

CHRISTIAN STEWARDSHIP

STEWARDSHIP FOR ALL?

Stewardship is an attitude and practice taught in the Bible, regarding all of one's possessions—time, money, abilities. But does stewardship have a place in our world? If so, why?

This book brings together two voices from two vastly different parts of the world to talk about the subject: Bedru Hussein is from Ethiopia; Lynn Miller from the United States. Both are Christian leaders, but their exposure to and experiences with stewardship couldn't be at greater extremes. Naturally, their settings and circumstances affect what they think the Old and New Testaments say about this issue.

This book is for those Christians who are hearing for the first time that their resources, whatever their size, do not ultimately belong to them. The book is for those Christians who have heard that theme too often, who are exhausted by hearing that they have too much.

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STEWARDSHIP FOR ALL?

Hussein & Miller

Good Books

STEWARDSHIP FOR ALL?



Two believers—
one from a poor country,
one from a rich country—
speak from their settings

BEDRU HUSSEIN
and
LYNN MILLER

STEWARDSHIP FOR ALL?

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Bedru Hussein
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Lynn Miller

"Why Stewardship?" and Part 3
(unless otherwise marked)
by Phyllis Pellman Good

Published in cooperation with
Mennonite World Conference

Good  Books

Stewardship for All? is published in cooperation with Mennonite World Conference (MWC) and has been selected for its Global Anabaptist-Mennonite Shelf of Literature. MWC chooses one book each year and urges its member churches to translate and study the book, in an effort to develop a common body of literature.

Mennonite World Conference is a global community of Christian churches who trace their beginning to the 16th-century Radical Reformation in Europe, particularly to the Anabaptist movement. Today, close to 1,500,000 believers belong to this faith family; at least 60 percent are African, Asian, or Latin American.

MWC represents 217 Mennonite and Brethren in Christ national churches from 75 countries on six continents.

Mennonite World Conference exists to (1) be a global community of faith in the Anabaptist tradition, (2) facilitate community among Anabaptist-related churches worldwide, and (3) relate to other Christian world communions and organizations.

MWC's headquarters are in Strasbourg, France. For more information, visit its website at www.mwc-cmm.org.

Acknowledgments

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Permission to include "A 'no more!' Sabbath" from *Everyday Stewardship* magazine is granted by Mennonite Mutual Aid (MMA) and by Susan Klassen. All rights reserved.

Cover photos by Merle Good / MWC

Design by Cliff Snyder

STEWARDSHIP FOR ALL?

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International Standard Book Number: 978-1-56148-584-0

Library of Congress Catalog Card Number: 2006038932

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Library of Congress Cataloging-in-Publication Data

Hussein, Bedru.

Stewardship for all? : two believers-- one from a poor country, one from a rich-- speak from their settings / by Bedru Hussein and Lynn Miller.

p. cm.

ISBN 978-1-56148-584-0 (alk. paper)

1. Stewardship, Christian. I. Miller, Lynn A. II. Title.

BV772.H87 2006
248'.6--dc22

2006038932

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INTRODUCTION

Why Stewardship?

Our settings and our circumstances affect what we hear Jesus and the Bible say. This book brings together two voices from two vastly different parts of the world to talk about the subject of stewardship—opening the matter to more light for us and our churches, no matter where we are in the world.

Take Ethiopia (Bedru Hussein's home) and the prosperous parts of North America (Lynn Miller's home). We may be sisters and brothers in our Christian faith, but our exposure to the matter of stewardship—and then our experiences with practicing it—couldn't be at greater extremes. Look at our different standards of living, our vastly different income levels, our cultural frameworks, our histories.

The Bible has many references to stewardship. But we hear different emphases, depending upon who we are and where we are.

Some of us may be hearing for the first time that our resources—whatever their size—do not ultimately belong to us. Instead, they're entrusted to us for the good of the whole community. In fact, we each have responsibility to share and to receive within Christ's body, the church.

Some of us have heard that theme too often. We've heard the theme applied to countless noble efforts and

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institutions and organizations so that we don't even hear its music any more. We immediately drift off when anyone says "stewardship." Our immunities have done double-duty, and we've lost touch with the wonder and inspiration that live within the idea.

Cleverness and legalities and compromise have tarnished and bent and nearly killed the generosity and sharing that express themselves in the practice of stewardship. We've lost the inspiration that fuels our sharing and our stewarding. Our children grow up without learning stewardship skills.

Two voices come together in this book. The Meserete Kristos Church (MKC) in Ethiopia realized that they had under-taught and under-experienced stewardship when political circumstances within their country changed during the early 1990s. In addition, North American Mennonite churches, who had supplied personnel and funding to the MKC, were phasing out both. The Ethiopian church was faced with wobbly finances in a destitute economy.

And so, MKC leadership asked one of their own, Bedru Hussein, to prepare a teaching/study guide for their congregations. It was a basic booklet, laying out the biblical case for stewardship, and then suggesting highly practical and specific ways for helping the ideas to work. An adaptation of that booklet, first published in 1998 in Ethiopia, makes up Part 1 of this book.

In many places, North American church members have grown weary, in fact, downright exhausted, by stewardship. They don't want any more sermons about it. They're fed up with feeling guilty about not giving more. They aren't sure that they can sort out which appeals are worthy and which aren't. They're a little

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confused about how much to give when they're facing mortgage payments and tuition bills and retirement savings. Furthermore, they've just grown to detest anything that sounds like a bill collector.

In fact, many North American Christians can hardly allow themselves to consider, let alone rejoice in, God's generosity, because a load of guilt keeps trying to slide in the door at the same time.

Lynn Miller has developed a reputation for speaking about this subject throughout Mennonite churches. It's his conviction that many faithful Christians have forgotten or lost sight of the pure gift that lies behind this whole subject. In Part 2 of this book, he goes straight to the biblical text to unearth the fresh energy that has kept this ideal alive for centuries, despite the way it's been treated. Lynn, like Bedru, hopes that this book will be helpful to churches in all parts of the world, no matter their circumstances or settings.

Consider the voices of these two brothers from different parts of the family of faith. They offer to the whole church around the world what they've discovered anew in the texts written first to the youthful churches—some impoverished, some prosperous—scattered around the Mediterranean and Aegean seas.

A group of stories in Part 3 shows how some churches, and individual members, practice stewardship throughout our global family of faith.

May we all find new life in these words. May we all experience the Spirit stirring within us. May we learn from each other.

— Phyllis Pellman Good

PART 1.

*Living Stewardship
in one church*

by Bedru Hussein

1. What is Stewardship?

I was sitting in my office one day talking with a gentleman who was interested in the Meserete Kristos Church (MKC). He wanted to know what made us able to be financially independent when so many African churches were struggling to survive.

My answer was simple: stewardship, Christian leadership, and accountability. The MKC has focused on:

- Consistently teaching biblical stewardship.
- Working hard to develop mature leadership in the church.
- Having leaders believe in and practice accountability to the church's members.

It is my firm conviction that when national churches put these three points into practice, they will move from dependence to a true independence. And when a national church is truly independent it is prepared to involve itself in God's worldwide church in a genuine spirit of partnership and cooperation.

These are the issues that we will look at in this section of the book.

"For who sees anything different in you? What do you have that you did not receive? And if you received it, why

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do you boast as if it were not a gift?" (1 Corinthians 4:7)

If we are to fully understand what stewardship is, we must discover what God tells us in the Bible. We need to begin where he begins, acknowledging that stewardship is grounded in the nature of God. So how might true stewardship become grounded in the nature of human beings?

God created everything

"You are worthy, our Lord and God, to receive glory and honor and power, for you created all things, and by your will they existed and were created" (Revelation 4:11).

The Bible teaches that "in the beginning, God created the heavens and the earth" (Genesis 1:1). This magnificent opening statement explains the origin of all things. The New Testament elaborates on the theme by singling out the son of God, the Lord Jesus Christ, and attributing creation to Him: "All things came into being through him, and without him not one thing came into being" (John 1:3).

This creation of all things naturally includes people.

God is the owner of all things

Since God created all things, it follows that all things belong to him. "...Indeed, the whole earth is mine" (Exodus 19:5). This is a basic premise of stewardship.

"Ownership," as we understand it, is based on legal considerations. But the Bible's view is that all rights (possessions, time, our lives) can be traced to God. In fact, according to the Bible, God's ownership is absolute.

"The earth is the Lord's and all that is in it, the world, and those who live in it; for he has founded it on the seas, and established it on the rivers" (Psalm 24:1,2).

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"For every wild animal of the forest is mine, the cattle on a thousand hills. I know all the birds of the air, and all that moves in the field are mine. If I were hungry, I would not tell you, for the world is mine and all that is in it is mine" (Psalm 50:10-12).

"The silver is mine, and the gold is mine, says the Lord of hosts" (Haggai 2:8).

God's claim of ownership in these passages is comprehensive. God owns everyone and everything. Understanding this, including the realization that we, too, belong to God, is essential if we are to grasp the true meaning of stewardship.

Human beings' complete dependence on God

Without this biblical view of God's ownership, we humans tend to see ourselves as self-made and self-sufficient. We regard our every possession as rightfully ours. We act as though we are the owners of our possessions and that God's gifts are personal favors from him.

The truth is that no one can be self-contained and independent of God. Rather, we are all dependent beings. We are utterly reliant on the creator for everything, even the breath we draw (Psalm 104:29).

We are created beings and we are dependent. We are, therefore, *stewards* and not *owners*.

The Bible constantly reminds us that everything we have comes from God. David acknowledged this when building a temple for the Lord: "For all things come from you, and of your own have we given you" (1 Chronicles 29:16).

The fall of human beings—and stewardship

Genesis 3 records what is known as the "fall of human beings." This is the account of Adam and Eve, the

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male and female whom God created, and their loss of communion with God.

God placed Adam and Eve into a wonderful environment, a place where they could live in perfect fellowship with him. God had them oversee his creation as stewards—as caretakers. But Satan entered this place and tempted them with knowledge and power. He told them, “. . . you will be like God” (Genesis 3:5). They believed him, and, in effect, they tried to be God.

This sin broke their perfect communication and created a separation between human beings and God. This was the beginning of human sin, and it affected all of human history. “Therefore, just as sin came into the world through one man, and death came through sin, and so death spread to all because all have sinned” (Romans 5:12).

Adam and Eve’s sin broke their relationship with God. Since that time, we humans have forgotten or misunderstood our place as dependent upon, and accountable to, God. Acting independently, we presume that we own both ourselves and the world God created.

Redemption and stewardship

After this “fall,” God could have forgotten, or even forsaken, humans. A man and a woman broke his trust, and he had no obligation to attempt to restore it. God’s holiness and righteousness would not have been diminished if he had destroyed human beings. But instead, he showed them mercy.

In fact, right at the scene of human rebellion and broken communion, God promised a coming Redeemer (Genesis 3:15). True to the promise, Jesus Christ came into the world at the appointed time and died for the sins of men and women (Titus 2:14).

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Human beings belong to God because he created them. Now humans have been placed into a new relationship. The death of Christ has made us doubly his. He has both created and redeemed us.

A story is told about a certain king and his servant. After many years of service to his master, the servant had accumulated a great deal of property. One day, he arrogantly approached the king and said, "My master! You know that when I came to you as your servant I had nothing. I was totally poor. But now I have abundant things...perhaps even more than you. Let us count our properties and compare."

The king said, "All right. You count yours, and after that I will count mine."

So the servant counted his and said, "I have this much."

The king then went to make his count. He pointed to the servant and his properties and said, "One," and then continued to count his other things, "...two, three, four..."

Realizing his error, the servant laughed and said, "King, you have won. All that I have is yours already."

The essence of stewardship

All of God's claims on us and our possessions are valid. God created us. Furthermore, we've broken the relationship between us by trying to act like we're God. Yet God does not force us to submit to him. In essence he says, "Yes, you are mine because I made you, and

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doubly mine because I have redeemed you, but I want you to be mine because you want to be mine" (Matthew 11:28-30).

God does not compel anyone to be his slave. Rather, he urges us to recognize our sins and, by his grace, turn our lives over to him.

As Christians, we are stewards of all of life—our bodies, minds, abilities, time, personalities, possessions, and the earth. Above all, we are stewards of the gospel. Nothing is left outside the realm of stewardship. We are completely God's, including what we are and what we have. We are not owners; we are *managers* of all God has given us. We are managers, accountable to him.

Jesus told many parables, reminding us that all that we have is his. Jesus said,

"It is like a man going on a journey, who called his servants and entrusted his property to them. To one he gave five talents of money, to another two talents, and to another one talent, each according to his ability. Then he went on his journey.

"The man who had received the five talents went at once and put his money to work and gained five more. So also, the one with the two talents gained two more. But the man who had received the one talent went off, dug a hole in the ground, and hid his master's money.

"After a long time the master of those servants returned and settled accounts with them. The man who had received the five talents brought the other five. 'Master' he said, 'you entrusted me with five talents. See, I have gained five more.'

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"His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!'

"The man with the two talents also came. 'Master,' he said, 'you have entrusted me with two talents. See, I have gained two more.'

"His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!'

"Then the man who had received the one talent came. 'Master,' he said, 'I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. So I was afraid and went out and hid your talent in the ground. See, here is what belongs to you.'

"His master replied, 'You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest.'

"Take the talent from him and give it to the one who has the ten talents. For everyone who has will be given more, and he will have an abundance. Whoever does not have, even what he has will be taken from him. And throw that worthless servant outside, into the darkness,

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where there will be weeping and gnashing of teeth" (Matthew 25:14-30).

So who is a steward?

All things are God's. Christians have been given the responsibility to be managers of God's things. To be entrusted with a role in God's kingdom is to be given the job of a steward. For example, we often say, "My church." A more proper perspective would be to say, "The church I serve."

What are the qualities of a good steward?

Humility. We serve not from pride in who we are or the position we hold or in what we have accomplished. We serve knowing who we are in Christ. Our thankful response to Christ is to be good stewards (Philippians 2:3-16).

Knowledge and wisdom. Knowing God means recognizing that he is fully in charge and has the right to ask our obedience. When we can accept that, we are then prepared to serve wisely and responsibly the church where God has placed us (Proverbs 1:7,8; Hosea 4:1,6).

Understanding. We must understand what it means to be a Christian steward. We address that in this book.

Faithfulness. A servant must be committed to work with honesty, integrity, and loyalty (Acts 24:16; 2 Corinthians 4:1,2; Titus 1:7, 3:1, Proverbs 11:3).

Selflessness. We must lay aside all our self-interest and focus on the welfare of the people we serve (2 Corinthians 9:12-14).

2. *Tithing—How important is it, really?*

"Bring the full tithe into the storehouse, so that there may be food in my house, and . . . see if I will not open the windows of heaven for you and pour down for you an overflowing blessing" (Malachi 3:10).

Both the Old and the New Testaments mention the giving of money or materials to God in recognition of his blessings.

The Old Testament view of tithing

In the Old Testament law, the Israelites were required to give one-tenth of their livestock, of their land's produce, and of their income (Leviticus 27:30-32; Numbers 18:21,26). The tithe was used primarily for the expenses of worship and for the support of priests. "All tithes from the land, whether the seed from the ground or the fruit from the tree, are the Lord's" (Leviticus 27:30).

In addition to tithes, the Israelites were required to bring numerous offerings to the Lord, mostly in the form of sacrifices. The book of Leviticus describes various ritual offerings—the fellowship offering, the sin offering, and the guilt offering (Leviticus 6-7:1-10). The Israelites could also present free-will offerings to the Lord (Leviticus 22:17-23; Deuteronomy 12:6,11).

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At the heart of Old Testament tithing was the notion that God was the owner of everything (Exodus 19:5; Psalm 24:1, 50:10-12; Haggai 2:8). "The earth is the Lord's and all that is in it, the world, and those who live in it" (Psalm 24:1).

The Old Testament examples of tithes and offerings contain certain important principles about the stewardship of money and materials that are also valid in the New Testament—and in our world.

The New Testament view of tithing

In the New Testament, Jesus mentions tithing only two times: in Luke 11:42 and Luke 18:12. In these passages, Jesus emphasizes the *spirit* of tithing rather than tithing as a legality.

Paul does not mention the word "tithe." However, he addresses the issue of giving directly, by saying that we are to give as we prosper. He urges that giving be regular, systematic, and generous.

The issue of giving clearly mattered to both Jesus and Paul. Paul discusses *methods* of giving. Jesus talks about the *spirit* of giving. Nowhere does either one imply a lower standard than that of the Old Testament. Giving is not to be done legalistically, but instead as an expression of our concern for the needy and our gratitude for the things we have received from God (1 Corinthians 16:2; Philippians 4:14-20; Matthew 6:2-4; Mark 12:41-44; 2 Corinthians 8:1-15).

"Now concerning the collection for the saints: you should follow the directions I gave to the churches of Galatia. On the first day of every week, each of you is to put aside and save whatever extra you earn, so that collections need not be taken when I come" (1 Corinthians 16:1-2).

How does practicing stewardship empower the church?

Money that is collected from Christians through tithing and gifts, or through special offerings, empowers a church to:

1. Undertake evangelism and discipleship;
2. Function without depending on money from "outside."

Any national church that is seeking to fulfill the Great Commission (Matthew 28:18-20) and is founded on Jesus Christ should strive to be self-supporting because:

- *It is advised in the New Testament.* A church is responsible to support those of its members who are called to preach the Gospel full-time. The other members have a duty to be stewards of their resources and to support God's messengers. Without this, God's missionary work will cease. "Remain in the same house, eating and drinking whatever they provide, for the laborer deserves to be paid" (Luke 10:7).

- *It is a logical plan.* One evangelist can be supported (according to the standard of the church members) if 10 faithful supporters give their tithes to the church. This is true even in the poorest of congregations.

- *The spiritual welfare of the congregation requires that its members take financial responsibility for its own work.* People who have give of their resources have a special interest in the work their money has sponsored. Giving fosters a sense of ownership and active participation among the members.

Churches that rely totally on outside support become complacent and less interested in the efforts of their church.

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- *Full-time ministry workers are better off without foreign mission support.* The more support that a worker receives from outside sources, the less support they need to receive from their own church. Mission support from outside creates a lack of commitment from church members to the ministry of their own workers. When the church feels personally responsible for the welfare of its workers, the members will invest their time, energy, and support—all of which are needed for effective Christian work.

- *Self-support opens the doors to expansion.* One of the most encouraging aspects of becoming self-supporting is the possibility that autonomy brings. As the programs expand, the church finds within itself the means for its own support. This gives the members of the body a sense of accomplishment and added commitment to its programs and mission.

A challenge to the church

Relying on outside funds limits churches' capacity for expansion. Members' commitment to their churches' financial survival is vital if the churches are to be strong and committed.

In some ways, this is like the story of a young man who saw a butterfly cocoon. He saw that the cocoon was moving and that there was a great struggle going on inside. Wanting to help, he carefully took a small knife and cut a few silken cords, hoping to allow the butterfly to escape. But what emerged was shapeless, weak, helpless, and ugly. It was a mass that lived for only a moment.

A rule of life had been violated. Left to itself, after much labor and development, a well-formed, strong and beautifully colored creature would have emerged.

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A bamboo house with a straw roof and mud walls, built with local church money and full of people, is better than a beautiful brick and cement structure built with foreign funds, with only a handful of members in the congregation.

The struggle brings commitment, which brings self-support, which brings expansion, which brings added commitment . . . and so on. It is a cycle that takes time to begin, but once established has unimagined possibilities. But how can self-support be achieved? What steps need to be taken? How can the leaders be a part of the process?

3. *Making it practical*

1. *Create a foundation.* As people become Christians and begin to participate in Christian activities, they need to be taught stewardship principles as part of living faithfully. These principles will then become part of what Christians expect to do.

Stewardship classes need to be held regularly and ongoing for all ages in the church. Unless tended constantly, the practice of stewardship is likely to decline. Members need to be taught the discipline of routinely asking themselves:

- Who am I?
- To whom am I responsible?
- Why should I give to the church?
- How much should I give?
- Does it matter how I spend the money that I don't give to the church?

A church which regularly works at these issues together develops a shared sense of responsibility and mission within its congregations. Members will be informed practitioners of stewardship, and they will understand by experience how vital it is to their lives.

Remember—such faithful commitment and practice can happen only if a systematic and consistent

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stewardship education program is established within congregations.

2. *Leaders must give.* Because humans learn by example, church leaders need to be in the forefront of Christian giving. Their giving needs to be regular and faithful. In Ethiopia there is a saying, "If the king goes bending, the people also bend and go like-wise." Church leaders are respected and watched. They need to set the precedent. Members will be only as faithful as their leaders are. In the MKC, only those persons who practice tithing and stewardship (according to church records) are eligible for church leadership positions.

3. *Financial accountability is essential.* Regular written reports need to be distributed to the members, giving an accounting of the money their congregation has both collected and spent. Regular opportunities need to be established for the members to interact with the leadership regarding the money which has been collected and spent. Then members will know whether their church is on schedule regarding its budget plans.

This kind of reporting establishes transparency and credibility, and it gives the entire church a sense of working together in achieving its agreed-upon goals.

From dependence to interdependence

These practical steps toward independence are vital for a church. But independence is not the final goal. The process of becoming healthy has a third step. Here, in summary, are the first two stages, in order to understand the third:

1. *Dependence.* This is the situation when all or most funds come from outside sources. The church struggles financially and can't survive when outside funding dries up.

The dependent church is not able to make independent decisions about its ministries or about its efforts toward growth. There is a general lack of commitment from members and little growth in the congregations.

Dependency has negative consequences. It robs a national church of a sense of accomplishment after a period of being grateful for foreign assistance. The dependent church can begin to resent the donors. The dependent church begins to feel ashamed of its inability to support its ministries and ashamed of the need to always "beg" from others.

Churches should move away from this stage as quickly as possible.

2. *Independence.* This is the case when a church is fully self-supporting and actively teaches and practices stewardship principles. The church has a high level of commitment from its members. The church is able to raise its own funds and is fully self-governing and autonomous.

3. *Interdependence.* This is the more mature stage when a church moves beyond independence to partnering. Interdependence occurs when a church is fully independent and subsequently able to work side-by-side with other churches and church organizations. An interdependent church lives in partnership, as Paul spoke of in Romans 1:11,12.

Interdependence should be the goal of all national churches. Then they will be financially able to support themselves, and they will, therefore, be psychologically free to interact with donor agencies and other organizations whose goals are similar to their own.

An interdependent church has increased productivity and a higher level of commitment. Such a church can work guilt-free with other groups that have the same vision to fulfill the Great Commission.

4. *How to move toward greater maturity in stewardship*

Congregational or conference leaders may find it helpful to spend a few days together in a retreat setting discussing the following questions. Such a time together will provide ideas on how to help a church move from dependence, to independence, and finally to *interdependence*.

Stewardship

1. What are we doing now to help our people understand the biblical background of stewardship? What do our people really understand and believe about the Bible's view of stewardship?

2. What steps might we take so that the people we serve will have effective, on-going teaching on stewardship?

3. How can we help ourselves and our people move from our present commitment and understanding of stewardship into a more biblical understanding and commitment?

How to move toward greater maturity in stewardship

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Mature Christian Leadership

“. . . grow in the grace and knowledge of our Lord and Savior Jesus Christ” (2 Peter 3:18).

1. What are we doing now to develop mature Christian leadership at all levels in our churches? What is our estimate of the depth and strength of Christian commitment held by the leaders at all levels in our churches?

2. What do we desire to have happen among our leadership in order to have mature Christian leaders at all levels of responsibility in our churches?

3. What steps need to be taken so that this kind of leadership can develop?

Accountability

“But all things should be done decently and in order” (1 Corinthians 14:40).

1. What system do we have for accurate financial record-keeping? What kind of information do we give to our people? How often is that information provided? Is the information, and its frequency, appropriate?

2. What needs to happen in order for us to have adequate funds so that we can be self-sufficient? What do we need to do in order for our people to have confidence that we are using the funds they give in a responsible manner?

3. What additional steps do we need to take to develop the practices of Christian stewardship and mature Christian leadership?

Each church needs to determine its own systems of stewardship, accountability, and leadership development. The following is a brief account of what the Meserete Kristos Church of Ethiopia is doing in these areas.

5. The Meserete Kristos Church—becoming a self-supporting church

In 1975 the Meserete Kristos Church (MKC) was in crisis. The Marxist-Leninist government of Ethiopia was threatening to expel all missionaries and threatening to refuse any foreign money from the West. The MKC-affiliated mission, which had been supporting the church since 1948, had been gradually cutting back its funding. But the MKC congregations were not replacing that funding by giving a corresponding increase in support.

Church leaders discussed many ideas about how to resolve this problem. We decided that the biblical way was to train all members in tithing. We have done that on a regular basis ever since. All new members, as part of their discipleship training, are taught the biblical concepts of stewardship.

This teaching, along with having a good accountability system and leaders of integrity who model giving, has enabled the MKC to be a financially healthy church, able to carry out Christ's Great Commission without undue outside help.

Accountability in the local church

How does the MKC do it? Each local church has a committee of elders, chosen by its members according to the criteria given in the Bible (1 Timothy 3:1-7; Titus 1:6-9). These elders design an annual budget. Congregational members are given receipts when they make donations. Where there is a local bank, the funds are deposited. Two or three signatures are required on a check written out of a church account.

Each year the elders give a full accounting of income and expenditures to the congregation. This has built a great deal of trust between the elders and members. Auditing is now being introduced into all congregations led by the head office, which has proved to be a good model and example.

How does the MKC conduct its leadership training?

The goal of all training is based on 2 Timothy 2:2: "And what you have heard from me through many witnesses entrust to faithful people who will be able to teach others as well."

To accomplish this goal, the MKC has three strategies to train leaders, who can then train others.

1. *The One-Year for Christ.* During the past nearly 30 years, this discipleship training program has been helping young adults grow in their relationship with Christ. The program is also designed to equip them to make disciples in the Church Planting Centers. By 1998, when this was written, about 240 young adults had gone through the program. Thirty percent of those had become full-time workers in the church.

2. *Training of Trainers Program.* Also by 1998, about 940 leaders had been trained in one of 54 training centers. The program is designed for groups of people

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from local congregations and Church Planting Centers to spend up to five days at a time in training. They then return to their areas to put into practice what they have learned. The extensive training takes two years to complete.

3. *Equipping selected leaders to attend various theological colleges.* It is intended that nearly all of this advanced training takes place either in Ethiopia or within Africa. The MKC has also started its own Bible college. It equips various levels of leaders. Half of the training all students receive is in the field.

These three strategies, along with the use of the cell-group training concept practiced in all the churches, is producing leaders, is mobilizing the members to use their spiritual gifts, and is enhancing evangelizing and church-planting.

Some final comments

This book is not intended to be an exhaustive work on the subject of stewardship and self-support. Rather, it is intended to stimulate pastors, denominational leaders, and church agency leaders to take additional steps toward becoming better stewards of the resources already within the African Christian community.

The MKC has found the questions in Chapter 4, used in the order given, to be very effective in helping to reach its stewardship goals.

The church has also found the material in this book to be a helpful resource for preaching and teaching.

May God bless your congregation and conference as together you work as his stewards to bring the church or agency which you serve to maturity.

PART 2.

*Recovering the reasons
for Stewardship*

by Lynn Miller

6. *The missing God*

After almost 500 years of being pushed out of one country after another, Mennonites seem to have found a home on the North American continent. Most of us who live here speak English now, even if it's not our native language. Those of us who travel have passports that proclaim we are citizens of the U.S. or Canada. Most of us own property. Some of us leave the Anabaptist community looking for a theology that fits more comfortably with our national identity. A few of us even run for political office. For the most part we seem to fit here.

After all, North America is a culture of immigrants. Almost no one living today on this continent came from here originally. And immigrants, by definition, are those dissatisfied with the status quo. Immigrants migrate because they want more than they had before. More freedom, more opportunity, more potential, more of everything. If we had had enough in the "Motherland," we would have stayed in Europe or wherever our ancestors came from. And so we are a nation of people who are here because someone in our ancestral line wanted more.

Thus, an urge for more is also part of our national identity. We are a self-proclaimed independent, self-sufficient people. Americans in the U.S. became Americans by way of a War of Independence. We decided that we

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didn't need a king or a royal family. We believed ourselves capable of choosing our own leaders and governing ourselves.

In our written heritage we claim that it is "The People" that is most important in our concept of nationhood. "Of the people, by the people, and for the people" defines our national value system. That's different than God's effort in the Old Testament to create a people "of God, by God, and for God." Our culture is centered around "The People." And although we have introduced the phrase "under God" into our pledge of allegiance and stamped it on our coins, we have otherwise declared that we really don't need the wisdom or the leadership of anyone. We can take care of things ourselves. We talk about God, but the evidence of our lives often denies our words.

Independence has led to at least as many problems as solutions. Ironically, among the greatest problems of those living in North America today is the need for community. We have so much wealth that we have little need of others. We drive our own cars into our own garages and go into our own houses without even going outside. We spend the evenings huddled around our own television sets watching the vicariously wonderful "community" that fictional characters on popular shows have. And the next morning, we go off to work by ourselves in our own cars, remembering fondly as we sit in traffic the shows we saw the night before, wishing we could have the same intimate relationships they displayed.

We also live mostly apart from our faith community until the next Sunday morning. We do so primarily because we're busy and because we can afford to. Our prosperity has taken us to a world of isolation, even

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numbness. We ask God on Sunday morning for his beneficent hand in our lives, but from Monday through Saturday we earn and spend and use our time and resources—often dutifully—as if we alone were responsible for what happens to us.

So is “poor and suffering” better than “comfortable”?

One of the lessons of 480 years of Anabaptist history is that when the church was persecuted, it grew and was strengthened. But when the church became wealthy, it diminished over time. One of the conclusions that I draw from this history is that God wasn't kidding when he said that you can't serve both God and Mammon. So what do we do with this situation? Are we to become poor so that we can regain our dependent relationship with God?

I am convinced that God doesn't want people to be poor any more than God wants them to be rich. Both are a problem, for both distract one from God's promise of providing for all of life. The Apostle Paul makes that point in his fundraising appeal to the Corinthian church. He says that the money that's needed is not to make anyone poor or rich. He reminds his reader of the manna experience during the Exodus to make his point: “So that those who gathered much did not have **too much**, and those who gathered little had **no lack**” (2 Corinthians 8:15). So what does God want?

God wants to be God. It's that simple. And anything that replaces the work of God in our lives is “too much.” I recently worked with a congregation in an exercise called Asset Mapping. Each person wrote on a half sheet of paper the assets that s/he had, including talents, time, finances, relationships, health, and property. When we had done this inventory of assets, we put

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those half-sheets up on the wall to see if they could be used in conjunction with the assets other people had. We found that collectively we had an amazing diversity and abundance of assets. And by putting the lists on the wall in plain view of everyone else, we felt as if we were releasing the ownership of those assets to God and God's community.

One of our most precious assets is time, precious because we can't buy it, and precious because it just keeps passing by, whether we use it well or not. If we take the promise of "always having enough of everything" in 2 Corinthians 9:8 seriously, then we can be sure that we have been given enough time for not only our needs, but for good works beyond our own needs.

What if we find ourselves working more than we know we should, using too much of our time providing for ourselves? An antidote might be to devote a larger portion of our time to things that don't have a paycheck, either financially or emotionally. For example, each year I accompany a group of people to another country who have enough time for themselves. They have time to give away, and so they offer the abundance of their time and their accumulated talents to projects that need them in Latin America. I can join them because 10 years ago I decided that by working three-quarters time, I would have both enough financial income to live on and to give. That leaves me three months a year to give to some good works.

I've discovered that the benefit of giving your time away is multiplied when you add your talent to it. Many people find that they no longer need to work for financial reasons, yet they still have the health to do so. By putting their talents to good use, their assets of time and health become doubly valuable.

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The SOOP program (Service Opportunities for Older People) is full of people who have an abundance of time, talent, and health to work in God's Kingdom. SOOP-ers are volunteers who are assigned to projects and places for weeks or months at a time, often at a distance from their homes. Others give themselves right where they are. They work with local needs, helping to build homes for those less fortunate, or providing services like local transportation in areas where public transportation is lacking.

Some of us have an abundance of relationships which we can put to work in spreading God's blessings. One of my great joys is connecting people I have met. Sometimes this results in finding solutions to needs, like the young Indonesian man who had the talent of developing web-pages but lacked the computer to do so. On one of my trips I met a fellow who told me about this person, and at almost the same time I met someone with a friend who was about to travel to Indonesia. By connecting those two people, we were able to deliver a donated laptop to someone I had never met in Indonesia who could make good use of it.

How much can I wisely give?

What if we take an honest look at our financial assets, a look that includes a clear understanding of what is enough for now and for the future? We might find a cure for the distance we feel from God and God's community by sharing what we don't need with those who need what we have. My wife and I recently decided that we have enough savings for our retirement, and so we have replaced our savings deductions by giving another "tithe." Because we have been blessed with enough, we have been able to add a second "Firstfruits" tithe. We

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now give God our first 10% through our local church, and a second 10% to God through the Global Church Sharing Fund of Mennonite World Conference. Each time we write those two checks we are filled with the joy of thanking God concretely for his love.

This joy is available to any of us who is willing to take an honest look at *all* of our assets, the time, talent, relationships, health, and money that we each have.

Of course you should give as part of a financial plan. How else will you know how much to give, or when to give it?

Since I know that I will not live forever, and since I know how much I need to have as a source of income until I die, I have invested some of what I have in a plan (an immediate annuity) that will guarantee my living expenses as long as I live. Having done that, I now know how much I have to give away—the remainder! I am freed because I have a financial plan for living and giving.

"Don't let the right hand know what the left hand is doing" refers to the mistake of giving just to get something back, or to receive honor from others. It is not condemning careful planning.

I have a will, and in it is a financial plan to have my estate divided among my descendents and my church. But until I die, I also have a financial plan to regularly give away my estate as I meet needs and opportunities.

After making some clear decisions about what we need, we will likely be amazed both at how God has provided, as well as what God wants us to do with the abundance of his blessing.

7. *Responding to God's generosity*

The best explanation of stewardship I find in the Scriptures is "the act of being thankful for what God has done." The Apostle Paul shouts out his thankfulness in his second letter to the church at Corinth: "Thanks be to God for His indescribable gift" (2 Corinthians 9:15). Three other times in his letters to the Corinthians he uses the word "thankfulness" to describe the motivation that expresses itself in stewardship, and in all that stewardship produces. "You have been enriched for all generosity, which through us produces many thanksgivings to God," exclaims Paul.

In his second letter to the Corinthians Paul is busy raising money for the "support of the saints." In his appeal to the congregation for their contributions toward this fund he tells them of the previous generosity of the churches in Macedonia. In fact, he says that despite their poverty, the Macedonians' abundance of joy overflowed "in a wealth of generosity." He also says that the Macedonians begged him to be allowed to contribute toward this need. And then when he gave them permission to do so, they gave beyond their ability to give. In fact, they gave "sacrificially." Then he explains that they contributed not because he *commanded* them to give

(remember that they "begged" him for the privilege of contributing), but as proof of the sincerity of their love.

Their generosity proved their love. At the end of chapter eight he connects this offering to their love, and again he calls it a proof: "the proof of your love" (verse 24). When we practice stewardship, we prove our love and our thankfulness to God.

Can I be generous and responsible?

But some might ask, If the Macedonians were so poverty-stricken, and if God doesn't want anyone to be impoverished, then wouldn't it have been a more faithful stewardship decision to reduce their own poverty first? One of the most amazing things in the Scriptures is God's ability to have things both ways at the same time.

For example, God promises a future Kingdom of God where peace will reign and Christ will rule. But God also calls us to live in that Kingdom *now*, right in the middle of earthly wars and under the authority of secular rulers. This is a "yes, and" kind of opportunity, the same kind the Macedonians faced. They chose to do both, "yes," and "and," rather than "me first, and then you." And the result is that their "extreme poverty" was combined with a "great joy" to produce what Paul calls an overflowing of a wealth of generosity.

But were the Macedonians acting responsibly? What could be more responsible after having "first given themselves to the Lord" than to go on to prove what they had done by making an external response?

We do not fling common sense to the winds, but we put common sense where it belongs, in the realm of the "common." As followers of Jesus Christ, we live in an "uncommon" kingdom, among an "uncommon"

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community of "uncommon people." This is what congregations do when they decide to tithe a portion of the capital funds they have raised to build a badly needed new facility. They combine their need with the joy of meeting another's need in order to bring about a wealth of generosity.

Notice that in Paul's appeal to the Corinthians he says that he is not "commanding" them to do anything, but that he is "testing" the "genuineness of their love." At other places he calls this offering an opportunity to prove their own obedience to their own confession of faith. It wasn't guilt or shame that motivated the Macedonians to give; it was the opportunity to prove the depth of their love for God and for God's people.

Guilt is the bad feeling you get when you've disappointed someone else's expectations of you, including God's. Shame, by contrast, is the bad feeling you get when you've disappointed yourself.

When I recently got caught coasting through a stop sign at 2:00 a.m. on my way home from a late arrival at the Columbus airport, I felt guilty. In fact, I admitted my guilt to the officer who stopped me. But when I speak angrily to an airport security guard because I'm frustrated at being delayed by the long line, I feel shame.

Both of these feelings are emotionally painful, and, like physical pain, they are both useful because they tell us something. We are good at hiding things from ourselves, at justifying inaction or wrong action. Guilt and shame point this out. Other people cannot make me feel guilt or shame; they come from within myself. They are, to some degree, a sign of health. (The dangerous people in our society are those who are angry and feel no guilt or shame about how they act out that anger.)

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I have found that if I feel guilt or shame at not being generous, when I'm finally able I thank God for that emotional wake-up call. Then I ask myself what those feelings are saying to me. The Apostle Paul uses the motivation of both guilt and shame in his fundraising appeal to the Corinthians. Later he goes on to say that the real reason to give is that it both proves their faith and creates thanksgiving.

In 2 Corinthians 9:11, Paul makes a connection between giving and thanksgiving. "You will be enriched in everything for all liberality, which through us is producing thanksgiving to God." Many people believe that they have been enriched for their own uses, whether it is security or reward. Many Christians believe that their prosperity is a testimony to their own faithfulness. But Paul is telling us here that God's purpose for prosperity is "liberality" and generosity. God not only has a purpose for our prosperity (generosity), but our generosity also does something else. Generosity produces thanksgiving to God.

In the next verse Paul repeats the idea that what we have, we have received for a purpose beyond ourselves. That purpose is "generosity," and our generosity is a proof of our thankfulness: "For the ministry of this service (the offering) is not only fully supplying the needs of the saints, but is also overflowing with many thanksgivings to God!" (2 Corinthians 9:12)

So we can show our thankfulness by being generous with what we have been given. Now that may not make a lot of common sense. A person who receives a gift, and then goes about giving away that gift to others, isn't always thought of as a wise person. For example, I pastored a church that had a fund which was used to assist people who were having financial difficulty. One day a

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woman came to the church office to ask for help because she had run out of money and had no food in her house to feed her family. We immediately put together a box of food staples from our own food pantry at the church, and then I took her shopping for the perishable items that she needed. We went to her home where I helped her unload the groceries that she had received.

About a week later I received an angry telephone call from a neighbor of that woman, a man who informed me that we were being foolish for giving food to her. When I asked why he thought so, he replied that the woman to whom we had given food was giving it away. "How needy can she be," he thundered, "if she is giving away what we gave to her?" What kind of thanks is that, he wondered, when a person takes a gift she herself needed and gives some of it away to someone else?

The next time I was in town I visited the woman we had given food to and asked her how things were going. She told me that she was doing better now, but that her neighbor needed some help. Her neighbor was a widow who was living on a very small income, and, to make matters worse, she was too embarrassed to ask for assistance. So the woman we had given food to had shared her food with her neighbor.

I thought about my conversation with the fellow on the phone, and his observation that we were being foolish to give food to someone who was passing it on to someone else. I could only conclude that not only were we doing the right thing by giving this woman food, we should have been giving her even more because she was sharing it with those who could not ask on their own. Our generosity created the possibility of her generosity.

Where does this kind of generosity come from? Does it come from having more than enough? Do we

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do it in order to avoid the shame of what others might think about us? Does it come from our need to avoid the guilt that someone living among us is hungry? What motivates persons to be generous?

During the construction of the tabernacle in the Old Testament the people of Israel gave so generously that those in charge of the building came to Moses and said, "The people are bringing much more than enough for the construction work which the Lord commanded us to perform" (Exodus 36:5). So Moses told the people to stop bringing contributions, "for the material they had was sufficient, and more than enough for all the work, to perform it."

The children of Israel were so generous they had to be restrained in their giving. And their generosity did not come because they were prosperous or guilty or ashamed. Their generosity came from their hearts and their spirits. "And everyone whose heart stirred him, and everyone whose spirit moved him, came and brought the Lord's contribution for the work of the tent of meeting and for all its service and for the holy garments" (Exodus 35:21).

Seven times in the description of the building of the tabernacle the cause of the generosity of the people of Israel is identified as "their hearts were stirred," or their "spirits were moved." Generosity comes from within, from the heart, from a heart bursting with thankfulness.

Too prudent?

The Scriptures tell us that generosity comes from the heart, not the mind. Generosity comes from a heart which is stirred and a spirit which is moved, not from a brain which is thinking about what is reasonable or what is prudent.

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Prudence is "wise caution." And isn't it a good idea to be wisely cautious in making life decisions? Prudence is often contrasted with foolishness in the Proverbs. We don't want to be "foolish stewards." We want to be responsible, using our time and talents to provide for ourselves so we will not be a burden to anyone, including our own children. We use common sense when we receive requests to be generous. After all, none of us knows what will happen next. Common sense tells us to keep what we have just in case the worse case happens. Responsible adults fulfill their obligations, and so prudence takes over.

But we do this without realizing that prudence is a virtue only to a point. Search for the word "prudence" in the Scriptures, and you'll discover that it is used in a positive sense in the Proverbs, but in a negative sense in Genesis. In Genesis 3:1 we are told that the serpent was "more prudent than any beast of the field which the Lord God had made." The serpent tempted Adam and Eve by offering them ultimate prudence, the chance to become "knowers," to know what God knows.

Knowing what is coming next is the ultimate risk-management tool. Even before the existence of the stock market or insurance products, ultimately knowing was just too tempting to pass up. So Adam and Eve ate from the forbidden fruit of the tree of knowledge, and their eyes were opened. They became like God—knowers.

In my work in the "stewardship investing" industry, the language of "prudence" arises as a cautionary ruling for financial planners and money managers. In fact, a number of times in its history, the U.S. Securities and Exchange Commission has defined the role of a "trustee," one who manages the goods of another (a

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"steward" in biblical terms), as one who must operate with "prudence."

But it interesting to note that the rules regulating the investment industry were not written primarily to prevent fraud or deception, but to address the "unwise prudence" of the extremely cautious trustees of the day. Sam Rayburn once said that these regulations were promulgated because of the "reticence" of the stewards of other people's funds.

We're no different; we want to know what is coming next. We hear more bad news than good, and we're overwhelmed, often scared silly. The stock market crashes every now and then; the older we get the more serious illnesses we fall prey to; and everyone we see in our local retirement community seems to have been there forever, all at enormous cost. So we protect ourselves from these financial disasters by being careful with what we have. We exercise due caution in our spending and giving, and, above all, act like the responsible people we are. So far, so good.

But when we make "responsibility" the opposite of "generosity," we make the fatal mistake. For then we have lifted up our own anxiety-driven values above God's "do not be anxious" values.

Too much prudence in terms of our stewardship can become a substitute for God, just as the prudence of the serpent became for Adam and Eve.

What if our responsibility was to be generous, rather than cautious or even prudent? The Apostle Paul calls us to that in 2 Corinthians 9:10-11: "Now he who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness. You will be enriched in every way *for your great generosity*, which will pro-

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duce thanksgiving to God through us." We are indeed called to be responsible. But it is our responsibility to be generous, for that is why we have been enriched, why we have what we have. As we are generous, our relationship with God (our righteousness) grows and blossoms. What is more "common sense" than putting what we don't need to use in efforts that do need it? Our obligation, therefore, is to decide what is enough for us and what is our abundance for "every good work."

When you don't have "all that you need"

The middle phrase of verse 8 in the 9th chapter of 2 Corinthians is "...always having all that you need" So what about those of us for whom this is not the case? There was a period in my life when it was not a reality for me. Linda and I and our two children lived in Seattle from 1968 to 1970 while I attended the University of Washington. With my \$172 per month income from the GI Bill, we needed the Food Stamps we got from the U.S. Government, plus the surplus cheese they provided, just to put enough food on the table. We did not have all that we needed. As I remember those years, we spent most of our time trying to figure out where we were going to get what we did need.

That is one of the problems with poverty; it takes up your attention to the point that money is all you think about. Money is funny that way. If you don't have enough, you spend an awfully lot of time thinking about it. Where are you going to get the rent money? How are you going to pay that over-due bill? What will happen to you if you don't pay it? But the other side of the coin can be just as debilitating. If you have too much, you also spend a lot of time thinking about it, about protecting it and growing it.

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Contentment with money seems to come only when you have enough—not too little and not too much—when you're not rich or poor.

I have found that there is a lot of space between those two equally undesirable situations. By keeping records of what our expenses are, my wife and I have discovered that having more than \$22,000 a year to spend on ourselves would be too much, and having less than \$15,000 would be too little. In either case, our ability to live out God's call to us would be damaged.

Not having enough to meet our daily needs is often the reason we give for avoiding the offering plate on Sunday morning. But then we've shortchanged ourselves because that offering plate gives us the opportunity to "prove our own obedience to the gospel of Jesus Christ" (2 Corinthians 9:13) and to prove our worship.

So what do we put in the plate if we don't have enough at home? Why do we think that money is the only thing we can give to God? I know someone who writes down the number of hours he gave to God in the previous week while helping to clean the church building in preparation for Sunday worship. I know of another person who actually put in the offering basket the scale ticket of the first wagon-load of corn to come out of his fields. He did that despite knowing that, because of the condition of his crop and the price of corn, he would not make any profit that year.

The question to ask oneself as the offering plate goes by is, What can I do at this moment to make sure God knows that I am thankful for his work in my life? The wrong question is, How much must I give?

Generosity comes from trust. If you don't trust God, and if you don't know that you will have enough for yourself, you will have a lot of trouble being generous.

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That is why a Firstfruits gift is such a powerful worship activity. It proves that we trust God. When you are about to make a Firstfruits gift the natural thing is to think, But what if...? Giving away the first of what we receive shows God that we will let God answer the "What if" questions. Generosity is the proof that we are allowing Jesus to be Lord, and that we are permitting God to be in charge.

Making a plan

So how do we know when we have enough? Ask yourself, How much does what I possess mean to me? For example, if your salary means that you are an important person in the business world, you will never have a big enough salary because someone else will always have a bigger one than you have. But what if you regard your salary as your medium of exchange, so that you can get what you need of essential goods, like food and gasoline and lodging? You will have enough salary when you have enough of those other things.

I was able to go from three-quarters time to half-time work in 1998 only because I discovered that I had enough of everything I needed at that level of income. Learning that freed me to give away the other half of my time.

A good friend of mine decided some years ago that a certain level of income was enough for him. But it was not possible to cut back on the hours he worked, so his income kept rising, despite the fact that he did not need much of it. So he and his wife started a separate bank account into which they deposited what they did not need. From then on, they began looking for "good works" on which to spend that abundance. In the succeeding years, my friend and his wife paid the college

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tuition for more than one young person not remotely related to them. The last thing I heard that they were doing with that separated abundance was building an elementary school in a village in India.

This couple could have been "responsible" and used that money to replace their older car with a new one. Or they could have socked that extra money away "just in case." My friend once commented, "The funny thing is that after we're dead, no one will care how old a car we drove, or brag about how much money we accumulated." But for the next hundred years, the children in that village in India will know this couple's name, and the young people they helped to go to college will remember their part in the successes of their lives.

The most responsible thing I know to do with whatever I have is to put it to work in the ways that God has planned, and then let God be the knower of what the future holds.

Having a plan certainly helps you to know when you have enough. Because I had a plan for saving for my retirement, I was able to measure my progress in that plan. Being able to calculate that freed me to say that I didn't have to save every penny I earned. I saw that I was saving enough to be where I needed to be in my plan. Parents who intend to help their children graduate from college or trade school need a financial plan to make that possible. That may include a savings plan as well as a student loan plan. But without a plan, it will be very difficult to know what kind of progress you are making toward your goal.

Likewise, if you are hoping to retire on the proceeds of your retirement savings, you need a plan to know how much to save. One approach is the "10-20-30 plan," in which you save **10%** of your income for **20** years,

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and then invest that amount for **30** years. For example, if your annual income equals \$40,000, and you save \$4000 of that for 20 years, and while that money is invested it returns the 50-year market average of 10%, the total amount of your 30 years of saving would be very close to \$600,000. And that doesn't take into account the effect of increasing your savings as your salary goes up over the years.

At the other end of the life spectrum are those whom we describe as living on a limited income. The reality is that almost everyone has some sort of limit on her/his income. Those who are living on their life savings, company pensions, or Social Security are much more aware of the limits their income presents to them. Those of us who want to be compassionate and understanding of their situations, especially since we hope for that same compassion and understanding when we get to that stage of life, tend to give them a pass on God's call to be his offering to the rest of his creation. We do that also because we forget that financial income is only one of our many resources.

What could be more valuable than 60 or 70 or 80 years of life experience? And what could be a greater gift to God than to pass on the wisdom gained through those years and experiences? One of the most generous gifts I have witnessed is time and talent given to mentoring another person. There is the older adult willing to be a mentor to a young adult, an older person volunteering to be a substitute grandparent for a family living at a distance from their roots, a retired professional offering his/her business acumen to someone starting into the thorny thicket of business practices and ethics. One's income in terms of dollars might be limited, but one's generosity in terms of life certainly need not be.

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So how do we learn to be generous? Where does our image of generosity come from? From God, of course. When God created the universe, he didn't say, "Okay, that's done. Now I am off on a permanent vacation, and the universe will just have to take care of itself." God not only created the universe, God also became the steward of what he created. God told us to care for the earth, to "cultivate and keep" the Garden of Eden. But who "cultivates and keeps" us? God does. God is our steward. God stewards us by giving us everything we need to be fully alive.

8. *The power behind Stewardship*

I recently spent two months in the country of Honduras, learning Spanish and getting to know the Honduran people and culture, especially the Honduran Mennonite church. Knowing a little about the Honduran culture from previous short visits to this Latin American country, I expected to find the hospitality and personal generosity that I encountered daily. But I also found something there that I did not expect. The Mennonite church in North America and the Mennonite church in Honduras are not all that different.

Of course, North American churches tend to be larger and more ornate than their Honduran counterparts, and those who work in the North American church have more years of education and are better paid than our southern brothers and sisters in Christ. But I discovered that we both struggle with the same basic question: How should we church members regard and handle our money, our time, our abilities—whatever amount we have?

Let's back up for a moment. Having faith in Jesus Christ as one's Savior and Lord is a matter of "getting" something. The promise of God is that one receives salvation, a change in eternal destination, as well as

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the indwelling of the Holy Spirit. And that comes with power.

The early Anabaptists stated boldly that it is unreasonable to expect the "unredeemed" to live righteous lives, for without the presence of God's Holy Spirit in their lives, they do not have the power to do so. It is precisely this power that gives the believer in Christ the ability to live free from the need to defend one's self with violence, or to put one's own interest constantly ahead of others. Clearly, without the power given by God it is impossible for a person to follow Christ in life.

So how does the church behave—the church defined as "the people of God doing the work of Jesus" (a definition I once saw on the front wall of a small Mennonite church in rural Alberta, Canada)? To answer that we have to ask another question: "Just what is the 'work of Jesus'?" One of the best descriptions of "the work of Jesus" is his own, found in Luke 4:18 about the "good news" he is to proclaim to the poor: "Release to the captive, recovery of sight to the blind, to let the oppressed go free, and to proclaim the year of the Lord's favor."

One of the most oppressing and enslaving things afflicting Americans is their own consumer debt. It is estimated that the average debt load for cars, clothing, furniture, etc., is upwards of \$5,000 per average American household. Most people feel oppressed by such a financial obligation. The stewardship agency of the Mennonite Church USA provides a budget course for congregations. They can use it to train people about how to manage their income in order to avoid taking on more debt, and how to reduce the debt they currently have. Many congregations now have volunteers on staff who are trained in debt-counseling and budget-setting.

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They're available to assist those in the community who need to be set free from the oppression and captivity that their poor spending habits have created. In doing this, these congregations are "doing the work of Jesus."

But "doing the work of Jesus" goes both ways. Part of the reason that my wife and I lead groups to Honduras is to build personal relationships with our Honduran brothers and sisters. These relationships minister to us and help release us from the captivity of our ignorance. They help to restore our sight so that we can see our own arrogance when we start thinking, "What these people need is...."

This is "reverse mission"—when we are the ones being educated and transformed by these relationships. Oh, yes, once in a while we are invited to help in the ministry of a Honduran church, even occasionally to lay a brick or paint a wall. But this is a matter of helping them *at their invitation* to do their work of following Jesus. We do not do this *for* them, or even teach them how to do it, for they know better than anyone what the work of Jesus is in their setting.

Our society has nearly persuaded us that it's foolish to spend time and money learning something that humbles us. We'd rather do something that we think is "useful" and "fulfilling." But if a group is focused on doing the work of Jesus, and if they understand that they must first of all be "saved," be "set free" of things and have their "sight restored," they will be prepared first to experience true conversion themselves, and then to participate in mission. The truth is that we visitors know little of the work of Christ in Latin America. And we know almost nothing of these people's struggle with the economic invasions that have replaced the military ones in the new world of globalization.

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"Giving out of gratitude," the motivation that the Apostle Paul calls for in his fundraising appeal in the middle of his second letter to the Corinthians, has been lost in our culture of paying for what you get. Giving to please God in a spirit of thanksgiving has been overshadowed by buying the services we want. In fact, some of us may be thinking that if the church is not selling what we want, then we'll use our money to buy what we want from someone who is selling it.

This is where the Apostle Paul has something to say to us, as well as to the Corinthian church. In the two chapters during which he is clearly making a fundraising appeal, Paul says three times that this giving he is hoping and calling for both comes from, and produces, "thanksgiving" to God. Here are his words:

"You will be enriched in everything for all generosity, which through us is producing *thanksgiving* to God" (2 Corinthians 9:11).

"For the ministry of this service is not only fully supplying the needs of the saints, but it is also overflowing through many *thanksgivings* to God" (2 Corinthians 9:12).

"*Thanks be to God* for His indescribable gift" (2 Corinthians 9:15).

True Christian giving is not an act of initial generosity; it is an act of responding to the generosity of someone else—God. It is created by the first gift, the free and unconditional love of God in the cross of Jesus Christ. And true Christian giving does something else that giving-to-get does not do; it proves something.

Twice in those same two chapters Paul tells the believers in Corinth that God is looking for the "proof" of their faith:

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"Therefore, openly before the churches show them the *proof* of your love and of our reason for boasting about you" (2 Corinthians 8:24).

"Because of the *proof* given by this ministry, they will glorify God for your obedience to the gospel of Christ, and for the liberality of your contribution to them and to all" (2 Corinthians 9:13).

There is something about words that demand proof. Maybe it is because they're so easy to say; maybe words are not believable until they are backed up by actions. For whatever reason, God is looking for the proof of our faith and, in this case, the proof will be seen in the generosity of our giving.

We may have forgotten that the second step in salvation isn't about what we get, but what we give. In order to receive the redemption and transformation that God has provided in the cross of Jesus Christ, we have to give ourselves to God, to surrender control of our lives.

In telling the Corinthian church about the generosity of the Macedonians, Paul explains how that was possible despite their "deep poverty."

"But first they gave themselves to the Lord" (2 Corinthians 8:5).

That's the key—giving all of one's self, time, talent, money, relationships, health, everything, to Christ and his work. And then, surprising things can happen.

Behaving like an owner

One of the most intriguing windows into the economics of the early church is found in the book of Acts, chapter 4. We are told that "the congregation of those who believed were of one heart and one soul, and not one of them claimed that anything belonging to him

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was his own, but all things were common property to them." In my experience, nothing will get a typical North American Sunday School class humming more than a discussion of "common property." We are a people who prize individual rights, including property rights, and whenever those rights are threatened, we rise up in righteous indignation. We are quick to defend our supposedly God-given freedom to own property as individuals. Laws passed by state or local governments allowing for eminent domain, the involuntary sale of private property for public use, are fiercely opposed by most of us. Some of us remember the disastrous Soviet experiment with collective farms. No wonder we seldom hear sermons about "holding all things in common."

But if you read that Acts 4 passage carefully you will notice that, in fact, individuals in that early church did own private property. What else could "anything belonging to him" mean? Clearly, people owned things. But it is also clear that their understanding about owning things was different than that of the typical North American. "Not one of them claimed that anything belonging to him was his own." They owned things, but it is the way in which they thought about those things that made a startling difference. That difference resulted in the fact that "there was not a needy person among them."

In North America, most of us own one of everything we might need. Despite the fact that most home sites need to have their lawns mowed only once or twice a week, we each own our own lawn mower. Although most families need to do laundry only once or twice a week, we each own our own washer and dryer. We usually travel in our own cars, and most cars on the road have only one person in them. Using public trans-

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portation, going to a laundromat, or borrowing a lawn mower are sure signs of poverty in our culture.

Here and there are alternatives to this fierce material independence. First Mennonite Church of Bluffton, Ohio, has a catalog of things that people own which they make available to others in the church. These items are available only because the people who own them do not claim that these things belong only to themselves. Instead, they are also for use by others in the congregation. My Troy-Built Roto-Tiller is in that catalog. I own it, I store it in my barn when it is not being used, but my neighbor Dwight knows that anytime he needs to use it he can come and get it.

I also own a one-ton flat-bed truck which I use to haul the wood we burn to heat our house in the winter and to pull my homemade sailboat to the lake in the summer. I bought the truck, I license it, and I maintain it. But I do not think that it is only my own. Anyone who needs it is welcome to use it, and so we do not all need to own one of everything. In some sense that is also what a tool rental company provides for the larger society, a place where someone owns something that is available for others to use (in that case, for a price).

But "things" are not the only items we own that could be available for use by the broader community. My salary, for example, "belongs" to me, but when I give to charities, I show that I do not claim that my salary belongs *only* to me. When I volunteer my time working on a Habitat house, or helping my friend remodel his house, I show that I do not claim that my time or my talent belongs *only* to me.

When people give blood, they show that the health they have does not belong *only* to them, but is available to others who might need that part of it. When we walk

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to raise money for CROP, or bike across the country to raise money for a relief agency, we are using our healthy bodies in ways that aid others.

If the gospel of Jesus Christ can be said to be centered on anything, it is certainly "other-centered." That is a distinguishing characteristic of the early church. Those believers were "other-centered" to the point that their personal properties were for the use of someone else, as well as for their own use. That "other-centeredness" is what Jesus modeled when, "although he was in the form of God, did not regard equality with God as something to be exploited, but emptied himself, taking the form of a slave, being born in human likeness" (Philippians 2:6-7). Jesus is God, but he emptied himself of that divine right, which he owned, and offered himself to everyone who will receive.

Once I realize that the resurrection of Jesus Christ from the dead is evidence that I have nothing to fear from death, either physical or financial, I can practice "community economics." Within that framework I understand that which "belongs to me" to be a matter of "stewardship" (the care and management of that which is owned by another) rather than ownership. And I am free to look after the needs of the other before, and instead of, worrying about my own needs.

Then I am following the new commandment that Jesus gave his disciples (and every follower since the original disciples): "That you love one another; even as I have loved you, that you also love one another" (John 13:34).

How has Jesus loved us? By giving himself up for us. By considering that the life he had been given by God his father was not something that belonged only to him. By understanding that the life he was given had a

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larger purpose: the salvation of the world. In dying on the cross Jesus becomes our Savior, but by doing so he is also a faithful "steward" of his life, given to him by God to show us how to live and die.

The world of Christian publishing is full of books about how to lead effectively. But the Bible focuses on how to follow. Throughout life we are called first to be a follower of Jesus Christ, and then to lead others in that journey—but only as a fellow follower.

To "steward" is an act of management on behalf of someone else, whereas to "own" is to claim the status of rightful possession. We begin by stewarding what God has given us—life itself. As we find ourselves owning what life offers, we need to remind ourselves of a fact. Since we've been able to possess those things only by using God's gifts to us, we are still stewards, working on behalf of God. If we give ourselves to God, do we not by that very act also give our possessions to God?

According to Christ himself, the sign of true Christians is not how loudly they proclaim their identity before the world, but whether they show true love for each other. "By this everyone will know that you are my disciples, if you have love for one another" (John 13:35). Being human, and not able to read the heart of another, we can only know who someone truly is when we see that kind of love in action. Generosity is love in action. Its other name is Stewardship.

Ahh, my good upbringing cries out, isn't good stewardship defined by how careful you are with what you have? Isn't a good steward one who is conservative with what one stewards?

Here's what we can be sure of. God's style of stewardship is not like our style at all, at least not the kind of stewardship to which we are naturally attracted. God's

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style of stewardship can be defined by one word: generosity. On the cross his only begotten son died. His only son, fully dead. And God gives us that sacrifice freely. In his son's resurrection we are given the evidence of our own eventual resurrection. No reason to fear death now. At our confession of faith his spirit comes to live within us, to go where we go, to live where we live. No charge. Free. This is a generous gift; everything that is needed is given. And God is not finished giving generously.

Does generosity have limits?

In the book of James, we are told that there is a world full of people around us who are trying to live their lives without faith. They are doing the best they can, but it isn't working very well. James says that when they encounter trouble they give in to it, and that creates sin, and sin brings forth death. They are in big trouble. But our generous God has a gift for them as well. James says, "In the exercise of his will, he brought us forth, so that we might be his Firstfruits [offering] to the rest of his creatures" (James 1:18). That is true generosity—to give a gift to someone who is misusing what s/he already has.

That is a part of my own spiritual journey. I didn't grow up in a Christian home, but after I was out on my own I heard the gospel more than once. If it wasn't a radio preacher, then it was a minister in a church pulpit, or even sometimes a well-meaning friend. But over 10 years, none of those proclamations seemed to get through to me.

Then, in 1970 I met a man who never said a word about the gospel of Jesus Christ. He never said anything about my need to be saved, or about what God had done

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to accomplish my salvation on the cross. He certainly could have said a lot about both. At that time I was a long-haired hippie freak, and he was a deacon in a very conservative church. We had almost nothing in common, except that I had married his daughter. If he had expressed his true thoughts, I'm sure he'd have said that I was probably the worst possible choice for a son-in-law that he could have imagined.

But when I showed up on his doorstep in the fall of 1970 with no job, no place to live, and owning nothing except what I could carry in my old van, he took me in like I was one of his own children. He never said a word about my long hair or bad language or smoking habit. He let me live in the upstairs of his home, taught me the trade of a mason, and, most importantly, took me to church with him. But it wasn't what I heard at his church that changed my life. No, it wasn't anything I *heard* anywhere that made the difference. It was what I *saw* in him, in his life, in his faith, that made the difference. For the first time in my life I saw what God must look like. I saw the love of God in the flesh, in the person of that man. And I learned then that the unconditional love of God can indeed be visible.

In the second chapter of his letter to the Ephesians, the Apostle Paul describes what I saw. In the first three verses Paul tells us why it was necessary for God to save us. He says that we were dead in our sins, following Satan, living in the lusts of our flesh and of our minds. And he says that we were, by nature, children who would inherit only God's wrath. But then he tells us what God had done to remedy that situation. He says that God, because of his great mercy and because of his love for us, even when we were lost in our sins, "made us alive together with Christ" and raised us up

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and seated us in the heavenly places with Christ. And then he says in verse 7 why God did that wonderful thing for us: "In order that in the ages to come he might display [through us] the surpassing riches of his grace in kindness toward us in Christ Jesus."

A new way of calculating

We do tend to believe that we are largely responsible for what we have. We harbor the hunch that "God helps those who help themselves." Yet, even our hard work and training were possible only through the generosity of others: first God, then our parents, then our teachers and mentors, and so on. Generosity throughout life is a response of thanksgiving to all who gave us some hand in realizing all that we have.

In 1998 I went to work for Mennonite Mutual Aid, Inc. (MMA), a church-owned financial services company that is also the stewardship agency for the Mennonite church in the United States. I had never worked for a "company" before. All my previous jobs had been with church agencies and one congregation. And in those instances, the only choice you had was simply to take what was offered in the way of financial support. And it was always enough.

But I had heard that in the world of business you only get what you negotiate for and that no one was looking out for your interests except you. So I was prepared to be a hard-nosed negotiator when I met with Eunice Culp, the Human Resources director at MMA. Was I surprised. Instead of approaching me with a take-it-or-leave-it offer, Eunice began by telling me that MMA first of all wanted me to have what I needed. And then she gave me a figure and asked if that would be enough for my needs. In doing that, Eunice (on behalf

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of MMA) displayed to me the surpassing riches of God's kindness toward her and MMA in Christ Jesus.

In the New Testament, Christians are called to be "hospitable." The word that is translated "hospitality" is actually two words: one (*Phileo*) means "family love," and one (*Xeno*) means "stranger." Those two words don't logically belong together. How can you give family love to a stranger? But that is the command—to love a stranger as if s/he were a member of your own family. That is how generous God is. He loves us even when we are not members of his family. Then after we become his children by adoption, he sends us out to do the same to others.

If we respond to having been given salvation in Jesus Christ by being thankful, and if we prove our thankfulness by being generous, we can learn generosity by looking at how God loves us. God is the definition of generosity.

Paul says, "For God demonstrates his own love for us in that while we were yet sinners, Christ died for us" (Romans 5:8). That is what it means to be generous—to love another whether s/he deserves it or not. And that is why Paul shouts out his thankfulness as his summary statement to his fundraising in 2 Corinthians, chapters 8 and 9: "Thanks be to God for his indescribable gift!" Paul knows that he does not deserve the gift of the life, death, and resurrection of Jesus Christ. And Paul knows that no matter what words we choose, we cannot adequately express what happened to us in Christ Jesus. That is why it is "indescribable." Nothing we can think of will even come close to capturing how great a love that is.

That is what the wise man told the young man when he asked what he should do with his life. The older man

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said, "Proclaim the good news to the world that Jesus Christ is Savior and Lord. And if you have to, but only if you absolutely have to, use words." Pick a familiar word, and then repeat it 20 times. Did you notice how after 10 times, the word loses its meaning? That is what happens to the gospel if it is only proclaimed with words. After a while it doesn't seem to mean anything anymore.

God plans that he will show someone else what his love looks like by showing them us. That is what I saw in my father-in-law, someone displaying to me the surpassing riches of God's grace. His life was a response to God's love for him. It wasn't words, nor money, nor miracles that caught my attention. It was nothing but his life on display that allowed me to see Jesus. Because of him I am a Christian today.

When I was first began speaking about "Firstfruits Living" and about God's generosity as a model for our stewardship, I was asked by a group of businessmen and -women to come to Palm Springs, California, to address their winter gathering. I have accepted many hundreds of such invitations over the years, and I often feel a little guilty. I leave my wife at home in the middle of a cold, Ohio winter and go off to a sunny, warm location at someone else's expense. So I was delighted when I was invited to bring my wife along on this assignment. "Well," I replied, "I would love to have Linda accompany me to Palm Springs. We'll share a hotel room so it won't cost much more for her to be there, but we really can't afford the extra airline ticket for her."

"Oh, no, no, no no," the person who issued the invitation quickly replied, "we will pay for her ticket, too!" This group knew that I was willing to come to Palm Springs by myself, and that that would be the cheapest

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option. What businesspeople don't pay attention to the bottom line? But this group gave a clear display of generosity, a display of their own surpassing riches of grace.

Generosity is not found only in the ability of a rich couple to give Christmas gifts to the poor, nor in the carefully calculated tips that Americans leave for the waitresses who serve them their meals. Generosity is also found in the visible love that one person has for someone he or she may not know. That might include words or money or even getting involved in another person's life. But it all begins with thanksgiving. And that means always remembering what we have to be thankful for, that wondrous gift that the Apostle Paul shouted about in his letter to the Corinthians: "Thanks be to God for His indescribable gift."

9. *What would happen if...?*

No matter how literally or figuratively we interpret the first two chapters of the book of Genesis, it is undeniable that human beings have been endowed with many wonderful talents. In the interest of proper humility, we should always remember that we share some of these talents with other members of the animal kingdom. It is well known, for example, that elephants have the capacity to feel sympathy for another elephant who is suffering, and that female members of a family group have been observed sharing in the care and concern for their newborn nieces and nephews. Likewise, chimpanzees have the ability to solve problems and use tools. And even some of the "lower" animals, such as squirrels and even ants, have the instinct to make plans for the future as they store food for the winter.

But only humans seem to have the amazing ability to imagine something that is not, but might be. Only humans seem to be able to picture in their minds what something could be like in the future, and how that future could be different if changes were made in the present.

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So let us imagine and ask what would happen if we took God's word about stewardship as seriously as we take his word about the source of our salvation.

What if we lived as if salvation has as much to do with how we live until we die, as it has to do with where we go after we die? What might be different if we actually did God's will, instead of just reading about it and dismissing it as totally impractical and humanly impossible?

In his second letter to the Corinthian church the Apostle Paul instructs these new believers by taking them back to the experience of the Israelites. He reminds them of the "manna" story in Exodus 16:18: "As it is written, he who gathered much did not have too much, and he who gathered little had no lack" (2 Corinthians 8:15). It would be hard not to see God's intent in the way he distributed the manna. By design, no one had more than needed, no one had less than needed, and everyone had enough. In the earlier two verses (2 Corinthians 8:13,14), Paul says, "For this is not for the ease of others and for your affliction, but by way of equality, at this present time your abundance being a supply for their need, that their abundance also may become a supply for your need, that there may be equality." God is clearly interested in everyone having what each needs. But that ideal was certainly not the case in the church at Corinth.

In his first letter to this troubled church, Paul reprimands them for the economic disparity in their congregation and for the results of this inequality: "For, to begin with when you come together as a church, I hear that there are divisions among you; and to some extent I believe it. Indeed, there have to be factions among you, for only so will it become clear who among you are

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genuine. When you come together, it is not really to eat the Lord's supper. For when the time comes to eat, each of you goes ahead with your own supper, and one goes hungry and another becomes drunk" (1 Corinthians 11:18-21).

Apparently some members had so much personal wealth that they had more than enough wine and food, and they came to church stuffed and drunk. At the same time, others did not have enough food, and they came to the church to satisfy their hunger. This, Paul says, is a matter of eating the bread and drinking the cup of the Lord in an unworthy manner. And it certainly falls short of the experience of the church described in Acts 4. There, the result of members' generosity was that "there was not a needy person among them" (Acts 4:34).

Generosity is a sign of the church. And although the word "generosity" itself is little used by the writers of Scripture, its presence in both the acts of God and the life of the early church are undeniable. "God demonstrates His love for us in that while we were yet sinners, Christ died for us" (Romans 5:8) is a clear statement of the unbelievably generous gift of salvation. Likewise, "All who were owners of houses or land would sell them and bring the proceeds of the sales and lay them at the apostle's feet and they would be distributed as any had need" (Acts 4:34-35) is a visible demonstration of that same kind of love. Jesus said that we will be known as his true disciples by our love for one another. What greater sign of that love can there be than an economic standard that makes sure everyone has enough? And you can be sure that the neighbors will notice.

In 1990 I went to California to help my parents move into a new condominium in the ocean-side town of Santa Cruz. Just two years earlier, the entire central region

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of California was rocked by the "Loma Prieta" earthquake, the center of which was less than a mile from my parent's previous home in the coastal mountains overlooking Monterey Bay. Although the earthquake destroyed highways and buildings as far away as San Francisco and Oakland, as well as a large number of downtown buildings in nearby Santa Cruz itself, the octagonal house that my father had built himself was still standing and structurally sound. But my father's walking difficulties from a previous stroke, and my mother's broken hip from a fall on the uneven and steeply-sloped property of their mountain home, eventually dictated a move to the more level and convenient streets of Santa Cruz.

Soon after arriving at their new condo I was sent to the nearby San Lorenzo Lumber Company to buy some extra towel racks to be installed in the bathroom. I selected the appropriate design and took my purchase to the counter to pay for it. Looking at me while he was ringing up the towel rack, the clerk asked me where I was from. Without a tan or long hair I obviously wasn't from Santa Cruz, the center of California's surf-boarding, left-over-1960's counter-culture.

When I told him I was from Ohio, he asked what I did there. And when I said I was a Mennonite minister, he looked up from his cash register and said with no small amount of enthusiasm, "Oh yeah, Mennonites, we know about Mennonites!" I know enough about Santa Cruz, California, to know that there are no Mennonite churches in town, so I asked how he knew about Mennonites.

"Well," he said, "two years ago we had an earthquake around here that destroyed a lot of homes and much of our downtown. And following the earthquake a num-

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ber of groups showed up to help us rebuild—groups like the Salvation Army, the Red Cross, and a group called Mennonite Disaster Service."

"Oh, yes," I replied, "MDS is one of our service agencies, and I worked with them myself in Mississippi in 1970 after Hurricane Camille and the following year's tornadoes in the Delta."

"Well," he said with some spirit, "let me tell you something about those Mennonites. About six months after the earthquake, when the television cameras had all left, most of those people who came to help us rebuild left as well. But two years later, those Mennonites are still here!"

There are at least five motivations for giving:

a. Obligation—"We must."

b. Philanthropy—"We love our fellow humans."

c. Prosperity—"We've received much—and hope to receive more."

d. Worship—"This is proof that my words about being thankful are true."

e. Vocation—"Now, having more than I need, my job is to dispose responsibly of the rest of it."

Giving out of pity is a philanthropic response to the sight of an unmet need. Giving out of pity means that you were emotionally affected by the need you saw. It may not be the best motivator for giving, yet it is not necessarily wrong or immoral. It does mean that you are still emotionally alive to the needs of others.

Godly generosity (or "Worship" and "Vocation") is not only visible and recognizable, it tends to be surprising as well. In a culture where we have come to expect a

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thank-you note, a tax deduction, and a lot of good press for a financial donation or a helping hand, "self-less" generosity stands out like a neon sign in the middle of a dark night.

My family and I lived in the southern African country of Botswana from 1976-1979 as Mennonite Central Committee (MCC) volunteers working in agricultural development. There were a lot of foreign volunteers in Botswana at that time, 10 years after the country's independence. The volunteers were part of the British Overseas Development Corporation, the U.S. Peace Corps, the Canadian University Service Organization, and some had come from several Scandinavian countries. One day near the end of our time in Botswana, in the middle of a conversation with one of my Botswanan co-workers, he asked me a question that I was not prepared to answer: "What's different about you MCC-ers?" When I asked him what he meant, he said, "Well, you are the only volunteers who don't seem to be interested in making money while you are here. I have noticed that you Mennonites don't set up personal businesses when you come to work here like many of the other *lekoa* (non-Africans) do." Perhaps a bit of godly generosity was visible, at least to this fellow!

The numerous references in Scripture to God's justified wrath at human beings tells us that his generosity, expressed toward us in the gift of his son on the cross of Calvary, certainly does not come from God's sympathy for sinners or his tolerance of sin. Rather, God's generosity comes from God's core character as a being of love. If God's love for us came only and primarily as a result of our need for that love, or because of his sympathy for us, then we would all be saved. No one would miss the blessing of eternal life. The cross of Christ would be

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a mere gesture. All the language of eternal damnation would be nothing more than the biggest threat of all time.

God's generosity at the cross, the model for our generosity, comes from God's character, rather than from what the recipient deserves or needs. If we as God's children were to live that same generosity, imagine the kind of changes that would bring about in our own communities. In our anti-poverty programs we would spend a lot less time looking for the "deserving poor" and a lot more time looking for places to offer hope and healing that would cure both material and spiritual poverty. If we all realized more clearly how little we deserved salvation, we would not focus on who deserved a gift from our charity fund.

Yet we're constantly faced with practical questions.

Should high school and college students tithe?

Tithing is a physical expression of worship. But what if we're saving money for some future need? May we stop tithing until we've saved enough to meet that future need? To do so would be the same as taking a break from worshipping God until a future time when it is more convenient.

Saving for college is like saving for retirement. Each is a current plan to fulfill a future need. And just as it would be foolish to say that I cannot eat today because I will need to eat tomorrow, it is also foolish to say that I cannot give financially today because I will have financial needs tomorrow. A careful plan of saving should not be based on saving all that I can, but should be based on saving what I will *need*. And determining that is simply a matter of mathematics.

What about tithing my inheritance?

Jesus talked about how difficult it is for rich people to get into heaven. And he seemed to be serious when he said that the rich have already "received their reward in full." So our goal concerning *any* source of incoming wealth must be to make sure that we stay "un-rich." The real question to ask when we've received an inheritance is, How much of this inheritance gift do we really need? And the right response to a gift is to pass on what we do not need. We do that by making careful decisions about what we do need, realizing that the presence of more money does not generate more needs.

For example, my will states that our two children will each inherit 33% of my estate, and the church will receive the other 33%. But as soon as I am sure that each of our children will not need a financial gift from me at my death, I am going to change my will so that the church will receive all of my estate. There is no point in giving something to someone who has no need of it. And I do not want our children to be tempted to fall into the trap of thinking that they need all they can afford, the mantra of luxury-goods marketing.

Should I tithe my net or my gross income?

I believe that if we understand tithing to mean the New Testament practice of regular proportional giving of "as you prosper," rather than the obligatory 10% donation of one's income, and if we understand the purpose of giving to be an expression of worship, then the question of net income vs. gross income is irrelevant. The only relevant question is, What level of giving will prove to God and to ourselves that we are indeed thankful for God's generosity to us? Likewise, if we understand the gift of eternal life through the

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sacrifice of Jesus Christ to be our model of generosity, then our goal becomes 100% rather than 10%, and the experience becomes one of joy rather than struggle.

Further, Jesus not only died for us (giving 100%), he reigns now as King of Kings and Lord of Lords, continuing to give us more than 100% of his life. And as if that were not enough, he increases his gifts to us as we offer him the daily lordship of our lives. Likewise, we can respond to the ever-increasing generosity of God by increasing our own giving. Linda and I have made it a practice to increase the proportion of our giving, usually around the end of the year when we can calculate what our past year's giving rate actually was. By doing so, our Firstfruit tithe is now at an even 20%. If we had been asked or encouraged to make that jump straight from our earlier 10%, I doubt that we would have seriously considered it.

By doing it little by little, sometimes adding as much as 1% per year, sometimes less, we long ago went way past the earlier obligatory 10% and felt only joy at doing so. And because we also give out of our "abundance" (the money we decide at the end of the year that we don't need for ourselves), we have made the net-vs.-gross question moot. In fact, we've learned that if we focus on whether to give from our net or our gross income, we are essentially trying to justify giving as little as possible. But our goal is to give as much as possible, and that might be the best answer to those who ask, Shall I give based on my net or my gross? The answer is, Whatever helps you glorify God the most.

The problem of financial success

In the 15 years that I have been traveling across the church, meeting people who are struggling with

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stewardship decisions and hearing their stories, I have concluded that probably the only thing worse than financial failure is financial success. For some reason, we are nearly as suspicious about the spiritual condition of people who get rich as we are of those who go broke. There may be a good reason for that. When God provided manna to the people of Israel, those who took more manna than they needed for the day found that the extra manna spoiled. When you have more money than you need, more often than not it spoils you.

Like it or not, financial success often changes almost everything about a person. A long time ago, while preaching at a large church with many wealthy members, I was confronted by a man who was offended by something I had said in the Sunday school hour. He wore a very nice silk suit, a large gold watch, and several expensive-looking rings. Not a single strand was out of place in his styled hair, and, although it was the middle of winter where the church was located, he had a deep Cancun tan. What I realized as he approached me was that none of these striking visual qualities was there by accident. His suit did not jump on him as he passed his closet. I figured that he wanted to look as he did; he wanted me to recognize him as a wealthy person.

Before he could say anything to me, I said to him, "You look like a prosperous fellow." In the ensuing conversation I found out two things. He was indeed very wealthy. And he didn't dress or look like this before he became wealthy. Wealth has a tendency to change us, and not always in healthy ways. But that doesn't have to happen.

I know a man from a small town in Nebraska who has been very successful financially. He has started and run a number of businesses. And he's been a multi-mil-

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lionaire since selling several of them. But you would never know it by looking at him. Somehow his appearance and, more importantly, his attitude about himself have not changed because of his recently gained wealth. The reason? He understands his money simply as an asset for which he has been given stewardship, and not as a value statement about who he is. That is the key.

Money has already changed us when we think that having it makes us something more than we were before.

Nobody can see our net worth unless we display it. And since it would be totally shameless to carry signs around our necks with a dollar figure representing our financial wealth, we often display it in what we wear, drive, and live in. Especially if we think that financial wealth is a statement of our personal value.

The best way I know to guard against this is simply to ask myself, What do I think—and want—these clothes, this car, my house, to say about me? At the same time, it's helpful to remind myself that *nothing* could possibly be more important than the fact that someone sinless died for me.

Can anyone give without hoping to get?

We could test whether we are operating out of godly generosity, instead of financial cleverness, by checking whether we are able to be generous without receiving anything in return. In Matthew, chapter 6, Jesus says something that is very clear, yet, at the same time, very hard: "Beware of practicing your piety before others to be seen by them; for then you have no reward from your Father in heaven." This blunt warning is about doing something good ("practicing your piety"), but with the wrong motivation ("before others to be seen by them").

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Jesus then describes three spiritual disciplines in which there is a constant temptation to do something good but with the wrong motive. He talks about the disciplines of giving alms (verses 2-4), of praying (verses 5-15), and of fasting (verses 16-18). In the case of financial generosity (giving alms), Jesus names those who call attention to their generosity "hypocrites," and says that they have "received their reward." Jesus says that hypocrites blow trumpets in the synagogues and in the streets so that they will "be praised by others." I haven't seen that in a Mennonite church, but I have been aware of it in my own heart when I've looked in vain for my own name among the donors listed on the back of my favorite charity's brochure. To be sure, taking pleasure in being honored for one's generosity is one thing; seeking that honor is something else, whether it is done in the streets with sounding trumpets or not.

Americans are well trained in the art of the deal. We seek profit in everything, including our generosity. A wise steward does not squander donations by handing out funds without regard to the recipient's history of financial integrity. But too often we adapt simple rules of good stewardship and make giving a subset of investing.

Currently, citizens of the United States receive a tax credit for every dollar they donate to a charitable institution, up to 50% of their individual incomes. What might happen if that favorable opportunity from our government was removed? Would we reduce our "generosity"? Would charities suffer because there was no longer any advantage in making donations? Perhaps the drop in the number of long-term, alternative-service

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volunteers once the military draft ended (and an alternative was no longer needed to escape military service) gives us a clue.

But let us imagine the opposite—that our generosity would increase as we realize the never-ending generosity of God's love for us in Jesus Christ. If we are going to imagine anything, let us imagine a church in which we give because of our love for God and in response to his love for us.

PART 3.

*A few stories from
churches and individuals
around the world*

10. *Too poor to give?*

Cash flow rises and falls according to the seasons for farmers in Belize. Yet the churches in that country still undertake local projects that depend on contributions from their members. "We could do more if we had more resources," say pastors Wilber Carballo and Asuncion Alcoser of the Belize Evangelical Mennonite Church. But the congregations don't let that fact stall them. Members give their time; they offer other resources. Not all their gifts are money.

"We have a sewing ministry," explain pastors Carballo and Alcoser. "We have a village seamstress teach sewing so young girls can learn to make their own clothes. Six of our sisters loan their sewing machines so the girls can take these classes.

"On Saturdays, youth from our churches go to the homes of elderly persons in our villages. They clean up their yards and houses; they take food if the older people need it.

"Our churches' budgets include special funds to help the needy—widows with groceries; the sick with medicine, with surgeries, with transportation.

"We believe that one way the church must do its proclamation is through social ministries. That action is the very *nature* of our churches.

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"God does not expect us to give if he doesn't provide. But if he gives, we give. We've had to learn to move by faith. We don't have income-producing ministries as churches. We fundraise seasonally while the people have work and after the crops are harvested.

"In Orange Walk Town, we have embarked on a long-term project—an all-purpose building and center called 'Life-Changing Ministry Rehabilitation Rooms and Mercy Kitchen.' We work with addicts, offering them assistance in escaping addiction. This center will allow us to offer more complete and sustained care.

"We're doing the building in phases: first, the floors; then the walls; next the roof. This experience is helping us all to live by faith, but also to act by faith. Step-by-step the people work, giving their manual labor, giving their time.

"Some of the farmers in our churches grow more than they need, just so they have extra to give. We don't have an established guide for giving. Yet when we teach stewardship, our members become much more interested in giving." —PPG

11. Registered in the tithing book

The Meserete Kristos Church (MKC) of Ethiopia in 1998 commissioned Bedru Hussein to write the guide to giving which appears as Part 1 of this book. The Church had just endured years of living underground, needing to meet surreptitiously. A number of its leaders had been imprisoned. The North American mission agency which had provided funds and personnel to the MKC had withdrawn at the request of the Ethiopian government. The stewardship manual was written for a church which was growing dramatically—and needing to support itself and its quickly developing ministries.

But how important is stewardship to the MKC today? How faithfully do its members practice it now?

Tewodros Beyenne is Secretary of the Executive Committee of the Meserete Kristos Church. He is the head leader of the church in his regional area and an elder in his local congregation. Also a member of the General Council of Mennonite World Conference, Tewodros spoke about how his church currently practices stewardship, now that eight years have passed since this seminal stewardship manual was written.

“When someone becomes a Christian, that person is

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taught from the very beginning to give and tithe as part of being a Christian.

"Every member of the MKC is registered and is asked to pay a tithe. Members do not negotiate this. Some persons think of this as a kind of tax. Each congregation holds a regular reporting day at least once a year.

"We believe that if persons don't give regularly, they have a spiritual problem and need to examine their relationship with Christ. Leaders visit with those persons who do not give.

"We teach that people are giving their money to the *Lord's* work, and not to a leader or an institution as such. The MKC is known as a *teaching* church—that's a strength of ours. Our elders visit all members to talk about giving, as well as being actively involved in personal and group Bible study.

"Mature Christians are expected to participate in their congregations according to their gifts—financially, but also in prayer ministries and in Bible studies."

Tewodros remembers being taught tithing, offering, and giving since he was a child. "Even as a student when my parents gave me money, I tithed that. I grew up in the culture so it's not difficult for me to give."

Today, says Tewodros, approximately 20% of MKC members give regularly throughout the year to their local congregations. More than 50% give a full tithe in the course of a year.

Tithing regularly and fully is one criteria for being a leader in the MKC. In fact, says Tewodros, "Leaders are expected to give above a tithe. The electoral board goes to the book we keep of tithes given" to see if a candidate qualifies for a leadership position. "One of the requirements of being an elder is being a 'peaceful tither.'"

—PPG

12. The value of being asked

"Last year our deacon began visiting members of our congregation, asking what amount each could commit to giving," explains Alvin Neufeld of the church to which he belongs, the Convencion Evangelica Menonita Paraguaya.

"Since then, our giving has increased 300%. People have not resisted. In fact, they're glad to have the discipline of being asked and then of having that commitment expected of them." — PPG

13. Giving with an entrepreneurial spirit

The GKMI Anugerah ("Blessing") Church in Jakarta, Indonesia, is made up largely of professionals. A few years ago, the congregation decided to build a new church building and parish house at a cost of about \$450,000 (U.S.). The pastor preached and encouraged the members to pray for the project and to give substantially. But a year later, only 10% had been given. Everyone, especially the pastor, was disappointed.

Instead of dropping the idea, or scolding, Pastor Abdi told the congregation about a vision he had had. In it, he and the Anugerah Church were asked to donate 10% of the cost of their building project to other smaller Mennonite congregations across Indonesia who either couldn't afford to have their own buildings, or couldn't afford to repair them if they did.

Within three months, members of the Anugerah Church gave more than \$250,000 (U.S.); nine months later they had given the full amount needed to build. The project has not yet moved forward because the congregation is still awaiting the necessary permit from the government. Meanwhile, the members continue to pray and to give.

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Yohanes Sutanto, a member, reflects on the congregation's attitude. "Most of us are loyal and give 10% of our incomes to the church. Our pastor says, if you give 10% to the church, you still haven't given to Jesus Christ! You have to give beyond 10% to give to Jesus. That means giving beyond what you already 'owe' to the church.

"A doctor in our church gives substantially more than 10%. Another of our members owns a fleet of trucks. He got squeezed when oil prices doubled. But he decided to keep giving 10%, even though he was short on money. Some of his friends loaned him money; some of his accounts paid their bills in half the time allotted to them.

"I have a friend in the congregation who is a teacher, and who also has a transportation company on the side. Eddy gives his full teacher's salary to the church. Beside that, he and I and our other partner in the transportation business have committed to giving 10% of our dividends from the company to our church conference."

Eddy, in his mid-30s, is an entrepreneur and a committed giver of his money, but also of his time and abilities. Before he had his group of trucks, he was a broker. He gave 100% of his brokerage fees to the church. Now, says Yohanes, "In three years' time, Eddy has gone from having two trucks to having 22. I've asked him why he doesn't quit teaching and concentrate on his business, but he says, 'No, I want to serve in the Christian school where I am teaching.'

"Our church is growing very well." — PPG

14. From one who's received: Our experience in cooperating with the Mennonites in the Chaco

by Victor Pérez, Paraguay

First I want to tell you about ourselves, the indigenous peoples of the Central Chaco in Paraguay. We are indigenous peoples who speak different languages: Nivaclé, Enlhet, Toba, Sanapaná, Ayoreo, Guaraní. All in all we are 26,000 persons. We live alongside 14,000 German Mennonites and another 5,000 Spanish-speaking Paraguayans.

Our custom is to live in communities of 500 to 1000 persons. These communities are registered with the government and are autonomous, having the right to govern themselves with their own leaders and according to their own community statutes. The majority of the families in these communities are Evangelical Christians. They have organized churches with their church buildings and pastors and celebrate their worship services with a lot of music and teaching from the Word of God. The Bible is printed in our languages.

Some of our communities have their own land and work the land as a way of making a living. Other com-

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munities are urban and are organized in working-class neighborhoods. They live on the income they earn.

It has **not** always been this way. Seventy years ago the majority of these groups lived scattered around, each one in its traditional habitat. But there were a number of difficulties which made their lives hard:

- There was a war between Paraguay and Bolivia, and both armies persecuted the indigenous people.
- There were outbreaks of measles and smallpox, and many indigenous people died from lack of medical care.
- Later the lands which traditionally belonged to indigenous groups were parceled out and sold by the government to non-indigenous ranchers.

All this led our ancestors to look for a place where they could live in peace. They were also looking for medical care as they dealt with new diseases. So they migrated to the Central Chaco, hoping to find a new life as neighbors of the German Mennonite settlers. They discovered that these were peaceful people, though they also thought they were people of strange customs. They said that these white people were born old—their children already had white hair!

The idea was to earn a salary working on the farms and in the enterprises of the German Mennonites. But there was to be an even greater gain: Mennonites also preached the Word of God. Our ancestors had knowledge of a Power in nature. But to gain access to this Power one always needed the mediation of a specialist, the shaman.

For our ancestors it was a new concept to trust a personal and invisible God. But little by little they began to understand that Jesus was the incarnation of God. They

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learned how to live lives following the example of Jesus. They experienced Jesus as savior and liberator from their vices. They learned how to adore him by means of songs and personal prayers. And they were pleased.

In accepting this evangelical faith of the Mennonites, our ancestors also learned to see themselves as their "relatives." That is why they dared to ask the Mennonites to cooperate in providing services for them. They invited the Mennonites to organize schools. They asked them for medical attention. And eventually they even asked the Mennonites to buy plots of land for those indigenous people willing to go into agriculture.

Thus, in 1962, a history of cooperation began which lasts into the present time. Among the leaders of the Indigenous Mennonites and the German Mennonites we established an Association called ASCIM (*Asociación de Servicios de Cooperación Indígena Mennonita*, or Association of Cooperative Indigenous Mennonite Services). Once a year each community presents its plan of work to the Association and negotiates an agreement of specific cooperative projects.

The cooperative efforts deal with the areas of education, health, and economic production:

- In this way we have been able to establish more than 50 schools where more than 5,000 indigenous children are getting an education, to a large degree with our own teachers.
- We have access to health services which work from a central hospital, having health outposts in the communities. Public health education is in the hands of indigenous personnel.
- We were able to acquire 160,000 hectares of land where 2,800 families cultivate their products for

consumption and sale. They are also diversifying their production, including beekeeping, poultry, and raising cattle.

To come to agreements between different communities and the ASCIM has been of great use for us: we have learned how to plan and evaluate community projects. We also practice preparing a community budget and how to account for these budgets to our communities.

But we did not only look for knowledge from the surrounding society. We also looked for visions and solutions from our own tribal knowledge and our ethnic traditions. So once a year we gather the community leaders, men and women, and we analyze the progress of our community growth. We ask ourselves what goals and working methods are in harmony with our way of thinking and living.

In this way we say that we are working out our own "life project"; in other words, the vision of how we would like the future to be in our communities. Let me share with you a few thoughts on this vision:

We believe that God wants us to have sufficient. We aspire to a humble level of life where we have enough.

- The quality of the home, for us, depends on peace and harmony among the members of the family. This is reached by maintaining good communication and with a healthy spiritual life.
- The home should have a strong roof, a garden for the household's own consumption, and access to good drinking water and wood.
- We also desire that the family have access to health services and education.

Among us there are poor families. We say that they are unfortunate because they either lack heart or knowledge. Or it may be due to sickness, or not having good relatives.

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So our vision is to demonstrate solidarity, encourage them, and teach them how to better their situation.

Solidarity plays an important part in our vision of community life. Sometimes we propose that a family try to save more, but at the same time we say that saving should not be done so as to cause the suffering of a brother or sister. In this way solidarity gives us a feeling of more security than savings.

Another factor of social security which we desire in our "life project" has to do with diversifying production. We are producing cash crops such as cotton and sesame seeds. But we realize that we need to put more emphasis on the production of different consumer crops. We experiment with diversification by raising cattle, bees, poultry, and the production of milk.

These are new activities for our peoples who two generations ago were still hunters and gatherers. That is why it is so important to count on the relationship of economic cooperation with the German Mennonites. We trust our own capacity, but we also look for education.

We also speak of needing to find more knowledge to find out how to relate to the surrounding society. We want to dialogue with the authorities and negotiate with the politicians. But we want to protect ourselves from negative external influences. We look for real justice which will come by means of the teaching of the Word of God.

Finally, our "life project" also includes indigenous peoples belonging to our own ethnic groups who live in marginal zones in the Chaco. We are aware of their physical, as well as their spiritual, needs. For a few years now we have carried on visits to evangelize in these communities. And now we feel challenged to organize efforts of social cooperation with our needy peoples—in the same way in which the German Mennonites are doing with us.

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Today we look back and we ask ourselves, What is it that we value most in our experience of cooperation between our communities and the German Mennonite communities?

- The most significant for us is that this help is holistic. We listen to the Gospel and we experience economic and social help. According to our culture, this is solidarity among brothers and sisters. This has created trust.
- We are not going to deny that there have also been occasions where we have not seen eye to eye. For example, we feel needs which do not seem important for our German Mennonite brothers and sisters. In one example our people wanted to mechanize agriculture and the German Mennonites insisted on using animals. Another occasion was when the German Mennonites became offended when we decided to become politically active.
- Nevertheless, we believe that fraternal relationships have dominated. We can declare with satisfaction that, thanks to this cooperation, we live at peace with other tribes and with a feeling of security due to owning some of our own land.
- Thanks to this cooperation, we also count on the knowledge and resources we have gained to defend ourselves against sickness and to be able to feed our families.
- And lastly, thanks to this cooperation, we can now live with the hope of an eternal life in the presence of God.

—translated by Tom Rutschman

15. *Giving for reasons more than generosity*

by J. Daniel Hess

"It's still a bit embarrassing," says Sam Bixler, "to think that an article about our giving would appear in print, but ..."

Many generous people are, like the Bixlers, quite private about their contributions. For them, generosity is not a matter of honor, but rather of faithfulness.

The Bixlers consented to an interview, hoping that such reports would "help each of us think about how we should live our lives different from the rest of the world."

"It started way back," says Sam Bixler.

"*Rich Christians in an Age of Hunger*," adds Carol his wife.

"We read it in college. Ron Sider's book," explains Sam. "The question is not how much you give, but rather how much you keep."

Sam is in dusty everydays, having taken a break from his installation of ceiling tiles at Shalom Mennonite Church in Indianapolis, Indiana. It's Monday, the day he chooses not to go to Eli Lilly and Company where he is a senior project engineer. Carol is the homemaker, organizer, school volunteer, visitor, and hostess of the family. She

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typically carries multiple responsibilities at church. Today she walks to church for our conversation about giving.

"How we give is an expression of our separation from the world," offers Sam, a fellow who says very little in a crowd. Here, he is unusually animated as he explains deeply held convictions about money. A tithe is just a start, he says, not as a braggart but as a person who has come to conclusions about financial stewardship.

I don't ask how much they give, but learn in our exchange that in the year of lowest giving, it was 17% of gross, and the highest was 33%. Currently they are also helping pay for son Eric's college bill.

"My dad was a literalist," says Carol. "He gave liberally. He thought he should owe no man anything, so he didn't borrow. He hated to spend because he thought it unnecessary, and it reduced what he could give to others. I'm frugal like my dad."

Sam's parents tithed, thanks in part to his mother's convictions. His dad's coffee buddies once scoffed at his giving so much to the church.

Now Carol and Sam give "a chunk" when each pay check comes in, and besides, send checks to Mennonite schools, Mennonite Mission Network, Mennonite Education Association, and Mennonite Church USA executive office. Alumni of Mennonite Central Committee (Burkina Faso, three years), they also send checks to MCC's office in Akron, Pennsylvania.

Having adopted three children, they contribute to several adoption agencies. Two local cultural organizations benefit from their gifts. They send money to Wycliffe Bible translators, in support of friends. However, the Bixlers do not normally respond to special appeals.

There is a strong counter-cultural belief system in operation in the Bixler household. Sam works four days

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a week as a matter of principle. "Yes, if I worked full time we'd have more to give. But spending time to earn money is, in fact, spending me. Is that how I want my life to be spent—earning money?"

"Our time together at home is very important," says Carol. Sam is in the process of remodeling the family room. Sam's being at home frees up Carol for her interests. Free Mondays also allows time for their volunteering at Global Gifts, a nearby gift and thrift store. The Bixlers are musical (recorders, violin, percussion, vocal), so their practice at home contributes to congregational music.

For a time the Bixlers withheld the U.S. telephone tax, but found that this decision resulted only in confused correspondence. Currently their deductions are sufficiently large to reduce payment of their federal taxes. "When charitable donations go up," says Sam, "taxes go down." They were asked one time by the Internal Revenue Service to show receipts.

There is a determined spunkiness about their will to give. When they learned that Lilly would match contributions only to educational institutions where they studied, Carol enrolled in an on-line seminary course in order to qualify for a Lilly match of contributions to Associated Mennonite Biblical Seminary.

Behind the spunkiness, however, is their knowledge of poverty. "How can I lay aside money for *our* pension or for college for each of *our* children when I know what our friends in Burkina Faso are going through?"

While both Sam and Carol learned the habit of giving from their parents, they don't know yet whether their practice of giving will be emulated by their children.

One can't talk very long with the Bixlers before beginning to think about "how we should live our lives different from the rest of the world."

16. A "no more!" Sabbath

by Sue Klassen, U.S.A.

One March weekend earlier this year, a friend and I stayed overnight in a hotel prior to attending a conference. The next morning at 6 a.m., I started searching for the pool. A quick, vigorous swim was just what I needed. A staff person gave me directions, but then added, "The pool isn't open until 8 a.m."

I snapped back, "That's no help. I need to check out before then." I headed back to my room, scowling. Where had my sense of entitlement come from? If I hadn't known they had a pool, I might have gone for a brisk walk and been happy. Three days into our Sabbath Year experience, I had a forceful reminder that I needed it.

My husband, Victor, and I are halfway through a yearlong adventure of Sabbath Year, as we call it. Challenging our frequent sense of entitlement, we are taking a sabbatical from upgrading our lifestyle, our home, and all our things.

This is actually our second Sabbath Year. It was so refreshing and rewarding the last time that we decided to do it again. The first time, we were inspired by a 1998 article by Rabbi Arthur Waskow, "Proclaim Jubilee" in *The Other Side* magazine.

He wrote, "Aside from normal upkeep and the replacement of nonfunctioning essential items, what if we

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spent a year just not acquiring anything that's newer, better, faster, easier, prettier, more sophisticated, longer lasting, better designed, or—that most empty improvement, 'the latest?'"

The rest from newer-better-faster—and the challenge of sidestepping our culture's frenetic materialism—appeals to us so much that we expect to do this every seven years. As we refrain from upgrading our lifestyle, we're really facing our sense of entitlement and learning the Apostle Paul's secret of being happy and content—with much or with little.

Just as we prepare for our weekly Sabbath, we prepare for our Sabbath Year. We think through what purchases are important before our yearlong rest.

Our son, Nathan, left for college in January, taking his laptop, which I'd often borrowed. Jesus was quite effective in his ministry without a laptop—God could make me effective without one, too. However, as a home-schooling mother with volunteer commitments requiring extensive computer work, I also know how useful a laptop is. It lets me work beside my daughter, Sylvia, while she studies or is involved in outside lessons. And, the computer allows me to move my work back and forth between home and the restorative justice office where I volunteer.

Victor and I decided to buy a refurbished laptop appropriate for my work. But weeks went by—none were available. I released the decision to God. One arrived just days before our Sabbath Year. I did not know then that our restorative justice office would soon be without staff for four months. The laptop allowed me to effectively oversee the office during that period. The freedom of knowing God would provide with or without the laptop, though, is even greater than the laptop itself.

A "no more!" Sabbath

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Our Sabbath Year affects decisions and comes up in conversation almost daily, often stretching us. While I was recovering from knee problems, my therapist asked if I owned an exercise ball. I said no, and I wouldn't buy one because of our Sabbath Year. To keep things in their place, the therapist says, he counts all his personal possessions, aiming to keep them to 200. Just keeping our personal clothing to 200 items each would be a start for us. (Thankfully, I healed quickly without an exercise ball.)

To heighten this year's adventure, we threw in a buy-nothing month in July. We prepared for this time too, stocking up on essentials, including, of course, enough toilet paper. Some July days I left my wallet at home, carrying only my driver's license and health insurance card. One day, a man asked me for bus money to get to a job interview. How freeing it was to look him in the eye, say I had no money with me, but that I would pray for him. I felt as if I was walking with Peter and John as they said, "Silver and gold have I none, but what I have I give to you."

We do not ask Nathan and Sylvia to participate in our Sabbath Year. Instead, we support them in their own stewardship journeys. (Nathan was recently awarded a \$1,000 Mennonite Mutual Aid College Scholarship based on his own stewardship journey and essay.) My journal reflects my gratitude for many rich conversations with them inspired by this year.

Our children have never complained about things we won't buy during our Sabbath Year—they respect our journey. Though we sometimes treat the family to cones during a bike ride, we wouldn't in July. On two hot Sundays when we cycled 13 miles one way to church, Sylvia bought a cone for herself and offered us licks.

Stewardship for All?

Our church is constructing a new building this year, using as much volunteer labor as we can. Several couples from the building committee decided to share a meal to ease the natural tensions of the work. Someone suggested we buy Thai food to eat in a home. We agreed.

But the night before, we realized the meal would fall on July 3. We looked up Thai recipes online, figured out what ingredients we had, and cooked up some tasty dishes. Ironically, the Thai restaurant was closed that day, so everyone else brought Chinese food.

That worked, but our orienteering meets that month didn't. We wanted to go. We could have arranged to volunteer at the meets and compete for free. But we were pressed for time, so we didn't. We could have stayed home, but we're trying to qualify for an upcoming statewide meet. Our daughter offered to pay the \$5 fee for us to go as a family both times. That's what we did—but it felt like cheating.

While we spend less in our Sabbath Year, we don't reduce spending as much as one might guess. Our big expenses—donations, taxes, mortgage, food, car, medical expenses, savings, and home maintenance—continue. And since we always seek to practice good stewardship in our purchases—repairing rather than replacing, buying second-hand, borrowing instead of owning, and thinking “more with less”—we have few frivolous purchases to cut. However, refraining from making any material improvements for a year brings us new awareness and space to reflect on being faithful stewards. It takes planning, but it offers a great return on investment.

Sabbath Year squeezes so much more joy out of living—for nothing. When we're always trying to treat

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ourselves, the treats lose their "treat value." Sabbath Year lets us fast from things and set limits. When we often say no to ourselves, the fewer times that we say yes give us great pleasure. It's about choosing contentment with what we have for a period.

Our Sabbath Year deepens our marriage relationship. I believe a significant factor in our vibrant marriage is our shared commitment to stretching together in the ways God is calling us. We are so deeply blessed to share this Sabbath Year.

Our Sabbath Year is not about asceticism. Or legalism. It's about a fully satisfied rest—and a fresh, alive adventure at the same time. It's a chance to listen more intentionally to God's call on our lives, less distracted by things. Thank God for our Sabbath Year!

Discussion Questions

Structuring the Discussion

To the Discussion Leader: You may want to discuss this book in either 4 sessions or 12 sessions.

For 4 lessons, consider the following:

- Lesson 1—Pages 1-21, 86-91
- Lesson 2—Pages 22-26, 81-85, 95-99
- Lesson 3—Pages 28-59, through the top paragraph; 92-94
- Lesson 4—Pages 59-75, 79-80

For 12 lessons, consider the following:

- Lesson 1—Pages 1-13
- Lesson 2—Pages 14-21
- Lesson 3—Pages 22-26
- Lesson 4—Pages 28-33, 79-80
- Lesson 5—Pages 34-42, middle of the page
- Lesson 6—Pages 42, middle of the page-47, 92-94
- Lesson 7—Pages 48-57, middle of the page
- Lesson 8—Pages 57, middle of the page-62, 84-85
- Lesson 9—Pages 63-67, 3 lines from the bottom
- Lesson 10—Pages 67, 3 lines from the bottom-71, 3 lines from the bottom, 86-91
- Lesson 11—Pages 71, 3 lines from the bottom-73 to subhead, 79-80, 83
- Lesson 12—Pages 73, at subhead-75, 81-82, 95-99

Discussion Questions

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The Questions

- *As part of each discussion session, you may want to invite 1, 2, or 3 persons in the group to talk about how they've tried to practice stewardship, and/or how they've been influenced by someone else's practice of stewardship.*
1. Are you energized or exhausted by a discussion of stewardship? What has contributed to your attitude about the subject?
 2. Before beginning this study, what questions do you have about the concept of stewardship?
What questions do you have about the practice of stewardship?
 3. Why does Bedru say that "stewardship, Christian leadership, and accountability" are fundamentally related? Do you agree? Why or why not? (Page 6)
 4. How is Adam and Eve's sin in the garden related to stewardship? How do the two subjects intersect? (Pages 8-11)
 5. What basic mistake did the holder of one talent make? What was so essentially wrong about what he did? (Pages 11-13)
 6. Would you add any qualities to those of a good steward listed on page 13? Would you take any away? Does each quality seem essential to you?
 7. How can the church rise about the legalism of tithing laws, spelled out in Leviticus, Numbers, and Deuteronomy? How can we be more fully captured by the spirit of giving expressed in the New Testament? (See especially the Scripture passages on page 15.)

Stewardship for All?

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8. How does (or could) the practice of stewardship empower your congregation? Your denomination? Bedru writes specifically about his church. Do the same specific thinking about your own. (Pages 16-18)
9. What does "interdependence" mean in your world? In what ways do you personally practice and experience interdependence? In what ways does your congregation practice interdependence? (Page 21)
10. Consider Bedru's questions on page 22, especially the second question under #1, and question #3.
11. In your church, what connection is there between the congregational leaders and the practice of stewardship? Would your congregation benefit by paying greater attention to that intersection? (Page 23)
12. Would we likely be more faithful Christians if we were "poor and suffering" rather than "comfortable"? (Page 30)
13. Is Lynn's proposal—to create a financial plan in order "to regularly give away my estate as I meet needs and opportunities"—possible to do? Is it a good idea? What stands in the way of doing it? (Pages 32-33)
14. How might we get a better understanding of God's generosity? How might we develop a fuller grasp of it? (Pages 34-37)
15. Talk specifically about how the members in your group can be both "generous and responsible." (Pages 35-39)
16. How do we determine the line between appropriate prudence—and too much prudence? (Pages 39-42)
17. How do we determine if we should give, or how much to give, if we don't have "all that we need"? (Pages 42-44)

Discussion Questions

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18. How might we learn to be more generous? How might we experience a greater sense of God's generosity? (Pages 47-51)

19. Is Acts 4:32-35 at all applicable to us today? If so, list some ways in which we could live similarly. (Pages 52-55)

20. Ask each participant to give an example of how s/he has benefited from someone else's generosity. Be specific. (Pages 57-62)

21. What concrete steps might it be possible to take so that we actually live the kind of equality Paul proposes in 2 Corinthians 8:13-15? Remember that this passage does not refer only to money, but includes time, talents, and other gifts. (Pages 64-65)

22. Which of the motivations on page 67 characterize your giving? Give an example of each kind of giving you do.
Reflect on the effects each kind of giving has on you.
Do you think of other reasons for giving, beyond those listed?

23. What do you think of Lynn's statement on page 69 in the first full paragraph: "God's generosity at the cross, the model for our generosity, comes from God's character, rather than from what the recipient deserves or needs."
Imagine what kinds of changes would come to our own communities, "if we as God's children lived that same generosity." Be specific.

24. Choose one of the four highlighted questions on pages 69-70 and 73. Answer it before reading Lynn's commentary. Then read what Lynn has written. On what points do you agree and disagree?

25. Choose one of the stories in Part 3 and imagine its practice or experience happening in your setting. How would it change you and/or your church?

About the Authors

Bedru Hussein has served as Executive Secretary of the Meserete Kristos Church in Ethiopia. He has also been Dean of the church's Bible College located in Addis Ababa.

From 1997-2003, Hussein was Vice President of Mennonite World Conference.

Today he and his wife live in Addis Ababa, where he remains active in the Meserete Kristos Church and Bible College.

Lynn Miller, Bluffton, Ohio, is the stewardship theologian for Mennonite Mutual Aid (MMA), Goshen, Indiana. He is a graduate of Wilmington College and Associated Mennonite Biblical Seminary, Elkhart, Indiana.

Lynn is a well-liked conference and congregational speaker. He has been a pioneer in the study of "Firstfruits" stewardship theology and its application to a life of faith. He has authored three books: *Firstfruits Living*, *Just in Time: Stories of God's Extravagance*, and *The Power of Enough*.