

Managing God's Resources at Home



Karen & Ron Flowers

with

Bernie & Karen Holford • Elaine & Willie Oliver • Don Schneider

Juli Blood • Julene Duerksen-Kapao

Reprinted Articles by Jonathan Duffy • Bruno Manno

Leigh Somerville McMillian

Managing God's Resources at Home



Karen & Ron Flowers

with

Bernie & Karen Holford • Elaine & Willie Oliver • Don Schneider

Juli Blood • Julene Duerksen-Kapao

Reprinted Articles by Jonathan Duffy • Bruno Manno

Leigh Somerville McMillian



A Department of Family Ministries publication

Prepared by Karen and Ron Flowers
Software formatting by Kathleen Sowards

Other Family Ministries Planbooks in this series:

Passing on the Torch
Families Reaching Families
Empowering Families for Growth & Change
Making Families Whole
Family Seasons
Peace & Healing: Making Homes Abuse-free
Families Filled with Joy
Facing Family Crises: Supporting One Another with Love
New Beginnings
Understanding Families
Families of Faith: Biblical Foundations for Family Living
It Takes a Family: Discipling Children & Teens for Christ
Family Evangelism: Bringing Jesus to the Family Circle
Celebrate Marriage!

Unless designated otherwise, Scriptures are quoted from the *New International Version*.

Scriptures quoted from the KJV are from the *King James Version*.

Scriptures quoted from NIV are from the *Holy Bible, New International Version*, copyright © 1973, 1978, 1984 International Bible Society. Used by permission of Zondervan Bible Publishers.

Scriptures quoted from NEB are from *The New English Bible*, copyright © The Delegates of the Oxford University Press and the Syndics of the Cambridge University Press 1961, 1970. Reprinted by permission.

Scriptures quoted from NKJV are from the *New King James Version*, copyright © 1979, 1980, 1982, Thomas Nelson, Inc., Publishers.

Scriptures quoted from RSV are from the *Revised Standard Version* of the Bible, copyright © 1946, 1952, 1971 by the Division of Christian Education of the National Council of the Churches of Christ in the USA. Used by permission.

Scriptures quoted from NRSV are from *The New Revised Standard Version*, copyright © 1989 by the Division of Christian Education of the National Council of the Churches of Christ in the USA. Holman Bible Publishers. Used by permission.

Scriptures quoted from TM or Message are from *THE MESSAGE*, copyright © 1993, 1994, 1995. Used by permission of NavPress Publishing Group.

© 2005
Department of Family Ministries
General Conference of Seventh-day Adventists
12501 Old Columbia Pike
Silver Spring, MD 20904, USA
Website: <http://adventistfamilyministries.org/world>

Table of Contents

Preface	ii
Sermons	
<i>Different by Design</i> by Karen and Ron Flowers	1
<i>Bags of Talents</i> by Bernie and Karen Holford.....	8
<i>Stewards of the Lord's Name</i> by Don Schneider.....	15
Mini-Seminars	
<i>The Gifted Marriage</i> by Bernie and Karen Holford.....	21
<i>Once Upon A Dime</i> by Karen and Ron Flowers.....	35
<i>Handling Family Provisions</i> by Karen and Ron Flowers	48
Children's Stories	
<i>We've Got Your Back</i> by Karen Flowers.....	80
<i>Storing M & M's</i> by Juli Blood.....	82
<i>Hard Lessons</i> by Karen Flowers	83
Resources for Family Ministries	
<i>Communication in Marriage</i> by Elaine and Willie Oliver.....	85
<i>Choices in Relationships</i> Elaine and Willie Oliver	87
<i>Peace in Marriage</i> by Elaine and Willie Oliver.....	89
Reprinted Articles	
<i>Parenting As Stewardship, Part I</i> by Bruno Manno	91
<i>Parenting As Stewardship, Part 2</i> by Bruno Manno	95
<i>Regular Inventories Make Solid Marriages</i> by Leigh Somerville McMillan.....	98
<i>Life in Balance</i> by Jonathan Duffy.....	100
<i>A Liberal Church</i> by Ellen G. White	102
Book Reviews	
<i>Ordinary People — Extraordinary God</i> Reviewed by Julene Duerksen-Kapao.....	107

Preface

No matter how long you have been a Christian, it's hard to get your mind around God. He is El Shaddai—the Nurturing One, Elohim—the One Worthy of Worship, Yahweh—I AM, the Eternal Sovereign and Lord, even as He is Emmanuel—God With Us.

The Psalmist struggled for words and metaphor to take in this God. He is Our Refuge and Strength. He is the Good Shepherd Provider. He is Owner of Cattle on a Thousand Hills. He is Majesty, Power, Avenger and Protector of the Oppressed, the Mighty One in Battle. He is Justice even as He is Mercy personified. He is Light and Salvation, our Very Present Help in trouble.

Isaiah swells the anthem of our understanding of God as Wonderful Counselor, Mighty God, Everlasting Father, Prince of Peace. Jesus fully draws back the curtain on God with His revelation of God as Father, and Himself as Way, Truth and Life.

It is this amazing God who out of His abundance has blessed and gifted His people. It is a wonder of wonders to follow the story of this God in relationship to His creation from Genesis to Revelation. One grand theme runs like a golden thread through this story. Since the dawn of time, God has been absolutely bent on blessing humankind. Ours is only to unclasp our hands to receive. What folly it would be to turn our backs on so great an outpouring of Love.

Our prayer is that this 15th annual Family Ministries Planbook will

- Celebrate the goodness of God;
- Call us to enthrone Him as Lord of our lives;
- Set our hearts to singing with worship and praise;
- Open our eyes to see one another in the family and all that we possess as gifts from God given into our care; and
- Motivate us as never before to return to Him the tithes which are His and to share generously in the family, church and community the gifts He has entrusted to us.

The magnitude of His Indescribable Gift (2 Cor. 9:15) and all His other endowments call for nothing less.

We have been deeply stirred by our association over the years with the parents of some dear friends in England. As is often the custom in British villages, the parental homestead was given a name that was printed on a small sign that hung in the front garden. The humble cottage was called simply "Gratitude." May such a Spirit mark our stewardship of all the family resources He has placed in our care.

Karen and Ron Flowers
Co-directors, Department of Family Ministries
Seventh-day Adventist Church World Headquarters

Different by Design

by Karen and Ron Flowers

The wedding photo shows nothing but bliss—a sunburned, lanky farm boy grinning from ear to ear with the bumper crop of his life beside him, his starry-eyed freckled bride. The vows we said were pretty typical—promising the moon to each other, with little idea what real married life was like. We had been a couple for over two years, and now we were eager to get the “I-do’s” over with. We were in love and we had plans!!

Reality Sets In

Before the wedding, we had spent a premarital counseling session with the minister in which he tried to engage us in conversation about significant marital issues. Today, we know that he was ahead of his time. Four decades ago little was said in the church about marriage preparation. But this man of God was doing his best to prepare us for what lay ahead. Knowing what we know now, we would feel differently, but then we didn’t think it really necessary to discuss our marriage before we had one! Oh, we knew divorce statistics were on the rise. But we were Christians, good Christians, both active leaders in campus spiritual activities. Surely such credentials predicted a good marriage!! Had we known in the beginning how stacked the odds were against us (only about 5 percent of all couples as different in temperament and personality as we are stay together), we might have thought twice about things.

After our wedding, reality began to set in. We were not long in denial that we had differences—like our expectations about the responsibilities of husbands and wives in marriage. Many of these expectations stemmed from the families in which we had grown up. In Karen’s family, her dad did a lot of the cooking. He was good at it, and he recognized her mother’s gifts in other areas. Though he managed a furniture factory, he also helped with the all-round domestic load. This was Karen’s model, and she assumed most couples sized up what each did well and distributed responsibilities accordingly, just as her dad and mom had done.

Ron’s family divided responsibilities differently, with his mother typically attending to food and all aspects of the domestic scene. His father looked after everything outside the house—the barn, the animals, the farm and equipment. While Ron knew a lot about the farm operation, he had never bought or stored food, let alone cooked it. His mother did everything associated with food. Meals were totally predictable—three served every day, promptly at 6 a.m., 12 noon and 6 p.m., whereas in Karen’s home the meals were put on whenever the family were able to gather together.

Noon came one day in our little seminary apartment shortly after we returned from our honeymoon. Ron was puzzled when Karen made no move from her studies toward the kitchen. Wondering whether her watch was slow he announced, “It’s 12 o’clock.”

“Thanks for the time check,” she replied. A few more not-so-subtle hints later, she got his message. Ron was hungry and expected to eat! And she was supposed to fix it. “Oh!” she said. “Sorry! I’ve got to finish this paper for class. But if you’re hungry, there’s lots of food in the fridge!”

Ron felt a twinge of irritation, but brushed it aside. Most couples in the bloom of the honeymoon brush a lot of things aside, wanting nothing to burst the bubble of romance. But as powerful a force as romance is, it will be overtaken sooner or later as the irritations pile up. Differences—born of gender, temperament type, personal preferences, cultural background, family of origin, even birth order—inevitably begin to chafe. There comes a gnawing sense that you’ve

probably given in just one time too many, that there ought to be some giving in on the other side. You're starting to grow tired of pasting on a grin in public. Out of the public eye, you know you're not the happy couple everyone thinks you are.

The Challenge of Differences

Noted family therapist Dr. Carl Whitaker (1988) has said, "A healthy marriage really is a blending of two foreign cultures" (p. 202). Cultures other than our own seem foreign to us because of their differing understandings and ways of doing things. It is a given that all married people will confront differences or "differentness." Marital differences can pose a divide not unlike that found between people groups living a world apart.

Differences complicate the simplistic view of love and married life that most couples have in the beginning. It's typical to try to avoid our differences by denying them. Newlyweds, flushed with the romantic feelings of what one author calls the "dream" phase of marriage (Augsburger, 1988), avoid confronting differences. This is the stage in the marriage lifecycle when we work tirelessly at trying to change our partner to be more like ourselves. Efforts to change one another usually prove to be ill-advised, however. While partners may endeavor to accommodate each other, sweeping changes in either one are unlikely to occur. Furthermore, the only individual one ultimately has any ability to change is oneself.

Sooner or later, the "dream" phase of marriage tends to dissipate in most couples, giving rise to what Augsburger (1988) calls "disillusionment." Differences now kindle disagreements and disagreements often grow into anger and conflict. If unresolved, such anger and conflict can lead to resentment, bitterness and alienation. There may be endless controversy and argument in the marriage. Or the conflict can become so painful that, sadly, one partner capitulates to the other and surrenders his or her personality and will. Many simply withdraw emotionally from each other's lives, resigned to live lives out of reach of each other, like "ships that pass in the night" in the poetry of Paul Laurence Dunbar. Still others seek to escape the relationship through separation or divorce.

Ultimately, the way we deal with our differences determines the quality of our marriages, our families, and our friendships. The quality of our church family relationships is also dependent upon the way we handle our differences as believers.

"The Story of Us." We once saw an in-flight video called "The Story of Us." It made a deep impression on us. Even the graphics used for the title screen spoke volumes, with the "U" and "S" of the "Us" drifting across the screen, at times merging, at times polarizing, at times slowing before passing, like so many partners in marriage.

In the movie, Ben said he always wanted his marriage to Katie to be like the stories he'd heard of couples married 50 or 60 years who were so close and loving that when one died, the other died as well of a broken heart. Katie, on the other hand, tells about a book she once read that summed up her view of the world called *Harold and the Purple Crayon*. It was about a boy who colored outside the lines and drew the world as he wanted it to be. Ben, she said, had turned out to be her Harold, and his easy-going style cast into bold relief her structured approach to life. But to her dismay she had learned that "when one person colors outside the lines and creates a fantasy world, the other person is forced to draw the world as it is."

After a while, all communication revolved around their differentness. "You never listen. . . ." "You can't let go of anything. . . ." "So I haven't done anything right for 15 years . . . ?" "Why does everything have to be programmed? Can't you ever do anything spontaneously? What happened to the fun girl I married . . . ?" "She died, and you killed her!"

Eventually, they smiled and touched just to keep up a front for the children. As the marriage wound down, Katie and Ben separated while their kids were at summer camp. Loneliness drove them to try to reconcile, but it didn't work and so they decided to divorce. But how shall they tell the kids? Where shall they make this grim announcement? Over a nice meal might be good, they conclude, but where? At a favorite restaurant—Chou Fong's—or at home? They decide that it'll be best to make their announcement to the children at home. That will be easier than in public. Nervously they await the time when they will pick up their kids from camp. . . .

A Christian Approach to Differences

Manifestation of sin's presence. As we step back from Ben and Katie's story for a minute, we realize how familiar are its dilemmas. All around us are great schisms among people groups in the macro setting of nations, within nations and communities, and in the micro setting of marriage and family living. As Christians, we discern in these rifts and ruptures the presence of sin. The sinfulness of human hearts has created great gulfs and barriers between people ostensibly based on differences. In Gal. 3:28, the apostle Paul catalogs a litany of schisms that have set humankind in opposition to each other, such as religion, ethnicity, culture and nationality, exemplified by the separation of Jews and Gentiles so much in the forefront of life in the early church. Paul also cites another great source of division that arises from politics, economics and social status. It was a social split displayed so vividly in his day by the horrible servitude forced upon slaves by those who were free. A third major divide listed by Paul is that associated with gender differences—the separation, with all of its social distinctions and implications, of males and females. Had the apostle wished to do so, he might have extended his list to include many other differences associated with things like family background, age, appearance, national origin, education or temperament.

We once saw a children's film called *The Toymaker* in which two hand puppets, each on a hand of the toymaker, take great delight in playing with each other—until they discover that their faces are different. One has spots on his face and the other has stripes. Upon discovering this difference and verifying it with a mirror, Stripe mutters to himself about Spot, "He doesn't have stripes. Only I have stripes. There must be something special about me. I don't know that I ought to have any more to do with him." And again, "He's different from me. I'd better watch him. You can't trust people who are different! They might take advantage of you. I'll just not have any more to do with him." The puppets stop talking, barricade themselves from each other and then war with each other with threats, terrifying noises and gestures, and by hurling projectiles. Fear eventually drives first one, and then the other, up the arm of the toymaker to appeal to him to take sides with them against their hated opponent. Toymaker responds by saying, "I made you both, and I love you both. And I couldn't take sides against either of you. After all, you are both the same thing. . . . You are *really* part of me" (Cited in Flowers, 1996, p. 27, 30).

Differences surmounted in Christ. Through *The Toymaker*, producer-director Alfred Wallace propels us toward an understanding of biblical truth that God has made all people "of one blood" (Acts 17:26 KJV) ("from one ancestor"—NRSV). Further, God has brought them together in His redemptive act in Christ. "You are all one in Christ Jesus," says Paul (Gal. 3:28). By His cross Christ atoned for sin and broke down the barrier between humanity and God, as well as the barriers that separate human beings from each other (2 Cor. 5: 18, 19; Eph. 2: 16). All come together in His crucified body. Paul exalted the cross of Christ as the source of reconciliation. In doing so, he used language that applies as well to the gender barriers between male and female that often extend into marriage and create great struggles over position, roles and privilege.

"To create out of the two a single new humanity in himself, thereby making peace" (Eph. 2:15 NEB) is good news for marriage. The gospel injects the antidote—peace—for the disease of sin. It brings unity and oneness where there was disunity. It confronts the curse of sin on marriage in

Genesis 3 that brought a barrier between husband and wife. In this “single new humanity,” married couples, who are called to be “one flesh,” may truly surmount their differences and know the oneness God intended. With the cross of Christ between them, with Jesus drawing them together, they can have an experience as sweet as Eden. Through the gospel couples can experience marriage as it was meant to be.

In one of our seminars where we shared these gospel concepts about marriage, a woman came to Ron at the close of the program and, because English was her second language, simply handed him an envelope. Inside was a most unusual greeting card. It was a card with a message that had obviously appealed to her, and she had chosen it carefully. Printed on the front were the words “Born Free,” reminiscent of Joy Adamson’s well-known film about Elsa, the lioness that was set free from captivity. Inside the card were our student’s hand-printed words that caused our eyes to mist when we read them: “Thank you so much for this seminar,” she wrote. “Through it I feel like a cast has come off me.”

Differences Revisited

It is to a life in which this spiritual reality is worked out in our experience that the apostle calls us. He writes, “Walk worthy of the calling with which you are called,” “keep the unity of the Spirit through the bond of peace”, and “grow up into him who is the Head, that is, Christ” (Eph. 4:1-3, 15). As the gospel takes hold of our lives and the Spirit imparts His gifts to us day by day, an interesting process takes place. The stretch in our marital experience toward the spiritual reality of oneness that is ours in Christ unfolds in stages.

One description of this process that has meant a lot to us is described by Whitaker, who has made a career of helping couples blend their “two foreign cultures” in marriages. When couples revisit their differences and endeavor to view them in a positive light they “go from *acknowledging* to *accepting* to *respecting* to *enjoying* and finally to *treasuring* (Whitaker & Bumberry, 1988, p. 204, emphasis supplied).

E. G. White on differences. Ellen White talked about the need for believers to acknowledge and accept that the body of Christ would be made up of widely differing peoples, with a spectrum of attitudes and experience:

We differ so widely in disposition, habits, education, that our ways of looking at things vary. We judge differently. Our understanding of truth, our ideas in regard to the conduct of life, are not in all respects the same. There are not two whose experience is alike in every particular. The trials of one are not the trials of another. The duties that one finds light are to another most difficult and perplexing. (*Gospel Workers*, p. 473)

Mrs. White understood too, that there would be differences and diversity within Christian homes and families. What is true of the church at large is also true, of course, of the smallest church—the Christian household. In addition to acknowledging and accepting the fact of this diversity within the home, family members are called to respect one another—to “sacredly regard the feelings and respect the right of the others.” Notice her comments:

Marked diversities of disposition and character frequently exist in the same family, for it is in the order of God that persons of varied temperament should associate together. When this is the case, each member of the household should sacredly regard the feelings and respect the right of the others. By this means mutual consideration and forbearance will be cultivated, prejudices will be softened, and rough points of character smoothed. Harmony may be

secured, and the blending of the varied temperaments may be a benefit to each. (*Adventist Home*, p. 427)

We should note here that the notions of accepting differences and respecting people different from us are intended to help facilitate the process of Christian growth in couples and families who are led by the Spirit, where there is goodwill toward one another, and where people are endeavoring to live lives worthy of the calling they have received, “completely humble and gentle, patient, bearing with one another in love” (Eph. 4:1, 2). While God’s love extends to embrace sinners entangled in the darkest sin, accepting and respecting are not expected on the part of a spouse in circumstances in which a partner is abusive or demonstrates pathological behavior. These behaviors destroy others, and no amount of accepting and respecting are likely to induce change or produce the intimacy that the caring partner seeks.

Differences as a resource. *Acknowledge, accept, respect.* For couples to make that much progress on the continuum as they revisit their differences is truly a profound accomplishment. But what of *enjoying* and *treasuring*? Is it possible to go that far—to actually take delight in and celebrate our differences?

One of the insights that broke over us as we pondered the good news that each of us is loved by God and given gifts by His Spirit is that God intends for these gifts to be useful in our experience in marriage and family—the smallest church—just as they are to be used in the context of the wider body of Christ. We once responded to our local church pastor’s request to present a marriage sermon. “Let’s prepare the new sermon we’ve been thinking about,” we said to each other. Ron shouldered the responsibility of writing the first draft. He worked at it off and on for several weeks, but as the appointed Sabbath drew near, the preparation stalled. Friday night came. Only a rough outline with some ideas had been completed. Ron worked a few more hours and then, despairing and fatigued, lay down to sleep for awhile. Karen took up his place at the computer, opened up the rough outline he’d cobbled together and began to write . . .

Arising well before dawn, Ron found Karen asleep, but with a sermon waiting for him at his desk. Ah, what a sermon! He picked up the fresh manuscript and read it. It was everything he could have hoped for! It put flesh and blood on the bones of the outline he’d left. There was nothing to do but to thank God for her and the sermon and to concentrate on learning his part. His eyes misted over as he thought about how their differences had often left them frustrated. Yet those same differences also provided great strengths, now visible in this truly joint effort. Many commented later that Sabbath after the sermon had been given on the blessing it was to hear us preach on “Becoming Us.” The consciousness of being used together in this way has brought us no end of wonder and satisfaction.

Our differences represent a priceless beneficial resource in our marriages. Whitaker makes an interesting point when he says:

Our differences are what allow us to expand. The capacity to really engage in a bilateral process of mutual contamination is central to a dynamic, rather than static relationship. As we rub off on each other, we are enriched. (1988, p. 204)

This idea of “rubbing off on each other” sounds very much like Ellen White when she wrote:

By this means [persons of varied temperament dwelling together in a family] mutual consideration and forbearance will be cultivated, prejudices will be softened, and rough points of character smoothed. Harmony may be secured, and the blending of the varied temperaments may be a benefit to each. (*Adventist Home*, p. 427)

The order of God. From this perspective, we see that our differences as husbands and wives serve a special purpose in our Christian growth. God uses these differences as resources to bring benefit to us, to cultivate “mutual consideration,” “forbearance,” to soften prejudices, and to smooth “rough points of character.” Perhaps the greatest insight of all is that He *designed* for persons with differences to dwell together. “[I]t is in the order of God that persons of varied temperament should associate together” (*Adventist Home*, p. 427). Sometimes along the journey of marriage it is not easy to see the purpose of God or His design in our being together, but in hindsight it can be seen how He has worked good out of our differentness. That is cause for celebration!

As we left *The Story of Us* with which we began, Ben and Katie’s differences had forced them apart. They were waiting for their children’s summer camp to end before announcing their divorce. That day finally came. They drove together to the camp.

After collecting the children and loading their camp gear into the car, Ben casts a knowing glance at Katie and says with resolution in his voice, “Let’s go home.” However, Katie doesn’t follow Ben to the car. In a deeply moving soliloquy, she brings *The Story of Us* to a climax. But what she says is more about new beginnings than endings. “I don’t think we should go home,” she says, suggesting they go instead to the family’s favorite restaurant. Ben is puzzled. This was not the plan. Is she just putting off telling the kids about the divorce?

“No,” she explains, she wants to go to the restaurant because they “are an ‘us.’” They have history. They know one another’s idiosyncrasies, can read one another’s moods, and there’s comfort in their well-worn routines. “That’s a dance you perfect over time,” she goes on. “And it’s hard, much harder than I thought it would be, but there’s more good than bad, and you don’t just give up!” There are too many shared memories that would all be lost with a stranger for a husband. There’s too much invested in these wonderful kids they have made together.

She’s crying now as she admits aloud that she realizes nobody’s perfect. All married couples have to find a way to deal with differentness. She acknowledges her part in the breakdown of the relationship and promises to try to do better. She wants to go to the restaurant, she says with conviction, “because I love you.”

In the end, the experience of being an “us” carries the day. It helps both Katie and Ben to face themselves honestly and to recognize how their differing temperaments, personalities, and ways of doing things made of their marriage something wonderful, something neither of them could have known alone. (Flowers, 2005, pp. 36, 37).

Conclusion

An ancient proverb of Solomon tells us,
If two lie side by side, they keep each other warm; but how can one keep warm by himself? If a man is alone, an assailant may overpower him, but two can resist; and a cord of three strands is not quickly snapped. (Ecc. 4:9-12 NEB)

Christian couples know it is the presence of a divine Third Person entwined with the two of them that makes a strong cord that resists breakage. May God open our eyes to view one another as partners with eyes to see that we really need each other, that the qualities each individual brings can be a blessing to us personally and to our home. May we open ourselves to the moving of God’s Spirit in our marriage to build there a lasting relationship that He can use to bless others.

References

Augsburger, D. (1988). *Sustaining love*. Ventura, CA: Regal Books.

Flowers, K. & R. (1996). *Peace & healing: Making homes abuse-free*. Silver Spring, MD: Department of Family Ministries, General Conference of Seventh-day Adventists.

Flowers, K. & R. (2005). *Family faith*. Nampa, ID: Pacific Press Publishing Association.

Whitaker, C.A. & Bumberry, W. M. (1988). *Dancing with the family*. New York, NY: Brunner/Mazel, Inc.

White, E. G. (1948). *Gospel workers*. Hagerstown, MD: Review and Herald Publishing Association.

White, E. G. (1952). *The Adventist home*. Hagerstown, MD: Review and Herald Publishing Association.

Bags of Talent!

A Multigenerational Worship Experience for Parents, Kids and Their Church Family

by Bernie and Karen Holford
Family and Children's Ministry Directors
South England Conference
Trans-European Division

Introductory Note to Worship Leaders

There are many ways to worship God. Often the worship service appeals more to adults than to children. The following worship program is designed to engage all age groups through interactive activities based on the parable of the talents. It is intended to be used as an alternative to a traditional worship service for Christian Home Day. It might also be used in a church retreat setting or adapted for a Sabbath School or youth program. Elements of the program may also be selected for use as part of a more traditional church service. You will need to read through the program carefully, as some advance preparation is required.

Preparation for the Worship Service

Carefully review each individual worship activity for the resources needed (people, materials, etc.) for that part of the program. You will see that several of the activities call for gift bags. There are many kinds of packaging used to make gifts attractive around the world. Use whatever is the most familiar and available in your local setting to substitute for gift bags suggested as program props.

Scripture: Matthew 25:14-29

This passage of Scripture lends itself to simple adaptation if you wish to involve a family or several church members in a dramatised reading—assigning appropriate verses to a narrator, the master, and the servants.

As an alternative, you may wish to show the relevant excerpt from the video *Matthew* (2004) produced by the International Bible Society using the New International Version of the book of Matthew as its script. [See the following Internet site for a preview and sales information: www.gospelcom.net/ibs/bibles/video/]

Prayer

Materials needed.

- Four gift bags clearly labelled as follows:
 - Praise Prayers
 - Thank You Prayers
 - Prayer Requests
 - Sorry Prayers
- Slips of paper.
- Pencils.

Introduce this prayer experience along the following lines: Today we will be praying a kind of corporate prayer together that will involve the whole congregation. Here in the front we have put four bags labelled "Praise Prayers," "Thank You Prayers," "Prayer Requests," and "Sorry Prayers." The deacons/ushers will distribute small slips of paper on which anyone who wishes can write a sentence prayer to go in one of these bags. The "Sorry Prayers" bag is for our prayers of confession. These do

not need to be written in a sentence. A word or a symbol will do. God will know what you mean. When you have finished writing, please come to the front and place your slips of paper in the appropriate bag. When everyone is finished, the person who is praying will pray from the front, taking a few slips from the “praise,” “thank you” and “requests” prayer bags and reading them as part of the prayer. In this way we will symbolically offer up all of our prayers as a gift to God.

Our “sorry” prayers of confession will also be mentioned in the prayer, but the actual slips of paper will remain in the bag for God and God alone to read. After the service, the pastor/seminar leader(s) will make sure that they are destroyed.

Quiet meditation music may be played as people are writing their prayers.

Tithes and Offerings

Materials needed.

- Several attractively decorated gift bags in which to collect the offering (in place of the usual offering collection coffers). Be sure the bags are strong enough to bear the weight of offering coins that may be given. You may wish to choose colours that coordinate with the décor of your setting.

Explain that our offerings are gifts that we are giving back to God and that the gift bags being used today are to remind us that our income is a gift given to us by God to use for our own needs and the needs of our families, and also to share His love with others.

Children can be involved by inviting a few of them to collect the offering. Where possible, invite a child or young person to pray the prayer of thanks and blessing over the tithes and offerings. Remember to invite the young person to offer the prayer well in advance of the service, rather than at the last minute.

Great Aunt Gertrude’s Gifts: A Modern Day Parable

Materials needed.

- A table on which to place your props.
- A large attractive box to arouse curiosity and contain the following small items.
- 3 small gift bags or boxes labelled “James,” “Jane,” and “Jake” (use names from your locale on the bags and in the parable). The children will keep their money in these.
- 17 large “coins” (cover cardboard with silver or gold-coloured paper or foil).
- A lady’s hat for Great Aunt Gertrude.
- A lady’s handbag for Great Aunt Gertrude. [9 of the gold coins should be placed in the handbag and the rest kept aside to reimburse James and Jane as indicated in the story.]
- As many toy rabbits as possible (draw rabbits and cut several out of paper if toy rabbits are not available).
- Empty ice cream container.
- Empty ice cream cone box.
- Ice cream scoop.

Advance preparation.

Invite three children—a boy (about 10 years old), a girl (about 8), a boy (about 6) to help you tell this parable. (Adapt the parable as needed to adjust for the age and sex of the children available to you.)

You may decide to use a cast of individuals to take the parts of Great Aunt Gertrude, the narrator, the friends, and the neighbours. However, one individual can play the part of Great Aunt Gertrude (putting on the hat and holding the purse for her parts) as well as that of the narrator and of

friends and neighbours who later in the story will purchase goods from the children. Also, you may decide to place James' dialogue within the narrator script, or give the dialogue to James to say.

As James, Jane and Jake (and another children who will observe, as well as the adults as needed for the drama), are coming to the front, remove the three gift bags/boxes with the children's names on them from the box and set them on the table (keeping the other props close at hand).

Presentation of the parable.

Narrator:

One day James, Jane and Jake's favourite relative, Great Aunt Gertrude, came for a visit. The children enjoyed having her come so much! Just before she got in her car to go back to her home, she opened her handbag and gave James the oldest boy five coins, his sister Jane three coins and little brother Jake one coin.

Great Aunt Gertrude:

"This money is not yours to spend. I am giving it to you to take care of for me. When I come back, you can tell me all about what you did with it, okay?"

[She gives the children the relevant number of pretend coins from her purse. Other children from the congregation can help James, Jane and Jake count their coins and confirm their amounts.]

Great Aunt Gertrude:

"Look after my money wisely and well, children."

Narrator:

And then Great Aunt Gertrude drove away. James thought to himself, I think I can make some more money with Great Aunt Gertrude's money. So James took his five coins and bought two rabbits—a male and a female. "Rabbits will have lots of babies," thought James. "I'll sell them and make money. I think Great Aunt Gertrude will be pleased!"

[Give James the two largest rabbits in your collection and collect his five coins.]

Narrator:

And sure enough, Jake's rabbits had lots of babies,

[Give James all the smaller rabbits.]

Narrator:

When the little bunnies were old enough to be separated from their mother, Jake put them in his wagon and went from door to door in the neighbourhood. Lots of families were happy to have a rabbit for a pet. When he came home, he had lots of money in his pocket. He put it in his money box straight away.

[Take the tiny rabbits and give Jake 10 gold coins to put in his money box. Don't count the money at this stage.]

Narrator:

Jane liked her brother's idea of making more money with Great Aunt Gertrude's money. So she took her three coins and bought a tub of ice cream and some ice cream cones.

[Collect her three coins and give her the ice cream box, the cone box and the scoop.]

Narrator:

It was a really hot day, so she sold the ice cream fast. She earned lots of money. When she got home, she put it in her money box too.

[Take the ice cream box and cones away and give her 6 gold coins to put in her money box. Don't count the money at this stage.]

Narrator:

Jake couldn't think what to do with his one gold coin. It wasn't much, anyway, he told himself. So he just put it in his money box and went out to play. [Jake puts his coin in his money box.] Before long, he forgot all about the one coin in his box.

Then one day Great Aunt Gertrude returned.

Great Aunt Gertrude:

"I want to hear all about what you children have done with the money I gave you."

Narrator:

The children ran and brought their money boxes to her. They opened their boxes and counted their money.

[Great Aunt Gertrude opens the money boxes one by one, beginning with James' box. Invite all the children to count aloud with you.]

Narrator:

James' five coins have become ten. Jane's three coins have become six. But Jake's one coin is still only one.

Narrator:

Great Aunt Gertrude loved children, and especially her niece and nephews. She had also experienced the loving grace of God in her life. So when they were through telling their stories and counting the money, she hugged all three of the children. She congratulated James and Jane for their hard work and told Jake that she would help him think of a good idea for making his money grow.

Jesus told a story like this one once about a wise businessman who entrusted his employees with some of his wealth to teach them how to manage investments well. We read it today for our Scripture reading. Jesus told that story to help us think about the talents God has given us, just like Great Aunt Gertrude gave coins to the children. A talent is something you can be very good at if you practice and develop your potential. God has given each person something they can be very good at. Some people have many talents. Others concentrate on doing one thing very well. God knows how to give really good gifts. He knows just what gifts are needed in each family and in the church. So He gives different gifts to each one so we can help each other. The fun is in discovering our gifts. It's like unwrapping presents and then finding ways we can use God's gifts to us to show His love to others.

[Invite the children to tell you what some of their "gifts" are—the things they are really good at doing. If they aren't sure, prompt them by asking, "Who is good at smiling, running, helping mom, singing, drawing pictures, playing with a younger brother or sister?" Affirm the importance of all of the gifts that the children describe in the family and in the church. Help them to think about how each of their God-given talents could be used to show other people how much God loves them.]

Mini-Sermon: Bags of Talent

Materials needed.

- 5 large gift bags of various sizes. In each bag put one of the following:
 - An age-inappropriate item for an adult, i.e., a musical instrument or toy (such as an infant's rattle) that represents a gift for a child, but inappropriate for an adult.
 - An item representing a hobby that doesn't suit you but would be perfect for someone else in your church, i.e., knitting needles (when you don't know how to knit), a gardening tool (when you don't have a space for a garden), swimming goggles (when you can't swim), or a baseball glove (when you don't play baseball), etc.
 - Something that represents a talent or interest that the congregation knows you have, i.e., a book, an audio CD or cassette, etc.
 - Enough gift envelopes for each child to have one to take home. The gifts need to reflect God's love in some way. Each envelope contains two items—one to enjoy themselves and one to share. For example: two heart-shaped erasers with "God is Love" printed on them, two balloons that have Bible passages printed on them, two "smiley" faces, etc. (Note: Such erasers, balloons, and other items—stickers, pencils, cards—are available at most Bible book stores or other gift shops. If unavailable, they can be hand-made.)
 - Enough large gift tags for each person present. These can be purchased at most card stores or made by punching a hole in one corner of a card cut from card stock (approx. 2 x 3 inches) and tying a piece of yarn through it. You may want to decorate your homemade tags with stickers, etc. leaving room to write on them as indicated below.
- A table on which to place the 5 bags.
- Optional: a large decorated box in which to hide the 5 bags.

Advance preparation.

When choosing "gifts" for bags 1 and 2, choose "inappropriate" gifts that would obviously be unsuitable for you (because they do not suit your age level or your talents and interests). However, they would be very suitable gifts for someone else in the congregation.

Wrap the gifts loosely in tissue paper inside the bag so that the children can easily unwrap them.

Presentation of the mini-sermon.

Introduce your mini-sermon by saying that you have been given lots of presents by your friends and you would like the children to come and help you open them. Invite the children to come and sit at the front of the church. If possible, reserve the front rows of seats in the church for them to come and fill. You want them to be able to see everything without the temptation to roam around or the necessity of straining their necks or twisting their bodies as may be the case if they are seated on the floor or on steps up to the rostrum.

To generate interest and involvement, invite the children to tell you about some of the best presents they have ever received. If it is available, use a roving microphone so that the children's voices can be heard by the congregation.

After some interactive conversation about gifts they have received, create a little suspense about the gifts you have been given by taking them out, one by one, from behind the pulpit or from a large decorated box where you have hidden them. Place the gift bags on the table one-by-one as you speak about them.

Invite 2 or 3 children to come and help you unwrap each gift in turn and to talk with you about the different gifts. Choose different children each time to give as many as possible opportunity to participate.

Gift 1. [A gift bag that contains a gift that is obviously for someone younger than you.] Open the gift with excitement that turns to dismay as you realize that the gift, though lovely for a small child, such as your own child, or one of the children in the church, is not really very suitable for you. Put the gift aside on the table for reflection later.

Gift 2. [A gift bag containing an item representing a hobby that doesn't suit your skills and interests.] Again, open the bag with excitement, which turns to dismay as you find the gift unsuitable to your abilities and interests. Take care not to put down the hobby/interest itself or the people who enjoy it, but focus on your apparent lack of ability or interest in this area. Note that this is a gift that would be much more suitable for your brother, sister, parent, spouse or another church member. Again, set the gift aside for later reflection.

Gift 3. [A gift bag containing something that really suits your gifts and interests.] Open the third present and discover something that everyone knows really suits your gifts and interests. Be overjoyed about this and talk about how this is the perfect present for you!

These are the kinds of gifts that God gives us—He made us perfectly and knows everything about us, our size, our age, our name, the things we would really enjoy, etc. So when He gives us gifts, they always suit us perfectly (unlike the gifts that were age-inappropriate or did not match our interests). Everyone loves to receive a gift that feels just perfect! God gives us these kinds of gifts because He loves us. He wants us to take delight in His gifts. He gives them to us so we can enjoy them ourselves. He also gives them to us so we can share His love with others.

Gift 4. [A gift bag containing enough gift envelopes for each child to have one. Each gift envelope needs to contain two identical small gifts—one for enjoying themselves and one for sharing.]

Give each child a gift envelope from the fourth gift bag and allow them to peek inside. Explain that you have given them this “gift in pairs” so they will have something you hope they will enjoy, and one for sharing to help someone else to feel happy. Explain that this is why God gives us the good gifts of things we can do well, so that we can enjoy them and so that we can share His love in our families, neighbourhoods and church.

Gift 5. [A gift bag containing enough large gift tags as described above for everyone in the congregation to have one.]

Have the children distribute the gift tags to members of the congregation, making sure that everyone gets one. Invite families or small groups to cluster together around the church for this activity. Children should rejoin their families at this time. First, ask them to write their names on their gift tags. Then ask them to write one or two of the gifts or talents God has given them on the tag. Family members and friends can help each other identify and affirm the gifts and talents that God has given to each one. Invite the group to reflect on why these different gifts are all important to the family and to the church. How can each one be used to share God's love with others? Write these ideas on the gift tags, too.

Hymn

Sing a hymn to close such as “Take My Life and Let It Be” (*SDA Hymnal*, # 330.)

Closing Blessing

Invite parents and/or adults standing nearby to lay their hands on the heads of the children close to them as you pray a prayer of blessing on the children, asking God to bless them as they develop the special gifts and talents He has given them and use them to bless others. Pray that you

as a congregation will support and encourage them as they discover and develop their gifts. Then pray a prayer of blessing on the grown-ups, thanking Him for the abundant way He has gifted your congregation, and dedicating yourselves and your gifts to our loving God who has so richly bestowed them on His people.

Stewards of the Lord's Name

Don Schneider, President
North American Division

Jesus is my Savior! He is my Lord! I want to talk to you about Him: He is my friend!
Sometimes people call me by His name. I want it to be okay, because I love Him. He is my God.

What do you want to be? In a Phoenix hospital a 26-year-old mother gazed wistfully upon the frail body of her young son. It didn't seem right that at his age or hers she should be watching him die, but here she was and here he was—in the late stages of leukemia. "What do you want to be when you grow up?" she said, stroking his hair. Realistically, she knew it was unlikely that he would ever grow up, but her mother's heart never gave up, never stopped trying to comfort and encourage her little son. "I want to be a fireman," he replied. What do you want to be when you grow up? That's something we always ask kids. I remember asking that question of my son too and he'd say the same thing: "I want to be a *fower-man*; I want to go in a *fower-truck*."

So, while he slept, this devoted mother borrowed a phone in the nurses' station and called the local Phoenix fire department. She explained her son's plight and told them about his heart's desire to be a fireman one day. The fire chief said, "We can help. How big is he? How much does he weigh?" Yellow slickers, the waterproof jackets firefighters use, are made in Phoenix, and this chief had a plan.

Three days later a group of firefighters arrived at the hospital, with a full firefighter's outfit for the boy—complete with hat. It was not a toy hat, but a real firefighter's hat. And there was more! A fire truck was parked outside the hospital entrance, waiting for him. He went on three calls that day. He rode the back of the truck; he rode in the front seat, too. He rode in the chief's car and in an ambulance and got to turn the siren on—eeeeeeeeiiiiiiiiiaaaaaa! It was a big day. It revived him, energized him and he lived three more months.

When the end seemed close, the nurse asked the mother, "Would it be okay if I call the fire department?" "Good idea!" said the mother. When the call came in to the fire station, the chief was quick to respond to the nurse's request that he come to the boy's bedside. "Of course we'll be there," he reassured her. "Just make sure everybody knows there really is no fire." Soon the big long red ladder truck rolled up with the sirens blaring. They hoisted the ladder to the boy's 3rd floor window and 16 firemen climbed in through it. They told the boy how proud they were of him. With the mother's permission the chief wrapped his arms around that boy and held him. The little fellow looked up at the chief and said, "Am I a fireman now?" The fire chief quickly reassured him, "You are one of our finest." Not long after this that brave little life came to an end. (Campbell and Hansen, 1993, Adapted.)

Do you know what I want to be—when I grow up? I talk to Jesus about it . . . I know that for different people I am different things—one person calls me "husband" (just one does that), two call me "dad," and some people call me "brother." Some people call me "pastor," some people call me "elder," and some people call me things that shouldn't be repeated. Many people call me a "Christian." And that's what I really want to be—a Christian.

Called by His name. I am a steward of the name of the King of the universe. I am a Christian and I want it to be okay; I want it to be alright for me to be called by the name of Jesus. This morning I talked to Him and I said, "Jesus, just in case somebody calls me 'Christian' today, I don't want to embarrass You. Please send your Spirit, because today I'd like to act like You act! Today I'd like to be

as kind as You are! Today I would like to say things as You say them. Today may I be nice to people like You are nice to people! Help me to be just like You all day long, so that people are not confused about who You are". I don't want to embarrass Jesus if am called a Christian. So I said, "Jesus, please! Help me to live like You would live here! I want to be yours!"

The Bible speaks about two times when the rains come. In Deuteronomy it refers to an early rain and a latter rain (Deut. 11:14). Agricultural people know that there must be moisture at the beginning when the crop is planted. They also know it is not enough; there must be rain to help finish the crop's development, to ripen it. The Bible uses this imagery to speak of the Lord's coming to His people "as the rain, as the latter and the former rain unto the earth" (Hos. 6:3). In this church we've said something about people developing the character of Jesus before He returns. That's talking about a latter rain experience. . . .

My "early rain" experience. All of us here have no doubt had an experience with the former rain in our spiritual lives—the beginning one. I have! At first though, I didn't even know there was such a thing as the Savior of the world. The family in which I grew up paid little attention to churches, even though we drove past many every day. Occasionally, my father would take us to church, perhaps because he thought it would be good for his heating business. But it meant nothing to me. Then he installed a furnace in the Seventh-day Adventist Church in our town. Before then, none of us even knew the church was there. My father had been told that the church met for worship on Saturday. The weather was cold, so he told all of his employees on the job that they would need to work all Friday night if necessary to get the heat on in time for the church's Saturday service.

At noon on Friday, however, the head elder came and told him that the work could not continue. "You must go. God's special day is coming. We don't want to desecrate this building that belongs to God by working on Sabbath. You can't be here making noise like this and working in here."

So he left. Some time later, that same head elder wanted us to give him an estimate on a new furnace for his home. We went to his house to take room measurements and tell him what it would cost. In the end, he never bought a furnace from us, but while we were at his home we met his daughter, Lorraine, and her boyfriend, Herb. They were preparing to go back to their boarding school. Before they left, they did something that seemed very strange to us—they drank orange juice!

Noticing this, my father asked the elder, "Is your daughter sick?" We thought only sick people in hospital drank orange juice. People like us didn't drink orange juice. Her father replied, "No, she's not sick." This led to an exchange in which my father asked one question after another about Adventists.

The elder said, "You know, there are answers to all your questions, but I can't cover them all today. Suppose I come to your house on Monday and we can talk about them." When my mother heard this, she was not at all sure about it. She said to my father, "Now you've gone and gotten us involved in something this time!"

So the Bible studies started. As they neared completion, the head elder brought the pastor with him. The pastor asked, "Are you ready to be baptized?" My father spoke for our family and firmly said, "NO!" Then they offered a second series of studies. My father said, "Leave the material," but the head elder said, "We don't do it that way, but I'll be back again next Monday." We learned later that when they left, the pastor said to the elder, "These people are not worth your time."

By the end of that second series though, our family became part of the Seventh-day Adventist Church. We took a new name. People still called us Schneider, but they began to think of

us differently. They called us by the name of the King. We were Christians! Our life was different. I remember a chorus I learned when I went to academy:

*"Things are different now. Something happened to me since I gave my life to Jesus. . . .
Things I loved before have passed away. . . . Things I love far more have come to stay.
Things are different, now, something happened to me, since I gave my life to Him."*

So, in the experience of the former rain we met Jesus and things changed. That's the way it was at our house. It was no longer a spot where a drunken husband could beat up his wife or child. It was a new place to live. Jesus was there. We took on His name; we were *Christians*.

But the former rain is not all there is. The Bible speaks about the necessity of a latter rain. There must be more. I could talk more about what it was like to meet Jesus for the first time. But there is more. So today when I woke up I prayed, "Lord, I want to be yours. I need more of you. I've met you, and I'm different from what I was, but I need more of you just the same. I want to represent you correctly. I want to be used by you."

The latter rain helps Christ's stewards more clearly portray Him. You see, some people don't know the difference between me and Jesus. . . . I recall a time when I was giving Bible studies in Minneapolis. The family was accepting the things that I presented. One day, I extended an invitation: "I'd like for you to come to my church."

They said they would come. Now their son had never been in a church, so he didn't know what to expect. When the mother said, "Okay, we'll come," he looked at her and said, "What do you do in church?" She said, and he believed her, "We will see Jesus there."

On Sabbath morning they arrived in time for the worship service. As people were coming in, the boy was looking everywhere. "Where is He?" he kept asking. He watched the choir come in, but how does one pick out Jesus when everybody has a robe and looks just alike? He listened while someone called for the offering. He saw the deacons come forward and he looked them over carefully, but he couldn't pick out Jesus in that group. Somebody read a scripture, but still he didn't think he saw Jesus. Then I preached my sermon.

We had invited the family to our home for dinner after the service. So, while I stayed to visit awhile with people, they took my wife, Marti, with them in their car and drove to our place. At our house, the boy went through the kitchen, the dining room, and the living room. He went everywhere, looking out the windows and opening the doors. At last he asked Marti, "Will Jesus be here for dinner?" Marti had not been with me on the Bible study, but she had read the bedtime stories where it says, "Jesus is the unseen guest at every meal." So she said, "Yes, He will be here!"

Finally, I drove up. The boy, who was looking out the window, saw me get out of our car. He ran to the kitchen with the news, "He's here now! We can eat now! Jesus is out there and he is coming in right now! We can eat!"

Oh, I want so much for it to be true, that people looking at me—as that little fellow did—will get a clear picture of Christ. I do want it to be true. What if that little fellow never catches on? What if people everywhere are left believing that what they have seen in me is really what Christ is like? What if I am a very poor representation? And so this morning I said, "Jesus! I'm carrying your Name today. Somebody is going to call me a Christian. If they look at me, and they think I'm You, please help me to live so You are not embarrassed."

The latter rain enables Christ's stewards to rightly represent Him. I am a steward of His name; I represent Him. One of you whom I met today is from Nigeria. Marti and I think often of Aba, Nigeria where I conducted some meetings not long ago. I don't know how many people heard my sermons; most of them weren't in Aba, but they watched via satellite all across Africa. Thousands of people, they tell me, were baptized.

I was scared to death during those meetings. Every night of the series the same thing happened—and it frightened me. I had studied all day every day. Then I came to the meeting, knowing that I was going to preach. The choir started about 6:30 p.m. with several numbers and after an hour the time came for me to preach. I was so frightened I remember entering from the side, waiting for my turn to step on to the platform The quartet was waiting to sing just ahead of me. The platform chairman said the same thing every night to introduce me and it scared me.

Once, Marti came over while I stood there. She pulled on my pants and said, "Don't shake like that! We are all sitting over here laughing." I said, "Marti, I can't help it! I can't help it! I can't help it! I'm shaking, because I know what the platform chairman is going to say!" Then, he said it again—just as he did every night: "After the quartet sings, the next voice you hear will be the man of God" I wanted to yell, "No!! It's just Don! I'm Don! It's Don!" He never stuttered; he said the same thing every night, "The next voice will be the man of God" And, well, I stood on the steps and shook. I said, "Oh God! I guess . . . I'm going to go out there . . . and they're looking at me . . . and they are thinking I'm the man of God. Oh God! May it be true"

Some of you came to church today to see a man of God, a woman of God in the pulpit, in the pews. And when I looked at you this morning, I said, "Ah, yes. May it be true that in Sligo there are godly men and women and that Columbia Union College is a godly school where there is a godly faculty." When I look at you this morning I said, "Yes, oh, yes, Lord. May the world see the Lord Jesus Christ here."

The latter rain prepares Christ's stewards to work in His behalf. You see, we have a responsibility. I have a responsibility. I'm a steward of His name. So I said to the Lord today, "Lord, I need this latter rain experience." Once, after one of the Aba meetings, a lady approached me. "I have come 150 miles," she said. "I am a Seventh-day Adventist, but I am in trouble. I've been watching you every night on television. I have come to see you." She touched me and said, "I am demon possessed, but I know it's an embarrassment to my God. So I have come to see you, man of God! And I know this will be taken care of." Oh, may it be true!

In India, I attended an evangelistic meeting where 45,000 people were present. They were listening to a layman—an awning salesman—preach. On the day I was there, 15,000 were to be baptized. When the meeting was about to close, a brother offered to take me back to my hotel. I objected, but they said, "If you stay, you'll have to pray with people. You'll touch them, and they've got every disease known to man." Still, I wanted to stay. So he advised, "Run into the middle of the crowd as the benediction is being said. After the prayer, they all push forward and you'll be crushed if you don't move along with them."

So I ran right into the middle. I really was pressed on all sides. I went home with sore arms and bruised muscles. However, I did get to pray with people. I touched someone's head here; I touched a baby there. A young married couple stood in front of me. The husband put my hand on his wife's head and said in broken English, "Married. Five years. No babies. You pray."

Now, had it happened here, I likely would have said, "Here's the address of Washington Adventist Hospital. They will tell you where to go for a fertility clinic." But I wasn't at Washington Adventist Hospital. I was at a place in the world where a young husband believed, if I can get to that

man and touch him, he will pray and he knows God so well that God will do something for me. I stood there and sensed what was happening. I prayed like he asked me to. First, I prayed for the wife and the husband and for the baby they wished for. Then, with my hands still touching them, I prayed on—for myself. “Lord, what right do I have to bear your name here? Do I know you well enough? Do you know me?” Right then, during that time of prayer, I committed again to know Jesus Christ better than I’ve ever known Him before. I said, “Lord, I need you! I need you! I want to know you.” So today, I am asking for that latter rain, so that if someone should say to me, “Speak to God on my behalf,” it will be okay.

The latter rain helps Christ’s stewards to share Him. In my neighborhood, some people don’t even know who Jesus is. When my son married, he said, “Dad, I didn’t plan for it to work out this way, but here we are.” The lady he married doesn’t know Matthew, Mark, Luke or John. He said, “Dad, you pray that every day of my life I’ll be able to live so that never, ever will Dorothy stumble and not become a Christian because of what she sees in me.”

You know what? Some people are looking at you. You are a steward of His name. Among my neighbors, some are Hindus, some are Muslims. I don’t know what they know about Jesus. A young Muslim woman came to our house once, brought us the Koran and explained something to us about the Muslim religion. We learned that she was about to deliver a baby. Her mother was in Pakistan and she was scared. Marti offered to be her mother. When the baby came home from the hospital, it was wrapped in the blanket that we had brought. Since then, we have been invited to the baby’s first birthday party. We think we were the only Christians invited there. We think that what the family knows about Jesus they know by looking at us. “Oh God, may they see right things.” So you see when I woke up during the night and was thinking of talking to you about the stewardship of God’s name, I pled for the latter rain experience for myself and for our congregation. You see, this preacher is a mess and I don’t have the ability to manage this life on my own.

A young preacher didn’t know what to do with his life and asked an older preacher for help. The old man said, “Take a rosebud and put all the petals here on the table, but don’t tear them.” The young preacher was able to peel off the first petal successfully. His success with the first petal reminds me of one man’s prayer: “God, I’m doing pretty well today. I don’t think I’ve embarrassed You at all today. I’ve done quite well in fact, but in a little while I’m going to get out of bed.” When the young preacher tried additional petals, he found it difficult to unfold them without destroying them. Watching him, the older preacher recited these lines:

It is only a tiny rosebud, a flower of God’s design;
But I cannot unfold the petals with these clumsy hands of mine.
The secret of unfolding flowers is not known to such as I,
The flower God opens so sweetly; in my hands they fade and die.
I cannot unfold a rosebud, this flower of God’s design,
Then how can I have wisdom to unfold this life of mine?
So, I’ll trust in Him for His leading each moment of every day.
And I’ll look to Him for His guidance each step of the pilgrim way.
For the pathway that lies before me, my Heavenly Father knows.
I’ll trust Him to unfold the moments just as He unfolds the rose.
(Ilona’s Garden Roses, 2000-2003)

I pray “that according to the riches of his glory he may grant you to be strengthened with might through his Spirit in the inner man, and that Christ may dwell in your hearts through faith; that you, being rooted and grounded in love, may have power to comprehend with all the saints what is the breadth and length and height and depth, and to know the love of Christ which surpasses knowledge, that you may be filled with all the fulness of God” (Ephesians 3:17-19 RSV).

Conclusion. A Special Olympics was held in Spokane some years ago. A special Olympics for special people. In this particular event, nine mentally or physically impaired individuals were lined up for the 100-yard dash. On signal, all nine left the starting line. It was not exactly a dash, but they did move forward. One took only two steps and fell face down on the asphalt track. A young girl with Down syndrome stopped, turned around, and went back to him. She bent over and kissed him. "That'll make it better," she said. Then she helped him up. By this time all the others had joined her. Then all nine walked together to the finish line. (More Inspirations, 2000)

We have come here to this church handicapped by sin. No absolutely perfect representation of Jesus is found here. All of us are together and we are all praying for each other. This is where sinners meet to put our arms around each other asking that the Holy Spirit will encompass us so we will move together toward God's Kingdom.

When I think about it just now, I think I want to tell Him again, "Jesus, I'd rather have You than silver, or gold, or riches untold, or to be a king in a vast domain. Oh Lord, I'd rather have Jesus. I want to be like you. I don't want to embarrass you." This is my prayer. You can find it in the *Adventist Hymnal* 327. Maybe you'd like to use these words as a prayer for your life: "I'd Rather Have Jesus."

References

Canfield, J. & Hansen, M. V. (1993). *Chicken soup for the soul (Vol. 1): 101 stories to open the heart and rekindle the spirit*. Deerfield, FL: Health Communications, Inc.

Ilona's Garden Roses. (2000-2003). The rose. Retrieved November 10, 2005, from <http://www.geocities.com/reflectpool/rosepoems.html>.

More Inspirations. (2000). Seattle special Olympics. Retrieved November 20, 2005, from <http://www.opitznet.org/more.html>.

Adapted from a sermon delivered at the Sligo Seventh-day Adventist Church in Takoma Park, MD. August 20, 2005. Used by permission.

The Gifted Marriage

by Karen and Bernie Holford
Department of Family Ministries
South England Conference
Trans-European Division

About the Program

This seminar has been designed to help couples consider their different gifts and skills as personal God-given resources they bring to their marriage. The seminar seeks to maximize their use of these resources to bless and enrich their relationship.

The seminar is approximately 2 ½ hours in length. Presenters can mix and match the different components to customize the event.

Aims of the Seminar

As a result of this seminar, couples will:

- Audit their relationship and take stock of their gifts and resources.
- Consider the resources they bring to their marriage and how these can be shared and used to enrich their relationship and their home.
 - Take a fresh look at the ways in which they distribute responsibilities within the home.
 - Consider different ways of sharing responsibilities in the home and family based on biblical principles.
 - Find the freedom to live in their uniquely gifted marriage.

Materials Required

- Photocopies of all handouts and worksheets – one per participant so that they may be taken home for further reflection and discussion.
 - Handout 1 – “Tim and Tina” Script
 - Handout 2 – Group Reflection on Tim and Tina
 - Handout 3 – How God Has Gifted Our Marriage
 - Handout 4 – Resource-Maximizing Worksheet
 - Handout 5 – Burden-Sharing in Your Marriage
 - Handout 6 – Burden-Sharing in the Home
- “Thank you” cards – one per person
- Scissors
- Pens
- Flip chart
- *Optional* – small gift boxes or bags for each couple that could contain worksheets, handouts, two “Thank You” cards, two pens, and perhaps some heart-shaped candy or other token. This could be a good way to present the material if this seminar was held at a special couples’ dinner event or retreat.

Other Arrangements

- Select a man and woman to act the parts of “Tim and Tina”
- Gather the stage props required for the “Tim and Tina” drama.
- If so desired, you may prepare some refreshments, treats or small snacks.
- Soft pre-recorded background music.

Leader Presentation: Introduction

Years ago household management was perhaps simpler in a way than it is today. When it was mostly men who were educated and worked outside the home, it was more customary for household tasks to be divided between men and women in ways that tended to reflect their orientation to the world. As men worked outside the home and brought in most of the cash for the family, it was more likely that the husband would be in charge of the money. The wife would stay at home, and would be expected to care for the children and all the household tasks. Men would probably keep the home—particularly the exterior—maintained and either men or women, or both, would help take care of the garden and livestock, etc.

While this division of labour might differ somewhat from culture to culture and family to family, there were usually fairly strong stereotypes about who would do what.

In recent generations things have changed dramatically. Girls and boys are educated together. Women choose careers and pursue the studies necessary to make them a reality. Both husband and wife often work outside the home. Sometimes both work fulltime. But despite the change in their orientation to the outside world, couples often continue to fall into older traditional ways of doing marriage and family. Structured roles may persist, without the time being taken to reflect on the impact of these on the family relationship or their usefulness to life today.

Each of us as an individual is different from others. We have a different collection of skills, talents, things we have learned from our family or at school, as well as material resources. All these we bring to our marriages. Even if we think we are similar to our spouse, in reality the culture of the home in which we grew up, the roles our parents took, the way they shared responsibilities, all have their impact on how we work together as couples in our marriages.

Though change has brought greater complexity into marriage and family life, it is important to face change with optimism, to continually assess our individual and couple strengths and the ways we work together so that we may have the abundant life that God wants for us.

Prayer

Open with a prayer that the Holy Spirit will guide the couples as they reflect on the personal resources that God has given to them, and how these gifts can be maximized in their marriage.

Thought-focuser: “Tim and Tina” Drama

Props needed:

- Desk with usual desk supplies, piles of papers, and overflowing in tray and a large calculator
- A bag containing a very poor attempt at a donkey’s head mask, perhaps a large brown paper sack, with ears cut from another sack and eyes and teeth drawn on with a marker pen or crayons in a very amateur way.

Tim is at his desk, struggling with piles of paper, bills, an overflowing in-tray and a huge calculator. He looks weary and tired and he grunts and groans as he tries to make things add up.

Tina comes into the room, carrying the bag, and sees him there.

Tina: Tim, are you *still* struggling with the bills and the tax return?

Tim: Yes. (sigh) I have been working on it all evening and I still can’t get the check book to balance. And the tax return—it’s completely beyond me.

Tina: Well, the tax return has to be done by tomorrow, remember. That’s the deadline.

Tim: I know. (sighs heavily again). I'm not very good at this sort of thing. But a husband has to do what a husband has to do. It's a husband's job and I'll just have to stick at it. But I reckon I'll be up most of the night, and it may still all be wrong in the morning.

Tina: It's a pain, isn't it? I spent all evening trying to make a donkey's head for Todd's school play. Just look at it! (she pulls a strange looking object out of a bag that is vaguely animal-shaped, but not very donkey-like) I think I'll have to stay up half the night trying to make it look a bit more realistic, or I'll never get Todd to wear it.

Still, a wife has to do what a wife has to do. And that includes making costumes for the children's school play. It's my job, and I'll just have to grin and bear it, even though I hate doing this kind of thing.

Tim: I'm sorry you're finding it so hard, darling. What have you got to do at work tomorrow?

Tina: Oh, Kate is sending me to go and work with Jim Brown's team. I just have to start auditing their financial accounts. I'll probably be working on it all week. Hopefully I'll be free on Thursday to go and see Todd in his school play.

How about you? What are you going to do now you've finished designing the fountain for the hospital gardens?

Tim: Well, the company has landed an exciting new contract and Andrew has asked me to head up the design team.

Tina: Great! What will you be working on this time?

Tim: Designing a sculpture for the entrance to the new zoo.

Scripture Reading

Have a married couple read Romans 12:1-16 aloud from a modern translation. Ask them to read alternate verses, so that the husband reads the odd-numbered verses (1, 3, 5, etc.) and the wife reads all the even-numbered verses (2, 4, 6, etc.).

Group Activity: "Responding to 'Tim and Tina'"

- *Organize the couples so that two or three couples work together.*
- *Give everyone their copy of the script (Handout 1) and a copy of the questions about Tim's and Tina's situation entitled "Reflecting on Tim and Tina as a Group" (Handout 2).*
- *Invite them to discuss Tim and Tina's situation, and to write down some responses to the questions. These will be shared with the wider group later.*

Leader Presentation: Marriage in the Beginning

God designed marriage in the Garden of Eden. He created the woman to be the man's "helper" (Genesis 2:18) because God said it was not good for him to be alone. The word "helper" does not imply inferiority, as an assistant might be. Many uses of this word in Hebrew are of God as humankind's "Helper" (Gen. 49:25; 1 Sam. 7:12; Ps. 30:10; 54:4; Is. 41:10). Gen. 2:18 describes a relationship that is not "leader/follower," but of the mutual helping of equals. It is a two-way relationship, like co-workers. Both need to help the other in a mutual and shared responsibility—coming together, connecting, and communicating.

This sounds like a beautiful ideal, but it is often more challenging in practice than it sounds!

Feedback on “Responding to ‘Tim and Tina’”

- *Take feedback from the groups, encouraging them to share some of the different dilemmas and challenges that Tim and Tina might be facing.*
- *Put the ideas on flip chart paper, inviting someone with clear handwriting to do so as you facilitate the feedback.*
- *Post the flip chart sheets on the walls around the room*

1. What are some of the practical challenges that you came up with regarding Tim and Tina's situation under question 1?

2. What are the ideas and beliefs that may be keeping Tim and Tina stuck in their roles?

3. What biblical principles might Tim and Tina find useful?

4. What ideas would your different groups like to share with Tim and Tina to help them with their challenge?

- *For points 3 and 4, you may take feedback as before, but at this juncture you will want to make connections with the presentation points below, emphasizing them as a summary of this feedback.*

Leader Presentation: The Romans 12 Model for Gifted Couples.

If we put the teaching of Romans 12 in the context of marriage, we can discern several characteristics of gifted couples.

- They are willing to be transformed and to think “outside the box” in the way they do relationships, so that God's plan for their unique relationship can be discovered.
- They think about their marriage and family as being a mini-version of the church—the body of Christ, which God has gifted with different skills for the purpose of enriching and blessing the relationship.
- They use their shared resources in an atmosphere of practical love and hospitality towards each other.

Roles need to be fluid. Exploring what the Bible has to say about our lives and relationships is very helpful as we couples work out how to live as “one flesh” in today's broken and ever-changing world. The strict division of roles and responsibilities in biblical (and even recently historical times) has had to become more fluid to accommodate the needs of today's families.

Not every couple, however, will have all the skills and resources they need, and they may require practical help from family, friends, neighbours, church members and family professionals.

The challenge of fatigue. One of the biggest challenges for the modern family today is overwork. One survey by the International United Nations conference on the family revealed that when a woman starts to work fulltime outside the home, the average time her husband spends working in the home only increases by about 18 minutes a week!

When either spouse becomes over-tired, their relationship can be placed under extra pressure. Couples need to find ways to protect each other from becoming over-tired, so that they have more energy for enjoying life, have a positive outlook, better health, less irritability and a greater capacity for handling conflicts appropriately.

Gifts in marriage. In the New Testament we have the concept of the church as a body where there are different gifts that help the church to function smoothly and effectively. This idea is also helpful in a marriage. Rather than seeing jobs as “men's work” or “women's work,” we can look at

each other's gifts, skills, education, interests and available time to discover who would be best suited to the task.

Charles is an excellent cook, so his gift to the home is shopping for the food and cooking dinner every evening. He puts the meal together in the breaks he takes from his home office, and by the time the family comes home, everything is done and his wife is happy to clear the kitchen after the meal.

Chrissy realized that her husband just didn't have the time to redecorate their home, so rather than complain about it, she learned how to paint and decorate the walls! She discovered that she could do it as well or better than her husband, and she was able to take more time off her job than he. Soon the home was transformed.

Benefits of a "gifting" approach. When a "gifting" approach to task-sharing in a marriage is taken, there are definite benefits within the marital relationship:

- Each spouse serves their marriage relationship using their God-given strengths and gifts. This encourages an attitude of delight in ministering to the needs of family members.
- Flexibility in work allocation occurs as the personal circumstances change throughout the married couple's life together.
- Resentment between the spouses is reduced; a genuine sharing of work load is encouraged.
- Closeness is built, along with a sense of joint-accomplishment and joint-achievement.
- The creativity of each person is facilitated, enabling them to discover new skills and gifts to invest in the marriage.

Couple Activity: "How God Has Gifted Our Marriage"

- *Encourage the couples to consider how God has gifted their spouses to enrich and strengthen their marriage.*
- *Give them the worksheet "How God has Gifted our Marriage" (Handout 3) to complete.*
- *Also give them a "Thank-You" card, so that they can complete the assignment of a thank you prayer to God for the gifts of their spouse.*
- *Allow approximately 25 minutes to complete this couple activity.*
- *Play soft background music while they write and talk.*
- *You may wish to offer some refreshments, treats or small snacks during this time.*

- Instructions for the couple activity.**
- Write down the gifts you think God has given your spouse that enhance your marriage, such as his or her talents; skills; things learned from his or her family of origin, culture, or education; time; financial and material resources; etc.
 - Once you have written this list, take the "thank you" card you have been given and write to God a note of thanks for the gifts He has given your marriage through your spouse.
 - Take 10 minutes to work on this on your own, and then swap sheets.
 - Take time to celebrate the gifts God has given to your marriage through each other, and share gratitude for what God has given to you as a couple.
 - Discuss how these can be used more effectively to bless your relationship.

Feedback on "How God Has Gifted Our Marriage"

- *Let couples remain seated where they are and solicit brief feedback around the following questions:*

1. Were there any unusual resources in your collections?
2. What did you appreciate most about doing this activity?

Couple Activity: “Resource-Maximizing Worksheet”

- Give the couples the *Resource-Maximizing Worksheet (Handout 4)* to complete together.
- Play some gentle background music during this activity.
- Allow the couples 15-20 minutes to complete this task.
- Give couples an extra copy of this worksheet to take home in case they wish to explore another area in a similar way.

Instructions.

- Together, choose one of the following areas – or another that is significant to you, and focus on that area of your relationship as you individually complete the worksheet.
 - Managing everyday financial paperwork
 - Car maintenance
 - Taking care of the garden
 - Organizing the contents of the home
 - Purchasing presents for friends and family members
 - Shopping for food
 - Cooking meals
 - Planning home decorating projects
 - Planning celebrations
 - House cleaning
 - Leading family worship
 - Home repairs
 - Financial planning
- After you have filled out the worksheet individually, come together and, in a loving spirit, discuss your ideas.

Seminar Conclusion

If you found this process useful, perhaps you could use it to explore other areas of your relationship.

Each couple needs to find their own way of being together and making the best use of the resources that God has given them, such as time, money, skills and other material resources. This is a continually developing process that needs to be revisited through regular relationship audits.

Another way of looking at how we can share our resources effectively as a couple is to consider the biblical concept of “burden-sharing.” You might like to take with you Handouts 5 and 6 about ways in which couples can help bear each other’s burdens.

We hope that you have enjoyed reflecting on your relationship from a new perspective. We pray that God will richly bless your resources as a couple. May He guide you through His Spirit to use them for His purpose, so that His plan for your uniquely gifted marriage can be fulfilled.

Prayer

Close with a simple blessing of the couples and their gifts.

“Tim and Tina” Drama

Tim is at his desk, struggling with piles of paper, bills, an overflowing in-tray and a huge calculator. He looks weary and tired and he grunts and groans as he tries to make things add up.

Tina comes into the room, carrying a bag containing a very badly made donkey mask, and sees him there.

Tina: Tim, are you *still* struggling with the bills and the tax return?

Tim: Yes. (sigh) I have been working on it all evening and I still can't get the check book to balance. And the tax return—it's completely beyond me.

Tina: Well, the tax return has to be done by tomorrow, remember. That's the deadline.

Tim: I know. (sighs heavily again). I'm not very good at this sort of thing. But a husband has to do what a husband has to do. It's a husband's job and I'll just have to stick at it, but I reckon I'll be up most of the night, and it may still all be wrong in the morning.

Tina: It's a pain, isn't it? I spent all evening trying to make a donkey's head for Todd's school play. Just look at it! (she pulls a strange looking object out of a bag that is vaguely animal shaped, but not very donkey-like) I think I'll have to stay up half the night trying to make it look a bit more realistic, or I'll never get Todd to wear it.

Still, a wife has to do what a wife has to do. And that includes making costumes for the children's school play. It's my job, and I'll just have to grin and bear it, even though I hate doing this kind of thing.

Tim: I'm sorry you're finding it so hard, darling. What have you got to do at work tomorrow?

Tina: Oh, Kate is sending me to go and work with Jim Brown's team. I just have to start auditing their financial accounts. I'll probably be working on it all week. Hopefully I'll be free on Thursday to go and see Todd in his school play.

How about you? What are you going to do now you've finished designing the fountain for the hospital gardens?

Tim: Well, the company has landed an exciting new contract and Andrew has asked me to head up the design team.

Tina: Great! What will you be working on this time?

Tim: Designing a sculpture for the entrance to the new zoo.

Group Reflection on Tim and Tina

As a group, consider the scenario that Tim and Tina portrayed. Discuss the following points. Write your ideas and suggestions on this sheet so that they can be reported back to the larger group.

1. Describe the practical dilemmas that couples like Tim and Tina might be facing as they struggle with their different roles and responsibilities.

2. What ideas and beliefs might they have that are keeping them stuck in this situation?

3. What biblical principles for relationships might it be useful for them to consider? Refer to Romans 12:1-16, 1 Corinthians 12, 13, and Galatians 6:2. Are there other scriptures that they might be useful? How might these scriptures be applied to their situation?

4. What other ideas do you have that might help them?

How God Has Gifted Our Marriage

• *Write down the gifts you think God has given your spouse that enhance your marriage, such as his or her talents; skills; things learned from his or her family of origin, culture, or education; time; financial and material resources; etc.*

The gifts I think that God has given our marriage through you are:

- Once you have written this list, take the “thank you” card you have been given and write a “thank you” to God for the gifts He has given your marriage through your spouse.
- Take 10 minutes to work on this on your own, and then swap sheets.
- Take time to celebrate the gifts God has given to your marriage through each other, and share gratitude for what God has given to you as a couple.
- Discuss how these can be used more effectively to bless your relationship.

Resource - Maximizing Worksheet

Together, choose one of the following areas—or another that is significant to you—and focus on that area of your relationship as you complete the worksheet on your own.

Then come together and lovingly discuss your ideas.

Managing everyday financial paperwork • Car maintenance
Taking care of the garden • Organizing the contents of the home
Purchasing presents for friends and family members • Shopping for food
Cooking meals • Planning home decorating projects • Planning celebrations
House cleaning • Leading family worship • Home repairs • Financial planning

- Prayerfully ask God to help you see His vision for this area of your relationship.

- Who does which parts of this task now?

- What is working well in the way this task is being implemented at the moment?

- What resources does the husband have for the task: time, skills, etc?

- What resources does the wife have for the task: time, skills, etc?

- What other skills might it be useful for one or both of you to have?

- How will you gain these skills, or manage times when tasks are beyond your resources?

- Write down any ways in which you might usefully contribute to this area of your married life (not what you think your spouse should contribute!).

Burden-Sharing in Your Marriage

*Carry each other's burdens,
and in this way you will fulfil the law of Christ.
Galatians 6:2.*

Burden-sharing ideas:

1. First and foremost, remember that the successful marriage is mostly about team work, and working together to be the best team you can be together!
2. Be prepared to step into each other's roles if necessary.
3. Don't feel constrained by the roles your parents had, especially if they were living with different circumstances. It's important for you as a couple to find your own way of sharing out your responsibilities.
4. Work together on the tasks you each hate. It's much more fun to do things together than separately! You can chat while you work, and then treat yourselves afterwards with a special drink, or time together relaxing.
5. If one of you is sick or away from home for a time, it is important that the other one knows what to do. Show each other how you do the jobs that fall under your responsibility, so that your partner can do them if necessary.
6. Teach each other patiently and give the other person the freedom to do things differently if they wish.
7. Show each other how to do some small emergency tasks, such as sewing on a button, ironing a shirt, unblocking a sink or toilet, inflating a tire, making a simple meal, mowing the lawn, changing a light bulb, doing the finances, etc.
8. Avoid making suggestions about how a job should be done when either of you is feeling stressed. This is probably not a good time for either of you to make such a comment! Make your comments loving and appreciative, and be willing to accept suggestions about your own tasks, too.
9. Give each other a chance to do some of your shared tasks. Leave them plenty of time to do the task before you do it yourself, or before you remind them to do it. Where possible let them do it in their own time.
10. Try to plan ahead when you know there will be busy times, especially if you will both be busy at the same time.
11. Be generous with each other and don't expect the other to perform perfectly, especially when they are under pressure.
12. If you think something hasn't been done, instead of complaining about it, why not use your energy to do it yourself, without being asked? If you don't know how to do something, find out.

13. Remember – don't complain about how a job is done. If you insist on perfection or nothing, guess what you will probably get!

14. Feel free to ask your spouse, "I want to help you by doing x, but I would like to find out how to do this job well. What ideas do you have that might help me?" Or, if you are the one needing help, try "I have a problem I think you can help me with!"

15. Ask in a positive and cheerful way. This is much more effective than nagging.

16. Look at your home with a helpful eye. Try to leave each room a little tidier or cleaner than when you found it. Put your own things away in their proper places. Clean the sink as you use it, store clothes promptly, etc. Don't leave every job you see for someone else to do. This is your home too.

17. Involve children who still live at home. One home has a chalkboard where the chores that need doing are listed each day. After school each person chooses a chore to do for 15 minutes. This isn't a very long time, but it can add up to an hour or so of extra help each day, the jobs feel shared, and the children learn how to do the tasks well.

18. Use a chalk board to write up the occasional tasks, such as repairs and seasonal tasks. Instead of being nagged, you can each look on the list to see what needs doing, and then plan for the best time to do the job.

19. Take a break once in a while. If the wife is working, use some of the money to pay for a cleaner, a gardener, for a launderer, for a meal out occasionally, or for a car wash.

20. Finally, appreciate, appreciate, appreciate! Give as much appreciation as you can! Giving someone appreciation is like giving them a bottle of cool water to drink when they are running a race on a hot day! Thank your partner for the everyday things they do for you, like making good food, working hard at their jobs to provide an income, providing clean and neat clothes, mowing the lawn, etc.

Burden-Sharing in the Home

- How does the idea of sharing responsibilities according to your gifts compare with the idea of specific gender roles?

- As you read through the burden-sharing ideas, which ones do you think might help relieve some of your partner's burdens? Write your ideas here.

- Why do you think your partner would find this helpful?

- Ask your partner for one thing you could do this week to make his or her life easier. Write it here and then take the time to do it, no matter how busy your life.

- Think about one thing you would like your spouse to do for you, to help you, and explain to your partner why this would make your life easier.

- What other ideas do you have that may help you both to share your different giftedness in the home?

Once Upon a Dime: A Multigenerational Seminar for Kids and Their Parents about Money

by Karen and Ron Flowers

Theme

Children can be taught basic Christian values and skills of money management in childhood, thus lowering the risk they will experience the hard consequences that are often associated with the mismanagement of larger resources as they grow up.

A Word about Multigenerational Learning Experiences

Multigenerational learning experiences bring all age groups together in a learning environment that fosters mutual understanding and growth. Learning happens primarily through participation rather than formal presentation. Activities are designed to open communication between the generations and to provide opportunities for the development of a few key ideas and for the enhancement of important life skills.

Seminar Objectives

- Participants will have fun exploring the biblical basis for key Christian values regarding stewardship in general and of monetary resources in particular.
- Participants will be able to open the subject of family finance in a safe environment that fosters listening, dialogue and win-win solutions.
- Participants will be introduced to a simple plan for money management—**Share, Save, Spend**.
- Parents will be provided helpful hints for using allowances to develop money management skills.

Advance Preparation

Station setup. The bulk of activities in this seminar are designed to occur at individual stations set up around the perimeter of a large room. These stations are:

- Orange Station: Claim Jumping
- Blue Station: The Share, Save, Spend Plan
- Green Station: Magic Works
- Red Station: Where Has All My Money Gone?
- Purple Station: Dream Machine
- Silver Station: Need-Want Splits
- Yellow Station: Commercial Sense and Nonsense
- Pink Station: Can't Be Bought Over the Counter

During the seminar, participants visit the stations one by one. The stations can be made using tables and identified by a color rather than by number so that they can be visited in any order. You may want to label the stations with a large poster, or perhaps with some

color-coded balloons. Provide the materials needed as indicated below in the descriptions of the various stations.

Station master. Select a person to serve as Station Master at each station. A Station Master at each station helps groups participate and learn from the activities planned for that station. They may be asked to make a brief presentation to introduce an activity. Print out or photocopy for each Station Master the details for their station as described in the seminar. Distribute these to them in advance of the seminar, and then have a meeting with all Station Masters prior to the seminar to make sure each one understands the activity they will be leading at their station. Just for fun, you may wish to identify the Station Masters with a special “uniform,” hat, or badge.

Passports. To make the seminar more fun for the children, you may wish to create a small booklet for each participant to serve as their “passport” as they visit the seminar stations. Provide a space in the booklet for the Station Master of each station to stamp each participant’s passport when they have finished the activities of that station. A variety of stamps and colored stamp pads can be found in most craft or stationery stores. (Stickers for each station or the initials of the Station Master are other possible alternatives for “stamping” passports.)

Bible verses and box. Write the following Bible verses on slips of paper. Prepare a box or suitable container in which these can be placed and drawn out by seminar participants. On the box write in large letters on the side: “The Moral of the Story: Lasting Lessons from Stories Jesus Told about Money.”

Matt. 6:19-21

Matt. 23:23, 24

Luke 19:1-10

Matt. 6:25-34

Matt. 26:6-13

Luke 18:18-25

Matt. 13:44, 45

Mark 12:41-44

Luke 19:11-26

Matt. 21:33-41

Luke 16:1-14

Luke 18:9-14

Handout. Make sufficient copies of the handout – *Helping Kids Become Money-Savvy* to distribute to seminar participants.

Beginning the Seminar

Form “super-families.” Assign one or two persons from the seminar leadership team to superintend the formation of super-families consisting of 4-6 participants. This process can begin as soon as sufficient participants arrive. Wherever possible, include in each group a mix of persons of different ethnicity, gender and age. It is very important that each group have one or more adults who can take charge of the group and help everyone, especially the children, to participate and learn from the activities. Relatives may or may not choose to be in the same group. Seat each super-family together as the seminar begins.

Introduction

Group exercise: “Stories Jesus Told about Money”

- Present the box “The Moral of the Story: Lasting Lessons from Stories Jesus Told about Money” with Bible references on small pieces of paper inside.

- *Have a volunteer from each super-family draw out one or two passages depending on the number of groups.*
- *Instruct super-families to read or recall the details of the passage and discuss together what they think the moral of the story is.*
- Why did God preserve this story for us?
- What is its primary lesson for today's families?
- *After 10-15 minutes of work in small groups, take feedback from the groups and compile a list of their suggested lessons on a chalk board or large piece of paper.*

[Note to leaders: Some starter ideas about lessons that can be gleaned from these stories are included below. However, leaders should encourage group participation by being open to all ideas, as there are many possible lessons that can be drawn from each of these stories.]

- Matt. 6:19-21: People tend to live for whatever their money is invested in, even to the detriment of their spiritual lives.
- Matt. 6:25-34: Don't worry. God loves you and will provide for your basic needs.
- Matt. 13:44, 45: Jesus is worth everything we possess.
- Matt. 21:33-41: God is more generous than we can imagine.
- Matt. 23:23, 24: You can't earn your way to heaven by following the letter of the law on money.
- Matt. 26:6-13: When you recognize how much you have been forgiven, you want to be generous to God in gratitude.
- Mark 12:41-44: It isn't the amount you give, but the spirit of gratitude that counts.
- Luke 16:1-14: When your life revolves around accumulating wealth, it's very hard to make spiritual things a priority.
- Luke 19:1-10: Honesty in money matters follows true conversion.
- Luke 18:18-25: What we do with our money is a good litmus test of our love for God.
- Luke 19:11-26: God's people will want to manage His resources well.
- Luke 18:9-14: Giving to impress others doesn't impress God.

The Station Circuit

A set time of 15 minutes is allowed for each station. (The number of stations can be contracted or expanded depending on the size of the group and the time available.) Station Masters will be responsible for helping a group to manage its time in order to finish the activity planned for their station. They will also stamp each passport at the end of the group visit. A timekeeper will announce when it is time for groups to shift to another station.

Orange Station: Claim Jumping

Activity materials needed:

- 10 rocks covered with gold foil or painted gold.
- 10 coins each of several denominations.
- 10 of a kind of a fruit or vegetable.
- Box of symbolic items representing expenses of the local church. For example:

Light bulb (utilities)

Sabbath School Bible Study guides

- | | |
|--|---|
| <ul style="list-style-type: none"> □ Party supplies (social activities) □ Children's publications □ Children's Sabbath School props □ School supplies (Christian school) | <ul style="list-style-type: none"> □ Cleaning supplies □ Bibles and Bible lessons (outreach activities) □ Church bulletin cover □ Choir music |
|--|---|

Activity instructions:

- *The Station Master sets the stage for this activity with the following history:*

In 1848, James Marshall found gold at Sutter's Mill, not far from Sacramento, California. John Sutter, the owner of the ranch, tried to keep the find a secret. But word got out, and soon miners from all over the world flooded into California in search of gold. They came for adventure, and they came to get rich. When they found gold, they staked out claims. A miner's claim was his way of declaring ownership of this territory and the gold to be found there. As long as gold was easy to find, the miners mostly respected one another's claims and got along fairly well. But when most of the gold that was left was buried in the hills and beneath the rivers, claim jumping became a problem and often ended in violence. Take John Sutter's ranch for example. That he was the rightful owner could not be disputed. The land had been legally deeded to him by the Mexican government. On his land he had raised wheat, fruit trees and cattle. He had worked hard to build a fort, a tannery (for processing hides), a flour mill, and a saw mill. But the miners destroyed Sutter's wheat, scattered his cattle, and tore down his buildings for wood. John Sutter lost everything and died a poor man.

- *Read Mal. 3:8-10. Discuss the text using the following:*

What did God mean when he said the Israelites had robbed him of His tithes? To rob someone is to take something that is rightfully theirs. God is the Creator of the universe and the Redeemer of humankind. His rights of ownership cannot be disputed. Tithe is the portion of all that is His that He has asked us to return to Him. He only asks for a one-tenth return on our earnings (Lev. 26:30).

- *Use the "gold nuggets," coins, and fruits to help the children learn to calculate tithe as one part out of ten.*

- *Explain the following concepts about how people receive pay and how to calculate tithe:*

Some people receive their pay in money. Others measure their increase in terms of crops harvested, animals born, products received, etc. God asks for only a small return on what belongs to Him. God's tithe plan of 1/10th of a person's increase is fair, i.e. those who earn more return more tithe than those who earn less.

- *Explain that the tithe is used by the church to pay its ministers.*

In the Seventh-day Adventist church, none of the tithe is kept at the local church. All tithe is sent to the church headquarters so ministers from smaller churches can be paid a fair wage, just like ministers from large churches.

- *Explain that the tithe is not an offering.*

Local churches also have expenses that have to be paid. These are paid by the freewill offerings we give that are separate from the tithe.

- *Let the children pull items out of the bag one by one that illustrate the expenses of your local church. Share the following ideas:*

No one family can support the church alone. Everyone's help is needed. We do our part to share in the responsibility for caring for God's house when we give offerings for local church budget. We also send mission offerings around the world to tell people everywhere about Jesus and to help people in need.

Blue Station: The Share, Save, Spend Plan.

Activity materials needed:

- Assortment of small-medium sized boxes (3 per super-family group).
- Gift wrapping paper, stickers, etc. to decorate boxes.
- Cellophane tape.
- Magic markers or crayons.
- A hat with enough slips of paper available so that a drawing can be done for each super-family. One piece of paper is marked "Winner".

Activity instructions:

- *Participants will use materials provided to decorate three boxes which they will label "Save," "Share" and "Spend."*

- *While they are working, the Station Master explains the Save, Share, Spend basic budget plan, including the points below:*

The Save, Share, Spend Basic Budget Plan

After setting aside the tithe which belongs to God, the remainder of a person's income is divided into three categories. Using three boxes is one way to organize one's personal finances.

(1) Save: Money saved is money "paid to yourself" for future use, i.e. for a "rainy day" emergency, a vacation, to make a large purchase, etc.

(2) Share: Money shared is money used to bless others. When we give offerings to support the local church, missions, evangelism, etc., we are sharing from our means as responsible members of the larger family of God.

When we give gifts to one another, we are showing our love and sharing some of our resources to make others happy. When we contribute to charitable organizations, provide food for a family in need, help with a child's school fees, etc., we share God's blessings to us with others who need support and encouragement.

Sometimes the best contribution we can make is the gift of ourselves, such as raking leaves for an elderly neighbor or running an errand for your Dad. Think of other

ways you can share yourself with others as well as your money. Use your “share” box to keep a list of your ideas and to save up to make them happen.

(3) Spend: The money we have left after we have *tithed*, *saved* and *shared* is the money we have for spending. Good stewards make a plan for how they will use the money they have for spending. First they decided how they will provide for basic needs, i.e. food, clothes, a place to live, family fun etc. Some families have money leftover after they have paid their bills for basic needs. They may decide to save it, share it, or spend it for something special.

• *At the end of each super-family visit to the Blue Station, the station master puts in the hat a slip of paper for each member of that super-family. One of these slips is the “Winner”. Then draw them from a hat to determine who will take home at the end of the seminar the Save, Share, Spend boxes they have made. For now, leave them on display around the station for others to see.*

Green Station: Magic Works.

Activity materials needed:

- Large poster-sized sheets of paper.
- Crayons or magic markers.
- Masking tape for displaying finished artwork on walls.

Activity instructions:

• *The Station Master will ask super-families to identify one problem that often confronts families with regard to money.*

• *At the “Green Station” they design and draw on a large piece of paper a “magic” machine to solve it. Following is an example:*

Children often pester their parents to buy things for them while they are out shopping. What kind of machine could be created to solve this problem? Example: A helmet with pop-out side blinders for the child to wear might be what a super-family would draw as a solution. The idea would be that whenever parents see something ahead in the store aisle that the child might want, they can push a remote button and side blinders will pop out from the child’s helmet to hide the desired item from view.

• *As members of the group are drawing their magic machine solution, they are to think together of as many possible solutions as they can that will respect the needs of all family members. There are usually many alternative solutions to a problem.*

• *Write ideas for possible solutions in real life under your drawing and put an asterisk by the idea your super-family likes best. Leave your artwork on display for other groups to enjoy.*

Red Station: Where Has All My Money Gone?

Activity materials needed:

- Large stack of play money representing the most common denomination of paper currency usually carried in a person's wallet in the local area. You will need enough to represent the combined monthly income of Joe and Elizabeth in the case study.
- Cardboard labels for each budget category.

Activity instructions:

- *The Station Master shares the following case study with the group:*

Joe and Elizabeth are planning to get married. Joe works as a teacher and Elizabeth is a nurse at a local hospital. Both are young and have no health problems. Together they earn _____ per month [fill in an appropriate amount in your setting]. The pastor who will marry them has asked them to work out a monthly budget before their next premarital session with him. He has asked them to include the following major categories in their budget plan:

- | | |
|--|---|
| <input type="checkbox"/> Tithe _____ | <input type="checkbox"/> Transportation _____ |
| <input type="checkbox"/> Offerings _____ | <input type="checkbox"/> Medical _____ |
| <input type="checkbox"/> Savings _____ | <input type="checkbox"/> Clothing _____ |
| <input type="checkbox"/> Housing _____ | <input type="checkbox"/> Furnishings _____ |
| <input type="checkbox"/> Utilities _____ | <input type="checkbox"/> Family fun _____ |
| <input type="checkbox"/> Food _____ | <input type="checkbox"/> Miscellaneous expenses _____ |

• *How should Joe and Elizabeth budget their monthly income to cover these costs? Work as a group to decide how much money should go in each budget category. Divide the stack of "bills" into piles of appropriate sizes to represent each budget category and identify your piles with the appropriate labels.*

Note: The Station Master may need to help the group get started by separating out the tithe, then offerings and savings. Guidance may also be needed with regard to what constitutes a realistic budget in the local area. Smaller children can be included in the activity by allowing them to count the bills, placing the labels on each pile. Talk to children about the kinds of things on which Mom and Dad must spend money every month in each category. Kids need help to recognize that the money they see in their parents' wallets is not necessarily available for spontaneous spending!

Purple Station: Dream Machine

Activity materials needed:

- A box large enough for an adult to fit inside. Cut an entrance in the back. Cut a square window in the front (but cut only three sides of the window leaving the fourth side as a "hinge," so that the window can remain closed and then opened at the appropriate time). Decorate the box with all manner of "bells and whistles" (gauges, switches, levers, etc.) so that it looks like a spectacular dream machine, the kind that would make dreams come true in a make-believe world.
- Stopwatch or watch with a second hand.
- Optional: A tape of sound effects to simulate the activity of the machine while it is in use.

Activity instructions:

- *The Station Master asks for a volunteer to crawl into the “machine” and dream about something they wish they could have or accomplish more than anything else.*

- *Give the youngest member of the group a stop watch and help them time each person’s turn in the Dream Machine for one minute. Play the tape of sound effects or ask the group to provide a live simulation of the sounds of the machine at work.*

- *At the end of the 1 minute, open the window on the front of the Dream Machine and give the person a chance to tell the others about their dream.*

- *Discuss these questions:*

1. *Why is it important to have dreams?* [Dreams are another way of thinking about life goals. People need something to live for, something to work toward. Some goals are “short term,” others take longer to achieve. People who have goals are likely to reach greater heights of achievement than those who do not have goals.]

2. *How can good dreams be made to come true in real life?* [When you know what you want, you can make a plan to achieve it. You can be encouraged along the way knowing you are making progress toward reaching your goal.]

3. *What do dreams have to do with money?* [Often it takes money to accomplish a life goal. In order to reach a goal you have to plan and you may have to discipline yourself to save up enough money to achieve it. Some people keep a Dream Journal as a way of reminding themselves of their goals and of the progress they are making toward realizing each of their dreams.]

4. *The Station Master may need to prompt the group with ideas. Many think of savings for the purpose of making a purchase. The discussion should be broadened to include the how-to’s of setting life goals and making short- and long-term plans to achieve them.*

Silver Station: Need-Want Splits

Activity materials needed:

- Used magazines and catalogs.

Activity instructions:

- *Give each member of the super-family several old magazines and catalogues with instructions to tear out pictures of things they would really like to have if money were no object.*

- *After several minutes, ask each one to take the pictures they have torn out and sort them into two piles: (1) things I want, and (2) things I need. Then discuss the following:*

How you can tell the difference between a *need* and a *want*? Why is it important to know the difference? How can you learn to say “no” to yourself when you *want* something but you really do not *need* it?

- *Invite super-family members to share stories of times when they were able to say “no” to themselves. It’s particularly good for children to know that their parents want things too, but have learned to say “no” to themselves sometimes.*

Yellow Station: Commercial Sense and Nonsense

Activity materials needed:

- Selection of print advertisements and/or video clips of ads from the TV.
- If possible, gather samples of the advertised items.

Activity instructions:

- *Analyze the ads/commercials selected:*

1. On what basis do they try to get you to buy their product?
[What claims or promises are made? What associations are made between the product and real life?]
2. Can they really deliver on what they promise?
[Ask questions like: Can buying a certain brand of toilet tissue really demonstrate a mother’s love for her family? Can wearing a certain brand of jeans really make a teenager popular?]
3. How do the promises made in the ad compare with the actual product?
[Talk about realities, like the fact that poor quality workmanship can be touched up in a photo, most people in real life don’t have perfect proportions like models, and the fact that claims or promises that are “too good to be true” usually are, etc.]
4. How can understanding advertising tactics help you make wise choices when deciding whether or not to purchase a particular item?
[Talk here about the value of comparison shopping, seeking the opinion of others who have used the product, etc.]

Pink Station: Can’t Be Bought Over the Counter

Activity materials needed:

- Something that can be used as a wall. Use a portion of wall in the seminar room or make the wall from a piece of plywood or stiff cardboard. A portable black or white board could also be used.
- Paper to cover the wall to prepare a surface for drawing a mural.
- Magic markers (select non-permanent, washable type) or crayons.

Note: The “wall” will represent a special area in a pharmacy or select shop where some special, exquisite items are “behind the counter,” i.e., they are treasured, and not easily obtainable. As a preparation for the activity, begin the mural by sketching several shelves on a wall.

Activity instructions:

- *Think together about things super-family members value highly but which no amount of money can buy, i.e. true friendships, good health, eternal life, etc.*

- *Think of a way to represent these items on the “store shelf” of things you can’t buy “over the counter.” Have super-family members draw their representations on the wall-mural shelves.*

- *Discuss with the group:*

1. Why do you consider these items “behind the counter?”
2. How can these items be acquired for ourselves personally?
3. What will be necessary for these items to remain treasures?

Closing

Take a few minutes at the close to count your blessings as God’s family. You may want to do this through a conversational-style prayer. The leader opens the prayer of thanksgiving to God, and participants call out blessings they are thankful for in turn. When everyone seems to be finished, the leader closes the prayer with corporate thanks.

Helping Kids Become Money Savvy

by Gregory Karp

Ann and Steve Frandson felt it was time to give their children a money allowance but, like many parents, they weren't quite sure how to begin.

"Families seem to be discombobulated by the allowance," says Joline Godfrey, author of *Raising Financially Fit Kids*. "But it's just a tool for teaching children how to manage money."

Children need those lessons now more than ever. As they enter adulthood they'll need the skills to save responsibly, spend wisely, and help avoid debt. In recent years, consumer debt and personal bankruptcies have set records, while saving rates have plummeted. And 66 percent of American high school students failed a basic financial literacy test, according to the JumpStart Coalition for Personal Financial Literacy. Teaching kids money skills is more valuable than any cash a parent could fork over.

"Parents do their kids a big favor by helping them set goals, helping them set strategies to meet their goal, and giving them incentives along the way," says Jayne A. Pearl, author of *Kids and Money, Giving them the Savvy to Succeed Financially*.

The Frandsons are already skilled at providing money lessons to their kids. "We talk about money all the time," says Ann. "When I go shopping with the kids, I tell them to look at the price and really think about it."

The Frandsons are not an ultra-frugal family, but they try not to waste money. They save for spending goals, and they're not influenced to buy name brands for appearances' sake. Like many parents, they need a set of strategies and ideas to reinforce the lessons kids need to learn about earning, spending, and saving money. Here, we offer several flexible strategies that the Frandsons – and you – can try.

Earning

Set a weekly budget. For two typical weeks, tally all the spending you do for each child, including lunch money. Have kids compile a list of the spending they do in the same time frame, then use both lists to figure a reasonable allowance that factors in necessities each child is expected to pay for (such a lunch) as well as discretionary money she can divide according to spending, savings, and charitable giving.

Will money be tied to chores? When it comes to setting up an allowance, this is the biggest question for most parents – even Ann and Steve are wrestling with it. If you want to link payment of allowance to certain chores, that's up to you. But it's worth noting that many family finance experts say an overall allowance plan should not be tied to chores, because it can breed problems. "It won't be long before a child decides she doesn't need money that week and refuses to clean the cat litter box or make her bed," says Godfrey. Talk this out with your spouse and come to a firm decision before you discuss it with the kids.

Keep it simple. Set an allowance plan that's consistent and fair for every member of the family. For example, a simple one-size-fits-all weekly allowance policy might be to pay each child 50 cents per years old until age 9, then a \$1 per years old, with fixed percentages of allowance to go to spending, saving, and giving.

Handout

Pay youngsters twice. Younger children have a short attention span and need regular reinforcement. If it's their first time getting an allowance, consider breaking the weekly amount into two payments, at mid-week and at the end of the week.

Put older kids on a monthly plan. Consider paying older kids a monthly allowance. A longer time frame between allowances forces budgeting. Some rules you might add for older kids include that they must buy their own lunch, and contribute a percentage of their allowance to all purchase of school clothes, athletic equipment, and extracurricular supplies.

Pay for extra work. Whatever you decide about tying allowance to regular chores, you can reinforce your child's budding entrepreneurial spirit by developing a list of "optional" chores that pay extra money. These may be chores parents would consider paying outsiders to do, such as washing the car or painting a fence.

Set a lunch money bonus. As kids get older, include lunch money as part of their allowance payment. One incentive you might offer is that your child can keep the lunch money for each day he or she makes a lunch at home and brown-bags it.

Help them make money. As kids enter adolescence, they may be too young to work most jobs, yet they can find ways of earning money that teach them valuable lessons. As a parent, you can help brainstorm opportunities—even within the neighborhood—in which kids can safely and confidently earn a little money, and you can be close by to monitor and offer guidance. Garrett Frandson, for example, is pet-sitting for a vacationing neighbor. Such entrepreneurial spirit reinforces the work ethic you're trying to instill.

Spending

Give them a money log. Encourage kids to track their spending by entering purchases in a journal or a software program such as Microsoft Money. In fact, you might offer a small incentive—50 cents a week—for every week that they successfully update their log.

Set spending goals to avoid loans. Giving advances or loans on allowances encourages the "buy now, pay later" mindset that plunges consumers into credit-card debt and personal bankruptcy. Instead, encourage kids to save for spending goals, or "save now, buy later."

Let them make their own decisions (and mistakes). Spending mistakes and regrets are key elements in any money plan. Once you've offered advice and guidance, let them make their own spending choices, even if they occasionally turn out to be bad ones. This helps them see the consequences of spending impulsively or blowing every cent early in the week.

For example, Kristen Franderson begged Ann to use her gift cards at an expensive clothing store the family usually avoids. Mom finally related. But Kristen found she could only afford a skirt and shirt at the store.

"She was really surprised. But I let her spend it there because I wanted her to learn why it's important to shop wisely, and avoid expensive places," Ann says.

Discuss money in day-to-day activities. Make money discussions a part of your interaction with kids. At the store, explain why you use coupons or compare brands before buying. When you're paying bills, show how you fill out the check and explain how checks work.

Handout

Saving

Make an event of saving. If it's time to start an allowance, it's time to open a savings account. Although it might be easier for you to open the accounts yourself, make a big deal of it and let the kids take part. Most banks don't give savings passbooks anymore, but your child will get a deposit book, which they can keep in a safe place. If your bank offers online services, help older kids set up Web access where they can check their balance regularly.

Encourage giving. Saving money is key to financial management. Giving, whether to charity or a religious organization, takes it to another level. "Using philanthropy is a way to help children explore a deeper purpose in their lives," Godfrey says. "They get to focus on something bigger."

Offer a matching program. Saving and giving are easier habits to adopt if parents can offer an incentive. Just as many employers have matching programs for retirement plans, consider starting a matching program for your kids. You might contribute 50 cents for every dollar your kids save in their savings accounts, or match dollar-for-dollar any charitable contribution they make.

Try a three-jar approach. Instead of the single piggy bank most kids use, give them three jars or envelopes. This encourages them to follow a basic budget, where a third of their allowance goes to spending, a third to savings, and a third to charity or church.

From Karp, G. (2005). Helping kids become money-savvy. *Better Homes and Gardens* 83 (9), pp. 166-170. Reprinted with permission from *Better Homes and Gardens* magazine. Copyright Meredith Corporation 2005. All rights reserved.

Handling Family Provisions: Biblical Stewardship Revisited

by Karen and Ron Flowers

Theme

This seminar focuses on how contemporary families relate to the resources available to them through biblical stewardship.

Objectives

Through this seminar, participants will be able to:

- Understand the biblical concept of stewardship and its application to the use of resources.
- Identify the variety of internal and external resources available to families.
- Know the biblical principles regarding tithes, offerings and principles of giving.
- Understand spiritual gifts as a resource.
- Identify their spiritual gift.
- Prepare a family budget.

Seminar Design

The following three-part seminar has resource material sufficient for 4-6 hours of presentation. Seminar leaders will contextualize the presentations, inserting illustrations befitting their setting. Presentations will need to be adapted to fit the time and place of the seminar, i.e., Sabbath seminar, church retreat, prayer meeting presentation, family camp seminar, family rally day, etc.

- Part 1 – “Looking Again at Biblical Stewardship”
- Part 2 – “Hearing God’s Voice in Your Money”
- Part 3 – “Family Provisions: Taking Inventory”

Preparation

Prepare sufficient handouts for the various parts of the seminar so that each participant receives a set:

- Handout 1 – *Looking Again at Biblical Stewardship – Learning Activities*
- Handout 2 – *What about those Tithing Stories?*
- Handout 3 – *Hearing God’s Voice in Your Money – Learning Activities*
- Handout 4 – *Monthly Household Budget*
- Handout 5 – *Handling Family Provisions – Case Studies*
- Handout 6 – *The Family Cell*
- Handout 7 – *Family Resources – Internal/External*
- Handout 8 – *Spiritual Gifts Discovery Tool*

Part 1 – Looking Again at Biblical Stewardship

The earth is the Lord’s, and everything in it. - Psalm 24:1

Quotable Quote

A proper understanding of biblical stewardship is crucial to anything else we do in the Christian life. It provides the foundation for working with family resources and church ministry. (Maxson, 2002, p. 2)

Tracking the “Stewardship” Idea

The English word “stewardship” comes from the word “steward,” used in older English translations of the Bible to translate concepts of governance or management found in the Hebrew Old Testament, such as *sar* (1 Chron. 28:1-“officials in charge” NIV) and to translate the Greek *oikonomos* (“one who manages a house”) in the New Testament. Contemporary English Bible versions often use “manager.”

Group exercise. *In small groups consider the following Bible passages. What insights can we gain into the meaning of “manger,” “steward,” and “stewardship”? (Handout 1)*

Luke 12:42

Luke 16:1-12

1 Cor. 4:1, 2

Titus 1:7-9

1 Peter 4:10

The *oikonomos* was one to whom the head of the house or proprietor entrusted the management of his affairs, the care of receipts and expenditures, and the duty of oversight of servants and laborers, even of children not yet of age. Qualities of faithfulness, wisdom and trustworthiness were expected of this steward or manager. The term came to be used of the apostles and other Christian leaders who are “stewards of the mysteries of God” (1 Cor. 4:1 KJV). Every Christian who rightly uses the gifts entrusted to him by God for the good of his brothers and sisters in the church, belongs to the class called “stewards of the grace of God” (1 Pet. 4:10 KJV).

“Stewardship” is the act of carefully and responsibly managing something entrusted to one’s care. It is the Bible’s “code word referring to the human duty to care for all of created reality and the many environments which are a part of it” (Manno, 1982, p. 18).

Beginning with God

The stewardship responsibility of God’s people has its roots at creation where we discover (1) God’s ownership of all and (2) His assignment of the management of creation to human beings.

Class exercise. *Invite one of the participants to read Genesis 1:1, 31. What do we learn there about God’s relationship to the world? Then ask another to read Genesis 1:28; 2:15. How does this book of beginnings describe how God assigned to humankind the task of governing His world? (Handout 1)*

God as Creator and Owner. The Supreme Deity of the universe first creates the world and all that is in it. “In the beginning God created the heavens and the earth. . . . God saw all that he had made, and it was very good” (Gen. 1:1, 31). All that is in the world is His by virtue of His making it. Bible writers exalt His ownership. Hear the Psalmist: “The earth is the Lord’s, and everything in it, the world, and all who live in it” (Ps. 24:1). “For every animal of the forest is mine, and the cattle on a thousand hills. I know every bird in the mountains, and the creatures of the field are mine. If I were hungry I would not tell you, for the world is mine, and all that is in it.” (Ps. 50:10). David prayed, “Yours, O Lord, is the greatness and the power and the glory and the majesty and the splendor, for everything in heaven and earth is yours. Yours, O Lord, is the kingdom; you are exalted as head over all” (1 Chron. 29:11). The prophets likewise affirm God’s ownership of all (Is. 43:1; Haggai 2:8).

Humankind as creatures and managers. Having created the world, the Sovereign One then consigns creation to the care of the creatures fashioned in His image (Gen. 1:28-30). Ps. 115:16 reflects the thought of Gen. 1:28-30: “The highest heavens belong to the Lord, but the earth he has given to man.” This thought, of course is not meant to contradict Ps. 24:1 where Scripture clearly states “the earth is the Lord’s.” Eugene Peterson translates the thought correctly, “The heaven of

heavens is for God, but he put us in charge of the earth” (Ps. 115:16 *Message*). Writes Ben Maxson, former General Conference Stewardship Director, “They [humankind] were to function as His representatives, managing His affairs on earth” (Maxson, 2002, p. 3).

Disrespect for the Owner-Manager Principle.

Authentic biblical stewardship is built on the Owner-manager principle, which in turn rests on a proper alignment of the Creator-creature relationship. In Genesis 1, this relationship was aligned as it should be. Genesis 1 is a portrait of a perfect stewardship relationship.

Group exercise. *Reflect on the Owner-manager principle as it was divinely designed. What do we mean when we say it “rests on a proper alignment of the Creator-creature”? How has sin affected this principle? When the owner-manger principle is disrespected, what is the effect upon stewardship? (Compare Jesus’ parable of the tenants in Matt. 21:33-41.) What must occur for the proper realignment to be present in our lives? (Handout 1)*

From a stewardship perspective, the great controversy between Christ and Satan swirls around Satan’s determination to pervert the divine design for the Creator-creature relationship and Christ’s resolve to restore it. Before his fall Lucifer boasted, “I will make myself like the Most High” (Is. 14:14). In the Garden of Eden he lured our first parents with the same idea, “For God knows that when you eat of it [the fruit] your eyes will be opened, and you will be like God, knowing good and evil” (Genesis 3:5). They fell for the deception.

The nature of sin that swept over humankind with the Fall distorted human thinking so that we believe and act as though we were God, instead of the creatures whom God created. The egocentric human heart asserts the right of ownership of all. In Romans 1:21-25 Paul describes what sinful humanity does: “Although they knew God, they neither glorified him as God nor gave thanks to him They exchanged the truth of God for a lie, and worshiped and served created things rather than the Creator—who is forever praised.” Nor are any exempt. “All have sinned and fall short of the glory of God” (Rom. 3:23).

Stewardship Restored in Christ

God be praised that the “all have sinned” is followed by the good news “and are justified freely by his grace through the redemption that came by Christ Jesus” (Rom. 3:24). In Paul’s presentation of the gospel, he contrasts the first Adam with Christ the “last Adam” (1 Cor. 15:45), the “second” man (1 Cor. 15:47). “As in Adam all die, so in Christ all will be made alive” (1 Cor. 15:22). “For just as through the disobedience of the one man the many were made sinners, so also through the obedience of the one man the many will be made righteous” (Rom. 5:19).

In His earthly life Christ exemplified faithfulness in stewardship. He was faithful to the charge that was His and to the management of all that had been given Him (cf. John 6:39; 15:10; 17:12). He was “faithful as a son over God’s house” (Heb. 3:6). His perfect obedience provides righteousness for all humankind which we claim by faith in Him. His death atones for sin. We died with Him. As Paul states, “We are convinced that one died for all, and therefore all died” (2 Cor. 5:14). And again, “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” (Eph. 2:4-7). This means that, as His followers we come to life afresh and live it from a new perspective. Writes Maxson, “We begin our daily life from the very throne of God—with all the power and resources of that throne available to help us live (2 Pet. 1:3-4)” (2002, p. 4).

Group exercise. Consider the following texts: Acts 2:36; 10:36; 17:24; Rom. 6:23; 1 Cor. 8:6; Eph. 4:5; Phil. 2:5-11; Rev. 17:14. By what title is Jesus known in these verses? What does it mean to you personally to call Jesus “Lord”? What might be the difference between the use of “Lord” in verses like Matt. 8:21; 13:51; 15:27 and the affirmations of Acts 10:36; Rev. 17:14? What does Christian stewardship mean under the lordship of Jesus? (Handout 1)

Jesus is Lord. Throughout the New Testament various terms are used for Jesus and concepts introduced so that we come to see Him as Messiah, Savior, Teacher, Master, Friend, Brother, Priest and King. Each of these is laden with meaning and has profound implications for our relationship with Him. With the descent of the Holy Spirit at Pentecost, however, Jesus was recognized more fully as “Lord.” Like a newborn energized by its first breath, the infant Church—the new body of Christ—cried out, “God has made this Jesus, whom you crucified, both Lord and Christ” (Acts 2:36). He is “Lord of all” (Acts 10:36). To call Jesus “Lord” as the Spirit led the early Church to do (cf. 1 Cor. 12:3), is to recognize His sovereignty and submit to it. “The act of submission to God restores the natural order in which we were created. It allows God to resume His place on the throne of life. It places us in the right relationship with God from which we can begin an entirely new life” (Maxson, 2002, p. 10).

Our things are His things. “For the Christian, as Scripture proclaims everything belongs to God, we manage the property of our Lord. Since everything belongs to Christ, we need to have the attitude and view that our things are His things, our stuff is His stuff, that all we could have now, all we have lost, all we will have, is His, including our very bodies and spiritual gifts. We are mere lessees of the property, money, relationships, talents, time, and even our lives. That means all that we are and all that we have are not really ours to begin with. They belong to God. So, the duty of the Christian is to learn how to become responsible stewards of our Lord’s resources entrusted into our care. It means to manage everything to the best of our abilities for His glory” (Krejcir, 2003, n.p.).

Stewardship Blessings

The appropriate alignment of God and humanity is preserved. Sin distorts the divine-human relationship, elevating the creature above the Creator (Is. 14:13, 14). The awareness that everything is “under His feet” (1 Cor. 15:27; Eph. 1:22; Heb. 2:8) restores and preserves the proper relationship between the divine and the human, only now it is the “new creation” order. Faithfulness in stewardship helps guard against the temptation to distort the relationship between the Re-creator and the creature He has re-created (cf. Is. 64:8; Jer. 18:3-5).

Stewardship builds trust in God to supply our need. We are not alone; we need not worry about caring for ourselves (Phil. 4:19). We need not hoard resources as though they were in short supply (1 Kings 17:13-16).

Stewardship stimulates in us the generosity of the Greatest Giver. We give cheerfully (2 Cor. 9:7). We sacrifice to help others as God has sacrificed Himself for us (Luke 10:30-37; cf. 2 Cor. 9:15).

Closing activity. *If this represents the end of a session, you may wish to give a personal testimony, or invite members of the group to share their testimonies of the blessings of Christ’s Lordship and stewardship.*

Part 2 – Hearing God’s Voice in Our Money

Remember the Lord your God, for it is He who gives you power to get wealth. - Deut. 8:18 NKJV

Quotable Quotes

When you accept Jesus as your Lord, He becomes the Supreme Ruler of your life. This means that Jesus becomes “Lord” also of your material possessions. Even your money becomes obedient to Christ—a means of expressing your deep, heartfelt commitment to God, to your family, and to Christ’s mission in the world. (Department of Stewardship and Development, 1985, p. 3)

If all the tithes of our people flowed into the treasury of the Lord as they should, such blessings would be received that gifts and offerings for sacred purposes would be multiplied tenfold, and thus the channel between God and man would be kept open. The followers of Christ should not wait for thrilling missionary appeals to arouse them to action. If spiritually awake, *they would hear in the income of every week*, whether much or little, *the voice of God* and of conscience with authority demanding the tithes and offerings due the Lord. (*Testimonies for the Church*, vol. 4, p. 474, emphasis supplied)

Money in Scripture

Money or material blessings is the single theme most often mentioned in Scripture:

- Two-thirds or more of Jesus parables deal with money or material possessions.
- Over 2,300 biblical passages refer to money or material possessions! There are only about 500 on prayer, and less than 500 on the subject of faith. (Maxson, 2002, p. 46)

Group exercise: Jesus and Money. *Divide the following texts among several small groups. Study the passages. What are the lasting lessons for today from each of these? (Handout 2)*

Matt. 6:19-21

Matt. 6:25-34

Matt. 13:44, 45

Matt. 23:23, 24

Matt. 26:6-13

Mark 12:41-44

Luke 16:1-14

Luke 19:1-10

Luke 18:18-25

Luke 19:11-26

Luke 18:9-14

Take feedback from the group and flesh out the discussion as necessary to include the following ideas that grow out of these passages:

- People often compartmentalize life into two “kingdoms.” Jesus taught that the dominant focus of life, indeed the only focus, must be the realities of His kingdom. Putting His kingdom at the center of life, “selling all that we have” and “laying up” spiritual treasure must be our priority. (For an excellent discussion of the concept of “one kingdom” versus “two kingdoms,” see *Stewards in the Kingdom* by R. Scott Rodin.
- People tend to live for whatever their money is invested in, even to the detriment of their spiritual lives.
- Christians are called to let their anxiety about life and material things give way to trust in the love of God for us and His provision for all our needs. “My God,” wrote Paul, “will meet all your needs according to his glorious riches in Christ Jesus” (Phil. 4:19).
 - Jesus is worth everything we possess.
 - God is more generous than we can imagine.
 - Outside the spiritual context to which it belongs, tithing can miss its intended purpose to proclaim God’s ownership of our lives and our intent to be His people. It can become a

compartmentalized, religious form that little appreciates the true nature of spirituality that expresses itself in love for God and others.

- When you recognize how much you have been forgiven, you want to be generous to God in gratitude.
- It isn't the amount you give, but the spirit of gratitude that counts.
- When your life revolves around accumulating wealth, it's very hard to make spiritual things a priority.
- Honesty in money matters follows true conversion.
- What we do with our money is a good litmus test of our love for God.
- God's people will endeavor to manage His resources well.
- Giving to impress others doesn't impress God.

The Tithe is the Lord's

A tenth of the increase. "Tithe" is the English term for the Hebrew *ma'aser* ("tenth part"), a special designation for a portion of one's "increase," i.e., what one has acquired, produced, or earned (Deut. 14:18; 26:12; 2 Chron. 31:5). "Tenth" (Heb. *asiyriy*) further defines the "tithe" portion (Lev. 27:32). It is one part out of ten, or ten percent. "God shares in the risk of returning one tenth of the increase. There is no selection by quality" (Maxson, 2002, p. 51).

A principle for every currency. Tithe is calculated in whatever currency is used to measure one's increase in acquisitions or income. In the Hebrew agrarian economy, the currency included grain, fruit, and flocks or herds of animals (Lev. 27:30-32). Also mentioned are oil and wine (Deut. 12:17), and honey (2 Chron. 31:5).

- The Pharisees paid tithe of their herbs (Matt. 23:23).
- Abraham paid "tithes of all" the spoils of war (Gen. 14:20).

Class exercise. *Invite the group to share stories of personal tithing experiences or others they know about that have been inspirational to them. You may wish to excerpt one or more of the tithing testimonies from "What About Those Tithing Stories?" (Handout 2).*

God's purpose for His tithe. "All the tithe . . . is the Lord's" (Lev. 27:30a). The tithe is "holy unto the Lord" (Lev. 27:30b), i.e. "set apart" (Heb. *quodesh*) for the Lord. This specially designated portion of our increase is a tenth that we "return" to God.

The tithe is a symbol that everything we have belongs to God (Ps. 24:1; 50:10, 11; Haggai 2:8). Tithes express our loyalty and love for God. By returning the tithe, we acknowledge God to be the Owner of all we possess. He owns our land; He gives its fruits; He gives us power to get wealth (Deut. 8:18). God literally gives "the increase" (Compare 1 Cor. 3:6).

Support of the ministry. God directed the Israelites to return the tithe to the Lord for the purpose of supporting the Levites in their service of ministry (Ex. 29:27, 28; Num. 18:24, 31). Leviticus details God's first instruction to the Israelites about tithe (Lev. 27:30-33). In Numbers 18:21-28 further instruction is found. Those who live from the tithe are also to tithe. During the time of Hezekiah's revival the Levites were restored to their ministry and the practice of tithing to support the ministry was revived (2 Chron. 31:5-12). Revival in tithing occurred again under Nehemiah with storerooms established for the tithes and offerings (Neh. 10:37, 38; 12:44; 13:5, 12). Malachi calls God's people to return to God that of which they had robbed Him—the tithes and offerings (Mal. 3:8-10).

The practice of supporting those specially called to ministry from tithe runs throughout Scripture:

- Abraham paid tithe to Melchizedek, the priest of the Most High God (Gen. 14:20). "Having experienced God's blessings in the victory over the kings who captured Sodom and Gomorrah,

Abraham recognizes God's blessing by returning his tithe through Melchizedek, the priest-king of Salem. We find three key points in this story: Abraham receives God's blessings as a fulfillment of the covenant promise. He responds to God's blessing by tithing. His tithing is an extension of a normal practice. There is no instruction to start a new practice" (Maxson, 2002, p. 51).

- Jesus supported the tithe plan. Jesus acknowledged the payment of tithe, but saw it as part of a spiritual life style that incorporates justice, mercy and faith and well as faithful stewardship of money (Matt. 23:23).

- Paul endorsed God's tithe plan (1 Cor. 9:13, 14). "It was to this plan [the tithe] for the support of the ministry that Paul referred when he said, 'Even so hath the Lord ordained that they which preach the gospel should live of the gospel.'" (*Acts of the Apostles*, p. 336)

Distinction between tithes and offerings. The tithe is not the same as a freewill offering. Strictly speaking, the tithe is not "given;" it is "returned." Scripture speaks of it separately from freewill offerings (Deut. 12:6). Tithe is not an offering we give to support ministers. Tithe is God's money used according to God's plan to provide for His ministers.

The tithe is not subject to the same criteria as offerings. Offerings were to be specifically "without blemish" (Ex. 12:15; Lev. 1:10; 3:1, 6; Num. 19:2). The tithe was arbitrarily one of every ten. Out of the general count, as the lambs passed "under the rod," every tenth one was to be set aside as "the Lord's" (Lev. 27:32).

Motivation for tithing is different from that of giving offerings. Tithing responds particularly to the fact of God's ownership. To tithe is to return to God the portion He claims out of everything over which He has given us stewardship. Offerings, however, grow out of our exercise of stewardship over the nine-tenths God has given us to manage. "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. 9:7).

Some verses describe the returning of the tithe as a "heave offering" (Ex. 29:27, 28). "This was the so-called 'tithe heave-offering,' i.e., the tithe which the Levites put aside for the priests from the tithe due to them as Levites (comp. Num. xviii. 25 *et seq.*)" (Bacher & Lauterbach, 2002, n.p.).

Case study. *Distribute Handout 5 "Handling Family Provisions – Case Studies" to each participant. Assign #3 "Tithing the Allowance" to small groups or work together as a large group. Ask part of the group to take one side of the issue (for withholding tithe) and the other part to take the other side (voluntarily returning tithe). Can a case be made for each? How can this dilemma be resolved?*

How is tithe dispensed? God asks His people to "bring the whole tithe into the storehouse" (Mal. 3:10). Anciently, the Israelites brought their tithes to the tabernacle where Aaron, the high priest, received the tithes to provide for his livelihood and those of the Levites (Num. 18:28). With construction of the temple, the tithes were collected in special treasury rooms (Neh. 10:37, 38; 12:44; 13:5, 12).

In the Seventh-day Adventist church, tithes are collected at local churches and forwarded by the church treasurer to the conference/mission treasurer who dispenses the tithe.

How is "increase" calculated? Some may interpret "increase" as their gross income; others, whose businesses incur expenses to generate income, understand "increase" to mean net income after expenses. Government taxes are not understood as business expenses.

Selected quotations on tithe.

Voluntary offerings and the tithe constitute the revenue of the Lord's work. Of the means entrusted to man, God claims a certain portion,--the tenth. He leaves all free to say whether or not they will give more than this. (*Acts of the Apostles*, p. 74)

Not only does the Lord claim the tithe as His own, but He tells us how it should be reserved for Him. He says, "Honour the Lord with thy substance, and with the firstfruits of all thine increase." This does not teach that we are to spend our means on ourselves and bring to the Lord the remnant, even though it should be otherwise an honest tithe. Let God's portion be first set apart. (*Adventist Home*, p. 389)

God expects no less from us than He expected from His people anciently. The great work for the salvation of souls must be carried forward. In the tithe, with gifts and offerings, He has made provision for this work. Thus He intends that the ministry of the gospel shall be sustained. He claims the tithe as His own, and it should ever be regarded as a sacred reserve, to be placed in His treasury for the benefit of His cause. (*Christ's Object Lessons*, p. 300)

Offerings

The grace of giving is preceded by the grace of receiving. Only as we realize that everything we have is a gift of grace can we truly worship God through offerings. (Maxson, 2002, p. 56)

Group exercise. *Study the following Bible passages regarding offerings. What lasting principles can be drawn from these to inform and inspire our giving today? (Handout 3)*

Ex. 25:2

Deut. 8:18

1 Chron. 29:3-14

Ezra 3:5

Mark 14:3-8

2 Cor. 9:7

Offering ourselves through our money gifts. Christians recognize that the most significant offering is the giving of ourselves to Christ as "a living sacrifice" (Rom. 12:1, 2). Because our money is an encapsulation of our time, talent and energy, giving our money represents one tangible way of offering ourselves. After the tithe has been returned to the Lord, we are left with the remainder of our increase. Over this portion God calls us to be responsible stewards.

Monetary offerings acknowledge that God has helped us to acquire this tangible resource. Moses enjoined God's people, "Remember the Lord your God, for it is He who gives you power to get wealth" (Deut. 8:18 NKJV). David prayed at the consecration of the temple building materials, "But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand" (1 Chron. 29:14).

Offerings give us an opportunity to partner with God. As His managers we should ask the question, "What would the owner have me do with the goods that are His?" There are many needs and causes that call out to us for support both within the church and outside. Responsible stewards plan their giving. They may band together to support the large needs of a local church, conference or institution, since the combined lifting power of a group provides consistent support to these organizations. As part of their plan, they may contribute to other church nurturing and gospel-sharing activities and organizations as they sense the prompting of God's Spirit to do so. Still others have a "Lord's Fund" where some money is placed regularly to be disbursed when a special need arises or when they feel specifically impressed to help.

Acceptable and unacceptable offerings. The following table provides some general guidelines on acceptable and unacceptable offerings:

Acceptable		Unacceptable	
Voluntary	Ex. 25:2	Forced	2 Cor. 9:7
With Love	1 Cor. 13:1-3	Legalistic	2 Cor. 9:7
Joyfully	1 Cor. 9:7	Grudgingly	2 Cor. 9:7
Generous	2 Cor. 8:2	Selfish	2 Cor. 9:5
Perfect	Lev. 22:18, 19	Blemished	Mal. 1:7
Thankful	1 Chron. 29:31	Despised	Mal. 1:12
Peace	Lev. 3:1	Deceitful	Mal. 1:13
Disinterested	Acts 4:37	Manipulated	Acts 8:18-21
As able	1 Cor. 16:2	Contemptible	Mal. 1:7
Complete	Ps. 50:14,15	Partial	Acts 5:1-11
Sacrifice	Ps. 50:23	Left over	1 Sam. 15:20-22
Faith	2 Cor. 8:3	Of Necessity	2 Cor. 9:7
Praise	Heb. 13,15,16	Burdensome	Mal. 1:12
Pure	Mal. 1:11	Defiled	Mal. 1:7

(Maxson, 2002, p. 58)

Planning a Budget

A simple plan for managing one's financial resources after the tithe has been returned is to think in terms of doing three things with money—save it, share it, spend it.

Save. Money saved is money “paid to yourself” for future use, i.e. for a “rainy day” when income may not be as plentiful, for an emergency, a vacation, or to make a large purchase, etc.

Share. Money shared is money used to bless others. When we give offerings to support the local church, missions, evangelism, etc., we are sharing from our means as responsible members of the larger family of God. Such offerings show our love and support for our fellow believers at home and abroad. It gives us an opportunity to join other Christian believers in fulfilling God's plan for nurturing the church in another area and for spreading the gospel there. A good Bible example of this was the offering taken in Antioch for the struggling church in Jerusalem (Acts 11:29, 30). When we contribute to charitable organizations, or provide food for a family in need, help with a child's school fees, etc., we share God's blessings to us with others who need support and encouragement.

Case study. *From Handout 5 “Handling Family Provisions – Case Studies” assign #1 “The Gift” to half the participants and #2 “Crowded Calendar” to the other half. Both case studies involve the concept of sharing, while one involves money and the other involves time. While giving and sharing with others is a high value for Christians, is it possible to give too much? How does a responsible steward keep “sharing” in balance with other important aspects of life? How does one respond appropriately to needs “out there” without neglecting the needs “in here” of one's marriage partner, one's family and oneself?*

Spend. The money we have left after we have *tithed, saved* and *shared* is the money we have for spending. Good stewards make a plan, a budget, for how they will use the money they have for spending. Important priorities should be (after tithe and offerings): government taxes, family and personal needs (housing, food and supplies, clothes, family recreation, etc.), debt repayment, and decisions about any remaining surplus. A surplus might be saved, shared or spent for something special for the family.

Class exercise. *Distribute “Monthly Household Budget” – Handout 4. Use the remainder of the session to begin, and then take home to complete, the preparation of a household budget.*

Optional exercise. *In addition to, or instead of “Monthly Household Budget” (which you may wish to give as a take home assignment), you may use the time to consider case studies #4, #5, #6 of Handout 5 “Handling Family Provisions – Case Studies.”*

Part 3 – Family Provisions: Taking a Life Inventory

God shall supply all your need. - Philippians 4:19 NKJV

Quotable Quote

Looking at this bigger stewardship picture we see it really is a lifestyle. It is not about how much or where we give, although Christ’s Lordship will impact our tithes and offerings. It isn’t about how we manage our money, even though accepting Jesus Christ as Owner will change how we deal with money. It is about who is Lord of every part of our life. It is about who is transforming each moment of life with His presence. (Maxson, 2002, p. 8)

Concern for Our Provisions

What do explorers, astronauts, immigrant settlers and today’s families have in common? Concern for their provisions. Settlers who followed the trails west across the continent of North America paid close attention to their provisions. They knew they must rely on what they took with them, so they took careful inventory. The food and other provisions needed to sustain a family on the Oregon Trail for six months, according to journals of the mid-1800’s, consisted of flour, sugar, bacon, coffee beans, lard, spices, dried fruit, beans, rice, and perhaps even a keg of pickles (a popular and tasty choice for warding off the dangers of malnutrition). Add cast iron pots and pans, a kettle or two, a Dutch oven, and a wagon could weigh as much as a ton.

Today, we think of family provisions as all the resources and assets available to a family with which it cares for its needs and carries out its tasks. Christian believers understand that all our provisions are traceable to God’s bountiful hand. Under the lordship of Jesus, believers are stewards, managers of all He has given to us.

Careful family resource management begins with identifying the resources around us.

A System of Resources

We often tend to think narrowly about resources as money, time, or energy. Actually we possess an abundance of resources that can all contribute to our family’s ability to care for its needs and carry out its tasks.

The family – a living cell. A living cell in the body has resources within itself to help it complete some of its tasks. However, many resources come from outside. In the same way, the family has an internal environment that contains resources and an external environment which is also stocked with available resources.

Illustration. *Using the body cell as a metaphor for a family, brainstorm with the group to determine what the internal and external resources of a family are that enable a family to care for its needs for nurture and to carry out its tasks. You may refer to Handout 6 “The Family Cell” in order to reproduce the diagram on a poster-board, flip-chart, or a black or white board. (At the end of the exercise you can distribute Handouts 6 and 7 as a summary).*

Internal and External Resources

Handout 7 “Family Resources – Internal/External” shows the variety of internal and external resources available to families.

Class exercise. *Review Handout 7. Which of the resources listed are available to you? Which are not? What coping skills do families develop to compensate for resources that may not be present? What makes some of these resources more accessible than others? How can families be helped to identify their various resources?*

The Resource of Spiritual Gifts

Jesus promised to send the Holy Spirit as the Comforter, “the One called alongside” (John 14:16, 26), to stand beside us, to be with His people forever. Upon the ascent of Jesus to heaven, the Comforter came upon the infant Church. He comes as well to each new believer. The role of the Holy Spirit is manifold in the believer, in the church, and in the world (cf. John 14:16-18, 26; 15:26, 27; 16:7-11), but as He dwells within each heart, He enables believers to make contributions that strengthen the Church, the body of Christ, enlarging it and unifying it. Says Paul, “Now to each one the manifestation of the Spirit is given for the common good” (1 Cor.12:7).

These spiritual gifts, these “enablings”, are mentioned several times in the New Testament (Romans 12; 1 Corinthians 12; Ephesians 4). As the Spirit has not ceased His ministry in the Church, His empowerment is still active. Spirit-led stewardship will address these resources also, identifying them, cultivating them, and utilizing them for the glory of the Lord Jesus.

“Spiritual gifts are unwrapped in a four-stage process,” writes James Zackrison.

“1. Discover your most probable gifts through your own inward convictions and the use of a spiritual gifts inventory.

“2. Ask the Lord to confirm your gifts through intercessory prayer (James 1:5).

“3. Have the church body verify the findings of the inventory.

“4. Use your gifts in ministry” (1996, p. 114).

Class exercise. *Discuss spiritual gifts as a resource for the church and for the smallest church—the household. Share how the Spirit has enabled you to contribute to the body of Christ. Handout 8 – “Spiritual Gifts Discovery Tool” contains an inventory that you may find useful in “unwrapping” the special gift(s) of the Spirit in your life. Remember that “these inventories are only a start in the process of identifying spiritual gifts, but they are valuable as initial tools in the process” (Zackrison, 1996, p. 116).*

References and Bibliography

Bacher, W., & Lauterbach, J. Z. (2002). Terumot. *Jewish Encyclopedia.Com*. Retrieved Nov. 20, 2005, from <http://www.jewishencyclopedia.com/view.jsp?artid=161&letter=T>

Department of Stewardship and Development. (1985). *Money management for young adults*. Silver Spring, MD: General Conference of Seventh-day Adventists.

- Krejcir, R. (February 2003). Stewardship. *Into Thy Word Ministries*. Retrieved Nov. 20, 2005, from http://sites.silaspartners.com/partner/Article_Display_Page/0,,PTID34418|CHID632334|CIID1509932,00.html
- Manno, B. (January, 1982). Parenting as religious experience: Parenting as stewardship, part I. *Marriage and Family Living*, 64 (1) pp. 18-20.
- Manno, B. (February, 1982). Parenting as religious experience: Parenting as stewardship, part II. *Marriage and Family Living*, 64 (2) pp. 14–15, 28.
- Maxson, B. (2002). *Lordship and family resources*. Silver Spring, MD: Stewardship Department, General Conference of Seventh-day Adventists.
- Rodin, R. S. (2000). *Stewards in the kingdom*. Downers Grove, IL: InterVarsity Press.
- White, E. G. (1911). *Acts of the apostles*. Nampa, ID: Pacific Press Publishing Association.
- White, E. G. (1952). *The Adventist home*. Hagerstown, MD: Review and Herald Publishing Association.
- White, E. G. (1941). *Christ's object lessons*. Hagerstown, MD: Review and Herald Publishing Association.
- Zackrisson, J. W. (1996). *Practical spiritual gifts*. Boise, ID: Pacific Press Publishing Association.

Looking Again at Biblical Stewardship

Learning Activities

1. Consider the following Bible passages. What insights can we gain into the meaning of “manger,” “steward,” and “stewardship”?

Luke 12:42

Titus 1:7-9

Luke 16:1-12

1 Peter 4:10

1 Cor. 4:1, 2

2. Read Genesis 1:1, 31. What do we learn there about God's relationship to the world?

Read Genesis 1:28; 2:15. How does this book of beginnings describe how God assigned to humankind the task of governing His world?

3. Reflect on the Owner-manager principle as it was divinely designed. What do we mean when we say it “rests on a proper alignment of the Creator-creature”? How has sin affected this principle? When the owner-manger principle is disrespected, what is the effect upon stewardship? (Compare Jesus' parable of the tenants in Matt. 21:33-41.) What must occur for the proper realignment to be present in our lives?

4. Consider the following texts:

Acts 2:36

1 Cor. 8:6

Acts 10:36

Eph. 4:5

Acts 17:24

Phil. 2:5-11

Rom. 6:23

Rev. 17:14

By what title is Jesus known in these verses? What does it mean to you personally to call Jesus “Lord”? What might be the difference between the use of “Lord” in verses like Matt. 8:21; 13:51; 15:27 and the affirmations of Acts 10:36; Rev. 17:14? What does Christian stewardship mean under the lordship of Jesus?

What about those Tithing Stories?

Robert McIver

For as long as I can remember, I have always been very uncomfortable with the following kind of story:

A farmer who faithfully gave tithe was faced with a crisis. There were locusts coming across his neighbour's fields, and if they arrived at his farm, they would eat his crop and he would lose the farm. Because he was a faithful in his tithing, he claimed the promise of Mal 3:10, and prayed. In an answer to his prayer the locusts ate right up to his fences, but went around his property, leaving his crops untouched.

I didn't doubt that the story was true. But what made me uncomfortable was the possibility that there might well have been another farmer somewhere who tithed, but had his crops eaten out by locusts. I still have this concern, but over the last three years have had opportunity to talk to actual farmers and business proprietors about their experiences. They have given me another perspective which I would like to share with you.

In many ways, it is rather unexpected that I should become involved with research into tithing. My research specialty is the Gospel of Matthew, and although I branch out into other areas from time to time, I had never done the kind of social sciences research which we have ended up using as a major part of our research into tithe. Thus I started this whole process with little more than my own experiences as a tither, and my discomfort with many of the things that have been said to encourage others to tithe.

The stories I want to share with you come as a response to one of the major projects that have grown out of our interest in tithing. We have developed a survey which is taken to various churches and filled in by those who attend.¹ Amongst other things, this survey is attempting to measure what is motivating Seventh-day Adventists to tithe. One of the motives we are testing is whether or not SDAs are tithing because they believe God will bless them if they do so. For it is not only me that has heard the story about the farmer and the locusts.

It has been a surprise to me to learn that most of those filling out the questionnaire disagree with such statements as: "If I tithe, God will answer my prayers." I often share this research result in my sermon, and in other conversations I have about our research.

Very early in my involvement with tithing research, one of the people I was talking to said words to this effect: "Hey, wait a minute there, Robert. I am a farmer, and I remember clearly an incident something like the one you are describing. It was at a time of serious drought, and I was in trouble, because the only water I had was becoming very salty. All of my cattle were about to die. I can clearly remember taking out my Bible, and reading aloud the promise of Mal 3:10. I then knelt and prayed, and told God that He had made a promise. I was in trouble, and needed him to honour his promise. From then until the drought broke, the cattle had water that was not salty. They all survived." It was a

very moving and remarkable story, and I asked the farmer who he had told about this. He said that he had told very few people.

On another occasion I was at a church picnic held after I had preached on tithing. A businessman took the opportunity to share with me his experience. He named the year, and it was a bad year for nearly everybody in the economy, and his business was going bankrupt. At this time of worry, he said to his partner that his conscience had been troubling him that he should tithe. And so they did, despite the financial problems their business was in. Since that moment, his business has never looked back. I also asked him how many people he had told about that. He said very few.

One last real-life story: Recently, I was visiting a church to conduct the survey and preach about tithe. Soon after I arrived, I was introduced to somebody, and was told that it was the fourth time he had attended this church. Frankly, this worried me, because I had arranged to do a survey and then preach on tithing - and here was somebody in church for almost the first time. What would he think about the concept of tithing? Afterwards, at the church luncheon, I sought this person out to discover what he had thought about the sermon. "Very interesting," he said. "I think I know how it works. You see, I run a small business which until recently earned most of its money on Saturdays. I was studying with the Pastor about Sabbath keeping, and told him that I would go broke if I did not run my business on Saturday. The Pastor told me to pray about this, and to test God. Sure enough, I have been worshipping in Church on Sabbaths, and during the rest of the week I earn more than when I worked Saturdays. I think tithing probably works the same way. God blesses us if we are faithful in tithing."

Let me share with you where I am up to on all this. I am still not entirely comfortable with sharing these stories. After all, there are many reasons that small businesses go bankrupt. There may not be a market for the product or service provided by the business. There might be financial mismanagement. How can I tell a story which apparently recommends tithing as a way out of financial difficulties, when the real problem in a failing business might be financial mismanagement, for example. Perhaps there are sincere farmers who I have not talked to, and who tithed faithfully, but who lost all their cattle in a drought. Australia is a hard land on all kinds of farmers.

On the other hand, what I have shared here are real experiences that I have been hearing. In fact, these individuals have seen the hand of God work in their life because they tithe. This is a deeply held conviction. Christianity is practical for these people, because it is found in the financial and other blessings of God that they experience every day. Yet I also understand that these are very private experiences. From my own life I know that this connection is not only private, it feels fragile. All my life I have trusted God financially. While I have not had all the financial resources that I would like, I have never lacked anything I needed, and have often have had enough surplice for things that I just wanted rather than really needed. I believe in my deepest being that this has been God's blessing in my life. But this is something very private, and not something that I am comfortable sharing. In fact, I have not really shared this with anybody before writing it down here. Perhaps I should have done so earlier.

I would like to conclude with two verses from the Bible, which I find helpful in understanding the relationship between financial blessing and tithing. Mal 3: 10-12 says:

"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. ¹¹ I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit," says the LORD Almighty. ¹² "Then all the nations will call you blessed, for yours will be a delightful land," says the LORD Almighty. (NIV)

This verse certainly reads as though God offers practical financial blessings to those who tithe. He even challenges us to test him on it. The stories I have shared show that this has indeed been the experience of some. In fact, in our surveys 77% of those who tithe agree or agree strongly with the statement "I know that God has blessed me because I pay tithe" ²

Many, then, have experienced a blessing because they tithing. But not all. The second text comes from Dan 3: 16-18. King Nebuchadnezzar had threatened to throw Shadrach, Meshach and Abednego into a fiery furnace if they refused to bow down to an image. In their final answer,

"Shadrach, Meshach and Abednego replied to the king, "O Nebuchadnezzar, we do not need to defend ourselves before you in this matter. ¹⁷ If we are thrown into the blazing furnace, the God we serve is able to save us from it, and he will rescue us from your hand, O king. ¹⁸ But even if he does not, we want you to know, O king, that we will not serve your gods or worship the image of gold you have set up." [Daniel 3:16-18 NIV]

Yes, they say, "God can save our life. But even if he will not, we will still serve Him." Perhaps this might give us a clue to understanding financial matters and tithing. Yes God can bless us, and most often does. But there is no mechanical relationship between tithing and financial blessing. Sometimes God will not intervene to prevent us from experiencing the consequences of poor financial decisions, or some of the other poor decisions that we make in life. Indeed, sometimes disasters do not seem to be related to any decision made by humans (Luke 13:1-5). Nor should it be forgotten that God blesses all humankind (Matt 5:45). Yet, as Christians, we know that whatever our circumstances, God desires our best good, and that He walks with us not only in times of prosperity, but in times of difficulty.

Footnotes

¹ I am working on this survey with Steve Currow and Peter Beamish, under the supervision of the College Human Research Ethics Committee and two research groups based in the NNSW and Greater Sydney Conferences resp.

² We have not asked this question in all the surveys, and so only have responses from 348 people. Of these 289 tithed 10% or more of their income. 222 of these 289 tithers agreed or agreed strongly with the statement.

Reprinted from McIver, R. (September 22, 2001). What about those tithing stories? *Record*.
Wahroonga, N. S. W.: South Pacific Division of Seventh-day Adventist. Used by permission.

Hearing God's Voice in Your Money

Learning Activities

1. *Divide the following texts among several small groups. Study the passages. What are the lasting lessons for today from each of these?*

Matt. 6:19-21
Matt. 6:25-34
Matt. 13:44, 45
Matt. 23:23, 24
Matt. 26:6-13
Mark 12:41-44

Luke 16:1-14
Luke 19:1-10
Luke 18:18-25
Luke 19:11-26
Luke 18:9-14

2. *Share stories of personal tithing experiences or others you know about that have been inspirational to you.*

3. *Read "Tithing the Allowance" (Handout 4 "Handling Family Provisions – Case Studies"). Part of the group will take one side of the issue (for withholding tithe) and the other part will take the other side (voluntarily returning tithe). Can a case be made for each? How can this dilemma be resolved?*

4. *Study the following Bible passages regarding offerings. What lasting principles can be drawn from these to inform and inspire our giving today?*

Ex. 25:2
Deut. 8:18
1 Chron. 29:3-14

Ezra 3:5
Mark 14:3-8
2 Cor. 9:7

5. *From Handout 5 "Handling Family Provisions – Case Studies" study #1 "The Gift" and/or #2 "Crowded Calendar" as assigned. Both case studies involve the concept of sharing, while one involves money and the other involves time. While giving and sharing with others is a high value for Christians, is it possible to give too much? How does a responsible steward keep "sharing" in balance with other important aspects of life? How does one respond appropriately to needs "out there" without neglecting the needs "in here" of one's marriage partner, one's family and oneself?*

6. *Prepare a household budget (Handout 4 - "Monthly Household Budget").*

MONTHLY HOUSEHOLD BUDGET

INCOME

	Projected Income	Actual Income	Difference
HIS	_____	_____	_____
HERS	_____	_____	_____
OTHER	_____	_____	_____
TOTAL INCOME	_____	_____	_____

EXPENSES

	Projected Income	Actual Income	Difference
CHURCH	_____	_____	_____
Tithe	_____	_____	_____
Offerings	_____	_____	_____
Contributions	_____	_____	_____
RETIREMENT	_____	_____	_____
SAVINGS	_____	_____	_____
HOUSEHOLD EXPENSES	_____	_____	_____
Rent/Mortgage	_____	_____	_____
Association Fees	_____	_____	_____
Repairs/Maintenance	_____	_____	_____
Electricity	_____	_____	_____
Gas	_____	_____	_____
Water/Sewer	_____	_____	_____
Trash/Waste Pickup	_____	_____	_____

	Projected Income	Actual Income	Difference
Lawn Care Service	_____	_____	_____
Telephone/DSL/Cable	_____	_____	_____
LOANS	_____	_____	_____
School Loans	_____	_____	_____
Credit Cards	_____	_____	_____
INSURANCE	_____	_____	_____
Health	_____	_____	_____
Life	_____	_____	_____
Home	_____	_____	_____
Car	_____	_____	_____
CAR	_____	_____	_____
Car Payment	_____	_____	_____
Gas	_____	_____	_____
Tags/Registration/ Licensing	_____	_____	_____
Maintenance/Repairs	_____	_____	_____
Public Transportation	_____	_____	_____
Public Garage Fees	_____	_____	_____
MEDICAL	_____	_____	_____
Doctors	_____	_____	_____
Dental	_____	_____	_____
Eye	_____	_____	_____
Hospital	_____	_____	_____
Lab	_____	_____	_____

	Projected Income	Actual Income	Difference
Food	_____	_____	_____
Groceries	_____	_____	_____
Market	_____	_____	_____
Dining Out	_____	_____	_____
PERSONAL	_____	_____	_____
Clothing	_____	_____	_____
Dry Cleaning/Laundry	_____	_____	_____
Education/Professional Journals & Dues	_____	_____	_____
Newspaper/Magazines	_____	_____	_____
Spa/Health Club	_____	_____	_____
Allowance	_____	_____	_____
Gifts	_____	_____	_____
CHILD CARE	_____	_____	_____
Child Care	_____	_____	_____
School Tuition	_____	_____	_____
School Supplies	_____	_____	_____
After School Activities/Clubs	_____	_____	_____
Lunch & Spending Money	_____	_____	_____
PET CARE	_____	_____	_____
Vet Care, Medicine, Vitamins	_____	_____	_____
Food	_____	_____	_____
Training/Toys	_____	_____	_____
Grooming	_____	_____	_____

**ENTERTAINMENT/
VACATION**

Video/DVD
Rental/Purchase

Concerts/Other Events

Vacation Expenses

MISCELLANEOUS

TOTAL EXPENSES

_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

BUDGET SUMMARY

TOTAL INCOME

TOTAL EXPENSES

BALANCE (+ OR -)

_____	_____	_____
_____	_____	_____
_____	_____	_____

Handling Family Provisions Case Studies

1. The Gift

Steve is deeply committed to giving heavily to the church of both his time and his income, so much so that he sometimes forgoes even generally accepted necessities of life and attentiveness to his family's needs. His wife, Margie, recently had a little birthday party for him. Friends brought presents which he cheerfully opened, but when he opened her gift of a very nice watch, he carefully returned it to its box, as if he planned to return it. When Margie wondered aloud why he didn't put it on, he simply said coldly, "We'll talk about this later."

2. Crowded Calendar

Church leaders are gathered to lay plans for the upcoming year. The calendar is very crowded and the pastor announces that, on top of everything, he has engaged an evangelistic team and booked the city convention center. Turning to Jim, the pastor announces that he wants Jim to coordinate the pre-evangelism effort. He apologizes for not calling him in advance about it, but expresses confidence that Jim is the best man for the task. The Family Ministries leader knows Jim and his family, knows about his recently increased responsibilities at work and the new baby who is on the way. The FM director catches the look of distress on Jim's face, but observes that the pastor is not prepared to take "no" for an answer when Jim tries to decline this responsibility.

3. Tithing the Allowance

John and Elizabeth have two sons, Jack aged 10 and Jason aged 8. Both parents want to teach their boys about stewardship, but they are in disagreement about tithing the boys' allowance. John's father was a pastor in a mission where the tithe was withheld from his salary. So John favored taking out the boy's tithe then giving the boys the remainder. Elizabeth protested that this way of doing things would not give the boys the joy of voluntarily returning God's tithe, nor would it establish a habit pattern of paying tithe when they became adults.

4. Budgeting

Sally and Calvin have very different ideas about budgeting. Money is tight, so Sally suggests that every night they write down the expenditures of that day so that in a couple of month's time, they will have the basis for creating a realistic budget. Calvin finds this all too confining, and accuses Sally of not trusting him. He says that his family never had a budget and they managed okay, so he doesn't see the need for all this record-keeping.

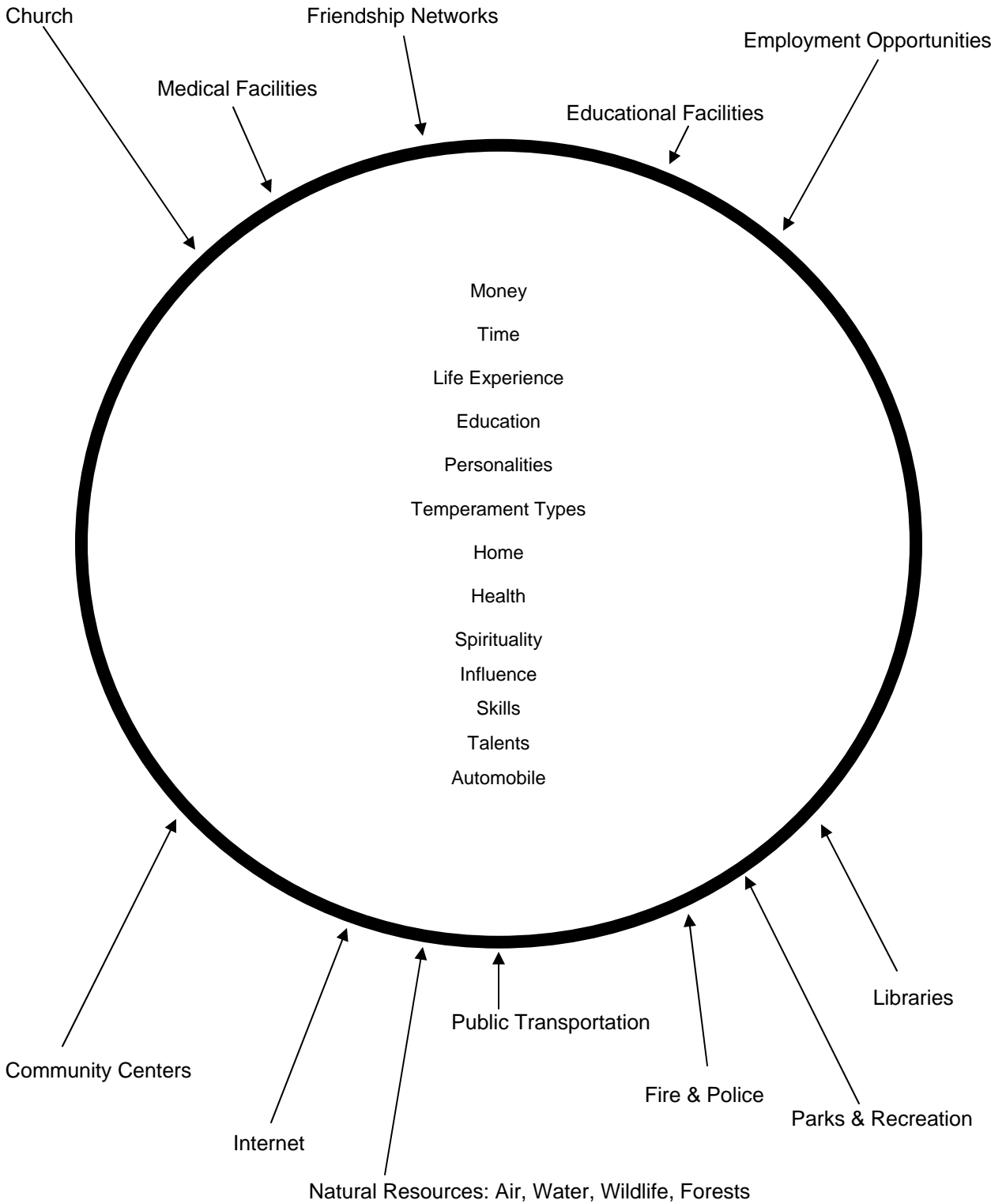
5. Credit

Lucy and Bill live on a tight budget, but despite their best efforts, there is always too much month left at the end of the money. Sometimes they use credit even for essentials like food. They dread getting the bills. They are beginning to fight because they can't agree on which bill is the most urgent to pay. Bill has hinted that they will have to delay writing the tithe check for a couple of weeks in order to pay the rent on time.

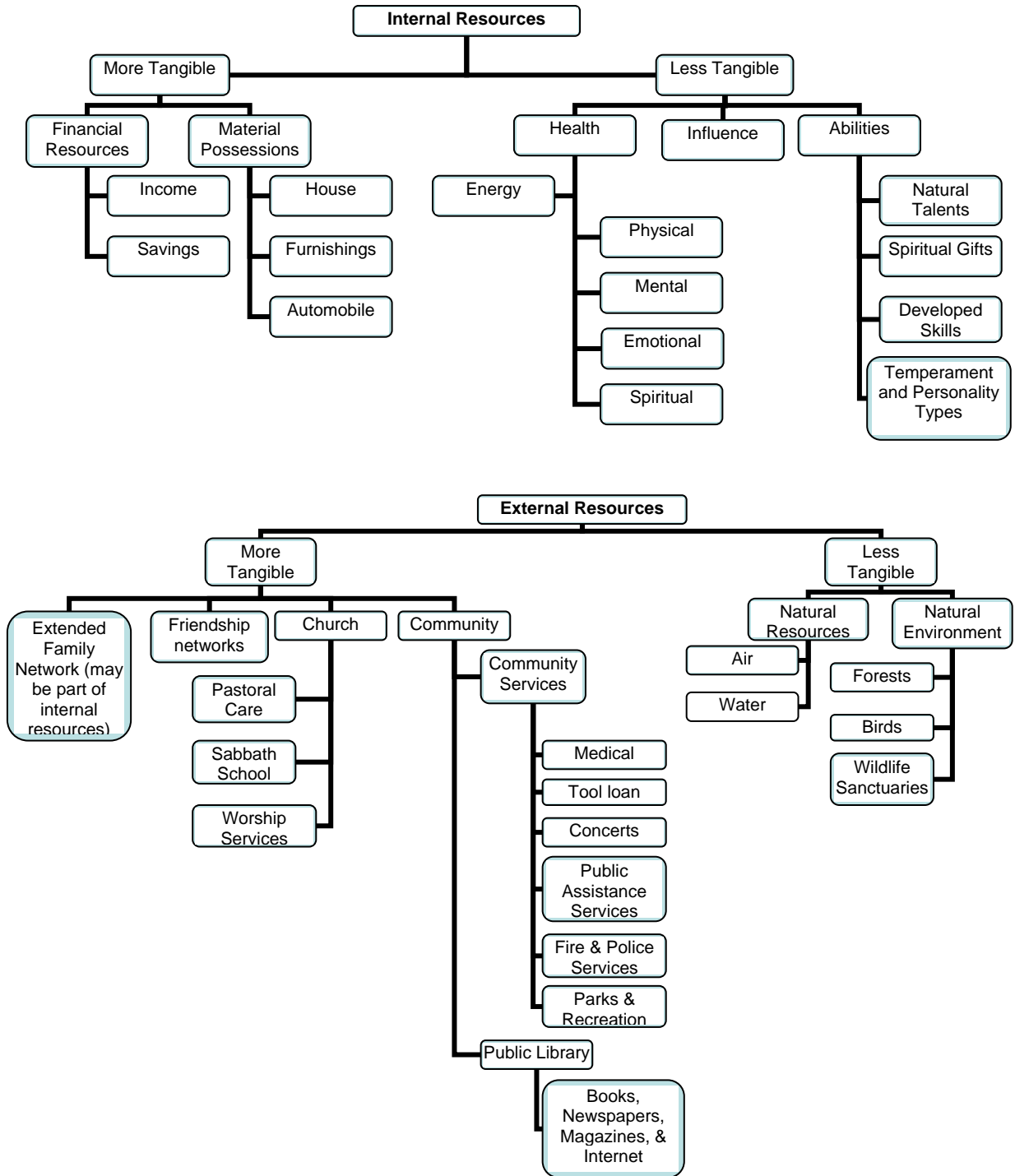
6. Goal-Setting

Lillian and Monty are quite careful in how they handle money, paying their regular bills on time and keeping their debts low. They don't consider themselves to have a problem with finances, yet each has a nagging concern that though they have been married for over ten years, they still have not made some of the significant larger purchases they've dreamed of making. And, they have no plan for the children's education or retirement savings. In fact, they really don't talk much about the future. They just let life unfold day by day.

The Family Cell



Family Resources – Internal/External



Spiritual Gifts Discovery Tool

1. There are a total of 110 statements below. On the Answer Sheet, put the points you score for each question, whether you *Strongly Agree (4)*; *Agree Somewhat (3)*; *Undecided (2)*; *Disagree Somewhat (1)*; *Completely Disagree (0)*.
 2. Total your scores for each of the gifts. Each gift will have a score between 0-20.
 3. Order the gifts in descending order of score. Higher scores indicate your more dominant gifts.
-

- 1) People seem to be willing to follow my leadership without much resistance.
- 2) I like to proclaim God's Word to fellow Christians.
- 3) It is a joy for me to proclaim God's plan of salvation to unchurched people.
- 4) It is enjoyable to have the responsibility of leading other people in their spiritual life.
- 5) I'm excited in helping people to discover important truths in the scriptures.
- 6) I have special joy singing praises to God either alone or with other people.
- 7) It is enjoyable to motivate people to a higher spiritual commitment.
- 8) People with spiritual problems seem to come to me for advice and counsel.
- 9) I received excellent grades in school.
- 10) There is great joy in doing little jobs around the church.
- 11) I look for opportunities to assist people in their work.
- 12) There is great joy in leading people to accomplish group goals.
- 13) I like to organize people for more effective ministry.
- 14) There is great satisfaction in giving large amounts of money for the Lord's work.
- 15) I feel great compassion for the problems of others.
- 16) It seems easy to perceive whether a person is honest or dishonest.
- 17) I am ready to try the impossible because I have a great trust in God.
- 18) There is great joy in having people in my home.
- 19) I find that the repair and maintenance of things in my environment come easily to me.
- 20) I seem to recognize prayer needs before others.
- 21) I enjoy the opportunity to pray with and for a person who is physically ill that they may be made well.
- 22) I adapt easily in a culture different from mine.
- 23) I feel a sense of authority in my relationship to the group.
- 24) I like to proclaim the Word of God to comfort others.
- 25) I seem able to determine when the Spirit has prepared a person to receive Jesus Christ.
- 26) It is exciting to provide spiritual leadership for a congregation.
- 27) Teaching a Bible class is one of the most enjoyable things I do (or could do) in the Church.
- 28) God has given me the ability to play a musical instrument and I enjoy it.
- 29) It is a joy to give encouragement to people who are discouraged.

- 30) I enjoy providing solutions to difficult problems in life.
- 31) It seems easy to learn difficult truths.
- 32) I enjoy doing routine tasks for the glory of God.
- 33) I enjoy helping with the emergency tasks around the Church.
- 34) People seem to enjoy following me in doing an important task.
- 35) There is joy in making important decisions.
- 36) I find real joy in giving a generous portion of my money to the Lord.
- 37) Visiting people in retirement homes gives me a great satisfaction.
- 38) I seem to know very quickly whether something is right or wrong.
- 39) When things seem impossible, I'm ready to move forward.
- 40) I do not feel uncomfortable when people drop in unexpectedly.
- 41) I have enjoyed creating various kinds of arts and/or crafts.
- 42) Prayer is one of my favorite spiritual exercises.
- 43) I have prayed for an emotionally ill person and seen the person get better.
- 44) It is easy for me to move into a new community and make friends.
- 45) I have little fear in leading people where God wants them to go.
- 46) I enjoy relating and sharing God's Word to the issues of the day.
- 47) I feel a burden to share the Gospel with people.
- 48) I like to assist people with their spiritual problems.
- 49) It seems that people learn when I teach them.
- 50) I have enjoyed being involved with Church, school and/or local musical productions.
- 51) I like to encourage inactive church members to become involved Christians again.
- 52) It seems that people generally follow my advice.
- 53) I am able to understand difficult portions of God's word.
- 54) I receive great satisfaction in doing small or trivial tasks in church.
- 55) I desire to do the tasks which will free others for important ministry.
- 56) It is more effective to delegate a task to someone else rather than to do it myself.
- 57) I enjoy the responsibility for the achievement of group goals.
- 58) I appreciate the opportunity to financially support a critical situation.
- 59) I sense joy in comforting people in difficult situations.
- 60) The difference between truth and error is easily perceived by me.
- 61) I am often ready to believe God will lead us through a situation when others feel it is impossible.
- 62) People seem to feel very comfortable in my home.
- 63) I like to create things with my hands.
- 64) God consistently answers my prayers in tangible ways.
- 65) I have visited a person who was sick, prayed that God would make them physically whole, and the person got better.
- 66) I am able to relate well to Christians of different locations or cultures.
- 67) I appreciate the opportunity to proclaim God's word to others.
- 68) It is important for me to speak God's Word of warning and judgment in the world today.
- 69) It is a joy to share what Jesus means to me with an unchurched neighbor.

- 70) People like to bring their troubles and concerns to me because they feel I care.
- 71) One of the joys of my ministry is training people to be more effective Christians.
- 72) I feel secure in the fact that my musical ability will be of benefit to other people with whom I come in contact.
- 73) People who are feeling perplexed often come to me for encouragement and comfort.
- 74) I feel that I have a special insight in selecting the best alternative in a difficult situation.
- 75) I have a clear understanding of biblical doctrines (teachings).
- 76) I find more satisfaction in doing a job than finding someone else to do it.
- 77) I appreciate a ministry of helping other people to bear their burdens.
- 78) It is a thrill to inspire others to greater involvement in church work.
- 79) The development of effective plans for church ministry gives me great satisfaction.
- 80) It is a joy to see how much money I can give to the Lord.
- 81) I enjoy ministering to a person who is sick in the hospital.
- 82) I can judge well between the truthfulness and error of a given theological statement.
- 83) People seem to view me as one who believes everything is possible.
- 84) When missionaries come to our church I (would) like to have them come to my home.
- 85) I see that the results of my working with various objects in God's creation help to improve and beautify that which other people have not seen nor developed.
- 86) I faithfully pray for others recognizing that their effectiveness and total well-being depends on God's answer to prayers.
- 87) I like to participate in ministry to the physically or emotionally ill and pray for their recovery.
- 88) The thought of beginning a new church in a new community is exciting to me.
- 89) I enjoy training workers in the congregation.
- 90) In a Bible class it seems essential to share God's word even if it irritates others.
- 91) I feel a deep concern for the unreached people in my community.
- 92) I enjoy a close relationship with people in a one to one situation.
- 93) It is easy to organize materials for teaching a Bible class.
- 94) Leading others in singing songs of praise to God or for pure enjoyment is personally satisfying.
- 95) I would rather call on a delinquent family in my Church than an unchurched family.
- 96) I have a strong sense of confidence in my solutions to problems.
- 97) It is an exciting challenge to read and study a difficult book of the Bible.
- 98) I like to do things without attracting much attention.
- 99) If a family is facing a serious crisis, I enjoy the opportunity to help them.
- 100) There is great satisfaction in having others follow me in performing a task.
- 101) I would rather make decisions for the group than persuade them to reach the same decision.
- 102) I can give sacrificially because I know that God will meet my needs.
- 103) It is a special satisfaction to visit people who are confined to their homes.
- 104) I often seek the motives of a person and look beneath the words.

- 105) When people are discouraged I enjoy giving them a positive vision.
- 106) People seem to enjoy coming to my house.
- 107) There is pleasure in drawing, designing and/or painting various objects.
- 108) I find myself praying when I possibly should be doing other things.
- 109) I feel strongly that my prayers for a sick person effect wholeness for that person.
- 110) More than most, I have a strong desire to see all people of other communities and countries won to the Lord.

Profile Sheet

Place your scores for each question into the following table, then compute the sum of each row. This provides your score for each gift.

1. Apostle	1____	23____	45____	67____	89____	=____
2. Prophet	2____	24____	46____	68____	90____	=____
3. Evangelist	3____	25____	47____	69____	91____	=____
4. Pastor	4____	26____	48____	70____	92____	=____
5. Teacher	5____	27____	49____	71____	93____	=____
6. Music	6____	28____	50____	72____	94____	=____
7. Exhortation	7____	29____	51____	73____	95____	=____
8. Wisdom	8____	30____	52____	74____	96____	=____
9. Knowledge	9____	31____	53____	75____	97____	=____
10. Serving	10____	32____	54____	76____	98____	=____
11. Helps	11____	33____	55____	77____	99____	=____
12. Leadership	12____	34____	56____	78____	100____	=____
13. Administration	13____	35____	57____	79____	101____	=____
14. Giving	14____	36____	58____	80____	102____	=____
15. Mercy	15____	37____	59____	81____	103____	=____
16. Discernment	16____	38____	60____	82____	104____	=____
17. Faith	17____	39____	61____	83____	105____	=____
18. Hospitality	18____	40____	62____	84____	106____	=____
19. Craftsmanship	19____	41____	63____	85____	107____	=____
20. Intercession	20____	42____	64____	86____	108____	=____
21. Healing	21____	43____	65____	87____	109____	=____
22. Missionary	22____	44____	66____	88____	110____	=____

Dominant and Sub-Dominant Spiritual Gifts

In the spaces below, list your gifts in descending order of score. Use the Spiritual Gifts List for further study.

DOMINANT

SUB-DOMINANT

Spiritual Gifts List

Missionary. The special gift given by the Holy Spirit to certain members of the body of Christ (local church) to minister whatever other spiritual gifts they have in a second culture or second community. See 1 Corinthians 9:19-23.

Healing. The special gift whereby the Spirit employs certain Christians to restore health to the sick. See James 5:13-16, Luke 9:1-2.

Intercession. The special gift whereby the Spirit enables certain Christians to pray for extended periods of time with great positive effect for the building of the Kingdom. See 1 Thessalonians 3:10-13, 1 Timothy 2:1-2.

Craftsmanship. The special gift whereby the Spirit endows certain Christians to use hands and minds to build up the Kingdom through artistic, creative means. See Exodus 28:3-4.

Hospitality. The special gift whereby the Spirit enables certain Christians to open their homes willingly and offer lodging, food, and fellowship cheerfully to other people. See Genesis 18:1-15.

Faith. The special gift whereby the Spirit provides Christians with extraordinary confidence in God's promises, power, and presence so that they can take heroic stands for the future of God's work in the church. See Hebrews 11.

Discernment. The special gift whereby the Spirit enables certain Christians to know with assurance whether some behavior is of God or of Satan. See Acts 5:3-6, Acts 16:16-18.

Mercy. The special gift whereby the Spirit enables certain Christians to feel exceptional empathy and compassion for those who are suffering so that they devote large amounts of time and energy to alleviate it. See Luke 10:30-37.

Giving. The special gift whereby the Spirit enables certain Christians to offer their material blessings for the work of the church with exceptional willingness, cheerfulness and liberality. See 2 Corinthians 8:1-5.

Administration. The special gift whereby the Spirit enables certain Christians to understand the goals of a given segment of the church's ministry and to direct that area effectively, keeping the church on course. See Acts 15:12-21.

Leadership. The special gift whereby the Spirit enables certain Christians to motivate, direct and inspire God's people in such a way that they voluntarily and harmoniously work together to do the church's work effectively. See Hebrews 13:7, Judges 3:10, Exodus 18:13-16.

Helps. The spiritual gift whereby the Spirit empowers certain Christians to willingly bear the burdens of other Christians and help them in such a way that they can do their tasks more effectively. See Acts 6:2-4.

Serving. The special gift whereby the Spirit empowers certain Christians to identify unmet needs of people and implement plans to meet those needs. Serving one another, like witnessing, is a calling of all

Christians, but there are some who have a special desire to find ways to serve, and get great blessing from it. There seems to be a special desire to meet physical needs in the people who have this gift. See Galatians 6:1-2.

Knowledge. The special gift whereby the Spirit enables certain Christians to understand in an exceptional way the great truths of God's Word and to make them relevant to specific situations in the church. See Ephesians 3:14-19.

Wisdom. The special gift whereby the Spirit endows particular Christians with an understanding of God's will and work as it relates to the living of life. See James 3:13-17.

Exhortation. The special gift whereby the Spirit enables certain Christians to stand beside fellow Christians in need and bring comfort, counsel and encouragement so they feel helped. See Acts 11:23-24, Acts 14:21-22.

Music. The special gift whereby the Spirit enables certain Christians to praise God through various forms of music and enhance the worship experience of the local congregation. See 1 Corinthians 14:26, Mark 14:26.

Teacher. The special gift whereby the Spirit enables particular Christians to communicate the truths of God's Word so that others can learn. See Hebrews 5:12-14.

Pastor. The special gift whereby the Spirit enables certain Christians to assume responsibility for the spiritual welfare of a group of believers. See 1 Peter 5:1-11.

Evangelist. The special gift whereby the Spirit enables particular Christians to share the Gospel with unbelievers in such a way that the unbeliever becomes a disciple of the Lord Jesus. See Acts 8:26-40.

Prophet. The special gift whereby the Spirit empowers certain Christians to interpret and apply God's revelation in a given situation. See 1 Corinthians 14:1-5, 1 Corinthians 14:30-33, 1 Corinthians 14:37-40.

Apostle. The gift whereby the Spirit appoints certain Christians to lead, inspire and develop the churches of God by the proclamation and the teaching of true doctrine. See Acts 12:1-5, Acts 14:21-23.

Adapted from Spiritual Gifts Discovery Tool. (2003, August 18). Retrieved June 23, 2005, from <http://www.cforc.com/sgifts.html>. Used by permission of the Texas District of the Lutheran Church-Missouri Synod.

We've Got Your Back!

by Karen Flowers

Sometimes when you watch the news, you see terrible things that are happening somewhere else, perhaps far away from where you live. You might see people hurt by a bombing or fleeing from their homes because a bad storm is coming. You might see parents who can't find their children after a storm, or sick people who need medicine, or people who don't have anything to eat. When you see these things, you wish there was something you could do to help, right?

On August 29, 2005, the terrible hurricane Katrina hit the Gulf Coast of the United States. There were pictures on the news showing people's homes being blown apart by the strong wind. The shopping centers were destroyed. There was no place to go to buy food or water. People had to be airlifted out of hospitals and from the roof tops as the flood waters rose. Family members got separated from each other and could not find one another because the phones didn't work and all the lines of communication were down.

You might think, there was nothing a child could do to help in such a situation. Even the grownups were having a hard time knowing what to do. But then the stories started to come in to the news stations. All across the nation, there were children who wanted to help and who took matters into their own hands. School begins in September in America. The children who lived in areas not affected by the storm began to think how they could help the children whose homes had been destroyed. These children would be living for a long time in shelters or in the homes of relatives and friends far from home. Everything that they had, had either been destroyed or was out of reach. They would have to start school in a strange school. One thing they would need would be a backpack full of school supplies. Now this was a project children could organize to help other children!

One boy named Jacob showed a video in his backyard and invited the whole neighborhood. For the admission charge, children and adults from all around brought a backpack filled with pencils and paper and notebooks and other school supplies. Some put in extra things like toothbrushes and toothpaste, soap, shampoo, even money.

One fourth grader and her mom in Fairfield, Connecticut, challenged all the classrooms in her school to a contest to see who could collect the most backpacks full of stuff. The winner was treated to an ice-cream party.

Melissa and Willie, a brother and sister, sent backpacks not only to the hurricane victims but to other needy children in other parts of the world.

In one school, the children created an assembly line to stuff the backpacks. There was something everyone could do. One such project was organized by a 14-year-old, an 11-year-old, and an 8-year-old. "They are proof that a small idea can blossom into an amazing project" one news commentator said when he learned that they had already collected 1,000 backpacks.

But the giving didn't stop there. One boy named Joseph remembered he had two piggy banks at home. "I'm going to put all the money in one big piggy bank and give it away," Joseph told his teacher. Like another boy named Romeo said, "Hurricane Katrina has made things really hard for a lot of people, . . . and I want to do something. We have to show the kids and everybody down there that we are here to help and we've got their backs."

Jesus said that one of the ways you will be able to pick out his followers is by their love (John 13:35). When we help those who need our help, we are showing our love for Jesus

(Matt. 26:40). Talk with your family this week about how you can find and help people in need. Lots of children are helping, and you can too!

[For a collage of stories of children helping the children of Katrina, see <http://www.dosomething.org/challenges/emergency/katrina/doing.php>.]

Storing M & M's and Other Treasures

by Juli Blood

Ann really liked M&M's. M&Ms are little candies, small drops of chocolate that are covered with a colorful candy shell. Ann liked M&M's for two reasons—one because they were chocolate, and the other because she liked rainbows and the colors of the candies were like the colors of the rainbow.

One day Ann's mom gave her a small bag of M&M's. She said a quick "Thank you!" and ran to her room. There she opened the bag and spread the candy out on her bed. She sorted all the colors so that she had tiny piles of each color. Then she began to eat the brown ones. She always ate the brown ones first because brown is not a rainbow color. Then she would see how many full rainbows she could make with the candies that were left. Ann decided she would save the full rainbows for later, and eat only the extras now.

She lined the full rainbows neatly on the shelf in her closet. Sometimes she had five or more rainbows saved up. Ann really liked the way they looked all lined up on her shelf. Sometimes she ate a row, but mostly she liked just looking at them and knowing that if she ever wanted to eat them, she could.

Then one day Ann came home from school and found that she wasn't the only one who liked M&M's. Ants had found their way into her closet and were crawling all over her beautiful rows of chocolate and trying to carry off her M&M's. In her anger and despair, Ann yelled at them, "No! Leave my rainbows alone." Hearing her cries, Ann's mom came running. She took one look and in a moment came back with a can of ant spray. She sprayed the poisonous spray all over the ants and sadly, all over Ann's precious chocolate.

Ann was angry at the ants for trying to steal her candy and a little angry at Mom for

spraying the candy along with the ants. As they cleaned up the mess and washed the shelf in her closet, however, Ann's mom explained why it's not a good idea to leave candy lined up on a closet shelf. When you leave candy out in the open like that, ants will surely find it. They are just doing what ants were made to do: find food and eat it! After awhile, Ann wasn't so mad anymore. But she knew she would have to find a better place to store her M&M rainbows.

Once Jesus was talking to the people about storing up treasures. He said, "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves [or ants] break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also" (Matt. 6:19-21). What do you think Jesus was talking about?

Jesus was telling us that where we store our treasures is really important. We have to take care to keep our things safely stored here on earth for sure. But Jesus wants us to think about how we can put treasure in heaven. We put treasure in heaven when we give our offerings to help the missionaries bring the good news about Jesus to people who don't know about Him. We put treasure in heaven when we give food and clothes to people who need them. We put treasure in heaven when we treat our family members and friends with love and kindness. The more treasure we put in heaven, the more we will want to go there and be with Jesus and with everyone He came to save. How will you put treasure in heaven this week?

Julie Blood is a wife, mother, and homemaker. She writes from Hanover, Pennsylvania.

Hard Lessons

by Karen Flowers

Gabe and Steven were excited. They were going with their parents on a vacation trip across the United States to visit family friends. All along the way they would be stopping to camp in national parks and to visit many places important to the history of their country.

Several days before they were to leave, Mom and Dad called the boys into the living room for a family meeting. They showed them the map they would be following on the trip. Mom said she would take them to the library to check out books to read about some of the places they would be visiting. But the thing the boys liked the best was the new wallet Mom and Dad presented to each of them. Tucked inside were some crisp dollar bills. Dad explained that they were giving the boys an allowance for the trip. This money was their very own. They could spend it however they pleased. But, Dad was very clear, when their money was gone, it was gone. There would be no more.

That night when Gabe and Steven went to bed, they talked in low voices about how they would spend their money. "I think I'm going to save mine until we get to our friends' house," Gabe said. "But I might spend it for something very special along the way, I just don't know," Steven allowed. To Steven the trip allowance looked like so much money he could hardly imagine it was all his. There were so many things he would like to have, and now he had money of his very own!

Finally the day came for the trip to begin. Gabe decided to give his wallet to Mom to keep in her purse. He wanted to know his money would be safe until he needed it. Steven liked feeling his wallet in his own pocket. That way he could take it out from time to time and check to make sure all his dollar bills were still there.

Before long the family stopped for fuel and to stretch their legs. Gabe and Steven went into

the little convenience store that was nearby, and just inside the door there was a rack of all kinds of little toys to play with in the car. Gabe and Steven looked them all over. "I don't think I'll buy any," Gabe said. "We have enough toys in the car."

But Steven was quite taken with a small car with a little red wagon attached. He took it off the rack and held it in his hand. Then he hung it back on the hook and took out his wallet. He hated to part with any of his crisp dollar bills, but the car and wagon looked so fun. "I'm getting bored with the toys we brought with us," he thought to himself. "I think I would like to have this car with its little wagon. I have money to buy it, so why not?" So he took the car to the cashier. He was quite shocked when she asked for half the money in his wallet, but he didn't know how to change his mind now, so he paid and went to the car.

For awhile Steven had a wonderful time playing with his new toy, hooking and unhooking its wagon, and driving it all around as far as he could reach with his seatbelt on. But after while, it wasn't so fun any more and all he could think about was how much less money he now had in his wallet. "Nevermind," he told himself. "I still have some money left. I'll just be very careful how I spend the rest"

A couple days later, Dad told them they would be stopping at an interesting historical site. In the early days of European settlement across their country, as the pioneers had moved West and established new farms and towns, they wanted to exchange news with the friends and family they had left behind in the East. So they set up the Pony Express to carry mail back and forth. Mail was carried by riders on horseback. Along the way they set up rest stations where the riders stopped to rest and get fresh horses.

Gabe and Steven remembered the book they had read about the Pony Express and could

hardly wait to see a real Pony Express Station. After looking in the museum that told the whole story of the Pony Express, they exited through a gift shop. Steven and Gabe looked at everything there was to buy. But the thing that drew their attention most was a glass case full of belts with shiny buckles that had Pony Express riders on them. Gabe asked Mom to come over and look at them and tell him how much they cost, because he was thinking that this was really worth his money. Gabe was happy to learn that he had enough to buy himself a belt, and a little extra for the rest of the trip. So Mom called a cashier over to help him.

Now Steven also had his nose pressed against the glass looking at the shiny belts. Oh how much he wanted one too! But he knew he didn't have enough money because he had spent so much of his allowance on the car and the wagon. He knew better than to ask Mom or Dad for more. They had made it quite clear

that when his money was gone, it was gone. So what could he do . . . ?

Maybe he could get one of them to buy some of his artwork. Maybe they would give him an advance on next month's allowance. It was worth a try. But, alas, neither Mom nor Dad wanted to buy any artwork or to give him an advance. It was time to be on their way. As they passed the display case, Steven pressed his nose against the glass once more. As he looked longingly at the shiny Pony Express rider on the belt buckles, a big tear ran down his cheek. Sadly, for Steven, the belt would have to be left behind.

Steven is a grownup now, but he has never forgotten the hard lesson he learned that day at the Pony Express station. Today he is very careful with the way he spends his money, to make sure he spends it wisely. You can learn to spend your money wisely. And when you do, God will help you get the things you need, and even many of the things you want.

Managing Communication in Marriage

by Willie & Elaine Oliver
Department of Family Ministries
North American Division

Recently a woman wrote to us and stated that her husband did not communicate very much. In fact, she said: “He doesn’t like it when I speak on the phone too much. And he really gets mad when we are having dinner and I answer the phone. What if someone is dying or really needs to reach me? I am responsible for several things at my church and people need to reach me. What do you think I should do?”

Our response to her was that men and women are different. And they often communicate differently as well. There is an impression in Western culture that—on average—women talk much more than men do, and are more relational by nature. However, the fact that a man may not speak as much as his wife doesn’t mean that he is not communicating. Communication experts suggest that only 7% of communication is based on the actual words a person is using in conversation. Other elements of communication may include tone of voice and body language. This, of course, means that your husband may very well be communicating even if he is not saying anything.

Our own observation and experience is that women usually speak on the telephone much more than men do. This isn’t good or bad, simply different.

In marriage it is important for couples to talk about and come to an agreement on the expectations they each have for each other. Couples need to communicate on how to spend time together when they get home at the end of the day. Lack of familiarity with each other’s expectations is half of the battle you have described above.

It is also important for married couples to talk about and develop a phone etiquette that communicates respect and regard for each other. If a husband or wife spends most of the time they are at home with each other speaking to someone else on the telephone, that behavior may communicate a lack of interest about connecting with each other. Again, reasonable boundaries need to be set.

Agree to turn off the telephone during dinner, or to simply not answer the telephone at that time. When a person picks up a telephone call that comes in during dinner time, what is often innocently communicated to their spouse and/or children is that the person on the other side of the conversation—whoever that may be—is more important than they are. Most of the calls that come in at dinner, are probably made by telemarketers (no offense to those of you who do this for a living) selling products we are not interested in. And yet we have just hurt the closest and dearest people to us.

Even pastors, physicians, and others in the helping professions need to develop healthy boundaries about telephone use when they are at home with their families or risk becoming disconnected and distant from their spouse, children, and other loved ones. While helping others is important, charity begins at home. And unless we demonstrate love and respect for those we live with, trying to save the rest of the world can be futile and somewhat hypocritical.

It is our hope that you will give serious thought to what we have shared and purpose in your heart and through God’s power to have a happier and more peaceful marriage *From This Day Forward*.

Willie Oliver is director of family ministries for the Seventh-day Adventist Church in North America.
family@nad.adventist.org

Elaine Oliver is director of financial aid at Columbia Union College and a marriage and family consultant for the Seventh-day Adventist Church in North America.

Adapted from Oliver, W., & Oliver, E. (March/April 2003). From this day forward. *Message*, 69 (2) p. 5. Used by permission.

Managing Choices in Relationships

by Willie & Elaine Oliver
Department of Family Ministries
North American Division

Some time ago, a young woman e-mailed us to tell us that she was thinking about marrying someone of a different religion than hers. She stated that she grew up hearing people in her church say that they should not be unequally yoked with unbelievers. She believed that since both she and her fiancé were Christians and believers, albeit of different faiths, she did not think this saying applied to them. Since she was interested in our opinion, we shared the following with her:

First, we will examine what God's Word has to say on the topic. Secondly, we will take a look at the evidence found in contemporary social scientific research on this topic.

The Bible verse you referenced in your question is found in 2 Corinthians 6:14 which states, "Do not be yoked together with unbelievers. For what do righteousness and wickedness have in common? Or what fellowship can light have with darkness?" (NIV)

The context of the above-mentioned verse finds the apostle Paul writing from Ephesus to members of a church he helped raise during his second missionary journey. Corinth was a pagan city that worshiped many gods, the principal one being Aphrodite, the goddess of love in its lowest form—licentious passion. One can imagine what happens in a place that has deified sensuality.

Paul's warnings to these believers may include marriage with unbelievers, but goes beyond marriage to any meaningful alliance or partnership they might consider with people who are not believers in the God of heaven. It is fair to say that when Paul wrote this admonition to the Corinthians, believers and unbelievers were pretty much divided into two camps: those who believed in the God of heaven, and those who believed in the many gods of the Phoenicians who had settled in Corinth.

We believe that your way of approaching the notion of being a believer in Christ has some merit. Unlike the Corinthian situation, however, today we have Christians from many faith communities with slightly different interpretations of what it means to be a Christian. As such, you would want to be careful that your belief system is compatible with the belief system of the person you are planning to enter into the most intimate relationship in life with. Since personal ethics and values generally flow from religious beliefs, one would want to make sure of the way those values impact the choices one makes every day.

From the perspective of research conducted during the past several years, social scientists overwhelmingly agree that marital satisfaction and stability are substantially higher if husband and wife have the same religious affiliation, similar theological beliefs, and similar patterns of church attendance (Heaton 2002; Chinitz and Brown 2001; Heaton and Pratt 1990). Also important to note is the fact that as religious similarity increases, the degree of marital conflict will decrease and marital stability will increase; and that lower risk of domestic violence by both men and women is positively associated with partners who share identical denominational affiliations (Ellison, Bartkowski and Anderson 1999).

Our prayer is that *From This Day Forward* you will trust God to lead you to a man who values God in as many ways as you value God. You have only one life. Choose wisely.

References

- Chinitz, Joshua G., and Robert A. Brown. 2001. "Religious Homogamy, Marital Conflict, and Stability in Same-Faith and Interfaith Jewish Marriages." *Journal for the Scientific Study of Religion* 40:723-733.
- Ellison, Christopher G., John P. Bartkowski, and Kristin L. Anderson. 1999. "Are There Religious Variations in Domestic Violence?" *Journal of Family Issues* 20:87-113.
- Heaton, Tim B., and Edith L. Pratt. 1990. "The Effects of Religious Homogamy on Marital Satisfaction and Stability." *Journal of Family Issues* 11:191-207.
- Heaton, Tim B. 2002. "Factors Contributing to Increasing Marital Stability in the United States." *Journal of Family Issues* 23:392-409.

Willie Oliver is director of family ministries for the Seventh-day Adventist Church in North America. family@nad.adventist.org

Elaine Oliver is director of financial aid at Columbia Union College and a marriage and family consultant for the Seventh-day Adventist Church in North America.

Adapted from Oliver, W., & Oliver, E. (Jan./Feb. 2003). From this day forward. *Message*, 68 (1) p. 6. Used by permission.

Managing Peace in Marriage

by Willie & Elaine Oliver
Department of Family Ministries
North American Division

"I know that God hates divorce," a man said to us in his recent e-mail. "But doesn't God hate bickering even more? My wife's bickering has gotten so bad I can't stand it anymore. There is no peace in my home and I am ready to move on. Do you have any advice for me?"

You are right about the fact that God hates divorce, was our response to him. The Bible observes in Malachi 2:16a: "I hate divorce, says the Lord God of Israel." Jesus is also quoted as saying in Matthew 5:9: "Blessed are the peacemakers, for they will be called sons of God." We are not certain, from reading the Scriptures, that God hates divorce more than He loves peace. However, it is clear that God desires for each one of us to be peacemakers.

As a result of our sinful natures we often find it easier to curse those we love than to bless them. To find what is wrong with something our spouse has done is so much easier than to praise what is right about what he or she has done. Quite frequently we take for granted that which is done right, instead of taking advantage of the situation to affirm and praise a loved one. That behavior, however, can be changed if we intentionally determine to do so.

"It takes two to tango," is a popular saying most of us are familiar with. We believe this is a true saying for the strife that is often experienced in marriage. However, we do not believe that the same applies for experiencing peace in marriage. While it may take two to carry on a fight, it only takes one to bring peace to a relationship.

Michele Weiner-Davis, an internationally known psychotherapist with whom we have done some training, suggests that annoying problems in relationships are solvable. The dilemma, however, is that despite all that they know, couples keep repeating the same behavior each time a particular problem takes place (1995, p. 134).

The problem with responding with more of the same is that it does not change or improve anything. Also, a problem that is recurrent takes its toll emotionally, physically, and spiritually on the parties involved. Therefore, someone in the relationship needs to do something different for the problem to have any possibility of being solved.

Weiner-Davis posits that "Anything other than what you have been doing that hasn't been working has a better chance of getting good results. Anything" (1995, p. 141, 142). Even if you did nothing when your wife begins her bickering would give you better results than what you have been doing in the past. The key here is to introduce something different into your usual problem-solving approach.

The next time your wife begins her bickering, we urge you to try something different. And think *peace*. "A gentle answer turns away wrath, but a harsh word stirs up anger." Proverbs 15:1.

As for divorce, unless your life is in jeopardy, you have been abandoned or your spouse continues to be unfaithful, it is not a viable alternative. A recent study commissioned by The Institute for American Values based on the National Survey of Families and Households suggests that "unhappily married adults who divorced or separated were no happier, on average, than unhappily married adults who stayed married" (Waite 2002, p. 4).

We encourage you to trust in God, and that *From This Day Forward* you will experience greater peace and joy in your marriage.

References

Waite, Linda J.; Browning, Don; Doherty, William J.; Gallagher, Maggie; Luo, Ye; & Stanley, Scott M. 2002. *Does Divorce Make People Happy?* New York, NY: Institute for American Values.

Weiner-Davis, Michele. 1995. *Change Your Life and Everyone In It*. New York, NY: Simon & Schuster.

Willie Oliver is director of family ministries for the Seventh-day Adventist Church in North America. family@nad.adventist.org

Elaine Oliver is director of financial aid at Columbia Union College and a marriage and family consultant for the Seventh-day Adventist Church in North America.

Adapted from Oliver, W., & Oliver, E. (March/April 2003). From this day forward. *Message*, 69 (2) p. 6. Used by permission.

Parenting As Stewardship

Part 1

by Bruno Manno

The Bible enjoins us to relate as stewards to all of creation, which has been entrusted to us by God. In the words of Genesis 2:15, we are to “. . . cultivate and take care of it.” The cultivation and care of our world and of the gifts with which we are endowed is an essential ingredient of Christian discipleship, therefore, and deserves our attention. Not often thought of as directly included in this stewardship, however, are the many environments or settings within which people are socialized and influenced. Think, for example, of the environments in which we raise our children and grow in human intimacy. From a Christian perspective, these too are endowed gifts that need to be cared for and cultivated. They, too, fall under this biblical injunction.

This two part article looks at the relationship between stewardship and parenting. In this first part, we will examine the meaning of Christian stewardship; we will relate to what Erik Erikson and others call the virtue of care and, finally, link this understanding of stewardship and care with the experience of parenting.

In the second part I will suggest four starting points for developing a spirituality of parenting.

Stewardship

In the Bible, the code word referring to the human duty to care for all of created reality and the many environments which are a part of it is “stewardship.” Unfortunately, the word has come to mean many things to different people. To some, it means giving money. To others, it involves sharing time and/or resources. To others still, the word never has been heard and therefore means nothing. Finally, there are those who hearing it think it so archaic as to be irrelevant in today’s word.

Recent biblical studies, though, have helped to clarify the meaning of the word.

The Greek words for steward and stewardship are derived from the terms for place of residence or gathering place. From this basic notion the meaning grew to encompass domestic fellowship as participation in some common task, fortune, or danger. The coming together of these strands suggests care and concern for people gathered under a common roof or at a common hearth.

While including the family understood in terms of strict blood relationships, it is not limited to this. It includes different types of house groups (1 Cor. 1:16; Acts 11:14; 18:8). It was upon these separate house groups that the early Christian communities were built. In them, bread was broken and worship took place (Act 2:46; 5:42). Because of this, these places were seen as God’s house or temple (Acts 15:16-18; 1 Cor. 6:19). The upbuilding of them was never to be neglected. This “up-building” or “edification,” to use another biblical word, needs to be elaborated more fully.

To be edified from a biblical perspective involves being built into the wall of God’s house and it is God who builds and cares (Ps. 127:1; Heb. 3:4). The ongoing building is a dynamic, caring fellowship between God and the human person. It emerges from God’s constant act of creation by which he brings people together in mutual service, and from his constant invitation to be partners in this continuing act. It is in this context that Paul writes, “. . . it is love that makes the building grow” (1 Cor. 8:1) – that is, love builds us into the wall of God’s house and it is God who makes us grow and who grows in us. The result of this is that we are all made “living stones” (1 Pt. 2:5): individuals who take

their place within the larger fellowship of the congregation and work to upbuild it (2 Cor. 10:8).

Building anything, though, involves risk. For this reason, one must reckon wisely (Lk. 14:28ff.) to avoid collapse (Mt. 7:24ff.). Paul's emphasis on Christ as the true, already laid foundation serves as an encouragement, but freedom for individual imagination, initiative, and wisdom is still possible (1 Cor. 3:10-15). Ultimately, the human builder is the one who must give an account of the work undertaken.

In the light of this discussion the two (derived) terms, stewardship and steward can be better understood. Originally, what was referred to was management of a household. Eventually, the guidance and administration of the universe itself was denoted. This later notion is summarized in the phrase "the divine economy."

In general, two related meanings are derived from these uses. On the one hand, the term implies the stewardship which God entrusts to human persons, to us. On the other hand, God's stewardship is his divine plan of salvation interpreted as "the divine economy." To be a steward then, is to be part of God's divine economy or stewardship. By relating these two uses the Scriptures affirm that one can speak of true stewardship only if one is actually involved in God's plan of salvation.

In a biblical context, the steward is that person entrusted by God to administer what belongs to God. This makes all Christians ". . . stewards entrusted with the mysteries of God" (1 Cor. 4:1).

For the Christian, stewardship receives its deepest meaning in the work of Jesus, the Christ. It is he who is the prototype of all stewards, and being a follower of him involves being a steward (1 Pt. 4:10). The call to be a disciple/steward rests upon the confidence God has in us. This confidence, in turn, inspires responsibility on our part. As a fully authorized responsible agent of God, we are

to be faithful (1 Cor. 7:25), wise (Lk. 12:42), and ready to render an account at any time (Mt. 24:36).

Using this renewed biblical research, contemporary investigations look at Christian stewardship as the way individuals and communities relate to the persons they associate with and the resources or goods they possess. Its basic claim is that all possessions are held in trust for others as the gifts of creation and the gifts of redemption, especially of the gospel. From the Christian perspective, that gracious Other who has gifted humans is the one Jesus calls Father. This ultimate benevolent reality is the owner of all that exists.

Stewardship, then, limits human ownership. Humans own nothing absolutely – not the earth and its great expanse of water and land, not the possessions or treasures one purchases, not the talents that make persons uniquely themselves, not even the time used to perform activities. All come as gracious gifts of God. As disciples of Jesus, all Christians are called to be stewards of these gifts. They are to render a faithful, wise, and responsible accounting of how these gifts are used to build up the Christian community and the wider human community. As William Byron points out, stewardship involves "serious social responsibilities" for which one must account.

This has a direct bearing on family life where the concept of ownership is often very strong. Not only do adults feel that they totally own those items which the marketplace designates as having been purchased or earned, often parents act as though they own their children. Wives and husbands try to possess each other as if each were part of the other's things. Where this occurs, there is no sense of God's many gifts.

Stewardship and Caring

Stewardship involves caring for what God entrusts to us as partners in creation. We as stewards are *caretakers* – those who exercise care in overseeing the proper use of the gifts of creation for the common welfare of all.

Caring for someone or something involves being thoughtful and considerate – being attentive to and having consideration and regard for needs without being overly solicitous. It involves taking pains to assure that no violation occurs to that which is the focus of one's attention.

Care is the concern one has for what one has engendered or received. The engendering or receiving may be of person, ideas, human resources, material possessions, ideals, institutions, and in various ways, our own selves. So then, this concern is not limited to that which is procreated in the biological sense. It also includes productivity and creativity. All these notions are summarized by Erik Erikson when he says that caring persons are “generative” persons.

The opposite of generativity is stagnation. It involves a sense of boredom, apathy, and lethargy that permeates all one does. A stagnant person is one who has ceased to be productive, has ceased to grow, is literally a stick stuck in the mud of life.

Though expansion and growth in the ability to care is a developmental trend in our journey from birth to death, adulthood is the point in time when care becomes a dominant issue. True care urges one to go beyond the self-centeredness of childhood. One who cares strives to surpass obligation and self-interest as motivations for the performance of tasks.

Care binds the generations together. In this respect, it is the concern one has for establishing and guiding the next generation. It manifests itself most clearly in the desire to hand on to the next generation a believed-in value perspective to which one as a parent or teacher gives credence by acting in particular ways.

In all caring, though, one is caught in a dilemma, in a constant tension that manifests itself in various ways. This tension is one between wanting to *control* that for which one cares, and knowing there comes a time when one must *let go* of that for which one cares.

This pull between control and surrender is poignantly underlined by Milton Mayerhoff who reflects that in caring one is caught in a dilemma between experiencing “. . . what I care for as an extension of myself and at the same time as something separate from me that I respect in its own right.”

As mentioned at the beginning, stewardship not only involves caring for creation's gifts, but also includes the development of environments and contexts within which genuine mutuality and concern for others can be learned and practiced. We will now examine an environment or context within which growth in the ability to care is learned – the family – and an activity that takes place within that context – parenting.

Stewardship, Caring, and Parenting

1Timothy 5:8 reminds us that stewardship begins with tasks that are near at hand: “If anyone does not provide for his relatives, and especially for his own family, he has disowned the faith and is worse than an unbeliever.”

A family without a sense of stewardship will be characterized by the tendency of its members to dominate and use each other for self-centered purposes. It will be governed by such attitudes as “*My children will become what I want them to be*” and “*My marriage partner will fit into my plans.*”

As all human relationships are built up through caring, the parenting experience is especially one of exercising concrete care for those children one has adopted, biologically generated, or with whom one is entrusted. Children are received into the family as gifts from God. Parental care for God's children expresses the parent's gratitude for having been selected as privileged participants in God's life-giving creation. This exercise of care also helps build layer upon layer of basic trust in the child. In short it contributes to the development of an overall positive family environment conducive to human growth.

From early in the life cycle, however, the child demands and the parent permits a certain

amount of autonomy. This early experience of having to impose limits to the child's growing want of and need for autonomy raises a tension that is at the core of parenting. This is the experience I spoke of earlier as the pull in all forms of genuine care between wanting to hold on and knowing that one must gradually let go, between control and surrender.

As the child grows up, the predominantly parental imposition of limits becomes more and more a matter of negotiating limits between the parties involved. The parent moves from a very clear holding on that involves specific do's and don'ts – limits imposed with little or no discussion – to the negotiation experience brought on when the child suggests alternatives to the parental plan of action. Ultimately, this negotiation should give way to total relinquishment of control over those who can bear this responsibility and are not incapacitated. What results from this relinquishment, this letting go, is a recognition by the parent of the relative equality of parent and child.

So then, the parenting experience as it pertains to value transmission moves from the imposition of limits through negotiation of limits

to relinquishment of domination and control. Throughout this process parents constantly wrestle with the question of how one is to express care and concern for that which they are responsible. Since the general movement in the family is from total helplessness at birth to relative independence at maturity, the care and concern the parent manifests toward the child as he or she matures becomes more and more intangible. What is appropriate at one point is no longer appropriate at another. From this perspective, good parenting is bio-degradable. It has a built-in disappearing dynamic.

Being a parent is to constantly ask the question: Should I hold on or let go, control or surrender? If the young person is going to find responsible place in the adult world, the parent must be willing to enter into this process of discernment.

Adapted from Manno, B. (January, 1982). *Parenting as Religious Experience: Parenting as Stewardship, Part I. Marriage and Family Living, 64* (1) pp. 18-20. © Abby Press. Used with permission.

Parenting as Stewardship

Part II

by Bruno Manno

In the first part of this article, we saw that Christian stewardship is related to what Erik Erikson and others call the virtue of care. I used this understanding of stewardship and care to discuss the parenting experience. In this second part, I will make four suggestions as to how one might develop a spirituality of parenting based upon Christian stewardship.

At the center of all human attempts to act in ways which are genuinely caring is the tension between holding on and letting go, between control and surrender: Should I let my youngster go outside to an unsupervised playground? Should I say what I really think to my husband?

The suggestions I will make represent four perspectives from our Christian tradition on this dynamic tension. They are paths to insight that, if followed, will lead to the riches implicitly available in the stewardship notion.

Crucifixion, Exodus*, Resurrection

Parental caring involves the experience of dying to the old, of passing through this death, and of rising to new life – the three experiences which the crucifixion, exodus, and resurrection help us render meaningful. Letting go of the old, of the former ways of caring is painful. At times, the disappointment and frustration experienced may even move parents to the point of crying out, “My God, why have you forsaken me?” But if we adhere to the Christian perspective, we see death as other than a closed future.

Death is a passage, an exodus through which

we move on our way to experiencing the breaking open of new futures that seemed initially to be closed. From the Christian perspective, old endings are truly new beginnings. For the parent, these new beginnings are found in seeing their own care and concern endure and be transferred to new relationships. The resurrection offers parents the promise, hope, and reassurance needed to affirm that the risk of dying, of letting go, and of passing through is worth taking.

Gospel Dynamic

According to John Dominic Crossan and other biblical scholars, the key to the preaching of Jesus is found in the following two New Testament parables recorded in Mt. 13:44, 45:

The kingdom of heaven is like treasure hidden in a field which a man found and covered up; then in his joy he goes and sells all that he has and buys the field. Again, the kingdom of heaven is like a merchant in search of fine pearls, who, on finding one pearl of great value, went and sold all that he had and bought it.

Important to note in these parables are the verbs find/sell/buy. They delineate a structural sequence sketching a person’s experience of the kingdom of God. To specify the pattern even more, another word may be included that is implied in undertaking any action – namely, the element of risk. The model thus reads: find/sell-risk/buy. In these words, both the fundamental preaching and challenge of Jesus is found. In short, the kingdom comes in finding/selling-risking/buying.

* Reprint Editor’s Note: “Exodus” is used here in the sense of the original Greek word in Luke 9:31, where Moses and Elijah refer to Christ’s experience of death as an “exodus.” Commentators have noted that this Christ-exodus is the anti-typical Exodus, Jesus’ passage from crucifixion to resurrection in which God’s people are fully and truly liberated.

This general model is helpful in further clarifying and critically understanding the parenting experience. To grow in parenting is to risk selling off a former way and buying into a newer way of relating to one's offspring. Why would one risk selling and buying? Because one perceives the new into which one is buying with thoughtful deliberation as a find that more appropriately and adequately expresses the relationship that should exist between a parent and a growing child. To grow as a parent, then, is to give up or sell what one presently possesses and risk buying into what one may only vaguely know and not fully possess or control. One is willing to do this because this new discovery seems better than what is presently possessed.

Is it worth taking the risk? A fundamental aspect of Christianity's message is that risk is worth taking. Why? Because in these dying/passing/rising or finding/selling-risking/buying situations, God is inviting us to new life.

God as Mother/Father

In the Old Testament and the New Testament there are references to God as both Father and Mother. In the Old Testament God promises Jerusalem, "Like a son comforted by his mother will I comfort you" (Is. 66:13). In the New Testament Jesus' prayer to God is to the One he calls, "Our Father" (Mt. 6:9; Luc. 11:2). To speak about God as Mother/Father is to see the relationship of all persons to God as that of sons and daughters.

In consciously viewing life from this Christian perspective, we put ourselves into the most personal of all possible relationships with God. These words bring to mind thoughts of intimacy, familiarity, and affection. Implied in them is the greatest tenderness and closeness possible. Ultimately, to address God as Mother/Father is to speak to and view the Really Real as the One who cares for us as a loving parent would for any offspring. In short, seeing the One who created the world inviting us to risk new growth, and the One who is with us until the end of time as truly God-with-us as the One who cares for us.

And so, to answer the question posed above, "Is the risk worth taking?" we can say "Yes" because the powers that be in this universe are ultimately concerned and caring. Through the pain and suffering often involved in surrendering control, in selling off the old, God is caring with us as the New which is being born.

Matthew 25:31-46

Two considerations need to be kept in mind in looking at this selection. The first concerns the literary form being used - apocalypticism. Apocalypticism describes the imminent closing of history by means of the radical in-breaking of a Future in which all is different. In doing so, this kind of speaking and writing calls present ways of thinking and living up for radical questioning.

The second element to remember concerns the place in which the selection appears in Matthew's Gospel. It is the last element of the teaching of Jesus. As the last element the discourse summarizes many of the themes found in the gospel.

With these two points in mind, the discourse becomes a literary way of imaginatively indicting our tendency to put ourselves first. It invites persons to be part of a new order where concrete care and concern for those in need become paramount in their lives. This perspective on human life summarizes many of the themes found in the gospel. In the language of the gospel, in order to enter the kingdom of heaven one needs righteousness. This involves an obedience to God expressed in deeds that reflects an orientation of care and concern for the other, especially those in need.

This care is also one way of specifying that love for God and neighbor-love that Jesus speaks of in Mt. 22:37-40 – the great commandment. It is a concrete response to the pure gift of sacrificial love imparted to us when God first loved us in Jesus Christ. In this sense, care and concern for the other, especially for those in need, become a way of transforming *human* striving to love and be loved by *God's* love.

Our discussion of Matthew's Gospel is applicable to the parenting experience. Parental care embodies in a concrete, explicit manner Jesus' exhortation in the discourse on who will inherit the kingdom. The inheritors are those who give food to the hungry, drink to the thirsty, welcome the stranger, clothe the naked, comfort the ill, and so on. These are actions performed by parents to every child born into this world. So then, ordinary everyday actions taken for granted quite clearly embody that radical existence which living in the kingdom entails.

To return to our basic consideration, all of these parental actions are ways of exercising the stewardship injunction. One aspect of being a good steward involves being a good parent. Growth in the ability to be a good steward, a caring person, is intimately connected with the experience of parenting.

I could suggest other starting points relevant to this discussion. For example, the "old man, new man" motif in Paul's letters is related to the experience of letting go, of surrendering, of selling, and of buying into new life. The self-emptying Christology found in Phil. 2:6-11 is also relevant here. In brief, the Christian tradition is not sterile. It is rich in source material relevant to developing a spirituality of parenting.

* * *

There are many helpful questions that parents can reflect upon during the course of their

parenting experience. These questions can help them to evaluate whether their life-style reflects the Christian perspective suggested.

In what ways do I hold on to the old so as to hinder the birth of the new? In what ways do I hold on to and try to control my children in ways which are detrimental to their new birth as adults, who in turn will go on to care for others as they were cared for in their lives? In what ways do I hold on to and try to control my parents, relatives, and friends, hindering their own growth in responsible independence and freedom?

What have I found? What am I willing to risk selling? Into what have I bought? In what ways have I died? In what ways have I passed through this death into new life?

These and similar questions pertain to the exercise of good stewardship in general, but also to the parenting experience in particular.

Stewardship is a Christian role anchored in the experience of our movement through human life. In particular, is related to caring. To be a good steward is to be *caring* and *generative*—*caring* for all those persons and things with which one has been gifted and for whom one is responsible, and *generative* of new life.

Adapted from Manno, B. (February, 1982). Parenting as Religious Experience: Towards A Spirituality of Parenting, Part II. *Marriage and Family Living*, 64 (2) pp. 14-15, 28. © Abby Press. Used with permission.

Regular Inventories Make Solid Marriages

by Leigh Somerville McMillan

Despite counseling, how-to books and well-meaning advice from friends and family, many couples are still shocked to discover that a successful marriage requires the same kind of regular maintenance as a business partnership.

Not too long after the vows are said, the gifts opened, the honeymoon ended and all the thank-you notes mailed, most newlyweds come face-to-face with the sobering fact that staying married is going to take even more work than putting the wedding ceremony together—and without the champagne.

The good news is that a personal partnership can benefit from some of the same tools that keep a business relationship operating smoothly and out of bankruptcy court.

Recently, a friend shared that her son and his wife had started meeting on a weekly basis to discuss their marriage operation in the same way they did their business. She said this couple was finding that their new plan was very helpful and suggested that my husband, Jim, and I try it.

Despite the reluctance we each felt about opening up a potential can of worms, we followed her advice, and I am happy to report that our marriage has experienced a newfound intimacy as a result of this simple maintenance program.

Wednesday evening after dinner is the time Jim and I have chosen for our regular review of the week past and the days ahead. During each hour-long session, we look at how well we faced life's inevitable challenges, finding them much easier to discuss calmly after they have passed rather than during the heat of the moment. We acknowledge improvements in trouble spots, such as arguing fairly or sharing household chores, and offer suggestions for continued improvement. Then we look at the week ahead, trying to anticipate situations that

might create stress so that we can plan how to help each other.

We also assess how well we have invested our time and energy in different areas, including—but not in any particular order—our jobs, mental/spiritual/physical health, social life, family, finances and romance/sex life.

Looking at the preceding week gives us a perspective not always possible when we're caught up in the rush of daily living. We have a tendency to be swept along by the river of life without realizing where it might take us. Sometimes it's hard to see the rocks we may be heading toward when we're having such fun riding the rapids.

During a recent meeting, we realized we had spent every night of the week with friends. While we enjoyed wonderful companionship during after-meeting dinners, a Saturday night party and Sunday brunch, when we finally found ourselves alone at the end of the days, our energy had been spent elsewhere. We hadn't seen any of our children or grandchildren all week; and we hadn't enjoyed much more than a passing conversation with each other. In taking our marriage inventory, we realized that our "social life" category was overstocked while our "romance/sex life" and "family" categories were totally empty.

Planning ahead, we decided that during the upcoming week, we would turn down any invitations from friends and devote more time to the areas of our life together that needed more attention. We also made a long-range plan to set aside one evening a week for a romantic "date" and to make more of an effort to visit our families, thus preventing similarly unbalanced inventories.

That next weekend, we planned an outing for ourselves—alone. Walking along the street toward our destination, Jim said to me, "What if we run into Dick? Can we sit with him or will

that switch our outing from the ‘romance’ category into the ‘social’ category?” We spent the rest of the eight-minute walk debating the dangers of offending our friend versus abandoning our personal commitment to each other for the evening and once again throwing our inventory out of balance.

Once we decided that we would stick to our original plan, we argued over who would tell Dick he couldn’t sit with us. This went on even after we found our seats in the auditorium. It wasn’t until after the program began that we

breathed a sigh of relief that Dick had stayed home. Our marriage inventory was safely in balance – at least for that night.

Writer Leigh Somerville McMillan lives and works in Winston-Salem, North Carolina, USA.

Adapted from McMillan, L. S. (September-October, 2005). Regular inventories make solid marriages. *Marriage Enrichment: Building Better Marriages*, 34 (5), pp. 1, 4. Used by permission.

Life in Balance

by Jonathan Duffy

When I was about 17, my father bought me an old Austin A40 motor car. I drove it around for awhile and then I gave it to my brother for him and a mate to use while their cars were off the road to be “hotted up.” I think there may have been an offer of some payment for the car but it was never forthcoming. They used the car for a few weeks while their cars were being worked on.

Then some months later I saw my little A40 sitting in an empty lot next to my brother’s mate’s house. It sat there rusting and deserted, not being used the way the gift was intended. I felt a little hurt: I could still have been driving around in that car, but instead it was just sitting rusting, wasting away.

Living more

It’s a principle for living. The mention of the word *stewardship* more often than not evokes the image of money and giving, but stewardship is much more than that. A steward is someone who has been entrusted with something of value on behalf of someone else. As God’s stewards we are accountable to Him for how we use His valuable gifts. So if we are convinced of the fact that God is the giver of health and life, how do we respond to His gift? Do we treasure the gift of good health and value it? Do we do everything in our power to maintain it, or do we just take it for granted and let it erode away?

Traditionally when we talk about health we tend to focus on nutrition and exercise, but health is far broader than that. Certainly modern science has shown the links between exercise and improved cardiovascular health, and has demonstrated that plant foods are the most protective for the body. Being good stewards of health requires us to eat a balanced diet and to exercise regularly. But

these things—important as they are—are not ends in themselves.

Plus sleep

Sleep is an important part of health, yet for many people it is sacrificed in order to try to fit more things into our busy schedules. Our sleep comes in one-hour cycles. The first and largest part of the cycle is for physical recuperation. While this is very important, we tend to have less physical exertion in our day than we did in the past. The second part of the cycle is the dream cycle when we mentally recuperate from the stresses of the day. In the first one-hour cycle the dream cycle is very short. The dream cycle increases with each one-hour cycle of sleep.

In order to gain the maximum mental recuperation from our sleep we should sleep a total of nine hours per day. Unfortunately, many of us do not get adequate amounts of sleep and this often leads to other health complications.

Being overstimulated also has health implications. Even good stresses take their toll on the body. Many of us live a hectic life, chasing one event after another with increasing frequency. The body needs time to rest, to recuperate, to rejuvenate and to spiritually refresh. Periods of hype need to be followed by periods of rest and recovery.

Unfortunately for many of us, the struggle to meet the mortgage and pay the bills keeps us busy at work all day. Evenings are taken up by home duties and children. Stewardship is about seeking balance: a balance between work, rest and play, with time also given to spiritual recuperation.

Finishing well

This is not about a guilt trip. But rather to

challenge us to continually question ourselves as to whether we are good stewards of the gift of health that God has given us.

I wish I could go back and reclaim my Austin A40 in the condition it was in before it was left derelict. It's probably old enough these days to be considered a cool car. I hope that when we come toward the end of our life we won't look back and say, "I wish I had been a better steward of my health—I wish I had taken the time for health before I was forced to take time for disease."

Professor Archibald Hart, a "burnout expert" from Fuller University, challenges our thinking when he states, "God is more interested in you finishing well than what you accomplished along the way."

Jonathan Duffy is Director of Adventist Health Ministries for the South Pacific Division.

Duffy, J. (May 29, 2004). *Record*. Wairoonga, N.S.W.: South Pacific Division of Seventh-day Adventists. Used by permission.

A Liberal Church

by Ellen G. White

In his first letter to the church at Corinth, Paul gave the believers instruction regarding the general principles underlying the support of God's work in the earth. Writing of his apostolic labors in their behalf, he inquired:

"Who goeth a warfare any time at his own charges? who planteth a vineyard, and eateth not of the fruit thereof? or who feedeth a flock, and eateth not of the milk of the flock? Say I these things as a man? or saith not the law the same also? For it is written in the law of Moses, Thou shalt not muzzle the mouth of the ox that treadeth out the corn. Doth God take care for oxen? or saith He it altogether for our sakes? For our sakes, no doubt, this is written: that he that ploweth should plow in hope; and that he that thresheth in hope should be partaker of his hope.

"If we have sown unto you spiritual things," the apostle further inquired, "is it a great thing if we shall reap your

336

carnal things? If others be partakers of this power over you, are not we rather? Nevertheless we have not used this power; but suffer all things, lest we should hinder the gospel of Christ. Do ye not know that they which minister about holy things live of the things of the temple? and they which wait at the altar are partakers with the altar? Even so hath the Lord ordained that they which preach the gospel should live of the gospel." 1 Corinthians 9:7-14.

The apostle here referred to the Lord's plan for the maintenance of the priests who ministered in the temple. Those who were set apart to this holy office were supported by their brethren, to whom they ministered spiritual blessings. "Verily they that are of the sons of Levi, who receive the office of the priesthood, have a commandment to take tithes of the people according to the law." Hebrews 7:5. The tribe of Levi was chosen by the Lord for the sacred offices pertaining to the temple and the priesthood. Of the priest it was said, "The Lord thy God hath chosen him . . . to stand to minister in the name of the Lord." (Deuteronomy 18:5.) One tenth of all the increase was claimed by the Lord as His own, and to withhold the tithe was regarded by Him as robbery.

It was to this plan for the support of the ministry that Paul referred when he said, "Even so hath the Lord ordained that they which preach the gospel should live of the gospel." And later, in writing to Timothy, the apostle said, "The laborer is worthy of his reward." 1 Timothy 5:18.

The payment of the tithe was but a part of God's plan for

337

the support of His service. Numerous gifts and offerings were divinely specified. Under the Jewish system the people were taught to cherish a spirit of liberality both in sustaining the cause of God and in supplying the wants of the needy. For special occasions there were freewill offerings. At the harvest and the vintage, the first fruits of the field--corn, wine, and oil--were consecrated as an offering to the Lord. The gleanings and the corners of the field were reserved for the poor. The first fruits of the wool when the sheep were shorn, of the grain when the wheat was threshed, were set apart for God. So also were the first-born of all animals, and a redemption price was paid for the first-born son. The first fruits were to be presented before the Lord at the sanctuary and were then devoted to the use of the priests.

By this system of benevolence the Lord sought to teach Israel that in everything He must be first. Thus they were reminded that God was the proprietor of their fields, their flocks, and their herds; that it was He who sent them the sunshine and the rain that developed and ripened the harvest. Everything that they possessed was His; they were but the stewards of His goods.

It is not God's purpose that Christians, whose privileges far exceed those of the Jewish nation, shall give less freely than they gave. "Unto whomsoever much is given," the Saviour declared, "of him shall be much required." Luke 12:48. The liberality required of the Hebrews was largely to benefit their own nation; today the work of God extends

338

over all the earth. In the hands of His followers, Christ has placed the treasures of the gospel, and upon them He has laid the responsibility of giving the glad tidings of salvation to the world. Surely our obligations are much greater than were those of ancient Israel.

As God's work extends, calls for help will come more and more frequently. That these calls may be answered, Christians should heed the command, "Bring ye all the tithes into the storehouse, that there may be meat in Mine house." Malachi 3:10. If professing Christians would faithfully bring to God their tithes and offerings, His treasury would be full. There would then be no occasion to resort to fairs, lotteries, or parties of pleasure to secure funds for the support of the gospel.

Men are tempted to use their means in self-indulgence, in the gratification of appetite, in personal adornment, or in the embellishment of their homes. For these objects many church members do not hesitate to spend freely and even extravagantly. But when asked to give to the Lord's treasury, to carry forward His work in the earth, they demur. Perhaps, feeling that they cannot well do otherwise, they dole out a sum far smaller than they often spend for needless indulgence. They manifest no real love for Christ's service, no earnest interest in the salvation of souls. What marvel that the Christian life of such ones is but a dwarfed, sickly existence!

He whose heart is aglow with the love of Christ will regard it as not only a duty, but a pleasure, to aid in the

339

advancement of the highest, holiest work committed to man--the work of presenting to the world the riches of goodness, mercy, and truth.

It is the spirit of covetousness which leads men to keep for gratification of self means that rightfully belong to God, and this spirit is as abhorrent to Him now as when through His prophet He sternly rebuked His people, saying, "Will a man rob God? Yet ye have robbed Me. But ye say, Wherein have we robbed Thee? In tithes and offerings. Ye are cursed with a curse: for ye have robbed Me, even this whole nation." Malachi 3:8, 9.

The spirit of liberality is the spirit of heaven. This spirit finds its highest manifestation in Christ's sacrifice on the cross. In our behalf the Father gave His only-begotten Son; and Christ, having given up all that He had, then gave Himself, that man might be saved. The cross of Calvary should appeal to the benevolence of every follower of the Saviour. The principle there illustrated is to give, give. "He that saith he abideth in Him ought himself also so to walk, even as He walked." 1 John 2:6.

On the other hand, the spirit of selfishness is the spirit of Satan. The principle illustrated in the lives of worldlings is to get, get. Thus they hope to secure happiness and ease, but the fruit of their sowing is misery and death

Not until God ceases to bless His children will they cease to be under bonds to return to Him the portion that He claims. Not only should they render the Lord the portion that belongs to Him, but they should bring also to His

340

treasury, as a gratitude offering, a liberal tribute. With joyful hearts they should dedicate to the Creator the first fruits of their bounties--their choicest possessions, their best and holiest service. Thus they will gain rich blessings. God Himself will make their souls like a watered garden whose waters fail not. And when the last great harvest is gathered in, the sheaves that they are enabled to bring to the Master will be the recompense of their unselfish use of the talents lent them.

God's chosen messengers, who are engaged in aggressive labor, should never be compelled to go a warfare at their own charges, unaided by the sympathetic and hearty support of their brethren. It is the part of church members to deal liberally with those who lay aside their secular employment that they may give themselves to the ministry. When God's ministers are encouraged, His cause is greatly advanced. But when, through the selfishness of men, their rightful support is withheld, their hands are weakened, and often their usefulness is seriously crippled.

The displeasure of God is kindled against those who claim to be His followers, yet allow consecrated workers to suffer for the necessities of life while engaged in active ministry. These selfish ones will be called to render an account, not only for the misuse of their Lord's money, but for the depression and heartache which their course has brought upon His faithful servants. Those who are called to the work of the ministry, and at the call of duty give up all to engage in God's service, should receive for their self-sacrificing

341

efforts wages sufficient to support themselves and their families.

In the various departments of secular labor, mental and physical, faithful workmen can earn good wages. Is not the work of disseminating truth, and leading souls to Christ, of more importance than any ordinary business? And are not those who faithfully engage in this work justly entitled to ample remuneration? By our estimate of the relative value of labor for moral and for physical good, we show our appreciation of the heavenly in contrast with the earthly.

That there may be funds in the treasury for the support of the ministry, and to meet the calls for assistance in missionary enterprises, it is necessary that the people of God give cheerfully and liberally. A solemn responsibility rests upon ministers to keep before the churches the needs of the cause of God and to educate them to be liberal. When this is neglected, and the churches fail to give for the necessities of others, not only does the work of the Lord suffer, but the blessing that should come to believers is withheld.

Even the very poor should bring their offerings to God. They are to be sharers of the grace of Christ by denying self to help those whose need is more pressing than their own. The poor man's gift, the fruit of self-denial, comes up before God as fragrant incense. And every act of self-sacrifice strengthens the spirit of beneficence in the giver's heart, allying him more closely to the One who was rich, yet for our sakes became poor, that we through His poverty might be rich.

342

The act of the widow who cast two mites--all that she had--into the treasury, is placed on record for the encouragement of those who, struggling with poverty, still desire by their gifts to aid the cause of God. Christ called the attention of the disciples to this woman, who had given "all her living." Mark 12:44. He esteemed her gift of more value than the large offerings of those whose alms did not call for self-denial. From their abundance they had given a small portion. To make her offering, the widow had deprived herself of even the necessities of life, trusting God to supply her needs for the

morrow. Of her the Saviour declared, "Verily I say unto you, That this poor widow hath cast more in, than all they which have cast into the treasury." Verse 43. Thus He taught that the value of the gift is estimated not by the amount, but by the proportion that is given and the motive that actuates the giver.

The apostle Paul in his ministry among the churches was untiring in his efforts to inspire in the hearts of the new converts a desire to do large things for the cause of God. Often he exhorted them to the exercise of liberality. In speaking to the elders of Ephesus of his former labors among them, he said, "I have showed you all things, how that so laboring ye ought to support the weak, and to remember the words of the Lord Jesus, how He said, It is more blessed to give than to receive." "He which soweth sparingly," he wrote to the Corinthians, "shall reap also sparingly; and he which soweth bountifully shall reap also bountifully. Every man according as he purposeth in his heart, so let him give;

343

not grudgingly, or of necessity: for God loveth a cheerful giver." Acts 20:35; 2 Corinthians 9:6, 7.

Nearly all the Macedonian believers were poor in this world's goods, but their hearts were overflowing with love for God and His truth, and they gladly gave for the support of the gospel. When general collections were taken up in the Gentile churches for the relief of the Jewish believers, the liberality of the converts in Macedonia was held up as an example to other churches. Writing to the Corinthian believers, the apostle called their attention to "the grace of God bestowed on the churches of Macedonia; how that in a great trial of affliction the abundance of their joy and their deep poverty abounded unto the riches of their liberality. For to their power, . . . yea, and beyond their power they were willing of themselves; praying us with much entreaty that we would receive the gift, and take upon us the fellowship of the ministering to the saints." 2 Corinthians 8:1-4.

The willingness to sacrifice on the part of the Macedonian believers came as a result of wholehearted consecration. Moved by the Spirit of God, they "first gave their own selves to the Lord" (2 Corinthians 8:5), then they were willing to give freely of their means for the support of the gospel. It was not necessary to urge them to give; rather, they rejoiced in the privilege of denying themselves even of necessary things in order to supply the needs of others. When the apostle would have restrained them, they importuned him to accept their offering. In their simplicity and integrity,

344

and in their love for the brethren, they gladly denied self, and thus abounded in the fruit of benevolence.

When Paul sent Titus to Corinth to strengthen the believers there, he instructed him to build up that church in the grace of giving, and in a personal letter to the believers he also added his own appeal. "As ye abound in everything," he pleaded, "in faith, and utterance, and knowledge, and in all diligence, and in your love to us, see that ye abound in this grace also," "Now therefore perform the doing of it; that as there was a readiness to will, so there may be a performance also out of that which ye have. For if there be first a willing mind, it is accepted according to that a man hath, and not according to that he hath not." "And God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work: . . . being enriched in everything to all bountifulness, which causeth through us thanksgiving to God." 2 Corinthians 8:7, 11, 12; 9:8-11.

Unselfish liberality threw the early church into a transport of joy; for the believers knew that their efforts were helping to send the gospel message to those in darkness. Their benevolence testified that they had not received the grace of God in vain. What could produce such liberality but the sanctification of the Spirit? In the eyes of believers and unbelievers it was a miracle of grace.

Spiritual prosperity is closely bound up with Christian liberality. The followers of Christ should rejoice in the privilege of revealing in their lives the beneficence of their

345

Redeemer. As they give to the Lord they have the assurance that their treasure is going before them to the heavenly courts. Would men make their property secure? Let them place it in the hands that bear the marks of the crucifixion. Would they enjoy their substance? Let them use it to bless the needy and suffering. Would they increase their possessions? Let them heed the divine injunction, "Honor the Lord with thy substance, and with the first fruits of all thine increase: so shall thy barns be filled with plenty, and thy presses shall burst out with new wine." Proverbs 3:9, 10. Let them seek to retain their possessions for selfish purposes, and it will be to their eternal loss. But let their treasure be given to God, and from that moment it bears His inscription. It is sealed with His immutability.

God declares, "Blessed are ye that sow beside all waters." Isaiah 32:20. A continual imparting of God's gifts wherever the cause of God or the needs of humanity demand our aid, does not tend to poverty. "There is that scattereth, and yet increaseth; and there is that withholdeth more than is meet, but it tendeth to poverty." Proverbs 11:24. The sower multiplies his seed by casting it away. So it is with those who are faithful in distributing God's gifts. By imparting they increase their blessings. "Give, and it shall be given unto you," God has promised; "good measure, pressed down, and shaken together, and running over, shall men give into your bosom." Luke 6:38.

Reprinted from White, E. G. (1911). *Acts of the apostles*. Nampa, ID: Pacific Press Publishing Association, pp. 335-345.

Ordinary People — Extraordinary God

Compiled and edited by Nathan Brown

Warburton, Victoria, Australia: Signs Publishing Company, 2005. 134 pages.

Reviewed by Julene Duerksen-Kapao

Stewardship “is choosing to live life as a follower of Jesus, as a member of the kingdom of God today. That has practical implications for all aspects of our lives” (p. v). *Ordinary People – Extraordinary God* takes a fresh and diverse look at what stewardship really is— what it means to Christians in the Seventh-day Adventist Church and how it becomes a part of our daily lives.

Throughout Scripture, as a reminder of what He has done, God asks His followers to give back. In Leviticus 27:30 one of these reminders is to give “a tenth of the produce of the land, whether grain of fruit.” “[It] belongs to the Lord and must be set apart to him as holy.”

Ordinary People – Extraordinary God is a modern testimony that God still needs and uses all we give to Him. South Pacific Division director of stewardship Dr. Erika Puni suggests in the Introduction, “Stewardship is about practical Christianity and allowing God to be in control of our lives daily. It is an expression of absolute trust in Him with all that we are in Christ Jesus, and submitting to His eternal rule” (p. x).

So it’s not just about tithing? Is there more we need to do? Don’t be alarmed, but yes, stewardship is about much more than the monetary 10 percent we give back to God. *Ordinary People – Extraordinary God* breaks stewardship into eight categories: time, others, creation, talents, finances, life choices and opportunities, trials, and sharing our faith. Fifty-five everyday, ordinary individuals share their perspectives in one of these areas, highlighting stewardship as our “love relationship with God.”

Colossians 4:5 says that we should “live wisely among those who are not Christians, and make the most of every opportunity.” Paul

had it right and what a great way to start *Ordinary People – Extraordinary God*. The opportunity to meet and pray with someone almost missed because of being tired and not wanting to meet someone new; the love of a newborn child; sharing one’s faith under unique circumstances, and many answered prayers are just a few of the stories. Through the diversity of 55 perspectives, this book provides inspiring and memorable stories that will challenge your perspective of stewardship and what God asks of you.

Sharing one’s faith isn’t always easy. Robert Granger shares an experience where his beliefs were pushed to the edge. However, he was able to answer each question intelligently and biblically and concludes by saying, “I have come to recognize that respecting both the individual and their freedom of choice are keystones in sharing our teachings on stewardship” (p. 17).

Opportunities, both to demonstrate and talk about our faith, are times of stewardship. Rebecca Koolik states, “Opportunities are just one of the many ways I believe God knocks on our door” (p. 36). Again and again, *Ordinary People – Extraordinary God* delves into the opportunities taken to share, experience and grow through the stewardship of being the hands and feet of God.

It’s not just about money or the “blessings” we will receive when tithe is dutifully paid. It is, however, about being faithful and allowing God to work through jobs, people, nature, prayer and many other things. From strokes to car trouble; from cheques from unidentified donors to battered wives; from dreams to Bible in schools; from shifting house and selling possessions to cancer, *Ordinary People – Extraordinary God* is a fantastic compilation of how awesome God is. Nurses, pastors,

administrators, parents and more, these 55 ordinary people provide incredible examples of our extraordinary God.

Compiled and edited by Nathan Brown *Ordinary People – Extraordinary God* shares the “real-life stories of faith and commitment” as experienced by you and me, the ordinary people God uses to do His extraordinary work. Pastor Jeffrey Pum Lian Pau shares a beautiful testimony and states, “The more we put our trust in Him, we discover the blessings multiply exponentially” (p. 94).

Inspirational, life-changing, and reflective, *Ordinary People – Extraordinary God* sheds a generous ray of light on the topic of

stewardship putting real faces and stories into what traditionally many have viewed as a “money thing.” Regardless of how you give back to God, in Ecclesiastes 11:1 He promises, “Give generously, for your gifts will return to your later.”

*Bible quotations are from the New Living Translation.

Julene Duerksen-Kapao writes from Longburn, New Zealand.

Adapted from Duerksen-Kapao, J. (October 1, 2005). Ordinary people—extraordinary God. *Record*, 110 (38), p. 10.