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STEWARDSHIP -

THE FOUNDATION
OF

TRUE RELIGION

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TABLE OF CONTENTS

STEWARDSHIP THE FOUNDATION OF TRUE RELIGION. 1

MAN'S RELATIONSHIP TO GOD. 7

STEWARDSHIP IN THE PLAN OF SALVATION 11

THE LIMITATION IN STEWARDSHIP. 17

THE UNIVERSAL PRESCRIPTION FOR HAPPINESS 20

THE MOTIVE IN GIVING 24

PLANNED GIVING 29

THE MEASURE OF A GIFT. 34

A MAN'S POTENTIAL. 38

THE BUSINESS AND RELIGIOUS LIFE. 41

SUBSTITUTES FOR PERSONAL SACRIFICE 46

THE DANGER IN PROSPERITY 50

COLLECTIVE SELFISHNESS 54

THE DANGER IN SPECULATION. 57

THE RESPONSIBILITY FOR ONE'S
STEWARDSHIP AFTER DEATH. 61

STEWARDSHIP THE FOUNDATION OF TRUE RELIGION

INTRODUCTION:

It is strange indeed that stewardship, the foundation of true religion, is the least talked about - the least understood of all Christian doctrines. And yet, it is vitally essential to the plan of salvation.

"The plan of salvation begins and ends in benevolence."
3T 548

It began here.

"For God so loved the world, that he gave. . ."
John 3:16

It ends here.

"Gather my saints together unto me; those that have made a covenant with me by sacrifice."
Psalm 50:5

To really understand Christianity one must begin at this point of relationship between man and God. Jesus, our perfect example, said, "For I came down from heaven, not to do mine own will, but the will of him that sent me." (John 6:38) If the Son of God, taking upon Himself the cloak of humanity, recognized this relationship - can finite man take up his work from any other foundation?

Paul, self-assured, zealous, wasn't a very good steward until that fateful day on the road to Damascus, when both bewildered and amazed, he cried out, "Lord, what wilt thou

have me to do?" (Acts 9:6) This was the question of a steward - not an owner. From that time onward, he strove to accomplish only one thing - to carry out the will of His Master.

The term stewardship is receiving more emphasis today from both pulpit and periodical. This is due, in most instances, to the critical need for funds to carry on the basic functions of the church. Rarely is this need for money recognized as an evidence of a lack of spirituality within the church - the result of unfaithful stewardship. Therefore, the term is usually associated with money and not with its true meaning - the relationship which a man bears to God.

This association with money is very unfortunate, for it gives an improper connotation to the term in the minds of many people. This effectively robs it of its original and dignified meaning.

This attitude was expressed quite vividly by an academy student following a series of studies on the subject. He said, "I really enjoyed these presentations - but when they told us we were going to have four worship periods on stewardship . . . I said, 'Stewardship. . . ugh!'"

The giving of money might be an indication of the faithful stewardship of means - but it could never be synonymous with it, because when stewardship was divinely ordained, there wasn't any money - or churches - or schools - or missions.

Neither can stewardship be regarded as a program, or a procedure. It simply refers to a responsibility.

"Stewardship," Mr. Webster says, is "the position, duties, and responsibilities of a steward." A steward is "a man who manages another's property." Thus it can be seen that to associate the term with money or anything money-related is to adulterate its real meaning.

It is odd that in church usage the term should generally be thought of in connection with finance, when in every day parlance it is always used in keeping with its original meaning. While the term steward is not commonly employed - the words foreman, superintendent, manager, or caretaker are very familiar. Many times the individuals holding such positions are not responsible for money at all. And, in those cases where finances are involved - they are usually only one of the responsibilities. But in every case, these persons are accountable for the goods, or portions of goods, of another individual - the owner. This responsibility is stewardship.

The degree of accountability which these stewards bear, varies of course with the size and extent of the trust. The very fact they have been entrusted with the use and oversight of the possessions belonging to another person proves that this is a position of dignity.

It is plausible that the average Christian steward does

not rightly understand the meaning of the term because he does not consider himself as a steward - but thinks of himself as an owner. This is regrettable, for every person becomes a steward at birth. He may be a good steward or a bad one - but he remains a steward as long as he lives.

As a steward, a man is entrusted with goods, tangible and intangible - a measure of time - a measure of talent - a measure of material things. For these he is responsible and will be held accountable. The term stewardship refers to this responsibility.

If then the word stewardship refers to the relationship which exists between God and man, why are the material things of life accentuated when dealing with this subject? There are three major reasons.

First, money and material things appear to be the focal point of all selfishness. The reason being that these represent security and are the consuming goal of the average individual just as soon as he is old enough to recognize that food, clothing and shelter are essential to life.

Selfishness being the basis for every other sin - to eradicate it one must begin at its focal point. Every Christian must be led to recognize that security is not found in material things - but in complete and unquestioning dependence upon God. Therefore the relationship which exists between faithful stewardship and material things must be

clearly defined.

Second, money or material things are a visible representation of the actual expenditure of life.

The early American author and naturalist Thoreau, observed that men do not ride on the trains - the trains ride on them. To his skeptical neighbors he explained that the ties and rails on which the train moves represent a portion of the lives of the men who laid them.

When a Christian gives a gift of money, he is really giving that which represents a portion of his life - that portion he used in earning it. In this way he is actually giving himself.

Third, God through the prophet Malachi, called for a "return" unto Him. When the people inquired as to the specific activity in which they were lax - He referred to their robbery of Him in tithes and offerings. God pointed to this as the diseased root to all their problems.

With unfaithfulness in tithing so prevalent in the remnant church, and freewill offerings showing a marked percentage-of-income decline - surely the message which God sent to His people just prior to the first appearing of His Son, must be the message He has for His people just before the second and final appearing. For these reasons money and material possessions are considered of sufficient importance to discuss specifically when considering the broad

subject of stewardship.

For Further Study:

3T 214	LS 241
2 Cor. 11:3	2SM 186
3T 405, 409	Ecc1. 2:17,18
Gen. 1:26	Mal. 3:7
TIMKH 220	TM 60
Luke 16:2	1T 194
Matt. 25:21	Eph. 5:3,5
Matt. 21:38	3T 395
Luke 12:42,43	CS 54, 289
Luke 12:15	2T 196
Mark 10:17-24	1T 221

CHAPTER ONE

MAN'S RELATIONSHIP TO GOD

When God created man, he gave him dominion over the whole world. Thus he had life tenancy as long as he remained a faithful steward.

Man was never given the world or anything in it - just dominion, or stewardship. This is the only relationship it is possible for a man to have with God.

"And God said, Let us make man in our image, and after our likeness, and let them have dominion over the fish of the sea, and over the fowl of the air, and over the cattle, and over all the earth." Genesis 1:26

Just as long as he maintained this relationship he was permitted to eat of the tree of life and could have thus perpetuated his life into an endless existence.

In order for man to carry out the responsibilities of his stewardship, it was necessary for him to have the power of choice - the ability to make decisions. To make it possible for him to exercise this power of choice, there had to be some choice that could be made. God fulfilled this condition by planting one tree in the middle of the man's garden home - then restricting it for Himself. Now man could choose.

He had absolutely no use for this tree or the fruit which it produced. He had been provided with everything for his

nourishment and pleasure - this tree was placed there as a visible proof of his power of choice and to test his loyalty and obedience.

When man violated this restriction in his stewardship, he forfeited his right to the dominion of the earth. He also lost his privilege of endless existence.

The opinion is often expressed that the penalty for "taking one apple" was too severe. It must be recognized that the laws regarding the relationship between an owner and a steward have always been very strict. In Adam's case, the act was not only a violation of his stewardship, but an act of rebellion against His Creator. Rebellion, insurrection, mutiny, and revolution have usually carried the penalty of death. No earthly kingdom can tolerate anarchy, much less God's universe.

The great problem throughout the centuries has been that men have embraced the pagan theory of ownership rather than the Christian belief of stewardship. This man-the-owner theory originated with the devil who said, "*I will ascend above the heights of the clouds; I will be like the Most High.*" (Isaiah 14:14) This same desire for ownership was sold by the serpent to Eve. Adam bought it and bequeathed to his descendants the inordinate desire for ownership.

It appears in many forms today - in rank atheism - in heathen idol worship - in the "God is Dead" theory - in pro-

fessing Christianity, when God's claims are ignored. But it has only one source - the desire to exclude God from the sovereignty of the universe. If there is no God - there are no stewards - and the whole plan of redemption is without any meaning; the death of Christ was in vain.

The very basis for the Christian's hope is eternal stewardship - the stewardship of unfathomable possessions - the hope of eternal life. If a Christian does not recognize this relationship with God - he denies the very foundation for his faith.

But man will always remain a steward. The restriction in his stewardship is that he can never own anything - either here on this earth, or in the earth made new. His greatest aspiration, his most lofty ambition will always be limited to a life tenancy - but for all eternity. Houses he may build, vineyards he may plant - but they will still belong to God.

The rebellious acts of men today are just as serious as those of Adam and Eve, and carry the same consequences. Every member of the human family is given a dominion over certain things. Each is responsible and will be held accountable for these things. The rewards and penalties have never been decreased or changed . . . eternal death is the penalty - eternal life is the reward.

For Further Study:

Ps. 50:10-12
Dan. 7:27
Gen. 2:17
1 BC 1082-1086
Gen. 3:19
Matt. 25:30

1 Sam. 15:23
Luke 12:16-20
Ps. 14:1
Isa. 65:21
Rom. 14:12

CHAPTER TWO

STEWARDSHIP IN THE PLAN OF SALVATION

God is testing man with material things to determine his ability to manage eternal possessions.

The plan of salvation was designed to permit man to regain the stewardship which he lost through disobedience.

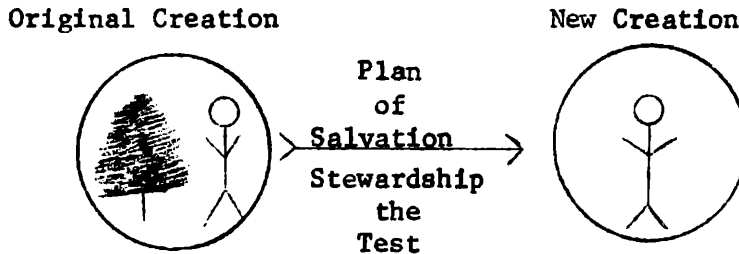
Much has been written about the paradise that was lost and the paradise that is to be regained. But what was this paradise? In the minds of many people it was an ethereal land of quiet and solitude where there wasn't much going on or much to do.

Adam and Eve were given the oversight of a vast creation. As stewards, they had a great deal to keep them interested and occupied. The paradise part was the ideal conditions under which they lived and worked.

How can anyone fail to see that the paradise that is to be regained will also be a land of productive activity. "And they shall build houses" certainly denotes action. "And they shall plant vineyards" should create the lovely pastoral picture of people working. Once again the paradise part will be the ideal conditions under which men may live and work.

How does God's original plan for stewardship fit into this

scheme? God created a world and placed a man in charge of it. He lost it. The plan of redemption was formed to allow a man to regain the stewardship which he lost through disobedience. (See illustration)



Man lost his privilege of enjoying an eternity of happy security because he violated the restriction in his stewardship. In his future home there will be no test - this will have all been taken care of in advance. This testing is a vital part of the plan of redemption.

Jesus brought this to the attention of His hearers in the parables of the stewards - the man who found a treasure in a field - the rich man whose fields produced so bountifully. This same truth was reemphasized in the messages to the early church. *"So then every one of us shall give account of himself to God."* (Romans 14:12) *"Moreover it is required in stewards, that a man be found faithful."* (1 Cor. 4:2)

Too often the testing portion of the plan of salvation is passed over lightly, or neglected. The idea that a man has no responsibility except to believe, appeals to the selfish heart. This is an error.

*"When the cases of all come in review before
God, the question, 'What did they profess' is
never asked, but what have they done?"*
R&H 7/13/86

While faith is the key to acceptable service - faith will always be demonstrated by corresponding works. These works will be the outgrowth of a living connection with God in faithful stewardship. Those who enter into the glories of heaven and the new earth will have proved themselves efficient and faithful managers of the time, talents, and means entrusted to them.

The original test and the test today are similar in that they both concern material things. And they are also alike because they are a test of recognition of God's ownership and obedience. How a man relates himself to this test will determine his eligibility for eternal stewardship - the dominion over imperishable riches.

Not only is it important how a man uses his possessions but it is equally significant how he acquires them. Every act will be the result of his motives and these are most important. God is keeping an accurate, up-to-date record of each man's stewardship and from this record He will determine if a man is safe to save.

There are three distinct areas of test in the material possessions with which a man is entrusted (1) the tithe (2) freewill offerings (3) the management of the remainder of his trust.

The tithing principle was ordained by God to keep continually in man's mind the fact of God's ownership. God knew that in the busy pursuit of business, man would tend to forget his steward-owner relationship. Therefore He chose to enter into a close partnership agreement with him. God furnishes all the assets of time, talent, and means. Man is to return ten percent of the increase (or profits) to Him as His share of the partnership.

The return of the tithe is a recognition of this partnership agreement - an acknowledgement of God's ownership. Then, it is a test of obedience to a specific command. God has indicated His share to be ten percent - not nine, six, or three - exactly ten.

In the divine arrangement, man is permitted to manage the remaining ninety percent. While this also belongs to God, he is given full control of its use and dispersal. Part he is allowed to return to God in freewill offerings of love and gratitude - part he may use for his daily sustenance - part to increase his stewardship - and part he can save for "rainy day" emergencies.

The only way in which man is permitted to show his love and gratitude to God is through the giving of freewill, sacrificial gifts. The attitude which motivates the gift - not its amount will be the measure of this test. There are three principles which serve as guidelines in the giving of freewill offerings.

(1) The attitude of the giver (2) the ability of the giver and (3) the faith of the giver.

Jesus brought these principles into focus when He made the profound observation that a poor widow, who had dropped two tiny mites into the great temple chest, had given more than those who had cast in great amounts. First, her gift was the result of a heart overflowing with love and gratitude to God. Second, the offering was pitifully small because her stewardship was small. Third, her faith was so strong that in spite of the fact that part of her very living was included in her gift, she trusted God to care for her necessities.

This remarkable story translated into a practical application is this.

First, a man's gift will be commensurate with the amount of love he has in his heart and only limited by his ability. The poor widow loved God so much that she reached into her meager store for an offering which would express this love. Not finding enough to satisfy this desire for expression - she included part of her very living. God didn't require this - it was the result of love.

Second, a man is only required to give "as he is able" - "as God hath prospered him." This is the principle of equal sacrifice - not equal giving.

Third, a person must possess a faith which fully depends

upon God at all times and under all circumstances. This will permit him to follow God's directions, even if it doesn't seem possible from the human standpoint. He must believe that all the necessities of life will be provided for him - just because God has promised it.

Finally, a man must manage the balance of his responsibility in such a manner that he will be unafraid to render an accounting. The rule to follow is this. This portion must be handled as the owner would handle it if he were present and managing it for himself.

For Further Study:

SD 15	TIMKH 221
Rev. 21:7,8	Deut. 8:11-14
Rev. 22:3	Lev. 27:32
Micah 4:8	2 Cor. 9:7
Rom. 5:18-21	2 Cor. 8:12
Gen. 3:22	CS 18,19
PP 528	Mark 12:41-44
James 2:14-20	Deut. 16:17
Gen. 3:11	1 Cor. 16:2
Lev. 27:30-33	Matt. 6:30
Mal. 3:8,9	Ps. 62:12
9T 250	

CHAPTER THREE

THE LIMITATION IN STEWARDSHIP

Ownership has unlimited privileges - stewardship always has some restriction.

One of the most significant characteristics of stewardship is the restriction implied in its definition, "the responsibility of one who manages another's property." It is obvious that if the property being managed belongs to another person - there must be some restriction as to its use and disposition.

For instance, an owner may sell or otherwise dispose of his property at any time and in any manner which he may choose. This same act by a steward (or manager) if unauthorized would constitute embezzlement. Man-made laws impose severe penalties for this felony.

That the violation of the restriction in stewardship is a crime, was recognized by the young Hebrew Joseph. Through no fault of his own - except perhaps for a bit of tale-bearing and naiveté in telling the family of some unusual dreams, he found himself a slave to the wealthy and influential Potiphar, the captain of the king's guard.

Because of his faithfulness to duty, he was finally elevated to a position of almost complete authority in the Egyptian's household. That Joseph recognized that his authority did not include everything which his Master possessed, is clearly

shown by his refusal to enter into a liaison with Potiphar's adulterous wife. Notice carefully Moffatt's translation of this incident.

*"But he refused, He said to his master's wife,
My master does not trouble himself about any-
thing in the household, but has left every-
thing in my hands, so that my authority is
equal to his own; he has kept nothing from
me except yourself, for you are his wife.
How then can I commit this great crime and
sin against God?" Genesis 39:8,9*

Joseph recognized that a violation of the restriction in his stewardship would constitute a crime - a violation of his moral integrity would be a sin against God.

In the stewardship given to man at the creation of the world, there was one restriction, the tree of knowledge of good and evil. Man was warned not to touch this tree or to eat of its fruit on pain of death. This was the only restriction in his stewardship. By honoring it, or ignoring it he would clearly demonstrate whether he could be trusted or not. When he chose to disobey - when he chose to deny God's ownership of this tree, he became an embezzler, appropriating to himself that which belonged solely to the Owner. In short, he violated the terms of his contract.

In this light, it is all the more wonderful that God would love this man so much He made provision to restore him to his honored position of stewardship again. He emptied all heaven just to pay the penalty for this crime. The unfallen worlds must have thought the price for man's redemption was

entirely too high.

*"All the universe would have been just as
happy if God would have left this world to
perish."*

TIMKH 367

Every person is being tested today. A portion of his means
and a portion of his time belongs to God. These are the re-
strictions in his stewardship.

For Further Study:

Acts 5:4

Luke 16:2

Gen. 39:1-9

1BC 1083

2SM 134

CHAPTER FOUR

THE UNIVERSAL PRESCRIPTION FOR HAPPINESS

*True happiness has only one
foundation - God must be first
in everything.*

God has always had only one desire for man - that he should be happy. Everything which He created was for his use and pleasure. Every word of instruction given to him before and after Eden, was to make him a happy, healthy, and a holy being. The only restrictions ever given were to provide a safeguard against unhappiness.

But the only foundation of true happiness is the divine principle that God must be first. First - before self - first before loved ones - first before every other consideration.

There is an interesting story found in Isaiah 44:14-17. It tells how a heathen man cut down an ash tree, built a fire, cooked his meal, and then warmed himself. For some reason he still wasn't quite satisfied so he picked up a scrap of wood and carved a god. The next scene shows him bowing down to this pathetic little image and saying, "Deliver me, for thou art my god."

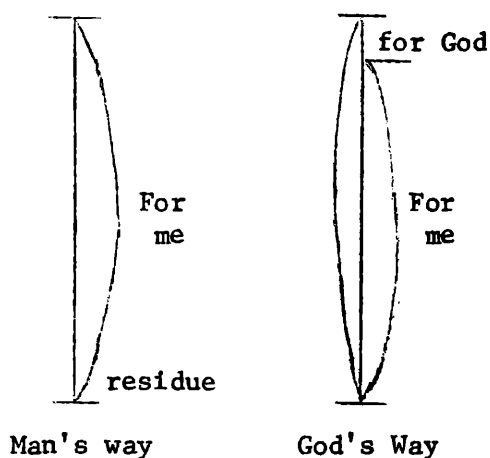
Anyone in a sophisticated society who reads this story is amazed at its utter stupidity. If the man had cut down a tree - taken a choice piece of wood for his god - then built the fire from the shavings (or residue) it might have made

some sense - but the sequence in which he did it makes no sense at all.

However, a careful study of this incident will produce a very disturbing parallel. Remember that the man made his god out of the "residue" - just what was left over. In this light, how much difference is there between this heathen and a professing Christian - if the Christian's God comes last? If God gets just what is left over, after every real or imaginary want has been satisfied - just the residue . . . is there really any difference?

The common denominator of all the world's ills and problems is the socially accepted sin of covetousness and selfishness - or simply taking care of self first. Most people find themselves in trouble because they use their time, talents, and incomes only for themselves. If God is remembered at all - He gets the leftovers. But the very first commandment says, "Thou shalt have no other gods before me." This teaches that nothing must come before God - nothing.

In God's plan for happiness, He must be first. If one follows this prescription, he can be absolutely sure of the necessities of life,



food, clothing, shelter. He can live securely - in an insecure world. He can be certain - in an age of uncertainty.

Even in this plan can be seen God's desire for man's happiness. There is nothing as empty and unsatisfying as a life of self-interest. The unhappiest people in the world are those who spend all their time, energy, and money on themselves. In contrast, the happiest people are those who are completely unselfish - always doing things for others. These are the Nightingales, the Livingstones . . . great because they were servants of humanity, living the practical religion of Jesus Christ.

God knew that this is the only way in which a man can be happy. Therefore, He has given him the opportunity to share in the great plan of salvation. In working for others - in sharing his faith, and hope, and the good news of salvation - a man reaches the greatest heights of joy and contentment.

This is putting God first. *"For I was an hungred, and ye gave me meat: I was thirsty, and ye gave me drink: I was a stranger, and ye took me in. Naked, and ye clothed me: I was sick and ye visited me: I was in prison and ye came to me."* (Matt. 25:35,36)

And so to be supremely happy one must place God first above every other activity or consideration - then, his brother whom Christ died to save - and finally himself . . . and in that order. Job said, *"I was eyes to the blind, and*

feet was I to the lame. I was father to the poor: and the cause which I knew not I searched out." (Job 29:15,16)

For Further Study:

Gen. 3:6

4T 18

Ex. 20:3

3T 398

4T 474

6T 448

MH 481

Prov. 3:9,10

Mal. 1:6-8

Luke 12:22-31

CHAPTER FIVE

THE MOTIVE IN GIVING

The only true motive in giving is love.

The expression is often used, especially if the present is rather insignificant, "it's not the gift that counts - but the thought behind it." Actually this is true. The gift is really unimportant - but the motive prompting it is of the utmost importance.

Motives are the fruit of the attitudes - and the attitudes are the fabric from which the life is woven. Every act of life then will be an outgrowth of these attitudes.

If the attitudes in life are selfish, the pattern of living will be for self. Such a person may display great liberality, but lying beneath this facade will always be the blight of selfishness. Such a person gives to get - some reward - recognition - glory - praise - possibly a tax relief!

It is possible to give without loving but it is impossible to love without giving. And God has given man the privilege of expressing it.

". . . God permits us to show our appreciation of His mercies by self-sacrificing efforts to extend the same to others. This is the only way in which it is possible for us to manifest our gratitude and love to God. He has provided no other."

CS 18, 19

Just because there is a need or some "good cause" should have nothing to do with the motive in giving. Paul referred to this, *"Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver."* (2 Cor. 9:7) However, most church members have been conditioned to giving to "good causes" or to emergencies. This habit has produced some detrimental side effects.

It has opened the door to "unscriptural" and "unsanctified" methods of obtaining funds. It has encouraged spasmodic giving. It has strengthened the impulse to give to things rather than to God. And, it has taught people to give from the wrong motives.

(Unscriptural and unsanctified methods will be covered in a later chapter.)

Spasmodic giving produces spasmodic Christians. Occasional, emotional, or pressured giving tends to dry up the springs of benevolence. Giving should be regularly exercised so it will strengthen into a habit. The followers of Christ have been instructed to give from a fixed principle. If it is continuous, it will starve covetousness to death.

It may come as a surprise to those who are accustomed to giving to things - but a faithful steward will give regularly and systematically even if there is no visible need and no apparent use for his gifts. This is because he gives to God,

not to things - and God is always present.

In the time of ancient Israel, the people were instructed to place their offerings in a basket and take them to the "place which the Lord thy God shall choose to place his name there." The priest took the basket and "set it down before the altar of the Lord." (Deut. 26:2,4)

These gifts eventually found their way into the services of the temple, the care of the poor, and other uses, simply because God had instructed that the offerings given to Him be used for these purposes. The Israelite however, did not give to church expense, Sabbath School expense, church school, etc.; he gave to God.

The gifts were the result of his love and appreciation for the blessings which God had given to him. They were the expression of this love which is the only true motive in giving.

The true motive in giving will result in what is sometimes referred to as "disinterested benevolence." This is a most interesting adjective which occurs frequently throughout the pages of inspired instruction. Here are three examples:

"The very best legacy which parents can leave their children is a knowledge of useful labor and the example of a life characterized by disinterested benevolence." 3T 399

"Disinterested benevolence is very rare in this age of the world." 3T 516

*"His (Christ's) life was without selfish interest,
but ever marked with disinterested benevolence."*

EW 269

One immediately wonders if he is to have no interest in the objects which benefit from his benevolence. But the definition of disinterested is "not influenced by personal interest and selfish motives." The key word is influenced. In today's society, personal interests and selfish motives form the basis for the major portion of the contributions made. This is dangerous because such giving is subject to human errors and frailties. This is why giving to things can be so hazardous. There is too much chance that circumstances may stifle or diminish the gift.

Even a difference of opinion over some minor problem may completely stop the flow of benevolence. God created man with a mind capable of having opinions and of making decisions. He expects him to use these capabilities. But there are times when a person must modify or suppress his personal ideas in order to move in harmony with his brethren. This does not imply that he is to sacrifice principle - just opinions.

*"They should also feel it is a solemn duty to
illustrate in their characters the teachings of
Christ, being at peace one with another and mov-
ing in perfect harmony as an undivided whole.
They should defer their individual judgment to
the judgment of the body of the church."*

4T 18

There are even some folks who follow the questionable prac-

tice of sending their tithe away from their local fields because of some real or imaginary ideas regarding its use. God has stated specifically where His share is to be placed. Surely an all-wise God is abundantly capable of looking after His own funds!

Genuine benevolence stems from a true, unselfish love for God. It is not affected by human error or faults - the unwise use of the funds given - or even the failure of a project. It never allows personal feelings to influence it in any way - for it is given to God - not to things.

Jesus is the perfect example. There was never anyone who was so vitally interested in the objects of His sacrifice as He was. Yet, He didn't allow the scorn, abuse, and mistreatment which He received to affect His matchless gift in any way. He considered the lives of those for whom He died of more value than His own.

If one loves God, he will give from a heart filled with that love and the greatest offering which he is able to make will appear so pitifully small.

For Further Study:

1 Cor. 13:3	3T 396,413
5T 168	PK 65
CS 197	John 3:16
DA 65	9T 194
TIMKH 167	5T 620

CHAPTER SIX

PLANNED GIVING

Offerings to God should be carefully planned - not the spasmodic results of a transient impulse or emotion.

Everything in the universe follows a carefully prescribed plan and moves in an established order. It is God's will that there be order in the individual life, in the home, and in the church. *"Let all things be done decently and in order."* (1 Cor. 14:40)

Many churches, however, conduct their programs just an offering plate this side of bankruptcy, because they are forced to depend on the irregular gifts of impulsive benevolence. But this is not of God's order. All giving should be the result of careful, wise planning. To be controlled by feeling or emotion is an unwise and dangerous course. Giving must be systematic, continuous.

Definite instructions have been given for those who really want to follow God's plan for giving.

First - *All tithes and offerings should be set apart in the home, or wherever the bills are paid.*

Usually the weekly or monthly income is brought home, then divided to cover the living expenses. But, the tithes and offerings must be first set apart before any portion is con-

sumed. It must be obvious then that the giving must be done in the home - not after one arrives at church.

Second - *One should hear the voice of God speaking in his income whether much or little.*

What would a person hear if he listened for the voice of God in his income? There is so much he might hear. God's partnership agreement for instance, "I'll furnish all the assets of time, and talent and health - My share is only one-tenth of the increase." Possibly, "Don't concern yourself with temporal things - I know you need them - seek the kingdom of heaven first - I'll take care of you."

Maybe God would amplify the pitiful cries of the unfortunate of earth so they could be heard above the clamor of incessant advertising. Or, possibly the pleas of those living in darkness desperately in need of the gospel light.

If one listens to God's voice in his income, his imaginary wants will shrink. The needs of the Lord's work will appear so important that self will be forgotten. Then he is ready to plan his giving.

P L A N N E D G I V I N G	
<u>Tithe</u>	<u>Freewill Offerings</u>
<u>10%</u>	<div style="border-bottom: 1px solid black; display: inline-block; width: 100%; text-align: right;">% or \$</div> <div style="display: flex; justify-content: space-between; width: 100%; margin-top: 5px;"> Local World </div> <div style="display: flex; justify-content: space-between; width: 100%; margin-top: 5px;"> ___ % or \$ ___ % or \$ </div>

Third - *"Let God's portion be first set apart."* CS 81

God has promised that if one is faithful in returning His share of the partnership, He will make the remaining nine-tenths worth more than the ten-tenths. But before this miracle can take place, the tithe has to be set apart. This is to be done before any portion is used for personal desires or needs. *"Not only does the Lord claim the tithe as His own, but He tells us how it should be reserved for Him. He says, 'Honor the Lord with thy substance, and with the first fruits 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." CS 81

Fourth - *"After the tithe is set apart, let the gifts and offerings be apportioned, as God hath prospered you."* CSW 130

These offerings will be subject to three variables. (1) The love which the giver has for God (2) the financial ability of the giver (3) the faith of the giver. One must remember that these gifts are being made to God - not to things. The measure of this gift will be *"as God hath prospered"* or *"according to ability."* But, *"everyone is to be his own assessor and is left to give as he purposes in his heart."* (4T 469)

The only percentage guidelines for offerings, is that re-

corded for the Israelites. *"The contributions required of the Hebrews for religious and charitable purposes amounted to fully one fourth of their income."* (PP 527) *"A conscientious few made returns to God of about one third of all their income for the benefit of religious interests and for the poor."* (4T 467)

However, the amount of the freewill offering is left to each individual - for it is to be a weekly, monthly test. (1T 237)

Fifth - *The freewill offerings can now be divided between the local and the world work.*

- (a) Local work - A percentage (or amount) of the offerings should be allotted for local needs such as Church Expense, Sabbath School expense, Church School budget, Dorcas, Lay-activities, etc. (If the church is operating on a COMBINED BUDGET plan, this percentage (or amount) will be given as one offering - not distributed into the specific funds included in the budget.)
- (b) World work - This portion of the offerings will be distributed by the giver to specific world needs such as Sabbath School offerings, mission offerings, Evangelizing, periodical campaigns, and special appeals.

Sixth - *The balance of the income may now be used for personal needs.*

One should remember that this also belongs to God and should be used wisely. Careful budgeting and buying will prevent waste. Restricting the "wants" will free more funds to aid in the spread of the truth. There will be no problem in the handling and dispersal of the remaining portion of one's stewardship if the fact is always kept in mind that one is

a steward - not an owner.

For Further Study:

2SG 231
1T 649

CS 81
4T 467-469, 471

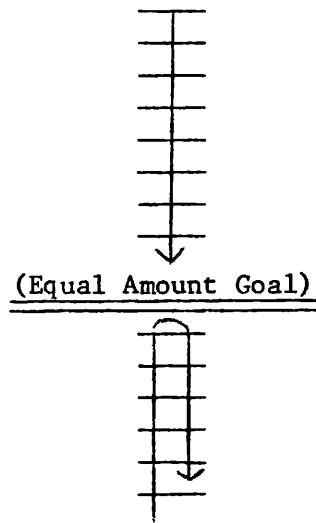
CHAPTER SEVEN

THE MEASURE OF A GIFT

A gift cannot be measured by its size - but by the degree of sacrifice which it represents.

Many Christians are spiritually undernourished because they have been fed a diet of equal giving. This refers to the common practice of dividing the amount required for an objective by the membership and suggesting an equal responsibility for each member. For instance - if a church needs a thousand dollars for some project and there are one hundred members - the thousand is divided by the hundred and each member is assigned a goal of ten dollars as his "fair share."

There are two unfortunate results from this practice. First, those with a large potential are usually satisfied to comply with the suggested amount and feel they "have done their part." (See diagram) Second, those with a very limited potential, not being able to come up to this standard, feel they "have not done their part" and therefore are not entitled to a "full voice" in the affairs of the church. Many pastors have had the disquieting experience of hear-



ing some poor person say they do not feel they can join the church because they would be unable to reach the goals "set" for the members.

This practice works a genuine hardship on the poor members - while those with more affluence feel no burden. Paul said, *"For I mean not that other men be eased, and ye burdened."* (2 Cor. 8:13)

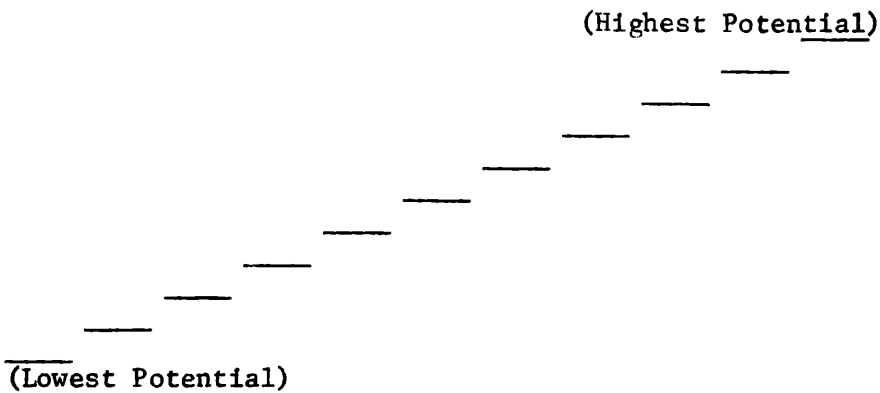
He carefully instructed the early believers in regard to the true measure of responsibility. *"Let everyone of you lay by him in store, as God hath prospered him."* (1 Cor. 16:2) This was in accordance with the instruction given to Israel by God. *"Every man shall give as he is able, according to the blessing of the Lord thy God which he hath given thee."* (Deut. 16:17)

Notice the same principle in the testimonies to the remnant church.

"According to the amount bestowed will be the amount required." 4T 467

"The Lord never requires His people to offer more than they are able, but according to their ability He is pleased to accept and bless their thank offerings." 5T 269

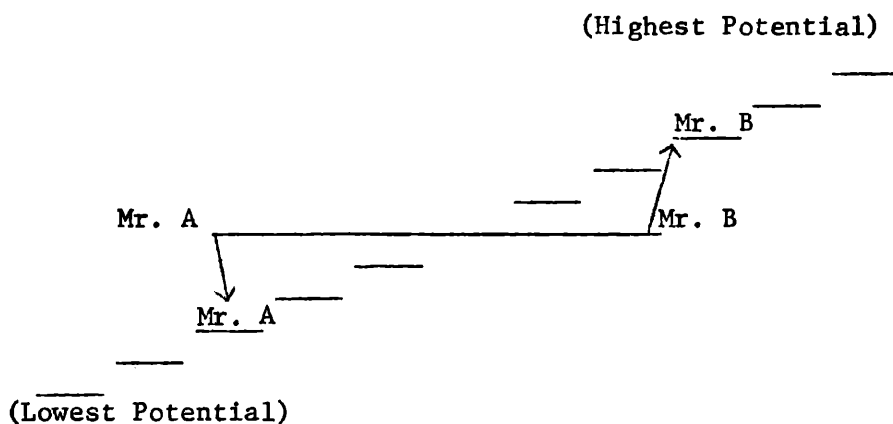
In every group there exists varying levels of giving potential just as there are degrees of physical strength. This can be illustrated by a series of steps.



Although each member of a given group will be found on one of these levels of ability - an illustration will clearly demonstrate how two men of equal income could be on entirely different levels of giving capacity. Mr. A and Mr. B each make \$100 per week. Of this amount they each return \$10 in tithe - but now their giving potential must be measured by other factors.

<u>Mr. A</u>	<u>Mr. B</u>
Eight children	No children
Sickly wife	Healthy wife
Pays rent	Inherited home
Frequently unemployed	Steady income

Using this theoretical example, let us place these men on the steps of giving potential.



Each man desiring to follow divine instruction will give "as he is able." Their gifts will no doubt vary greatly in amount, but the sacrifice will be equal. God will accept both gifts, if given from hearts filled with love.

How does God regard these gifts which are so unequal in size, although equal in sacrifice?

"As all learn the lesson of faithfully rendering to God what is His due, He through His providence will enable some to bring princely offerings." TIMKH 220

"Among the poor there are many who long to show their gratitude to God for His grace and truth . . . These souls should not be repulsed. Let them lay up their mites in the bank of heaven. If given from a heart filled with love to God, these seeming trifles become consecrated gifts, priceless offerings, which God smiles upon and blesses." DA 615

As both princely and priceless offerings come into the treasury of God, He will abundantly bless both givers, provided their gifts are the evidence of sacrifice and "according to their ability."

For Further Study:

CS 73
4T 469
5T 269

3T 398, 405
Ex. 30:12-15

CHAPTER EIGHT

A MAN'S POTENTIAL

A man's potential is only limited by his capacity to manage wisely and his willingness to share.

God entrusts each individual with as much goods as he is capable of handling wisely. To trust him with more than this would be unfair. However, a man is responsible for the efficient management of this trust.

In reality there is no boundary to a man's potential. If he works to the limit of his capacity, experience and divine guidance will make him more and more efficient and therefore capable of greater and greater responsibilities. This is as true for the stewardship of time and talent, as it is for money.

Jesus related the parable of three men who were entrusted with certain talents - although they were not equal in size. Two of the men wisely administered their trusts and were given greater responsibilities. The man with one talent was a cautious, careful individual (so he said) and brought back the original investment - no more - no less. But he suffered a severe rebuke. Why?

This man was a do-nothing! He was the type of person who sits around all day complaining that he has never "had a

break." He was the kind of man who is always waiting for opportunity to knock - but is too lazy to open the door. He did not increase his talent - simply because he never tried. He was probably exhausted from finding a napkin and digging a hole. His master called him a wicked and slothful servant - and promptly relieved him of the little stewardship which he had.

There are many Christians who are like the one-talent man. They wish they had "lots of money" so they could do something "really big" for God and His cause. They bemoan the fact that their potential is so small. But their problem is that they do not work to the limit of their capacity - little though it may be. And so, God cannot increase their potential because if He did, the increase would also lay idle. If they could not handle a small trust - how could they manage a greater responsibility?

There are churches who are one-talent churches. They sit in idleness wishing they had more members - but make no effort to attract them. They do not even provide attractive facilities for new members - even if they came in of their own accord. They are small and will always remain small - because they do not work to the limit of their capacity.

What really is the potential of God's church? It cannot be measured, for God's power is unlimited, and "all power" was promised to it.

"Were our numbers half as large, and all of these devoted workers, we should have a power that would make the world tremble." 3T 405

"Our power is not in our talents of education or means, neither is it in our popularity; it is in self-sacrifice, our willing obedience to Jesus Christ." Sons and Daughters of God 236

What is an individual's potential?

"The more we bring to God's treasure house, the more we shall have to bring; for He will open ways before us, increasing our substance." Our High Calling 197

"There is no limit to the blessings that it is our privilege to receive." Ibid., 196

For Further Study:

MH 481
3T 407
DA 371
4T 76
1T 492

6T 450
COL 288
CS 50
MB 162,163
TIMKH 226

CHAPTER NINE

THE BUSINESS AND RELIGIOUS LIFE

The business life is the religious life in practice.

At church people can hear what Christians profess to believe - during the week they can see it. Too often church members have two suits - the one they wear during the week and their "Sabbath clothes." They appear to change their sense of values and their personalities in their relationship between their religion and their business - as easily as they change clothes. Possibly this is because they do not understand what religion really is and the real objective in their employment.

God, speaking to His people through the prophet Isaiah showed His concern over this separation between a formal religion and a practical one. He recognized their zeal in the temple services but observed that their daily lives were not a demonstration of their profession.

"Is not this the fast that I have chosen? to loose the bands of wickedness, to undo the heavy burdens, and to let the oppressed go free, and that ye break every yoke?"

"Is it not to deal thy bread to the hungry, and that thou bring the poor that are cast out to thy house? when thou seest the naked, that thou cover him; and that thou hide not thyself from thine own flesh?" Isa. 58:6,7

James called attention to the importance of a practical re-

ligion. *"Pure religion and undefiled before God and the Father is this, To visit the fatherless and widows in their affliction, and to keep himself unspotted from the world."* (James 1:27) Ellen White wrote, *"Religion, pure, undefiled religion is intensely practical."* 9T 150

A recognition of one's stewardship relationship to God would prevent this separation between the religious belief and the daily activities of life, because the broad application of stewardship principles would guide every facet of life. Unselfish love for God would control every transaction.

There appears to be a reluctance on the part of many people in asking God to bless them in their temporal activities. One man, who was having some difficulty in finding steady employment was asked if he had asked God to help him. "Do you know what I do?" he questioned.

"No."

"I repair old houses. . . you don't ask God to help you with things like that - do you?"

"What do you ask God for? . . . blessings on the Sabbath School, on the children - on the missionaries?"

"I suppose so."

"Of course you ask God to bless your work - whatever it is - just as long as it's honest. He is vitally interested in whatever you do. You are His steward. Wouldn't you be in-

terested in someone who was working for you?"

After this man went into an active partnership with God - he had more work than he could do because he asked God to bless him - and He did. The problem is that most people try too hard to take care of themselves - by themselves. They do not avail themselves of the unlimited assistance which God has promised.

Another reason why the average Christian divorces his religion from his job or profession is because he does not understand the primary objective of his work. He views it as only a means toward the support of himself and his family, and does not understand that it is a vital part of the plan of salvation.

Remember that Jesus placed special emphasis on making the kingdom of heaven the first consideration. Food, clothing, and shelter He said would come as a matter of course - or a secondary benefit. This means that in every activity the spread of the gospel message must be the first objective. Therefore, God places a steward in a particular job or position in order to reach some soul or souls. There are many ways in which he can accomplish this goal. The fact that the job or profession will also provide means for the support of his family should be regarded as a secondary objective.

One who recognizes this truth will faithfully carry out all

the principles of his religion in a practical Christianity.
His work will be his religion.

A doctor, who was semi-retired, opened two small offices in communities about forty miles on each side of the city in which he lived. He did this because there was no medical service available in these areas and most of the people being very poor, found it difficult to get into the city. Because the offices were only open one day each week, the number who came for help was very small and he was about to close them when he caught this "primary objective" idea - the real reason for his work.

He started to pray, not for opportunities to render medical assistance, but for opportunities to share the good news of salvation. The results were immediate. Each office was filled from morning to night. His opportunities were unlimited. It seemed everyone who came not only needed medical attention but was eager to listen to his advice on better living, and the wonderful news of a loving God and a home where sickness would be unknown.

His face shone with elation as he told of this experience. He concluded, "When I finally realized why I am a doctor, and what my profession really is - then God could work a miracle through me. Now I know that my profession is my religion in practice."

This is a practical application of the eternal truth that

God must be first in everything - even in the daily business life.

For Further Study:

TIMKH 232
CS 141

1T 199,200
Matt. 7:12

CHAPTER TEN

SUBSTITUTES FOR PERSONAL SACRIFICE

Any method which is used to secure funds which is a substitute for personal sacrifice is wrong.

Substitutes for personal sacrifice are not an abnormality of the jet age - they were also common in the age of chariots. Saul, the first king of Israel, was instructed to utterly destroy, not only the people of Amalek, but everything they possessed - "ox and sheep, camel and ass."

(1 Sam. 15:3)

Saul almost obeyed the divine command. He saved the king and the "best of the sheep and of the oxen, to sacrifice unto the Lord." (Vs. 20-22)

One might suppose that some modern Israelite might have justified this slight deviation by saying, "After all it is for a good cause." But God didn't see it that way. He said, "Behold, to obey is better than sacrifice, and to hearken than the fat of rams." (Vs. 22)

What was the real reason which prompted this sanctimonious desire to save these cattle for sacrifice? It was gross selfishness.

"The people reserved for themselves the finest of the flocks, herds, and beasts of burden, excusing their sin on the ground that the cattle were reserved to be offered as sacri-

rices to the Lord. It was their purpose, however, to use these merely as a substitute, to save their own cattle." PP 629

How many times today, God is dishonored by all the methods employed by professing Christians to secure funds for His work which are simply substitutes for personal sacrifice. Such means He calls "unscriptural" and "unhallowed." (PP 529)

The average church-goer has been conditioned to an almost endless chain of ideas for raising money to carry on the normal functions of churches and schools. These are so common they are generally looked upon as an integral part of the religious life. But every such procedure is a contributing factor to the spiritual delinquency of the church. Consider some of the evils which result from these substitutions.

First, they appeal to the selfish motive in giving - giving to get.

Some individuals will not willingly give to some need - but are happy for a portion of their money to go to it provided they get something for it. This is the motivational appeal in fund-raising dinners, and entertainments of all varieties. This is also the successful ingredient in all fund-raising sales campaigns.

The appeal to the lust of appetite and pleasure appears to be the strongest one that can be made.

"Instead of appealing to man's reason, to his benevolence, his humanity, his nobler faculties,

the most successful appeal that can be made is to the appetite.

"The gratification of the appetite will induce men to give means when otherwise they would do nothing." 2SM 413

"It is a deplorable fact that sacred and eternal considerations do not have that power to open the hearts of the professed followers of Christ to make freewill offerings to sustain the gospel, as the tempting bribes of feasting and general merriment." CS 203

Second, such methods lessen respect for the house of God, especially in the minds of the youth.

"Often the place set apart for God's worship is desecrated by feasting and drinking, buying, selling, and merrymaking. Respect for the house of God and reverence for His worship are lessened in the minds of the youth. The barriers of self-restraint are weakened. Selfishness, appetite, and the love of display, are appealed to, and they strengthen as they are indulged." 9T 91

Third, the funds raised in such a manner have no real efficiency for they do not have the blessing of God and are unacceptable to Him.

"If they do not give willingly, for the love of Christ, the offering will in no case be acceptable to God." CS 202-3

We find no record that Jesus had to be bribed or tempted with food or entertainment in order to get Him to sacrifice for us. He gave because He loved us. If we really love Him our generous impulses will not need to be unhealthfully stimulated. We will give generously because of this love

and such gifts will receive the highest efficiency, for God will accept them - bless them - and multiply them.

There are legitimate ways to raise means in addition to personal sacrifice and should not be condemned, provided the donors are giving to the limit of their capacity. But it must be pointed out that before too much time is spent in searching for such methods, one should remember that the treasury would be full if all returned a faithful tithe and gave after their ability. With a full treasury - why would it be necessary to employ any additional methods to secure funds?

"If the plan of systematic benevolence were adopted by every individual and fully carried out, there would be a constant supply in the treasury. The income would flow in like a steady stream constantly supplied by overflowing springs of benevolence." 3T 389-90

A lack of finance should be a clear indication that a spiritual revival is needed - not some form of fund-raising.

For Further Study:

CS 202-3
PP 529
Mal. 1:8,13

CHAPTER ELEVEN

THE DANGER IN PROSPERITY

The inherent danger in prosperity is its tendency to lessen or destroy an individual's dependence upon God.

A prosperous businessman, who in his youth was a member of the church, was having lunch with a friend in one of the fashionable hotels of a large city. The friend tried to question him discretely about his religious life, now that he had reached the pinnacle of success.

"I have a Cadillac in the parking lot, a Mercedes and a Jaguar in the garage at home. I live in a one-hundred-thousand dollar house. I have stocks, bonds, and a substantial savings account. Why do I need God?!"

The wisest man who ever lived, and surely one of the most wealthy wrote, *"Give me neither poverty nor riches; feed me with food convenient for me: Lest I be full, and deny thee, and say, Who is the Lord? or lest I be poor, and steal, and take the name of my God in vain."* (Prov. 30:8,9)

The desire to be wealthy and wise is an original affection of our nature implanted there by God. He intended that His children would be an object lesson to the entire world because of their health and their prosperity. Everyone with whom they would come in contact would be drawn to them -

inquiring as to the source of these blessings. They could then direct attention to their God, Jehovah, the Provider of every good and perfect gift.

God has an unlimited number of thousand-year vacations available in heaven - and a great deal of real estate on the new earth. The only agents He has are His followers - the only advertising - their lives. They are His "salesmen." If these salesmen are to be successful in convincing others of the desirability of heaven and the new earth - they must look, and talk, and act successful. This is one reason why God planned for all His people to be prosperous.

"But ye are a chosen generation, a royal priesthood, an holy nation, a peculiar people; that ye should shew forth the praises of him who hath called you out of darkness into his marvellous light." 1 Peter 2:9

However, there are many potential dangers in prosperity. Chief among these is the feeling of sufficiency which wealth brings. As wealth increases, the feeling of dependence on God tends to decrease. The idea seems to invade the mind that every need - every desire can be acquired or satisfied with money. This is pure folly.

There is nothing in this world that is not subject to loss. Fire, flood and war have wiped out fortunes in a twinkling that took lifetimes to accumulate. Obsolescence has destroyed the dreams and labor of years - overnight. It is sheer insanity to place one's confidence and dependence upon

man or anything man-made. Only a creative God can control the erratic forces of nature or overrule the machinations of men. Only God can guarantee security.

God implanted the desire for prosperity for noble ends. John Wesley taught that a man should earn all he could - so he could save all he could - so he could give all he could. Prosperity among God's people was to furnish them with the means to more effectually carry out the great work to which they were assigned - evangelizing the world.

Another danger in prosperity is the almost overwhelming urge to hoard riches against some future time. While the Christian is advised to have an emergency fund laid by for a "rainy day", he was never to hoard.

The principles of heaven are based on continual exchange - receiving and imparting. Hoarding stops the flow of exchange.

"When Christians are controlled by the principles of heaven, they will dispense with one hand, while the other gains. This is the only rational and healthy position a Christian can occupy while having and still making money." 2T 240

A successful Christian dentist has an active partnership with God. At the end of each month he takes ten percent of his gross income and places it in a special bank account for God. Although his non-believing secretary is positive that this practice is going to eventually ruin him financially - he continues to prosper. Recently he made this state-

ment, "Most of the time God has more money in His account than I have in mine - but that's the way I want it."

There is no danger in prosperity for one who will dispense with one hand while the other gains - and who recognizes that he is only an overseer of God's goods. His safety will be in the prayer, "*Lord, what wilt thou have me to do?*"

(Acts 9:6)

For Further Study:

Eccl. 2:4-18	PK 60
Eccl. 4:8	SD 264
Eccl. 5:10-20	9T 165
Heb. 13:5	COL 288-9
Phil. 4:11,12	CS 148
Prov. 18:11	2T 184
CS 147	

CHAPTER TWELVE

COLLECTIVE SELFISHNESS

Collective selfishness is the perfect media in which to grow individual selfishness.

Collective selfishness refers to the desire and practice of a group to spend its resources either on, or within itself. This syndrome is usually seen in the attitude of a church regarding a project in which a number of churches are involved. More specifically it is the position taken by many churches in reference to a conference project. The conference, in this case, being composed of a sisterhood of churches.

Someone has said that no man is an island. This is equally true of a church. It cannot isolate itself from a group bound together by a common belief and a mutual purpose without inviting self-destruction.

There is an interesting analogy which exists between the inner-church relationship and the inner-church-group relationship.

After a new member is baptized, he is brought into the fellowship of the church for his protection. Enfolded within the varying strengths of the other members, he is relatively safe from outside influences. As he engages in, and supports the various activities of the church, he becomes welded to its membership and becomes a part of a unified whole.

Likewise a church must be protected by an inner-church-group relationship - held together by the adhesive of similar beliefs, aims, and objectives.

In this liason, the larger churches become the strength for the weaker ones. Objectives which would be impossible and impractical for one communion are possible for many. In this relationship the individual church must bear a proportionate responsibility.

If a church shirks its obligation and retains its resources for its own use - it in essence becomes an apostate. It may desire the relationship but without the responsibility. In taking this attitude, it seldom if ever recognizes the self-destructive forces which it has set in motion.

By shunning its responsibility, it gives license to each of its members to likewise shun his responsibility for the support of the local program - for it has set an inner-group precedent. This collective selfishness then becomes the ideal media in which individual selfishness will germinate and flourish.

No church body can live by itself. The worldwide program, the vast system of hospitals, schools, mission stations, and publishing houses has been the result of a combined effort. To remain healthy, to grow both in size and spiritually, and to accomplish the great gospel commission, a church must be an active member of a strong organization.

When a limb is cut from a tree - it isn't the tree that dies - just the limb. The church which detaches itself, even in its attitude, from its collective responsibility dies - even though its doors remain open for services. The spirit which must permeate every congregation and every church organization is the spirit of unsectional liberality. Its strength will come from the Source of all strength - watered by the eternal springs of unselfishness.

For Further Study:

John 15:4,6
5T 270

CHAPTER THIRTEEN

THE DANGER IN SPECULATION

The danger in speculation is the feverish desire which it creates to get something for nothing.

In some cases there appears to be a very fine line between speculation and investment. But there is a difference.

The Bible certainly does not condemn investment. On the contrary it is encouraged as a means of increasing one's stewardship. In the parable of the talents, the men who doubled their investments were praised and their responsibilities increased. Only the man who did nothing was condemned.

Solomon, observing that a virtuous woman is above the price of rubies, said that among her other qualities would be that of a wise investor - in this instance buying a field and planting a vineyard. And so, from the many references to it, investment appears to be a business venture which is based on the sound principles of normal supply and demand. Thus the investor has every reason to anticipate a customary growth on his investment. And this seems to be the fine line between investment and speculation.

In speculation, the growth sought and anticipated is abnormal - or greater than existing conditions will permit.

Solomon observed, "*A faithful man shall abound with blessings: but he that maketh haste to be rich shall not be innocent.*"
(Prov. 28:20)

The abnormal growths usually associated with speculation are often the results of chance, calculated manipulation, or the adversity or misfortune of other people. Many times the abnormal profits are made possible by a critical lack of supply and an unusual demand.

The story is related of a man who saw an unusual opportunity for speculation just following the great San Francisco earthquake. Before the fires had been quenched and while the populace was still in a state of shock, he leased a large area - then rushed out of town and took options on all the supplies of lumber and building materials he could find. He now had a large "corner" on the existing market.

The demand for building supplies was immediate, immense, and urgent. By charging exorbitant prices, he became so wealthy that after this one venture he was able to retire. He took advantage of his fellowmen and actually added to their already unescapable burden.

Speculation is also detrimental to a man because it derives its profits without a normal expenditure of energy or honest labor. Basically, there is no difference between the fortunes won at the card table, the horse race, or the fluctuation of a stock which has little or no direct relation to

the normal supply and demand, but the price of which is controlled by its popularity.

In each of these cases, no tangible asset is involved except the money used to buy some chips - a win, lose, or place ticket - or a gilt-edged certificate.

God said, "Six days shalt thou work." This refers to the healthy expenditure of energy in the useful production of something which will be beneficial to mankind. On the other hand, speculation is usually associated with idleness and leisure because the reason prompting it is to free the individual from work. Idleness and luxury have always been accompanied by crime and dissipation.

Money received for honest labor and effort represents a portion of a man's life. Certainly God would not want this monetary representation of a man's very life hazarded on the turn of a card, the speed of a horse, or the caprice of some glamor stock.

Often one reads in the investor's section of the newspaper of someone who has been left a sum of money, inquiring if it is safe to invest it in some speculative, fast-growth stock. The answer is always the same, "If you can't afford to lose it - you can't afford to gamble."

And this facet of speculation makes it doubly dangerous for the Christian steward. While he would never be seen entering a gaming room, or attending a horse race, the same spirit

of gambling is fostered in his heart. The spirit of chance is not the spirit of heaven. The Christian is warned against it in any form.

Then there is the possibility of loss. How would a Christian account for his stewardship lost in this fashion? What could he say? It is true that he might suffer loss in some legitimate enterprise due to conditions over which he had no control - but he certainly would not be counted guiltless if he sustained a loss in some hazardous speculation.

The real threat in speculation then, is the motive which prompts it - the desire to get something for nothing - and the blasting effect it has on mind, body, and soul - whether in winning or losing.

For Further Study:

5T 154	CS 233
2SM 357	2T 196-7
Prov. 22:1	Ecc1. 5:12
Matt. 6:24	1T 693
1 Tim. 6:17-19	4T 617
Eph. 4:28	

CHAPTER FOURTEEN

THE RESPONSIBILITY FOR ONE'S
STEWARDSHIP AFTER DEATH

A steward is still responsible for the disposition and use of the things with which he has been entrusted - even after death.

A Christian woman, disregarding the instruction given in regards to leaving money to non-believing children, left her son fifty-thousand dollars. In spite of the advice of her pastor, she reasoned that when her son saw how much she loved him - he would return to the church. He used the money to open a beer parlor!

Is she responsible? Only God, who judges the motives, knows the answer. Of course it is true that after her death, she could not control how the money was used. But from a human viewpoint, in the light of divine instruction - it would appear that she is responsible, for she could have made sure this would not happen.

First, because she acted directly contrary to the instruction regarding the disposition of property at death, in leaving this large sum to a non-believing son. Second, because she did not make sure the real Owner received His property when she could no longer manage it.

There appears to be a double set of standards used in deal-

ing with the property held in trust for our fellowmen and that held in trust for God. The one used between men is referred to as "fair play."

A man in Montana asked to be shown the great principles of stewardship in a modern setting. "Let us suppose," he was told, "that someone purchased a large ranch in this area and hired you as the foreman."

"How would you manage the ranch?"

He immediately replied, "Why, just as near to the owner's wishes as I possibly could."

"What would you do, if you suddenly found yourself on your death bed - and the owner was in a far off corner of the world and could not be reached?"

He thought for a moment, then said, "I'd make the best arrangements I could, to see that the ranch was well taken care of until the owner returned and could look after it himself."

The difficulty with many Christians is their attitude in regard to the ownership of their possessions. If they belong to them, then they are free to do with them as they desire. But - if they are God's - then this is another more serious matter. If God is the owner, then, even after death, one must be sure that his stewardship responsibility is somehow restored to its rightful Owner.

This might be accomplished in several ways. One could make arrangements for the Christian education of children, or grandchildren, provided of course there is a real need. It might be done through the care of infirm or destitute relatives or friends. It could be done through the ministry of the gospel. But one must be very careful.

There are those parents who leave large sums of money to their children. They should remember that only God knows how much each individual can handle wisely. There is a danger of getting in God's way in this respect.

"Property is often bequeathed to children and grandchildren only to their injury."
CS 323

"The very best legacy which parents can leave their children is a knowledge of useful labor and the example of a life characterized by disinterested benevolence."
3T 399

Those who seem over-zealous for the care and education of their grandchildren should remember that God gave them enough means to educate their children. Isn't He capable of furnishing means for these parents to educate their children?

There will be no problems involved with property after death, if each steward remembers that everything he has is entrusted to him by God. It is to be returned to God in some manner acceptable to Him - when the steward is no longer able to fulfill his responsibilities as a steward.

And finally, *"Dying legacy is a poor substitute for living*

benevolence." (5T 155) A faithful steward will be so liberal with his means, while he is alive, that there won't be much to leave at his death. This will greatly lessen the danger - and the problem.

For Further Study:

2 Cor. 5:10	4T 480
Rom. 14:10	3T 121
Rev. 20:13	CS 326
1T 200	5T 155
AH 397	

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