take our bank statement. We could balance our checkbook and

we could see where, indeed, our treasure is. For Jesus said, "For wherever your treasure is, that's where your heart is." Does God have your heart? Is He first in your life? That's a probing question Jesus is asking here. Jesus is taking trust and He is making it an incredibly confronting, in your face, thing. He's really saying to us "Am I first in your life just on your lips or am I really first in your life." Who is number 1? When we get paid who is number one?

I know in my life I have to physically determine who that is because when I get paid if I don't I immediately get in trouble. The first check I have to write when I get paid is to make a commitment to God, who's first. I have to physically do that. It helps reaffirm the deep core values of my life of putting God first. It's easy for me to say God is first, it is a different thing for me, actually to sit down with the thousand or two thousand dollars He gives me and to put Him first with the resources He has put under my care at that moment in time. "Where your treasure is," Jesus says, "that's where your heart is."

Another principle is a cheerful attitude. Paul says God loved a cheerful giver. I have a feeling about this; it's not that when we give God just wants us to smile. You know when you smile it's like a double offering. I think that's simplifying this point. It's okay to smile. I think what God is saying is that when we give, from this proper perspective of putting Him first, when we give from acknowledging that God ultimately sustains us and that we don't sustain ourselves we acknowledging that God is the provider and the giver of life. When we come to grips with that and when we really know what life is about and we accept that and we pursue that, when we invest ourselves in giving rather than taking something dynamic occurs in the life of every

person. We become free, unencumbered, released, unburdened by the concerns and the consuming things of this world. A joy fills their heart. There is a sense that a peace comes upon a person that does that. When they give they give. What you see is not someone who gives. I don't know about you but I just paid my property taxes and all of you, like me I'm sure, in a day or so you get a tax receipt in the mail. That begins to imply to April the 15th. I don't necessarily pay taxes joyfully. There is something dynamically different here. When I pay my property taxes and pay my income taxes there is some reluctances on me to see how little I can give. Can I get this deduction? Can I go this way and do this angle? Will you check this out and let me compare because I don't want to give them one cent more than I have to. But a believer, when it comes to the Kingdom of God, isn't going to be asking, "How much do I have to give?" but "How can I help? Can I help a little more?" Asking cheerfully because God has done something in their heart. They have come to realize that they don't supply their own needs. God does. Their life is defined not by what they take but by what they give. We can give without loving, no question, but you can't love without giving. Systematically we sit down weekend, month out. We sit down and we systematically reaffirm with a decision. We right a check, we put it in an envelope, and we put it in the plate week by week by week affirming systematically what is supreme in our life. We

Affirm the value in our own life. We reinforce it even when we sometimes don't feel like we can't do it. We discover that God creates a joyful peaceful spirit in our hearts. God loves a cheerful giver.

We come to S in the acrostic. T- take inventory. R-remember that God is the giver of all things. U- understand those fundamental principles of stewardship. S- Surrender everything to God. In Luke 16:10 Jesus says this "He that is faithful in a little, will be faithful in a lot." He also goes on to say in Luke 16:10 "He that is unfaithful in a little will be unfaithful in a lot." You know sometimes I think that we have an attitude. We allow an attitude to creep in our hearts. "Well I'd be happy to give to God if God would just let me have a little more. I'd happily give more if I had more." You see we're failing to understand the principle. He says to give everything to God. "He who is faithful with a little will be faithful with a lot. He who is dishonest with a little will be dishonest with a lot." I even talked last week about the dynamic of how even in my own life I've discovered that it seems to be even harder the more you get to be faithful than it is when we had virtually nothing. The principle is the same. Faithfulness, surrendering everything to God whether we have a little or whether we have a lot it's all God's. It's not how much we have in this world that dictates our generosity towards God. It's how much God has of us. It's how much He has of you. We're not talking of financial things here; we're talking about ownership. Who owns you? Who has you? Whose claws are deeply embedded in you? Who holds you in their hands? Does this world, does some goal, power, or esteem? Or does God have you? The S in the acrostic is to surrender everything to Him because the issue this morning is not your time, your talents, and your money. The issue is simply this: Whom do you trust? What are you trusting in?

Jeremiah was a great Prophet of old. I'd like you to turn to Jeremiah chapter 17. He is a prophet kind of addressing this area and he's going to contrast two

different ways to live life. Two different decisions that humanity makes and the results that come from them. Jeremiah chapter 17 verse 5 and following. "This is what the Lord says," Here's the first case study "cursed is the one who trusts in man, who depends on flesh and their strength and whose hearts turns away from the Lord. He will be like a bush in the wastelands. He will not see prosperity when it comes and he will dwell in the parched places of the desert in a salt land where no one lives." Here's case study number 2. "But blessed is the man who trusts in the Lord. Who confidence is in Him? This man will be planted like a tree, planted by the water that sends out its roots by the stream. It does not fear when he comes and his leaves are green. It has no worries in a year of drought. It never fails to bear fruit." Two people. One depending on their own ability and strength. Case study number two the individual who trust in the Lord with confidence is in Him. It's interesting the heat comes to both of them. The circumstances of life affect both of them. Yet look at the consequences of what happened. The heat comes to the first one and because they have no roots, they're only intertwined in themselves; they have nothing to hold them down when the wind blows. They are like tumbleweed bouncing across the desert going this way and that way having nothing to ground them. No sustenance, they are dry and brittle and brown and crusty and broken. Look at the second case. Their roots, because their confidence is not in themselves, but their roots are deep and even when the heat comes their leaves are green and they produce fruit through all seasons. Two different people make two different choices. To depend on yourself or to trust in Him. To depend on yourself the outcome is certain, you will be defeated. Outcome number 2 you will be sustained even in the midst of trials and troubles. He will meet

your every need if you trust Him. You see trust means something. Trust has implications for you and me. Trust means something of how I manage my time and of how I manage this body, how I live my life, how I treat other people, of what I do with the resources God gives me. Trust means something. We will either live by the principles and values that God has given us or we will reject them and live by our own values and principles. The outcomes will be drastically different. No amount of money, no amount of wealth, no amount of power or position will ever give you the security that your heart is longing for this morning. You will only ever find true peace, true power, and true grace in trusting outside of yourself. He will never fail you. He will never let you down. The righteous has never gone hungry. He has promised that He will be with you to the very end of the age. No circumstance will come upon you that you are not able to bear because with every temptation He will make a way of escape. How about an Amen. God, affirm him. God has promised He will be with us. Surrender everything to Him.

T in the acrostic. Mother Teresa is quoted as saying "I know God will not give me anything that I can't handle. I just wish he didn't trust me so much." She was a spunky lady. You know why God blessed her, because she was faithful with everything that He ever gave her.

Trust test. Noah had a test. God say "Noah, build an ark." So what did God do? He blessed Noah as he built the ark. It had never rained, it did not matter the neighbors scorned him and his friends laughed at him. He was the joke of town for hundreds of years but it didn't matter and Noah built the ark. The floods came and he was saved. You see Noah passed the trust test.

Abraham got awoke one night, he was rather aged and liked to sleep at night, but he got woken up anyway. He stood out there with his creaky bones and arthritis and God said "Look up. Can you see the stars? Can you count them? No way. That's how many your seed is going to be Abraham, if you trust me. If you trust me." Well Sarah laughed but eventually God did something. Even when Abraham had that knife perched over his son and was fully prepared to take his life, God sent an angel to stop him. His seed has multiplied and will continue to multiply until God comes. You know why? Abraham passed the trust test.

David, that little five foot six strappy kid, was determined to stand for God. Saul, who was 6'4, gave him his armor. They had David all strapped up in armor, ropes holding it up and all kinds of things tied up to keep the armor from dragging on the ground. Saul didn't want it all beat up and David thought to himself, "I can't trust in this armor I'm going to trust in God." They laid the armor aside and he went out there with a sling and five smooth stones and defeated Goliath. David passed the trust test.

A couple of years ago we met in a church that's now a bank. We voted unanimously. We voted because we said "God we're acknowledging that you are giving us an opportunity and we're not going to turn away from it. We're going to take the test." Sure enough God has delivered on His part. He sold that property for Ryan's. He sold a building that we had no idea what we were going to do with. He provided a Sanctuary for us to worship in while we waited for it. He has exceeded everyone's expectations of what we got. God has done His part and now the test is ours to take.

One of the tasks as a pastor that I feel compelled to do, I haven't done it for a couple of years it's been two years, is going over the giving of this church. Studying the computer printouts and different things. It is a double-edge sword for me. It is something that I come away with deeply humbled and appreciative when I see some individuals make some incredible financial commitments to the ministry to God's kingdom and this church. They are people you might look at and think, "I don't see how they can afford that". Then there are some situations I don't understand and I don't need to understand. It's between them and God, but none the less a little disturbing.

I have prepared some graphics for you on a trust test. Our church is made up of approximately 700 members. 700 members have memberships here. There are more that attend, but we have 700 members in our books. When you break that down into family units, some families consist of one person and there may be families of 2, 5, and 7, those 700 members break down into 394 family units. One hundred percent of our church can be defined by 394 giving units. I asked myself as I went through this, which family unit is being faithful to God with some form of representative tithe? Someone turned in twenty bucks I didn't assume it was representative. It's hard for anyone to live on 200 dollars a month or year. Someone turned that has a hundred dollars. I didn't necessarily view that as representative. For each family it's somewhat subjective and different but I tried to be incredibly graceful in determining what might even approach being a faithful tithe. Of the 394 units, I believe the tithe figure was 175 families, consisting of 45 percent of our congregation, returned a tithe to this church. Many of those families it is an

incredible sacrifice. God is blessed by your sacrifice and devotion. You are providing a future for generations. I know that God will meet your every need. God bless you for your faithfulness in giving. I want to praise you publicly for the sacrifice and trust that you have exhibited in your life by returning to God what He has asked you to give. 394 families, 175 of them are trusting God with a representative, faithful tithe. As you know the tithe goes to the conference to support the salaries of the ministers, a portion also supports the salaries our teachers at school, our work here in this state, country, literally the dollars go all around the world. When someone is baptized in Africa, a portion of what you gave is responsible for that decision. We have needs locally. Everything that it takes to operate this church and ministry, all the salaries of cleaning, the secretarial, the bulletin, the light bulb, the cups, the paper, the vacuums anything and everything that takes to operate every piece of literature, and book all those things come out of church budget. Of the 394 giving units that are capable of contributing, that are members of our church, 113 of them contribute to budget. Which constitutes for 30 percent of our congregation. I want to thank you from the bottom of my heart and I view it as an honor and a trust that you have given so sacrificially for the support and ministry of this church. We do not take that responsibility lightly. Funds are overseen by treasurers. They are audited yearly, the board reviews all expenses on an ongoing basis, and if there is any irregularities or anything it is one of the things we always talk about in our church board meeting. You are always welcome to have any financial statement and budgets that you would like. I want to thank you for those that contributed to that. You are

making an immeasurable difference in the community of Gordon County. Thank you once again.

You know that two years ago we made a decision to build this church and to incur up to 1 million dollars in debt. Through good management and a very hard and committed building committee we didn't have to borrow a million dollars we only had to borrow 900,000 dollars. Praise the Lord. We are committed to repaying that. We've talked about the kind of needs we in the future of a school, a family life center, a ball field, and some more Sabbath schoolrooms. There are lots of ministries and needs that we have in the future and they're just rapidly ballooning before our eyes. It's our commitment, it's our desire, and it's been something that you want to express that we want to try to eliminate the 900,000-dollar debt in 4 years. Right now it's on a fifteen-year mortgage, but we want to try to do it in 4 years. Of 394 giving units that are capable of contributing to our building fund i.e. debt reduction there are 83 family units participating in that, which constitute 23 percent of our congregation.

I'd like you to take inventory. I'd like you to remember that God is the giver of all things. I'd like you to understand the fundamental, basic stewardship principles that we are managers not owners. This responsibility that we have acknowledged we have, in a sense, allowed God to place on us. Do you know what God has done? This is a beautiful thing. God has given us every penny we need to meet it. That's the crazy thing. God is so good. He has enriched us as a congregation to meet every financial need we have. It requires that you surrender everything to God. You have to be accountable to the trust test. 394 possible giving units, 175 at tithe, 113 to pay church budget, 83 to support the building fund i.e. debt reduction for the 900,000

dollars. I want to assure you no one is going to visit you in your home. That information that is represented there no one knows but me. That's as far as it is going. No one knows but you and me. God desperately wants you to trust Him. To trust Him. He wants you to let Him provide your needs. To create in you a vision of what life really is with Him. A life of trust and dependence, a life of security in Christ, a life where He meets your every need. He is so anxious for you to take the trust test and pass with flying colors. He will meet your every need pressed down, shaken together, overflowing. He will open the windows of Heaven and He will pour out such a blessing that you will not be able to contain. If you trust Him. If you depend on yourself than you have no security. If you trust Him you have everything. As we begin this century, as we begin this year I want to begin completely surrendered to Him and completely committed to His cause, and be completely dedicated to His will. I want to pass the trust test. (Benediction)

APPENDIX E

**Year 2000 Totals for the Calhoun SDA Church
Compared with Previous Ten Years**

**Year 2000 Totals for the Calhoun SDA Church
Of Membership, Total Giving, and Per Member Giving Average**

Total giving to the Calhoun SDA Church was up 15 percent to \$1,624,367 for the year 2000 from 1999. From ten years ago, total giving has more than tripled over the past decade, it has doubled since 1996. Church membership was 713 as of 12/31/2000, creating a member giving average of \$2,278 for the year 2000.

**Calhoun SDA Church Per Member Giving
Average**

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VITA

Paul S. Hoover

December 2000

Paul was born October 21, 1954, in Taichung, Taiwan, into the home of a United States Army military family. The family lived in various places around the world during Paul's childhood. Paul completed a four-year apprenticeship in Tool and Die Making with Ford Motor Company in England, graduating in 1974. Upon returning to the United States the same year, Paul began a quest for life's purpose, culminating in his conversion to Jesus Christ and becoming a member of the Seventh-day Adventist Church, March 19, 1977.

Sensing God's call to pastoral ministry, the same year Paul enrolled at Southern Missionary College and completed a BA degree in theology in 1980. He was called to the Kentucky/Tennessee Conference of Seventh-day Adventist to intern in Memphis, TN, and then attended Andrews University's Theological Seminary in 1981. After Paul received his Master of Divinity degree in 1983, he returned to pastor in Kentucky. Paul has served as pastor in Tennessee, Kentucky, Oklahoma, and Georgia and is currently in his seventh year of ministry serving as Senior Pastor of the Calhoun Seventh-day Adventist Church.

Paul has been happily married to Patricia Dixon Hoover for the past 21 years and they have two boys, Paul Jr. and Philip, of whom they are very proud.