

BEST Stewardship Illustrated

The Digital Magazine of The National Center for Stewardship & Generosity



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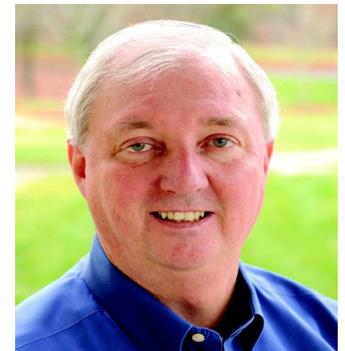
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STEWARDSHIP AND GENEROSITY

The Next Movement for BEST Stewardship across America

By Dr. Scott Preissler, Ph.D., Editor in Chief of BEST Stewardship Illustrated

Baptists stand in a long tradition of steward leadership organizations which have existed over the last 200 years. The Layman's Tithing Movements and Societies For Propagation Of The Gospel dating from the early 1800s, and more recent organizations like the Christian Stewardship Association, were early prototypes of "Centers". These organizations provide stewardship leaders from church and parachurch organizations opportunities to gather together for fellowship and to share best practices and ideas. The National Center for Stewardship & Generosity was formed in late 2013 in the void of such an expertise center existing anywhere in the current world. As stewardship in church and parachurch service is and has long been largely an American practice, the need to organize anew for this and emerging generations became apparent. After four years of prayer and strategy meetings, a group of volunteer experts launched a new and virtual

center we refer to here as The National Center.

A Biblically grounded, whole-life stewardship philosophy, BEST Stewardship, is at the helm of the

National Center approaches can be expressed as: (1) preserving historic, Biblical charity (caritas), which is one of the three theological virtues (those being faith, hope and charity); (2) promoting the increased practice of stewardship and generosity in American Christian culture; (3) providing Biblical models and concepts to encourage the preservation and practice of stewardship and generosity, and (4) serving as a recognized affiliation structure where individuals of like-minded purpose and service will find encouragement, will share and exchange information, creating a network for BEST Stewardship practice ideas and information.

The National Center's heart-work includes a three-fold focus: (1) To Preserve and Promote Biblical Stewardship Virtues; (2) To Inspire Christian leaders through Stewardship and Generosity; and (3) To Perpetuate Stewardship, Discipleship, and Generosity Intent. The programs and ac-



The Steward's Compass is illustrated to guide the steward through the heart-work, while applying God's Wisdom to lead to Kingdom Generosity and a Legacy worthy of laying at His feet.

Center's programs. The overarching purpose of everything The

ship, Discipleship, and Generosity Intent. The programs and ac-

tivities provided by The National Center include many areas to be discussed through future issues of BEST Stewardship Illustrated. These programs include important topics for church leaders and professionals like Biblical Financial Education and the Biblical Stewardship Series. This issue of BEST Stewardship Illustrated provides an overview of two of the programs provided through The National Center: Royal Stewards and BEST Stewardship Illustrated.

Royal Stewards: Women's Stewardship Journeys And Interests Together! A new women's stewardship guild for a new generation

Founded in 1995 by Lu and Patrick Dunbar, Royal Treasure fast became a safe forum for women to meet, discuss and fellowship about generosity issues. Following Lu's death and promotion to glory in 2004, Royal Treasure board leaders, with Patrick's enthusiastic endorsement, donated all archives of this historic stewardship fellowship organization to the Kingdom Generosity Col-



lection. As time progressed, the name Royal Treasure was updated to Royal Stewards, placing focus on a new century, next generation. This historic women's guild is facing a new day with new beginnings. Royal Stewards are

known as faithful women ready to disciple others and influence with time, talents and treasures. Royal Stewards will travel, hold national reading forums, convene fellowship meetings, and share ideas and guidance. As these new century leaders for the glory of God join together, they will:

- Energize and Influence
- Motivate and Educate
- Disciple and Mentor

BEST Stewardship Illustrated: The National Center's "BEST in stewardship literature" magazine

BEST Stewardship Illustrated (BSI), published quarterly with occasional special issues, is the digitally-produced resource of The National Center. BSI features articles, news, leader profiles, calendar, and humor; all from past and present. Especially notable within every issue of the E-zine will be artifacts and information that comes directly from the Kingdom Generosity Collection (KGC) which is on loan to The National Center. The Collection is on display and available to be viewed throughout the Georgia Baptist Mission Board's facility in Duluth, GA by reservation.

This is the E-zine for a new movement of stewardship leaders! The essential resource for pastors, church and parachurch leaders, educators, financial services professionals, and business leaders. BSI fills a gap in current stewardship literature. Steward-

ship contributors bring readers biblical, practical, theological and historical content for quarterly publication in a wide spectrum of generosity, evangelical and general stewardship interest areas. Articles are inspiring, educational, and information sharing. Guidelines for submitting ideas and articles are available and welcome.

Pastors, nonprofit and busi-



ness leaders will gain wonderful historic and present generosity information, trends, interviews, illustrations, humorous asides, and opinions on issues. Pictorially illustrated, stories from the founding of our field forward are highlighted for today's stewardship leaders. Christian generosity's history up through and to our current times is interestingly expressed.

There is not another stewardship literature resource today that addresses inspiring giving information sourced in biblical foundations.

Tours of the Kingdom Generosity Collection, which is on display at the Georgia Baptist Mission Board's headquarters in Duluth, GA, can be reserved by contacting Dr. Scott Preissler at scottpreissler@gmail.com. Tours – both self-guided and hosted – are by reservation only.

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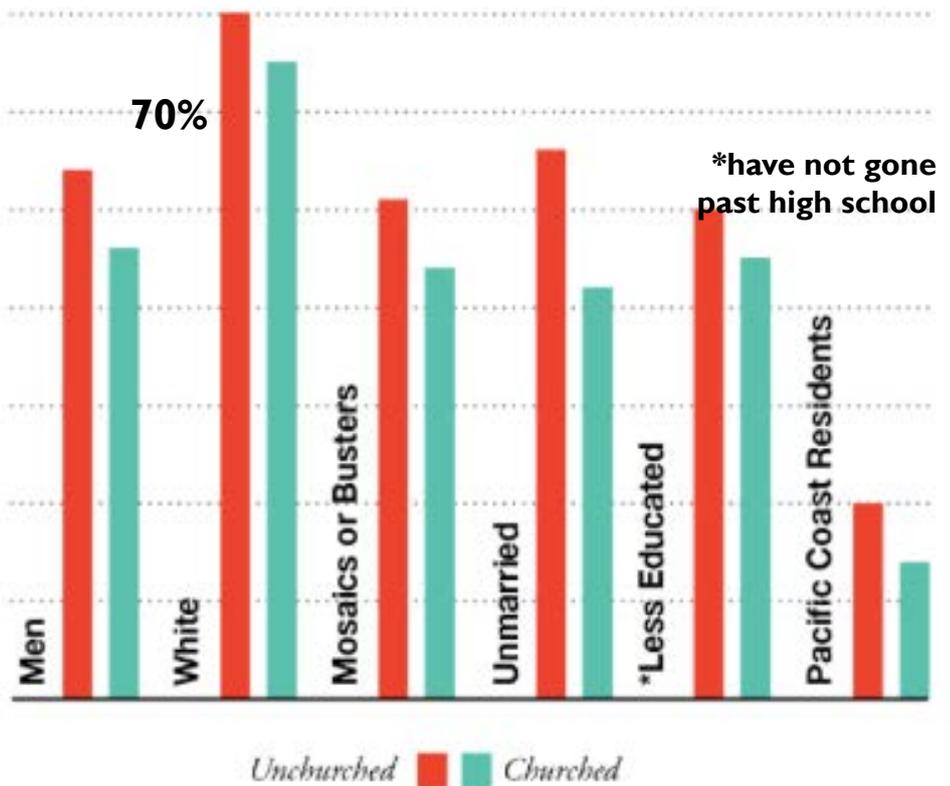
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GO FIGURE

Unchurched Adults are most likely to be ...



Since 1984, Barna Group has collected data and provided insight about the intersection of faith and culture, including exploring the behaviors and attitudes of those unconnected to churches. During the past three decades, Barna has conducted tens of thousands of interviews with unchurched people. Based on those interviews and the resulting “tracking data,” here are 10 facts about the “churchless” in America.

1. The number of unchurched people in America would make the 8th most populous country in the world.
2. In the past decade, more people in the U.S. have become churchless than live in Australia or Canada.
3. The vast majority of America’s

- churchless have attended a church.
4. While the churchless are primarily men, the percentage of women in their ranks is on the rise.
5. The unchurched in America tend to be less educated than the churched.
6. The Pacific Coast is home to the largest percentage of churchless per capita.
7. The unchurched are more likely to be unmarried.
8. The younger a person is, the less likely he or she is to attend church.
9. Unchurched adults are more likely to be white.
10. The majority of the churchless in America claim Christianity as their faith.

Original article available through www.barna.org.

In their essay in *Achieving Excellence in Fund Raising*, Enright and Sailer explore the question: What is stewardship? On the surface stewardship appears to be a management function with a detailed administrative task set. In exercising the practice of stewardship in fundraising, one compiles prospect lists, crafts branding and messaging, communicates with prospects and donors in written and digital form, organizes and conducts events, and forms networks of like-minded stewards. However, stewardship is more than a particular form of business marketing. Stewardship has a unique spiritual character. Without a spiritual foundation, stewardship loses its potency and is in fact just another business exercise.

Stewardship is often viewed as the management of goods for the benefit of others. In outward material form this perspective is not incorrect. However stewardship is, in its essential nature, the management not of material things, but of a sacred trust given to one party by another. When a parent gives the car keys to a teenager for the first time, the teen is not just a steward of the family auto; he is a steward of a sacred trust the parent has implicitly imparted to him. As a steward of the family trust, not just the family car, the teen takes on far more responsibility. He is expected as a steward to conduct himself in a certain way, a way which meets the expectations of those who love him dearly, his parents. In short, stew-

ardship is about relationship.

Stewardship is not rooted in the secular culture of philanthropy and social responsibility. Stewardship has sacred roots in the Bible. The record of stewardship weaves a continuous trail through the biblical record and is best exemplified in its most basic form in the first steward, Adam. Adam was formed and made alive by the Spirit of God. God placed Adam in a special place, the Garden of Eden. God made Adam a steward over his Creation. In Genesis God gives Adam the mandate for his stewardship. Adam is told:

The Lord God took the man and put him in the Garden of Eden to

then is to maintain the world according to God's order and in alignment with his divine purposes. Third, Adam is given a commandment. Though he is the only person in the world at this time, it is clear that God expects Adam to both keep this statute and to communicate it to others. Adam is a steward of God's Law.

From the very creation of man, stewardship is described and prescribed. The principles of stewardship of God's Kingdom have not changed. We are still called upon by God through his Word to work in his Creation, to keep it, and to communicate to others this vital service of trust. First, stewards

Stewardship

A Closer Walk with God

By [William Stevens](#)

work it and keep it. And the Lord God commanded the man, saying, "You may surely eat of every tree of the garden, but of the tree of the knowledge of good and evil you shall not eat, for in the day that you eat of it you shall surely die." (Gen 2:15-17).

Adam is made a steward of God's Garden. He has three specific responsibilities in caring for God's Creation. First, he is supposed to work in the Garden. It is not there solely for his enjoyment and leisure; the Garden is a place of labor on behalf of God. Second, he is to keep the Garden. God has created his world with a definite order and with a purpose which is ordained by God alone. Adam

today are commanded to work in God's Kingdom. That work requires skills and power and direction. The Lord provides us with all of these. He equips his elect with gifts of the Spirit. These inner gifts are the driving force, the catalyst for our approach to living and acting as God's stewards.

The Lord also equips believers with skills for doing the work of the Kingdom. In the OT the Lord gave Israel men with special skills to construct the Tabernacle. These men, Bezalel and Oholiab, were craftsmen and engineers but their power came from the Spirit of God. The Lord said of Bezalel: "I have filled him with the Spirit of

God, with ability and intelligence, with knowledge and all craftsmanship” (Exod 31:3). Everyone who worked on the Tabernacle in God’s service was prepared by God for special service as stewards of his great project: “And I have given to all able men ability, that they may make all that I have commanded you” (Exod 31:6). We can be assured that the work we do as stewards, if honoring to God, will be powered by the Spirit of God.

The second part of stewardship communicated in Genesis 2 is the mandate to keep the Garden. Keeping or guarding the Creation of God has a clear meaning. We are to maintain the Creation as God designed and purposed it. We are to keep the world according to the design and the order which God has imprinted upon it. That order is repeatedly spelled out in the Bible both OT and NT. The OT key words that characterize God’s order are justice and righteousness. “To do righteousness and justice is more acceptable to the LORD than sacrifice” (Proverbs 21:3). God demands that we execute justice and thereby reflect righteousness in our dealings with God’s Creation, including his people.

Justice means that God’s law will protect the weak and those without the means to exert power in the world. Righteousness means that men who act rightly are living out what it means to be in right standing with the Lord. The resulting condition of man when we act as stewards of God’s justice and

righteousness is equity. Equity implies the lifting up of those less fortunate and the lightening and humbling of those who have an abundance. God expects man to foster a world of equity, where no one is able to take advantage over another unfairly and where one brother helps another. Our ability to act as faithful stewards of God’s just order is our goal in life and we can be sure that God will teach us how. As stewards we are “To know wisdom and instruction, to understand words of insight, to receive instruction in wise dealing, in righteousness, justice, and equity” (Proverbs 1:2-4).

Stewardship also means the keeping and communication of God’s Law. Jesus summed up the Law in its two greatest commandments: to love God with all your heart, soul, mind and strength and to love your neighbor as yourself (Mark 12:30-31). As stewards we show our love for God by giving all the glory to him. Our works are not for our own enrichment or for our boasting but for the glory of God. When we provide for others through stewardship we are merely obeying God’s command to love our neighbor. Finally, as stewards we are to communicate God’s law. When we act as stewards and ask others to do likewise we are performing and transmitting a divine commission. All who we encounter are to understand that they are merely visitors and sojourners in this life. The world, both in its material composition and its human society, belongs not to men but to God and we

are created and commanded to walk in it as faithful stewards of God’s Creation. God is explicit in telling us that this world and its substance is not ours; it belongs to him alone: “The land shall not be sold in perpetuity, for the land is mine. For you are strangers and sojourners with me” (Lev 25:23). Sharing this vision of God’s plan with others is a part of our role as stewards.

The highest external mark of faithful stewardship in the Bible is sacrificial giving. The Lord instituted a sacrificial system which was based on a fundamental principle: all things belong to God and come from God (James 1:17). Sacrifice and offerings to God are not monumental works of man which earn him credits in heaven. Rather, when man offers gifts to God they are merely an outward sign of an internal thanksgiving. God demands the firstfruits be returned to him, not because he requires anything from us, but as a means of reminding us of his ownership of everything and our assigned role as his sacred stewards.

When we are faithful as stewards, God is faithful as a provider in all things. “Bring the full tithe into the storehouse, that there may be food in my house. And thereby put me to the test, says the LORD of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need” (Mal 3:10).

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10 QUESTIONS *Opinions and Insights*

ART ALLY: AN INTERVIEW

Early in 1992, Arthur Ally, then President and Owner of Covenant Financial Management, was challenged to design a retirement plan for pastors of independent churches and offer it on a national scale. Mr. Ally searched the entire investment industry for any professionally managed program that would complement the Christian world-view passion of evangelical pastors.

WHAT ARE A FEW OF THE MOST SURPRISING, UNEXPECTED HELPFUL GIFTS YOU EVER RECEIVED?

One of the most surprising helpful gifts I have ever received was not really a gift but an investment in Timothy Partners, Ltd., sponsor of the Timothy Plan Family of Mutual Funds. There were a couple of occasions during our early years when we completely ran out of money and, at the eleventh hour, on three occasions the Lord directed people to me (people I had no way of knowing) who heard about our work and wanted to invest enough in the business to keep us going.

LIST 3 THINGS YOU WANT YOUR GREAT GRANDCHILDREN TO KNOW ABOUT BIBLICAL STEWARDSHIP?

Three things I want my grandchildren to know about biblical stewardship:

a) The Lord wants us to work hard but to be content with what we have. More money rarely, if ever, leads to contentment.

b) The tithe (the first 10%) belongs to the Lord, not to you. You are not giving until you go

beyond 10%.

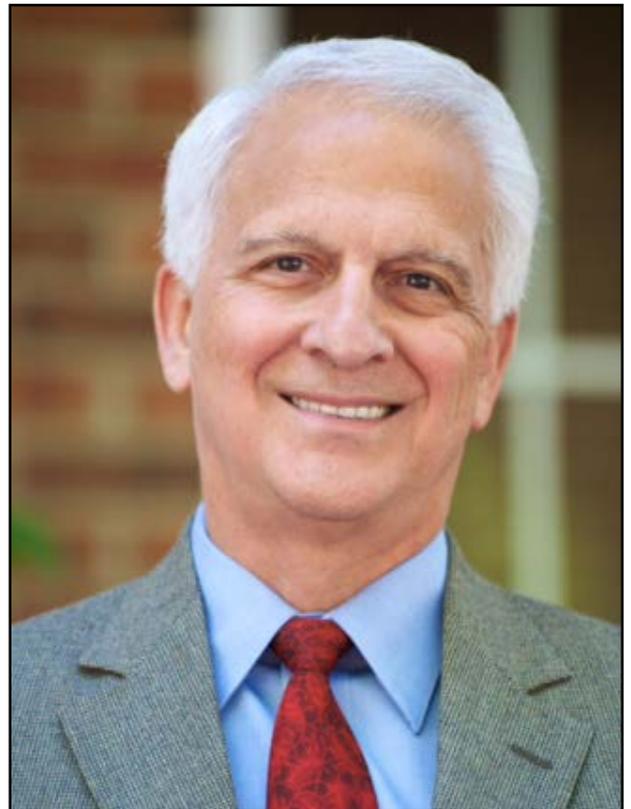
c) Help others in need before you worry about accumulating more stuff.

WHAT MAJOR LIFE TRANSITIONS OR EVENTS HAVE SHAPED / MOULDED YOUR VIEWS ON GENEROSITY?

Life events that have shaped my views on generosity: My first real job was as a bill collector for a finance company. The impact of seeing poor families with little kids living in squalor will stay with me for the rest of my life. That's when I purposed to try to make a difference instead of simply making money.

WHAT IS YOUR WORST MEMORY INVOLVING MONEY? BEST MEMORY?

Worst memory involving money: The first time Timothy Partners



ran out of money since our partners trusted me with \$1 million and it was gone! The best memory was when the Lord directed strangers to me that wanted to invest to get us over the hump – just in time!

PICTURE WRITING YOUR EULOGY. WHAT ARE THREE THINGS YOU WILL BE REMEMBERED FOR?

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PERSPECTIVE: BE A GOOD STEWARD

BY ANTHONY JORDAN

A recent survey indicates that 72 percent of Americans will die without an estate plan. When you die without an estate plan, your assets, small or large, default to the government's plan for you. You may be a fan of the government and courts, but I admit they are not the people I want determining how my estate will be divided. Many younger couples ignore estate plans because they feel they have nothing to leave and forget that the most precious possessions they have are their children. If you do not have a plan, the court will decide who raises your children if you and your spouse die. Not a good plan!

I realize that thinking about one's final journey can be difficult. We tend to put off dealing with these matters preferring to ignore reality. Be assured, the mortality rate in America (OK, everywhere) is 100 percent. I find it incomprehensible that Christians, called to be stewards of all God gives them, would not plan for the day God calls them home. While I do not want to be harsh, I do want to be blunt. God has blessed you, large or small, and He has given you stewardship over all He has provided—that includes after you die. You cannot take it with you, but you can leave a plan that makes a difference for the glory of God.

You may not have young children

still living at home, but you still need an estate plan. A good plan protects you in case you or your spouse are incapacitated, which could be a short- or long-term injury or illness. You want to be in control of who would make medical decisions and manage your financial affairs if you were not able.

Paula and I made our first estate plan decades ago, and have updated it regularly throughout the years as our situation changed. For those who already have an estate plan, keeping your plan updated is an important step. But if you do not have an estate plan and have good intentions, it is time to stop procrastinating. The future of your children and your God-given assets are at stake. More importantly, your eternal impact is at stake.

I want to suggest that you consider contacting The Baptist Foundation of Oklahoma (BFO). They will assist you in establishing a plan that fits your station in life. You will be given full control of the plan for distribution of your assets. The BFO is not tied to any ministry, and will not direct you in any way.

Interestingly, across the years, the number one recipient of estate gifts is the local church. Amen! Our local church nurtures, cares for, and trains us. God has given

the local church the responsibility to reach the world with the Gospel.

In addition to the church, you should consider a ministry that is making a difference for the work of Christ. In Oklahoma, you can give resources from your estate to Falls Creek Baptist Conference Center, Oklahoma Baptist University (OBU), Oklahoma Baptist Homes for Children (OBHC), Baptist Village Communities (BVC) and special ministries within each of these organizations. One way to impact all of these ministries is to leave a gift to Cooperative Program endowment. Those endowment dollars will be divided in Oklahoma as well as support the work of the Southern Baptist Convention, which includes the International Mission Board, North American Mission Board, and the Ethics & Religious Liberty Commission.

The BGCO, OBU, OBHC, and BVC have agreed that The BFO represents the convention and each affiliate in the churches. The Foundation will come at no charge to the church and will work with the pastor and church membership to develop estate plans

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Faith, Hope & Charity

THE FAITH, HOPE, AND CHARITY ART ERA: 1790-1934



In 1933, Franklin Delano Roosevelt, candidate for President ran on the theme: FH& C. The Kingdom Generosity Collection (see below) owns one of only 5 known original campaign posters from that presidential candidate era of 1933. Here is a picture of that national campaign image which appeared in the form of posters any family could hang out above their front porch.

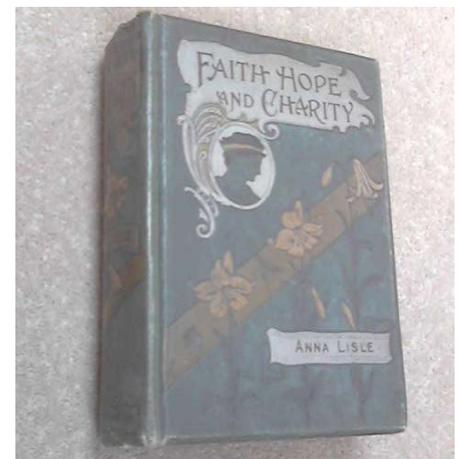
As early as 1790, the reciprocal concept of Faith, Hope, and Charity was being drawn, painted, etched, and carved in thousands of artistic images and renditions. This era is largely undocumented, but has left many clues to its existence. During this era, international attention to the interrelationships of Faith Hope and Charity (FHC) were largely led by Great Britain and United States artists. Images and art appeared in stained glass, wood carvings, grave

headstones, ceramic dish-ware and table settings, etc. The Kingdom Generosity Collection owns approximately 35 differing artifacts portraying these symbols. The stewardship literature base also holds clues from books and pamphlets mainly from the 1870 - 1930's era.

Enduring is the mystical Christian interrelationships of how FHC all work together and are inspired by the Holy Spirit. Long ago, it was common to understand that only Faith in God and

His word, the bible could produce Hope for man's human condition. Logically then, a person who held Hope, could be Charitable (Charity). If you think about it for just a minute, that same logic works in reverse as well. A charitable person could only become that way because the person holds hope, and in what? Faith in God and His word.

Its is interesting to note two trivia of many that exist surrounding the FHC era. During WW 1, 3 of the most famous European flying bi-planes were named, Faith, Hope, & Charity. They won many battles, notably for winning the war over the isle of Malta, and became lore for military enthusiasts due to their triumphs. See the book "Faith, Hope & Charity: The Defense of Malta" written by author Kenneth Poolman.



How to get out and stay out of

CREDIT CARD DEBT

BY KEITH T. HAMILTON

01 Limit yourself to one credit card. Take the time to do your homework by researching which credit card would best suit your needs. Credit cards that offer cash back and other rewards usually carry a higher interest rate. Avoid credit cards with “teaser rates.” These credit cards offer lower rates initially, but the rates are considerably higher after the teaser rates expire. Also, avoid credit cards that charge an annual fee.

02 Put your credit cards in the freezer until you are able to get your spending under control. This does not mean you will not use your credit card, but your usage will be limited. Mentally, think of putting your credit card spending on ice.

03 Continue to make monthly minimum payments on your credit cards, but pay extra down on the credit card with the lowest balance. Celebrate paying off the credit card by calling the credit card company and canceling the credit card! Also, celebrate paying off the credit card by cutting up the credit card as an “after dinner” treat!

04 Do not charge more on your credit card than you can pay off each month. Track your credit card expenses by entering credit card purchases in the checkbook registry. This will help avoid overspending.

05 Create a monthly budget and follow it. A spending plan that is developed realistically will allow individuals to plan for the future without compromising today’s needs. One of the most effective ways to control spending is to pay for everything by check or cash until the credit card spending is under control.

06 Shred credit card applications that are received in the mail. Resist the temptation to read the unsolicited applications. Immediately shred the applications.

07 Resist the temptation of charging vacations, Christmas gifts, and birthday gifts on credit cards. Pay cash for these “big ticket” items. This will help avoid overspending.

08 Do not shop for entertainment. Shopping for entertainment would include not only malls and other land-based businesses, but online shopping as well.

09 Never skip a payment or send in less than the monthly minimum payment. Not only will this impact your credit rating, but it will increase your interest rate and payments.

10 Until spending is under control, halt all credit card spending unless it is a case of extreme emergency like heating or air-conditioning repairs or medical needs. Resist the temptation to buy items on sale because they are such a good deal.

11 Establish a waiting period before purchasing “big ticket” items such as electronics. This will allow you time to think about the purchase before the purchase is actually made. This waiting period should be at least 24 hours.

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A FOUNDATIONAL FAITH

ROCKEFELLER'S LEGACY OF GIVING

At age 31, "John Davidson" Rockefeller is consumed with figuring out how to get oil from wells in Pennsylvania to his refineries in Ohio -an endeavor that will eventually lead to great wealth.

Meanwhile, seven-year-old William Lunsford plays with his siblings in the foothills of Tennessee, not yet aware of the great calling God has on his life.

The lives of these two men are destined to cross; not on the tracks laid by Rockefeller's successful railroad system, but rather by an unprecedented system of another sort.

John D. Rockefeller, The Baptist Businessman

Considered to be the wealthiest American to have ever lived, Rockefeller made his astounding riches as a cofounder and leading figure of the Standard Oil Company. But most are not aware that, in addition to creating a rail system to move oil from wells to refineries, he had a paramount role in creating America's modern system of philanthropy.

History records that Rockefeller read the Bible daily, attended prayer meetings twice a week and led a Bible study with his wife. He faithfully tithed to a Baptist church - beginning with his first paycheck at age 16 - supported missionaries and rested on the Sabbath. He made it a priority to spend time with his family - an act that was uncommon for sameera businessmen.

As a devout Christian raised primarily by his Baptist mother,

Rockefeller had a clear conscience about how he gained his fortune. "God gave me the money," he often said.¹ Believing that, he felt a profound obligation to put the money to good use and often chose causes closest to his heart.

In *The Men Who Built America*, author Kurt Jaros writes that Rockefeller's philosophy of giving was founded upon the biblical principle in Luke 6:38: Give, and it will be given to you. A good measure, pressed down, shaken together



and running over, will be poured into your lap. For with the measure you use, it will be measured to you.

William Lunsford, The Lawyer

At age 23, William Lunsford

graduated from the University of Virginia with a law degree and then spent a decade in Roanoke working as a lawyer. While there, he also served a term as mayor and was an active Baptist deacon and teacher of the men in Sunday school. He married and started a family, but had not yet received the great burden that God would clearly place on his heart 15 years later.

Expanding Education

Rockefeller was vigorously promoting the cause of education nationwide, without distinction of gender, race or creed. In 1882, he began a series of gifts to the Atlanta Baptist Female Seminary, a struggling school for African-American women. As his contributions grew, the school took the maiden name of his wife: Spelman.

A project of lifelong interest to Rockefeller was the creation of a distinguished Baptist university. In 1890, he made his first contribution - \$600,000 - to establish the University of Chicago. By 1900, and with more Rockefeller support, it had become one of the world's leading universities.

During that same era, the well-educated and highly respected Lunsford was becoming increasingly aware of the spiritual stirring in his soul.

At age 39, Lunsford became convinced that God had called him to preach, so he "immediately put his hand to the gospel plow." Ordained in 1897, he served as pastor of four



churches before accepting the call to the Edgefield Baptist Church in Nashville, Tennessee, in 1909. He would receive another life calling one decade later.

Improving Public Health

Rockefeller became increasingly devoted to medical research and funded the Rockefeller Medical Research Institute in New York City in 1901. Now known as Rockefeller University, it is one of the leading biomedical research centers in the world.

At age 70, Rockefeller established the Rockefeller Sanitary Commission, an organization that eventually eradicated hookworm, a disease that plagued the American South for decades.

Combining Education and Public Health

Starting in 1913, the campaign against hookworm went global, followed by similar efforts against malaria, scarlet fever, tuberculosis and typhus, all under the patronage of the Rockefeller funded International Health Commission. He funded the first school of public health and hygiene at Johns

Hopkins University in 1918 and a second at Harvard in 1921.

This outpouring of generosity flowed from his personal values system and changed the common course of education, modern medicine and the lives of thousands of Baptist ministers and their widows.

Destiny Crossing

Lunsford was among the first generation of Baptist preachers to engage in full-time employment to fulfill their calling. Not long before, preachers were still “building tents” for pay as they moved from town to town. He was all too aware of, and burdened by, the inability of aged preachers and their loved ones to provide for themselves in retirement.

November 1918 brought the close of World War I. Fifty-nine-year-old Lunsford learned of other good news as the Southern Baptist Convention voted to commence the Board of Ministerial Relief and Annuity Board and elected him as the first executive secretary. From this platform, Lunsford diligently shared his burden and continually sought support for the aging Baptist soldiers of the cross, as the Board’s primary ministry was the distribution of relief funds for aged ministers, their widows and orphans.

In that same year, Rockefeller founded his fourth main charity, the Laura Spelman Rockefeller Memorial Foundation, in honor of his wife.

A Foundation of Supplication

Following the 1919 annual meeting of the Annuity Board, Lunsford personally visited New York to discuss the matter of an endowment with the leaders of the one-year-old Rockefeller Foundation. His plea for support of veteran Baptist ministers was answered the following June.

In 1920, at age 81, Rockefeller

released 1,000 shares of preferred stock of the Atlantic Refining Company of Philadelphia to the Annuity Board. The market value of these stocks appreciated so much that their worth increased by \$100,000 during the next several years. Twice more, Rockefeller gave similar gifts to the Annuity Board during Lunsford’s presidency.

In 1924, Lunsford appealed to heir John D. Rockefeller Jr. for continued support. In the same giving spirit of his father, Rockefeller Jr. pledged \$100,000 toward the Board’s permanent funds. Another plea was made in 1927 by Lunsford’s successor, Thomas J. Watts. The Board learned on Christmas Eve, 1929, that the Rockefellers had offered another contribution.

In 1931, the Annuity Board received \$500,000 from the Rockefellers, followed by an accrued-interest check two days later totaling \$29,857. The Rockefellers’ total contributions to the early Annuity Board, now GuideStone, reached close to \$1 million. (This amount in 2015 would exceed \$16 million.)

Timeless Generosity

When Rockefeller passed on May 23, 1937, at age 97, he had donated well over a half-billion dollars to charitable organizations, an amount that would exceed \$9 billion in 2015.

The Rockefellers’ gifts to GuideStone were modest compared to other endowments; yet, the relief that the ministry still provides deeply blesses those veterans of the cross who’ve benefited from Rockefeller’s foundational faith and timeless generosity.

BAPTIST HISTORY

and

HERITAGE

BY ERNEST D. STANDERFER

Stewardship in Southern Baptist History



Reprinted from Baptist History and Heritage, Vol. XXI, January 1986, No. 1, with permission from The Stewardship Heritage of Southern Baptists.

Stewardship is embedded in Southern Baptist history. The purpose of the Southern Baptist Convention as adopted in 1845 has strong stewardship implications. Sharing the gospel with peoples of the world and ministering to needs wherever necessary and possible cannot be done apart from a strong sense of stewardship.

Stewardship involves affirming the ownership of God over all things and acknowledging our accountability as trustees under the Lordship of Christ. It is accepting our management responsibility over God's world and all he entrusts to us. In fact, the biblical word for stewardship may be translated management. Giving is an important expression of our stewardship.

Southern Baptists have responded cautiously in accepting and practicing stewardship. Though the Bible speaks clearly about stewardship and though its importance has been evident in our denomination's purpose from the beginning, we have not realized our potential as Christian stewards. This is true in our giving and in the practice of stewardship (management) of all our possessions and resources.

The early years of our denominational life were years of struggle for stewardship. Scant mention was made about the importance of individual stewardship or giving. But at the turn of the century, stewardship (usually interpreted only as giving) promotion began to blossom. Between 1900 and 1929, tithing was actively promoted, and church budgeting was introduced. The Every Mem-

ber Canvass was inaugurated, and the Cooperative Program was adopted. Cecil Ray, national director of Planned Growth in Giving, refers to this period as the years of emerging stewardship; 1929 was adopted as "The Year of Stewardship."

During those years the Layman's Missionary Movement and the Woman's Missionary Union contributed greatly to helping Southern Baptists have a great awareness of stewardship. When the Executive Committee, SBC, was restructured in 1927, it began an active role in developing stewardship in Baptist life. The Baptist Program was begun in 1925 as a stewardship promotion journal.

Determined efforts have continued since that time. Eliminating the Baptist debt was the major concern during the 1930s. Increasing the number of tithers received primary attention during the 1940s. The first systematic church budget program, The Forward Program of Church Finance, was developed in the 1950s.

The Stewardship Commission officially began its work on January 1, 1961. As it concludes its first twenty-five years as a Southern Baptist agency, A.R. Fagan begins his twelfth year as president of the commission.

The Stewardship Commission has three areas or programs of work. The Program of Stewardship Development seeks to make clear the meaning of stewardship and to raise the level of giving to standards consistent with the highest ideals of biblical stewardship. Through this program stewardship resources available to all churches have greatly increased.

The Program of Cooperative Program Promotion seeks to make Baptists aware of the Cooperative Program as the vital central plan for support of mission, educational,



FEATURED SERIES

and benevolent undertakings of the state conventions and the Southern Baptist Convention. The commission has sponsored special anniversary recognitions of the 40th, 50th, and 60th years of the Coopera-

tive Program.

The Program of Endowment and Capital Giving coordinates the efforts of the state conventions and the Southern Baptists Convention agencies in raising money from individuals through wills, living trusts, annuities, and outright gifts. It assists churches, as requested, in securing funds for capital needs. It has helped Southern Baptist churches raise over one-third of a billion dollars in needed funds through its fund-raising program, Together We Build. In each of these programs the commission works closely with state convention leadership.

Reflecting on the place of stewardship in Baptist life is a cause for thankfulness. Let us be thankful for Southern Baptist churches and pastors who have taken the Bible seriously and taught and preached its message on stewardship. True, there are churches still today who virtually ignore this aspect of discipleship and fail to see the significance of developing Christian stewards in the church. But

to those who have and do, we are grateful.

Let us be thankful for concerned denominational leaders who have called Southern Baptists to faithfulness in their stewardship directors who work to encourage and lead churches to use materials and proven programs to help their members grow as Christian stewards.

Let us be thankful for the future prospect of stewardship in Southern Baptist life. Planned Growth in Giving appears to be a means by which God is calling Southern Baptists to new levels of commitment in growth and giving. It is our hope that Bold Mission Thrust will be personalized and strengthened because of this effort.

Thanks go to the Historical Commission for planning, publishing, and giving special emphasis to stewardship in this publication. This will help call Southern Baptists to consider again the importance of our stewardship and lead us to evaluate and plan more wisely in the future.

Finally, let us be thankful to God for giving us freedom and responsibility as stewards — both as individuals and as members of the Body of Christ. May our sense of accountability be keen. May we all long to hear the “Well done” from our Lord and Saviour.

Standerfer, Ernest D. “Stewardship in Southern Baptist.” *The Stewardship Heritage of Southern Baptists XXI.1* (1986): 2-3. Print.

What stewardship is

What stewardship isn't

What God Wants for Us	What God Wants from Us
Heart Evolution	Financial Event
Pervasive Culture Change	Program or Series
Faith Raising	Fund Raising
Lifestyle Giving	Purpose Giving
Time, Talent, Treasure	Prosperity Gospel

THE UNTOUCHED MASSES

BY KENN EDWARDS

It may be the biggest untapped area of stewardship in the body of Christ. Millions of dollars may not go into God's Kingdom work because we have missed this aspect of stewardship. We know about the importance of giving, but we fail to teach the importance of leaving a spiritual legacy.

God's Steward

Most Christians believe that giving is stewardship, but biblical stewardship is more than giving. Stewardship is managing everything God has entrusted to us.

All too often the church uses stewardship as a tool for giving without painting the broader view of stewardship. As a result most Christians feel they have completed their task once they have written the check.

The Greek words (*oikonómos*, *epitropos*) in the New Testament for stewardship are translated as manager, steward or administrator. These words reflect our role as a steward and not just money and giving. Giving is something a Christian does, but giving alone does not indicate we are practicing

good stewardship.

Stewardship includes everything that God has entrusted to us, and using those things in a way that provides for our family while advancing God's work around the world. Stewardship of our life includes our time, talents, character, and even our money. It includes our property, how we use debt, and our reputation as a child of God. Good stewardship honors God in all areas of our life and should draw people to Christ.

Getting our stewardship principles in line with Scripture will help us understand why God has blessed us with so much. Our giving will come out of a desire to be used by God and not out of duty or obligation.

Untapped potential

The untapped potential in the church developed because we have not taught the importance of our spiritual legacy and how that relates to stewardship. Our spiritual legacy is more than the money we leave behind. It's really a part of you. Our story, our values, our Christian testimony, all

make up our spiritual legacy.

If we had a better understanding of stewardship and our spiritual legacy, we would manage God's money differently. Christians would be more inclined to leave a legacy gift for God's work at their home-going.

Very few churches and organizations have learned how to tap into this aspect of giving. The vast majority of us are chasing the same big fish for the mega gift.

What about the rest of the Body of Christ? Every Christian can leave a spiritual legacy, and many can leave a legacy gift too. According to Guidestar, the average legacy gift (bequest) in the United States is about \$32,000.

A legacy gift is ideal for many Christians. This type of arrangement allows the donor to use the assets during their lifetime if needed. If not, it becomes a good way for your partner to help your ministry after they are with the Lord.

By tapping into the majority of the church, we would provide a valuable service, help them plan their Spiritual legacy and know the importance of estate planning. Unfortunately most Americans miss the opportunity to leave a lasting testimony because they have not planned. The evidence that the church is unprepared is overwhelming. Statistics on the lack of estate planning in America are frightening!

60 percent of Americans die without a valid will. Many Americans with minor children do not believe estate planning is important, which is a huge mistake. A large segment of the population feel they do not have enough assets to develop an estate plan.

How did we miss this?

The church is not teaching legacy planning as a part of stewardship. In 2013 LifeWay Research released a study showing 86 percent of Southern Baptist churches did not provide any training on estate planning or legacy planning. In those same churches (in 2011), 84 percent said they did not receive any estate gifts either. Is that any surprise? If we have not taught the importance of leaving a spiritual legacy, why would they?

Another challenge we face with legacy giving is the church has taught us to give from our current income, the tithe. Don't worry, I believe we should be giving at least 10 percent of our income, but what about the assets we call our own? We hear very

little teaching on how to give the physical assets that we have accumulated.

In addition, because we have not taken the lead and trained people, we find those who have planned generally have taken their cues from the secular world. Most professionals in the financial world know their trade, but they typically do not understand biblical stewardship.

In most circles it is assumed that you will divide everything equally between your children and no one else. Is there anything wrong with giving an estate gift to someone outside the family? Would God be honored if you blessed someone who is serving on the mission field with a small portion of your estate? This is a great example of stewardship at work in the heart of God's steward.

Next steps

Legacy giving is good stewardship. It is an investment in the future church. It takes time for legacy gifts to mature, but current giving should improve as we put biblical stewardship into action. Depending on your role in the Body of Christ, these ideas may help you lead those near you.

Pastor — Model to your church family our role as a steward. Paint the broader picture of stewardship that everything we have is from God. Remind your church family it is no coincidence we live in a prosperous country; it is God's blessing! As a steward, God wants us to manage His property wisely,

and use it to take the Gospel message to the world. In doing so, it brings Him Glory and reveals His power to the world. Remind your church we are building our spiritual legacy, and their impact for Christ can continue for years.

Development Officers — Help your donors see stewardship, not as the next gift, but a calling from God to give. Let them see as God's steward how their giving is a ministry, and help them discover their ministry passion. Remind your partners how their giving builds a spiritual legacy that will live on for many years. In doing so, you will strengthen your relationship with your partner and fulfill your ministry's objective.

All Believers — Understand why we are blessed. Everything we have has been given to us by God as a tool, to provide for our family and reach the world with the Gospel message. Our giving should come out of a desire to be used by God. Like the building blocks of life, each day we add stones to our Spiritual legacy. With proper planning, a legacy gift can continue to reach people with the Good News for many years.

Parents and Grandparents -- Give your family a legacy that money cannot buy. Live so they will see Christ in your life while you are alive and even after you have gone to your heavenly home. Continue to influence your family and the world with your legacy giving. In doing so, you will remind your family of God's great love for them.



GENESIS 1:1-31

GENESIS 1:1-31

The first chapter of Genesis records the absolute beginnings and the works of creation in six days, followed by a seventh day on which God rested after all his works. Davies says: "The biblical writer is almost certainly a priest and a learned man who writes succinctly, with a special diction and out of accumulated priestly knowledge. He does not waste a word, but by brevity and repetition sets forth a story of great dignity and power." It is a beautiful story that establishes the fact of God's ownership of all created things. Thus, it is not just an historical account of creation. It establishes the priority of stewardship and makes man accountable to God for his use of all created things.

BACKGROUND STUDY

The primary purpose is no doubt to give an account of creation and establish God as the Creator. The first four words, "In the beginning God..." are basic to everything in the entire account. They form the key to man's understanding of his universe and his relationship to it and to God as its Creator. Davies calls it "The Authenticating Preface."

There is another purpose, however, which can hardly be called

secondary. In such statements as "and let them have dominion. ..." "replenish the earth, and subdue it," and "Behold, I have given you every herb bearing seed. ..." speak very clearly about God's purpose in creation and also about man's responsibility in his use and control of created things. Although the account of the garden does not come until chapter 2, verse 15 of that chapter expresses beautifully the above mentioned fact. "And the Lord God took the man, and put him into the garden of Eden to dress it and to keep it."

THE TEXT

Verse 26 records the crowning event of God's works of creation. "And God said let us make man in our own image. ..." When man was created, he found everything else already created. God had already provided for every need of man. Man was, however, made accountable to God for all that which God had provided for him.

Word Studies in the Text

1. Dominion (v. 26)- The narrative declares that man at his creation was endowed not only with a nature superior to that of all contemporary creatures, but with the right of exercising power and dominion over all classes

of them, including even earth itself.

2. Replenish (v. 28)-Man's multiplication of his kind under the regulations provided by God is directly related to his dominion over the other created beings.

3. Subdue (v. 28)-Even the earth itself is to be brought under his control.

4. Given (v. 29)-A free grant was made to him of the produce of the ground, with one single exception.

5. Good (v. 31)-without flaw, without pain, all in its adorned order.

It is easy for one to read the sublime and beautiful story of creation as recorded in Genesis 1:1-31 and see only the eternal fact that God created everything-the universe and everything in it. This in itself is a study in stewardship, for it unquestionably establishes God as the owner. However, one misses a great deal of that which God intended for us to learn if he does not see in verses 26-31 the fact of man's accountability as a steward of God's created things,

It is important to note that the food for both man and the lower order of animal life was brought into existence before they themselves were created, That is, God created that which was neces-

sary to meet mans needs before he created man.

It is significant that immediately after God said, "Let us make man in our image, after our likeness," he went on to say, "and let them have dominion over the fish of the sea, . . . and over every creeping thing that creepeth upon the earth," This means that man is to exercise power over all the other created things, but it also makes him responsible for them.

Man is to reproduce in kind even as the lower animal order is to reproduce in kind or he will not be able to have dominion over all created things and subdue the earth.

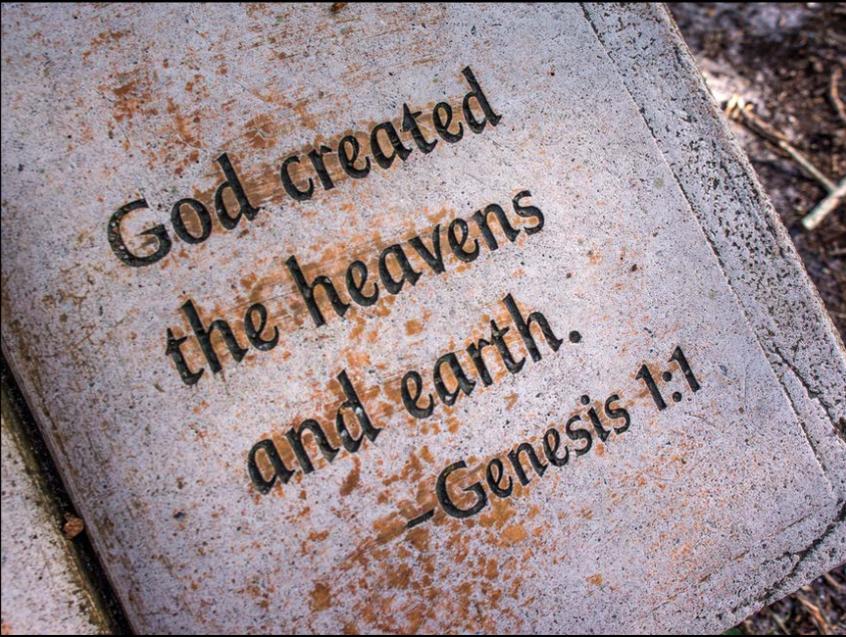
Although mans flawless creation has been marred by mans careless handling, man is still entrusted with things which were created and, therefore, owned by God. He is given the privilege of controlling these things, but with this privilege always goes the awesome responsibility of handling aright that which is entrusted to him. When man is faithful in this trust, he is rewarded. When he is unfaithful, he suffers even as the first man suffered.

The free grant of not only herbs to man, as in the case of lower animal life, but also the fruit of every tree with one exception, places man in a favored position. However, man must learn that there is no privilege without responsibility.

When the biblical writer says in verse 31, "And God saw everything that he had made and, behold, it was very good." it says there was absolutely no flaw in anything God had made. This flawless creation was turned over to man; what an awesome

responsibility! Man in the beginning was accountable to God for the way he treated his creation.

PRESENT DAY APPLICATION



Man needs above all to learn that he is to use that over which he has been given control for the glory of the God who allows him this control.

QUOTATIONS

"The biblical writer is almost certainly a priest and a learned man who writes succinctly, with a special diction and out of accumulated priestly knowledge. He does not waste a word, but by brevity and repetition sets forth a story of great dignity and power," The Broadman Bible Commentary by G. Henton Davies

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Passage pulled from Stewardship Scripture Studies: Genesis 1:1-31 to Malachi 5 by George E. Bagley, Montgomery, Alabama.



Matthew 2:11

MATTHEW 2: 11

The Magi of the long ago received a vision, traveled far, brought precious gifts, and worshiped the new-born King of the Jews. They came not to be recognized or to be heard; rather, they came to acknowledge the King and pay homage. They displayed openness to truth, a perseverance in their quest, a spirit of generosity, and a reverent humility in their “worship.”

May we assume that when we are encountered by the living Christ in worship there will be born within us a desire to give him the very best of what we possess, beginning with ourselves.

Background Study

The purpose of the Gospel according to Matthew is to present Jesus the Christ as the Messiah, especially to the Jews. In chapter 2 Matthew presents the reception given the newborn Messianic King: homage from afar; hostility from those at home.

The world prior to Jesus’ coming was sitting on the edge of expectancy. Sources indicate that the ancient world had turned its

face toward the East, expecting him who is “the desire of all nations” (Hag. 2:7). Men looked for the coming of a unique person, a king, even a world redeemer. The Roman historians were aware of this expectancy. Tacitus (ca. 55-117) wrote: “There was a predic-

of men sent down from heaven” and the dawning of a “glorious age” (Eclogue IV). In “the fulness of the time” (Gal. 4:4) Jesus came to a waiting world--a world waiting for a deliverer, a savior.

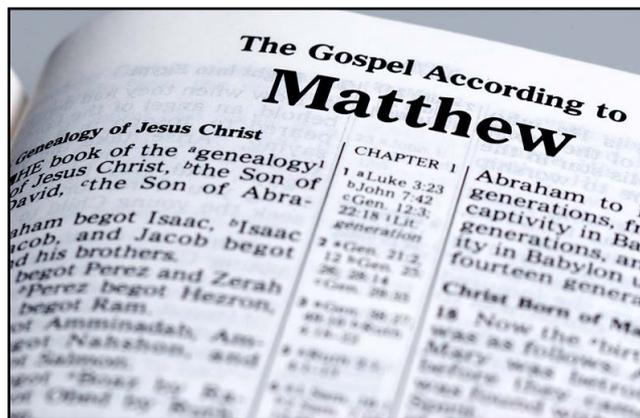
Writing during the last third of the first century, Matthew reflects

upon what he has witnessed and gathered from other sources and records his impressions of that stupendous event in history, namely, the birth of Jesus the Christ. One of the beautiful pictures in the story is the visit of the Magi (Wise Men) to the newborn King.

The Text

Verses 1-12 relate the visit of the Magi to pay

homage to the newborn King. Having seen “his star” in the heavens, they have come to pay him homage. Matthew makes no attempt to identify these men; he simply says they are “from the East” (v. 1), which could mean Arabia, Babylon, Mesopotamia, or elsewhere. The Magi were originally a group of priests among the Medes; later they were recognized as teachers of science and religion among the Medo-Persians, specializing in interpreting dreams. They were



not kings as such but were men of wisdom and integrity, men who were sought after as counselors to kings. Perhaps they had heard through the Babylonian Jews (of the dispersion) the prophecy: “There shall come a Star out of Jacob, and a Sceptre shall rise out of Israel” (Num. 24:17). Whatever the circumstances, when they saw the celestial phenomenon, they associated it with the entry of a unique personality into the world, even the King of the Jews. Whatever their background and origin and the reasons for their interest, the Magi displayed courage in their willingness to seek truth in whatever quarter they might find it. Their action is a tribute to the best of the Gentile world.

Subsequently, they made their way to Jerusalem; when they learned that He was not there they sought further; heeding the word of prophecy (v. 4), they journeyed on to Bethlehem to find the King of the Jews.

“And coming into the house”—some time after the birth of Jesus (perhaps forty days or even up to a year), the Magi found their way to the “house” of Joseph and Mary, where “the child” lay (this may or may not have been the place where he was born, cf. Luke 2:7). The picture is beautiful: from the courts of kings the Magi—men of rank, stature, arid wealth—come to a humble Palestinian dwelling-place to pay homage to a child who is destined to be the deliverer of his people.

“fell down and worshipped him”

— the verb for “worship” is used of homage to a man of superior rank or to God. Lenski believes it to mean worship toward God. Others see in their action that which was customary in the presence of oriental kings. Whether Matthew intended for us to believe that the Magi recognized Jesus as the divine deliverer of mankind is uncertain; but their act was appropriate homage to a unique person, a leader of a people, “the King of the Jews” (for similar usage of the term see Matt. 20:20; 18:26; Acts 10:25).

“opened their treasures” — they opened their receptacles, bags or boxes, which contained their valuable gifts. The Magi had brought gold, frankincense, and myrrh, all found at that time in Arabia, although gold was found in Babylon and elsewhere.

“they presented unto him gifts” — upon approaching a distinguished person (such as a king) in the East it was customary to show respect by presenting him with a valuable gift. Matthew may have had such Scriptures as Isaiah 60:6 and Psalm 72:10 in mind, where “they from Sheba” and “the kings of Sheba and Seba shall offer gifts.”

The gifts, which the Magi present, are really no help in identifying their homeland, since such gifts were often given to princes, and could be purchased in prominent marketplaces. The gifts of gold, frankincense, and myrrh were suitable for worship and appropriate gifts for a king. Their

gifts were the best and the most valuable which were available to them; they were tokens of respect and reverence due the newborn King of the Jews.

Apparently no symbolism is intended. Origen (ca. 185-254) seems to be the first of the fathers to assign a mystical meaning to the gifts, namely, gold for royalty; frankincense (a fragrant gum) for divinity; and myrrh (a gum used in embalming the dead, medicine, perfume, etc.) for mortality.

The fact that Matthew recorded this incident is in keeping with his purpose; namely, presenting Jesus the Christ as the Messiah, the universal King, and one to whom homage is due.

If the Magi, representative of the best of the world’s wisdom, were willing to travel many miles over the burning sands in order to pay homage (worship) to Jesus, the newborn King; surely, from our coign of vantage in history and revelation, it is our moral and spiritual responsibility to give him our best gifts, including our time, our abilities, our possessions, our all. Spelled out in unmistakable terms, it is nothing short of giving him our love and our lives.

Present Day Applications

1. Upon discovering the newborn King, the Magi approached him in reverence and humility; they “fell down and worshipped him.” If men of rank and stature saw in him one who was worthy of adoration and worship, surely our affluent society would do well to discover him who is “the de-

Continued on page 44

BIBLICAL FINANCIAL EDUCATION

BY WAYNE K. HAST



**Proverbs
15:22
Without
consultation,**

**plans are frustrated, but
with many counselors they
succeed.**

What is Biblical Financial Education? Biblical Financial Education is the utilization of the most important educational source available to Christian men and women to gain wisdom and understanding as to how we are instructed to handle our financials and resources. Stewardship, it is said, is not a part of our Christian Life, it is our Christian Life. If this is true then Biblical Financial Education is the heart of Stewardship.

You may not realize it, but the Bible contains 500 verses in the important area of prayer, less than 500 verses on faith, and 2,350 verses that address in very practical ways how to earn, spend, invest and give money. Did you notice that two-thirds of the parables deal with money?

If the Bible and Christ's teaching focuses so much on how we are to handle our finances, should we not then use the Bible as our text for learning about personal finance.

Why is Biblical Financial Education imperative? I am going to provide a bold answer to this question. Biblical Financial Education is necessary for a meaningful Christian life, and to succeed in meeting the command that we call, The Great Commission. It is also important to allow us to live in a manner that represents our Christian walk. How do we differ in the making of financial decisions that we are faced with, than non-Christians?

An academic paper written over a decade ago had the title, "Teaching Personal Finance: A Moral Responsibility for Christian Colleges and Universities," written by Dr. Brett K. Andrews. This paper made the important case for Christian educational institutions being deficient in preparing their students to avoid the pitfalls of money, debt, and the realities of financial bondage. I would suggest a title for a future article that would read, "Teaching Personal Fi-

nance: A Biblical Responsibility for all Christian Institutions".

A wise man will hear and increase learning, and a wise man of understanding will attain wise counsel Proverbs 1:5

Did you know?

- The average \$300 pay loan takes over \$800 to pay off at a 36% interest rate? There are more payday loan locations than McDonalds, Burger King, and Wendys combined.

- American consumers paid over 2 billion dollars in credit card late fees in 2007, while our American economy was at the height of economic prosperity and growth.

- A recent Pew Study found that forty percent of boomers had little or no savings for retirement, and that the median boomer retirement saving was barely \$25,000.

What does Biblical Financial Education Instruction include? There are many areas addressed in Financial Education Programs. The importance of using Biblical principles in all instruction is the one of the fundamental differences in Biblical Financial Education and other financial education initiatives. Often we hear good mes-

sages in church services or read in print about the importance of stewardship and management of our financial resources, but then not provided the instruction necessary to follow those instructions.

Most parents would never hand their sixteen year old the keys to the family car without a significant amount of instruction and practical experience. But yet, we see those same young people being married six years later, with little or no instruction on how to make financial decisions in the areas of spending, budgeting, saving, investing, and giving.

In the study of Biblical Financial Education, there are many lessons that we and our children need to learn and understand. Lessons in the use of our income, wealth, talents and time are very important. Learning the meaning of the following principles will be very important to understanding what is called, Biblical Financial Responsibility. Consider the following unique list of principles.

Principles for Christian Financial Responsibility:

- Principle 1: God is the author of prosperity
- Principle 2: Faith begins with self-interest
- Principle 3: Personal finance implies stewardship
- Principle 4: Perspective determines action
- Principle 5: People are assets
- Principle 6: Human life value is the source and creator of all value
- Principle 7: Dollars follow values

•Principle 8: Exchange creates wealth

•Principle 9: Productivity is the standard

•Principle 10: Force destroys freedom and prosperity

•Principle 11: Collective action has no unique moral authority

•Principle 12: Personal liberty requires private property

What does the Bible say about managing money? The answer can be summarized with a single word - wisdom. We are to be wise with our money. We are to save money, but not hoard it. We are to spend money, but with discretion and control. We are to give back to the Lord, joyfully and sacrificially. We are to use our money to help others, but with discernment and the guidance of God's Spirit. It is not wrong to be rich, but it is wrong to love money. It is not wrong to be poor, but it is wrong to waste money on trivial things. The Bible's consistent message on managing money is to be wise. To be wise requires effort. We must study to learn and then practice what we have learned.

The wise have wealth and luxury, but fools spend whatever they get ... Proverbs, 21:20

What Biblical Financial Education Courses and Seminars will be available?

Courses and seminars will be provided for a wide variety of audiences including adults and students. Special programs are to be provided for groups that need to be provided instruction for their unique situation such as: college, graduate and seminary students,

young-married, single adults, and married adults. Courses will include certificate programs and college credit classes.

What is it that we should always consider in our personal financial life as Christians? Remember the first Principle for Christian Financial Responsibility, that God is the source of all prosperity. Philippians 4:19 says, "My God shall supply all your need according to his riches in glory by Christ Jesus." Proverbs 8:20,21 adds, "I lead in the way of righteousness, in the midst of the paths of judgment: that I may cause those that love me to inherit substance; and I will fill their treasures."

It is also important to tie this together with our relationship with God. 2 Corinthians 9:8 says: "And God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work." Whatever we need in the areas of finances or possessions, prayer is the answer. Look to the Lord, because He will provide it-according to His will.

"Remember the Lord your God, for it is He who gives you the ability to produce wealth." Deuteronomy 8:18

Note: As an economist, economic educator and now financial advisor, I have spent my career explaining to students, friends and often anyone who will listen, the importance of an economically literate society. The objective of this article is to give readers an opportunity to gain a better grasp of the economic system within which we as Christians live and work.

WHY THEY STAY

BY DR. TOM CRITES AND DR. STEVE PARR

Helping parents and church leaders make investments that keep children and teens connected to the church for a lifetime.

Chapter One Death of a Congregation Steve Parr

The church of the Lord Jesus Christ will never die. However, a congregation can and sometimes does. The Lord is adding to the church daily those who are being saved. That has been happening since the Day of Pentecost, and there are more Christians living today than at any time in the history of the world. However, in North America, fewer people are coming to faith in Christ and the number of church attendees is eroding. Some churches are closing their doors. If these were rural churches in sparsely populated areas or places where economic circumstances have resulted in a severe population decline, you might argue that the issue is more of a demographic dilemma.

I live in a county with a population of 860,000. It is a suburban area that stretches twenty to fifty miles outside of a major city. The county was listed as one of the fastest growing in the United States just over a decade ago. I have heard several pastors proclaim that “anybody could grow a congregation if they pastored in

that county.” Yet, living here I am well aware of congregations that have not grown in the past thirty or more years.

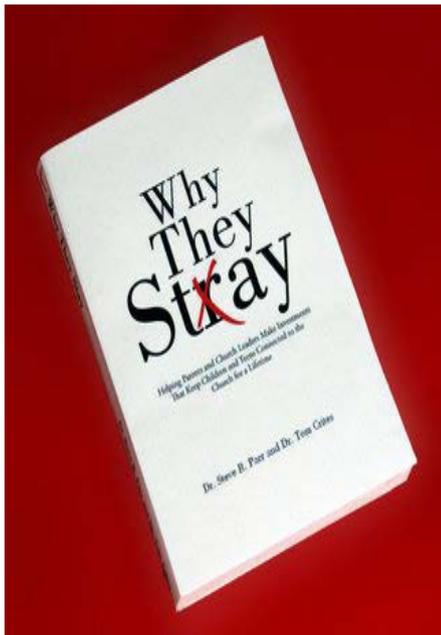
I was shocked last year when two local churches located within ten miles of my home closed their doors. These were not rural, struggling, small, divided congregations. Both averaged more than 200 in attendance within the past twenty years. How can that happen? How can a congregation die when it is located within the reach of not just hundreds but thousands of people?

Recently, I was invited to consult with a church. The pastor was concerned about the fact that no one was being reached. He shared that the congregation averaged about twenty in worship each Sunday. I arrived on a Wednesday night to provide consultation, insight, and recommendations for improving outreach. I knew the church was in deep trouble as soon as I laid eyes on the congregation.

You must understand that they were not in trouble because of the number of people present. They were a small congregation that averaged twenty, and frankly that was not the problem. The Bible never prescribes the size of a congregation. A congregation can be

healthy with twenty members, 200 members, or 2,000 members. It was a small church and there is nothing wrong with that. It is not the size of the church that matters but rather the size of God that makes the difference. God does big things through small congregations. The problem was that just a couple of short years prior to my visit, they were averaging over forty. In other words, it was not the size of the congregation that was the concern, but rather the erosion of the congregation was the issue. They will be closing the doors soon if the decline is not reversed. How did they get into this position?

One of my first observations was the age of the seventeen members who showed up to meet with me on that Wednesday evening. I am fifty-five years of age, and on this evening I would have comprised the youth group! With visions of lock-ins in my head I noted that only one person was in my age grouping and most were easily a decade or more older than me. I love senior adults, and I am quickly closing in on membership in that life stage. However, a congregation comprised of only empty-nesters, grandparents, and retirees is in serious trouble. I had some



Even the smallest church needs to have someone responsible for focusing on the leadership of preschool-age boys and girls, along with reaching out to the parents of this age group. When a congregation loves babies and toddlers, they love young adults in their twenties and early thirties.

questions.

Following some introductory remarks I conducted a brief, informal survey. "How many of you work with the preschool ministry?" I asked to begin the consultation. How many hands do you think were raised? You are correct if you guessed that none went up. "Who among you serve as leaders in the children's ministry?" I asked. You guessed it. No hands were raised. "Who has responsibility for ministering to the students?" I continued. I was on a roll and I knew the answer before I asked the questions, but I had a point to make. "I imagine you think that you need no preschool leaders because you have no preschoolers attending," I pointed out. "However, you likely have no preschoolers attending because you have no preschool leadership. No one has responsibility for ministering and reaching out to families with babies, toddlers, and kindergarteners."

When was it that this church decided to no longer reach out to younger people? I don't imagine they ever had a business meeting

where someone made a motion saying, "Brother moderator, I move that our church cease from loving, caring for, providing for, or reaching out to any parent of a child under the age of six, and further recommend that we close our nursery and preschool area." No such motion was ever made and no second to the motion was ever offered. Yet they are in the same position at this point as if the motion had literally been made, and further, as if the congregation gave unanimous consent.

I added another question to drive home my point. "Tell me about your forthcoming plans for Vacation Bible School," I continued. "We are not having VBS this year," was the reply. The church conducted the summer outreach ministry for children annually for much of their history, so why have they discontinued it? Once again they might justify the reason as to why they conduct no Vacation Bible School with the fact that they have no children attending. The reality is that the fewer children a congregation has, the more important an outreach ministry for children and families like Vacation Bible School is. They need to engage in such a ministry, not because they have children attending, but because they do not. With acknowledgment that VBS is not essential to have a healthy church, it is still an effective and credible method of reaching children and families. This congregation made the mistake of

thinking that it was a ministry for their children instead of an outreach to children and families in the community, as it is actually intended to be.

Even the smallest church needs to have someone responsible for focusing on the leadership of preschool-age boys and girls, along with reaching out to the parents of this age group. When a congregation loves babies and toddlers, they love young adults in their twenties and early thirties. They must likewise have someone focused on children as well as a leader focused on students. The way you reach students in high school is not the same way you reach and minister to adults who are empty-nesters. The energy and strategy required to reach teens must be purposeful and specific to their needs. At the point you cease providing leadership and purposefully reaching out to any of these life stages in particular: preschool, children, and students, you will in turn fail to reach and minister to young adults and you might as well make a formal motion in a business meeting to stop loving on young people. The result will be the same. The congregation is going to die. The death will not be immediate but will likely be slow, sad, and painful. I asked the congregation to envision driving up to the church one day to an empty parking lot and realizing that they could not enter the worship center because a padlock and chain had been placed on the front door. That

is a tragic mental picture, but it is necessary because it represents the future of the congregation if something does not change.

The pastor reminded the congregation of a young lady who visited a few short weeks prior with her three children. She actually asked what the congregation had for the children and they pointed out that nothing was available for their age group. She stayed for their morning services, but would it surprise you to know that she never returned? Do you know what may be the most unsettling part of this story? No one knows if she ever tried to connect with another congregation or if she was even a believer. It is sobering to think that she may have been searching spiritually and the congregation was not prepared to meet her needs because they were not prepared for her children.

How can this happen? I want to give some benefit of the doubt to the congregation in this regard. I believe the members love the Lord. I believe they love their church. I believe they will go to heaven when they die. But will anyone stand up and say, "I won't let this congregation die on my watch!" It will take radical action to turn it around. They do have options, but all of them will be painful:

- They could merge with another congregation.
- They could allow a strong, healthy church to adopt them and give the sponsoring church full authority to make changes needed to survive.
- They could turn the church over to a church planter and be absorbed by the new congregation.
- They could invite a healthy church to send several families as missionaries for a year to give a leadership boost.
- They could move services to 8:30 a.m. and give the 11:00 a.m.

hour to a church plant to share their facilities.

Please do not interpret any of these ideas to be outside of a powerful move of God upon the congregation. Indeed, God may simply do something miraculous, and understand that the members have been praying for their church. I got the sense when I finished that they did not like any of the solutions I offered. The pastor in essence said that they would just "try harder." If you always do what you have always done, you will always get what you have always got. The congregation is going to die.

No generation should be ignored. However, any congregation that fails to reach out to younger groups will eventually die. It is not easy. They think differently. They demand attention. They make lots of mistakes. They are immature. They are tough on the facilities. They don't give like we think they should. They sometimes misbehave. They have short attention spans. They are not as committed as we think they should be. In reality they are much like we were when we were young! You will be uncomfortable if your congregation commits to reach young adults, students, and children. Remember this: comfort is a great blessing, but it is never the mission. I fear that many congregations have made comfort the mission. The mission is the Great Commission. The motive is the Great Commandment. We are to love God with ALL of our hearts. We are to reach and minister to ALL nations, and that means all generations. A failure to do so will result in the death of a congregation.

Questions for Discussion

1.How would you characterize the health of the following in your church: Preschool ministry?

Children's ministry? Student ministry? Ministry to younger adults?

2.How does your congregation compare with your community in relation to different life stages that are present week to week?

3.Would you describe your congregation as thriving or struggling? If thriving, how might you help a struggling congregation? If struggling, is there a thriving congregation that you might connect with to make your congregation stronger in the future?

Chapter Two Reality Check Tom Crites

What is it about Starbucks? It seems that every young adult can tell you the precise location of the nearest Starbucks. They love to stop in and slap down five bucks for coffee and other coffee-like drinks. They love to sit around and spend time soaking in the ambiance and posting pictures and comments of their coffee time via Instagram. I have to admit, I do not like Starbucks. The coffee is too expensive for me and does not really taste any better than my home brew. The atmosphere is intimidating for an older guy, with all the ordering lingo and exotic flavoring systems. I feel like I get this, "You just want a plain coffee?" look from the barista every time I go in there. But you cannot keep young adults out of the place. Can we agree that it would be nice if my church was a place where young adults loved to visit? It would be great if every church was a comfortable spot where young adults could enjoy each other's company and even take selfies. If the church was a place of refuge -- where needs were met and questions were answered -- wouldn't that be nice?

Unfortunately, in most churches young adults feel the way I feel at a Starbucks – out of place. As a result, church leaders have seen their congregation turn grey while millions of young people who claim to be Christians disconnect as they move from adolescence into early adulthood. In the past, young adults that transitioned from youth groups to “big church” went through a similar period of church skipping. Young believers who actively participated in church life as teens interrupted their participation during their early twenties, but then returned to church life after they were married and when children came along. Current trends are pointing to the fact that young adults are not returning to church after their twenties. Leaders like Ken Ham are sounding an alarm:



Unfortunately, in most churches, young adults feel the way I feel at a Starbucks – out of place. As a result, church leaders have seen their congregation turn grey while millions of young people who claim to be Christians disconnect as they move from adolescence into early adulthood.

“Most youth of today will not be coming to church tomorrow . . . the next generation are calling it quits on the traditional church.”

George Barna’s (an expert in the study of American religious beliefs and behaviors) research points out that only 20% of young adults who were active in church as teens were still active in church at the age of twenty-nine. Moreover, there is a shrinking population of people who grew up in church, leading to fewer and fewer adults having church on their radar after transitioning from adolescence. Current research shows that those returning often return at a lower level of commitment than before

they strayed from the fold. If one were to enter just about any traditional mainline church in America, he would quickly see a disproportionate number of gray-headed folks in comparison to all others. Add it all up and you see this is a big problem.

Experts who study church dynamics have tried to understand the issue and have come up with a few worthy hypotheses. Some believe that this may be a conversion problem. Maybe those who thought they were Christians in their teen years did not experience a true conversion. The external motivation to attend and fellowship with other believers disappeared as they moved away from family and friends, and any intrinsic motivation to attend church was removed when the non-believer

was released into the world. Thom Rainer, a leader in church health research, has been observing a devastating trend for several years that may point to the conversion problem. He tracked the unbelievers by generation and found that 35% of those born before 1946, the “Builder” generation, did not have a relationship with Jesus. The next generation, “Boomers,” have about 65% of their population who are without Christ. He calls the children of the “Boomers,” “Busters.” These folks were born between 1965 and 1984, and 85% of them are unbelievers. The final group he identified, the “Bridger” generation, was estimated to have 96%

non-Christians. The only encouraging note is that more of this generation is inclined to come to faith since they are younger, but the numbers will still be staggering even if it increased by as much as 10%. It remains to be seen how faith will appear amongst our next generation, the “Millennials.” If what Rainer has observed is true, then we have a lost population that does not see the spiritual benefit of attending church.

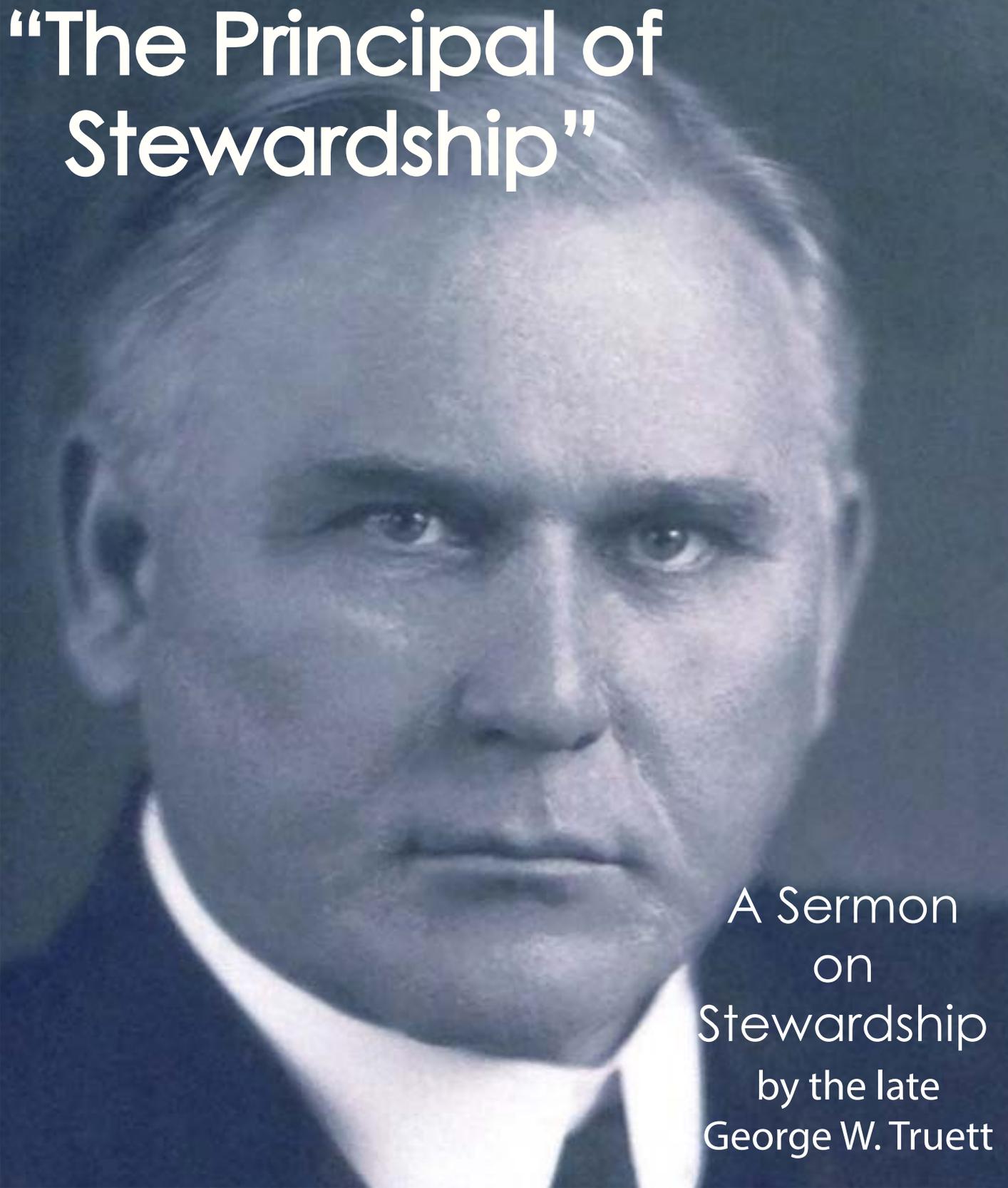
In addition to what Thom Rainer reported, David Kinnaman from Barna Research found that: “Teenagers are some of the most religiously active Americans . . . American twenty-somethings are the least religiously active.” He also stated: “Millions of young adults (Mosaics age 18-29) leave active involvement in church as they exit their teen years. Some never return, while others live indefinitely at the margins of the faith community, attempting to define their own spirituality.” Kay Powell and Chap Clark, authors of *Sticky Faith*, offer the observation that only 50% of Christian teens who were active in a church youth group “continue with their faith” into their college years. Statistics like these may help validate the conversion problem, or they may point to another issue altogether.

Perhaps the consensus of thought in the paragraphs above points not to a conversion problem, but to a relevancy problem. Is it possible young adult Christians are feeling that the church is not relevant to their lives, or that their lives are not relevant to the church? In America today, only about 16% of all churches across every denomination have a significant young

Continued on page 43



“The Principal of Stewardship”



A Sermon
on
Stewardship
by the late
George W. Truett

Dr. George W. Truett is a legend and a giant among Southern Baptists. He was pastor of the First Baptist Church, Dallas from 18897 until his death in 1944. The following is a transcript of a stewardship sermon he preached shortly before he died. The sermon was taped by the Radio Committee of the Southern Baptist Convention, and is printed by permission of Southwestern Baptist Theological Seminary in Fort Worth, Texas.

Introduction

If our lives are to be lived wisely and worthily they must be undergirded by wise and worthy principles. The highest and deepest principle of life is the principle of stewardship. The principle of stewardship holds us accountable for every talent, every asset, and every resource that we have in life and of life itself.

Paul states it for us. “It is required in stewards that a man be found faithful” (1 Cor. 4:2). The true meaning and mission of life are set out very markedly and comprehensibly in this word steward.

Who is and what is
a steward?

He is not a principal or a proprietor or an owner. He is one who has been entrusted with the affairs of another from beginning to end. The Bible magnifies the principle of stewardship in its large reach and application. One this of Eliezer in the house of Abraham — his faithful steward. One thinks of Joseph in the house of Potiphar — the faithful steward of Potiphar. You recall in the account of Joseph’s relationship to Potiphar that the Bible tells us that Potiphar left all in the hands

of his steward. He left everything pertaining to his house to Joseph’s care — even the bread which he did eat as it was provided for him from day to day.

Here then stands out the true meaning and mission of life. It is a stewardship. Every talent and every asset is a part of our stewardship. Life itself is one great commanding stewardship.

Paul states the principle for us in the great word debtor. “I am debtor for all man,” said Paul. The Jew and Gentile, the barbarian and Scythian, the bond and free. The people of my race and of every other. The people of my land and of every other. I am debtor to humanity. I owe myself to humanity. I am obligated to humanity. Paul said it in that great way.

Jesus states it for us in many, many statements. One of the most impressive was, “I came not to be ministered unto but to minister and to give me life a ransom for many.” His mission is our mission, “As my Father hath sent me into the world, even so send I you.” We are to walk in His steps. We are to incarnate His spirit. We are to carry out His mission in our day and generation.

About 100 years ago, the doc-

trine that was pronounceably accentuated in various sections of the world was the doctrine of man’s rights. Literature was permeated with the doctrine of man’s rights. The French Revolution was an attempt to regenerate society on the purely secular doctrine of man’s rights.

It cannot be done with that doctrine; but if I shall be settled against it — the Christian doctrine of man’s duties and obligations — then we begin to see the clear, true meaning and mission of human life. Jesus marks faithfulness as the priority criterion of character. He sets out faithfulness as the supreme text of life. Paul’s word is worthy of our earliest meditation today and all the days. Namely, it is required in stewards that a man be found faithful. Three thoughts emerge from this simple, but very far-reaching statement. It is time for meditation on two or three of these thoughts today.

I. First of all, our stewardship must be account for.

These are the words of Jesus, the teachings of Jesus: “Give an account of thy stewardship.” The burden of the Bible, from first to last, magnifies that truth. We must give an account. Mark that word “must.” There is no evasion, no avoidance. There is no neutral course possible. We must, every one, give an account of our stewardship. Whether it be large or small. Whether it be this or that. We must give an account of ourselves to God. We must have our

he went away to the great eons, in one of his noblest utterances he said, “There is a relaxation of the sense of personal responsibility in this country which bodes good for us but which portends evil if we allow that relaxed sense of personal responsibility to go on unchanged.” All stewardship, whatever it is, must be accounted for.

We are prone to think in our little ordinary lives it amount to little or naught. We can think of great personalities that flew through the world and fancy certainly they have a great stewardship. We can think of Napoleon, the colossus, crossing great nations carrying terror and horror for a long time in his awful march. And we can think of men since his time and of men now in the world whose behavior means a vast accountability by and by without any mistakes. But we must remember that in our little every day ordinary lives we are just as directly responsible to God as the mightiest personality who ever walked and reigned and lived.

Shaftesbury, that noble worker for humanity, tell us that he was most of all influenced in his life by a very humble servant woman. Her spirit was so glorious that it radiated constant challenge and inspiration to all who came within the radius of her humble life.

Henry Ward Beecher, probably America’s greatest orator (unless perchance the chief one should be Daniel Webster) tells us that the most influential factor in his life outside of his own father’s fam-

ily was a plain Negro man, Charlie Smith, whose Christian spirit was so humble and high and worthy that every time he came anywhere within the radius of that humble man’s life, he was challenged and called to high, better living. One of the most artistic and worth tributes in that great pulpiteer’s lifetime was made to this humble servant.

You and I in our small spheres must answer to God, just as Washington or Gladstone or the greatest and mightiest and most famous on earth must answer to God. We must everyone give an account of ourselves to God. The account is to be a complete account. All of our trusteeship, whatever it is, must be accountable to God. We must give an account for our time. Quaint old Ben Franklin said, “Value time for time is the stuff of which life is made.” We must give an account to God for the use or the abuse of our time.

Sometimes men speak of “killing time.” What a horrible onslaught they are making when they are killing time. What do you do in your leisure hours? With the library accessible — with all sorts of self improvement knocking at your door, what a terrible thing it is to kill time, to waste time — the stuff of which life is made! We will answer for the use or abuse that we make of time. We will answer for all of life’s talents whatever they may be. They are varied; they are diverse; they are widely different in different lives.

II. Jesus spoke a parable to the people — The Parable of the Talents

Five talents were given to a man and two talents to another and one talent given to another. “Take these now and trade with them and make your report by and by.” After a while the man with five talents came back and said, “Here Master, your five talents have

“We cannot ignore this great doctrine of stewardship, ‘All that I have and am and can be,’ constitutes my stewardship in life toward men and toward God and I must render my account for this stewardship.”

made five more. Now there are ten talents.”

The Master responded, “Thou hast been faithful over a few things; I will make you lord over many things.” And the two-talented man came back and said, “Here, your two talents have doubled and made four.” And he got exactly

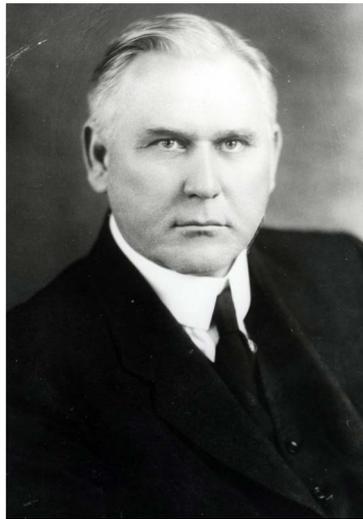
Our influence is indestructible. The word that you spoke might have been a good word, but alas it might also have been a bad word. It's loose. It's flying now on and off. The deed that you just did a while ago may be a beautiful, blessed, noble, unselfish deed. It will go on multiplying in power and blessedness. But remember that bad deed is also going on. That selfish, ugly deed is going on. The indestructibility of influence! No man liveth to himself and no man dieth to himself. His influence goes on and on and on.

These men have trodden across the centuries with their destructive power much reckon with all these terrible accumulations of influence following in the wake of their behavior. That marvelous genius, Napoleon, said, "They say that man proposes but God disposes. I propose and I dispose and brush with a proud hand the part of God's providence away." But you remember when he made his fearful invasion and the storms and the rains and the physical conditions were so terrible that his loss of men was appalling and his defeat terrible. He came back with head down, somewhat subdued, and said, "God Almighty has been too much for me." He is too much for any man that dares to gain fame or to conquer. He is too much. Victor Hugo said as only Hugo could say it, "Napoleon bothered God."

God will call the mightiest and the most famous in the world. And he will call you and me, just the same, in our little lives to account

for our trusteeship. Our influence is indestructible.

George Wells reminds us to look how we live while the children are about us. Mark how you live. Every time that our Lord lays a little babe on its mother's heart and in the young father's hands, he gives this divine commission, "Take this child and rear it for me." If we fail at that chief, incomparable matter,



then some day we may stand like David in the gate with utter broken-heartedness and wail out our cry as he did, "Oh Absalom, my son, Absalom, would God I had died for thee. Oh Absalom, my son, my son." I have heard that cry again and again in these 40-plus years I have lived in Dallas.

IV. Besides our trusteeship of talents, we have a trusteeship as citizens.

We must not, dare not, ignore our vital trusteeship as citizens. If there are bad conditions in the social order, you and I are measur-

ably to blame. Let's see about our trusteeship, our stewardship. If your officers are unworthy in any realm — high or low — whose fault is it? They didn't elect themselves. The franchise of the people put them in that place. Let's mark well our behavior as citizens. When the righteous are in authority, the people rejoice. When the wicked bear rules, the people mourn. But we put both in authority. Let's mind how we behave when the day comes that we seek to determine leaders in the social order. Let's mind our behavior.

There is the trusteeship not only of influence, in home life and social life, in political life and all life, there is the deepest influence of all in moral and religious life. Let's mind how we behave. Let's mind our example. Gladstone never wearied of saying, "One example is worth a thousand arguments." You are the light of the world, but if the light in you be darkness how great is the darkness? You are the salt of the earth, but if the salt has lost its savor wherewith shall it be salted? It is henceforth good for nothing but to be cast out and trodden under foot of man. Let's mind our influence.

V. I want to speak a word about our material property.

We must answer to God by the use or the abuse of every piece of material property, large or small, that shall ever come into our hands. Material property. A man's

Continued on page 40

Here is a very nice old brass advertising token, in good condition overall, measuring approximately 1/2" across, with a plain edge. This small token coin shows only minimal wear, and it has toned well over the years. It is identified in Russell Rulau's Reference master reference book, "United States Tokens: 1700 – 1900" on church tokens as reference "Oh-Ci 101". The book is published by Krause Publications. It is estimated that this token was coin-struck in 1884, and the name refers to a coin used in the Old Testament known as a lepton, or more commonly remembered as the widow's mite.

The Langdon Bakery Widow's Mite Token

A lepton is a coin collector's term for the Biblical mite in New Testament times.

The center of the front or obverse reads "Widows Mite", with a tiny star between the words and decoration circularly around the coin front. "Langdon Bakery" is depicted at the top, with the word "Cincinnati" at the bottom. The original Langdon Bakery was located in the city of Cincinnati,

Ohio. The center of the reverse side of the coin has the Lord's Prayer in fifteen microscope-small lines, with "Smallest Ever Coined" struck around the bottom. There is a microscopic-small word: "Murdock - Cincinnati" split at the upper sides. Apparently Murdock was the minter of the coins. It is unknown as to whether the coins were made in Cincinnati or elsewhere.



It is estimated that this token was coin-struck in 1884, and the name refers to a coin used in the Old Testament known as a lepton, or more commonly remembered as the widow's mite. A lepton is a coin collector's term for the Biblical mite in New Testament times.

Generosity *Lexicon A-Z*

The question is how the minter of the coins, struck so small the Lord's Prayer in the coin center. Though many scientists and engineers have been consulted for their expertise, no one to date knows how the full prayer could be minted so small without modern technology. Thus the coin remains an enigma and highly sought after by collectors.

Colonel Langdon and Sons Co., operated a fine bakery located at 23-33 Lock St. in Cincinnati, Ohio. In 1889 the Langdon Bakery was listed in the Cincinnati business directory as a baker of wholesale bread, cake and crackers. Langdon must have held an interest in coins, or followed that profession of "numismatists" or coin collectors to have had the wherewithal to find a manner to mint and strike these token coins. Colonel Langdon was known to be a church-going man and leader of his community who strongly believed in the tithe and its power to inspire a generous life. To that end, he produced many of these token coins as novelties to encourage his bakery buying patrons.

These token pieces are extremely rare and not easily located for purchase without a bored hole condition. In the late 1800's it was common to take a coin and bore a small hole in the top of that and nail it above a business doorway for good luck. The Kingdom Generosity Collection possesses 14 original Langdon Bakery Widow Mite(s), which are available on display at the Georgia Baptist Mission Board in Duluth, GA — by appointment only. Please contact Dr. Scott Preissler at scottpreissler@gmail.com to schedule a tour.

Sharing and giving back. Being consistent out of your best resources, your first fruits, to tithe to the Lord's work. Generous stewards want to personally advance God's Great Commission. Stewards are interested to discover and develop their personal calling. Biblical stewardship is not fundraising; nor just the giving of money or financial management. Stewardship is first about love – because God loved us. It's worship returned back to God. Humility, love and consistent commitment are essential attitudes. Stewards want to disciple and encourage.

Authentic real Christians want to be generous. Why? Because of God's gift of creation and of the ultimate Christmas gift of His only son; a ransom sacrifice made once and for all of us to experience redemption and the hope of eternal life. We've been forgiven. We recognize the life sacrifice made for us. We understand we cannot save ourselves. We are invited to accept His gift, then disciple others and extend the gift again. Stewardship and generosity were designed by God to be simple to understand and embrace; to live by.

Stewards hold a deep, biblically rooted, Holy Spirit guided conviction that lives, calling, money, relationships and resources are given by God to us. As a result, we are invited by God to join Him, and enjoy service. We are to use our inspired creativity to extend Christ to the lost, in our own time. Why? Because we are co-heirs of the coming kingdom. We are to be active in for His Great Commission

service. In being generous, disciple stewards reflect thankfulness and gratitude to God for His generosity us. We are to be balanced, and to personally strive for excellence as a character trait in our lives and work. Stewardship service, rooted in the Bible's teaching- is the guiding framework for all of a Christian's life. We trust God, His word, and work to advance the gospel, trusting the Lord to return again. This is the BEST stewardship, God wants for us and from us.

Dr. Scott Preissler, Ph.D.
Executive Director – The Center for Stewardship & Generosity

A Biblical concept. It refers to the responsibility which each person has to return thanks for God's gifts of time, talent and treasure. Stewardship also describes humanity's role in the continuing work of creation through sharing God's gifts with all members of the human family, particularly those who have special needs. Thus, stewardship also includes the concept of accountability (to God and human family) for an individual's use of the gifts entrusted to his/her care.

Vito Napoletano
Director of Development – Diocese of Orlando

Stewardship is a Biblical concept that includes the receiving, managing, and giving of God-given financial, material, spiritual, and human resources for God-given purposes. Tithing is the Biblical concept that

10 percent or more of a person's income, increase, resources, and assets should be systematically returned to the Lord's work in an attitude of thankfulness to God and continued dependency on God.

**Office of Ministry Funding
The Christian and Missionary Alliance**

Economy, derived from the Greek word Oikonomia, means management. In New Testament times, an Oikonomos was a title given to Hebrew slaves who served as a steward of a household. A steward is a manager. A manager does not own the assets of an estate, but is in charge of and responsible for them. Managers not only guard against losses but are expected to make assets grow and increase. This is the key principle laid down by Jesus in the parable of the talents.

Gary North in Unconditional Surrender. Tyler, Texas: Geneva Press, 1981; page 145.

The Grace Of Giving is a Biblical understanding and personal practices that motivate and enable Christians to faithfully, joyfully, and generously share the best of resources God has entrusted to them to advance God's work in their church, among the poor, and through Christian work around the world.

**Office of Ministry Funding
The Christian and Missionary Alliance**

Stewardship is not a program, It's not about raising money, It's not here today and gone tomorrow.

Stewardship is a journey. It's

about life. In fact,

Stewardship is a way of life, and will result in more money for the mission of the church.

The Network for Stewardship

Christian stewardship is the practice of systematic and proportionate giving of time, abilities, and material possessions. This systematic and proportionate giving is based on the conviction that these are a trust from God. This trust from God is to be used in His service for the benefit of all mankind in grateful acknowledgement of Christ's redeeming love. Unknown 1859

A Deep Understanding That:

- God created man to work
- God commanded that man take a percentage and give it
- That percentage is of the first fruits

• God will prosper and bless the individual who follows this discipling plan

• God placed man as the steward of means, and not an owner to accumulate the ends of possessions.

As Stewards Grow In Generosity, There Is a Priority To Giving:

- Those who bring and share the Gospel to others
- The body of believers
- The poor

**Ray Lyne,
President of Lifestyle Giving**

Philanthropy Is . . .

Noun: The love of humankind. Voluntary action for the public good.

**Dr. Robert Payton – Founder,
Indiana University Center on Philanthropy**

Development Is . . .

A program of planned or systematic growth in which a religious, educational or charitable organization reaches out to its various publics and invites them to invest in its current and long-range goals. According to this definition, a successful development program involves the coordination and integration of 3 essential functions: planning, communications, and fundraising.

**Vito Napoletano,
Director of Development – Diocese of Orlando**

Development is a program of planned or systematic growth in which a religious, educational, or charitable organization reaches out to its various publics and invites them to invest in its current and long range goals. Three coordinated and integrated essentials are involved:

Planning, communications, and fund-raising.

**Office of Ministry Funding
The Christian And Missionary Alliance**

Fundraising Is . . .

A discipline. Fundraising is a planned and organized effort to find potential donors. Motives are to build strong relationships, and to ask for gifts of time, talent and money to support the mission and goals of a religious, educational or charitable organization. Gifts of monetary, or asset, or legacy treasure may be intended to be a reflection of stewardship by the donor(s).

**Vito Napoletano
Director of Development – Diocese of Orlando**

Fresh Stats on Where Evangelicals Donate their Dollars (and Who's Winning)

Fresh on the heels of Giving Tuesday come fresh stats on where evangelicals are giving (and not giving) their money today.

In its fourth annual State of Giving report, the Evangelical Council for Financial Accountability (ECFA) reveals that charitable giving to more than 1,600 of its accredited organizations increased 6.4 percent last year. Donations reached \$11 billion in 2012, compared to \$10.3 billion in 2011.

ECFA reports: Giving to evangelical churches and ministries outpaced giving to secular charities in 2012. The Chronicle of Philanthropy's recently released giving data for the largest 400 charities in America reflected a giving increase of 4 percent for 2012, compared with 2011. This data most closely correlates with giving to ECFA members with \$25 million or more in revenue, which showed a 7.5 percent increase.

The biggest winners among 28 categories: foundations (up 25%), adoption (up 12.2%), K-12 education (up 12%), short-term missions (up 12.1%), and higher education (10%). The presence of education among the top five is notable, given the segment has seen one of the biggest declines since 2007.

None of the 28 segments saw a decline in donations—an interesting development, compared to winners and losers from previous years.

The biggest winner of Giving Tuesday itself: the United Methodist

Church, which shattered its previous donation record, bringing in \$6.5 million online from 11,000 donors in 24 countries. The previous donation record for the denomination dates back to 1948, according to the Los Angeles Times.

Meanwhile, Patheos's "Black, White, and Gray" explains why Christians should be wary of Giving Tuesday, arguing for Informed Sunday instead.

The second annual Giving Tuesday pivots sharply from Black Friday and Cyber Monday, as charities across the country encourage individuals to donate their money instead of spending it.

Meanwhile, new data suggests an encouraging trend regarding the donation habits of Christians and other religious individuals.

Church Executive Magazine reports that faith-based giving has increased over the past year. While overall charity giving has grown by 2.3 percent for the three months ending in October 2013, the Blackbaud Index now includes a new faith-based index in its report on giving trends:

"Overall fundraising revenue for 334 churches, synagogues, and other faith-based organizations representing nearly \$1.2 billion in annual revenue grew 3.5 percent in the three months ending October 2013 compared to the same period a year earlier. Online giving at 202 congregations and other faith-based groups that raised a total of more than \$110 million over 12

months grew 16.7 percent during the same period."

However, research from Empty Tomb, Inc. suggests giving trends among Christian denominations are not as optimistic. For the fourth year in a row, member giving is on the decline. Religion News Service reports:

"Giving has declined for four consecutive years, according to the report. The only other period of prolonged decline in giving per member was from 1928 through 1934, almost entirely during the Great Depression."

Last year, GivingTuesday resulted in approximately \$10 million in online donations to 2,600 nonprofits, reports the Los Angeles Times. Today, the movement has grown to more than 6,000 charitable partners. Blackbaud also noted a 53 percent increase in the amount of giving compared to the same day in 2011.

CT regularly reports on the topics of giving and tithing, including spotlights on where evangelicals give most and on how tithing doesn't mean tenth.

CT has noted how evangelicals are increasingly giving to big nonprofits instead of small ones, as well as how evangelicals outgive "born-again" Christians. CT also looked at whether or not it is stealing from one's church to split a tithe and give to charities, and whether or not American evangelicals are stingy.

With permission from
Christianity Today

**hil-a-ros':
taken from the Greek
lexicon and the root for
our English word mean-
ing hilarious or joyful.**

Actual clippings from church newspaper with a little stewardship humor ...

We will be taking up a love offering for Bertha Belch, our missionary from Nairobi, Africa. Come tonight to hear Bertha Belch all the way from Nairobi!



The cost for the National Prayer and Fasting Conference includes your meals.

Ladies, do not forget the church rummage sale to raise money for missions. It's your chance to get rid of those things not worth keeping

blood donors for more transfusions. She is also having a lot of trouble sleeping and requests donations of the pastors sermons.

There will be a gratitude meal provided after the Pastor preaches his farewell message. After which the choir will sing: "Break Forth Into Joy."

After the financial seminar, the sermon topic will be "What Is Hell?" Come early to listen to the choir practice.

Eight new choir robes have been currently purchased due to the addition of several new

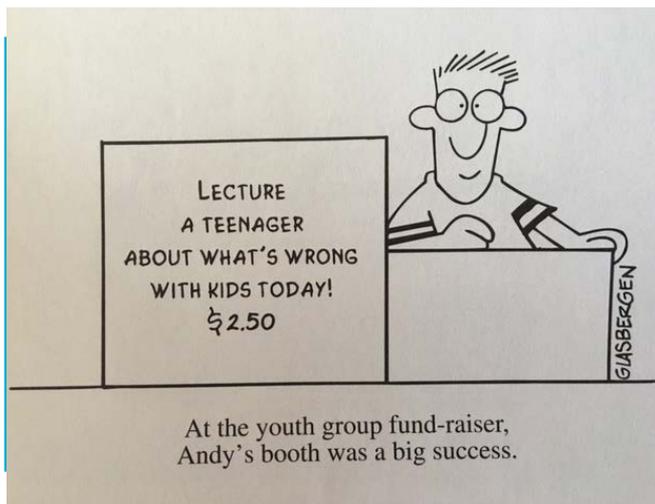
members and to the deterioration of some older ones.

Scouts are saving aluminum cans, bottles, and other items to be recycled. Stewardship proceeds will be used to cripple children.

Please place your donation in the envelope along with the deceased person you want remembered.

Attend this Sunday and you will hear an excellent sermon and have a free lunch.

The Stewardship Committee has unveiled the church's new tithing campaign slogan and graphics. Please help promote "I Upped My Annual Pledge, Now Up Yours."



around the house. Don't forget your husbands.

Barbara remains in the hospital and needs service of



UPCOMING EVENTS

• **August 5-6, 2016.** Go Georgia: A Total Church Leadership Equipping Event. Held at Prince Avenue Baptist Church, Bogart, GA. For more information visit gogeorgia.net.

• **August 17-19, 2016.** WaterStone Giving Academy. Held in Colorado Springs, CO. For more information visit Waterstone.org/about/events.

• **September 10, 2016.** Crown: Journey to Financial Freedom Seminary. Held at Port Orange Christian Church, Port Orange, FL. For more information visit events.crown.org.

• **October 12, 2016.** Christian Stewardship Network: Stewardship Workshop. Held at Saddleback Church, Orange County, CA. For more informa-

tion visit christianstewardshipnetwork.com/live-events/stewardship-impact-workshop.

• **November 2-4, 2016.** Christian Stewardship Network: CSN Forum Europe. Held at Hillsong London, London UK. For more information visit christianstewardshipnetwork.com/csn-forum-europe.

• **November 5, 2016.** Crown: Journey to Financial Freedom Seminar. Held at Isle of Hope United Methodist Church, Savannah, GA. For more information visit events.crown.org.

• **February 15-17, 2017.** Kingdom Advisors [Annual Conference]. Held at Omni Orlando Resort Championsgate, Oran-

do, FL. For more information visit kingdomadvisors.com.

• **February 27-March 1, 2017.** Christian Stewardship Network [15th Annual Forum and Pre-Forum Stewardship Impact Workshop]. Held at Gateway Church – Dallas Campus, Dallas, TX. For more information visit christianstewardshipnetwork.com/the-forum.

• **April 4-6, 2017.** Christian Leadership Alliance: Momentum. For more information visit www.outcomesconference.org.

• **April 28-30, 2017.** Generous Giving: Celebration of Generosity. April 28-30, 2017. For more information visit generousgiving.org/annual-celebrations.

Continued from “The Principle of Stewardship”

material possession. A man’s money. This is a part of his stewardship and of his trusteeship. What should be said about this? Two or three things shall be said about our stewardship and the matter of material property.

First of all let us see well to the message whereby this property is acquired. This property is to be acquired righteously. If it be not acquired righteously then down the road somewhere some shaggy prophet shall stand at the gate when we arrive there and say to us, “That Naboth’s vineyard you have taken is not yours. You are a robber and a thief.” Our hands and

our conscience will be burned if we gain property by unrighteousness and dishonesty. Therefore, it follows that every shortcut gained and every specious scheme and every gamble played, deteriorates and injures the influence. Let’s see that we acquire things righteously.

I was complimenting one of our men about certain financial gains he had made in the world. He thanked me and his face flushed and he said, “Sir, every dollar of it is a clean dollar.” It all better be clean. You’d better no more trifle with these specious forms of gambling and think you can come out

unburned than you can go into the den of serpents wiggling and hissing and come out unhurt. Be mindful of how you get your property.

Let’s understand all along that this is a part of my God-given stewardship in the world. God has his eye on all of it. Large and small. I cannot evade or avoid my stewardship responsibility, however I may try. This is a part of God’s stewardship. Every bit of it, I must remember, is a part my stewardship. As Eliezer was in the house of Abraham, or as Joseph was in the house of Potiphar, the Lord has entrusted, out of his blessing and providence, some

ENJOY

This first issue of
BEST Stewardship Illustrated

CELEBRATE

The founding of The National Center
for Stewardship & Generosity

PSALM 150:1-6

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responsibility to me. I must not trifle with it. I must be a good steward with it. I must make the right use of it. That's the meaning of property. The man who doesn't have that understanding of property has just missed it from A to Z. All of life's talents, privileges, assets and powers are a part of our stewardship. "I am debtor to humanity," said Paul. All that I have bound up with me is a part of my debtorship. I owe my debt for humanity in concord with the will of God. This is the meaning of life. It is the mission of life. It is the high function of life.

We are to remember how we get it. Once we get it then we remember it is a trusteeship. If we do not remember that our property is a trusteeship then we will have the question asked by the

ancient prophet, Malachi, "Will a man rob God?" Is it possible for a man to rob God? It is. You can rob God as certainly as you can rob a bank or a store or a private home. You ask how and wherein have we robbed God? The answer comes back, "In tithes and offerings." You've withheld the same; you've gone on living as though all this property, these gains were yours without any responsibility for them or with them. You have acted on that theory. Now your gold and silver will be tainted. Your vines will wither and your fruits will decay. You have trifled with God, the author of all good, the giver of every mercy. Then the prophet goes on to say, "If you've changed those ways," he issues a challenge, "Bring ye all the tithes into the storehouse

and see if I will not pour our upon you from Heaven a blessing that you shall not have room enough to receive it."

Oh, if God's people, if humanity around us just realized as it ought, the unavoidable, inescapable stewardship, we would not have an orphan's home begging. We would not have a hospital bedraggled and failing, or a great school suffering and shambling toward the rocks of dissolution and decay. Every great cause of education, of religion, of benevolence, would be undergirded and carried forward grandly. No note of beggary would be in evidence anywhere.

If only man would play the game as he should play it in the sight of God with the stewardship God gives him!

Continued from "Stewardship: A Closer Walk with God"

In our daily walk as stewards, we need to exercise discernment in our responsibilities. It is in prayer and meditation in God's Word that we can learn how to be good and faithful stewards of God's Creation. In our spirit-led discernment of forces in our lives and in the lives of those around us we can make God-honoring decisions which reflect our role as stewards. It is ultimately the Holy Spirit who empowers all stewardship. The

Holy Spirit instructs. The Holy Spirit convicts. The Holy Spirit fills with joy. When we are walking in tune with God's plan of stewardship of his Creation, the presence of the Holy Spirit is evident.

Stewardship, our exercise of the divine trust God has placed in us, brings us closer to God by knowing who he is and executing on his principles in support of his purposes. True stewardship is the fruit of the Holy Spirit at work

in believers acting as trustees for God's eternal plan. Stewardship may on the surface look like a management function, but at its spiritual core, stewardship is a closer walk with God.

Continued from “10 Questions for the Movement”

I would like to be remembered for: (1) Being faithful; (2) Being a man of integrity; (3) Being a good husband to my wife and father to my children.

WHAT IS ONE OF YOUR FIRST EXPERIENCES IN EARNING / RECEIVING MONEY?

One of my first experiences earning money: Working on a summer construction crew during high school for 25 cents/hour. We worked all day and played all night – and thought we were on top of the world.

WHAT IN YOUR VIEW IS ONE OF THE MOST PRESSING STEWARDSHIP PROBLEMS FACING CHRISTIANS TODAY?

Most pressing stewardship problems facing Christians today: Ignorance of all that God's Word says about the subject. As a result, we get all our training on handling money from the

world's perspective – and Satan loves it!

AS YOU VIEW OUR WORLD TODAY, WHAT ARE THE TOP 4 STEWARDSHIP AND OR GENEROSITY CHALLENGES AND WHO IS FACING THEM?

Top four stewardship/generosity challenges in our world: As a result of our ignorance of God's Word about stewardship and handling money we find ourselves spending our resources foolishly on things we do not really want or need and when we run out of money, we keep on buying on credit. As a result, we become mired in debt and unable or unwilling to give generously.

IN ANY OF YOUR INTERNATIONAL TRAVELS, DO YOU HAVE A STEWARDSHIP EXPERIENCE YOU REMEMBER?

My most memorable stewardship experience was when I was asked to teach my Biblical Stewardship

Seminar to a group of 50 pastors in Ukraine. Credit was just being introduced and, when those young people who love nice things but have no money to buy them get a credit card...

DO YOU HAVE A FAVORITE GUIDING BIBLE VERSE OR PASSAGE?

Favorite guiding Bible verse: The entirety of Scripture as it all ties together but one of my very favorites would have to be Hebrews 13:5: “Let your conversation be without covetousness; and be content with such things as ye have: for I will never leave thee nor forsake thee.”

Continued from “Perspective: Be a Good Steward”

for individuals and families with confidentiality and without pressure. Oklahoma Baptist ministries agreed, many years ago, to not make estate presentations in the churches, but to allow The BFO to make the presentations instead.

When our children were young and we were living on the ragged edge of the end of each month, Paula and I established an estate plan. We wanted to determine who would raise our children if we met an untimely death. Today, we want to invest in our children and grandchildren as well as ministries near and dear to our hearts.

If you don't have an estate plan, it is past time to act. If your plan is many years old, it is time to revisit it. Be a good steward! Call The BFO at 800/949-9988 today and professional, godly counselors will help you establish this very important estate plan.

Continued from “How to Get and Stay Out of Credit Card Debt”

12 Always ask for a confirmation letter from the credit card company when an account is closed. Keep the confirmation letter as proof the account was closed.

13 Often the reason individuals have too much credit card debt is that they are impulse buyers. It is hard to resist immediate satisfaction, but you have to try. If this is your problem, pray about each purchase to ask for God's wisdom and insight.

14 Contact the credit card company and ask for a waiver of some of the fees and penalties. Sometimes, the company will waive these charges or reduce your interest rate if you ask. It is free, so it is worth the call.

15 Change your attitude. Reconsider whether an item you are thinking about purchasing is a need or want. Often, our wants portray themselves as our needs. Always ask the question, can I live without this purchase or do I really need it?

Continued from “Why They Stay”

are not relevant to the church? In America today, only about 16% of all churches across every denomination have a significant young adult population. It could be that something in the current environment has driven young Christians away from the church. If we were really honest with each other, we would have to admit that young adults are not seeing much of a difference in Christians and non-Christians in our culture today. Research indicates that this new wave of believers is not staying to fight for their place in church life; rather, they are moving on. They feel unfulfilled, isolated, judged, and dismissed. If young adults have to choose between their culture, their technology, their friends, and their church, more and more are not choosing their local church.

It could be that at the moment, there is something deeper occurring in this sociological phenomenon. Over ten years ago, there was a sense of optimism in the research: “Although some young believers are moving away from church, many remain spiritually astute.” Sociologist Christian Smith observed, “The religion and spirituality of most teenagers actually strike us as very powerfully reflecting the contours, priorities, expectations and structures of the larger adult world into which adolescents are being socialized.” Gabe Lyons and David Kinnaman, authors of *UnChristian*, found that young adults were interested in spirituality and specifically Jesus, but were having trouble seeing the connection to the modern church. In the nearly ten years since the research and writing of these experts, the teens they

studied have become adults. Since their analysis, young adults are observed “cutting the cord” that tethered their culture to that of their parents, including the cultural ties of their faith to traditional expressions of their parents’ faith. It seems that they are in some sort of deconstruction phase related to their personal perspectives about spirituality. The deconstruction manifests itself in some young Christians as a search for, to them, a purer expression of Christianity. Leading author and lecturer, Phyllis Tickle has described this as a young adult’s attempt at finding a spiritual center. She feels that Millennials are peeling away the external layers and fluff of the church to discover the “anchor” that helps them live the lives they are living.

Young adults seem to be searching for moments with God. Interestingly enough, they are searching for these moments detached from the traditional landmarks of faith. And if recent studies by Barna are true, who can blame them, as people who attend church appear no different in behaviors tied to morals and values than people who do not attend church. Their radar is always operating, ever scanning for the possibilities of a special moment with God. Their search begins first, ironically, away from the church. Worship for some young believers is not limited to the exclusivity of the physical or cultural boundaries established by the church. Why are young believers moving away from the traditional expressions of faith? Maybe it is a matter of applicability. They are trying to see how faith applies to their lives. This

search for a significant moment is in response to their perceptions of a church that is culturally and spiritually irrelevant, therefore opening the door to deconstruction of traditional orthodoxy.

Bottom line: young adults are leaving the church and may not be coming back. Does that concern you? It does me. Statistics like the ones I mentioned above can make the Builder and Boomer generations feel like complete failures. Thankfully, not all the news is discouraging. When I look around, I see some things that give me hope. The young generation has an affinity toward altruistic ventures – they want to change the world while buying shoes and sunglasses. They want to make a difference in the world, not just “see” the world. A typical young adult has a desire to know spiritual truths. He or she is searching for a connection with God. Young people need a community, thus there is a significant percentage of the younger generation who has stayed involved in the church. In the following chapters we will discuss ways that we can make a difference.

Questions for Discussion

1. Do you see a decline in young adult attendance in your local church? When you think about the young adults closest to you who are not attending church, why have they stopped?
2. How are young adults around you expressing their spirituality? How does this affect the church?

Continued from “Matthew 2:11”

-sire of all nations” (Hag. 2:7).

2. In the encounter of true worship, there is born within the believer a desire to give Christ the very best. The Magi brought their best gifts to the newborn King; it is important that we bring our best gifts to our Saviour. George Frederic Watts (1817-1904), the great English painter and sculptor, had inscribed on his seal, “The Utmost for the Highest.” Perhaps his motto could be written across the matchless story of the Magi.

3. There seems to have been a great deal of excitement, joy, wonder, and reverence in the hearts of the Magi as they sought out and brought their gifts to the new-born King; if that is a valid observation, should there not be the same sense of joy, excitement, wonder, and reverence as we approach the living Christ in worship? If we would give our gifts in the attitude of the Magi, perhaps we would go away with something of the joy and satisfaction, which they experienced.

Quotation

“These men, for their own part, came--I beg you very earnestly again to note this--not to see, nor talk--but to do reverence. They are neither curious nor talkative, but submissive.” (Fors Clavigera Letter xii, 23d December, 1871 by John Ruskin)

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