

CONTENTS

WHY A DECLINE IN OFFERINGS?

P. 04

MARCOS BOMFIM

GIVING APPEALS DURING A GLOBAL CRISIS

P. 07

ANIEL BARBE

EXPRESSING GRATITUDE AND COMMUNITY

P. 10

SAMUEL L. NUNEZ

STEWARDSHIP IN THE TIME OF COVID-19

P. 13

MOFFAT W. BOTOLO

A MIRACULOUS SEASON FOR TASMANIA & FUJI

P. 14

"MY SON, GOD WILL PROVIDE FOR HIMSELF THE LAMB FOR A BURNT OFFERING"

P. 16

SAMUEL RAVONJIARIVELO

WORSHIP IN GIVING DURING THE PANDEMIC

P. 18

ERICK WERE

SECURITY IN TIMES OF UNCERTAINTY

P. 20

FRILSON TODD FRIAS

DREAM OR NIGHTMARE

P. 22

DENNIS R. CARLSON



























BIBLE CREDITS: Scripture marked NKJV is taken from the New King James Version®. Copyright © 1982 by Thomas Nelson. Used by permission. All rights reserved. Scriptures quoted from the Holy Bible, New International Version. Copyright © 1973, 1978, 1984, 2011 by Biblica, Inc. Used by permission. All rights reserved worldwide. Scripture marked Phillips is taken from the New Testament in Modern English by 18 Phillips copyright © 1960, 1972 J. B. Phillips. Administered by The Archbishops' Council of the Church of England. Used by Permission. Scripture marked Message is taken from the Message (MSG). Copyright © 1993, 2002, 2018 by Eugene H. Peterson.

ADDITIONAL

CONTRIBUTING EDITORS

William Bagambe

ESD Romanov Vladimir Ioan Câmpian Tatar EUD Roberto Herrera IAD NAD Michael Harpe NSD NahHyung Kim SAD Josanan Alves, Jr. SID Mundia Liywalii SPD Julian Archer SSD Jibil Simbah SUD Zohruaia Renthlei TED Maureen Rock Jallah S. Karbah, Sr. WAD MENA Amir Ghali Julio Mendez CHUM Andy Chen

Printed in the U.S.A. by Pacific Press, P. O. Box 5353, Nampa, ID 83653-5353.

Access the 2021 Tithe and Offerings devotionals and videos here: https://stewardship.adventist.org/2021-god-first

PERMISSIONS

The Dynamic Steward grants permission for any article (not a reprint) to be printed, for use in a local church setting such as a small group, Sabbath School, or classroom. The following credit must be given: Used by permission of the Dynamic Steward. Copyright © 2021. Written permission must be obtained for any other use.

EDITOR'S NOTE

The articles in this publication have been revised for the intended audience and nature of the *Dynamic Steward*. Unless otherwise stated, the New International Version of the Bible is used.

DISCLAIMER

The content or opinions expressed, implied, or included in or with any recommended resources are solely those of the authors and not those of the publishers of the *Dynamic Steward*. The publishers do, however, advocate these resources on the basis of their rich contributions to the area of stewardship ministry, and assume that readers will apply their own critical evaluations as they make use of them.

The DYNAMIC STEWARD is published quarterly by the Stewardship Ministries of the General Conference of Seventh-day Adventists®.

DIRECTOR: Marcos Bomfim
ASSOCIATE DIRECTOR: Hiskia Missah
ASSOCIATE DIRECTOR: Aniel Barbe
SENIOR EDITORIAL ASSISTANT:
Johnetta B. Flomo

DYNAMIC STEWARD EDITOR:

Aniel Barbe BarbeA@gc.adventist.org ASSISTANT EDITOR:

Johnetta B. Flomo FlomoJ@gc.adventist.org EDITORIAL ASSISTANT:

Alan Hecht HechtA@gc.adventist.org LAYOUT & DESIGN:

Trent Truman TrumanStudio.com Contact us: 12501 Old Columbia Pike Silver Spring, MD 20904 USA Tel: +1 301-680-6157

gcstewardship@gc.adventist.org www.facebook.com/GCStewardshipMinistries www.issuu.com/Dynamicsteward

Cover photo: Jason Lombard

REFLECT AND GROW

ANIEL BARBE

eduction in income, changes in corporate worship practices, and increasing life uncertainties are some of the factors currently influencing giving. How do we uplift generosity in this context? Textbooks, articles, and other resource materials have not anticipated these events. Little is known about the appropriate approach to educate members in giving during an enduring global crisis. This issue of *Dynamic Steward* humbly aims at filling the gap somewhat by sharing the stories of pastors, church officers, and stewardship educators from various places.

Most of the articles are reflections about actual experiences and leading us back to the Scriptures. You will hear Samuel Ravonjiarivelo, a pastor from the North of France, sharing his confidence in God's provision for his church. Erick Were from Kenya links the counterintuitive rise in tithes and offerings he observed during the crisis to diversified modes of giving. Our colleagues in Tasmania remain amazed by the 45.25 percent increase in offerings over the previous year. The CFO of Fiji mission posits the possibilities of broadcasting the worship services on various digital platforms as a game changer. Marcos Bomfim, our world stewardship director, points us back to Promise (regular and systematic giving) as the practice that can make a difference. From another era, we can learn from Paul's appeals for giving during a global crisis.

Our diverse contributors make no pretense of having the one right strategy, and their writings are not intended to

be prescriptive. We are all on a learning journey with this crisis. They are simply sharing their perceptions of the current actions of the Holy Spirit in God's church.

As you read these articles, you'll surely come across some good ideas that you can apply to your territory, probably with some variations. Something here may lead you to a better understanding of your own reality. Others' experiences are powerful mirrors! However, our first intention in making these stories available is to motivate all of us to engage in reflection about our own experiences in regard to uplifting giving during this unique season: "We do not learn from

experience . . . we learn from reflecting on experience" (John Dewey).

Jeremiah the prophet exhorts God's people to engage in the exercise of reflecting on our practice. Lamentations 3:40 reads, "Let us examine our ways and test them." It is necessary that we accurately assess progress. Time, energy, courage, and humility are necessary to examine our own practice. In what ways are our church members affected by the crisis? In what ways have we tried to encourage giving? What has been the outcome so far? Are we in a stronger or weaker position to share the three angels' messages? Your own reflections will complement these readings and will surely bring growth to how we are doing ministry and making disciples out of season.

The *Dynamic Steward* team would be glad to hear and share your reflections about uplifting generosity to others; "Victory is won through many advisers" (Prov. 11:14).



setty Imag

DYNAMIC STEWARD



s most of us know, because of the COVID-19 global pandemic world offerings were down more than 20 percent (in some divisions the reduction is as high as 50 percent), as observed in the drop of mission offerings, while the tithe income was more or less staying at the expected level.

What does this fact indicate? Because the tithe income is relatively stable, we may correctly suppose that there was no significant decrease in the overall income of God's people. So, how can we explain the decline in offerings during the same period? It should lead us to ponder some possibilities:

1. Offerings are not taught as being as important as the tithe.—If the lockdown could not prevent church members from returning their tithe, why didn't all members return their offerings? Maybe a significant proportion of church members still don't consider offerings as having the same level of importance as the tithe, even though both the Bible and the Spirit of Prophecy do teach that they are equally important and required. Our main publications (Bible study guides, for example), when addressing the subject

of tithes and offerings, usually emphasize only the tithe as holy and mandatory, while the Bible applies the designation "holy" to both.¹

In the biblical book of Malachi, it is clear that God expects us to return both tithes and offerings (see Mal. 3:8-10). Ellen G. White also clarifies that "this matter of

"After the tithe is set apart, let gifts and offerings be apportioned, 'as God hath prospered' you." (Ellen G. White)

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."²

Suggestion: To provide continuous education on the holy nature of offerings, and the mandatory nature of the regular and systematic offerings (we call it "Promise"3).

2. There is a lack of education on regular and systematic giving and a strong emphasis on project/special offerings giving.—A large number of members seem motivated to give offerings only in response to project promotions or appeals. In that sense, the "destination" for the offerings has become far more important than the "motivation" for giving them, which should be to worship God as Giver and Provider. While overemphasizing project giving in detriment to regular and systematic giving as an act of worship, leaders may inadvertently be replacing God with projects as recipients for offerings and leading potential worshipers to see themselves only as donors. We should give regular and systematic offerings not primarily because the church or the mission needs them, but mainly because we gratefully want to worship God, recognizing His giving, every time there is an income. He must be honored as the Recipient of our offerings.

Suggestion: Continuous education on regular and systematic giving (Promise). To teach that the act of giving should be triggered by the grateful perception of blessings already received, as an act of

worship, instead of being generated by calls, appeals, or project promotions, as good or necessary as they may be.

In line with this approach, any call or appeal for special offerings (occasional or sporadic offerings for projects, ministries, etc.) should always be followed by the suggestion of giving to it only in addition to, or beyond, Promise (regular and systematic giving). This suggestion is so important that it was voted by the GC 2002 Spring Meeting as part of the General Conference's suggested offering plan.⁴

If the above concepts are implemented, even in the case of a lockdown (with limited opportunities for public calls, appeals, or project promotion) the offering income would likely keep a simi-

lar growth pattern as the tithe income. Members would give not in response to a circumstantial need of the church but in response to God's giving. Speaking about this, Ellen G. White says: "The followers of Christ should not wait for thrilling missionary appeals to arouse them to action. If spiritually awake, they would hear in the income of every week, whether much or little, the voice of God and of conscience with authority demanding the tithes and offerings due the Lord." 5

Tip: As an educational tool, present the Offertory Devotional Videos⁶ in your church every Sabbath before the offering collection.

3. There is a mistaken belief that

offerings should be given only in response to the good feelings of the heart.—A significant portion of church members may still not understand gratitude as a principle, or concept, that implies far more than simply a good feeling. Ellen G. White says, for instance, in Testimonies to the Churches, volume 1, that "God must be served from principle instead of from feeling."7 In the next paragraph she adds that we should "confound not faith and feeling together. They are distinct. . . . This faith we must keep in exercise," she says, then adding that "your feelings have nothing to do with this faith."8

So, gratitude should be demonstrated by an act of faith in God's Word, rooted in principles, not necessarily based on feelings or mystical impressions. God's messenger also says that because of the natural selfishness of the heart, "it is unsafe to be controlled by feeling or impulse."9 She then adds that because this natural selfishness is so strong, "to give or to labor when our sympathies are moved, and to withhold our gifts or service when the emotions are not stirred, is an unwise and dangerous course," and that is why, "Christians should act from fixed principle, following the Saviour's example of self-denial and self-sacrifice."10 So, this means that I must give not because "I just feel something good," but because "I just received something good" (an income or increase).

Suggestion: To teach the difference between sporadic, occasional, or special offerings, and the regular and systematic offerings (Promise), which are triggered by the income and given every time there is an income. Sporadic/special offerings should also be given, but as a "second mile" and in addition to, or beyond, Promise.

4. There is a lack of education on vowing a proportion of income to be given as regular offering (Promise).— Maybe many of our members have not



yet been taught to develop the habit of giving offerings as a previously *vowed* percentage of their income, calculating it immediately after they calculate the tithe, and delivering both at the same time. After stating that tithes and offerings are the measure of our *obligation* (yes, this is the word that was used), Ellen G. White says that each one should "regularly examine his income "After the tithe is set apart, let gifts and offerings be apportioned, 'as God hath prospered' you."

Suggestion: To regularly conduct renewal-of-vows ceremonies, using a commitment card¹²; at the same time, to teach the concept of Promise. The next step will be to lead members to "purpose" (2 Cor. 9:7) or to a vow¹³ a percentage of their income to be regularly returned to God, as regular and systematic offerings.

5. Members are suggested to keep all their offerings at the local church.

-Maybe some local church leaders are fearing not being able to pay the local church's expenses. So, oblivious to the Reflex Influence Principle,14 they believe it a gain to encourage members to keep all their offerings in the local church, selfishly disregarding all regional and international missionary necessities, most of them not covered by the tithe fund. This behavior ignores how harmful this self-interested diversion is, not only for the international missions finances, but also for the spiritual health of the local church. As said Randy Alcorn, "One way church leaders can inspire giving is by committing the church to give away a higher percentage of its [church's] own income." 15 "Give, and it shall be given to you" (Luke 6:38), said Jesus.

Suggestion: to promote the Reflex Influence Principle among pastors and church leaders; to explain to church members how the missionary endeavor of the world church is dependent on offerings; to specify to church members how to contribute also to the regional and international missionary work, in addition to supporting the local church (name of the offering fund displayed on the envelope,

etc). Maybe many more would like to contribute if they would know how.

Reminder: The Combined Offering Plan recommends an equitable distribution of the offering funds: 50-60 percent directed to the local church budget; 20-30 percent to regional missionary projects; and 20 percent to the World Mission fund. All those moneys sent "up" to the higher organizations, will come back to the local fields as allowances for missionary projects and institutions.

Education on Promise (regular and systematic offering) is maybe the most important initiative to promote a steady offering income. But it is critical to remind ourselves it will only thrive in a giv-

"After the tithe is set apart, let gifts and offerings be apportioned, 'as God hath prospered' you." (Ellen G. White)

en field if officers, department directors, pastors, and other workers will also live and proactively promote the concept (it is also true concerning the local church). By the way, are you already a "Promisor"? Have you already purposed a percentage to give regularly as offering, as regularly as God's blessings are?

Ellen G. White clearly equates regular and systematic offerings to the tithe in importance and obligation. Both are equally expected by God and will lead His people to develop a relationship of faith, gratefully recognizing Him as the Originator of their income. It will increase their trust in the Lord and prepare them to do exactly what they are supposed to do in the time of the end: "In the last extremity, before this work shall close, thousands will be cheerfully laid upon the altar. Men

and women will feel it a blessed privilege to share in the work of preparing souls to stand in the great day of God, and they will give hundreds as readily as dollars are given now."¹⁶

God is calling us to prepare a people for this occasion, and we may not have a second chance. The time is now!



Pastor Marcos F. Bomfim is director of Stewardship Ministries at the General Conference of Seventh-day Adventists, Silver Spring, Maryland, United States.

- ¹ Some offerings are even considered as being "most holy" (see Lev. 6:25; 7:1). Others are declared as the "most holy part" or "too sacred" (see Lev. 2:3; 22:10). See Barbe, A. (2020, July), "Offerings: Holy to the Lord," *Dynamic Steward*, vol. 24 (3), p. 2.
- ² Ellen G. White, *Review and Herald*, May 9, 1893 (emphasis provided; also in *Counsels on Stewardship*, pp. 80, 81).
- ³ See https://stewardship.adventist.org/promiseofferings for more resources on "Promise."
- ⁴ See Faiock Bomfim, M. (2019, October), "Combined to Grow: Reasons for the 'New' Offering Plan," *Dynamic Steward*, vol. 22, (4), pp. 17-19.
- ⁵ Ellen G. White, *Testimonies for the Church*, vol. 4, p. 474 (emphasis provided).
- 6 Access https://stewardship.adventist.org/tithe-andofferings-readings. Different language options available.
- ⁷ Ellen G. White, Testimonies, vol. 1, p. 167.
- 8 Idem.
- 9 Ellen G. White, Review and Herald, Dec. 7, 1886 (also Counsels on Stewardship, p. 25).
- ∘ Idem
- " Ellen G. White, *Review and Herald*, May 9, 1893 (also on *Counsels on Stewardship*, pp. 80, 81).
- ¹² Find Commitment Card options on https:// stewardship.adventist.org/commitment-cardpromise.
- ¹³ About vows on regular and systematic offering, see Faiock Bomfim, M. (2020, July), "Why and How to Vow Regarding Offerings." *Dynamic Steward*, vol. 24 (3), pp. 21-23.
- ¹⁴ This principle is presented in Ellen G. White, Gospel Workers, page 465: "To show a liberal, selfdenying spirit for the success of foreign missions is a sure way to advance home missionary work; for the prosperity of the home work depends largely, under God, upon the reflex influence of the evangelical work done in countries afar off..." (emphasis added).
- ¹⁵ Randy Alcorn, "How Pastors Can Model and Teach What God's Word Says About Financial Stewardship"; https://churchleaders.com/pastors/pastor-articles/318360-pastors-can-model-teachgods-word-says-financial-stewardship-randy-alcorn.html?utm_source=outreach-cl-daily-nl&utm_medium=email&utm_content=text-link&utm_campaign=cl-daily-nl&maropost_id=&mpweb=256-5780859-713116051. Retrieved on February 24, 2021.
- ¹⁶ Ellen G. White, *Counsels on Stewardship*, p. 40.

GIVING APPEALS DURING A GLOBAL

ANIEL BARBE

n several of his letters, the apostle Paul is appealing for funds for the Jerusalem church (Rom. 15:25-28; 1 Cor. 16:1-4; 2 Cor. 8, 9). In fact, bringing the gift from the church of Antioch to Jerusalem was one of Paul's first acts of ministry (Acts 11:30). He later organized similar efforts among the churches in Macedonia and Achaia (Rom. 15:25-28). First and Second Corinthians reflect his longing to enlist them in this giving initiative (1 Cor. 16:1-4; 2 Cor. 8, 9).

Paul's appeals were not a new initiative; however, they have a special significance for us today. Their context was one of a global crisis, and Paul's approach offers guidance to leadership under difficult circumstances.¹ Ellen White writes that "in his first letter to the church at Corinth, Paul gave the believers instruction regarding the general principles underlying the support of God's work in the earth."² These explain our current interest in Paul's effort and instructions in regard to the collection for Jerusalem.

THE GLOBAL CRISIS

The first collection in which Paul participated was in response to the prophet Agabus's prediction of a global (Roman Empirewide) famine (Acts 11:27-30).3 Historically, we can situate these events in the years A.D. 46-54, during the reign of Claudius. This famine is well-documented in many sources. Daryn Graham, an expert on the reactions and responses to natural disasters throughout the Roman Empire, has found extensive evidence of the famine in the papyri and the writings of the Roman historian Pliny.4 He establishes that the Nile River in Egypt, the major source of food for the empire, had experienced an unprecedented increase in the water level in A.D. 45, resulting in a poor harvest in Egypt and throughout the empire. This was compounded by drought conditions in Syria and Judea in A.D. 46, the other two breadbaskets of the empire. Artifacts reveal that the situation came back to normal in the year A.D. 65.

Two passages from Paul testify of an enduring crisis. In his first letter to the Corinthians (circa A.D. 55) Paul mentions the "present crisis" and advises believers not to spend resources on marriage (1 Cor. 7:26). In his second letter to the Corinthians (circa A.D. 56-57), he describes Macedonia as "also under severe trials" (2 Cor. 8:2). The context reveals that he was referring to the economic challenges that they were facing. Hence, Paul's appeals for the poor in Jerusalem were addressed to believers who themselves were not enjoying financial prosperity. In such a difficult economic context, how did Paul present his appeals to convince those who were themselves hit by the crisis to participate?

Lessons From the Apostle Paul

Paul's appeals highlight the principle that we should encourage and instruct the church to give even in times of crisis. Reflecting on the profile of the recipients of Paul's appeals, Stenschke, a New Testament and early church scholar, observes that "Christian charity is not just a status-enhancing project for the wealthy upper-class members and of no concern to other Christians." 5

PAUL'S ARGUMENTS

In the midst of the global crisis Paul presented, among other arguments, participation in the collection as an act of charity, a means to foster unity, and as an exchange principle.

ACTS OF CHARITY

Paul refers to the action as the sending of "relief" and defines the recipients as the "poor" (Acts 11:29; Rom. 15:26). Acts of charity were already common in the early church (Acts 2:44, 45), but Paul's

7



appeal was unique and revolutionary. He introduced the notion of translocal charity. During those days, people often employed funds locally to assist the needy in the community, often resulting in public recognition and honor.⁶ The book of Acts testifies to that reality: "Joseph, a Levite from Cyprus, whom the apostles called Barnabas" (Acts 4:36) and Tabitha of Joppa, whose Greek name was Dorcas (Acts 9:36), were introduced and honored as benefactors of their local communities.

In contrast, Paul invited believers outside Judea to give to people they do not know, would probably never meet, and who would have no chance to reciprocate or even to express gratitude to them. Paul was introducing the concept of inter-church solidarity, of giving beyond borders.

During a crisis, more than at other times, naked self-interest, seeking one's own safety and benefit, easily comes to the fore. Paul's appeals call us to resist this natural inclination and point to the importance of global giving as a Christian ideal.

FOSTERING UNITY

Closely associated with the concept of translocal charity, Paul argues that the collection is meant to foster unity.7 Stenschke views these appeals as a "statement against the ancient anti-Judaism that was prevailing in the Empire." The New Testament testifies regularly about the tension between Christians of Jewish origin and others. In contrast, this collection affirms the oneness of Christians from different cultural and ethnic backgrounds. Besides the crosscultural element, it aimed at bridging the gap between the poor and the rich in God's church. We read in 2 Corinthians 8:14 that "equality is the goal." The word "isótēs," translated "equality," conveys the idea of equity, fairness, of what is equitable.8 Ogereau, a New Testament researcher, explains that it is not about an "exact equalization" but rather an invitation "to achieve a relative, proportional equality by restoring a certain balance between need and surplus." It was unity beyond words.

The usage of the word "koinonia" for this donation (2 Cor 8:4; 9:13; Rom. 15:26) strengthens Paul's argument about its unifying function. It conveys the idea of "fellowship, association, community, communion, joint participation, contact." Participation in the collection was an expression of partnership among believers. According to Ogereau, "the collection was aimed at establishing a new order of socio-economic equality and solidarity among the emergent Christ-believing communities, at both a local and global level, and across socio-

The ministry of encouraging members to partner together and with God is one that must happen in and out of season.

cultural and ethnic divides."11

Crisis provides an additional opportunity for God's church to strengthen the bond of unity. We have a current application of this principle in the decision of the Inter-European Division to invite unions less severely hit financially during COVID to help unions most severely hit.¹²

THE EXCHANGE PRINCIPLE

Another argument put forward by Paul for the collection is the exchange principle: those who have received spiritual blessings should reciprocate by sharing their material blessings (Rom. 15:27). Paul uses the same rationale to justify the financial support that those who preach the gospel are entitled to receive (1 Cor. 9:7-14). Following the same reasoning, Abram, after—and not before—receiving the blessings from Melkizedek, gave

a tenth (tithe) of his spoil of war to the priest of Salem (Gen. 14:18).

Interestingly, the exchange principle rests on both the idea of obligation-indebtedness of the givers, and on a voluntary motive, an action that "pleases" the givers (Rom. 15:26, 27). Good will and duty are combined in the same action.

The current crisis, the COVID-19 pandemic, has led, in many places, to a more significant drop in offerings than in tithe. One possible explanation could be the misunderstanding or ignorance that the exchange principle applies to both tithe and offerings. There is a prevalent conception that offering is solely a voluntary act with no obligation for the believer. A renewed emphasis on the broadness of the exchange principle would possibly correct the disproportionate drop in offering.

PAUL'S PRACTICAL APPROACH

Three strategies of Paul deserve our attention: respect for the giver, provision of encouragement, and removal of possible hindrances.

RESPECTING THE GIVER

Though convinced of the necessity for the collection, Paul refrained from coercion. He spoke about the Macedonians as participating "entirely on their own" (2 Cor. 8:4), and he invited the believers in Corinth to give "what you have decided in your heart to give, not reluctantly or under compulsion" (2 Cor. 9:7) and not "grudgingly given" (2 Cor. 9:5).

Furthermore, as a sign of respect for the individual condition of each participant, Paul did not establish a fixed amount, not even a minimum amount, that each participant had to contribute. He left it to the discretion of each participant (2 Cor. 8:12). Instead, he invited the believers to use their personal income as a reference point to establish how much they should give: "Set aside a sum of money in keeping with your income." Never-

theless, giving generously was valued and praised (2 Cor. 9:11, 13). To avoid undue pressure at the time of collection, he encouraged them to plan their giving in advance and give regularly (1 Cor. 16:2).

During a financial crisis, appeals for giving can easily be perceived as pressure, resulting in resistance and withdrawal. Paul goes to great lengths to prevent such an outcome. The concept of proportional giving decided solely by the giver, not a fixed or minimum amount, would be very relevant for today. In addition, teaching the principles of planning in advance and systematic, not last-minute, giving may help many to materialize what they have purposed in their hearts to give.

PROVIDING ENCOURAGEMENT

Paul's encouragement to his readers was quite extensive. He employs the word "charis" no fewer than eight times to speak about the privilege of participating in the collection, or how God enables the believers to give (2 Cor. 8.1, 4, 6, 7, 9, 19; 9:8, 14; cf. 1 Cor. 16.3). Ellen White speaks about the Macedonians as being "moved by the Spirit." The power to give comes from the One who invites us to give. Once the believer consecrates himself or herself to God, the propensity to give emerges naturally (2 Cor. 8:5). They were transformed into the image of the Divine Giver.

Paul elaborates on the reward that awaits the one who gives (2 Cor. 9:6). In his understanding, "generosity is as beneficial to the giver as to the receiver."14 It never goes unnoticed in the eyes of God. Paul uses the expression "pasan autarkeia echontes," translated as "having all that you need," to describe the benefit of participating in giving (2 Cor. 9:8). The word "autarkeia," translated as "need," captures both the idea of sufficiency and of contentment.15 The needs of the giver are satisfied, and the giver is content in his or her condition. This represents a desirable condition during a time marked by scarcity of resources.

He also points to the example set by Christ, who offered Himself for the spiritually needy (2 Cor. 8:9). Believers are called to emulate the same spirit that was in Christ: To give is to be Christlike.

REMOVING HINDRANCES

In the exercise of his ministry and the collection effort, some members had raised doubts about Paul's integrity.16 As a response, Paul energetically addresses the issue through both reassuring words and concrete actions. He was fully conscious that "an accidental mismanagement of the offerings would damage his reputation as a spiritual leader and would give credibility to the accusations raised against him by false apostles." In one statement, he declares: "Rather, we have renounced secret and shameful ways; we do not use deception, nor do we distort the word of God. On the contrary, by setting forth the truth plainly we commend ourselves to everyone's conscience in the sight of God" (2 Cor. 4:2). Furthermore, Paul put in place constraining measures for himself and others to maintain the highest confidence regarding the handling of the collection: "Then, when I arrive, I will give letters of introduction to the men you approve and send them with your gift to Jerusalem. If it seems advisable for me to go also, they will accompany me" (1 Cor. 16:3, 4).

Times of crisis are known to be times of heightened suspicions, fake news, and conspiracy theories. This association is beyond our scope; however, Paul's efforts to maintain and build credibility are very instructive. Our current time is not the time to push the issue of personal and institutional trust under the rug.

CONCLUSION

The ministry of encouraging members to partner together and with God is one that must happen in and out of season. Paul upheld the challenge during a time of global crisis, and we can learn much from his practice. Let us not un-

derestimate the convincing power of God's grace at any time: "Nearly all the Macedonian believers were poor in this world's goods, but their hearts were overflowing with love for God and His truth, and they gladly gave for the support of the gospel." O



Aniel Barbe is an associate director of Stewardship Ministries and editor of *Dynamic Steward* at the General Conference of Seventh-day Adventists, Silver Spring, Maryland.

- ¹ C. W. Stenschke, "The leadership challenges of Paul's collection for the saints in Jerusalem: Part I: Overcoming the obstacles on the side of the Gentile Christian donors," *Verbum et Ecclesia* 36, no. 1 (2015): Art. #1406, 14 pages. http://dx.doi.org/10.4102/vev36i1.1406, p. 2.
- ² Ellen G. White, The Acts of Apostles, p. 335.
- ³ Downs, D. J. (2006). Paul's collection and the book of acts revisited. *New Testament Studies*, 52(1), 50. David J. Downs, pp 50-70. DOI:10.1017/S0028688506000038;http://journals.cambridge.org/
- ⁴ Drayn Graham (2020), "The Genesis of the Jerusalem Donation," *Themelios, An International Journal for Students of Theological and Religious Studies*, Vol. 45, Issue 1 (April 2020) Retrieved from https://www.thegospelcoalition.org/themelios/article/the-genesis-of-the-jerusalem-donation/(pp.62-64).
- 5 Stenschke, p. 6.
- ⁶ Stenschke, p. 3.
- 7 Ihid
- ⁸ THAYER'S GREEK LEXICON, Electronic Database. Copyright © 2002, 2003, 2006, 2011 by Biblesoft, Inc.
- ⁹ Julien Ogereau ,"The Jerusalem collection as Koivwví: Paul's global politics of socio-economic equality and solidarity," *New Testament Studies*, Vol. 58, Issue 3 (2012) pp. 360-378; http://dx.doi.org/10.1017/S0028688512000033.365-366).
- 10 THAYER'S GREEK LEXICON
- 11 Ogereau, p. 362.
- "EUD Tithe Solidarity Fund," Inter European Division of the General Conference of the Seventh-day Adventist Church, vote #2066, November 2020, Berne, Switzerland.
- ¹³ White, p. 343.
- ¹⁴ Graham, p. 72.
- $^{\rm 15}$ THAYER'S GREEK LEXICON
- "Paul's Collection for the Poor in the Church at Jerusalem," Oxford Biblical Studies Online, Paul B. Duff, The George Washington University. Retrieved from https://global.oup.com/obso/focus/ focus_on_paul_collection/.
- ⁷ A. M. Rodriguez, Stewardship Roots (Silver Spring, Maryland: Stewardship Ministries, Department of Church Ministries, General Conference of Seventhday Adventists, 1994), p. 91.
- ¹⁸ White, p. 344.

EXPRESSING GRATITUDE AND COMMUNICATION OF THE PROPERTY OF THE

The Journey of Triadelphia Seventh-day Adventist Church

SAMUEL L. NUNEZ

s we reflect on our collective pandemic experience, I believe it is safe to say that most of us never imagined that our two-week social-isolation experience would last 15 months. The unimaginable unfolded before our eyes, and we confronted a new reality. I still remember my surprise at the possibility of closing our church doors just two weeks before celebrating our fiftieth year serving our community. After the governor of Maryland issued the executive mandate limiting gatherings, our first Sabbath service seemed eerie, as it marked my first experience preaching to empty pews and a camera.

Because we faced the daunting task of maintaining online services while also developing a protocol for outdoor church, all in the space of weeks, I can affirm that God sustained our meager efforts. His faithfulness allowed us to hold outdoor services that complied with state and county safety guidelines, even at the height of the pandemic.

During this experience, God touched the hearts and minds of our members, and the Triadelphia Seventh-day Adventist Church continued to give. I am convinced that faithfulness to stewardship principles helped strengthen our church family during this health crisis.

Before I share some basic concepts that I believe encouraged faithful giving, it is critical to emphasize that stewardship and generosity begin with a sense of gratitude and community among our members. Individual gratitude leads to a desire to show appreciation and return kindness. We were blessed by members who experienced heartfelt appreciation for their local church and recognized the value of community in Christ. With gratitude and community as our foundation, the following practices served to motivate sustainable giving:

1. Purpose: State guidelines limited indoor gatherings to only ten people for the first three months of the shutdown. It was immediately apparent that it was critical to foster a sense of meaning and purpose at a time of isolation and uncertainty. Seventh-day Adventists are blessed with an inherent purpose, the preaching of the gospel. Meaning is found in carrying out our blessed mission.

We realized that physical isolation would hinder our efforts, but maintaining a virtual connection would facilitate them. Our audiovisual team helped to create a full online church service, including a 45-minute Sabbath School program with an engaging lesson study, global mission spotlights, and the weekly message to the world church from Elder Ted Wilson. Members enthusiastically attended the virtual church services and invited friends.

Soon people joined us from from around the globe. One church elder recorded and shared short videos, made using social-distancing practices, during the virtual services. The videos brought a sense of normalcy as we could see our friends and hear their greetings. Soon after, members recorded outdoor children's stories that were ultimately incorporated into our virtual worship service. Our musically gifted members volunteered to record special music, and through significant editing efforts, we enjoyed a virtual choir and music ensembles.

Support for our children in their Christian walk became paramount. Our children's ministry team developed an entire Sabbath School program via



Zoom. Not only were local church members involved, but we also welcomed out-of-state visitors. Pathfinders and Adventurers continued their weekly programs via Zoom and later held outdoor, socially distanced, in-person activities, even throughout the winter.

One function of a church family is to encourage one another. To that effect, we established biweekly phone and Zoom prayer groups. We embraced both our local and global mission. In 2020 we held two online evangelistic meetings, supported Adventist World Radio, and had follow-up virtual Bible studies. After sharing the Mission Spotlight, we included a segment highlighting local efforts to share the gospel in our community. Our local ministry's mission, meaning, and purpose became a source of encouragement and helped us recognize ministry opportunities.

2. Communication: It is impossible to overemphasize that communication goes both ways. Elders and board members prioritized clear communication through regular virtual meetings and prompt information sharing. Elders made weekly calls to all church members, not only those who live alone. The focus was to ensure that everyone who needed support or simply a friendly conversation could find it. Member feedback was not only accepted but sought out, and we incorporated many of their recommendations into weekly activities.

We formed a reopening committee within weeks of the implementation of the initial restrictions. The committee looked for options to conduct in-person church services while meeting state and county guidelines. By the first Sabbath of July, we began outdoor worship services at our "Chapel in the Woods." Further in-person meeting opportunities developed as restrictions loosened.

For all this, communication was essential. When everyone is aware of the

plan, everyone can focus on carrying it out. A weekly e-mail newsletter to share updates, virtual meeting links, and a Sabbath bulletin was a welcome addition to our members' e-mail inbox. The monthly newsletter became a highlight, incorporating stories, member interviews, and even a section on the history of the Triadelphia church. Additionally, a WhatsApp channel, "Triadelphia Connected," was created, and all members were invited to post prayer requests, pictures, praises, and daily joys. It allowed us to keep up with each other, and we were reminded that although apart, we were not alone.

A church family that seeks to pray, work, and play together, virtually or physically, will develop spiritual and financial maturity.

3. Good Stewardship: The Bible outlines principles for giving generously. It also delineates principles for spending wisely. The pandemic brought much financial uncertainty and underlined the need for ongoing careful administration and open discussion of spending priorities. The finance committee carefully reviewed financial issues and brought recommendations for responsible use of funds.

Monthly meetings were well-attended, and lively discussions ensued about the best way to support our local and world ministry. Good stewardship equals judicious use of available funds, which ultimately leads to trust from our members. That trust resulted not only in an increase in tithe and offerings but, more important, an increase in church-

wide involvement in varied ministries and projects.

Do you know what gives you meaning and purpose? If you don't know it, you can't communicate it. Without open and transparent communication, those around you will not share in the mission and fund it. As a child, I quickly learned that before my parents agreed to fund any of my requests for money, it would be necessary to present a clear plan for its use. Despite their love and support, they were unwilling to give unless they understood how their limited resources would be invested. Our members desire to support local and global endeavors. Properly communicated and timely plans will encourage them to be involved through finances, time commitment, and the use of their talents.

A final thought: Purpose, communication, and good stewardship require collaboration. Teamwork, as a biblical principle, recognizes God's leadership and our dependence on Him. The team that asks for His guidance will inevitably grow stronger because we are drawn closer through Him. Biblical teamwork allows us to find opportunities to serve one another and seek a greater purpose. The opposite of teamwork is not individuality but competition. A sense of unity and purpose will not develop as long as there is a spirit of rivalry among members or ministries. A church family that seeks to pray, work, and play together, virtually or physically, will develop spiritual and financial maturity. Hebrews 10:24, 25 inspires us with the following words: "And let us consider how to stir up one another to love and good works, not neglecting to meet together, as is the habit of some, but encouraging one another, and all the more as you see the Day drawing near."



Samuel L. Nunez is a pastor at the Triadelphia Seventh-day Adventist Church in Clarksville, Maryland, United States. He enjoys reading, languages, and being with family.

11

STEWARDSHIP IN THE TIME OF OVER 19: MOFFAT W. BOTOLO ases of the Novel Coronavirus were first identified and reported in the city of Wuhan, Hubei Province, China, in December 2019. It began spreading across the globe. By Febru-

litical situation as well as lack of preparation to minimize the impact of such a pandemic on the country's economic system and human survival.

Malawi is a landlocked country in the Great African Rift Valley, lying on the western shore of Lake Malawi. It is bordered by Tanzania to the north, Zambia to the west, and Mozambique to the east, south, and west. The 2018 Malawian population and housing census estimated a population of more than 18 million.

ary 2020 it had been named Coronavi-

rus Disease 19 (COVID-19) by the World

Health Organization.¹ By March 2020,

South Africa had reported its first case,

spread from Italy.2 The spread of the

disease to Africa raised huge concerns

because of Africa's already fragile health

systems straining against a chronically

high infectious disease burden.3

Malawi reported its first COVID-19 case on April 2, 2020, imported from India.⁴ By this time, the Malawian national-level response included restrictions on public gatherings and visitors entering borders, mandatory hand hygiene at border crossings, and the closure of schools.⁵ Implementation of COVID-19 lockdown measures in Malawi faced resistance, with nationwide demonstrations and a court injunction that stopped it because the plan was unclear and lacked public involvement and support.⁶ COVID-19 cases drastically increased in Malawi from June to August 2020, exacerbated by the po-

EFFECTS ON MALAWI UNION CONFERENCE

There are three conferences in the Malawi Union Conference: the North, Central, and South conferences. The union membership is 627,000 as of April 2021. Because of the government restrictions on public gatherings, Sabbath meetings were limited to 100 participants. These restrictions affected Sabbath worship, as well as the returning of tithes and offerings. Because of the partial lockdown, or shutdown, some church members lost their jobs or had salaries cut in half. Those who were employed as teachers in private schools were heavily affected because all schools were closed for nine months. They could not earn salaries because the students' fees were the only source of their income.

Some of our church members lost their businesses, income, and assets. Entrepreneurship was greatly affected. Negativity toward stewardship soared among the church members. COVID-19 continues to disrupt our way of life. Precious lives have been lost. For example, in one of our local churches in Central Malawi Conference we lost four elders in a space of six weeks. As a union, however, we saw God fulfilling His promise that "when you pass through the waters, I will be with you; and through the rivers, they shall not overflow you. When you walk through the fire, you shall not be burned, nor shall the flame scorch you" (Isa. 43:2). Indeed, we did not get scorched by the economic fire amid the COVID-19 surge. God remained our Provider and Sustainer throughout the difficult times.

OUR GIVING PATTERN

A comparison of January to March 2020 (before COVID-19) and January to March 2021 (during COVID-19) shows that Malawi Union Conference had a membership of 610,622, and 70,996 members returned their tithe (MK 1,038 137,000) in the first quarter of 2020, representing 11.62 percent of the membership; and 76,863 members returned their tithe (MK 1,120,024,324) during the same period, representing 12.53 percent of the membership. Despite the fact that the effects of COVID-19 were high, we realized an increase in both tithe returners and tithes. The 2020 first quarter offerings were MK 150,147,907 and MK 130,141,179 during the same period in 2021.

Multiple actions and initiatives have contributed to an increase in member participation in returning tithe during the COVID-19 pandemic:

- Fostering of family worship and collection of tithes and offerings at the family level, which, in turn, were transferred to either cluster or church treasurers (provision was made to elect clusters and treasurers).
- ii. Where permissible, members were divided into smaller clusters within close proximity and were encouraged to uplift and encourage each other in returning tithes and offerings.
- iii. All the zones within the Malawi Union

- Conference were visited by conference stewardship directors reminding pastors and church members to be faithful amid COVID-19 and to stress that faithfulness is not limited by circumstances or pandemics. The emphasis was that now is the time to be more faithful than ever before, since the pandemic reminds us that we are nearing our heavenly home.
- iv. Church treasurers in the districts were asked and encouraged to form WhatsApp groups at the district level and make the district treasurers and first elders group administrators. The district treasurers and the first elders were advised to send reminders to church treasurers a week before they were to bring reports.
- All church treasurers were instructed to be at the church from 2:00-4:00 p.m. every Sabbath to receive tithes and offerings and provide receipts.
- vi. E-visitations, phone calls, and messages were used to encourage and pray with local church members. These were done by local church pastors, elders, stewardship leaders, and other local church leaders. The first and most important aspect of the evisitations was to keep track of members' health. Then leaders would come in with spiritual messages and prayers. The involvement of the local church leadership has contributed much to the successes of stewardship promotion in Malawi Union Conference. Most of the local church leadership expressed a sense of interest and excitement for being involved.
- vii. Zoom and Facebook worship services: local church pastors and elders would teach and preach from the church's pulpit, speaking to members in their homes. The members were encouraged to assemble in their homes with their families at the time they would have been in church. They would do some of the service as a family, such as singing and some

- Sabbath activities, which would be covered on the e-services.
- viii. Collection of tithes and offerings through mobile banking was set up. Local conference leadership provided several options for members to plan and return their tithes and offerings. There are two mobile financial-service provider options. Each conference in Malawi Union Conference has no fewer than two bank accounts for different banking-service providers. This was to make it convenient for members to choose a service according to their banking preferences.
- ix. Conferences and local church leadership report to local churches on what and how the church is doing in the area of stewardship on a monthly

God still remained our Provider and Sustainer during the difficult times.

- and quarterly basis.
- x. Conference leaderships created and are running a WhatsApp group of local church elders and stewardship leaders for sharing information pertaining to stewardship. The cities within each conference have their own WhatsApp groups that discuss issues pertaining to stewardship and other matters during the COVID-19 pandemic.
- xi. The most important element was and still is to keep in touch with members at all times through the methods noted above. It is important to keep in touch with the members for a vibrant stewardship program at the local church.
- xii. Malawi Union Conference Stewardship Ministries Department took advantage of the existing Adventist

- Hope Television and Adventist Hope Radio to teach stewardship lessons every Friday at 4:00 p.m., repeated on Monday at 4:00 p.m.
- xiii. Above all, it is by the grace of God that our giving has not been seriously affected by the pandemic. Some pastors and local church members in Malawi Union Conference tested positive for COVID-19, but we praise the Lord for minimizing the impact overall. Also, we are grateful to the entire church membership for their resilience and faithfulness at such a difficult time. We pray the Lord will continue to keep them safe and to bless them, and for a continuing and robust stewardship program to support the gospel ministry in Malawi Union Conference and beyond.



Moffat W. Botolo, D.Min., is currently the Stewardship Ministries director for Malawi Union Conference in Lilongwe, Malawi.

- ¹ World Health Organization. "Naming the Coronavirus Disease (COVID-19) and the Virus That Causes It." WHO.int (accessed July 8, 2021).
- ² National Institute for Communicable Disease. "First Case of COVID-19 Coronavirus Reported in SA." nicdicd.ac.za. <a href="https://www.nicd.ac.za/first-case-of-covid-19-coronavirus-reported-in-sa/#:~:text=FIRST%2oCASE%2oOF%2oCOVID%2D19%2oCORONAVIRUS%2oREPORTED%2oIN%2oSA,-5%2oMarch%2o%2C%2o2o2o&text=The%2opatient%2ois%2oa%2o38,Africa%2oon%2oMarch%2o1%2C%2o2o2o.(accessed July 8, 2021).
- ³ Mehtar, Shahreen, et al. "Limiting the Spread of COVID-19 in Africa: One Size Mitigation Strategies Do Not Fit All Countries." Thelancet.com https://www.thelancet.com/journals/langlo/article/PIIS2214-109X(20)30212-6/fulltext (accessed July 8, 2021).
- 4 "Malawi: First COVID-19 Cases Confirmed April 2 /update 2." GardaWorld. https://www.garda.com/crisis24/news-alerts/328736/malawi-first-covid-19-cases-confirmed-april-2-update-2 (accessed July 8, 2021).
- Mzumara, Grace W. et al. "The Health Policy Response to COVID-19 in Malawi." BMJ.com https:// gh.bmj.com/content/6/5/eoo6o35 (accessed July 8, 2021).
- 6 Kaunga, Steve Beloved. "How have Malawi's Courts Affected the Country's Epidemic Response?" London School of Economics. https://blogs.lse. ac.uk/africaatlse/2020/11/13/how-have-malawiscourts-law-affected-epidemic-response/ (accessed July 8, 2021).
- All Bible texts are taken from the NKJV.

uick—what do you think of when you see the word "Tasmania"?

Tasmania is a large island off the southeastern coast of Australia. The first known nonindigenous person to stumble upon Tasmania was Dutch explorer Abel Tasman in 1642, who gave the island its name. Tasmania has a relatively cool, temperate climate, comparable perhaps to New England in the United States or to southeastern Canada.

Seventh-day Adventists have had a presence in Tasmania since 1887, when two literature evangelists canvassed the city of Hobart with copies of *Thoughts on Daniel and the Revelation*. The organized Seventh-day Adventist Church in Tasmania dates to 1900, when Tasmania was recognized as a mission, and in 1901, a conference. As of June 30, 2020, the Tasmanian Conference comprises 1,258 members worshipping, serving, and giving in 11 churches.

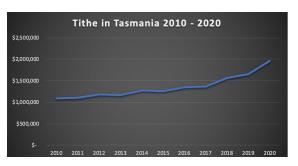
While the Tasmanian church is numerically small, it is mighty in spirit and generosity, as measured by its performance in terms of tithes returned and offerings given during the COVID crisis.

The returning of tithe has always been as much of a spiritual thermometer as an economic phenomenon. It reflects where we are spiritually, both as individuals and as a corporate group, because God demonstrates His trust in us by placing His resources into our hands to manage.

The graph below reveals that tithe in Tasmania has increased dramatically. In 2020, a COVID-19-affected year, the faithfulness of the members was evidenced in a 17.77 percent increase over the previous year. This has allowed more staff to be employed, both in the field and in administration.

When it comes to offerings, an alarming picture emerges worldwide, with offerings dropping significantly in 2020. However, this was not the case in Tasmania. Despite expectations, offerings in our conference as a whole increased by 45.25 percent over the previous year, with ma-

A MIRACULOUS TASMANIA



jor increases in ADRA support, Sabbath School Offering, Annual Sacrifice Offering, Camp Mission Offering, and the World Mission Budget, to name just a few.



According to Cosmin Dan-Marica, the chief financial officer of the Tasmania Conference, "We do not know exactly why our offerings have increased so much in 2020. But my heart was touched when the Conference Executive Committee, seeing that God has blessed with such an increase in tithe, voted to donate \$10,000 toward the Global Mission Budget Offering, which supports the wages of missionaries around the world."

Dan-Marica attributes some of the increase to the church treasurers, who often collected tithes and offerings by making visits to private homes when churches were closed under Tasmania's gathering restrictions. She goes on to say, "I know that God was honored by their efforts, and we thank them."

This was also an important moment demonstrating the usefulness and effectiveness of the system of online giving developed by the South Pacific Division (SPD) several years ago. Even many previously technology-shy people began to adopt e-giving through both the website and the specially developed mobile app. According to Dan-Marica: "This was a real

blessing, and we would like to say thank you to SPD for the efforts that have been put into developing the e-giving platform. The year 2020 has reiterated to us the

> firm conviction that this is the church of God, and that the finances and resources will flow as He sees fit. We give Him praises and glory."

> Rajko Celic, a pastor in Mort West Tasmania, writes that the faithfulness of the

members so blessed the church that they were able to make long-needed improvements in church facilities in order to better serve their communities. "For example, during the time, the members of Ulverstone SDA Church managed to raise additional funds for upgrading their kitchen. This is a big endeavor for a medium-sized church. They were generous and supportive in this project, and members continued to faithfully return a tithe to the Lord. Praise the Lord. God is good."

Pastor David Leo was surprised and gratified to discover that "despite the challenges of conducting church online, the tithes and offerings in Devonport and Deloraine churches were consistent and even increased. The majority of our church members were not too familiar with egiving, and so they organized to have their tithes delivered to the church building, where one of our deacons and treasurers

etty Images



collected the money. Where the members were unable to get to the church, the deacon and treasurer would visit the home. Our members were faithful in setting aside their tithes and offerings to return to God. This was a strong indication that the folk in this conference are resilient and that they believe in our God, who will provide all that we need according to His riches and glory by our Lord Christ Jesus.

Without doubt, all of us have faced challenges over the past year, both corporately and as individuals. Some of these challenges have been economic. Others have been emotional or spiritual. However, the example of Tasmania is evidence that God still watches over His faithful people and wants us to survive and thrive as we trust Him and His promises.

he Melanesian island nation of Fiji lies in the South Pacific, about 2000 kilometers north of New Zealand. It consists of approximately 330 islands, formed mostly from volcanic activity. Of these, 110 are inhabited. Eightyseven percent of the nation's population of 887,000 lives on the two major islands, Viti Levu and Vanua Levu.

The Seventh-day Adventist work in Fiji dates to August 3, 1891, when the missionary ship *Pitcairn* landed in the capi-

tol city of Suva. Today, the Fijian Mission consists of 28,075 members worshipping and serving in 166 churches. Fijian Seventh-day Adventists today are confronting and prevailing against the challenge of a global pandemic.

Fiji went into COVID-19 lockdown in March 2020 when the virus arrived and began to spread. Churches, schools, and businesses were closed in order to arrest and contain the outbreak. After a month of this, we realized that the closings and restrictions would be in place for the foreseeable future. Church and other gatherings remained prohibited, and we began to feel the financial impact. Tithes and offerings from local congregations declined. Church leadership met and revised budgets and implemented pay cuts across the denominational workforce, but the Lord showed His faithfulness through this time.

The Lord had prepared us well in advance. Our division/union financial support enabled Fiji Mission to air television and radio content at no cost, and this would prove to be a game changer for us. Planned public evangelism programs and church services were modified to be done virtually. This enabled us to reach both our members and the general public in new ways. Hope TV had access to a free-to-air government platform, allowing us to bring the gospel to every home. Our Hope at Home programs aired on television every Sabbath, as well as on

the Internet around the clock. Programs in local languages were posted to You-Tube and other social media platforms, greatly extending our reach.

The online and virtual programs touched the hearts of many Fijians and made it possible for faithful members to generously return tithes and give offerings to the mission. By September 2020, we were able to revise our budget again,

The Lord had prepared us well in advance.

refunding the pay cuts across our workforce. God has shown us that He is faithful even during lockdowns and pandemics. We praise God for His faithfulness; Fiji Mission recorded the highest tithe in its history in 2020. Fiji Mission even opened a Hope Clinic in the city of Suva during the pandemic, without financial losses.

Challenges continue, but God has been faithful. Even in the midst of crises, God finds people and resources to continue His work. As I write, Fiji is into its sixth week of lockdown, and we are enduring our second wave of the virus. Our 2020 experiences taught us many lessons. We have not revised our budget, but we are watching it. Thus far, we have not felt the need to again implement pay

cuts. We continue to trust in the Lord and His faithfulness.

Our God is good and awesome!



Cosmin Dan-Marica, chief financial officer of the Tasmania Conference, Tasmania, Australia.

Rajko Celic, pastor in Mort West, Tasmania, Australia.

David Leo, pastor for Devonport and Deloraine churches, Tasmania, Australia

Apisalome Seru, chief financial officer for the Fiji Mission, Suva, Fiji.



"MY SON, GOD WILL PROVIDE FOR HIMSELF THE LAMB FOR A BURNT

SAMUEL RAVONJIARIVELO

t 8:00 p.m. on Saturday, March 14, 2020, French Prime Minister Edouard Philippe gave a press conference. He announced that because of the COVID-19 pandemic, all establishments not absolutely vital to the life of the country would be closed until further notice. Total lockdown was to begin three days later on Wednesday, March 18, at 12:00 p.m. "Until further notice" turned out to be until May 10, just short of two months of total lockdown!

Two weeks prior, on March 5, 2020, my wife flew to Madagascar to visit our son who works there for ADRA. Her stay was initially to last a month. We were informed that the last regular flight from Antananarivo (Madagascar) to Paris, just prior to total lockdown in France, should leave on Tuesday, March 17. Without delay, I asked my wife to book that last flight. The first miracle occured: she could have the seat without paying any extra cost for the change of date.

At 6:00 a.m. that Wednesday morning, March 18, I went to Roissy Charles de Gaulle Airport to welcome her as the whole country went into lockdown at 12:00 a.m. By God's grace, we reached our home in Rouen in the northwest of France before 12:00 a.m., 160 kilometers from the Parisian airport. This is the family side of the story.

QUESTIONS, PROMISE, AND RESPONSES

As a district pastor, I was asking myself a lot of questions concerning the operation and maintenance of my three churches during that two-month lockdown.

France

As we all know, it was the first time since World War II (1939-1945) that such a lockdown was imposed in France. This meant no more Sabbath School or divine services at churches, no more baptismal classes for those getting ready for baptism, no more Bible studies for people at their home, no more missionary work outside the churches. Our North France Conference had to cancel almost 50 of the Hope 2020 evangelistic meetings, including the one scheduled for Rouen church during the month of May 2020.

Many more questions came to my mind: how to visit church members in their homes, how to collect tithe and offerings, and more. In short, how to live as a church amid a total lockdown?

A biblical text came to my mind in response to all these questions: Genesis 22:7, 8 "But Isaac spoke to Abraham and said, 'My father!' And he said, 'Here I am, my son' Then he said, 'Look, the fire and the wood, but where is the lamb for a

burnt offering?' And Abraham said, 'My son, God will provide for Himself the lamb for a burnt offering."

Even more questions flooded my mind: If the church members would not be able to bring their offerings to churches during this extended time, how would they be able to pay the local fixed expenses (water, electricity, etc.)? If the members would not be able to bring tithes to their local churches, what would happen to finances at the conferences, the unions, and the General Conference?

To all these questions and a lot more, the answer given to Isaac by his father Abraham comes unceasingly to my mind: "God will provide for Himself..."

By now you may have guessed—or aready know—what happened during the lockdown. We organized our church meetings (Sabbath Schools and divine services, prayer meetings, church boards, Bible studies for young people, etc.) via Zoom, as did thousands of churches worldwide.

July – September 2021

Concerning tithes and offerings, we have continued to encourage our church members to be faithful despite the challenging and unique situation: job loss, financial difficulties for university students and others, and so on. The list of challenging situations is, unfortunately, too long.

So what concret measures did we take to encourage our church members to be faithful amid this health crisis? The communication department of each church prepared appropriate slides during the announcements to systematically remind members of the procedures to send tithes and offerings through bank transfer. For the tithes, our conference put in place a digital platform, "Hello-Asso," through which all the churches in France can transfer funds directly to the conference treasury. Other methods include: (1) some church members living close to their treasurers directly brought their tithes and offerings to them; and (2) the pastor, along with some elders, would come to visit elderly members living far away from the church to collect those funds directly from them.

It should also be noted that during this total lockdown, it was a blessing for the members and myself to be connected to each other by telephone. Some days during the week I was able to talk and pray with more than 30 people and families. You could probably guess that some people felt particularly lonely during this health crisis, and a telephone call was a breath of fresh air. Telephone calls, messenger calls, Facetime, and Skype were all so helpful to keep contact with church members to encourage them.

THE LESSON

Despite this catastrophic situation, one thing is sure: "God has provided for Himself." As a matter of fact, in all three

Nobody is able to provide an answer! But we have this assurance.

churches under my responsibility, our church members remained faithful by God's grace. When I asked one of the treasurers of our churches about church finances as a result of the pandemic and total lockdown, she answered, "Pastor, the situation was really difficult in April and May, not to say catastrophic! But since June, the situation has unexpect-

edly changed." Most church members remained faithful. As far as church finance is concerned, it was very clear that God "provided for Himself..." He was always faithful. And without going into detail, within our churches and also our conference, "God provided for Himself," when, like Abraham and Isaac, our members put their confidence in God amid this unprecedented crisis.

Here are some figures to show how much the Lord blessed us despite this pandemic and lockdown:

 Total Tithe in 2019:
 152,260 euros

 Total Tithe in 2020:
 135,060 euros

 Tithes From January-June 2021
 84,110 euros

Some church members sent their tithe for 2020 in January 2021. But even though we did see a decrease of the total amount of tithe in 2020, our church members remained faithful despite the many challenges they encountered during this year.

Even today, June 2021, a year after the first lockdown, COVID-19 is not yet behind us. Our church operation is still in semi-lockdown. Church members have to register early in the week to be able to go to church the next Sabbath. When the maximum number is reached, no more people may register. About one third of the total number of church members are authorized at this date each Sabbath. The other two-thirds follow the programs via Zoom. But I place my trust in these words of Abraham: "God will provide for Himself the lamb for a burnt offering."

How and when will this pandemic come to an end? Nobody is able to provide an answer! But we have this assurance: "For I am persuaded that neither death nor life . . . nor things present nor things to come . . . shall be able to separate us from the love of God which is in Christ Jesus our Lord" (Rom. 8:38, 39).



Samuel Ravonjiarivelo is a district pastor in the North France Conference for the churches of Rouen, Dieppe, and Mantes-La-Jolie.

17



WORSHIP IN GIVING DURING THE PANDEMICE THE P

KENYA-RE CHURCH EXPERIENCE

ERICK WERE

enya-Re Seventh-day Adventist Church is an English-speaking congregation in Kisumu, Kenya, under the Central Nyanza Conference in the West Kenya Union Conference. It has a regular baptized membership of 909. If children and nonbaptized attendees are included, the total goes up to about 1,400. For ease of administration, membership is divided into nine groups known as areas (determined geographically), with each having an elder in charge.

INTRODUCTION OF CHURCH FINANCE MANAGEMENT SYSTEM

In November 2019, our church had been selected by the Central Nyanza Conference as one of the pilot churches for the pioneering of a digital platform initiated by the East-Central Africa Division for returning tithes and giving offerings. The platform was called the Church Finance Management System, abbreviated as CFMS. This system allows members to conveniently return their tithes and give offerings digitally using their mobile

phones, either through a USSD code or a CFMS app currently available on the Play Store for Android devices. The journey began with a series of trainings on the use of the system conducted by our local conference, union, and division IT, treasury, and stewardship personnel.

Our delegation wholly embraced the system since we had been desiring a digital means of running our church finances. The first step was the registration of all regular and Sabbath School members into the system on laptops, which we began immediately after the introductory training in the last quarter of 2019, continuing through January 2020. We registered all the church members. The trainings were backed up with vigorous promotion of the new system to the church members every Sabbath by the pastor and the church elders.

We successfully went live on January 18, 2020, completely discontinuing manual receipting of tithes and offerings. All financial transactions since have been done through this system installed on laptops. Members are able to receive digital receipts on their phones.

SUDDEN CLOSURE OF PUBLIC WORSHIP

The news of the coronavirus and the virus itself were spreading globally, but in our local community it sounded like a very distant problem that did not demand much attention. Then the Kenyan government officially announced strin-

and mand much attention. Then the Kenyan government officially announced strin-

gent public health measures; cessation of sporting activities; curfew; and the closure of schools, churches, hotels, and other social gathering places.

Following the directives from the government and the local union and conference leadership, we formally announced the closure of physical public worship on Sabbath, March 14, 2020. We advised our members to continue gathering in small groups of fewer than ten people in their various prayer cells, admitting only those living in the same locality, even if they observed all the COVID-19 health protocols. Families of about ten members were advised to worship by themselves.

We were also compelled to procure facilities that enabled us to reach a certain section of our members via online worship, through Zoom, Facebook Live, and even YouTube, which still continue because some of our members belong to at-risk groups and are therefore still not permitted to join the public worship.

Though public worship and traditional ways of returning tithes and giving offerings were suddenly disrupted, the faithfulness of the members was not disturbed. This digital platform provided the members with a very convenient way of still worshipping God with their resourc-

18

es in tithes and offerings, even if physical church meetings were not possible.

CMFS came to us at the right time as a church. When places of worship were closed from March to June 2020, more members began to find it convenient to use the digital platform and return their tithe and give offerings from the comfort of their homes or workplaces. In fact, the three months when the churches were closed comprised the period when we recorded the highest figures in tithes and offerings.

BENEFITS WITNESSED WITH CFMS

CFMS has led to the easy generation of financial reports on demand, and the church is enabled to make timely decisions that touch on finances. It also makes it very easy to retrieve old records for references. It provides audit trails, which facilitate financial accountability and transparency.

Members have been enabled to return their tithes anywhere at any time, thereby reducing the temptation of diverting tithes and offerings in the course of waiting until Sabbath to take it to church. It has helped our church to sustain and improve giving during the global pandemic because of the convenience and accuracy of the system.

Direct transfer of Trust Funds to the conference has been made easy. CFMS has also relieved our treasury of much tedious paperwork and manual recording. Church members get real-time text confirmations through their mobile phones for the tithes and offerings they contribute, directly in contrast to the old ways of waiting until the next Sabbath to receive their receipts in envelopes.

CHALLENGES WITNESSED

There are members who found the break from the traditional way of physically carrying an offertory envelope to church different and unsettling. Members who were reluctant to adopt the digital way of returning offerings were advised to find time in the course of the



week to walk into the church and place their offerings into the offertory boxes, which were strategically placed. However, the number who chose to do this was significantly small.

Other challenges witnessed in the initial stages were technical (too few laptops and laptops that were too old) have been surmounted. The workload was also overwhelming, taking into account the fact that almost all church members were using envelopes to return tithes in the initial stages, and kept insisting on manual receipts. However, through concerted education, every Sabbath member gradually started to adopt the online system and became comfortable with the digital receipts they were receiving on their phones.

LESSONS FROM THE APOSTOLIC CHURCH

The early church is a model for worship during crisis. Powered by the Holy Spirit, the church did not only survive but thrived amid persecution, economic hardship, and doctrinal conflict. Paul summarized the life of the apostolic church thus: "We are hard pressed on every side, but not crushed; perplexed, but not in despair; persecuted, but not abandoned; struck down, but not destroyed. We always carry around in our body the death of Jesus, so that the life of Jesus may also be revealed in our body" (2 Cor. 4:8-10, NIV).

Paul, while encouraging the spirit of benevolence of the Corinthians, writes, "We want you to know about the grace that God has given the Macedonian churches. In the midst of a very severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able, and even beyond their ability. En-

tirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the Lord's people. And they exceeded our expectations: They gave themselves first of all to the Lord, and then by the will of God also to us" (2 Cor. 8:1-5, NIV).

Severe affliction and poverty did not dampen the spirit of fellowship and giving in the early church, neither should it do so to the remnant church. The modern church can draw valuable lessons on resilience and faithfulness from the apostolic church for our worship in these times of the COVID-19 pandemic. Modern technology provides a suitable platform, which the church can use to continue running the race and keeping the faith in stewardship during these difficult times.

This is the right time to claim the words of the hymn "We Have an Anchor":

We have an anchor that keeps the soul Steadfast and sure while the billows roll,

Fastened to the Rock which cannot move.

Grounded firm and deep in the Savior's love. •



Erick Were is an ordained minister of the Seventh-day Adventist Church. He holds a Masters degree in Biblical and Theological Studies with an emphasis in Systematic Theology

19

from Adventist University of Africa. Erick is married to Faith Anne, and the couple is blessed with two daughters named Levona Gabriella and Shekinah Gamliela and one son named Sukkot Gamaliel.

FRILSON TODD FRIAS

s I reflect on God's faithfulness to His church in this time of crisis, which I have experienced as Stewardship director of the South England Conference, I am more convinced than ever of the paramount importance of stewardship.

As I am writing this article, many uncertainties remain. The government says that the lockdown will soon be eased. I hope so, but in my heart I reflect on Solomon's words: "Trust in the LORD with all your heart.""1 I cannot put my trust in mortal man.2

Only God knows and holds the future. Years before this pandemic, online reporting of tithes and offerings had been rolled out in the local churches. Only months before, our conference treasury department had begun to enable church members to return tithes and offerings online. Who would have realized the importance of such facilities in the very near future? Where did our church leaders receive such guidance and wisdom so that God's blessings, given through His people, could still reach the "storehouse"? Surely that wisdom and inspiration came only from God.

Our conference experienced a 17 percent drop in our tithe income immediately after the first month of the lockdown; however, as the membership learned of the different ways to return their tithe (i.e., online, mobile, and phone giving), the numbers crept back up. Fourteen months later, we are back to pre-lockdown numbers. At present, we have a 19 percent increase compared to the same month last year. I can connect very well to what Paul said: That out of the most severe trial, the members' overflowing joy and faith during times of extreme uncertainty spawned rich generosity. "For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own,4 they urgently pleaded with us for the privilege of sharing in this service to the Lord's people."3 I can only praise God that He allowed His people to trust Him

God Aligns the Desires of His people With His. Two months before the first case of COVID-19 was revealed to the world, the new officers of our conference held a two-day envisioning session, seeking God's leading for His church in this territory. These officers adopted "Making Disciples-Building Communities" as the new motto for the conference in response to the world church's "I Will Go" initiative. Pondering how this goal could be materialized in the local churches, Christ's words, "for I seek not to please myself but him who sent me,"4 became the reality, as God gave His church more opportunities to witness through this time of the pandemic. Many churches around the conference opened their doors for community services, using their premises as "food banks," where people from the community who were struggling economically could get food items to provide for their families. This helped church members see that their church is alive and active in its ministry. Many churches worked to deliver supplies and food to shut-ins and families in need.

As an end-time church, we are called to reflect the image of Jesus through our lives to reveal God's will to the world, revealing the kingdom of God. By giving our time and resources to help alleviate the suffering and challenges of others, we bring out the gratitude we have toward God for His blessings. When we reflect on what Jesus said, "Truly I tell you, whatever you did for one of the least of these brothers and sisters of mine, you did for me,"5 we enable our church members to glorify God and love their neighbours, and also to be more involved in relieving others of the immediate effects of the crisis. We foster gratitude that God has blessed them to give amid these calamities. These acts of generosity at this time truly reflect the respondents' answer to Robert McIver's study on the motives of tithing;6 that gratitude is the main motivation for their giving.

Only God gives the increase. Before the global pandemic, our churches were heavily dependent on the tithe and offerings given when people were physically in church. As our churches closed because of government advice on social distancing, our churches met virtually on Zoom. At first, this arrangement seemed to affect the pattern of giving; but soon it allowed God to be revealed as the Source, Giver, and Provider of all

things. It also allowed our church leaders to promote systematic giving and other means of returning their tithe faithfully, by showing video clips provided by the GC Stewardship Department, or by local testimonies. Compared to the way the collection of offerings was rendered when meeting physically (where, usually, someone would just stand up and say, "It's now time to collect our tithe and offerings" and then pray), there was time to educate our members on the value of regular giving and the destination of tithes and offerings. In the new conditions, giving became less impulsive and more systematic and intentional.

I called several pastors, asking what helped their churches maintain and even increase the pattern of giving through this crisis. One common answer I received was that as soon as the churches closed, they immediately provided the online/Zoom facility to hold their services and maintained connections with the members. One church even revealed

more. Through these virtual meetings, churches have been spending more time praying together, studying the Word together, and testifying of God's goodness to them. As God warmed their hearts and increased their delight in Him7 as the true treasure in their heart,8 members became more generous and truly adopted an eye for the commission they have while waiting for Christ's soon return. God inspired our church members to support the ministry tremendously, helping church giving to increase. Focusing on worship and taking care of God's people are the most important things the church can do to sustain stewardship. This helps the members to be the church that God calls them to be, even during these trying times.

In conclusion, it is vital to recognize the following:

 Dependence on God is our security in times of hardship and challenges. Only He can provide for all our needs. He will allow us to go through diffi-

- see through His eyes helps us understand our true needs and the needs of the people around us, and how to best respond to them. Adoption of new technologies and ways to give is important as we give
- our membership guidance and options to return their tithe and offerings in a timely manner. We are giving them opportunities to make an impact in other peoples' lives in spite of their own struggles, which in turn enables them to recognize God's blessings for them individually.
- Creative worship services and approaches to ministry in the local church are valuable in creating a space for our membership to be involved and empowered in the services of the church, giving members the opportunity to make use of their God-given talents, time, and treasure for the benefit of the name of Jesus.
- The global pandemic may have affected every corner of our society, yet God's munificence can still be manifested through the generosity of His last-day church: people with the heart of God!

I can now relate more than ever to what Ellen White has written: "We have nothing to fear for the future, except as we shall forget the way the Lord has led us." In God, His church is secure in times of uncertainties.



Pastor Frilson Todd Frias is the Stewardship and Trust Services director for the South England



Conference in the United Kingdom.

- that prior to the lockdown, their attendance during prayer meetings was low, and they didn't do Friday night services. But since they went online, they started a Friday Vespers service. This encouraged and nurtured their members even
- cult moments, yet, ultimately, He will reveal Himself more fully to us as the Source and Provider of everything.
- Daily connection with Christ is very important in understanding His will and plan for our lives. Allowing us to
- ¹ Proverbs 3:5. All Bible textts are from the New International version.
- ² Psalm 146:3
- ³ 2 Corinthian 8:3-5
- 4 John 5:30
- 5 Matthew 25:40
- ⁶ Robert K McIver, Tithing Practices Among Seventhday Adventists: A Study of Tithe Demographics and Motives in Australia, Brazil, England, Kenya, and the United States (Avondale Academic Press), p. 145.
- ⁷ Psalm 37:4
- 8 Matthew 6:21
- 9 Ellen White, Selected Messages, vol. 3, p. 162.



DREAM OR NIGHTMARE

DENNIS R. CARLSON

had a dream that a friend gifted to his best friend the cost of an attorney to prepare a will. Both friends had families with children. The friend was very grateful, but he never contacted the attorney to create the will. The friend would encourage him to call the attorney, but he never did. Both friends were infected with COVID-19; unfortunately, the one without a will did not survive. I awoke in a sweat.

This dream, unfortunately, is the reality for many Seventh-day Adventists

around the world. By not making a plan while living, they are trusting their governments, families, or friends to plan for them after death. God gives an example of how to plan before there is a need, as seen in 2 Timothy 1:9. Before our world "began" God had a plan. Before there was need for a plan, God made provision for the rescue of humanity if they chose to disobey.

COVID-19

Will it be two years before the world returns to the new normal? Portions of the global community are starting to lift the restrictions that have been so unpopular, but we have learned to live with them. At the same time, other areas of the world are still being hit very hard by the pandemic. At present, 2 percent of the world population has contracted COVID-19. This number is conservative since, in many parts of the world, reliable diagnoses of COVID-19 are not available. We all have been affected by this pandemic in some way.

Looking back to March 2020, we learned that something was not right with the world when stores did not have toilet paper, bleach, and hand sanitizer.

July – September 2021 STEWARDSHIP.ADVENTIST.ORG

Food stores started running out of popular food items. Then we all had to start wearing face coverings. It felt so strange at the time, but now we have grown accustomed to those masks. Many people nowadays are hesitant to remove them.

As I write, the pandemic has killed nearly 4.5 million people worldwide. Thank God for the development of vaccines to protect us from this virus. As of this writing, more than 10 percent of the worldwide population is vaccinated. We are starting to see cases and mortality stabilize and decrease due to vaccines in some areas of the world.

Paradoxically, COVID-19 has also had a positive impact on society. I have heard many say that they did not get the common cold or the flu this past year. We have learned to connect with people all over the world via electronic media. Evangelism has continued with many baptisms resulting from very creative methods of outreach. Regarding estate planning, 63 percent more young adults were motivated to create a plan for their families during 2020. For the first time in history, more 18- to 34-yearolds have a will than those in the 35 to 54 age group. These young adults state that the number-one factor motivating them to create a plan for their families was COVID-19. People of varied ethnic and demographic backgrounds are having wills prepared for their families. This increased sense of the importance of wills and estate planning is one positive outcome of the COVID-19 pandemic.

PRACTICAL STEPS

I will now answer some questions that can motivate you on your journey to create a will.

Why no will?

The number one reason why people do not make a will to provide for their families is not knowing how to begin. (2) The second reason is procrastination or neglect. (3) The third reason is that they think they do not have enough money

or property to require a plan. (4) The fourth reason that I hear worldwide is that it is not part of their customs, cultures, or traditions to plan for distribution of resources after death. Have you ever heard any of these reasons for choosing not to plan?

How?

In most parts of the world, the local mission/conference or union Planned Giving & Trust Services leader may provide direction for planning in your country or region. You may find contact information for your part of the world at www.willplan.org. Click on the world map to request information.

"In the trust given to the first disciples, each believer has a share. Each one is to be an executor of the Savior's will" (Ellen G. White, *Review and Herald*, Jan. 7, 1902).

When Can I Do It?

We use our calendars to remind us of our appointments. If I did not have my calendar on my laptop, tablet, and smartphone, I would often forget or be late for my engagements. Make an appointment with your spouse to plan, then make an appointment with the person who can help you create a plan. This person should have the expertise to develop a plan that will satisfy legal and other requirements in the country where you live. Keep the appointment.

Do I Have Enough?

Every family with children has enough to require a plan. As early as possible in one's life is the best and easiest time to start. You can then adjust the plan as your circumstances change. When you have children, you need to plan for their care and support if something happens to both parents. Care and provision for your children is the most important reason to plan.

What About Being a Lone Rider?

"Let it ever be kept in mind that the present selfish system of disposing of property is not God's plan, but man's device. Christians should be reformers, and break up this present system, giving an entirely new aspect to the formation of wills. Let the idea be ever-present that it is the Lord's property which you are handling. The will of God in this matter is law."1

When it comes to custom, culture, or tradition, Ellen White clarifies that all Christians are guided by the customs of Scripture, a culture that is of heaven, and a tradition of serving a heavenly Lawgiver. Christians belong to a culture that honors and obeys Jesus Christ above all. The law of God takes priority when it comes to planning in their lives and families. Following the example of God and Jesus in planning before there is a need for a plan is taught in 2 Timothy 1:9.

During the COVID-19 pandemic, all humans have changed cherished habits and modes of life in order to survive. Remember when people who washed their hands after touching any surface were considered eccentric? Scripture makes it very clear that we should always provide for the needs of our families (1 Tim. 5:8). Ellen White tells us that "in disposing of your property by will to your relatives, be sure that you do not forget God's cause."2 These reforms are what God wants to see in His last-day remnant church. Seek God for how He would have your family plan. Now make an appointment to plan. O



Dennis R.Carlson is the director of Planned Giving & Trust Services at the General Conference

23

¹ Ellen G. White, *Counsels on Stewardship* (Hagerstown, Md.: Review and Herald Pub. Assn., 1940), p. 328. ² *Ibid*.

PARTICIPANT'S WORKBOOK

SEVENTH-DAY ADVENTIST CHURCH WORLD HEADQUARTERS 12501 OLD COLUMBIA PIKE, SILVER SPRING, MD 20904



