

LUSAKA CONFERENCE
STEWARDSHIP MINISTRIES
JUNE MONTH OF SPIRITUAL EMPHASIS
SERMONS

THEME: BEWARE OF THE OTHER SIDE OF GOD!

THEME TEXT: EXODUS 25: 20 - 22

THEME SONG: 211 LOCAL

Exodus 25:21 And you shall put the mercy seat on the top of the ark, and in the ark, you shall put the testimony that I shall give you.

22 There I will meet with you, and from above the mercy seat, from between the two cherubim that are on the ark of the testimony, I will speak with you about all that I will give you in commandment for the people of Israel.

Preamble!

My dear brothers and sisters, welcome again to yet another series of Spirit-filled Sabbath sermons that will share the nature of God in His dealings with sinful humanity. The background to this text is that Moses is about to build a sanctuary for the abode of God, for the purpose of God to dwell among His people so that He could guide them and provide a place for the forgiveness of their sins. Interestingly, the two pieces of the Mercy seat and the Ark were made of one piece (inseparable) yet two pieces with two varying purposes. The mercy seat depicted the grace of God for sinners, while the Ark with ten commandments pointed to the justice of God.

In this artwork, the mercy seat was above the Ark containing the laws, and God only spoke to Moses while seating on the mercy seat, depicting that mercy is above the law in God's administration. The implication is that a sinner will always be given a chance to change before destruction occurs. This is the reason why many sinners in the church and the world are still alive. However, in the plan of salvation, both mercy and law have interacted at the cross in the death of Christ as Humanity's substitute (grace) and ransom (justice) for the broken law. Nevertheless, in the New Testament, many people have misunderstood the teachings of Paul on God's grace hence, these sermons will focus on the justice part of God, thus, the theme "Beware of the other side of God."

Title: Beware of God's Justice Part 1.

Text: 2 Kgs 24:17-20

17 Then the king of Babylon made Mattaniah, Jehoiachin's uncle, king in his place, and changed his name to Zedekiah.

18 Zedekiah was twenty-one years old when he became king, and he reigned eleven years in Jerusalem. His mother's name was Hamutal the daughter of Jeremiah of Libnah.

19 He also did evil in the sight of the LORD, according to all that Jehoiakim had done.

20 For because of the anger of the LORD this happened in Jerusalem and Judah, that He finally cast them out from His presence. Then Zedekiah rebelled against the king of Babylon.

Historical Setting: Politically-Judah under Jehoiakim and Jehoiachin was already suffering the wrath of God by king Nebuchadnezzar and other nations. 2 Kgs 24:1 In his days Nebuchadnezzar king of Babylon came up, and Jehoiakim became his vassal for three years. Then he turned and rebelled against him.

2 And the LORD sent against him raiding bands of Chaldeans, bands of Syrians, bands of Moabites, and bands of the people of Ammon; He sent them against Judah to destroy it, according to the word of the LORD which He had spoken by His servants the prophets.

Context: 2 Kings 24:15 And he carried away Jehoiachin to Babylon. The king's mother, the king's wives, his officials, and the chief men of the land he took into captivity from Jerusalem to Babylon.

16 And the king of Babylon brought captive to Babylon all the men of valour, 7,000, and the craftsmen and the metal workers, 1,000, all of them strong and fit for war.

Main point: The kingdom of Judah lost her independence to Babylon and other nations.

Question: What was the cause of the fall of Judah?

1. Judah under Zedekiah did not learn from past disasters vs 16.

16 All the valiant men, seven thousand, and craftsmen and smiths, one thousand, all who were strong and fit for war, these the king of Babylon brought captive to Babylon.

Just as with Judah, even today, the church is not learning from her past mistakes.

-When sinners in church almost overwhelm the righteous, God always intervenes on earth.

-It does not matter how skilled you may be; if God is against you, your skills will not save you from the punishment of God.

2. Judah under Zedekiah rebelled against the LORD vs 19.

19 He also did evil in the sight of the LORD, according to all that Jehoiakim had done.

-Beloved of God, like King Zedekiah, many are doing what is evil in the sight of the Lord today and expect God to remain quiet.

-How is your leadership of God's church compared to Zedekiah of Judah? And compared to past leadership in this church? Are you repeating the same mistakes that others have made?

The use of the title LORD here is deliberate, meaning the self-existent or the source of life.

-Just like the people of Judah, many today do not respect the source of their lives on earth.

3. The LORD cast them off His presence vs 20.

20 For because of the anger of the LORD this happened in Jerusalem and Judah, that He finally cast them out from His presence. Then Zedekiah rebelled against the king of Babylon.

-Child of God, living a rebellious life, has just one end result (death).

-Just as it happened to Judah, the owner of your life in His anger can cast you off His presence when grace gives way to His justice.

-Remember that the sin of rebellion is as bad as witchcraft in God's eyes.

1 Sam 15:23 For rebellion is as the sin of witchcraft, and stubbornness is as iniquity and idolatry. Because thou hast rejected the word of the LORD, he hath also rejected thee from being king.

-Saints of God, there will be no rebels allowed in the heavenly Kingdom of God.

Gal 5:20 Idolatry, witchcraft, hatred, variance, emulations, wrath, strife, seditions, heresies,

21 Envyings, murders, drunkenness, revellings, and such like: of the which I tell you before, as I have also told you in time past, that they which do such things shall not inherit the kingdom of God.

Conclusion

How long will you live a rebellious life before God, yet as a church member?
God is looking for faithful Christians in His church today.
Are you the one? Do you want to be one?
Beware of God's justice
Judah fell from the presence of God because of sinning.
Are you still in His presence?

TITLE: BEWARE OF GOD'S JUSTICE PART 2

Text: 2 Chron. 36:17-21

2 Chr 36:17 Therefore He brought against them the king of the Chaldeans, who killed their young men with the sword in the house of their sanctuary, and had no compassion on young man or virgin, on the aged or the weak; He gave them all into his hand.

18 And all the articles from the house of God, great and small, the treasures of the house of the LORD, and the treasures of the king and of his leaders, all these he took to Babylon.

19 Then they burned the house of God, broke down the wall of Jerusalem, burned all its palaces with fire, and destroyed all its precious possessions.

20 And those who escaped from the sword he carried away to Babylon, where they became servants to him and his sons until the rule of the kingdom of Persia,

21 to fulfill the word of the LORD by the mouth of Jeremiah, until the land had enjoyed her Sabbaths. As long as she lay desolate, she kept Sabbath, to fulfill seventy years.

Historical setting-Spiritually Judah mocked the mercy of God by despising His prophets until God's justice stepped in.

Context: 2 Chr 36:15 And the LORD God of their fathers sent warnings to them by His messengers, rising up early and sending them, because He had compassion on His people and on His dwelling place.

16 But they mocked the messengers of God, despised His words, and scoffed at His prophets, until the wrath of the LORD arose against His people, till there was no remedy.

Main Point: God brought the Chaldeans to destroy Judah and His temple.

Question: How did God destroy his temple and people?

1. By bringing the Chaldeans to kill His people in His Temple by the sword vs 17.

17 Therefore He brought against them the king of the Chaldeans, who killed their young men with the sword in the house of their sanctuary, and had no compassion on young man or virgin, on the aged or the weak; He gave them all into his hand.

-Saints of God, our safety in this church, and at your home is not in the security company or system you are using, but in the LORD.

-There is no safety from calamity by being just a member of the church, yet living in sin like Judah of old mocking the grace of God.

-The Justice of God will always take over after the grace of God is slighted by humans.

2. By allowing all the treasures of the temple, the king and his leaders to be plundered by the Chaldeans vs 18.

18 And all the articles from the house of God, great and small, the treasures of the house of the LORD, and the treasures of the king and of his leaders, all these he took to Babylon.

-Beloved of God, the safety of our expensive and valuable property lies in our commitment to God.

-Our prosperity is directly proportional to our faithfulness to God, the provider of all things (1 Chronicles 29:16).

-God is capable of blowing off all your hard-earned income in one day by using a disaster.

3. By allowing His temple and city to be burned, survivors taken as slaves to Babylon vs 19-20.

19 Then they burned the house of God, broke down the wall of Jerusalem, burned all its palaces with fire, and destroyed all its precious possessions.

20 And those who escaped from the sword he carried away to Babylon, where they became servants to him and his sons until the rule of the kingdom of Persia,

-My brother and Sister, God, sees no reason to safeguard a building for worshippers who do not safeguard the integrity of His name.

-Just as God did not protect the temple and city, He will not protect our homes and property if we are not faithful to Him.

-Many of us are not enjoying the right positions in our workplaces and community because of our position being taken by the heathens.

Conclusion

Have you been experiencing some disasters of late in your family?

Have you experienced the loss of property of late in your family?

Have you experienced some challenges in your workplace or business place of late?

It could be God is reminding you that His grace is about to give way to His justice.

It is time to reform and align your life with God.

Beware of God's Justice!

TITLE: BEWARE OF GOD'S JUSTICE PART 3

Text: Ezek 14:12-22

12 The word of the LORD came again to me, saying:

13 "Son of man, when a land sins against Me by persistent unfaithfulness, I will stretch out My hand against it; I will cut off its supply of bread, send famine on it, and cut off man and beast from it.

15 "If I cause wild beasts to pass through the land, and they empty it, and make it so desolate that no man may pass through because of the beasts,

Ezek 14:17 "Or if I bring a sword on that land, and say, 'Sword, go through the land,' and I cut off man and beast from it,

19 "Or if I send a pestilence into that land and pour out My fury on it in blood, and cut off from it man and beast,

20 even though Noah, Daniel, and Job were in it, as I live," says the Lord GOD, "they would deliver neither son nor daughter; they would deliver only themselves by their righteousness."

21 For thus says the Lord GOD: "How much more it shall be when I send My four severe judgments on Jerusalem—the sword and famine and wild beasts and pestilence—to cut off man and beast from it?"

22 Yet behold, there shall be left in it a remnant who will be brought out, both sons and daughters; surely, they will come out to you, and you will see their ways and their doings. Then you will be comforted concerning the disaster that I have brought upon Jerusalem, all that I have brought upon it.

Historical setting-Politically Judah was now in Babylonian captivity for 70 years. People could not understand why God had allowed such a thing, yet they were not aware that it was caused by their continued sinning. Their sins became stumbling blocks to God, so He could no longer listen to them.

Context: Ezek 14:1 Then came certain of the elders of Israel unto me, and sat before me.
2 And the word of the LORD came unto me, saying,
3 Son of man, these men have set up their idols in their heart, and put the stumblingblock of their iniquity before their face: should I be enquired of at all by them?

Central thought: Persistent sinning offends God.

Question: How does God react to those who persist in sin?

1. God reacts by stretching His hand against such a nation or people by cutting their bread supply source vs 13.

13 “Son of man, when a land sins against Me by persistent unfaithfulness, I will stretch out My hand against it; I will cut off its supply of bread, send famine on it, and cut off man and beast from it.

-Child of God, persistence in a life of sin makes God’s grace wane off, for justice to take its course.

-Persistence in some sin that you enjoy leads to God stretching His hand to cut off your bread supply.

-Some people have lost their jobs, marriages, and businesses because of their unfaithfulness to God.

2. God reacts by using vicious animals to cause death on the land vs. 15.

15 “If I cause wild beasts to pass through the land, and they empty it, and make it so desolate that no man may pass through because of the beasts,

-Saints of God: there are times when God reacts to our sinning by allowing animal-human accidents to devour us.

-There are times when God uses wild animals to cause death among us as a judgement from Him.

-Child of God, when you hear and see or experience rampant human animal conflicts, at times, it is a divine cause due to our unfaithfulness to God as a nation and people.

3. God reacts by bringing a sword on that land or person vs 17.

Ezek 14:17 “Or if I bring a sword on that land, and say, ‘Sword, go through the land,’ and I cut off man and beast from it,

-There are times when God reacts to our persistence in sin by allowing or bringing our enemies to plunder our land and lives.

-The Rampant wars and human loss of life are indicators that this world is not taking heed of the grace of God.

4. God reacts by bringing a pestilence to the land vs 19.

19 “Or if I send a pestilence into that land and pour out My fury on it in blood, and cut off from it man and beast.

-Just as God allowed diseases that affected large numbers of people in Israel, He can do the same today.

-2 Sam 24:15 So the LORD sent a pestilence on Israel from the morning until the appointed time. And there died of the people from Dan to Beersheba 70,000 men.

-The more humanity’s persistence in sin continues, the more new pestilences will occur on Earth as a signal that grace is winding up her work to save sinners.

-The rise of pandemics and epidemics is a sign of divine displeasure at national and individual sins.

Conclusion

Have you experienced loss of some source of bread in your family?
Have you experienced some vicious/accidents in animal conflicts recently?
Have you experienced unexplainable deaths in your family?
Have you experienced strange diseases in your life and family?
These are signals of the grace of God winding up in your life.
Beware of God's justice.

TITLE: BEWARE OF GOD'S JUSTICE PART 4

Text: Ezek 26:7-14

7 "For thus says the Lord GOD: 'Behold, I will bring against Tyre from the north Nebuchadnezzar king of Babylon, king of kings, with horses, with chariots, and with horsemen, and an army with many people.

8 He will slay with the sword your daughter villages in the fields; he will heap up a siege mound against you, build a wall against you, and raise a defense against you.

9 He will direct his battering rams against your walls, and with his axes he will break down your towers.

12 They will plunder your riches and pillage your merchandise; they will break down your walls and destroy your pleasant houses; they will lay your stones, your timber, and your soil in the midst of the water.

13 I will put an end to the sound of your songs, and the sound of your harps shall be heard no more.

14 I will make you like the top of a rock; you shall be a place for spreading nets, and you shall never be rebuilt, for I the LORD have spoken,' says the Lord GOD.

Historical setting: Economically, Tyre was a leading country in sea trade and ware. Remember the cedars from Tyre transported by sea during David's time and the temple-building periods.

Isa 23:8 Who hath taken this counsel against Tyre, the crowning city, whose merchants are princes, whose traffickers are the honourable of the earth?

2 Sam 5:11 "And Hiram king of Tyre sent messengers to David, and cedar trees, and carpenters, and masons: and they built David an house."

Note: The strong economy made them adamant to the words of the prophets of God, thereby attracting God's wrath.

Main Point: Tyre lost her economic power status.

Question: What happened for her to lose her status?

1. God brought King Nebuchadnezzar to defeat them with the sword vv 7,8.

7 "For thus says the Lord GOD: 'Behold, I will bring against Tyre from the north Nebuchadnezzar king of Babylon, king of kings, with horses, with chariots, and with horsemen, and an army with many people.

-Just as God used Babylon to destroy the economy and city of Tyre, He can use your enemies to end yours, too.

-Just as God allowed the Babylonian army to invade Tyre, He can allow thieves or ZRA to ransack your business.

-Many people who used to be poor and devoted to God, like Tyre, have now rebelled against God.

2. Nebuchadnezzar battered their towers vs 9

9 He will direct his battering rams against your walls, and with his axes he will break down your towers.

-In the same way God destroyed the seemingly secure city of Tyre, He could destroy your house and company, too.

-friends of mine, do not allow your economic status to go ahead of your relationship with God.

3. Nebuchadnezzar plundered their riches and pleasant houses vs 12.

12 They will plunder your riches and pillage your merchandise; they will break down your walls and destroy your pleasant houses; they will lay your stones, your timber, and your soil in the midst of the water.

-Child of God, just like God used Babylon to plunder the riches of Tyre, He can also plunder yours.

-Beloved of God, you may have built houses and businesses in an unfaithful manner, yet God can destroy everything in one day or year, as he did to Tyre.

4. God made their city like a bare rock vs14

13 I will put an end to the sound of your songs, and the sound of your harps shall be heard no more.

14 I will make you like the top of a rock; you shall be a place for spreading nets, and you shall never be rebuilt, for I the LORD have spoken,' says the Lord GOD.

-God can turn your joy into sorrow like He did in the city of Tyre.

-Just like the city of Tyre an economic hub, but became bare rock at the command of God, God can crumble your business today.

Conclusion

-Tyre was a superpower at that time in business, but at the command of God, it turned into a fishing port.

-Your fortune of houses can turn into white elephants if God is against you.

-Where is your current security? Is it God or an economic status?

-Beware the Justice of God can work against your economy.

Appeal: Pledge to put God ahead of personal economic security.

BIBLE STUDY

BEWARE OF GOD'S JUSTICE PART 5

Bible Study: Lessons from Sinai

Introduction

Israel has just come out of Egypt, and three months later camped at the foot of Mount Sinai for two years (Exodus 19:1-Numbers 10:11):

Exod 19:1 On the third new moon after the people of Israel had gone out of the land of Egypt, on that day they came into the wilderness of Sinai.

2 They set out from Rephidim and came into the wilderness of Sinai, and they encamped in the wilderness. There Israel encamped before the mountain,

Several events and activities took place at the foot of the mountain, including:

It was while at Sinai that God sealed a covenant relationship started by Israelites putting blood of the lamb on their doorposts (Exodus 12:7, 13):

Exod 12:7 “Then they shall take some of the blood and put it on the two doorposts and the lintel of the houses in which they eat it.

13 The blood shall be a sign for you, on the houses where you are. And when I see the blood, I will pass over you, and no plague will befall you to destroy you, when I strike the land of Egypt.

Exodus 19:3 while Moses went up to God. The LORD called to him out of the mountain, saying, “Thus you shall say to the house of Jacob, and tell the people of Israel:

4 ‘You yourselves have seen what I did to the Egyptians, and how I bore you on eagles’ wings and brought you to myself.

It was while at Sinai that the nation was founded:

God pledging through His grace to be their God and king (Exodus 19:3-6):

Exodus 19: 5 Now therefore, if you will indeed obey my voice and keep my covenant, you shall be my treasured possession among all peoples, for all the earth is mine;

6 and you shall be to me a kingdom of priests and a holy nation.’ These are the words that you shall speak to the people of Israel.”

Israel on the other hand pledged to follow all that which the Lord would tell them to do (Exodus 19:7-8):

Exod 19:7 So Moses came and called the elders of the people and set before them all these words that the LORD had commanded him.

8 All the people answered together and said, “All that the LORD has spoken we will do.” And Moses reported the words of the people to the LORD.

It was at Sinai that the Ten Commandments were given out to the nation:

Exod 20:1 And God spoke all these words, saying,

2 “I am the LORD your God, who brought you out of the land of Egypt, out of the house of slavery.

3 “You shall have no other gods before me.

It was while at Sinai that the Sanctuary was built:

Exodus 25:8 And let them make me a sanctuary, that I may dwell in their midst.

9 Exactly as I show you concerning the pattern of the tabernacle, and of all its furniture, so you shall make it.

It was at Sinai where the priesthood was established:

Exod 28:1 “Then bring near to you Aaron your brother, and his sons with him, from among the people of Israel, to serve me as priests—Aaron and Aaron’s sons, Nadab and Abihu, Eleazar and Ithamar.

2 And you shall make holy garments for Aaron your brother, for glory and for beauty.

It was at Sinai, where the order of worship was established:

Lev 7:37 This is the law of the burnt offering, of the grain offering, of the sin offering, of the guilt offering, of the ordination offering, and of the peace offering,
38 which the LORD commanded Moses on Mount Sinai, on the day that he commanded the people of Israel to bring their offerings to the LORD, in the wilderness of Sinai.

It was at Sinai while waiting that idolatry crept into the camp.

Exod 32:7 And the LORD said to Moses, “Go down, for your people, whom you brought up out of the land of Egypt, have corrupted themselves.

8 They have turned aside quickly out of the way that I commanded them. They have made for themselves a golden calf and have worshiped it and sacrificed to it and said, “These are your gods, O Israel, who brought you up out of the land of Egypt!”

It was while at the mount of Sinai that the LORD revealed His character to Israel.

Text: Exodus 34:5 The LORD descended in the cloud and stood with him there, and proclaimed the name of the LORD.

6 The LORD passed before him and proclaimed, “The LORD, the LORD, a God merciful and gracious, slow to anger, and abounding in steadfast love and faithfulness,

7 keeping steadfast love for thousands, forgiving iniquity and transgression and sin, but who will by no means clear the guilty, visiting the iniquity of the fathers on the children and the children’s children, to the third and the fourth generation.

LESSONS TO LEARN FROM SINAI:

Getting in a relationship with God is a lengthy process in our lives.

The relationship with God begins with the blood of the lamb, which is a type of blood of Christ John 1:29.

This relationship starts with God taking sinners to Himself through grace as a divine initiative and not a human initiative.

The law of God is given only to those who have accepted to be in a relationship with Him.

Believers qualify as a holy nation and priesthood after going into a relationship with God and obeying the laws of God.

The requirements for worship are given to those who have a relationship with God.

It was while waiting for Moses when Israel sinned at Sinai, it would be while waiting for the second coming of Jesus that many would lose the way while claiming to be in relationship with God.

God’s character is revealed by His: mercifulness (compassionate); this attribute allows God to help sinners while stuck in the consequences of their sins and cannot get themselves out of harm (Samson story at the hands of the Philistines a good example), graciousness (willingness

to offer a favour by forgiving sinners, but not excusing their sin), slow to anger (sluggish to exercise anger when circumstances demand it), steadfast love (kindness, goodness towards the undeserving), faithfulness (trustworthiness), forgiving iniquity (wilful staying in sin), transgression (wilful rebellion), and Sin (unintentional wrongs). However, the other side of God is simply clearing the guilty.

Conclusion

Sinai reveals the character of God towards sin and sinners. Mercy and grace, along with His justice towards those who do not want to repent their sins, are all expressed at Sinai. Are you in a relationship with God, are you worshipping Him and keeping His law as a Christian? Remember! do not take the mercy and grace of God for granted, as His Justice or Law exists too

BIBLE STUDY

1. Biblical Stewardship Based Project Giving

INTRODUCTION

We live in a society that is unstable economically. Some believe society now is changing as fast as technology. Organizational structures that have served institutions for decades are not working due to financial challenges, and churches are going bankrupt. Thus the 21st century churches require a paradigm shift in the way programs have been handled to preserve spirituality and resources.

How does a local Adventist church finance major building projects in such an uncertain financial environment? How can the church have a successful fundraising experience?

- Our church must have financial support to successfully operate its ministries and maintain facilities.
- The key to success lies in using principles of fundraising based on stewardship. The church must be guided by spiritual principles that have a Biblical foundation as it endeavors to provide finances for its projects and ministries. There will be some opposed for a variety of reasons much to the frustration of others who are trying to finance a specific project and losing focus on stewardship principles.

It is the purpose of this study to give a preview of status quo, and how it has stifled biblical stewardship, and propose ways, using stewardship tenets and rationality on how best church projects and ministries can thrive. The concepts in this study set forth a “how to guide” and presents the best methods for Christian fundraising that will enable congregations to advance the cause of God in an organized and dignified manner. It is worth noting, however, that in the spirit of systematic and planned giving, churches can thrive without any difficulties as the method of ancient Israel are adopted and adapted to our time as Ellen G. White supposes. Some projects may seem impossible, but leaders and congregations “are to lay right hold of the work, making those things which appear impossibilities possibilities.”¹ To accomplish this there must be a plan.

STATUS QUO

¹ E. G. White, *Counsel on Stewardship*, p 44.

Meeting financial challenges are not impossible with dedication, organization and generosity. God has entrusted us with the money to push forward heaven's work on earth. Years ago Ellen G. White wrote this bold statement regarding a building project in Washington, D.C.: "there should be no delay. The cause of God demands your assistance. We ask you, as the Lord's stewards, to put His means into circulation, to provide facilities by which many will have the opportunity of learning what truth is."² There is no better way to invest our money than in the cause of God.

Nowadays it is not uncommon to hear of a Church inviting a preacher from another place, with running costs, to preach money out of people's pockets. Suffice to say that myriad of our churches have called choirs to sing money out of people's pockets- coupled with upkeep and transportation- and incurred losses in the process as means have been consumed on the altar of lustful appetites. In so doing, there have been two or more losses;

1. The goal was not achieved as what came in as collections and what was expended on food cancelled each other.
2. Stewardship was stifled, as the giving was impulsive; it was need driven as opposed to being a lifestyle.
3. Spirituality was endangered as the donor thought in so doing, he or she responded to God when in actual fact, it was a response to coercion- making God the project of worship rather than the object of worship.

It must be said here and now that the contributing factor to selfish interest is the appeal and practice to give to things and not God. "Things," for lack of a better expression include giving to Dorcas, Youths, Amo, Music, church building and any department of your choice instead of God through the Church treasury. Once gifts and offerings are made to God, they can be distributed to things and/or objectives by the Church system (i.e. treasury and local stewardship teams collaborate to do this). An offering **MUST** be made to God and the Church system **MUST** distribute to things according to the budget through a combined offering plan. In this case, God becomes the real object of worship and NOT the project of worship.

DO WE HAVE CASES OF PROJECT GIVING IN THE BIBLE?

Absolutely, yes! Stewardship is an ongoing, day-by-day, spiritual lifestyle experience where we learn that God gives all we have to us. It is when we fit all the facets of our lives together so that the will of God can be revealed in the Christian life that we live a fulfilled life.

Our first responsibility as stewards is to return the tithe and give offerings. Our relationship with returning tithes and offerings reflects individual honesty and gratitude. The repetition of these acts demonstrate a growing in grace, a deepening of spiritual commitment, and an understanding that financially supporting God's work is really about the relationship we have with God and the money we manage.

What has just been described is the stewardship baseline for financial support of any church that has a program to move God's mission forward. However, such a church program will eventually need additional funds beyond the normal returning of tithe and the giving of offerings. These additional and special funds are often used to buy property, build schools, churches, or remodel

² Ibid. *Pacific Union Recorder*, August 11, 1904.

existing structures. The best way to bring these projects to reality, I will call them “Christian Fundraising”, “Project Fundraising”, or Building Promotion” (of course these are bad terms). It is a highly specialized, organized method by which the church focuses on providing members and friends with the opportunity to participate financially in supporting the vision of the church for the construction of facilities. Leadership and members needing additional funds must recognize that the Bible states, “But all things must be done properly and in an orderly manner.”³ A congregation that embarks on a major project or expansion of facilities, regardless of the scope, would be well advised to consider developing a spiritual, efficient, and realistic fundraising plan because “every act of self-sacrifice strengthens the spirit of beneficence in the giver’s heart...”⁴ God is not the author of financial confusion in building structures to advance His mission. A careful fundraising plan will safe guard the local church against bad decisions, financial disaster, and biblical based, assuring that no reproach will come upon the work of God.

BIBLICAL BASIS:

Jesus tells a parable, we call it the “tower builder,” that clearly shows that successful discipleship will cost and requires one to count the cost of such a decision. What builder “intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it.”⁵ While this parable is referring to the cost of discipleship, we have a pointed illustration understood and used by Jesus that would be appropriate counsel for congregations to count the cost of any project undertaken and to see that there are funds to finish it, “Otherwise, when he has laid a foundation, and is not able to finish, all who see it begin to mock him, saying, `This man began to build, and was not able to finish.”⁶

- Having a plan to accomplish the task and proceeding to complete the task in an organized manner are important principles of stewardship. A good plan will enhance the credibility of the project with the congregation and careful implementation increases the accountability for those leading the fundraising. When the call is made to financially support the project and be involved in the method of fundraising, remember that credibility and accountability will inspire members to “give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver.”⁷ Even the church manual attest to the fact that a financial plan is key “Churches considering the purchase or erection of church or other buildings, or incurring debt of any kind, should counsel with conference officers before undertaking such financial obligations. In the purchase or building of church properties, in no case shall commitments be made or building operations begun until approval has been given by the conference and union committees. “ChM 147

In the Old Testament Moses gave a direct appeal for the construction of the sanctuary to the “whole Israelite community” as God commanded that “everyone who is willing is to bring an

³ 1 Corinthians 14:40, New American Standard Bible, 1995.

⁴ E. G. White, *Acts of the Apostles*, p. 341^[LSEP]

⁵ Luke 14:28 (KJV)

⁶ Luke 14: 29-30 (KJV)^[LSEP]

⁷ 2 Corinthians 9: 7 (KJV)^[LSEP]

offering....”⁸ This is an example of a general appeal and a willing response. Another case in point happened years later when David said, “...I have of mine own proper good, of gold and silver, which I have given to the house of my God, over and above all that I have prepared for the holy house.”⁹ Here is an example of leadership giving willingly toward the building of the temple. Neither example shows an impulsive approach. Making urgent calls to raise money is not the best method.¹⁰ Everyone uniting to participate in the task obtained the materials for the tabernacle in the wilderness and the temple built by Solomon. They had a plan. Here now is presented an organized way by which members and leaders may give to a major project that will bring success.

SYSTEMATIC AND PLANNED GIVING IN THE SPIRIT OF PROPHECY

In the first place we must acknowledge the fact that our giving trends are dwindling not because of economic problems among members, but because of spiritual inertia towards God’s cause. The Macedonian churches, newly established and financially challenged shocked the apostle Paul when it came to giving. Paul’s account states clearly that “And [this they did], not as we hoped, but first gave their own selves to the Lord, and unto us by the will of God.”¹¹ Christian stewardship and generosity does NOT begin with the giving of offering, but that of one’s total self to God.

When Israel was almost settling as a state, God demanded that they bring not only tithe and offerings, but also other contributions needed for the sanctuary and other necessities to take care of the poor. It is stated, “The contributions required of the Hebrews for religious and charitable purposes amounted to fully one fourth of their income. So heavy a tax upon the resources of the people might be expected to reduce them to poverty; but, on the contrary, the faithful observance of these regulations was one of the conditions of their prosperity.”¹² Furthermore, it is said, “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. These exactions were not from a particular class of the people, but from all, the requirement being proportioned according to the amount possessed.”¹³ Thus a second time was a blessing as it cultivated a noble spirit of benevolence. The same principles underlying this ancient system can be adopted and adapted to our time.

In an environment where many theologians have de-emphasized the second tithe (an argument for another day perhaps), it is imperative to heed the Spirit of Prophecy and conceptualize the fact that offerings, apart from tithes, play a grand role to show one’s commitment to God’s Lordship and to offer before Him the “best” that He is to man. “Not until God ceases to bless His children will they cease to be under bonds to return to Him the portion that He claim... 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.”¹⁴ A question must be answered; how can one dedicate to the creator “their choicest, their best and holiest service”? There definitely must be a standard to measure “their choicest, their best and

⁸ Exodus 35:4-29 (NIV)^[SEP]

⁹ 1 Chronicles 29: 1-20 (KJV)^[SEP]

¹⁰ E. G. White, *Testimonies to the Church*, Vol. 3, p. 510.

¹¹ 2 Corinthians 8:5.

¹² E.G. White, *Patriarchs and Prophets*, P.526.

¹³ E.G. White, *Testimonies to the Church*, Vol. 4, p. 468.

¹⁴ E.G. White, *Acts of the Apostles*, p. 339, 340.

holiest service”. Israel’s participation in stewardship life as a mere nation was as follows;

- Tithe returned to the Lord 10%
- Annual feast and/or charity 10%
- Offerings and Sanctuary needs 5- 13%
- Total Giving Pattern 25- 33%

If that was the giving plan for a mere nation, with a local mission, how much more should the Church in our time give with a world-wide mission in view? Thus the messenger of the Lord says, “In determining the portion to be given to the cause of God, be sure to exceed, rather than fall short, of the requirement of duty.”¹⁵ One can understand God’s expectations on giving when attention is given to the Holy writ that says;

Under the Jewish economy, gifts and offerings formed an essential part of God’s worship. The Israelites were taught to devote a tithe of all their income to the service of the sanctuary. Besides this they were to bring sin offerings, free-will gifts, and offerings of gratitude. These were the means for supporting the ministry of the gospel for that time.

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 tithe, with gifts and offerings, He has made provisions for this work.¹⁶

Additionally, the messenger of the Lord asserts that;

“The matter of giving is not left to impulse. God has given us definite instruction in regard to it. He has specified tithes and offerings as the measure of our obligation. And He desires us to give regularly and systematically.... Let each regularly examine his income, which is all a blessing from God, and set apart the tithe as a separate fund, to be sacredly the Lord’s.... After the tithe is set apart, let gifts and offerings be apportioned ‘as God hath prospered you.’”¹⁷

In other words, freewill giving is NOT about giving nothing; it is the choice to give beyond a minimal tithe. Using this method, the church would have enough to subsist on with little or no appeals to perpetual project giving. The Church was meant to thrive with God’s plan of resource mobilization. “The special system of tithing was founded upon a principle which is as enduring as the law of God. This system of tithing was a blessing to the Jews, else God would not have given it them. So also will it be a blessing to those who carry it out to the end of time. Our heavenly Father did not originate the plan of systematic benevolence to enrich Himself, but to be a great blessing to man. He saw that this system of beneficence was just what man needed”¹⁸ All call to absolute faithfulness, commitment and following the systematic benevolence and planned giving is the key to unlock the financial woes of the Church.

THE SUGGESTED WAYS FOR PROJECT PROMOTION

¹⁵ E.G. White, Testimonies to the Churches, Vol.4, p.469.

¹⁶ E.G. White, *Christ’s Object Lesson*, p. 300.

¹⁷ Review and Herald, May 9th, 1863.

¹⁸ E.G. White, *Counsels on Stewardship*, p. 67.3

This is merely to underscore the point that what we do every Sabbath, and any other day have elements of reverence to God without gargantuan prodigality for display and in tandem with the ideals of stewardship. Below are the points worth noting:

1. Promote Total Member Involvement (TMI) in tithes and offerings.
2. Encourage that giving DOES NOT end with tithes and offerings. There is more to giving than that. After one has returned tithe and given offering, he can specify extra giving to a project or thing.
3. In the case of building project, PLAN AHEAD (say 3 to 6 months in advance) encouraging and motivating the givers of the targeted project through planned sacrifice as opposed to an urgent call which leads to impulsive pledges and donations.
4. MONITOR the PLAN and see to it that every member is on course. Constant reminders and visitation to share the vision of the finished building can do this, as proceeds continue to be recorded by the treasury in the course of the 3-6 months in #3.
5. The actual day can be coined a “Harvest Celebration” (not a biblical word) in which preaching appeals to commitment, revival and reformation while we continue to fellowship with each other in the afternoon through praise hymns, songs, and testimonies of the goodness of God as a result of commitment to God’s cause. Giving can continue even weeks after the Harvest Celebration as hearts are stirred.
6. NO impulsive giving should be promoted on any other day and hearts must be stirred to respond to planned-giving.
7. Note that from inception, any other project MUST have a time frame lest it supplants stewardship tradition. Biblical examples of one-day projects extending to years in the case of Solomonic temple are myriad. In the case of Church building, time frame is grand necessity- accomplishing some plausible and visible target each time a Harvest Celebration is held. The converted will hear very clearly Ellen White’s comment on Proverbs 3: 9, 10: “Not until God ceases to bless His children will they cease to be under bonds to return to Him the portion that He claims.... With joyful hearts they should dedicate to the creator the first fruits of their bounties- their choicest possession, their best and holiest service. Thus they will gain rich blessings.”¹⁹

There has been a diversion of funds meant for tithe and offering in church circles towards projects- church building projects, album launches, Dorcas, choir, Adventist Youth trips and concerts. These have projects have created donors and “killed” stewardship. Under these baleful influences, the following are possible ways of curbing the misnomer;

1. The return to Biblical stewardship, systematic and planned- giving.
2. All churches should have annual budgets with calculated assumptions for the support of departments through a combined giving plan.
3. All funds in churches and districts should be kept and disbursed by treasurers.
4. The district pastors should approve all fundraising programs and activities for projects at the local church and district before being enacted. This include, but not limited to, church buildings, album launches, group travel expenses, congresses and rallies.

ADDITIONAL INFORMATION ON HOW MUCH ONE SHOULD BRING TO THE LORD IN RELATION TO TITHE

¹⁹ EGW, Acts of the Apostles, p. 339, 340.

LAST DAYS GIVING:

“The Gospel, extending and widening, required greater provisions to sustain the warfare after the death of Christ, . . .” ...and this made the law of almsgiving a more urgent necessity than under the Hebrew government...“Now God requires, not less, but greater gifts than at any other period of the world.” (3T 392)

In other words, in God’s plan, OFFERING is equal to or more than the TITHE. The Church whose offering is less than the tithe is in a spiritual crisis.

The analysis Ellen White gives on Proverbs 3:9, 10 is cardinal to help Church understand the concept of Offering in relation to tithe. “Not until God ceases to bless His children will they cease to be under bonds to return to Him the portion that He claim... 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.” (A.A 339, 340).

The general terms used for the word offering in the Hebrew language clearly indicate that offerings in relation to tithe should always be more. The following are the references to this fact;

- ‘Qorban’ (Lev 7:16, 38) from the Hebrew verb {Qarab} to come near, to approach, to enter into
- ‘Terummah’ (Ex 36: 3) a gift, a present, in Hebrew, תְּרומָה (tyrumah) referred to any offering that went to the priests
- `olah (Lev 7:37) the burnt offering and meant “to come up” (before God)
- ‘Towdah’ (Lev 7:11-12) confession, praise, thanksgiving- for what God has done in one’s life
- ‘Nadah’ (Eccl5:5, Deut 23;22) to vow, to promise to give something to God
- ‘Min-chah’ (Ex 29;41) gift, tribute, present usually bloodless and voluntary

Perhaps the most significant Hebrew word for offering is one that brings out the real meaning with substance is [Nadabah]

Hebrew {Nadabah} Leviticus 22:21, Exodus 29:39. It meant giving voluntarily, spontaneous and concretely. It also meant giving in abundance, plentifully, willingly and voluntarily, freely! The verb form {Nadab} meant to volunteer (as a soldier), to present spontaneously, to offer self in full and willingly.

Hebrew {Nadabah} means giving plentifully, in abundance. Abundance or plentifully can only be measured with a standard that is specified (in relation to tithe). Jesus, being the offering to the world, was given abundantly so much that His death saves the whole world (Jn 3:16)

SDA Fundamental Beliefs

“Grateful Christians cannot limit their contributions to tithe . . . Israel probably contributed

as much as one fourth to one third of their income to religious and charitable purposes. Did such heavy contributions lead to poverty? On the contrary, God promised to bless them in their faithfulness.” (p. 305, 306) “Should we give as much as did the Israelites, or are their patterns of giving no longer applicable? Nowhere does the New Testament repeal or relax this system. As we compare our privileges and blessings with those of the Israelites, we see that in Jesus, our share has clearly been better.” (Ibid).

“Our gratitude will find a corresponding expression through a greater liberality so that so that the gospel of salvation can be extended to others. The more widely the gospel is proclaimed, the greater support it needs.” (Ibid).

“God, the creator of man, by instituting the plan of systematic benevolence, has made the work bear equally upon all according to their several abilities. Everyone is to be his own assessor and is left to give all he purposes in his heart” (4T469) “In determining the portion to be given to the cause of God, be sure to exceed, rather than fall short, of the requirement of duty.” (Ibid).

In a nutshell, as a way of repeating, the Israelites’ giving was great while the ministry had a national identity and focus in the Hebrew government. But the ministry in the last days has a global focus so what should characterize our giving pattern in the last days? ”Now God requires, not less, but greater gifts than at any other period of the world.”

CONCLUSION:

The process of funding your local project is about to begin. There is no magical formula or mathematical equation that will make this wonderful project happen. It will require a lot of hard work on the part of leaders and members. Countless hours will be spent in committees, discussions, prayer, organizing and then implementing the plan. The results and success of your project will show what a difference people can make when they are biblically challenged to respond to God’s goodwill.

BIBLE STUDY

WOMEN - KEY TO FAITHFULNESS IN STEWARDSHIP PART 1

Facts of Life:

1. There are more women than men in the world and church respectively. This means they wield more power than men
2. Women are known for their tenacity. A woman will keep on asking for something and never give up until she gets it.
3. Women have always succeeded where men have failed but it is argued that no man has ever succeeded where a woman has failed.
4. Women exercise more influence over men than do men over them.

Commenting in the influence of a woman Ellen White, stated that “Next to God, the mother’s power for good is the strongest known on earth.” AH.240.

With that in mind, the stewardship department sets out to target women married and unmarried, in- an- effort to raise the levels of faithfulness in tithes and offerings. To achieve this, we have seen lessons designed to encourage women to dare to be different for God’s sake. These lessons are drawn from women (wives) examples in the bible.

EVE ADAMS: WIVES WHO LEAD THEIR SPOUSES IN SIN

“So, when the woman saw that the tree was good for food, that it was pleasant to the eyes and a tree desirable to make one wise she took of the fruit and ate. She also gave to her husband with her, and he ate’ Gen 3:6.

Eve is the first woman to exercise maximum influence over her husband. Her influence however led the whole woman race into untold misery and death. She led her husband in sin. From that fateful day Eve Adams’ wives have continued to influence their men in sin.

Some of the characteristics of such women are:

1. Demanding

Such wives are devotees to fashion. Every latest style should first be seen on them. They will have it regardless of whether there is cash or not. They want it when they want it until their husbands succumb. They will demand for what they want at all costs.

2. Lukewarmness in spiritual things

When you as a woman become lukewarm then know that the whole family is bound to become Laodicea. Women set the spiritual tone of any church, family or organizations. Families which are very committed have a non-compromising committed mother. Be a spiritual giant and you can be sure your family has said no to spiritual dwarfs. Families without a serious family worship program trace that to a lukewarm mother more in tune with Nigerian video than God.

3. Interpersonal relationships

Families living in the same community will stay together happily only to the extent their wives are comfortable with each other. It does not matter how men relate to each other, as- long- as wives cannot see eye to eye, there will be no harmony in the village.

If John and Jack are enemies but their wives are friends, the likelihood is that John and Jack will be friends again in a matter of weeks. But should Mrs. Jack join the war, then it does not need a prophet to predict that a great gulf never to be bridged is dug. Women hold the key to family and community fellowship. If peace is to prevail women should be in the forefront promoting it. Unfortunately, there are women who lead their spouses in interpersonal conflicts.

4. Too much to the table

No one should ever under-estimate the power of food. Families, friends and communities break over food. Wars fought over land to grow food cannot be counted. Stewardship was lost on the table and is to be claimed on the same table where we lost it. The table has been, and it continues to be a leading factor in unfaithfulness in tithes and offerings. The desire to eat well has led many to fry an offering chicken and eat it with tithe nshima.

Appetite is an enemy to liberality and is a close ally of covetousness. Anyone wishing to be faithful should win victory over appetite. But since you women in almost all families are Ministers of Agriculture Food and Fisheries, your victory here will be a victory for the whole family. It is in the home where we should hear these words often, ‘whether you eat or drink, do all to the glory of God.’ 1 Cor.10:31

When a woman stands her ground and says I will not put on the tithe money, never serve on the Lord’s tithe and offerings: that family has already won the victory. Stewardship was lost through a woman and will be won through her help. However, any woman who disconnects her husband from God, will lamentably discover that she has in fact disconnected herself from the husband too.

Questions

1. Was Eve right in dragging her husband in sin?
2. In what ways can a wife lead the husband in sin?
3. Is it your desire to be different?

SARAH ABRAHAM - WIVES WHOSE ADVICE DEVASTATED HOMES

So, Sarai said to Abraham “see now, the Lord has restrained me from bearing children. Please, go into my maid: perhaps I shall obtain children by her.” And Abraham heeded the voice of Sarai. Genesis 16:2

Sarai underestimated what she was doing. She did not know the far-reaching consequences of her advice. It is strange that a man of God, the father of faith is led to sin by the ungodly advice of the wife. But this is what we saw in lesson 1. It does not matter how spiritually tall a man might be, he is short as far as the woman’s influence is concerned.

Having been led in sin by Sarai, Abraham chooses not to seek Sara’s advice on the question of offering Isaac as a sacrifice. If he consulted her, it is most likely that Abraham would have faltered. Abraham was led to be a bad steward upon advice and how many husbands have stumbled here as did Father Abraham? That advice is the genesis of the Middle East Saga. If she woke up today to see the effects of the advice, would Sara Abraham be happy with that?

Women, your husbands need godly advice. When the economy of the home is low and gross domestic product in the negatives - your husband need support. When ZESCO bills take months to clear, school and medical expense swell, the food basket upside down because there is no food there, what advice do you give? Do you persuade him to read Matthew 12:52, a verse that never was and reads, “God helps those who help themselves?” do you touch on that which does not belong to you?

When there is tension in the church, family and friends; what kind of advice do you give? Sarai advised her husband to be unfaithful, what of you?

Questions

1. If it were not for your advice, what would have become of your husband?
2. Do you sit to talk about tithe and offerings?

SAPHIRA ANANIAS: WIVES WHO AGREE TO SIN WILFULLY

The Lord was working mightily in the church and daily many were added to the family of God. Other members of the family had sold land and brought the proceeds to the apostles. The cry from the un-entered areas of Africa, Europe and elsewhere were ringing in their ears. And not willing to appear unconcerned, this couple too sold their farm.

When the money was handed over to them, it became too much to give. How many families have failed to give because the amounts required are too much to give?

Many are content to give God just a token so that they secure church position during elections. But what if God was to give us oxygen using our measure of giving? How many would survive? Some return their tithe on the church from the market, and they see nothing wrong. But would such people be pleased to be given the remains of what others have used?

Ananias with wife set together and agreed not to give all that was needed but just to give part. They probably considered present and future anticipated financial obligations and resolved that only part be given in view of the situation obtaining.

If both of you are working, how did you plan to be returning your tithes and offerings? Is it not possible that a receipt is written Mr. and Mrs. George when that is only the tithe of Mr. George? But Mrs. George feels covered by the husband's faithfulness or vice versa.

In matters of principles stand for the right and God will bless you. It is not to love to share in someone's sin. It is equally not a sign of oneness to go together in hell. True love advises and is not part of evil. True oneness gets irked by the unfaithfulness of the other spouse. How many times have you agreed not to return tithes and offerings just because your husband has said so? Yet how many times have you stood your ground when your interests are tempered with.

In matters of opinion with no principle at stake; you may keep quiet but not on principle. Two are better than one says the bible (Eccl. 4:9). Better in many aspects which include counselling each other. If the wife cannot advice the husband who else will? But husbands should also be willing to receive advice or correction. Sapphira agreed to sin willfully, or could it be advanced that probably she orchestrated the whole issue. Sister, say no graciously to anything that brings God's displeasure on the family. Will you agree to, or should we say connive to defraud God of his due? God forbid!

Questions

1. Can you say that you have done your best in giving godly advice to your spouse?
2. What is your reaction when your counsel is not taken?

BIBLE STUDY

WOMEN - KEY TO FAITHFULNESS IN STEWARDSHIP PART 2

MRS JOB: WIVES WHO CANNOT ENDURE ECONOMIC HARDSHIPS

Then his wife said to him, "Do you still hold fast to your integrity? Curse God and die!" Job 1:9.

Job, "was the greatest of all the people of the East." Job 1:3. He was a man of immense wealth but in a twinkling of an eye all was gone. He was not only reduced to a destitute but infected with a skin disease. Food disappeared, friends evaporated like morning dew and the respect he commands all fizzled away. The situation was so hard that Mrs. Job saw no light across the tunnel and hence the advice "Curse God and die."

Mrs. Job went contrary to feminine nature. Women are created with the capacity to endure suffering and endowed with the ability to care for the sick until death does us part. But she called it quits too early.

There are women who cannot make do with an empty kitchen and a plain table. Such can do anything to get round that situation. Non-members even go to the extent of cheating on their husbands to make ends meet. Are there no such people among us? Are there no women who go all the way until they have taken away their husband's hands off God?

In our church, there are some among God's daughters who cannot endure few dresses and two to three pairs of shoes. To them such a situation is more than job's temptations. To get out of such a situation, they let go on God. They would rather die than hold on to God while enduring economic hardships. They lay aside heavenly obligations in order to escape the real-life situation of planet earth.

There are a lot among us who for the sake of temporary comfort and happiness will shelve present responsibilities. These seem to operate on the policy that says, "serve God when all your basic needs are fully met." When one or two of our basic needs are not met, they are ready to wave goodbye to God. There are wives who insist on not returning tithe until their real and imaginary wants are catered for. When they are happy, they give, but let a small difference arise, they declare sanctions..... on God No Tithe.

But fellow Christians, time is coming when all that we have gathered will be wrestled from us. We will live as if we had nothing. While we cannot be in the time of trouble before it breaks upon us, we should not be so dependent on these temporary luxuries to the extent that we would rather die than forego them.

The day women who constitute our membership decide to be faithful to God in tithe and offerings regardless of their economic position; this church will experience a revival we have never witnessed since the apostolic days.

Another important aspect here is contentment. There will be no faithfulness as- long-as people are not content with what they have. The bible states that “Now godliness with contentment is great again.” 1 Timothy 6:6. Women, its time you stood for what you believe. Be content with what you have, and you will have the peace of mind.

MRS ABIGAIL NABAL: WIVES WHO PROTECT THEIR FAMILIES

“So, she fell at his feet and said.” On me my Lord, on me let this iniquity be... Please forgive the trespass of your maid servant...” 1 Samuel 25:24-29. If Abigail did not intercede for her family as David declared, not one would have been spared. Abigail became a savior of her family, and she represents millions of wives who have stood between the dead and the living for their families.

Abigail protected her family from outside wrath. Modern day Abigails should protect their husbands from outside wrath – even the wrath from above. Know the spiritual position of your husband and plead with God for him to change. No one knows him better than you and no one is in a better position to help than you. So, take charge and escape from the divine wrath to come. Make sure your family account in the books of heaven is clean or else how will you face God in judgement? Be a wife who will protect the husband.

Protect him from infidelity by being welcoming, helpful and tolerant. Protect him from God’s wrath by being faithful in your tithes and offerings, lift him in prayer. Every married woman should aim at being a PhTTT wife and not a PhD. PhTTT=Push him to the top; PhD Pull him down.

Singleness: the joy of undivided service

An unmarried woman or virgin is concerned about the Lord’s affairs: her aim is to be devoted to the Lord in both body and spirit. But a married woman is concerned about the affairs of this world – how she can please her husband.” 1 Corinthians 7:34.

To be single is not a curse nor an excuse to serve God. To be a widow does not condemn anybody to a life free from serving God. The same way God expects married women to serve him faithfully, he doubly expects singles/widows to be faithful to Him.

While a married woman is concerned about the affairs of this world – how she can please her husband, a single woman on the other hand concerns herself about the affairs of God. Bible time single women did exploits for God. The list of such is long but we shall deal with only a few.

a) Mirriam Amram

Mirriam Amram was the sister to Moses. She is best remembered for keeping watch over Moses by the mashes of the Nile. She is equally recognized for her God guided suggestion to have her mother be the baby-sitter. it was Mirriam who led the choir of Israel in the song of triumph over the drowned Egyptian army. Mirriam is not known to have had a prefix Mrs. she was single.

Today’s single women can serve the Lord by their godly suggestions. But such suggestions do not drop from lips accidentally. They are a product of a close relationship with God.

You cannot speak for God unless you are in touch with Him. Instead of spending your time on how to make yourself attractive, spend time in serving God. Care for the sick, the aged and the orphans. The world is dying for lack of Mirriamic wisdom and courage. Be a Mirriam in your community.

b) Anna: Luke 2:36-37

The bible speaks of Anna this way, “There was also a prophetess, Anna, the daughter of Phanuel, of the tribe of Asher, she was very old; she lived with her husband seven years after marriage.... she never left the temple, but worshipped night and day, fasting and praying.”

Widowhood was hard then as it is in our day. Her lot was made harder by the fact that she became one at a very young age. She did not allow her unfortunate situation to be a stumbling block to her spiritual life. She turned her misfortune into an opportunity to serve God with undivided service. She spent her time in the temple praying and fasting. God recognized her devotion by allowing her the great privilege of seeing the long-awaited Messiah with her own eyes.

Your misfortune can be divorce, widowhood or singleness but never allow these to steal away your precious time with God. Instead of allowing yourself to be weighed down with care, use your misfortune to cement your relationship with God. Make prayer and fasting your companions. Pray for strength to hold on to God. Pray for faithfulness. Keeping yourself in God’s work will make you less likely to fall prey to sins that easily assail us. Please God by faithfully doing your duty. The affairs of God demand faithfulness in gospel proclamation, keeping your body pure – a temple of the holy Spirit and returning your tithe and offerings. You do not need a husband to be faithful. All you need is Jesus. Be a modern-day Anna and God will grant you the greatest privilege of either seeing Jesus coming without passing through the transitional period of death or hear the Lord say, “well done thou good and faithful servant.”

ZIPPORAH MOSES: WIVES WHO DO WHAT THEIR HUSBANDS HAVE FAILED TO DO

Marriage is supposed to serve the purpose for what it was intended. In creating Eve as a wife for Adam, we read, “And the Lord God said, “I will make him a helper comparable to him.” Genesis 2:18. Every wife should be a helper to the husband. Though this is what it should be, many throughout history have not lived to their job description. Concerning Zipporah and what she did, the bible record states. “And it came to pass on the way at the encampment, that the Lord met him and sought to kill him. Then Zipporah took a sharp stone and cut off the foreskin of her son and cast it at Moses’ feet, and said, “Surely you are a husband of blood!” – “because of the circumcision.” Exodus 4:24-26.

Wives who do what their husbands have not done have the following characteristics:

- a) They diligently study the religious requirements of the husbands.

For any wife to do what the husband may have forgotten, she is to study the religious requirements of the husband. Zipporah would not have saved the husband had she not diligently studied the religion of the husband. Imagine how the news of the death of Moses – the savior to be of the Hebrews would have undermined their faith in God! Imagine how sacred history would have been altered without Moses! Imagine Zipporah going back home a widow! Thank God all these never happened because Zipporah knew the religious requirements of Moses. As a wife do you know the religious requirements of your husband? One of the requirements of the Christian faith is faithfulness in tithe and offerings. Have you done all it takes to do what your husband has not done? Have you seriously talked to him on this serious subject of tithe? Remember, you cannot be of great help unless you are covered on this question yourself. God is counting on you to do what your husband has not done.

- b) They appreciate the burden of work their husbands have.

Unless a wife appreciates the burden of the husband's work, tension is likely to issue. Your husband may have a very busy schedule 30 days a month. That could be a drain on his energy. The wife's job therefore is to lighten the burden and make it manageable. No wife will be of any help to the husband unless she appreciates the burden of work the husband has. Lighten his burden by being faithful.

- c) They are quick to act

What if Zipporah hesitated? What if she first complained and made all the fuss out of it? Would she have saved the husband? She acted, then reprimanded Moses. How many dangers would have been averted if wives were quick to intervene quietly and reprimand the husband later? When a disagreeable thing has happened and action is needed, what do you do? Complain and act later or act and complain later?

In your marriage are there no instances when you could have saved the situation and you acted? Could it be that unless you act now God's mission will fail? Could it be that unless you do something people will lose confidence in the God you believe in? For the sake of your God and family, dear sister act now.

- d) They know the consequences of unfaithfulness.

Zipporah understood the dire consequences of not carrying out this requirement of circumcision. Unless we know the consequences of unfaithfulness, we will not do what our husbands have neglected to do.

The consequence of unfaithfulness is death, and no wife should sit and watch the husband condemn himself to death. Every married woman should realize that a solemn responsibility rests on her. Unless you do something now, there awaits that awful sentence, "depart from Me, you who practice lawlessness." Mathew 7:23.

Save your family by doing what he has neglected, ignored or forgotten to do. That could be returning a faithful tithe, having family worship, being prayerful etc. if you abdicate your responsibility, no one will take it up. You can be a Zipporah in your own right, stand up and be counted.

Questions

1. What do you think are the religious requirements of your spouse?
2. Are you keen to do what your spouse has not done?
3. What have you decided to be and to do after this lesson?

BIBLE STUDY

PERSONAL FINANCIAL MANAGEMENT

“Beloved, I pray that you may prosper in all things and be in health, just as your soul prospers” (3 John 2).¹¹

God wants us to prosper; He never wanted us to be poor. He took the first five days when creating the world to make everything men and women would need before He created them. Adam lacked nothing. All he needed and all he desired was there. The prosperity of God is wholistic; hence, *“prosper in all things.”* This prosperity, however, comes with very clear conditions. Joshua was told:

“Only be strong and very courageous, that you may observe to do according to all the law which Moses My servant commanded you; do not turn from it to the right hand or to the left, that you may prosper wherever you go. This Book of the Law shall not depart from your mouth, but you shall meditate in it day and night, that you may observe to do according to all that is written in it. For then you will make your way prosperous, and then you will have good success” (Josh. 1:7, 8).

If God desires us to be prosperous and successful, why then do we struggle in the management of our finances? We need to examine ourselves, especially our relationship with God. Have we kept the conditions God has given us? This brings us to the most important aspect of Christianity: obedience to God. Can God prosper a disobedient, self-centered person who undermines His law, His instructions, and His will? Will you bless your own child who disobeys you, disrespects you, and undermines your authority? Take note of this fact:

“And you shall remember the Lord your God, for it is He who gives you power to get wealth” (Deut. 8:18).

God has given us clear guidelines on issues of life, even financial matters. Unfortunately, we tend to wander far away from His will and do what we believe is right. Let us look at the things that make us fail to manage our finances:

1. Getting into debt.

“The borrower is the servant [slave] to the lender” (Prov. 22:7). Debt is a self-inflicted tragedy. It is easy to get and difficult to get rid of. One binds oneself willfully. Jesus came to give us abundant life, and yet we still bind ourselves in debt. Ellen G. White tells us to avoid debt as we would smallpox (see *The Adventist Home*, p. 393). Today, she might use “coronavirus” rather than “smallpox.” She further wrote, *“You must see that one should not manage his affairs in a*

way that will incur debt. . . . When one becomes involved in debt, he is in one of Satan's nets, which he sets for souls" (*ibid.*, p. 392). Some claim that debt is unavoidable and that it has become a normal way of life. The Bible warns us clearly against this. Scriptures, such as Deuteronomy 15:1, tell us that those who were in debt got relief after seven years when their debts were written off. This is a guideline for those of us today who struggle with debt. Your financial institution will never write off your debt in seven years, but you must intend to have your debts paid off within seven years. This includes your house loans. If you can pay off your car in five years, why not your house in seven years, which costs more or less the same as the car? A 20-year home loan means buying your home twice.

We also need to ask ourselves whether, among uncertain world economic conditions, we should take on debt? We read more about people losing jobs than job creation. How many young people, including some college graduates, languish in the streets without jobs?

Shocking statistics in South Africa reveal that 75 percent of household income goes toward paying debt. This may not be the case in your country; nonetheless, this may not be far from your situation. As a result of debt, bankruptcy is rising. Even many Christians find their homes and cars repossessed and put on auction. Debt leads to bankruptcy, and therefore cannot be a lifestyle of God-fearing people. Debt is so bad that some people who have failed to come out of it have taken their own lives. Debt destroys healthy relationships and will affect your performance at work. If your debt situation is such a mess, how can you even be faithful in tithes and offering?

2. **Lack of budgeting**

Do you have a personal or family budget? Can you account for 75 percent of your income 15 days after earning your wages? Lack of budgeting is one major deficiency in our financial management. This promotes impulse and uncontrollable spending, leading to disaster with one's personal finances. Budget instills discipline in the management of one's finances; it ensures that the goals set on spending are achieved. Those without a budget normally cannot account for what they have done with their earnings ten days after they were paid. Here is what God says about budgeting:

"For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it—lest, after he has laid the foundation, and is not able to finish, all who see it begin to mock him" (Luke 14:28, 29).

Sitting down and counting the cost is nothing more than doing a budget. eNCA, South African television media, reported this statement from one financial institution: *"Approximately, 56% of Middle-Income Consumers in South Africa spend all their Monthly Income in 5 days or less."* This is recklessness; for the rest of the month they are broke. It is a failure to manage what God has given us as stewards.

3. **Love of the World and Money**

Are Christians different from unbelievers? Do we conduct ourselves as the chosen generation, set apart for holiness? This is what Ellen G. White wrote:

“Christians seek to build as worldlings build, to dress as worldlings dress—to imitate the customs and practices of those who worship only the god of this world” (Ellen G. White Comments, *SDA Bible Commentary*, vol. 2, p. 1013).

It is unfortunate that Christians feel the pressure to compete, hence we are enticed into debt, unlawful get-rich-quick schemes, and sometimes even bribery schemes, just like unbelievers. The apostle Paul warned:

“For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through many sorrows” (1 Tim. 6:10).

Some Christians also have many credit cards, and when the budget is tight, they use one credit card to pay off another. These are debt traps. Many fail to service their debts, and find themselves patronizing loan sharks who offer loans at exorbitant interest rates. By so doing, they are drawn deeper into debt, just like many non-Christians.

Another important fact to note is that buying groceries with credit cards and failing to pay off the credit card account when due makes your groceries very expensive. The interest charged on your credit card will make your milk and bread far more expensive than you likely realize.

In conclusion, unless we abide by the principles of the One who gave us what we have, unless we are obedient to His guidelines and law, how can we manage that which He has loaned us? God still owns everything; He has never lost anything He created. He gave Adam and his descendants the privilege of managing His creation and also provided the guidelines to do so. Obey Him and He will grant you contentment, even in the midst of your challenges.

Management of Personal Finance

Management of personal finance is the process of controlling personal or family financial resources through budgeting, income generation, spending, investment, saving, insurance, debt management and retirement planning. Sound personal financial management is not necessarily dependent on high level of education, but does require the individual to be both well-informed and possessed of personal discipline.

From the human point of view, finances or wealth is considered personal; thus personal finances. But biblical financial stewardship clearly spells out that God is the true owner of everything, including our financial resources. “For, the earth is the Lord’s, and everything in it.” (1 Cor. 10:26, Ps. 24:1-2). Personal finances are not in fact personal. The fact that you have legal ownership of some financial resources or property does not make them yours in a spiritual sense!

The Christian knows that even the power to create wealth or earn an income comes from the Lord (Deut. 8:18). God is the source of our blessings (Ps. 67:7). Our resources are personal only to the extent that a given person is a steward of some of what God created and provides (Gen. 2:15). So whatever human manages, it is on God’s instructions and for His glory. According to Apostle Paul, humanity was designed to glorify the name of the Lord in everything (1 Cor. 10:31).

Henceforth, personal or family financial practices like budgeting, income generation, spending, investment, saving, insurance, debt management and retirement plans must all be guided by the word of God and for His glory.

1. Budgeting

What is Jesus' opinion on budgeting? (Luke 14:28-30)

Here, Jesus was fundamentally placing emphasis on the critical element of budgeting and planning. His idea is about budgeting and cost determination as one wisely considers financial issues.

Fundamentally, a budget is a spending plan based upon one's financial goals or aspirations. It is informed by the income actually available to you.

Budget preparation is key to financial planning. It directs the spending process and enables one to arrive at rightly-guided and well-informed personal financial decisions, without which one will be subject to blind chance or sheer luck. In addition, it helps to decide how to allocate financial resources based on financial limitations. It will save from the grief of overspending, and keep individuals and families within their means and out of debt. Budgeting does not stop someone from enjoyment; it just ensures that you can actually afford what you want or need. As a result of budgeting, monitoring and evaluation at personal or family level, you control your money rather than your money controlling you.

Budgeting is essential to manage personal wealth for the glory of God. The additional work and discipline are overly rewarded.

2. Income Generation (I Tim. 5:8; I Thess. 4:11; 2Thess. 3:6-9)

In the passages above, Apostle Paul exhorts about the necessity for believers to generate income. It is a stepping stone towards personal financial success, and the doing and supporting of God's mission. Without income generation, there are no resources to manage, no finances to budget. An income stream or streams is a must! It is the income generation that enhances financial stability and independence. Without it, one is dependent on the good will of others.

E.. G. White writes about the pertinence of generating income for believers:

“No man is excusable for being without financial ability” “If he cannot or does not have this ability, he is a mere child.”¹ “Independence of this kind is praiseworthy. To desire to bear your own weight and not to eat the bread of dependence is right. It is a noble, generous ambition that dictates the wish to be self-supporting. Industrious habits and frugality are necessary.”²

Paul called upon the Corinthians to set aside a portion of their income for mission (1 Cor. 16:2). Mission is supported by the incomes generated by the faithful givers and worshipers of God.

3. Expenses (Prov. 22:17; Prov. 13:16; Isa. 55:2)

In any financial management engagement, the two giants, income and expenses, contend with each other. Expenses consume income; conversely, the only way to keep up with expenses is income generation. The ideal is to have enough income generated to pay expenses, with some left over to be used wisely or saved for future projects or goals.

It is therefore fundamental to keep expenses sustainable in light of future demands. Some expenses prove to be a mere waste as time goes on, even if they might have been justified at some point. An Expense is innocent until it is created. So, expenses must be prudently created with an eye to the future.

Spending on brand labels rather than value, impulsive buying, status seeking, or unneeded “upgrades” are major gateways to financial waste and imprudence, especially if one is still not reached the goal of full financial independence and sustainability. Spending should be need- or demand-driven.

As one handles expenses, these 7 tenets can serve as guidelines:

1. You have money until you determine where it needs to go. The Net Principle!
2. When no savings are made and no investment done, no financial harvest will be available tomorrow, and poverty and financial dependence will be the result.
3. Spending beyond your means is a superhighway to debt and financial bottomless pits.
4. All outflows are financed by inflows. Therefore, inflows (income) are a must!
5. Exercise caution as you spend.
6. Don't spend money, convert it into the equivalents so it remains visible. Once you lose sight of your money, then you have lost your personal financial grid reference and financial success is hard to come by.
7. Keep your financial information available to you at all times. Don't lose track of it!

These two quotes speak about the importance of tracking one's expenses: “All should learn to keep accounts. Some neglect this work as nonessential, but this is wrong. All expenses should be accurately stated.”³

4. Saving (Prov. 6:6-8; Prov. 20:4; Prov. 4:25)

Saving refers to the process of setting aside a portion of income not spent on current expenditure for future use.

One's financial future is only guaranteed by one's savings (Prov. 6:6-8). The arch rival for savings is spending. Keeping expenses under strict control or avoiding creation of unnecessary expenses is a prudent path to saving (Prov. 20:4).

Saving must come before spending. It lays a firm foundation for the financial future. Financial experts often encourage people to pay themselves first to build savings. It means to set aside

resources for a rainy day (future time of need) before paying for other expenses. Following this simple piece of advice, can help build a future financial cushion.

The future inevitable. All of us are going there. You either find the future or the future finds you. Your savings make your future. We are encouraged to look ahead even financially, which makes saving crucial for the future demands of financial resources.

5. Investment (Matt. 25:14-28)

In the Parable of the Talents, Our master is clearly and practically teaching a lesson on investment.

Investing may be defined as postponing today's consumption in order to produce value in the future, which can be consumed or otherwise used then. Investing is like planting a crop.

The food we are eating today was planted yesterday, what we will eat tomorrow should be planted today, If no planting is being done today, there should never be any expectation of food tomorrow. This makes investing a critical element of a person's financial life. Income generation, savings and investments are the only trusted hard currencies one trades to achieve personal financial success.

6. Insurance

Insurance is a special type of contract between an insurance company and its client in which the insurance company agrees that in case of certain events the insurance company will either make payment to its client or meet certain costs.

The advantage of being insured is that you will be compensated should your insured item become damaged, lost or stolen. This safeguards assets and accordingly, a critical step for personal financial management.

7. Debt management (Prov. 22:7; Rom 13:8)

Simply put, debt is the amount of assets one owes to others. What is the Biblical position on debt? The Bible does not directly prohibit debt. However, everywhere debt is mentioned in scripture, it is discussed about the negative consequences of indebtedness. Scripture describes borrowing as slavery, one of the vilest forms of human's exploitation.

The Bible discourages us from cosigning other people's debts as well (Prov. 17:18, Prov. 22:26). The Spirit of Prophecy is not silent about the dangers of debts: "There must be a strict regard to economy or heavy debt will be incurred. Keep within bounds. Shun the incurring of debt as you would shun leprosy." ⁴

No prohibition, no encouragement, great caution is in order!

8. Retirement (Num. 8: 23-26)

This passage is one instance in which God provides instructions about retirement. It is a period of a people's life during which they retrieve from professional engagements. They spend more time at home. One's circle of friends and acquaintances grows smaller by the day.

In retirement, one needs ample and stable financial resources. Medical bills escalate, in addition to continuing and changing needs for food, shelter, and transportation. At the same time, income streams shrink. This period proves the efficacy of one's previous savings and investment strategies. Income generation, savings, investment and insurance are critical to a secure retirement. Retirement is not the time for one to worry about how to acquire the essentials of life, but time to eat crops which were planted yesterday.

There are three critical needs to ensure a peaceful retirement: God's presence, the company of fellow human beings, and meaningful financial investments and income streams.

We hope the reader has gained from this article a sense of how fundamental sound financial planning is to one's own well-being and one's service to God throughout one's life. Supporting principles can be easily found in both the Bible and the Spirit of Prophecy. We hope we have demonstrated this, and that readers will be encouraged to implement these principles in their own lives. ≤

¹ Ellen G. White, *Adventist Home*, 93.

² Ellen G. White, *Adventist Home*, 374.

³ White, *Adventist Home*, 374.

⁴ White, *Counsels on Stewardship*, 272.

