

ADVENTIST

September 30, 1999

Review

Special Issue

The MONEY ISSUE



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Week of Prayer Readings Inside

The Christian in an Age of Greed

BY WILLIAM G. JOHNSON, Editor

Jesus was a poor man who talked a lot about money.

Though He had the riches of the universe at His disposal, for our sake He joined the ranks of those who live on the keen edge of existence. He became a borrower—from the manger that improvised as a cradle to the boat He sat in to teach the crowds to the donkey He rode into Jerusalem to the tomb where they laid His body.

When Jesus died, He owned only one object of value: the seamless robe over which the Roman soldiers cast lots. But what a legacy He left! What a life of gentle and noble deeds! What outflowing of generosity from the Man who possessed nothing but gave everything!

This poor man was a friend of the poor and yet Jerusalem's most popular guest at parties thrown by the wealthy. Jesus could mingle with all types; He crossed social lines.

And He always seemed to be talking about money. About how we relate to possessions. About worrying about daily needs. About business dealings. About the person who hits us for a loan.

Jesus' favorite method of teaching was the parable—stories right out of life that usually had a surprise ending. These tales often involved money—fair pay, buried treasure, disputes over inheritance, coping with a windfall, and so on.

Jesus never taught that if we love God and serve Him we will get rich. Nor did He suggest that we should not be rich.

Instead, Jesus taught people to wear life's cares like a loose garment. He told them to trust God, who is the incredibly generous heavenly Father, who loves them and cares even for the sparrows.

Jesus invited every hearer to come into "the kingdom," which He inaugurated by His life and work. To come under the reign of this beneficent Father, even here and now.

And to become like Him, generous to all as He is generous to all.

That was a message good for poor people as well as rich. It said: How we relate to money shows whether we're part of "the kingdom" or not.

In our age of greed, it's what every professed follower of Jesus needs to hear.

Myrna Tetz, managing editor of the *Adventist Review*, worked hard to bring this issue together. Among the many who helped her, Jeff Scoggins of Philanthropic Service for Institutions (PSI) made a major contribution in planning and follow-through. I am grateful to Myrna, Jeff, and all for this banner issue of the *Review*.



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"The younger and the older need to work through their variant giving patterns—together," claims **Kim Allan Johnson**, who wrote "Can We Talk?" from his position as associate treasurer for the Northern New England Conference. You may agree or disagree, but he urges the church to schedule a discussion. Recognized as a professional in the money management department of the church, he's also known as an excellent writer.

"Because Christ is coming soon, should we plan for those golden years?" is a question you may have asked and one that **Del L. Johnson** answers in the article "Responsible Retirement Planning." Del has held positions in treasury, health care, and retirement in the North American Division—where he is now employed. Having studied the retirement plans of 15 different countries, he is qualified to lead in the retirement changes for Adventist Church employees in the United States.

This about death. "Praise God—My House Is in Order" is about providing for your family and God's work. You'll read three stories of how people have made provision, not only for their families, but also the sharing of the gospel. Author **Jeffrey K. Wilson** is director-elect of the church's Trust Services Department. For the past 16 years Jeff has been involved with a variety of Adventist organizations in development and trust services.

Although "Success Is Out of Control" was written by Jeff Scoggins, communications coordinator for Philanthropic Service for Institutions, the man he writes about is **Leland R. Kaiser**, founder and president of Kaiser Consulting in Brighton, Colorado. Kaiser's expertise is health care, and he

believes that any hospital that's not tithing is behaving inappropriately. He's written *Mapping Your Future: A Lifework Planning Guide for Health-Care Professionals*.

The concept portrayed in "Partners in Grace," written by **Ben Maxson**, director

of the Stewardship Department at the church headquarters, isn't new, but maybe we need to look at it again. He's pretty committed to this topic, as anyone knows who's heard him speak. Having served in several conferences in the United States, he now travels worldwide to inspire confidence in God's giving plans.

David Deluccia is senior vice president of Capital Asset Management in San Diego, California and urges investors to "trust but verify." If you think investing is a way to get rich quick, you'd better read this article. An investment consultant, he has worked with the Adventist Church since 1984, assisting the General Conference and other entities with investment issues.

Involved in public policy administration in southern California, author **Henry E. Felder** shares his belief that we can manage our finances God's way. He says we can find very creative ways to incur debt but wonders if that's how we should live. Felder is an economist who specializes in welfare, labor, school-to-work transitions, and public policy issues. Previous appointments have included working in the administration of President Ronald Reagan as deputy assistant secretary for research in the U.S. Department of Housing and Urban Development and dean of the School of Business and Management at La Sierra University in Riverside, California.

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Can We Talk?

Giving patterns of the builders and boomers show major shifts in generational values. Together we can find new bridge-building solutions consistent with the principles given to us by God.



BY KIM ALLAN JOHNSON

AS SOON AS JIM ENTERED the Robertsons' home for Sabbath afternoon dinner, his food-seeking nose locked on to the enticing aroma of Special K loaf, homemade bread, and blueberry pie. "The food on the miles-long table in the hereafter can't be a whole lot better than this," he revealed.

After hanging his winter overcoat on one of six brass hooks and chatting about the chilly fall weather, he spotted the latest stewardship letter from the conference lying open on the kitchen counter. Holding it up, he commented, "You guys got one of these too, huh? I don't mean to sound negative, but to be honest, I'm having a hard time with some of this stuff."

Henry Robertson, the 67-year-old head elder, stepped nearer the young man. He and his wife had taken the fledgling architect under their wings after he moved into the area following graduate school. "What's the problem?" Henry inquired. "Sounded like an effective letter to me."

"Listen to this part," Jim responded. He quickly scanned the

two-page epistle, then read out loud, "Unfortunately, tithe is down again. We have cut the conference budget for the third year in a row. According to Malachi, we are under sacred obligation to support the Lord's work. We all need to rediscover the meaning of that old-fashioned word, 'commitment.'"

Placing the letter back down, Jim continued, "I'm committed to giving. But higher organizations are sucking our congregation dry. You know better than I that the church school subsidy takes up 60 percent of our local budget. Most months church expense belongs in the intensive-care ward." He snatched a wheat roll, bit off a chunk, and added, "Seems to me that the conference, and all the rest of those layers of church bureaucracy, are forgetting that the local church is the goose that lays the golden egg."

Seeing that the letter had hit a raw nerve, Henry tried to take a positive tack. "Look, there's plenty of money in our church here for everyone if the members would only give as they should. My wife and I try to support all levels of the church because it's the right thing to do. That's the bottom line for us."

"I admire that," Jim said, "but personally I need to know that my hard-earned bucks are really doing some good. How do I know what happens to my money once it reaches the conference coffers, much less the union and GC? Sometimes it appears like a big black hole from way down here. How do I know my money isn't used for some bloated travel budget or the promotion of ineffective, outdated programs? I'd rather give to help an underprivileged kid attend our own church school. At least I can see the results firsthand."

ILLUSTRATION BY RALPH BUTLER \ PHOTO BY A. DEVANEY



PHOTO BY STEVE ROGERS

Henry's wife handed him the three-bean salad, and Henry spoke as he positioned it on the table. "The Lord is still in charge, and I believe He'll take care of how the money is used," he countered gently. "All He asks me to do is to be faithful. I write out that check for tithes and offerings gladly like clockwork every month. I figure the rest is up to God."

"Don't get me wrong," Jim replied. "I give about 15 percent, and even send some to the conference. I think I'm faithful, and so are a lot of my friends. But we send most of our money where we think it'll do the most good. Aren't we

supposed to be good stewards of how our money is spent? And believe me, that last union session wasn't exactly a confidence builder."

"But we need to consider our worldwide work," Mr. Robertson continued. "The church system is designed to reach people all over the globe. How else are we going to fulfill the Great Commission? I'm sure there's some waste, but that's true of any organization."

Those sincere differences in perspective are articulated in thousands of similar conversations across the land. Various

values are pulling in different directions for critical, mission-sustaining dollars. That gap in priorities is widening instead of closing, and it threatens to increasingly destabilize ministry at all levels of the Adventist Church. Tremors can already be felt—fracture lines can already be seen.

As an associate conference treasurer I have audited local church books on a regular basis for years. I see older members, who tithe through church channels no matter what, transitioning onto retirement incomes, with fewer and fewer givers like them stepping forward to take their place. The trend may be difficult to accept, but it is not that hard to read. Unless something significant changes, I predict that the church organization's financial bridge could be out one or two generations down the road.

Appreciating Differences

Understanding and appreciating the differences between Adventists such as Henry and Jim is vital. Mr. Robertson mirrors the generational values of my dad. Pop bought only Chevy cars. Even if Toyota manufactured an automobile that got 5,000 miles to the gallon and ran on pond water, he wouldn't switch for a million bucks. Same deal with his relationship to the local bank on Main Street. Dad considered it a personal betrayal to take his money out and switch it to a higher-paying investment in another town. You might as well suggest he put on a Groucho Marx disguise and slip a knife between the shoulder blades of the bank manager. Unthinkable. People such as my father and Henry Robertson belong to the "builder" generation, the ones born before 1946.

You can count on builders giving funds in traditional ways, because they feel they ought to. Likewise, they're the ones who show up right on time for Sabbath school preliminaries to hear Aunt Mazie read a beloved poem about spring. They come, no matter how boring the program. They have what analysts call "institutional loyalty." Once a Chevy man, always a Chevy man. Local bank on Main Street forever. As a result, it really doesn't matter greatly to them what the institutional church does with their tithes and offerings. If you join the church, you support it. Few questions asked.

Later generations, such as Jim's, are a very different story. In the past decade boomers and Gen Xers have given General Motors heartburn. Those born after 1946 are disenchanted with institutions in general and couldn't care less about sticking with Chevys, or any other car for that matter, unless it gives them the performance they expect. Same with banks. This younger generation will yank their funds out of Main Street and wire them to Anchorage,

Alaska, to get a half percentage point advantage. They link up with what works and support what they perceive to be effective. They vote with their feet and have been skipping Aunt Mazie's beloved poems in droves. They vote with their credit card-laden wallets too, and are moved far more by a vision than by a manual. Many are quite willing to sidestep mandated percentages.

No One Sees With Unbiased Eyes

I don't mean to stereotype people. Not everyone fits these descriptions, but the general characteristics are evident. To a significant degree we are all creatures of our own culture, and no one group can speak with pristine objectivity. No

generation sees with unbiased eyes. That fact should at least be moderately humbling. Remembering our humanity should soften our penchant for turning yesterday's decisions into perpetual memorials and letting institutional needs dictate our dreams. There are certainly absolutes, but not all the church's current policies on stewardship were handed to us in stone. Where legitimate change can facilitate unity and fuller participation in giving, it should be courageously pursued at all levels of leadership.

Opening an ongoing, constructive, broad-based dialogue between generations regarding the financial structure of our church is overdue. Sermonizing to each other is not a great way to build bridges.

Listening doesn't come easy, especially when each side has marshaled pages of quotes to buttress their point of view. Effective dialogue must be based on mutual respect, trust, and honesty, forsaking self-interest, turf battles, and politics. We can learn precious lessons from each other in an atmosphere of inclusive love. We are all in the same boat on an increasingly turbulent financial sea. Survival depends on broad agreement regarding our heading and a willingness to row together.

The fact that we are able to pay denominational bills today should not blind us to the hardships that may be ours tomorrow. Whistling in the financial darkness will not make the problems go away. The growing undercurrents of dissatisfaction need to be addressed. Together we can find new, bridge-building solutions consistent with the principles given to us by God. When cracks start showing up in the wineskins we need to be open to the distinct possibility that God is trying to pour in new wine. Better answers will come as we sincerely ask each other, "Can we talk?" Let the Holy Spirit be truly heard and heeded in all His wonderful creativity within the body of Christ, and the funds will undoubtedly flow. ■

*Effective dialogue
must be based
on mutual respect,
trust, and honesty,
forsaking
self-interest, turf
battles, and
politics.*

What Happens to Your Money When You Put It in the Offering Plate?

I think the money goes to new benches and micraphonse, ext.
—Ryan O'Neill, second grade.



Ryan O'Neill

It goes to help people.
—Brita Widmer, second grade.



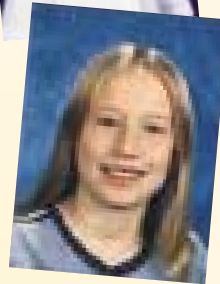
Brita Widmer

It is given to poor people.
—John Butler, second grade.



John Butler

The deacons take the money and then the church office sends it to the Southern Asia Division.
—Christine Webb, fourth grade.



Christine Webb

It goes to teachers and principals . . . and it goes to old people that don't have a place to live.—Jenna Glantz, kindergarten



Jenna Glantz

It went in the whale.
—Max Morphis, kindergarten.



Max Morphis

It goes to um, um . . . up to heaven for Jesus.
—Brittany Brown, kindergarten.



Brittany Brown

Right now we're giving our money to the Northern Pacific Division so they will have more money.
—Alli Evans, fourth grade.



Alli Evans

Africa.
—Spencer Johnson, 2nd grade.



Spencer Johnson

It goes to the church office. Then they send to poor people.
—Christopher Madrid, third grade.



Christopher Madrid

They By Bibles.
—Elizabeth Jones, second grade.



Elizabeth Jones

To get money for meshamareys to go playses.
—Trevor Carstens, second grade.



Trevor Carstens

Note: These comments are just as we received them
—unedited.

Compiled by teachers in the Pacific Union College Elementary School:
Cheryl Fox, kindergarten; Karen Lickey, first and second grades; Tureic Cordis, third and fourth grades.

Is go to the old people.—Andrew Cole, first grade.



Andrew Cole

Partners in Grace

*Want to get all you can out of life?
Try giving it away.*



BY BEN MAXSON

IHATE IT WHEN I WRITE out my tithe check," confided an office secretary. "I think of all the nice things I could buy or do. Yet I'll tithe—even if it kills me."

Sometimes church members counsel their pastor: "Don't preach too many stewardship sermons. People get tired of hearing about money."

Why has stewardship become such a problem? Many of us see tithes and offerings as the way we support the church. We simply pay for services rendered. Some of us even use tithes and offerings as a way to force the church to listen to us, or to change. And we see stewardship as the church's way of manipulating us into giving more. Could it be that our understanding of stewardship is too narrow?

Can we really tithe if we don't accept Christ as our Saviour? Can we worship Him if our stewardship is giving money grudgingly? Ellen White wrote: "The Lord will not accept an offering that is made unwillingly, grudgingly."*

In fact, without this relationship, our giving simply becomes blackmail—paying God a small portion so that we can do what we want to with the rest.

The word "steward" implies a master. The steward is the one entrusted to manage his or her master's assets. The concept began with humanity's creation. Adam and Eve were given "dominion" over the earth. They were to act in partnership with God, acting as His representatives on earth.

Biblical stewardship calls us back to a partnership—to rediscover our identity with God as Creator and Redeemer. This concept extends far beyond tithes and offerings. It's more than just

managing our money. It means integrating an attitude of worship into every area of our lives. Notice the apostle

Paul's admonition to the believers in Rome: "Therefore, I urge you, brothers, in view of God's mercy, to offer your bodies as living sacrifices, holy and pleasing to God—this is your spiritual act of worship" (Rom. 12:1, NIV).

A Firm Foundation

True worship begins with, and is based on, a relationship with Jesus Christ. The first step of that relationship is to know Him as Saviour and Lord. Thus the gospel is the foundation and starting point for all stewardship. Without the experience of salvation, stewardship becomes a form of spiritual slavery. It's just another way of perpetuating a performance-based religion.

Accepting Christ as Saviour leads us to recognize that as our Creator and Redeemer, He has the right to guide our lives. However, true stewardship happens only as we accept an intimate partnership with Him through the Holy Spirit (see Eph. 3:16-19; Eze. 36:26, 27). Stewardship then becomes the integration of the saving relationship with Christ into every area of life, choosing to live each moment with this incredible God who has saved us by His grace.

For many years I understood lordship as my obedience to what God said. Today I understand lordship as choosing to accept Him at His word and as the only way to work out His will in my life.

Jim and Debbie were owners, as well as president and vice president of a company. They chose to recognize God as

owner by legally transferring their company's deed of ownership to God. The state government wouldn't recognize it, so they chose to frame that deed and hang it on their office wall as a reminder of their partnership with God.

A physical, tangible act—such as Jim and Debbie's—often helps us recognize and reinforce our decisions. As we consciously surrender everything to God, our lives begin to change. Homes are transformed as we surrender each member of the family to God and quit trying to control them ourselves. Worry decreases as we remember that we are only stewards of God's resources; He is the owner, and He is always available to guide and care for us. Church life becomes more joyful as we surrender each other to God and allow God to work.

Living in a Material World

This partnership lifestyle of worship, carried out in financial discipleship, brings God into the material side of life. Jesus challenged us: "No one can serve two masters. . . . You cannot serve both God and Money" (Matt. 6:24, NIV). This is one of the few places where God identifies something that directly competes with Him in our lives.

Money is life—the combination of time, energy, and talent as a medium of exchange. In a sense life naturally focuses around our material needs and possessions. It is often in a

time of material need that we look to God. And it's easy to forget God when our material lives are full. So how can we truly serve God through financial discipleship?

As we surrender our lives to God, we recognize His ownership in the material side of our lives with our tithe. The very words "tithe" and "offering" describe a worship relationship—an act of adoration based on the salvation relationship.

This is how tithing becomes an experience of joy. It reflects our relationship with God. When we bring this intimate partnership into the material area of life, we realize that everything we are and have belongs to Him. Each time we receive a material blessing—an increase—we return one tenth to God. Joyfully we worship Him with tithe and offerings, reminding our own hearts of who He is and presenting a spiritual act of worship. Only the dynamic experience of salvation can move tithing—or any other part of lifestyle stewardship—out of the drudgery and slavery of legalism into the joyful light of grace.

Tithing is a test of our loyalty, determining whom we recognize as owner. Offerings test our attitudes as we respond to God's blessings and the conviction of the Holy Spirit. How much should we bring to God in an offering of praise? Again, Paul urged the believers in Corinth: "Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver" (2 Cor. 9:7, NRSV).



PHOTO BY STEVE ROGERS

Dancing Down the Center Aisle

BY SAM MILLER

For 20 years Geraldine had been a Seventh-day Adventist. She had always believed in returning tithe, but because she had usually been short on money she felt that she was just “too poor” to tithe.

Hard times came. Geraldine, a single mom, lost her job. Eventually she and her two teenage daughters went on welfare, and she got in the unemployment line. They were down to the barest necessity. They no longer had phone service. The employment agency said to her, “There is no way for us to get you a job offer if you don’t have a phone number where you can be reached.”

Then the pastor challenged those in her church to put the Lord to the test. “Return tithe according to the Malachi 3:10 principle,” he bargained. “Try it for 90 days. If at the end of three months the Lord has not blessed you, or by returning a

regular tithe you are placed in a financial crisis, the local church will give all your money back.”

In dollars the amount was very small when Geraldine returned her very first tithe. In faith the amount was huge. She explained to her daughters, “We are going to test the Lord.”

Geraldine’s money went into the offering plate on Sabbath morning. By Wednesday of that week a woman with whom she had worked several years before knocked on her door and offered her a 40-hour-per-week job.

Sabbath morning Geraldine came to church. “I have a testimony to give to the church,” she said to her pastor. “I feel like dancing down the center aisle saying, ‘I’m tithing! I’m tithing.’”

Now, seven years later, Geraldine trusts the Lord not only with her money but with her children and all her other problems, too. Now she can’t imagine life without tithing.

Sam Miller is stewardship director of the Rocky Mountain Conference in Denver, Colorado.

In Conclusion . . .

There are four areas of financial discipleship. The first is tithe—accepting God as Lord in the material side of life. The second is systematic offerings as we partner with God in a worship ministry of helping to meet the needs of the church, the “body of Christ.” The third comes as we respond to the conviction of the Holy Spirit to invest God’s resources in special projects, which may include others around us. The fourth comes as we bring God into the daily decisions of how we will care for the physical needs of the families God has placed in our hands. Each part of this financial discipleship thus becomes a worship ministry of partnership with the God who owns “the cattle on a thousand hills” (Ps. 50:10, NIV), and to whom all the silver and gold belong (see Haggai 2:8).

Yet true stewardship goes even further. Paul states that he was a steward of “the mysteries of God”—the gospel (1 Cor. 4:1). Peter declares that we are stewards of “the manifold grace of God” (1 Peter 4:10). This is why stewardship must begin with a clear understanding and presentation of the gospel—the good news of salvation.

Jesus Christ is Lord; Lord of our lives and every area of our lives. Think of it: the power of the Creator and Redeemer works in the life of the weakest believer.

Rejoice! He is Lord. ■

* *Testimonies for the Church*, vol. 5, p. 285.

For more information, visit the Adventist Review Website at www.adventistreview.org starting September 30.

More Than Money

She gave tithes and offerings and then some.

BY LORNA SAMRAJ

On Sabbath morning I watch her quietly slip into a pew beside her son. At 96 Emilie attends church regularly. She is a frail little woman—no taller than four feet 10 inches—with gray hair knotted into a bun, but her eyes still glow with a strong and generous spirit.

Emilie was 8 years old when she moved with her parents to Canada from Russia. She discontinued school after three years to help her parents work a homestead in northern Alberta. At 19 she married Samuel Schafer, a theology student at Canadian University College whom she met when he came knocking at her family's door to share a Bible tract. At 40, however, Emilie was widowed, with 13 children to raise by herself.

Committed to giving her children a Christian education, Emilie moved to Lacombe, Alberta. The community around the college grew to be her family as her life became interwoven with the lives of students who sat around her table during the years her 10 children and 18 grandchildren attended Canadian University College. Emilie gave them more than meals and produce from her vegetable garden; she gave them friendship and encouragement.

Over the years Grandma Schafer, as she came to be affectionately known, became a familiar figure in the community. She walked everywhere, providing meals to the needy, helping to cultivate gardens, taking the first daffodils of the spring to friends, offering comfort and reassurance to the sick. "She was a doll," recalls a friend. "She would visit and bring food to my elderly parents all the time."

When I asked Emilie what motivated her to help others, she said, "It was the natural thing to do."

Her daughter, Carrol, adds, "She saw a need and responded to it. That's the way she was."

There was the time Elvina fractured her pelvis during the birth of her sixth child. Emilie traveled to Armstrong, British Columbia, to be with her, assisting in

every way she could with household tasks and often rocking the new baby late into the night. Elvina remembers the time fondly. "She was always sweet-natured and in tune to the needs of those around her."

Then there was Martha. No one enjoyed being around the old woman who no longer attended church. She was critical of everything. Martha contracted cancer, and Emilie visited her faithfully over the next two years. She helped care for her, delivered her meals, and spent many hours with her. Though cancer slowly ravaged her body, a miracle was taking place in Martha's heart. She became humble and forgiving. Anne, a relative through marriage, explains, "Aunt Martha really loved Emilie, and as a result her attitude toward her church and God changed."

Emilie can't get around much by herself today, but her legacy of service is lovingly remembered. Although throughout her life she has faithfully given tithes and offerings to her church, hers wasn't a million-dollar donation. It was more. Hers was a ministry of changing lives by giving. ■



Emilie Schafer

Lorna Samraj is administrative secretary, college development, Canadian University College.





Seven Steps to Financial Freedom

Practical ways to budget your family's finances—God's way, that is.



BY HENRY FELDER

WE LOVE DEBT. WE FIND NEW AND creative ways to incur debt, and there are many sources willing and able to assist. We use debt for meals, clothes, houses, and cars—even items that have little or no intrinsic value. But maintaining finances God's way means responsible financial management, and that's what this article is all about.

When I wrote the book *Making Ends Meet: Financial Planning for the Christian Family* (Hagerstown, Md.: Review and Herald, 1994), I struggled with the idea that finances were somehow something that we do as individuals. I had compartmentalized things spiritual from things financial. Financial planning involved God as a guiding principle, but the details were left to established concepts from secular sources.

Now, five years later, the defining paradigm is our relationship with God, and finances are but one area of our existence. God, then, is not an appendage to the relationship—a few nice bows in the direction of what we think God will approve. Instead, we start with the relationship and then include our finances as part of that relationship.

Here is a very simple concept: We surrender to God full stewardship of our time, money, talents and everything that we are. We then use these things that He has given to us to bring glory to His name and to fulfill our purposes for being on this earth. In a practical sense, it means that we involve God through our prayer life in every decision that we make. This does not make us robotic, nor does it diminish our innate intelligence and ability to make decisions. We proclaim, as did David, "I delight to do thy will . . . ; yea, thy

law is within my heart" (Ps. 40:8). Our purpose in this life is singular: "That the name of our Lord Jesus Christ may be glorified in you" (2 Thess. 1:12).

This is a hard lesson—one that I certainly cannot say I have learned fully—but the struggle continues. Since this article is a "how-to" on family finances, the emphasis is on debt. Debt (using resources owned by others) is perhaps the greatest challenge to a full surrender to God's stewardship.

Debt and Desire

A United States Federal Reserve Board Survey of Consumer Finances showed that in 1995, 74 percent of all American families had debt, and the average amount was \$23,000. Only 55 percent of all families saved on a regular basis.

For young families, debt may be the only way they can acquire capital goods like houses, furniture, and cars. Even established families find that debt makes living more comfortable than trying to abide by a "cash-only" basis. Thus, while the ultimate in financial freedom is a debt-free existence, it may not be practical for many families.

Maintaining finances God's way begins with our desires, needs, and how best to glorify God. The total involvement of God in our financial decision-making means that every financial process is subject to His will. If there is debt, it will be managed in a way that brings glory to Him.

Here are five ways our decision-making can be beyond His will, thereby making debt management a problem.

- Tithes and offerings are curtailed in order to meet debt obligations.

- Debt payments represent more than 20 percent of the

total income of the household.

- There is monthly anxiety over bill payments.
- Debt prevents regular savings.
- Bill payments are late or must constantly be juggled.

When any or all of these things happen, it is time to take stock, make changes, and move toward a new paradigm for family finances.*

Let me share with you seven steps to financial freedom God's way, as it relates to excessive debt.

1. Surrender. Surrender your life, without reservation, to the indwelling of the Holy Spirit. Turn each financial matter over to God, and let Him be your constant companion in all financial decisions.

2. Take Inventory. God knows where you are financially, but you may not. On an annual basis, list all financial assets that have real market value, and assign a real value to them. Then list all liabilities from all sources. The difference between the two is your net worth. This inventory should also include funds set aside for retirement.

3. Budget. Show all income from all sources on a monthly and an annual basis and identify whether each is permanent or temporary. Do not list the income of children under 18. Examine every source of income and every expenditure, including interest payments. Commit each to the scrutiny of whether it is in God's will, as you understand it.

4. Cut Out and Discontinue. At this stage you have probably discovered that a large amount of your budget goes for items that have little lasting value to you or do not bring glory to God. Systematically start cutting out those things that are keeping you from financial freedom.

5. Restructure. Restructure your income, where possible, by seeking new sources of income. Be careful that these new sources do not bring their own sets of problems. Restructure your debts to pay extra on those with the highest interest rates. If absolutely necessary, contact all creditors so that payments can be restructured to meet current income. Then redo your new budget to permit you to achieve selected

goals on your way to financial freedom.

6. Set Goals. Lay out a multiyear plan to achieve financial freedom—God's way. This means setting up a budget through prayer that achieves God's will in your life. Set priorities within the budget and determine the time when you

will be debt-free of some small accounts (credit card debt, for example) and then some large things (the house and all other debt).

7. Be Faithful. Excessive debt is often caused by unfaithfulness—unfaithfulness to God and unfaithfulness to sound financial principles. Faithfulness in achieving the goal of financial freedom could start immediately and may include a change in the way you lead your life. But first you may have to crawl, and then walk, and then run to freedom. You probably did not get into a mess in a short time, and you will not easily get out of it. But God is already faithful to us, and He wants us to be faithful to Him. Invite God to help you be faithful to the plan that you have turned over to Him to implement for you.

Living in God's Financial Freedom

There is a saying: "If God is not Lord of all, He is not Lord at all." Living in God's financial freedom is not a cliché! It is not something that comes easily after a life of living our own way. I know: I rebel against the idea that every decision has to be put before the Lord for input. No voices come forth to grant approval. No sudden insights flash across the screen of my brain to tell me that I have made the right decision. No, it becomes a matter of faith as I constantly seek His will in my life. I cannot and will not say that I have achieved financial freedom God's way. However, I am comfortable in the knowledge that God is working in me to do His good will. That includes having Him put my financial house in order. That is basically all that I can ask. ■

* For additional information on family finance planning, your local library has many books on how to get out of debt, how to rearrange your finances, and how to make sound financial plans. Also, by using the expression "family debt" in an Internet search, your computer becomes your financial planning agent.



“You Know, He Hasn’t Asked for Money Since!”

BY DICK RENTFRO

I hate it when my telephone rings at night. True, I have a phone at my bedside, but once I go to bed with my faithful red setter sleeping on the floor beside me, I don’t want to hear that phone ring. Oh, there are exceptions—like if the General Conference president should call, or the editor of the

Adventist Review. But otherwise—forget it!

It never ends: another credit card offer, new siding for the house; it drives me nuts! Lately I just tell everyone, “I’m 78 years old, my wife died, and I’m winding things down.” That usually ends the conversation, and some even say, “I’m sorry.”

Last night I got a call from Andrews University on behalf of the world mission of my church. The man spoke with an accent and politely explained that they need more airplanes to reach the world with the gospel.

His simple appeal melted my defense. I pledged what I felt I could handle.

The incident reminded me of a father who long ago received a telegram from the War Department. He turned pale as he eagerly read the words: “The War Department of the United States regrets to inform you that your son heroically gave his life for his country. We are certain that you are proud to have laid so noble and priceless a wreath at the feet of freedom. *The War Department.*”

One day that father told his story to a man who was griping about “all the calls the church makes for more money.” The father observed, “You know, my son always used to ask me for money when he was growing up. And when he started dating, he asked for a lot more. It never seemed to end until, my friend, I read the telegram that my son was killed in action. He hasn’t asked for one cent since.”

So let my phone ring, and let my church honor me by asking me for money for a long time to come—at least until I die. Or better yet, until Jesus comes. Keep on phoning—even when I’ve gone to bed. When I get to heaven I want to say, “I’m glad I gave.”

Thank You, Jesus, for giving all.

Dick Rentfro is a retired pastor who still works for his Lord in Ellensburg, Washington.



PHOTO © PHOTODISC



Exchanging Dreams

BY JESSICA BINKLEY

All seniors, please meet in the school library at 11:00 a.m. today.”

I didn’t have a clue what was going on.

“Graduation is coming quickly—as is the matter of your school bills,” said Jack Ferneyhough, the vice principal of finance. “Students at Milo cannot graduate if their bill isn’t paid.”

I looked around the room. I knew many of my classmates couldn’t pay their bills. Some of my close friends were among those unable to come up with the money.

My head was spinning when our class president’s voice broke in. “Our class has received an anonymous offer,” Joy Biegel said. “If we donate the \$6,000 we raised for our class trip, the rest of the \$20,000 in outstanding debts will be taken care of.”

The idea caught me off guard. My classmates and I had worked for a nice senior class trip since our freshman year. We had even forgone the traditional freshman and sopho-



The graduating class of 1997 does its victory pose.

more excursions to further our dreams for a special senior trip to Seattle. But fantasy faded, and we realized it was time to give up those dreams.

As those around me processed the idea, they began to speak up. Instead of opposing it, my classmates spoke of how much each of us mattered.

“Part of us not marching would be worse than none of us marching,” said one senior.

The talking didn’t last long; everyone soon realized that we didn’t have anyone to convince.

Joy called for a vote and handed out papers.

Graduation day came. We marched through the green grass of the campus oval, stepped onto the platform, and took our seats. We were all here. Every one of us.

After graduation, as I drove away from the academy for the last time, I realized that our senior class had learned something more important than Newton’s laws and the history of America. We realized that God can do all things, and that He even watches over a little academy way out on Tiller Trail Highway.

This story first appeared in INSIGHT, April 18, 1998, and is used with permission.

Senior Survival

Tyler Spencer, a four-year senior, had worked hard to pay his school expenses. Yet he still owed on his school bill.

“I’ve always been afraid that one day they’d say, ‘Well, your bill is too big.’”

When he heard the results of the vote of his class, he couldn’t hold it together. “It was the biggest answer to prayer I’ve ever witnessed,” he says. “I left the room in tears.”

Tyler counted it a privilege to walk down the aisle with his classmates on graduation morning. “This says a lot about the senior class and about the people who come to Milo,” he says. “And to all of those who are worried about their bills—you’ve heard it before, but it’s genuinely true: When you put it in God’s hands, not only will you feel better, but He will do what’s best for you!”

Jessica Binkley graduated from Milo Adventist Academy in Days Creek, Oregon, with the wonderful class of '97. She was a freshman at Columbia Union College, Takoma Park, Maryland, at the time of writing.

ADVENTIST Review

Week of Prayer
Readings

A Special
Kind of Family
Where we experience identity,
security, and hope

ADVENTIST Review

"Behold, I come quickly . . ."

Our mission is to uplift Jesus Christ through stories of His matchless love, news of His present workings, help for knowing Him better, and hope in His soon return.

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Experience the Family of God

*A message from the officers
of the General Conference*

Experience the Family of God" is the third in a series of themes for the annual Week of Prayer. This series began in 1997 with "Experience the Joy of Salvation" (or "Practical Approaches to Joyful Christian Living"). The most recent Week of Prayer focused on the theme "Experience the Power of His Word."

The word "family" is used often in everyday conversation. The basic idea expressed by this word deals with the shared life experienced by members of a household who reside under one roof. A family unit is considered to include a father, a mother, and their offspring. But there is also the "extended family," which includes grandparents, aunts, uncles, etc. Ideally, it is from our family that we derive a sense of identity and self-worth. It is within the close proximity of family relationships that we learn the meaning of love, togetherness, forgiveness, interdependence, trust, and respect for others.

Life involves relationships. So it is not surprising that even in the spiritual life we should speak of family—the family of God. Where does this family reside? What is life like in this family? Who are the members of this family? How do they relate to one another and to those who are outside the family? What happens when people in this family grow to adulthood? Who is the head of the household? How are decisions made?

This issue of the *Adventist Review* has a wealth of stimulating content for people of all ages and locations. As we contemplate the messages contained in these pages we will be challenged and blessed. Our understanding will be enlarged, our appreciation deepened. We will discover new dimensions of our identity and privileges. And in conclusion, like the apostle Paul, we shall "kneel before the Father, from whom his whole family in heaven and on earth derives its name" (Eph. 3:14, 15, NIV).

It is our hope and prayer that the Week of Prayer in your community will be more than an intellectual embrace of the topic. May it be an enriching and rejoicing experience of what it means to belong to the family of God and to discover that complete strangers are indeed your brothers and sisters.



Lowell C. Cooper is a general vice president of the General Conference.

The Adult Week of Prayer Readings are also available on the Adventist Review Website at: www.adventistreview.org starting September 30.



Lowell C. Cooper

The Church of Christ

BY ELLEN G. WHITE

It is the object of His supreme regard.

I testify to my brethren and sisters that the church of Christ, enfeebled and defective as it may be, is the only object on earth on which He bestows His supreme regard. While He extends to all the world His invitation to come to Him and be saved, He commissions His angels to render divine help to every soul that cometh to Him in repentance and contrition, and He comes personally by His Holy Spirit into the midst of His church. . . .

Ministers and all the church, let this be our language, from hearts that respond to the great goodness and love of God to us as a people and to us individually, "Let Israel hope in the Lord from henceforth and for ever." "Ye that stand in the house of the Lord, in the courts of the house of our God, praise the Lord; for the Lord is good: sing praises unto his name; for it is pleasant. For the Lord hath chosen Jacob unto himself, and Israel for his peculiar treasure. For I know that the Lord is great, and that our Lord is above all gods." Consider, my brethren and sisters, that the Lord has a people, a chosen people, His church, to be His own, His own fortress, which He holds in a sin-stricken, revolted world; and He intended that no authority should be known in it, no laws be acknowledged by it, but His own. . . .

Clear, Decided Distinctions

At this time the church is to put on her beautiful garments—"Christ our righteousness." There are clear, decided distinctions to be restored and exemplified to the world in holding aloft the commandments of God and the faith of Jesus. The beauty of holiness is to appear in its native luster

in contrast with the deformity and darkness of the disloyal, those who have revolted from the law of God. Thus we acknowledge God and recognize His law, the foundation of His government in heaven and throughout His earthly dominions. His authority should be kept distinct and plain before the world, and no laws are to be acknowledged that come in collision with the laws of Jehovah. If in defiance of

God's arrangements the world be allowed to influence our decisions or our actions, the purpose of God is defeated. However specious the pretext, if the church waver here, there is written against her in the books of heaven a betrayal of the most sacred trusts, and treachery to the kingdom of Christ.

The church is firmly and decidedly to hold her principles before the whole heavenly universe and the kingdoms of the world; steadfast fidelity in maintaining the honor and sacredness of the law of God will attract the notice and admiration of even the world, and many will, by the good works which they shall behold, be led to glorify our Father in heaven. The loyal and true bear the credentials of heaven, not of earthly potentates. All men shall know who are the



disciples of Christ, chosen and faithful, and shall know them when crowned and glorified as those who honored God and whom He has honored, bringing them into possession of an eternal weight of glory. . . .

The Lord has provided His church with capabilities and blessings, that they may present to the world an image of His own sufficiency, and that His church may be complete in Him, a continual representation of another, even the eternal world, of laws that are higher than earthly laws. His church is to be a temple built after the divine similitude,

and the angelic architect has brought his golden measuring rod from heaven, that every stone may be hewed and squared by the divine measurement and polished to shine as an emblem of heaven, radiating in all directions the bright, clear beams of the Sun of Righteousness. The church is to be fed with manna from heaven and to be kept under the sole guardianship of His grace. Clad in complete armor of light and righteousness, she enters upon her final conflict. The dross, the worthless material, will be consumed, and the influence of the truth testifies to the world of its sanctifying, ennobling character. . . .

Divine Experiments

The Lord Jesus is making experiments on human hearts through the exhibition of His mercy and abundant grace. He is effecting transformations so amazing that Satan, with all his triumphant boasting, with all his confederacy of evil united against God and the laws of His government, stands viewing them as a fortress impregnable to his sophistries and delusions. They are to him an incomprehensible mystery. The angels of God, seraphim and cherubim, the powers commissioned to cooperate with human agencies, look on with astonishment and joy, that fallen men, once children of wrath, are through the training of Christ developing characters after the divine similitude, to be sons and daughters of God, to act an important part in the occupations and pleasures of heaven.

To His church, Christ has given ample facilities, that He may receive a large revenue of glory from His redeemed, purchased possession. The church, being endowed with the righteousness of Christ, is His depository, in which the wealth of His mercy, His love, His grace, is to appear in full and final display. The declaration in His intercessory prayer, that the Father's love is as great toward us as toward Himself, the only-begotten Son, and that we shall be with Him where He is,

forever one with Christ and the Father, is a marvel to the heavenly host, and it is their great joy. The gift of His Holy Spirit, rich, full, and abundant, is to be to His church as an encompassing wall of fire, which the powers of hell shall not prevail against. In their untainted purity and spotless perfection, Christ looks upon His people as the reward of all His suffering, His humiliation, and His love, and the supplement of His

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glory—Christ, the great center from which radiates all glory. “Blessed are they which are called unto the marriage supper of the Lamb.”

The Church the Property of God

The church is the property of God, and God constantly remembers her as she stands in the world, subject to the temptations of Satan. Christ has never forgotten the days of His humiliation. In passing from the scenes of His humiliation, Jesus has lost none of His humanity. He has the same tender, pitying love, and is ever touched with human woe. He ever bears in mind

that He was a Man of Sorrows and acquainted with grief. He forgets not His representative people who are striving to uphold His down-trodden law. He knows that the world that hated Him hates them. Although Jesus Christ has passed into the heavens, there is still a living chain binding His believing ones to His own heart of infinite love. The most lowly and weak are bound by a chain of sympathy closely to His heart. He never forgets that He is our representative, that He bears our nature.

Jesus sees His true church on the earth, whose greatest ambition is to cooperate with Him in the grand work of saving souls. He hears their prayers, presented in contrition and power, and Omnipotence cannot resist their plea for the salvation of any tried, tempted member of Christ's body. “Seeing then that we have a great high priest, that is passed into the heavens, Jesus the Son of God, let us hold fast our profession. For we have not an high priest which cannot be touched with the feeling of our infirmities; but was in all points tempted like as we are, yet without sin. Let us therefore come boldly unto the throne of grace, that we may obtain mercy, and find grace to help in time of need.” Jesus ever liveth to make intercession for us. Through our Redeemer what blessings may not the true believer receive? The church, soon to enter upon her most severe conflict, will be the object

most dear to God upon earth. The confederacy of evil will be stirred with power from beneath, and Satan will cast all the reproach possible upon the chosen ones whom he cannot deceive and delude with his satanic inventions and falsehoods. But exalted “to be a Prince and a Saviour, for to give repentance to Israel, and forgiveness of sins,” will Christ, our representative and head, close His heart, or withdraw His hand, or falsify His promise? No; never, never.

Identified With His Church

God has a church, a chosen people;

and could all see as I have seen how closely Christ identifies Himself with His people, no such message would be heard as the one that denounces the church as Babylon. God has a people who are laborers together with Him, and they have gone straight forward, having His glory in view. Listen to the prayer of our Representative in heaven: "Father, I will that they also, whom thou hast given me, be with me where I am; that they may behold my glory." Oh, how the divine Head longed to have His church with Him! They had fellowship with Him in His suffering and humiliation, and it is His highest joy to have them with Him to be partakers of His glory. Christ claims the privilege of having His church with Him. "I will that they also, whom thou hast given me, be with me where I am." To have them with Him is according to covenant promise and agreement with His Father. He reverently presents at the mercy seat His finished redemption for His people. The bow of promise encircles our Substitute and Surety as He pours out His petition of love, "Father, I will that they also, whom thou hast given me, be with me where I am; that they may behold my glory." We shall behold the King in His beauty, and the church will be glorified. . . .

The church militant is not now the church triumphant; but God loves His church and describes through the prophet how He opposes and resists Satan, who is clothing the children of God in the blackest and most defiled garments, and pleading for the privilege of destroying them. The angels of God were protecting



them from the assaults of the enemy. The prophet says:

"And he shewed me Joshua the high priest standing before the angel of the Lord, and Satan standing at his right hand to resist him. And the Lord said unto Satan, The Lord rebuke thee, O Satan; even the Lord that hath chosen Jerusalem rebuke thee; is not this a brand plucked out of the fire? Now Joshua was clothed with filthy garments, and stood before the angel. And he answered and spake unto those that stood before him, saying, Take away the filthy garments from him. And unto him he said, Behold, I have caused thine iniquity to pass from thee, and I will clothe thee with change of raiment. And I said, Let them set a fair mitre upon his head. So they set a fair mitre upon his head, and clothed him with garments. And the angel of the Lord stood by. And the angel of the Lord protested unto Joshua, saying, Thus saith the Lord of hosts; If thou wilt walk in my ways, and if thou wilt keep my charge, then thou shalt also judge my house, and shalt also keep my courts, and I will give thee places to walk among these that stand by."

False Teachers to Be Shunned

When men arise, claiming to have a message from God, but instead of warring against principalities and powers, and the rulers of the darkness of this world, they form a hollow square, and turn the weapons of warfare against the church militant, be afraid of them. They do not bear the divine credentials. God has not given them any such burden of labor. They would tear down that which God would restore by the Laodicean message. He wounds only that He may heal, not

cause to perish. The Lord lays upon no man a message that will discourage and dishearten the church. He reproves, He rebukes, He chastens; but it is only that He may restore and approve at last. ■

Taken from Testimonies to Ministers and Gospel Workers, pp. 15-23. Longer paragraphs have been broken to make reading easier for modern readers.

Questions for Sharing

1. The first section of the reading emphasizes the danger of worldly influences over the church. Discuss the importance of this caution for your own local church and for the church at large.
2. What was Mrs. White's response to those who considered the Adventist Church Babylon? What might we learn from her response?
3. List and discuss those elements of this reading that should give us encouragement and hope—personally and corporately.

Ellen G. White was one of the pioneers of the Seventh-day Adventist Church. Her work continues to be a prophetic voice among Adventists.



God's Family Prays Together

BY RUTHIE JACOBSEN

There's power when we approach God's throne unitedly.

What happens when a family prays together? What's the atmosphere of "family worship"? Picture a little family together before the children leave for school. They pray together, taking the Word of God as their assurance and asking God to put His hedge about each one throughout the day. Parents can know that He will keep His word, and His arms will be about their children.

It Pays

Ask the Macey family what happens when a family prays and trusts God for one another. Their son was just 17— young, strong, athletic—and had just come in from jogging that morning in September. His sister Martha heard the door open, and then a thud as Fred hit the floor. When she found his crumpled body by the front door, he was totally unresponsive.

They rushed him to the hospital, where physicians worked feverishly to diagnose the problem. Fred had had a stroke—at 17! And not only was it massive, but it was followed by others, until he had to be placed on life-support equipment.

Fred's carotid artery was occluded, restricting the blood supply to his brain. He couldn't breathe, speak, see, or think. As his physicians worked, the family prayed and were soon joined by others there in the town of Berrien Springs, Michigan, where they live. And as news of the tragedy spread, others far away also began praying.

After two weeks the physicians came to Dorothy and Epifanio, Fred's parents, with the inevitable words that they had been dreading: "There is no sign of any brain activity. I'm afraid we'll have to stop the life support, because Fred is gone."

Before the ventilator was turned off, the Macey family met one last time in the little chapel, again pleading with God to save their boy. Only the parents were allowed in the room as the tubes were removed. The physicians took out the endotracheal tube that had been in place to keep oxygen flowing into Fred's lungs. And as they did that, "Epi," Fred's

father, found it impossible to stand still another second. Pushing past the others working around his son's bed, he rushed to Fred's side, grabbed his shoulders, and said, "Fred, are you going to die? Please let God prove His power." Fred opened his eyes and began breathing on his own for the first time in three weeks. The Great Physician was there.

The physicians had allowed Dorothy to put a clay pack, something like a poultice, on his throat during the few days just before this point. It was something she had learned in their native home of Honduras. As she reached down now to remove it, she looked at her son and said, "Fred, what would you like?"

He smiled as he said, "I'd like water."

*He began
breathing on his
own for the
first time in
three weeks!*

What rejoicing! What a wonderful answer to prayer! Fred still had a long road ahead. Now, several years later, his speech is still minimal, but he can walk with a slight limp, and he can sing one song: "Amazing Grace." He sings it with emotion and with all the understanding of his experience.

*Amazing grace! how sweet the sound
That saved a wretch like me!
I once was lost, but now am found;
Was blind, but now I see.*

His determination and rehabilitation have also been a miracle of

God's grace, and he and his family share his story everywhere in their attempt to thank God for His goodness to them.

The Maceys' home has been a praying home from the beginning, of course. Martha sometimes chafed a little over the "rules" of her family—everyone had to be dressed for worship before breakfast every morning, for example. But now she realizes the power in a practice she sometimes thought was a ritual.

It Can Happen in the Wider Circle

What happens when the larger family of God prays together? We have answers throughout Scripture, but we sometimes miss the beginning of God's stories. We remember the wonderful deliverance or miracle, but often we do not begin at the very beginning of the story, where God's people are in prayer and sometimes in prayer and fasting. They come to Him

because they know that there is no other place to go. But they also know that there is nothing impossible with Him. There is no word for "impossible" in their vocabulary, because as God's family they know that there is nothing God will not or cannot do if it is asked in faith and lived in obedience to His will.

Does it make a difference? Ask Peter. He was in jail, handcuffed to guards. The situation looked hopeless, but his church family was praying. Angels were sent in answer to prayer, and soon Peter was free!

Matthew 11:12 tells us that "the kingdom of heaven suffers violence, and the violent take it by force" (NKJV). This doesn't mean that we are to become emotionally worked up with some power of our own, one author explains. It means rather that if we are faithful in earnest prayer, that activity is actually interpreted in heaven as violence (*That I May Know Him*, p. 272). In other words, our prayers for one another in the family of God can cause a stir in heaven! What then would happen today if our prayers were multiplied? They would create "violence" (a big stir) in heaven.

The prayers of children reach heaven. In fact, Jesus said that we all need to have that kind of simple trust and faith in God's faithfulness. What would happen in our personal lives, in our family, and in our church if we each developed that simple trust in God! Our theme song should be:

*Great is Thy faithfulness, O God my Father,
There is no shadow of turning with Thee;
Thou changest not, Thy compassions, they fail not;
As Thou hast been Thou forever wilt be.*

*Great is Thy faithfulness! Great is Thy faithfulness!
Morning by morning new mercies I see;
All I have needed Thy hand hath provided,
Great is Thy faithfulness! Lord unto me!*

Simple Confidence

The prayers of God's children are heard in heaven, and are a joy to the heart of God. Eight-year-old Sarah put it this way: "Dear God, I love You. I just want to let You know ahead of time that I'd like to be there with You in heaven. Love always, Sarah." And 9-year-old Alexis said, "Dear God, what do You do with families that don't have much faith? There's a family on the next block like that. I don't want to get them in trouble. I don't want to say who. See You in church."

We may smile at the prayers of some of our children, but we are probably also touched by their simplicity, trust, and direct honesty. These are the qualities children bring to prayer, and they bring a depth of intimacy with God that may surprise many adults. Children have an intuitive awareness of God, and they are quick to respond to God with trust, awe, and love. Have you ever wondered what God would do if you and others in His family came together around His Word just to develop that greater awareness of Him and to pray together?

Have you ever wondered what would happen in your life, in your family, or in your church if you and your family were more aware of God's presence and His goodness? If you were more confident of what He could and would do for you?

"It is not the capabilities you now possess or ever will have that will give you success. Rather it is what the Lord can do for you. We need to have far less confidence in what man can do and far more confidence in what God can do for every believing soul. . . . He longs to have you expect great things from Him" (*Christ's Object Lessons*, p. 57).

When God's people come together in faith, in support of one another, and in agreement in prayer, God has pledged to do wonderful things. Again and again Paul asked Christian believers—whom he called his "children"—to pray for him. And he called them "saints" even though he was often concerned about them and knew that they still needed to grow.

What would happen if we declared

a moratorium on all criticism, both in our personal families and in our church families? And what would happen if we determined seriously to come together in prayer and agreement, seeing each other as "saints," claiming God's promises for one another, and praying for our pastors and church leadership? Time is short. The combined prayers of God's people are needed now more than ever before.

If you are young, God waits to hear your energetic prayers of trust. If you are an adult, God waits to hear your prayers of need and love. If you are in your sunset years, you may have more prayer power than anyone, because your time can be devoted to prayer now more than ever before.

There has never been a revival in history that was not preceded by the united and sustained prayers of God's people. As His people come together now to pray for one another, for pastors, for church leaders, for revival, and for a new usefulness, God has committed Himself to making us ready for Jesus' soon coming. And He Himself will see to it that we have many others who will go with us, others who will thank us for our prayers in their behalf. ■

Questions for sharing

1. What story can you share of God's providential intervention in your life (or that of your family) in answer to prayer?
2. How is family worship in your home? Are you pleased with it? If not, what might be done to improve the situation?
3. What positive suggestion did you find in this reading that might bring about the revival we need in the church?

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God's Family Fellowships Together

BY CAROLE FERCH-JOHNSON

Here we draw encouragement; here we build hope.

It is A.D. 117, and the church at Ephesus is 72 years old. Many in the congregation are second- and third-generation believers. The luster of the first light of the Christian gospel has dimmed a little, and the rising sun of Pauline evangelism has almost set. The growing number of new converts to the faith has slowed to just a trickle.

As Wordsworth would reflect: "Bliss was it in that dawn to be alive."¹ But now the dawn is well past, and an aged patriarch lives among the established Ephesian believers. He was already 60 when he came and has been among them now for more than 40 years. He is too frail to preach anymore, yet in the eyes of the Christian world he is the greatest authority on earth. He is the last remaining person alive to have associated closely with the Lord and to have sat as a disciple at His feet. Each time the faithful meet he is carried into their midst on a pallet.

A respectful silence falls on the congregation while he raises his hand to give them his exhortation. "Little children," he always begins, "love one another."

With a touch of impropriety an enthusiastic youth pushes forward and confronts the old man, "Elder, why do you always repeat the same message each time you speak?"

"Because," he responds, "it is the Lord's command, and if this is all you do, it is enough."²

Fellowship—A Specifically Christian Idea

As we approach the year 2000, would the apostle John still say "It is enough"? According to his letters, love is always enough, because it is the essence of fellowship.

"Fellowship" is a specifically Christian word and denotes that common participation in the grace of God, the salvation of Christ, and the indwelling Spirit, which is the spiritual birthright of all believers. It is our common possession of God, Father, Son, and Holy Spirit that makes us one."³

During his earlier years in Ephesus John had written about fellowship: "We write to you about the Word of life, which has existed from the very beginning. We have heard it, and

we have seen it with our eyes; yes, we have seen it, and our hands have touched it. When this life became visible, we saw it; so we speak of it and tell you about the eternal life which

was with the Father and was made known to us. What we have seen and heard we announce to you also, so that you will join with us in the fellowship that we have with the Father and with his Son Jesus Christ. We write this in order that our joy may be complete" (1 John 1:1-4, TEV).

This passage says that fellowship resides in a person. This is not the fellowship of *doing*—the task-oriented collegiality that permeates the best of human associations and is dependent for its existence on getting a job done. Nor is it the fellowship of *being*—the inevitable emotional bond of belonging that ties all those of similar ge-

netic heritage together despite their difference, desire, distance, or dysfunction. This rather is the fellowship of *faith*, born of a common trust in God and a commitment to one another. This fellowship originates in a Person, and that Person is God.

The Benefits

To be in fellowship with God results in a number of personal benefits: I am never alone, for I am always in God's presence; my strongest connection of any is with God; He is the vine, and I choose to be His branch; I can depend directly on Him for my spiritual life; I am a growing Christian, welcoming personal change in the light of His truth; I find it easy to talk to God about anything and everything; I love the Bible and prefer it before any other reading.

Fellowship with God means I am the lost sheep that is first found by the shepherd, carried in his arms upon his chest, and then restored by him to the fold, where I find fellowship in the same experience with other sheep.

Fellowship with God means I am the lost coin that is first found by the woman, clasped close to her heart, and then restored by her to the collection, where I rest among others who are just like me. Fellowship with God means I am the prodigal, who is first reclaimed by his father, and then, leaning on his breast, restored by him to a family that wants to belong

*Until then the
friendly smiles and
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to him and that he claims as his own.

Threats to Fellowship

It is being in fellowship with God that fits me for fellowship with those who are enjoying a similar experience to my own. Fellowship with one another is derived from fellowship with the Father and the Son, but because of human weakness, the quality of that fellowship is in danger of erosion. I am consistently tempted to lose my connection with God and forfeit the privilege of fellowship with Him and His people. Perhaps this is why the New Testament suggests a wardrobe of fellowship that is to be worn by each Christian as a protection against hurting or being hurt by our fellow believers.

"You are the people of God; he loved you and chose you for his own. So then, you must clothe yourselves with compassion, kindness, humility, gentleness, and patience. Be tolerant with one another and forgive one another whenever any of you has a complaint against someone else. You must forgive one another just as the Lord has forgiven you. And to all these qualities add love, which binds all things together in perfect unity" (Col. 3:12-14, TEV).

Paul says, "Get dressed in these visible attributes." Next to your skin, wear the soft garments of compassion and kindness. Button the blouse or shirt of humility over your heart. Adorn yourself with the tie or scarf of gentleness, and pull on the slacks or skirt of patience. Be shod with the shoes of helpfulness, and take care always to wear the jacket of forgiveness. We won't survive very long in the congregation without it. Over all these, put on the overcoat of love.

Let it be so obvious that no one will miss seeing it. John would affirm that this is the way to experience a fellowship that is derived from the Father and shared with the rest of His children.

When this fellowship is experienced, God's highest plan for His daughters and sons is fulfilled, and the result is fullness of joy. Under such circumstances it's hard to know whose

joy is more complete—God's, ours, or those with whom we share.

Until Then

The irony is that most people spend their finest resources searching for lasting joy. They seek to discover for themselves the very thing that comes from God alone. The potential for fullness of joy is inherent within Christian fellowship and is to be found nowhere else on earth. This is not to say that Christian fellowship is perfect. It would take unflinching trust in God as well as total commitment to one another to make that possible. These are clearly beyond us, and that is why our experience with the family of God and our



contribution to its happiness in this life always leaves some things to be desired.

Here's how one Christian put it:

"And what is the secret of fullness of joy . . . ? It is in the fellowship which the proclamation (of the gospel) creates; for if the immediate purpose of the proclamation is the establishment of fellowship, the ultimate purpose is the completion of joy. This is the divine order. . . . Yet 'complete joy' is not possible in this world of sin, because perfect fellowship is not possible.

"So . . . 1 John 1:4 ('we write this in order that our joy may be complete' [TEV]) must be understood also to look beyond this life to the life of heaven. Then consummated fellowship will bring completed joy. 'You will fill me with joy in your presence, with eternal pleasures at your right hand' (Ps. 16:11, NIV)."⁴

This leaves us with the realization that when the whole family in heaven and on earth joins together beyond the realm of sin, fellowship will be sweeter yet and fullness of joy in that fellowship

will reach an intensity not yet known.

Until then God has a family on earth—His church. Until then the bond of hope and acts of love I find in it will be enough. Until then the friendly smiles and hands stretched out in greeting when I'm lonely will be enough. Until then the prayer support of those who shed tears of sympathy with me when I grieve will be enough. Until then the invitation to Sabbath lunch when I live in a single room will be enough. Until then the anonymous box of groceries delivered to my door when I am out of work will be enough. Until then the small gift sent to my sick child will be enough. Perfect fellowship in a flawless church may not be mine, so I am content to wait until then.

While I wait, let me enjoy the experience of the fellowship of His family that is available to me here and now. "Little children, love one another because it is the Lord's command, and if this is all you do, it is enough."⁵ ■

¹ William Barclay, *The Daily Study Bible Series—The Letters of John and Jude*, rev. ed. (Philadelphia: Westminster Press, 1976), p. 3.

² David Jackman, *The Bible Speaks Today—The Message of John's Letters* (Leicester, England: InterVarsity Press, 1988), p. 11.

³ John R. W. Stott, *Tyndale New Testament Commentaries, The Letters of John*, rev. ed. (Leicester, England: InterVarsity Press, 1966), p. 68.

⁴ *Ibid.*, p. 71.

⁵ These words are attributed to the apostle John by Jerome.

Questions for Sharing

1. Why is fellowship important? What are some of the benefits?

2. How can fellowship be nurtured in my local church? What role do I as an individual need to play?

3. In regard to true fellowship, we are imperfect. But what aspects of this reading gave you reason for hope? How keen is your desire for the eternal fellowship God has promised?

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God's Family Studies Together

BY S. K. TWUMASI

It's our source of enlightenment, protection, and strength.

Since the violent attack of Cain upon Abel, humanity has suffered the consequences of sin in respect to its ability to drive wedges between people and create suspicion. Left to ourselves, we seem unable to set injustices right and build the kind of confidence in one another that, while admitting for the truth about ourselves, opens doors for improvement.

But in His Word our heavenly Creator has provided us with the wisdom we need. In that Word He has revealed His character and His will. No longer are we limited to trial and error to find the way to peace. The Scriptures open God's way before us.

This revelation of truth that we call the Bible is filled with actual historical reports of the way people dealt with one another. And what sets it aside from ordinary history is the fact that the accounts of the events it contains are set in surroundings that show us how our Creator sees what otherwise might look like mere human choices. This Word from God is especially precious in the eyes of those who love and serve Him, those who make up His family on earth. It guides God's people in a thousand ways, calling attention above all to God's supreme Word in the person of Jesus Christ.

The Bible is the living Word of God, containing the expressed will of the Father for His children. As we know, it came from God through His holy prophets. Thus its contents are authentic.

Throughout history God has used His Word as a medium to beam messages of hope, comfort, and encouragement from the throne of mercy to a world ravaged by sin. It is a book without equal. As Peter wrote: "The word of God . . . liveth and abideth for ever" (1 Peter 1:23).

God wants the entire world to come to know Him through the Word. Before they succumbed to sin, humans had unlimited face-to-face access to their Maker. However, sin disengaged that intimate communion and opened a chasm between us and God. The prophet Isaiah says, "But your iniquities have separated between you and your God, and your sins have hid his face" (Isa. 59:2). It was to bridge this gulf that God sent His Son, Jesus Christ. Jesus came as the Word, that through Him we might know the Father.

Hard Facts

Research done in the Adventist churches of North

America found that less than one third of Adventist families there practice regular family worship, and that a significant percentage do not use the Bible as their sourcebook for worship. Assuming that such findings are not limited to a single continent suggests a widespread tendency to live life in a way that provides only minimal room for God.

Satan is constantly seeking to displace Bible study with entertainment. But Christ's dedicated people should resist him. In their homes the Bible should not be replaced by newspapers, magazines, and other competitive secular reading materials. We should recognize that the widespread iniquity prevalent today may in a great degree be attributed to a failure to study and obey the Scriptures. When the Word of God is set aside, its power to restrain evil is negated.

During this Week of Prayer it is important that as God's family we make a conscious commitment and return to the study of the Word of God. I encourage you to make it part of your daily routine. Like the believers in Berea, our church will be stronger when we receive the Word "with all readiness of mind" (Acts 17:11), searching the Scriptures daily (John 5:39), that we may grow (1 Peter 2:2). The Lord's admonition to us is: "Seek ye out of the book of the Lord, and read: no one of these shall fail" (Isa. 34:16). "And thou shalt teach them diligently unto thy children, and shalt talk of them when thou sittest in thine house, and when thou walkest by the way, and when thou liest down, and when thou risest up" (Deut. 6:7).

Why Study the Word?

Let us briefly outline what we get when the church repairs the family altar and studies the Word together.

1. *Studying the Word gives illumination.* Like a lamp the Bible brings the wanderer home from darkness. The psalmist says: "Thy word is a lamp unto my feet, and a light unto my path." "The entrance of thy words giveth light: it giveth understanding unto the simple" (Ps. 119:105, 130). As we near our heavenly home, more light will surround God's children who have formed the habit of dwelling with His Word.

2. *The daily acquaintance with the counsels and admonitions of the Word nurtures and nourishes fellowship in our churches.* Study of the Word heals wounds and binds the church family as one people. We are familiar with stories of mission advances in lands where only a few years ago Christianity

was unknown. In these places the teaching of the Word has exerted a great influence in transforming entire communities. Families who accepted the Word have been united in love and have gained new perspective as well as new respect among their compatriots. Says the apostle, "For the word of God is quick, and powerful, and sharper than any twoedged sword. . . ." (Heb. 4:12).

3. *Meditating on the Word causes a barricade to be erected against the corrupt influences that can destroy God's church.* When we as God's people open the Word daily and listen to His voice speaking to us, the Word and its teachings convict (Titus 1:9) and make us wise (2 Tim. 3:15, 16). Hearing the Word produces faith (Rom. 10:17) and leads us to witness to our faith (John 20:31).

As a child I grew up in a poor, crime-ridden neighborhood. My dad and mom endeavored to bring up their children—all five of us—by the precepts and promises of the Bible. Through Bible reading, study, and prayer—both at home and in church—they instilled within us the fear of the Lord. Thus God's Word became a bulwark against the seducing influences of the evil one, for we had come to know its Author, Jesus Christ. Today by God's grace my wife and I are determined to do the same for our children and for the church as God's people.

4. *The Spirit who inspired the Word gives the church family power to rise above temptation.* The sweet teachings of Scripture mold and strengthen the mind, and regulate the way we live. Scripture accomplishes four things for the church. It is "profitable for doctrine, for reproof, for correction, for instruction in righteousness" (2 Tim. 3:16). Under its influence we become complete, integrated persons, no longer pulled this way and that by circumstances or feelings.

The challenge today is to set aside time from our busy schedules to feed on the Word. The Word must become embedded in our hearts and our minds so that in times of temptation and trial we may retrieve its teachings to use as

defense against the tempter.

The Waldenses of the twelfth and thirteenth centuries were known for their commitment to the study of God's Word in families. It was this activity that occupied an important place in drawing the community together as one family in God's service. They instructed their children to memorize the Scriptures (see *The Great Controversy*, p. 67).

The pioneers of our church followed in that same noble tradition, spending long hours searching the Scriptures. Said Ellen White: "Often we remained

***"Build a wall
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together until late at night, and sometimes through the entire night, praying for light, and studying the Word" (*Manuscript Releases*, vol. 2, p. 412). She further advises: "Several times each day precious, golden moments should be consecrated to prayer and the study of the Scriptures, if it is only to commit a text to memory" (*Testimonies*, vol. 4, p. 459). Again she says, "Build a wall of scriptures around you, and you will see that the world cannot break it down. Commit the scriptures to memory, and then throw right back upon Satan when he comes with his temptations, 'It is written.' This is the way that our Lord met the temptations of Satan, and resisted them" (*Last Day Events*, p. 67).

As the children of God we should come to His Word with a teachable spirit. Jesus told Nicodemus he must be born again of water and of the Spirit. This is necessary for each one of us. However, God's people who study the Word

together must themselves be open to a new birth in Christ Jesus. Peter writes: "Being born again, not of corruptible seed, but of incorruptible, by the word of God, which liveth and abideth for ever" (1 Peter 1:23). And that Word was most fully revealed to us in the person of Jesus.

The Word or the Author

In his book *Power for Living* Jamie Buckingham relates this story: "Two men were called on in a large classroom to recite the twenty-third psalm. One was an orator trained in speech technique and drama. He repeated the psalm in a powerful way. When he finished, the audience cheered and even asked for an encore that they might hear his wonderful voice again. Then the other man, who was much older, repeated the same words—'The Lord is my shepherd; I shall not want . . .' When he finished, no sound came from the large class. Instead, the people sat, penetrated by a deep mood of devotion and prayer.

"Then the first speaker, the orator, stood to his feet. 'I have a confession to make,' he said. 'The difference between what you have just heard from my old friend and what you heard from me is this: I know the psalm; my friend knows the Shepherd.'"

Whom do you know? The Word or the Author? Or both? That is the challenge. ■

Questions for Sharing

1. How can you and your family make the Word of God part of your daily routine?
2. The Waldenses and their families were close to the Word. Suggest how the church can recapture that spirit.
3. Reading the Bible through every year has brought blessings to many Christian families. How might you and your family schedule your time to include this valuable exercise?

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God's Family Worships Together

BY WINFRIED VOGEL

It should be the climax of our fellowship and a foretaste of our experience in heaven.

In one of his books Charles Colson tells of a visit he and his wife made to what was then the fastest growing church in the world, the Perfect Liberty church of a Buddhist sect in Japan. Since only members were permitted into the grounds and the buildings, they had to be content with peering through the gates. Rich green lawns stretched as far as the eye could see, blending into a distant, sprawling golf course. An elegant white mansion lay surrounded by artistically sculptured Japanese gardens.

They were told that within the gates was a "town" of 3,000 residents who were able to enjoy the most complete recreational facilities in all of Japan, along with such landscape delights as artificial lakes, cherry trees, and waterfalls. No wonder the founders call the complex "paradise." Their simple but apparently attractive philosophy is: We are all children of God who find the way to eternal peace and welfare by freely exercising our individuality. Since "all of life is art," one can find free creative expression in prayer, golf, or group sex. The important thing is total freedom for individual expression, which results in complete joy and fulfillment.

Colson tells of his shock when he realized back home in the United States that there are Christian churches who proclaim and practice the same "Christianized Buddhism."

Since church life in many congregations largely revolves around the weekly worship service, the basic theology of most of its members can often be detected in the way these services are conducted. The influences of contemporary culture and the demands of a younger generation have led to what one author calls "worship wars." Fierce discussions about how to conduct the church service have split whole churches and denominations into polarized camps—one side clamoring for the "traditional," the other for the "contemporary."

It is tragic that God's family should be divided over something that is supposed to hold it together. Worshiping God together should be the most delightful experience for all family members, be they part of the family at home or the family at large—the church.

I would like to share seven basic insights about corporate worship:

1. A sanctified life is worship.

Paul counters all efforts to restrict worship to an event on Sabbath morning by stating very succinctly: "Offer yourselves as a living sacrifice to God, dedicated to his service

and pleasing to him. This is the true worship that you should offer. Do not conform yourselves to the standards of this world, but let God transform you inwardly by a complete change of your mind. Then you will be able to know the will of God—what is good and is pleasing to him and is perfect" (Rom. 12:1, 2, TEV).

The main points in the apostle's counsel are as follows:

■ Worshiping God means dedicating our lives to Him.

■ Worshiping God means allowing Him to transform us completely.

■ Worshiping God means conforming to His will and not to that of the world.

■ Worshiping God means pleasing Him.

Thus the most important prerequisite to corporate worship is the personal conversion and dedication of the individual family member to God.

2. God is the center and focus of worship.

It is no coincidence that Paul emphasizes throughout the passage quoted above that our worship should be "pleasing and acceptable" to God. The language is the same as that used with the ancient animal sacrifices—they were to be a sweet-smelling aroma offered to God. These ancient sacrifices were acceptable only if they were offered according to the instructions given by God.

The main goal of worship, then, is not to please human beings, but to please God. Therefore, God must be both the subject and the object of worship. Focusing in worship on ourselves and our feelings will nurture a character that is inward-turned, that thinks first of self rather than of God. I have the impression that the increasing trend to applaud performers at worship services praises human achievement rather than the God of worship. At times we are in danger of losing sight of the important truth that authentic worship takes place only to honor God.

3. Worship is sharing God's grace.

If corporate worship is the result of what God has done in the lives of those who have gathered, it should be natural for the family of God to share these blessings with each other. Sharing witnessing experiences from the past week can strengthen the faith of the church. Ellen White admonishes: "In many of our churches in the cities the minister preaches Sabbath after Sabbath, and Sabbath after Sabbath the church members come to the house of God



with no words to tell of blessings received because of blessings imparted. They have not worked during the week to carry out the instruction given them on the Sabbath. So long as church members make no effort to give to others the help given them, great spiritual feebleness must result" (*Testimonies*, vol. 7, pp. 18, 19).

4. *Worship is more about giving than receiving.*

A comment that can be heard quite often nowadays is: "I did [or did not] get something out of the service." Such a statement betrays the fact that the focus is too much on ourselves and on our feelings. Technology is busily teaching us that self-gratification is just one click of the button away. Our consumer-oriented culture leads us always to expect a rewarding presentation that will tickle our senses. In church we want to feel good, to be encouraged; and after church we want to go home revitalized and spiritually fed.

While these expectations may all

be understandable and may sometimes even reflect a real need on our part, they should not crowd out the first concern of spiritual fellowship, namely, that "it is more blessed to give than to receive" (Acts 20:35; cf. Matt. 10:8). We should actively "bring" something to the fellowship of the family: gratitude and praise to God, experiences of His love and care for us during the week, and an awareness of the changing work of the Holy Spirit in our daily lives.

5. *Worship is listening to God's Word.*

Paul writes: "Faith comes by hearing, and hearing by the word of God" (Rom. 10:17, NKJV). And Martin Luther was so convinced of the importance of proclaiming the Word that he translated Paul's words as follows: "Faith comes by preaching, and preaching by the Word of God."

Today the Word of God faces formidable competition. Jacques Ellul, in one of his famous books, has referred to this development as "the humilia-

tion of the Word." In some church buildings the pulpit is off center, so much so that it may even be difficult to find. Why is that? Obviously preaching plays only a minor role in their services. Other worship events take center stage.

In most Adventist churches I've visited this is markedly different: the pulpit is in the center, highlighting the significance of the hour of preaching within the order of the service. However, symbols are not enough. The Bible must truly be allowed to reclaim its unique place in our churches as the instrument that can do for us more than any drama or music can—change us into people that are better prepared for Christ's coming kingdom. Nothing else but the Word of God should ever have center stage in our worship services.

6. *Worship is bonding in fellowship.*

The church is one of God's greatest miracles on earth, and in this it strongly resembles the family. People of all walks of life, with different backgrounds

intellectually and socially, young and old and middle-aged, who would most probably have never chosen to have such close fellowship with each other, were born again to a new life within the family of God. Formerly total strangers, they now accept and love each other as brothers and sisters in Jesus Christ. This is a miracle. And whenever they come together in worship they reenact and confirm this miracle anew.

In view of this special and miraculous bond between the members of God's family, it seems strange that anyone would want to divide the church on the basis of age or competing interests. Sometimes the argument may be heard: If the older folks cannot identify with the worship style of the young, they should move to another church where their needs are being met according to their own liking. However, there is no instance in either the Old or the New Testament that could serve as a model for such a separatist trend. The family of God in biblical times always gathered for worship without dividing into age groups or different styles of worship. But this is a typical development in today's consumer-oriented society.

This should not be. The young and the old need each other in their common journey to heaven. Did not Jesus say that the oneness of His followers would be their testimony to the world that He is indeed the one sent by the Father (John 17:20-23)? For this reason alone we should gladly accept the challenge of seeking and finding the common ground for worship in every location.

7. *Worship is a foretaste of heaven.*

The scene described in Revelation 4 and 5 has always had a special fascination for me. The grandeur and awe-inspiring majesty of this worship scene in heaven is breathtaking. There are two special moments in this worship service when the praise rises to a climaxing crescendo: One is when the elders cast their crowns before the throne, saying: "You are worthy, O Lord, to receive glory and

honor and power; for You created all things, and by Your will they exist and were created" (Rev. 4:11, NKJV). Here the Creator is the center of attention.

The other climax comes when the elders and the four living creatures fall down before the Lamb on the throne, singing: "You are worthy to take the scroll, and to open its seals; for You were slain, and have redeemed us to God by Your blood out of every tribe and tongue and people and nation, and have made us kings and priests to our God; and we shall reign on the

Our consumer-oriented culture leads us always to expect a rewarding presentation that will tickle our senses.

earth" (Rev. 5:9, 10, NKJV).

Then 10,000 times 10,000 angels join the jubilation: "Worthy is the Lamb who was slain to receive power and riches and wisdom, and strength and honor and glory and blessing!" (verse 12, NKJV). Here the Redeemer is at the center of attention.

As we worship here we should have these two foci clearly in mind: God and Jesus Christ, our Creator and our Redeemer, sit on the throne, and we are privileged to approach Them while we enter into the worship experience. Where better than in corporate worship to anticipate the great day when we will be able to enact again what is described in the next verse? "And every creature which is in heaven and on earth and under the

earth and such as are in the sea, and all that are in them, I heard saying: 'Blessing and honor and glory and power be to Him who sits on the throne, and to the Lamb, forever and ever!'" (verse 13, NKJV).

We have been promised that one day we will have a vital part in this heavenly worship scene. When John sees the elders and the four living creatures for the last time in his visions, the announcement of the marriage supper of the Lamb is made (Rev. 19:7-9). God has invited His bride to feast with Him when He finally triumphs over His enemies and establishes His kingdom forever. The bride has done two things in order to prepare for this most important event: she has put on fine linen, that is, the righteousness of Jesus Christ, and she has testified, through the spirit of prophecy, that she is indeed preparing for this marriage of the Lamb (verse 10).

True worship will not attempt to create heaven on earth, as does the Buddhist sect mentioned in the beginning, or even as some Christian churches may be doing today. True worship, rather, will seek to prepare every member of the family of God for the greatest worship service of all—before the throne of God. ■

Questions for Sharing:

1. How can my local church more intentionally make God the center of its worship? What can we do to make it happen?
2. Today there is much debate over styles of worship. How do we keep this issue from distracting us from our mission or creating division? What biblical counsels might we use to put matters in perspective?
3. Which of the seven descriptions of worship given in this reading do you find most meaningful for your personal life? And what about worship in the hereafter attracts you most?

Winfried Vogel is president of Bogenhofen Seminary in Austria.



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God's Family Serves Together

BY REUEL SANTOS

"Serve the Lord with gladness" (Ps. 100:2). "And whosoever will be chief among you, let him be your servant" (Matt. 20:27).

God's spiritual family is one dynamic, happy family. Together its members serve God and love their neighbors as themselves, a positive proof that they love and keep God's commandments. Love propels them to serve others by performing their personal share of ministries according to their spiritual gifts. No matter how rich or how poor they may be, God's people cheerfully give their time, talent, and resources to the church.

"The church is the repository of the riches of the grace of Christ; and through the church will eventually be made manifest, even to 'the principalities and powers in heavenly places,' the final and full display of the love of God. Ephesians 3:10" (*The Acts of the Apostles*, p. 9). "I beseech you therefore, brethren, by the mercies of God, that ye present your bodies a living sacrifice, holy, acceptable unto God, which is your reasonable service" (Rom. 12:1).

In the Mandaluyong Adventist Church and the Adventist church at the Philippine Publishing House in metropolitan Manila (where I was a member several years ago) it appeared that just about every member was a church officer. Through outreach ministries, these churches have touched the lives of people in all kinds of places. As a result, their numbers increase each year, and they are spreading the gospel light to the immediate communities around their churches.

More recently I've been attending a small church in Rockville, Maryland, that reminds me of these two churches in Manila. In the Rockville church about half of the membership have special duties to perform. And every individual—whether a doctor, an engineer, a student, or a retired person—has made a definite commitment to service for Jesus Christ and His church during the week. His or her work might include being a greeter on Sabbath mornings, teaching a Sabbath school class, operating the public-address system, serving as a janitor, mowing the church lawn, or helping set the tables and chairs in the fellowship hall for the Sabbath potluck. Everyone honors God with his or her tasks. And each regards his or her duty as of equal value to that of the

one who renders the special music during the worship service or is on the platform in some other capacity.

God's family truly serves together. This is what Ellen White meant when she said: "Every ability must be cultivated and used to the fullest extent," whether in the work of service, or in the work of saving souls (*Signs of the Times*, Aug. 27, 1897).

*God's love brings
us joy and results
in service.*

Every first Sabbath of the month, after church potluck, church members go out and pay their weekly visits to nursing homes. There they sing songs, read the Scriptures, and pray for residents who can no longer attend church services. The soothing sound of a flute or violin; the sound of sweet melodious voices singing songs of praise and hope; a touch of compassion, a hug or a

handshake—all of these bring warm smiles to the elderly patients, who always express sincere gratitude for the visits and the music. God's family serves together, reaching out with compassion to those who are neglected, alone, or forgotten.

Each second Sabbath the youth of the church spend the whole Sabbath afternoon distributing lunches to homeless people in downtown Washington, D.C. What a thrill to experience the joy of knowing that many lives are being touched by God's family serving together.

On other Sabbath afternoons church members visit two or three homes to sing and pray for those who are sick. By serving together, we show how much we love, how much we care. Jesus said, "I was sick, and ye visited me: I was in prison, and ye came unto me" (Matt. 25:36).

On Sundays church members organize work bees in order to do cleanup chores, repairs, and maintenance for the upkeep of the church facilities. Working together in this way, the church conserves funds that would otherwise have been disbursed had the job been given to outside parties.

Why do we do all this? What do we get out of it? Could we be heading for burnout? When God's family serves together, members bear the yoke of Christ, who said, "My yoke is easy and my burden is light" (Matt. 11:30, NKJV). By exerting selfless efforts to serve and bless others, we also receive a wonderful blessing, one that brings health and strength to our spiritual bones and muscles.

When we love God, it becomes our greatest joy to honor Him, to do anything of which we are capable to please Him.

An unspeakable joy pervades our hearts, which even the most eloquent words cannot explain. This joy shines out of our lives, because the image of Christ shines from within. "Arise, shine," God says to us through the prophet Isaiah, "for thy light is come, and the glory of the Lord is risen upon thee. For, behold, the darkness shall cover the earth, and gross darkness the people: but the Lord shall arise upon thee, and his glory shall be seen upon thee. And the Gentiles shall come to thy light, and kings to the brightness of thy rising" (Isa. 60:1-3).

God Is Waiting

The Lord is longing for the time when He can send the outpouring of the latter rain. When we know the joy of sharing Jesus with others, and when we press together as members of the body of Christ, then we will all experience the latter rain that the Lord is longing to give us. "Ask ye of the Lord rain in the time of the latter rain; so the Lord shall make bright clouds, and give them showers of rain, to every one grass in the field" (Zech. 10:1). "Sow to yourselves in righteousness, reap in mercy; break up your fallow ground; for it is [now] time to seek the Lord, till he come and rain righteousness upon you" (Hosea 10:12). "Be glad then, ye children of Zion, and rejoice in the Lord your God: for he hath given you the former rain moderately, and he will cause to come down for you the rain, the former rain, and the latter rain in the first month" (Joel 2:23).

Is the image of Jesus Christ now growing in you until He fills your life completely? Think of that converted Jew, Saul of Tarsus. Listen to him. Do you know the Messiah? "In him dwelleth all the fulness of the Godhead bodily," Paul says (Col. 2:9). "Who being the brightness of his glory, and the express image of his person, and upholding all things by the word of his power, when he had by himself purged our sins, sat down on the right hand of the Majesty on high" (Heb. 1:3).

Paul, you remember, was the very one who had hated the name of Christ and persecuted the early Christians.

He watched as they were stoned to death. Listen to him—the same one. Paul, do you know about the Messiah? "For by him were all things created, that are in heaven, and that are in earth, visible and invisible, whether they be thrones, or dominions, or principalities, or powers: all things were created by him, and for him: and he is before all things, and by him all things consist" (Col. 1:16, 17). You see how the knowledge of Jesus grew in Paul's mind until Christ filled the whole universe, until he could say, "Christ . . . is over all, God blessed for ever. Amen" (Rom. 9:5). What a vision of Christ! God blessed forever! "Who, being in the form of God, thought it not robbery to be equal with God" (Phil. 2:6).

Here Paul attained the highest peak of understanding of Christ's nature and



work. As the book of Hebrews put it: "Thy throne, O God, is for ever and ever: a scepter of righteousness is the scepter of thy kingdom" (Heb. 1:8). "And let all the angels of God worship him" (verse 6). Paul saw Christ in the greatness of His deity. "He that descended is the same also that ascended up far above all heavens, that he might fill all things" (Eph. 4:10). "The fulness of him . . . filleth all in all" (Eph. 1:23).

Paul could speak eloquently of the unsearchable riches of Christ, of the unspeakable gift of God, of the great love of Christ, and of the great mystery of godliness that God should appear in flesh. "Then cometh the end," he says in another place, "when he shall have delivered up the kingdom to God, even the Father; when he shall have put down all

rule and all authority and power. For he must reign, till he hath put all enemies under his feet" (1 Cor. 15:24, 25).

Now is the time to call every member of God's family to serve together. Time is running out; we have no more time to spend on secondary things. Let us make drastic changes by spending more time with the Lord every day and in the work of saving men and women.

When God's family serves together, members will possess the mind of Christ. "Let this mind be in you, which was also in Christ Jesus" (Phil. 2:5). They will master the science and art of loving souls into the church. It is natural, it is easy, and through it the church can be a great influence within its community.

When the love of Christ comes and fills the heart, we understand our own spiritual gifts. When we learn to love as Jesus loves, we won't burn out, because Jesus fills our lives with joy and satisfaction as we use those gifts to serve others together. As we look away from ourselves and reach out to serve and help others, God is glorified.

Serving others reminds us of Jesus' words: "Inasmuch as ye have done it unto one of the least of these my brethren, ye have done it unto me" (Matt. 25:40). So we never stop loving, we never stop serving. "For the love of Christ constraineth us" (2 Cor. 5:14). ■

Questions for Sharing

1. Relate some of the ways your church witnesses to and serves in the local community. How effective do you rate that service?
2. What is the antidote for spiritual apathy? How can I know personal revival? What must happen to set my local church on fire?
3. What are some of the benefits of service—personally and as a community?

Reuel Santos works as an accountant in the General Conference Travel Service. Currently he also serves as elder of the Rockville Full Life Fellowship Adventist Church.



God's Family Loves One Another

It's the evidence the world is waiting for.

"These things I command you, that ye love one another." "A new commandment I give unto you, That ye love one another; as I have loved you, that ye also love one another. By this shall all men know that ye are my disciples, if ye have love one to another" (John 15:17; 13:34, 35).

In these passages Jesus gives His disciples—and His followers throughout the ages—an order, a command to love one another. And in John 13:34 He calls it a "new commandment."

Why did Jesus present our need to love one another in the form of a command? And why did He call that command *new*?

In regard to the second question, we might note that the idea of love in the law was certainly not new in Jesus' day, almost everyone being familiar with the rabbinical synthesis: *love to God and love to neighbor as oneself*. So the "newness" of the command might have been in relation to the Decalogue. He may have been alluding to the fact that the commandments His audience knew were 10 in number; and therefore, any addition would be a new item not previously specifically mentioned there.

Did Jesus Christ have the authority to do that? Yes, for it was He who gave the law to Moses at Sinai for all humanity.

This new commandment follows the same form as that found in the Decalogue. It is a law. And a law does not plead; it just commands.

But how can love be commanded? Would we announce to any of our loved ones that they *have* to love us because we command them to? If we were to love God by command, would that be genuine love? And if we conclude that even love to God cannot be commanded, could loving a neighbor, a brother, or a sister by command make any more sense? Why did Jesus choose this approach?

Mutually Exclusive?

"I do it because I have to; but in fact, I hate it."

This phrase is so common in our daily experience that it has been taken to mean that doing something out of duty equals lack of meaning, sincerity, and love. In fact, many think that obedience and love are mutually exclusive. To them, the only way an act can be loving is when it is spontaneous. They equate obedience with binding imposition or servitude. To them, love is an opposite ingredient that

stands in a different court altogether.

In the Scriptures, however, love and obedience go together. The Lord Jesus said to His disciples: "If ye love me, keep my commandments" (John 14:15). And as Seventh-day Adventists we have been calling the attention of the Christian world to the truth that love to God and keeping His commandments go together. In fact, obedience is the test of our claim to love.

Let me illustrate: Two boys are playing on a street corner. Suddenly a man calls to one of them. "Please clean my shoes," he says. The lad walks away offended and disgusted, and without even so much as a reply. The same man then calls to the second boy with the same request. The second boy immediately runs to him, reaches out for the shoes, and says, "Yes, Dad. And when I finish, may I go on playing?"

It was the same request, given at the same time of the day, on the same street corner. To one boy the request was offensive. But to the other it was an opportunity to please. Why? Because one is a stranger, while the other is a son.

Only a loving relationship makes a command a pleasure to obey. It is a father's children who are willing cheerfully and lovingly to accept a command from him. Thus when we obey God we are recognizing His Fatherhood over us and His right to command us. Obedience means placing ourselves subservient to Him. This recognition of His Lordship over us is, therefore, an act of worship.

The Scriptures teach that the fear of God is expressed in obeying and complying with His commandments. This is the message of the first angel of Revelation 14:6, 7, which we know so well. The word *fear* here does not mean terror, but rather implies respect, deference, awe, and adoration.

Why the Imperative?

Why is our duty to love couched in the form of a command? Let's explore this question a moment.

Psychologists tell us that a command, especially a negative command, is the most direct and effective means for communicating a person's wish to another. It's been found that children, generally, relate more easily to this form of communication. And that is why parents across cultures, when children are at a certain age, prefer the direct command: "Do this." "Do that." "Don't do this." "Don't do that." It's less confusing.

Most of the Ten Commandments are expressed in this

format. "Thou shall not." In this way there's little room for misunderstanding. In His mercy the Lord wanted to make it clear, with little or no need for interpretation. So here, using the same direct approach, He says, "Love one another." A positive command, but a command just the same. Straight, simple, direct. Hardly any interpretation necessary.

Jesus regarded this principle as being so true to His character and so basic for human relationships that He elevated it to the rank of a commandment in order to facilitate compliance. Ellen White comments as follows:

"The qualities which it is essential for all to possess are those which marked the completeness of Christ's character—His love, His patience, His unselfishness, and His goodness. These attributes are gained by doing kindly actions with a kindly heart."¹

When Jesus gave this new commandment, there was no fire, no burning bushes or smoke, as was the case when He gave the Ten Commandments at Sinai. The smoke we see today rises from bombed cities; from guns and firearms with their devastating, heartbreaking, life-shattering effect on humanity. If we would all follow the eleventh commandment, what a different world we would have!

The Christian Trademark

Loving one another is not only a duty for Christians; our Lord made it a trademark of discipleship itself. "By this shall all men know . . ." A trademark is helpful when one must distinguish between an imitation and a legitimate original. Says Ellen White: "Sanctified love for one another is sacred. In this great work Christian love for one another . . . preserves Christian tenderness, Christian benevolence, and politeness, and enfold the human brotherhood in the embrace of God, acknowledging the dignity with which God has invested the rights of [humanity]. This dignity Christians must ever cultivate for the honor and glory of God."² We can all benefit from adopting this principle. A dry,

detached, loveless life is not a holy life, much less a Christlike life.

"True sanctification unites believers to Christ and to one another in the bonds of tender sympathy. . . . It is the greatest and most fatal deception to suppose that a man can have faith unto life eternal, without possessing Christlike love . . . He who loves God and his neighbor is filled with light and love. God is in him and all around

If we all would follow the eleventh commandment, what a different world we would have!

him. Christians love those around them as precious souls for whom Christ has died. There is no such thing as a loveless Christian; for 'God is love.'"³

What kind of love does the Lord want us to show for our brothers and sisters and our fellow human beings in general?

1. It should be *continuous*. John 13:34 records the words of Jesus, "that ye love one another," and it uses a form of the Greek word for love that implies *to keep on loving*.

This means that Jesus willed the love we should have for one another to be continuous, ongoing, uninterrupted. Not a "once-in-a-while thing." Not an "in-your-first-love thing," not an "if-you-behave thing." It is an ever-present principle that is beyond and above surrounding circumstances or events. This is the challenge of the true Christian life—that we keep on loving one another, even as Christ loved us.

2. It is *unconditional*. Jesus acknowledges the frailty of human relations in the face of our infirmities, misunderstandings, mistakes, and even intentional transgressions, which are often

triggered by our different temperaments or our cultural, ethnic, or linguistic backgrounds. He seems to say, regardless of how true all of the above may be, "Never stop; keep on loving one another. Leave the consequences to the Lawgiver."

3. It is *inclusive*. Jesus endorsed the Jews' summary of God's law: love for God above all and for your neighbor as yourself (Matt. 22:36-40).

The Bible is full of stories and actions of brotherly solicitude, love, and self-sacrifice. And we're called upon to demonstrate the character and love of Christ to the world. It is a duty, a privilege, and an opportunity. Let us pray one for the other; let us keep in touch with one another; let us be genuinely interested in one another. Let us become aware of the needs of one another and allow God to direct us in the best way to help. Let us be ready to forgive and forget, and also be willing to ask for forgiveness when we fail.

Do you feel a need for a deeper love and concern for your brothers and sisters in the faith? for a particular person with whom you have had disagreements? for a relative? Let the Holy Spirit use you to improve and enhance the unity of the church. ■

¹ *The Seventh-day Adventist Bible Commentary*, Ellen G. White Comments, vol. 5, p. 1141.

² *Ibid.*, pp. 1140, 1141.

³ *Ibid.*, p. 1141.

Questions for Sharing

1. How would you explain to your neighbor that love and obedience are not mutually exclusive?
2. What does God's unconditional love mean to you? How can we extend it to others?
3. What practical lessons for witnessing did you find throughout this reading?

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Experiencing the Bonding of God's Family

The glue that holds us together comes from God Himself.

"And God placed all things under his feet and appointed him to be head over everything for the church, which is his body, the fullness of him who fills everything in every way" (Eph. 1:22, 23, NIV).

Free individuals—free to think their own thoughts; speak their own minds; and free to choose. With that range of possibilities, what keeps them from fragmenting?

A vast international family of believers in different cultures, different economies, different histories, and different ages. What is it that keeps us together? What makes bonding between such diverse people possible? Is it real and will it hold?

The biblical symbol that probably best illustrates the intrinsic oneness and unity of God's family is the expression "body," which Paul uses several times (see Rom. 12:4, 5; Eph. 1:22, 23; 4:15, 16; Col. 1:24; 2:19). The church is the body of Christ. That is, it is that body of which Christ is the head. The church is ever conscious of that. To it there is only one Lord; and he is the head. The believers are described as growing up "into him who is the Head, that is, Christ. From him the whole body, joined and held together by every supporting ligament, grows and builds itself up in love" (Eph. 4:15, 16, NIV; cf. Col. 2:19). This simple but powerful symbol causes a number of sensations or ideas to burst into one's mind:

1. As every limb or portion of the body is part of the greater whole, so each member of the church belongs to each other. We give support to each other. We feel the pain suffered elsewhere in the body. When we act recklessly we do so to the harm of the whole body. Unbearable behavior by one becomes unbearable to all. The exercise of freedom by one member of the body is disciplined by what is good for the rest of the body. We give nurture to each other, or we stifle each other's growth. Just as the union between Christ and the church is organic, so is the union between members. This interlinkage means, for better or worse, that "no man is an island." Like it or not, in the church we are all part of each other, and God never meant it to be otherwise.

2. Christ is the head. He is the center from which self-awareness, directions, convictions, and feelings flow. He gives to each the ability to weigh matters, to tell right

from wrong, and He enables decisions to be made.

Through Him I see, I know, and I understand what it means to be a child of God. He makes me what I am. It means that without Him I am nothing and I have nothing. Christ makes the difference. He makes me an individual of inestimable value in the eyes of God because at the cross He placed His value on me.

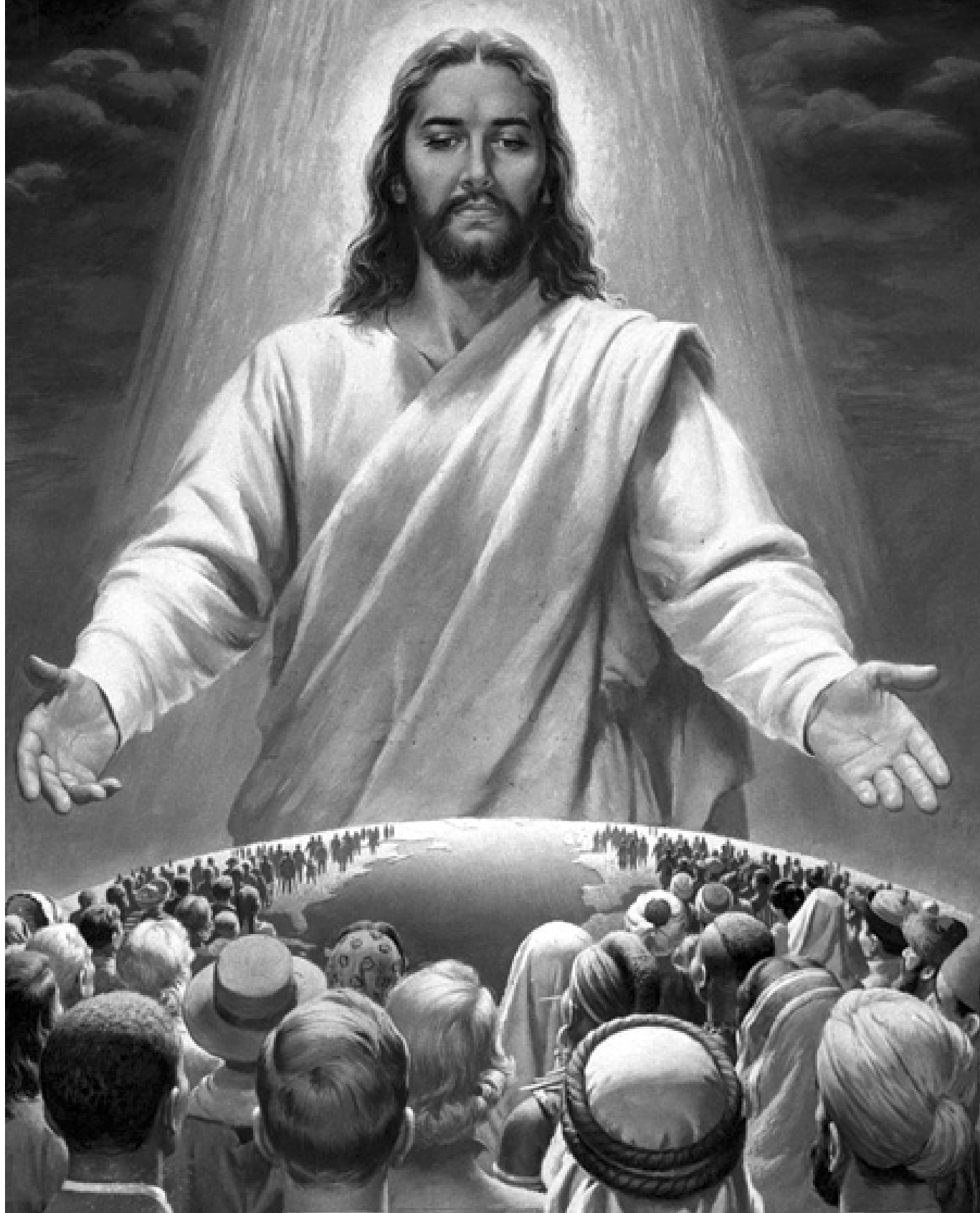
3. We are "joined and held together by every supporting ligament," says the inspired Word. The church does not consist of a group of isolated individualists. There is a powerful "glue" that keeps all of us together as one body. In that linkage, that which we hold in common is greater than individual peculiarities. The needs of the many take priority over the idiosyncrasies of the few. Any thought of solitary believers who either have no need of or who refuse to meet with other believers in a local community is foreign to the New Testament. If you belong to the community of faith you will want to meet with the rest of your fellow believers in worship and fellowship. Hence the biblical counsel not to give up "meeting together, as some are in the habit of doing," but rather to "encourage one another" (Heb. 10:25, NIV). It means that there is one family, and we are part of it; we belong to each other; there is a common identity.

The very thought that in the church members should be made to feel like aliens and strangers is itself alien to the church. So is division and disunity. In the church members cannot seriously hold to the argument "I am of Paul" or "I am of Apollos" or "I am of Cephas" or any such similar notion. The body has only one Head: Jesus Christ; and toward Him all sentiments of loyalty move. "Surely Christ has not been divided among you!" (1 Cor. 1:13, NEB; cf. 12:25; Eph. 4:3).

Therefore, a local congregation that is torn by schisms and gathered in factions is an anomaly and a self-contradiction. In such a state it cannot effectively represent God or function for Him. We remember well the inspired counsel: "Press together, press together, press together. Do not let Satan cast his hellish shadow between [brethren and sisters]. Press together; in unity there is strength" (*Selected Messages*, book 2, p. 374).

The Glue That Binds

We know that we are one. How? What is the powerful



“glue” that keeps the body of Christ together as a family? Essentially (1) the gift of the Holy Spirit, with which God has endowed the church and which all believers have in common, and (2) the gift of being able to love

one another.

Yes, I acknowledge that as a Seventh-day Adventist community there is so much else that we have in common, so much else that presses in on our consciousness whenever we

pause to look back and reflect on our heritage, or when we look forward and consider our destiny. We came out of the same “soil” of believers 150 years ago who looked longingly for the return of our Lord, whose fresh understanding

of and faith in Christ's ongoing ministry of reconciliation and judgment was acute and strong, who saw themselves as Christ's chosen instrument to communicate in the last days a broad spread of biblical truths. Yes, we were special, and that heritage surely binds us together.

But beyond that there are deeper spiritual realities that hold us together as a family, as the body of Christ: the *Holy Spirit* and *love*.

The Holy Spirit is the Spirit of unity (Eph. 4:3), the Spirit of life, nurturing the believers in love (1 Cor. 13); and the Spirit of truth (John 16:13) using Scripture to convey that truth (Eph. 6:17). Christ's presence in the church is inseparable from the Spirit's presence. Being Christ-filled is to be Spirit-filled. If you are a believer it is because of the presence of the Holy Spirit in your life (Rom. 8:9, 14-17; 1 Cor. 12:13; cf. Eph. 4:7). That is what we all have in common as members of Christ's body, the church. You cannot be a believer "in waiting"—that is, waiting with anticipation for the Holy Spirit to come into your life. He is already there. Just give Him an opportunity to do what He can for you, and to lead you to discover the potentials of His presence.

A prominent feature of the church is that its members, by virtue of their faith and fellowship, are bound to love one another (1 John 4:11-20). This arises simply from the fact that God has loved us first. The Holy Spirit, which is God's gift to the church, is the minister of this love. As Paul put it in Romans 5:5: "Hope does not disappoint us, because God has poured out his love into our hearts by the Holy Spirit, whom he has given us" (NIV; cf. Gal. 5:22). The thirteenth chapter of 1 Corinthians, which is probably Scripture's most striking description of love, gives us a comprehensive statement of love's importance, its range of functions, and its various modes of expression. The community of believers is required by the Lord to display these various

facets of love. That is what it means to be a church.

What Kind of Church?

It may be well for us at this point to recall some very pointed statements made by the Lord's servant describing how God views the church:

"Enfeebled and defective as it

*The church
must never
become the club
of the successful.
It must ever be
the home of the
weary wanderer—
a resting place on
the journey.*

may appear, the church is the one object upon which God bestows in a special sense His supreme regard" (*The Acts of the Apostles*, p. 12). "The church is God's fortress, His city of refuge, which He holds in a revolted world. Any betrayal of the church is treachery to Him who has bought mankind with the blood of His only-begotten Son" (*ibid.*, p. 11). "While Jesus ministers in the sanctuary above, He is still by His Spirit the minister of the church on earth" (*The Desire of Ages*, p. 166).

So how are you finding life in the church? Does it match the ideals outlined above? Is the church a good home to you? What do you bring to the church?

Just as there are individuals who are

bruised, confused, and searching for healing, so there are churches that suffer similarly. The church must never become the club of the successful. It must ever be the home of the weary wanderer—a resting place on the journey. A place to call home. A safe place.

This calls upon all of us to show solidarity and tolerance. This has to do with relationships between people. Please do not let that confuse the fact that the church is also the place of truth and discipline. The church is and must be the place where the truth of the Word of God is faithfully proclaimed and where the discipline of membership is exercised and faithfully adhered to. But when all of that correctness has been cared for, questions will linger about how people are bonding together. A good family is a community in which no one needs to feel alone with his or her problems, where no one needs to hide their disabilities.

Christ is present in His church by His Spirit. That makes it a good place to be. I go there to meet with Him and to bond with those who are similarly drawn, for they are my brothers and sisters. ■

Questions for Sharing

1. With the church becoming increasingly diverse with every passing year, what challenges do you see for maintaining unity?
2. How do you understand the unity of the church? In what areas should we be together? In what areas might we expect variety in approaches or positions?
3. What biblical and Spirit of Prophecy counsels should be brought to bear on the question of unity? What am I doing in my local church or sphere to foster unity and prevent division?

Jan Paulsen is president of the General Conference of Seventh-day Adventists, Silver Spring, Maryland.



God's Family



BY JENNIFER, JANELLA, JONDELLE, JOHN, AND DENISE MCGHEE

Introduction

Our children's Week of Prayer this year is about God's family, and it is written by the members of one family. The McGhee family currently lives in College Place, Washington, but they have lived in other parts of the world and write from their broad international experience. They have served as missionaries in Pakistan, the Philippines, Russia, and the United States. They have also produced three vocal albums together.

The members of the McGhee family are: Dad (John), Mom (Denise), Janella, Jondelle, and Jennifer. At the end of each lesson you will find information about the author of the lesson.

FIRST SABBATH

God's Family Is Connected to Jesus

Memory Gem: "For you are all one in Christ Jesus" (Gal. 3:28).*

Dad (John)

Riding an elephant without a saddle can be a little tricky. Sweenetha knelt down. The baby elephant watched as I climbed on her mother's back. Sweenetha's hide felt like pins sticking into my skin. She stood up and started

walking. No problem. Then she spied some juicy leaves above us. Without warning she raised her trunk to pick the fresh salad. I began to slide off. "How could you do that, Sweenetha!" I gasped as I clutched the rope around her neck with my bare feet.

Mom (Denise)

Watching John riding Sweenetha reminded me of another elephant story. Once upon a time someone led three blind men to an elephant and asked them to describe what they felt. The



first man felt her trunk and said, "This feels like a huge snake." The second man put his arms around one of her legs and said, "No, you are wrong. This feels like a tree." The third man grabbed her tail and said, "Both of you are wrong. This is simply a large rope."

Janella

But was the elephant a snake? No! Was the elephant a tree? No! Was the elephant a rope? No! The trunk, leg, and tail of the elephant were parts of a much bigger body. If the blind men could have seen the whole elephant, they would have laughed at themselves. We are sometimes like those blind

men who can't see all of God's family. We think we know what the family is like by knowing one or two friends at Sabbath school. But we really can't see the whole family, because they live in more than 150 countries, eat a variety of foods, wear different clothes, and speak different languages.

Jondelle

The Bible teaches me that the church is one big body. We call the church the *body of Jesus*. Like the elephant, it has many different, exciting parts. One thing I like is that God is an artist who has made people in different colors.

(Please sing, "Jesus loves the little children, all the children of the world; Red and Yellow, Black and White, all are precious in His sight—Jesus loves the little children of the world.")

Did you know that you are precious—special in the eyes of God? Well, you are. And so am I. God made us to be part of His big body. And though we are all so different, we are connected to Jesus, who loves us all the same.

Jennifer

I have some dear American friends who went as a missionary family of five to Africa and started a small clinic for children. At the big city hospital one day they saw two very small babies—twins—who were quite sick. The nurse came up to them and said, "Please, will you take these two girls to your clinic? They are so sick and need lots of care. If you don't take them, they'll die, because we can't take care of them anymore."

After talking it over with their daughters, they agreed to bring the baby girls home for a while to take

care of them until they grew stronger. The three daughters joined the parents in caring for the babies. It didn't matter that they had darker skin.

Two years later the missionary family adopted the babies. They are one family—five sisters—with different colors of skin. Just like the family of Jesus.

Dad (John)

The McGhee family has friends who live all around the world, and we love them. Jondelle can speak to some of them in Russian. Jennifer sings with some in Ukrainian. Janella prays with Pakistanis in Urdu. I joke with Sikhs in Punjabi. Mom (Denise) reaches out to a Filipino baby and sings a lullaby in Tagalog.

When Jennifer was just 3 years old she sang her first song in public. It was a trio with her mother and me at Pakistan Adventist Seminary. I picked up my guitar and sang, "Good night," I said to my little one, all tired out when the day was done. "Good night," she said to me as I tucked her in. Jennifer looked into my eyes and sang, "Daddy, won't you tell me what color's God's skin?" Then we all sang together in harmony. "It's Black, Brown, it's Yellow, it is Red, and it is White, everyone's the same in the good Lord's sight."

Activity

To the instructor:

1. Provide construction paper that is black, brown, yellow, red, and white. Or have the kids color or paint strips of paper.
2. Have the kids cut strips and make chains linking different colors to each other.
3. Make several chains and decorate the room where you will be having your Week of Prayer.
4. Cut out a large shape of a person to represent the body of Jesus.

Attach it somewhere. Write the name "Jesus" on the head. Provide pictures of children and adults from around the world that the kids can cut out and paste on the cardboard body. If you do not have pictures, help the children draw some. Ask the kids to

bring in pictures of their families that they can add to the collage.

SUNDAY

God's Family Prays Together

Memory Gem: "Do not be anxious about anything, but in everything, by prayer and petition, with thanksgiving, present your requests to God" (Phil. 4:6).

BY JONDELLE MCGHEE

How do you pray? Do you kneel with your hands folded or do you stand? Do you put your head on the ground? Or maybe you sing your prayers! What about praying in the car?

One of the most exciting times I remember praying was when my family lived in the Philippines. We were traveling by army jeep to help with a special Week of Prayer at a school. We bounced our way through the rain forest



on a dirt road. Suddenly a man stepped out in front of us. In his hand he held a semiautomatic gun, and over his nose and mouth he wore a red bandanna. Terrified, I clutched Mommy's hand and sank lower in my seat. I noticed other men with guns circling around us. The driver got out and walked slowly over to the man. Meanwhile, my mom, dad,

two older sisters, and I held hands across the seats and bowed our heads. We asked God to keep us safe and that the Week of Prayer would be allowed to continue. Just then the man with the gun said, "Go on."

When we arrived at the school, the driver dropped us at the guest room so we could change our clothes for the meeting. There were no curtains at the windows. Looking out, I saw another man with a gun and red bandanna hiding behind banana leaves, watching our every move. Once again we got down on our knees and prayed that Jesus would keep us safe from harm and that the baptisms planned for the end of the week would be allowed to go on.

I am so thankful for a God who listens to our prayers. I praise the Lord for how He kept us safe. I praise Him that the Week of Prayer did go on.

Philippians 4:6 says: "Do not be anxious about anything, but in everything, by prayer and petition, with thanksgiving, present your requests to God."

There is a story in the Bible about two missionaries sitting in jail. Their names were Paul and Silas. For hours they sat behind bars, with a jailer watching their every move. In desperation they started to sing and pray. Their prayers to God echoed through the jail, and the other prisoners listened reverently. All of a sudden the ground started to shake. The chains that bound them and the walls that surrounded them crumbled. The jailer became frantic. "What if all my prisoners escape!" he exclaimed. The jailer knew his life would be over if this happened. He was wondering what to do when Paul called out, "Don't worry; we are all here!"

The jailer was so impressed by God's power and love that he decided right then to serve God. Paul and Silas were set free, and they praised God. "And my God will meet all your needs according to his glorious riches in Christ Jesus" (verse 19). Whether in a jeep, in jail, or even on a playground, you can pray with God's family.

One summer evening I was sitting on a playground. Beside me sat two 10-

year-old girls studying the Bible. Soon we began talking about prayer. The girls had never prayed before, so they didn't know what to do. Step by step I led them in their first prayer. It didn't matter that we were on a playground and other kids were watching us. It didn't matter that the girls had to repeat after me. All that mattered was that we prayed together!

Prayer is the way we talk to God when we get lonely or scared, or when we have something happy to share. It becomes even more special when God's family prays together. "For where two or three come together in my name, there am I with them" (Matt. 18:20).

Questions for Sharing

1. Where's the most exciting place you have ever prayed?
2. Have you ever had something scary happen to you? What did you do?
3. Who in God's family have you prayed with lately?

Activity

To the instructor:

1. Have the children act out stories from the Bible in which people prayed to God.
2. Have the children stand in a circle and pray for the person on their right.

Jondelle McGhee is a senior at Walla Walla Valley Academy, College Place, Washington. She leads a small group Bible study weekly and participates as a worship leader in her local church.

MONDAY

God's Family Stays Together

Memory Gem: "And in him you too are being built together to become a dwelling in which God lives by his spirit" (Eph. 2:22).

BY JANELLA MCGHEE

One, two, three, four . . . forty-seven, forty-eight . . . ninety-nine, one hundred!" Jennifer, Jondelle, Mom, Dad, and I were counting together in a game of "sardines" as Elna (a friend) hid. After reaching "one-hundred" we yelled out, "Here we come!" And then the search began.

If you have ever played sardines, you know that it is kind of like hide-and-seek, but backwards. One person goes and hides while the rest count. Then they all go to look for the hiding person. When they find that person, they immediately hide with them.

We searched our house for Elna, but she was nowhere to be found. Minutes ticked by. Finally my sisters and I found her in a back room closet!

Do you know what was scary about this game? In the dark all by myself, searching for that lost person,



I got scared. Sometimes I got so frightened I just yelled out, "I'm not playing anymore!" But finally I found Elna and my sisters; then I wasn't afraid anymore, because we were all together.

First Story

Sssssssssssssssssssssssss—the subway train screeched to a stop. I was now 17 years old, and my dad and I were riding into the middle of Moscow, Russia, on a trip to the bank. The doors opened. Stepping into the marble subway station, we joined the crowd. Suddenly a group of teenagers started chasing us! They were street people. Sometimes they beg; other times they steal to get money for their families.

My dad and I began to run. My heart thumped; my mind whizzed back to when I was a little girl playing sardines. *This is just a game!* I thought. *I can tell them I'm not playing, and they won't chase me anymore!* But then I realized the truth. I told myself, *Janella, this is real life. You have to play well, or you don't know what will happen to you.*

Someone caught my coat. As I turned to rip myself away, I stared into the eyes of a girl just my age! But I got away and ran until I thought they had stopped chasing me. But where was my dad?

I turned around and saw him back in the crowd! He was yelling for help. The group of teenagers had him surrounded and were searching his pockets for money and pushing him around. How I wanted to go save him! I wanted to beat up those teenagers! But I thought about what my dad would want me to do. Daddy would want me to be safe and go home.

All the way home I thought about Dad with those street people. I became even more scared than when I played sardines. Then I remembered the text that says, "Do not fear, for I am with you; do not be dismayed, for I am your God" (Isa. 41:10).

When I got home, I told my family what I'd done, and Mommy said, "Janella, you did the right thing." We knelt right down and prayed for Dad to be safe. Fifteen minutes later we got a telephone call from him! Some people had come to his rescue and chased off the teenagers. That night, sitting safe in our house, I praised God that we survived and that no one got hurt. It was good to be together again.

Second Story

He was a lonely young man. He was angry. He was sour. His name was Thomas.

Ben invited Thomas to church again and again. Soon he brought him to my group Bible study.

We found out that Thomas's parents had disowned him. He grew up going to Christian schools, but he had never given his heart to Jesus. We learned that Thomas had been

through some painful friendships recently. He didn't think he could trust anyone again. We found out many other hurtful things about Thomas's life in our small group. As a result, we could understand better why he seemed so sour.

You see, Thomas felt lost. He had no reason to smile because he didn't know how much God loved him. Thomas became afraid to trust people, just as I became afraid playing that game of sardines. Thomas got caught in sin just as my dad got caught by those street people. Even though Thomas didn't know it, he lived in a very dangerous position. He hadn't accepted God's gift of eternal life.

But slowly things began to



change in Thomas's life. As Thomas made good friends with people in our group, he learned that people loved him and thought he was special. As Thomas studied the Bible and prayed, he learned that God loved him and gave His life for him so that he could live forever.

One day Thomas told our group and the whole church that he had accepted Jesus into his heart!

Now Thomas is happy, and he smiles and jokes around all the time. Instead of being angry and confused about his life, he helps others who are struggling with anger and gives them good reasons to be thankful.

Thomas now shares his story with his friends. He is involved in leading a Bible study group of his own. Thomas

even went on a mission trip to the Philippines a few weeks after he gave his heart to Jesus.

Now Thomas is one of the kindest, most joyful friends you could ever have.

God gave us a church family so that we could help each other. He wants us to stay together and include the people who don't know about Him yet so they too can feel His love. The Christian church that formed right after Jesus went up to heaven met together and helped each other. Acts 2:46, 47 says: "They broke bread in their homes and ate together with glad and sincere hearts, praising God and enjoying the favor of all the people." Then this is the best part—the people who didn't know about God's love found it through these family groups of loving people. The second part of verse 47 says: "And the Lord added to their number daily those who were being saved."

Questions for Sharing

1. Do you remember the last time you were very scared?
2. Who was there to comfort you when you needed it?
3. Do you know someone who does not know about Jesus' love?
4. How might you include that person in your family?

Activity

To the instructor:

1. Have the children make a card for a friend who doesn't know about Jesus. Have them ask their parents if they can invite him or her over to play. They can use the card as an invitation. Use colored paper, colors, stickers, markers, scissors, and tape to make the card.
2. Have the children pray for this special person with another friend. Remind them to pray for that person every day.

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TUESDAY

God's Family Loves the Bread of Life

Memory Gem: "I am the bread of life. He who comes to me will never go hungry, and he who believes in me will never be thirsty" (John 5:35).

BY JOHN MCGHEE

First Story

"I just have to go listen, Mom . . . Please?"

Mom answered, "It's a long walk for a little boy. What if you get lost?"

"Then come with me," he said as he flashed a grin. "You'll love his stories."

"OK, young man, if you promise to carry our lunch!"

With a happy smile, the boy pulled his mother up the hill. They sat near the front, close to the Storyteller and His friends. The smell of Mom's fresh bread made him hungry.

Then Jesus stood, smiled, and started telling stories. Everyone skipped lunch to listen. Around suppertime Jesus asked the 12 men who came with Him to come forward.

"Go get something for the people to eat," He said.

"It's too far to town, and we don't have nearly enough money to feed 5,000 families," one answered.

1. Does anyone know the rest of the story?

2. Why would a very hungry boy want to give his entire lunch to Jesus?

3. Do you think he imagined what Jesus was going to do?

The Bible says that Jesus is the Bread of Life. In those days people ate bread with every meal. Do you remember Jesus every time you eat?

Second Story

Her mom was baking bread when they heard someone knocking and yelling, "Open the door!"

"Get the Bible quickly," Mother whispered. After a few minutes they both opened the door to an angry police officer. He said, "I've been told you have a Bible here. You know it is against the law. If I find one, you are both going to jail." Pushing them away, he walked inside and began to look. He found nothing and left.

Opening the oven door, Mother checked the freshly baked bread. It smelled good. When it had cooled, they pulled one loaf apart to find their Bible where Mother had hidden it, buried in the bread, but not burned.

1. Do you live in a country where it is safe to have a Bible?

2. Do you keep your Bible in a special place and hold it gently?

3. Sing a song about the Bible, such as "The B-I-B-L-E," "I Open My Bible Book and Read He Loves Me," or "Give Me the Bible."

Jesus said, "I am the bread of life." When you read stories about Jesus from the Bible, does it make you feel good? Is there anything you would trade your Bible for?

Third Story

One Friday evening we gathered as a family. Curly golden-haired Jennifer cuddled Janella. Mom carried Jondelle in her tummy. I played three chords on the piano, our signal for family worship. Soon it would be Sabbath.

I was homesick. Living in a tiny house in Asia with no hot water wasn't so bad. But our house was empty. Our rug, guitar, refrigerator, and air-conditioner had all been sold so that we could travel home to America to visit Grandma and Grandpa. I had put the money in a safe place. Just today it had been stolen.

I didn't feel like leading family worship. But our little girls loved worship. *No need to burden them*, I thought. And so I put on my smiley face, went to the bookcase, and pulled out our precious gold-and-white family Bible.

It fell open to our favorite picture, the one with Jesus opening His arms to babies and children. "Which one are you, Jennifer?" She giggled and pointed to the blond child with hands folded,

wearing a blue dress. "And where is Janella?" Three-year-old Janella pointed to the dark-haired, rosy-cheeked girl in the pink dress who was kneeling in front of her mother. "There I am, next to Mommy," she said with authority. "And where will our baby be?" Both sisters pointed to the toddler sitting on Jesus' lap.

Suddenly our bare house was warm with love. I wasn't homesick anymore. Our daughters knew Jesus loved them because the Bible told them so. Their devotion cured my homesickness. I saw a man sitting beside Jesus and the children. That was me. Our family was complete. Everything had changed because I had taken the Bible off the shelf, opened it to that precious picture, read the



words "Let the little children come to Me, . . ." and let Jesus do the rest.

Activity

"Jesus took bread, gave thanks, and broke it" (Matt. 26:26).

To the instructor:

This activity needs some preparation. You will need to bake a loaf of bread. In preparing the bread, wrap the dough around a small Bible covered in aluminum foil. The next day you bring the bread you baked to class on a tray. Ask the children if they would like to guess what is inside. Deliberately break the bread and find the Bible. Let the children eat the bread while they talk about their Bibles and their favorite memory verses. End by gathering for prayer in a circle. Wrap small pieces of bread in

plastic sandwich bags or other material for each child to take home and share during the next family worship.

All three of these stories are true. The first comes from John 6:1-14; the second is from the history of the French Huguenots; the third is a McGhee family memory based upon Mark 10:13-15. The writer of this story is John McGhee, who is the dad. At that time Jennifer was 5, Janella was 3, and Jondelle was about to be born.

John McGhee is a cell church planting coach for the North Pacific Union Conference of Seventh-day Adventists and heads Adventist Muslim Relations for the North American Division.

WEDNESDAY

God's Family Worships Together

Memory Gem: "Make a joyful noise unto God, all ye lands" (Ps. 66:1, KJV).

**BY JENNIFER, JANELLA, AND
JONDELLE MCGHEE**

Boom, boom, boom . . . This sound calls Adventists to worship in the country of Pakistan. The drumbeats let people know it is time to gather for worship on the Sabbath day. After little children have filled their tummies with roti and dahl (flat bread and lentils) they wash their faces and walk to the small mud hut that is their Sabbath school. At the door they see many pairs of shoes. People leave their shoes at the door before going into church to sit down on mats. Inside, half the room is crowded with men and boys, the other half with women and girls.

Ding, dong, ding, dong, ding, dong . . . Far away in England boys and girls come with their families to Sabbath

school to the call of a bell. The organ plays loudly as the families file into long pews and sit down, ready to sing a hymn of praise to God. Many boys and girls have eaten porridge and eggs before coming on Sabbath morning to church. Most of them come in cars or buses or by subway.

It doesn't matter how we gather together to worship God on His Sabbath day. In fact, you can worship God in many ways. The main part is what it means in your heart.

When Janella was just 3 years old she worshiped God for the first time by herself in a vegetable garden. She bowed her head low and practically had her head in the dirt as she prayed, "Dear God, I know I have sinned. I didn't share my doll with Jennifer yesterday, and I'm so sorry! I know Jesus came to earth to die for me. Please forgive me. I want to be ready when You come in the clouds! Thank You, God. Amen."

You can worship God with your head on the ground and in a garden!

When Jondelle was just 5 years old she worshiped God in her bed at night when her mother was kissing her good night. "Dear Jesus, Thank You for Mommy and Daddy, for Jennifer, and for Janella . . . and please bless the people in La Cienega."

You can also worship God in your bed!

When Jennifer was just 6 years old she worshiped God catching fireflies and smelling roses while taking an evening walk with her family. She sang, "Into my heart, into my heart, come into my heart, Lord Jesus!" And she thought about all the good things Jesus had made for her to enjoy!

You can worship God chasing fireflies and smelling roses too. You can worship God anywhere, anytime, and while you are doing anything!

Sometimes the most special way to worship is with our families. We three girls remember many happy times crowding around the piano while our dad played and we sang praises to Jesus. We acted out stories of the Bible silently and had our parents guess which ones they were. We also listened as our mom read from our favorite Bible

story book about Baby Moses.

Worshiping with many families is nice too, such as when the church family gets together for prayer meeting or vespers. When our dad pastored in America, he did a survey and found out that most people didn't have worship at home. So he decided to bring our family worship to church. Every Sabbath evening, as the sun set, our family went to church for sundown worship. We invited everyone to join us. After a few



weeks other families started coming, until the church was almost full! Now all those kids who never knew what it was like to have family worship could enjoy worshiping God together. Sometimes they would act like Noah, Job, or David and do silent drama for the adults. Sometimes they would go up front and sing their favorite songs with actions and clapping. And sometimes they would close their eyes, hold hands with their mom and dad, and pray to Jesus.

At the end of these Sabbath evening family worships, all the children and their parents stood around the sides of the church in one big circle. Everyone joined hands and sang: "Family, we are family, Jesus, He is our God. And I'm so glad He's brought us all together. And I'm so glad that the Father is our God."

Boom, boom, boom . . .

Ding, dong, ding, dong . . .

God's family all around the world worships together!

Questions for Sharing

1. Name five places where you have worshiped God.
2. Have the instructor read the last psalm in the book of Psalms, and

then name all the ways it says we can praise God.

3. What is your favorite way to worship God? Why? (Instructor: Have the kids tell each other in groups of two, and then ask each child to tell what their partner said.)

4. Sing a favorite children's song all together.

Activity

To the instructor:

Have the children make instruments (like those mentioned in the last psalm) out of paper, tinfoil, cardboard, or rocks (whatever is available to you). Ask the children to play their instruments to God as loudly as they can.

Jennifer (age 24), Janella (age 22), and Jondelle McGhee (age 19) enjoy creating art, drama, and music for God's glory.

THURSDAY

God's Family Serves Together

BY DENISE MCGHEE

Memory Gem: "For I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink, I was a stranger and you invited me in, I needed clothes and you clothed me, I was sick and you looked after me, I was in prison and you came to visit me" (Matt. 25:35, 36).

Great relief flooded over us as we stood in the driving rain watching the ship try to dock. We had started this trip as a one-day excursion to Corregidor Island, in the bay off Manila. We were part of a group of 3,000 people. Families and students took the two-hour ride in an old World War II ship to visit the island and see the remnants of the bombed military base. We took our picnic lunches and played games to pass the time as we traveled.

After visiting a cave hospital, the mile-long barracks, and abandoned cannons, we came back to the ship to return home. By that time the tide had gone out, causing the ship to settle down onto the rocks. As the captain tried to start out, the rocks held the ship fast. The engines failed. Now we were stuck on an island that had almost no food and no other boats big enough to carry us all home.

Back in Manila a typhoon whipped through the city, dumping lots of rain and flooding many streets. Somehow word traveled to our college and academy campus that our ship had not returned. The story passed from one to another like a game of gossip, changing from "The ship has not returned" to "The ship sank during the typhoon." All night long students prayed together in the cafeteria asking God for His help and protection. Meanwhile we spent an uncomfortable night sleeping on the concrete floor of a house on the island. The entire floor was crowded with families, thankful for a dry spot to sleep. People who tried to sleep on the ship sat on coils of rope and wet rusty floors.

By the next afternoon the typhoon had moved in our direction and begun to pelt us with large drops of rain, then rain started coming down in sheets. At that time a second ship arrived to rescue us. The tide had come in by now, so the gangplank was long and steep. We had only a rope to hang on to on one side of the narrow board. Once on the ship we went below, relieved to be out of the rain and wind. There we found hundreds of soaking wet people huddled together, shivering. The ship's staff gave a small amount of steaming rice to each family who had children.

Finally when everyone had boarded we started out. Our only thought was to get off the ship, go home, get some dry clothes, and warm up. The two hours across the bay sped by. This ship was smaller and faster than the one that had taken us to the island.

We were excited when the ship docked. Everyone rushed to the side of the ship, trying to get to the gangplank first. The ship tipped dangerously to one side. When they saw what was happen-

ing, some of the people moved back to the other side of the ship to balance the weight. Finally our turn came to leave the ship. The tide was still so high that the gangplank came out about eight feet off the ground at the end of it. We jumped from it to some mattresses that had been placed on the dock.

As we left, we noticed the ADRA (Adventist Development and Relief Agency) Jeep waiting nearby. Some of our friends from the college had brought drinking water, bread, and dry clothes to us. I marveled at how thankful I felt, and how bread and water and that one dry piece of clothing could make me feel so loved and cared for. I remembered Community Services back home. I thought about how someone had made the effort to bring their used clothing to Community Services. There it had been packed by caring retired people and sent all the way to the Philippines, to be delivered to us by these devoted friends. I thanked God for our family who serves all over the world.

Questions for Sharing

1. What does Jesus say in James 2:14-17 about giving?
2. In Jesus' time usually a servant washed the guests' tired feet. What can you do today to make a guest feel welcome in your house?
3. These days there are lots of older people in our society who need help as it gets harder for them to move around. What are some things you could do to help elderly people in your family or neighborhood?



Activity

To the instructor:

Have the children draw and color a

picture of children helping the elderly. Then go with the children to a local nursing home to share the picture and visit the people there. Take some tape so you can put your picture up in one of the residents' rooms to cheer him or her. Introduce yourself and find out the name of that person. Ask if you can come and visit again. Try to go again so you can get better acquainted.

Denise McGhee teaches part-time at a local college. She leads small children's ministries for her church and does research on the Internet for Global Church Plan Institute.

FRIDAY

God's Family Loves One Another

Memory Gem: "If we love one another, God lives in us and his love is made complete in us" (1 John 4:12).

BY JENNIFER MCGHEE

First Story

Have you ever gotten stuck in an elevator? I have. We lived in one of the biggest cities of the world, and it was a hot, sunny day. We decided as a family that it would be fun to go downtown. Walking out of the apartment on the eighth floor of the building, Jondelle pushed the elevator button and waited for it to come.

"Hurry up!" she called to the rest of us. "I've got the elevator."

Seconds later the five of us crowded into the tiny elevator—it was only three feet wide and three feet long. Little did we know that the usual one-minute ride to the ground would take more than 45 minutes.

Suddenly we felt and heard a *bump, bump, grind*. "What's happening?" asked Jondelle, who was starting to get scared. "I think the elevator is stuck," I

answered. "Oh, no, oh, no. What are we going to do?" Janella was not happy about the situation.

Everyone started talking at once. "We're never going to get out." "I can't breathe." "I have to go to the bathroom." Dad pushed the alarm button, and we heard a woman's voice over the intercom. We tried to follow her directions, but we didn't understand the language she was speaking. I was getting worried. What if we couldn't get out of the elevator? What would happen to us?

In that time of panic we prayed aloud so someone would hear us. Then we started to sing with all our might in every language we knew, praying that someone would walk by and help us.

Mom began to feel scared too. A broken elevator light left us in the dark. "I need to get some fresh air," Mom said. "I can't breathe." Jondelle and I stood at the front of the elevator where a tiny sliver of light came through the doors.

"Here, Mom," I said, "you can trade places with me." A few minutes later Janella asked Jondelle if she would trade too. Unselfishly Jondelle moved so that her sister could be by the little bit of fresh air coming through the crack.

The seconds turned into minutes. We were stuck in an elevator in a country where we couldn't understand the language. We didn't know when we would get out. It was a hard time to want to share. But after we prayed, God helped us to show love for each other by trading places every five minutes so that someone else could stand near the fresh air.

In a little while someone outside the elevator started talking to us. He knew some English, and we were so thankful for his encouragement. Slowly, carefully, he told us exactly which buttons to push. A half hour later we felt another jolt—*bump, bump*. Down we went to the ground floor, and the doors of the elevator finally opened. And we were free.

The Bible talks about loving each other. "Dear children, let us not love with words or tongue but with actions

and in truth" (1 John 3:18). Sharing the front of the elevator was true love.

But it isn't always easy to love in action and in truth, as we shall see in this next story.

Second Story

I was with a group of 30 teenagers waiting patiently outside a high-walled



prison topped with barbed wire. We planned to do a music and drama program for 500 boys who had broken the law. Someone gave a signal for us to enter, and we moved forward. *Click* went the first door as we all filed into the outer courtyard. *Click* went the door as it closed behind us. *Click* went the second door, and we moved into a hall. Once we crammed into that room, the door closed behind us. I wondered if we would ever get out of the place alive! We moved forward again. *Click*, went the last door, and we walked into an inner courtyard. Five hundred pairs of eyes watched as we walked down the steps toward the stage.

Quietly we got ready for the program. It was scary to think of all these boys, ages 14-18, in this prison for doing bad things. The time came to start. The music began, and we shared Jesus with these boys who didn't know a lot about love. Their faces looked hard as they watched our teenagers share stories of the prodigal son and how God makes hearts new again.

As they sat in their uniforms, with their heads shaved and their arms crossed, we prayed that we would be able to show them the love that Jesus gives. After the program we invited any who wanted a free book about Jesus to come to the front. Only a few

came up. We started talking to them, and were surrounded by many more boys wanting to talk. Some even asked for prayer. I stood there amazed. They smiled. They laughed. A few boys told us that they attended the weekly worship service in the prison and asked if we'd come back. With joy in our hearts, we said we would try and waved goodbye to our new friends.

Click went the first door as we filed into the hall. *Click*. It closed behind us. *Click* went the next door, and we walked into the outer courtyard. Once there, we asked the officials if it would be possible to come again. Surprisingly, they said yes. *Click* went the last door, and once again we were outside the prison. *Click*. It closed behind us.

Jesus said, "By this all men will know that you are my disciples, if you love one another" (John 13:35).

This is the kind of love that you "show," not just "say." And whether in your family, in your church, or with people you don't know, God's family loves one another.

Questions for Sharing

1. Where does love come from? You can find the answer in 1 John 4:16.
2. What unselfish thing has someone done for you lately?
3. What unselfish thing have you done for someone else?
4. Think of something you can do for someone to show your love.
5. Think of a story in the Bible that shows how people loved each other.

Activity

To the instructor:

1. Measure a three-foot-by-three-foot square. Have the children see how many of them can fit in that space. This will show the children how crowded that elevator was.
2. Have the children act out the Bible story they thought of in question 5.

Jennifer McGhee is a communication intern for the Upper Columbia Conference of Seventh-day Adventists in Spokane, Washington. Her job includes responding to questions and prayer requests for their website, www.bibleinfo.com.

SECOND SABBATH

We Are a Powerful Family

Memory Gem: “I can do all things through Christ which strengtheneth me” (Phil. 4:13, KJV).

BY DENISE AND JOHN MCGHEE

The telephone rang insistently at the Moscow Health Center and Dental Clinic. The voice on the line asked for the doctor. “You must pay us \$15,000 to protect you, now and each month. There are people who want to hurt you, but if you pay us the money, we will be sure you are safe.”

Dr. Bowers thought about his two children and his wife, who lived with him in the clinic building. He thought about the 35 staff people who worked at the clinic, serving the people in Moscow. It was not right for the Mafia to demand money for their protection. As he hung up, he began to pray.

A second phone call came later. The voice said, “The situation is clear. You pay. If you don’t pay, you know what will begin. Decide on a solution. By Friday you need to give us the money. We will keep you safe. If you don’t, it’s your mistake.”

Dr. Bowers shared the conversation with the other workers at the clinic and the division office, and we all prayed together. We wrote e-mail to friends requesting them to pray. Soon messages began pouring into our Moscow office. People all over the world were praying for us. Staff workers and officers from the General Conference and people from Europe, Africa, Canada, and the United States formed a prayer chain. We forwarded their messages on to the Bowerses.

Many people prayed, such as Douglas, who asked God, “May those who threaten them discover that there is a God in heaven who rules in the affairs of mankind. May they either be converted or removed so that Your work can continue uninterrupted.” Laurel and

Tony shared a favorite thought written by Ellen White: “At the sound of fervent prayer, the hosts of darkness tremble” (*Signs of the Times*, Nov. 18, 1886). They prayed, “We come with reverence and boldness, joining our prayers with those of our fellow believers.” Jondelle asked God to keep Christie and David (the Bowerses’ kids) safe. She made up an extra bed just in case the Bowerses were forced to leave their home.

Staff members at the clinic wore worried looks as they went about their usual tasks. Then late one night Dr. Bowers received a third call. “Four days have gone by. Are you ready to pay? The price is going up the longer you wait. You need our protection.” The line went dead.

Friday came. Nothing had happened yet! Sabbath dawned cold and snowy. The Bowers family spent the weekend with friends. Someone



reported a fancy black car moving slowly past the front door of the clinic. They saw two men peering out and looking up to the second floor windows where the Bowerses lived.

More messages arrived from people praying—children in one-room schools, people at a South African camp meeting, church boards, health-care workers, and 5-year-olds.

Mrs. Bowers taped the prayers and messages to the walls of the clinic where everyone could see them. It amazed the clinic staff that so many people were praying for them. They took courage from this good news. As soon as Mrs. Bowers posted the messages, the threatening calls stopped. God’s family had banded together, and

through their prayers, God had stopped the devil’s disciples.

But What Is It Like When God’s Family Forgets to Pray?

He was tired, lonely, and homeless. “Would you pray for Me?” He asked His friends that dark night. How He needed those prayers! This would be the worst night of His life. Quickly eight of them knelt down in the garden. Peter, James, and John hiked with their Best Friend to a big rock nearby. They said, “Of course we will pray for You.”

He walked a few feet away, fell to the ground, and started talking to His heavenly Father. “Please don’t make Me do this,” He said. “I just can’t imagine what it will be like to be all alone.” Needing some encouragement, He staggered over to the big rock. There lay Peter, James, and John fast asleep.

Jesus stood alone in the middle of a very dark night. His best friends could have prayed with Him, placed their hands on Him, and wrapped their arms around Him. But they were too tired to care.

Aren’t you glad that God made the world so that His people on the other side of the globe are awake when you are sleeping? The Bowers family had people praying for them even while they slept. Jesus doesn’t want you to be afraid and alone. That is why He gave you brothers and sisters around the world. Together, through prayer, we are a powerful family.

Questions for Sharing

1. What stories in the Bible tell about people praying together and God answering?
2. What can you do to help members of your church family when they have problems?

Activity

To the instructor:

Have the children ask the person next to them what they would like them to pray for. Have each child pray for one another’s requests.

* Unless otherwise marked, Bible texts in these lessons are quoted from the New International Version.

Glorious Day Ahead for the Family of God

A Message From the President

The world struggles forward as we come to the conclusion of the second millennium since the time of our Saviour. Ours has become indeed an age of technological advance. But the need for the merciful message of Jesus remains more urgent than ever.

We had hoped by this time to see the gleams streaming from our coming Lord, and to lift our lips in the joyful cry foretold to us by the prophet Isaiah: "And it shall be said in that day, Lo, this is our God; we have waited for him, and he will save us: this is the Lord; we have waited for him, we will be glad and rejoice in his salvation" (Isa. 25:9). He is not yet here, but we are not in the least discouraged by what seems to us delay. The God whom we serve has a plan that He will carry through to completion, and we are ready to



trust His promise to be with us "even unto the end of the world" (Matt. 28:20). The gospel work continues to spread through the earth as never before, as each year we see hundreds of thousands finding the Saviour for the first time. We are prepared to "occupy until He comes."

The theme our readings follow this year deals with God's people as a family, how we gather around the Word, coming to worship and joining in warm fellowship with one another. As is the case with few other fellowships, Adventists are a diverse people distributed through more than 200 countries around the globe. But more than that, Adventist believers come from literally thousands of smaller units among the world's people, speaking hundreds of languages and exhibiting a vast array of customs. All of us come to the feast of truth God gives us through His Word, and we join one another around the table of the Lord.

Bringing unity among such diverse peoples is neither simple nor natural, as is amply demonstrated by the social and political divisions that plague us everywhere. Only through the ministry of the Holy Spirit are divergent opinions and the spirit of independence softened to meld us in fact into one family of God.

Our readings for this year shed light on how God goes about doing this and how we can cooperate with Him in helping bring it all about. The writers come from various racial groups, speak different languages, include both men

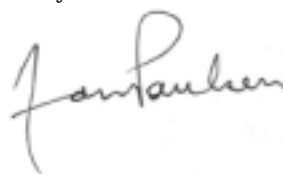
and women, and represent various age groups. The children's lessons were prepared in a joint effort by all the members of one dedicated Adventist family.

All this is clearly in the plan of our Saviour. Not only did He minister to people of all walks of life, both in the Hebrew community and among those of other nations, but His intention is clear, that through the power of the gospel such vast diversity will come to unity around the foot of the cross. That mutual commitment, both in the message we hold in common and in one another as joint witnesses to Him, represents a welding process destined for a climax at the coming kingdom of God. There as one great family we will gather around the throne of God on the sea of glass.

Before us will stand in its full majesty the end result of Jesus' agony on the cross: "He shall see the fruit of the travail of his soul and be satisfied; by his knowledge shall the righteous one, my servant, make many to be accounted righteous" (Isa. 53:11, RSV).

Welcome to these readings. They come to you through the medium of the *Adventist Review*, the church's international paper for information and inspiration.* My hope is that you will allow them to lead you from the trouble-ridden fields and factories, offices, and habitations of earth to a place where your heart finds satisfaction in Jesus. One day soon we will gaze upon the throne of God. There we will see our Saviour and Lord.

But before Him today you may bring your heart in humble gratitude, secure in the knowledge that never will He turn away from the broken and contrite heart. If this Week of Prayer can lead you to such a place, it has reached its goal. Invite God's Spirit to be your guide. Grand things lie just ahead for God's people when finally we gather in the kingdom, one magnificent assembly of all the redeemed—one family in Christ. ■



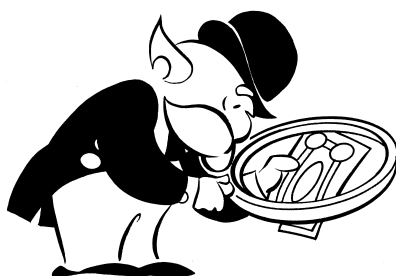
Jan Paulsen is president of the General Conference of Seventh-day Adventists.

* For information on how to subscribe, see the ad on page 31.

Trust but Verify

It's important to understand how your investments work.

Choosing to be socially responsible is equally important.



BY DAVID J. DELUCCIA

IT'S THE LOVE OF MONEY THAT IS THE ROOT of all evil. At least that's what Paul wrote. Then he added, "for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows" (1 Tim. 6:10, NKJV). There are some who have money and yet do not love it. But those who love it inordinately—well, it will push them to evil.

If we look further, the Scriptures also speak to those who are hasty in their attempt to have money. The wise man advises, "The plans of the diligent lead surely to plenty, but those of everyone who is hasty, surely to poverty" (Prov. 21:5). In other words, if we are to live plentifully and comfortably in the world, we must be diligent in our business. We must pursue it carefully, improving all advantages and opportunities for it, yet not being hasty in it.

Understanding How Investments Work

Against the backdrop of the scripture quoted, I would like to share with you why it is so important to understand both how your investments work and why choosing to be socially responsible in your investment is equally important.

Establishing and adhering to a sound and responsible investment plan can be one of the most meaningful decisions you make. Too often individuals get caught up in the emotions inspired by those who profit from ill-advised speculation or gambling on investments. Educating oneself and not relying blindly on outside advice is mandatory to the successful investor.

How should we as Christians structure our investments? If asset allocation is both the art and science of deciding what percentage of your assets should be invested in stocks,

bonds, and other investments, how will you know what the correct composition for your portfolio is? The advice in the Scriptures, I will argue, is equally appropriate for guiding us toward doing the right things in life and providing counsel concerning our investing procedures.

Prior to the beginning of an investment program, two primary needs should be met. First, the investor should establish a cash reserve to meet unforeseen circumstances. Second, the investor should purchase insurance coverage, including life, health, and disability.

Asset Allocation

Let's begin with some fundamentals. Asset allocation is the process of establishing what percentage of assets you wish to hold among various asset class choices.

Initially you may need to place more of your assets into money market funds to address a need such as an upcoming college tuition payment, a new house, or later for a retirement nest egg. Changing your asset allocation mix is commonly done on a longer-term basis and is known as strategic asset allocation. Approximately 85 to 95 percent of overall investment returns are attributable to long-term asset allocation decisions.

Understand Your Investment Horizon

Your investment horizon refers to the amount of time you have to grow your money. A longer time frame provides more opportunity for your dollars to grow or accumulate—and more time to withstand short-term market downswings. When determining your investment horizon for retirement, keep in mind that you may live another 10 or 20 years beyond the normal

retirement age of 65. It might not be a bad idea to consider maintaining some exposure to conservative stocks or stock indexes during retirement—even if it's just to offset the effect of inflation. Conversely, if you're saving for a new home or have only a few years before your child's college tuition bills start arriving, investing in stocks may not be as appropriate, given the possibility of short-term fluctuations in value.

With any asset allocation, as you near the end of your investment horizon and your opportunities for recouping short-term losses decrease, it is advisable to consider shifting your portfolio to investments that seek to conserve principal, rather than those that seek to grow principal.

Risk Tolerance

Your capacity to live with the market's regular ups and downs is called risk tolerance. Your tolerance for risk will depend on your time horizon, your psychological ability to withstand periodic market downswings, and your financial situation.

If you have a five-year time frame, you should try to tolerate some volatility in your portfolio, and stocks may be the only assets capable of providing the capital appreciation you need. At the very least, your investment mix should outpace inflation. Rather than the speculation of owning a handful of stocks, an alternative is to own a stock index mutual fund that mirrors an equity asset class, such as Standard & Poor's 500 index. This enables you to have a more diversified stock portfolio, with lower costs and less speculation compared to individual stock selection.

Creating an Asset Allocation

What's most important in creating an asset allocation is selecting an investment mix that will enable you to satisfy your goal in the time you have, at a risk level that is acceptable to you. Focusing in on your time horizon and risk tolerance will put you on the right path to an appropriate asset allocation.

Once a decision is made pertaining to the overall structure of your asset allocation, the individual investments must be selected and purchased. Scripture guidelines suggest eliminating investments not congruent with church philosophy. Not only is your asset allocation decision important, but eliminating investments often referred to as "sin stocks" demands equal attention.

Investing With Adventist Values

The Adventist Church disapproves the use of alcohol and tobacco, discourages the use of caffeine and meat products, and warns against the ills of pornography and gambling. Companies representing these industries may have investment potential, but because they are not in harmony with the religious

and health principles of the church, they should be avoided and excluded from investment.

Can investing with Adventist values, excluding some of the more widely known stocks such as Philip Morris and Seagram's, be successful? The answer is yes! In fact, the accompanying table shows that over the past seven years investors who avoided companies whose industries are not in harmony with the religious and health principles of the church have done remarkably well.

I invite you to eliminate "sin stock" investing as a part of your criteria. We should not only be prudent with our asset allocation choices, but should also be disciplined in the screening of our investments. Could a dedicated Adventist truly be pleased if they made a profit investing in tobacco companies while knowing the dire effects of smoking cigarettes?

The politicians in Washington, D.C., respond to the power of your vote, and your voice can also be heard on Wall Street by avoiding investment in securities that are not socially responsible. Doing the right thing never hurts.

Ronald Reagan advised, when dealing with matters of great national importance, "trust but verify." Educating oneself and not relying blindly on outside advice is the most important thing one can do in addressing personal finances.

Those involved with selling investments derive their income from your decisions. Fees and commissions are part of Wall Street. Understanding them and their consequences on your portfolio's performance is vital.

Begin your investment thought process by not wanting to get rich quick. Take a sensible, well-thought-out approach that addresses risk and return. Adopt the wisdom of Solomon. Then trust but verify. ■

For more information on investing, visit the Adventist Review Website at www.adventistreview.org starting September 30.

Success Is Out of Control

It's a leap of faith, but rewards are promised.

BY JEFF SCOGGINS

Leland Kaiser is an Adventist who has a unique way of increasing the bottom lines of hospital financial statements—and it's perfectly legal. Because of their success, the services of Kaiser & Associates are in demand in the health-care industry. And it's largely because of an astounding concept that may surprise you: tithe. "Spirituality is good business, and good business is spiritual," says Kaiser.

"I think any hospital that's not tithing to its community is behaving inappropriately," says Kaiser. What he's suggesting, based on an analogy to the biblical system of tithing, is for a health-care organization to set aside 10 percent of its profits yearly for underserved people. Kaiser clarifies the concept: "It's not to be confused with community benefit—in other words, bad debt, charity care, contractual adjustments, medical education—that just goes with the business." Tithe, he says, is apart from and on top of that.

According to Kaiser, money that hospitals tithe to their communities doesn't suddenly become money they can divvy out for projects that suit their business interests. Tithe money goes to an independent community board that uses the money outside of the hospital's control—which, interestingly enough, is crucial to the success of the tithing concept.

When Kaiser described it to me, I couldn't help imagining the incredulous looks he must receive when presenting the tithe concept to influential hospital boards. But I was wrong. Kaiser says that dozens of hospitals in the country have implemented a tithing program. And Kaiser says that rather than skepticism, the reaction is usually "We've never thought of that before. That's a neat idea! How do we do it?"

"It's not grudgingly," says Kaiser. "They're enthusiastic about it. So when they cut their \$1 or \$1.5 million (sometimes up to \$3 million) check, they do it with great enthusiasm." Kaiser says he has yet to see a hospital fail to increase its profits every single year after it begins tithing.

I had imagined the reactions of other hospital boards; I next imagined that Adventist hospitals must enthusiastically embrace this concept when Kaiser presents it to them. But again I was wrong. Says Kaiser, "Nonreligious hospitals get it a lot faster than religious hospitals do." Kaiser is careful to clarify, however, that many Adventist hospitals (i.e., Glendale Adventist Medical

Center in California and Centura Health in Colorado) have done a great deal of excellent community service.

"I want to be clear that it's not that they're not involved in their community," says Kaiser. "It's that they've never really incorporated tithing as a board policy." He says that it's not a systematic, automatic, budgeted item, but tends to depend on the particular CEO, hospital, or project that comes along. In fact, Kaiser

says that he has yet to convince an Adventist hospital to try this kind of tithing.

For someone with such radical business ideas, what must his ideas on personal tithing to his church be like?

"My belief is that we really have to support the church and we also have to support the community," says Kaiser. He believes that as Adventists we should give twice—not only return 10 percent of our money but also give 10 percent of our time to God's work, which includes our local communities.

We live in a connected universe," says Kaiser. "And therefore if anyone is suffering, I'm suffering. I can't really separate my good from their good. If we're God's children, then we have to feel responsibility for each other. Philanthropy is simply a way of sharing with other parts of myself."

It would fill a book to list the reasons hospitals that tithe to their communities see their profits consistently increase. But the concept is sure enough that Leland Kaiser is fearless when he promises success to those organizations that have the courage to make such a leap of faith. What else can you call it but faith when you give control of your hard-earned money to someone else who may not use your money as you might?

You and I also have promises of success—and they far exceed our financial bottom lines. Tithe—what a great idea God gave us!

Read the entire interview on which this article is based on the Adventist Review Website at www.adventistreview.org starting September 30.

Jeff Scoggins was communication coordinator of Philanthropic Service for Institutions at the time this article was written.



Project Giving May Be More Fun, But . . .

Beyond the glossy, colorful appeals for funding are low-profile, effective ministries that benefit from our systematic giving.

BY SKIP BELL

Human suffering commands our attention. Tragic stories enter our living rooms on the evening news or unfold in almost daily mailings. New opportunities to spread the gospel accompany these messages—television appeals, evangelistic projects outlined in attractive publications, programs to provide housing, to relieve suffering.

Charitable organizations and ministry projects, with few exceptions, make good use of our contributions. They deserve our support. And modern technology communicates needs and facilitates our response almost immediately, practically anywhere in the world.

Without question these projects and organizations accomplish a great deal of good. But there is another type of giving. *Systematic, disinterested giving.* Giving that supports our local churches, conference ministries, and the world church. Regular giving. True worship.

Here are four reasons I believe systematic giving is essential. (You'd expect this from a church leader, wouldn't you?) But this is also, in fact, my personal commitment.

1. *Giving is a spiritual act.* Systematic giving, returning my tithes and voluntary offerings, yields spiritual blessings; it's my act of worship, a response to God's kindness. When I give systematically, without a flashy appeal to needs, I'm responding to God's invitation to recognize His sovereignty in my life.

2. *The church is God's agency for salvation.* Systematic giving supports our local churches, evangelism, youth and education ministries, and world church outreach. These ministries represent what the church—Christ's body on earth—needs to do to prepare the world for Jesus' second coming.

Sometimes people see giving as an expression of approval for the way things are going in the church (and not giving as a way to protest things they object to). I may not always agree with a decision made by my church, but it's still God's church. God is always faithful, and He always deserves my loyalty.

3. *Systematic giving sees the larger picture.* Project giving has a human focus. For most Christians that focus is one of love for humanity. That's good. Giving to special needs

nurtures a feeling of satisfaction that comes from using our gifts to accomplish a particular goal. While that feeling might be positive, it shouldn't replace worship as the primary motive for giving.

Local churches and schools, and, to a lesser degree, most local conferences, can't compete with the professional fundraising budgets of other organizations. But their ministries

are at the very heart of our mission. If we prioritize giving according to whoever makes their case most effectively or loudly, essential ministries at the local level will take second place.

4. *Unselfish generosity makes the world go round.* Some people are blessed with an unusual gift of giving. Their ministry should be affirmed (whether the gift is large or small), like any other spiritual gift. Unfortunately, some people give only if their gift is acknowl-

edged with some kind of plaque or publicity to commemorate *their gift*. We should examine our hearts to see whether we are giving in order to gratify our own egos, or whether we are sincerely wanting to build up God's kingdom.

Leaders at all levels should let us know (candidly and specifically) that our tithes and offerings, given regularly and unselfishly, make a huge difference in the effectiveness of our church's ministry; that we are fulfilling the gospel commission and meeting the needs of the poor, the sick, the victims of natural and human-made disasters.

What a tremendous privilege is mine: to worship the Lord, to give out of love and loyalty, to tithe, to give a systematic offering for my local church, conference ministries, and world outreach.

Then, as God makes it possible, I'll respond with joy to other specific ministry needs.

*We need the
spiritual blessing
provided by
disinterested giving.*

Skip Bell is president of the New York Conference of Seventh-day Adventists, located in Syracuse, New York.





Praise God— My House Is in Order

*There's an incredibly easy way to provide for
your family and God's work.*



BY JEFFREY K. WILSON

TALK ABOUT WILLS, TRUSTS, planned giving, and similar subjects, and many people will tune out the speaker instantly. And that's understandable, since we tend to connect those subjects with our demise. While it's true those things take death into account, there's a much more positive and enjoyable way to see it. Wills and trusts and the like are an incredible (and remarkably easy) way to both provide for your family and contribute to God's work. And making a will won't make you die sooner. In fact, thinking ahead is always more likely to extend your life than it is to shorten it. Here are three stories that illustrate how several people found joy—yes, joy—in making their wills and trusts.

When Bethany L. Jackson decided to prepare an estate plan, several factors were important to her. Her first priority was to provide for her family. Her second priority was Christian education.

Jackson is a clinical associate professor in the Department of Nutrition, School of Health, University of North Carolina at Chapel Hill. "All my children have attended Adventist schools, some from kindergarten through the graduate degree level. I've always admired someone with a thorough knowledge of the Scriptures gained



through Christian education,” she says. “That’s why I wanted to see others receive what I missed.”

As a young widow, Bethany married Frank Jackson, Jr. Their love and interest in young people went far beyond their own family. They “adopted” and mentored so many young people that they jokingly called themselves the fastest growing family in the area. Since the Jacksons know no boundaries to their extended family, they wanted to be generous to Adventist Christian education.

“That’s why I provided resources after my passing for scholarships at Pine Forge Academy, Oakwood College, and Andrews University,” says Jackson. “I just want to make sure the next generation of young people has the resources necessary to attend these wonderful schools.”

If I weren’t a single parent, I wouldn’t feel so strongly about this,” says Rebekah Wang Cheng, who goes by Dr. Becky, a physician and a single mom to three sons. “I want to make the critical choices about the guardianship of my children and the charitable and family disposition of my assets while my mind is clear and not lay the burden on my loved ones to try to presume what I might want.”

But not long ago, Dr. Becky admits, “I was so busy I didn’t think about estate planning until I began reading a trust services newsletter. That got me thinking.”

She contacted an Adventist trust services officer to help update her will and trust. Today, in addition to provisions for her family, there is an endowment fund to perpetuate the Center for College Faith.

One might wonder why she isn’t giving all of her estate to her children. Dr. Becky tells about a Week of Prayer presentation she gave for a group of students during which she felt God working through her.

“I wondered what a middle-aged divorced woman could do for young busy students involved in critical decisions regarding careers, life companions, lifestyles, and how to make God real in their lives.

“Somehow we connected, this student of the early seventies with these students of the late nineties. We realized that God was not finished with any of us. I made so many friends for life from among students, faculty, and staff.”

She says that seeing her own two teenagers struggle with their faith made her realize how much more we need to know about

the factors that lead young people into an eternal relationship with Jesus.

An estate plan was one way Dr. Becky chose to continue helping young people. She says, “I am so pleased to have my personal house in order.”

About 10 years before retirement Lewis and Della Mae Carson began thinking seriously about saving for future security. Advisors suggested that they save the maximum during this short period with an individual retirement account (IRA), which they did. And they managed to make up for the years when their money was going to their children’s Christian education.

Irrevocable Insurance Trust

The trust the Carsons made is called an irrevocable insurance trust. The Carsons make yearly withdrawals from their IRA. They withdraw enough to pay the income tax due, and the rest they put into a special trust. After a specified time a trustee that the Carsons have named takes the money and pays the yearly premium on an insurance policy to benefit their kids. After their death, the entire amount of the insurance policy will belong to their children. The result is that the children will receive a much larger inheritance from the income and estate tax-free insurance trust than they would have from inheriting their parents’ IRA directly.

The way God’s work benefits is that the principal from the IRA goes to the church. That principal would otherwise have been subject to several different types of taxes, but when it’s transferred to the church it is no longer subject to those taxes.

This is an oversimplified description; the legal issues are complicated. But working with an Adventist trust officer makes it easy. You can contact your trust officer at a conference office, college, or university if you’d like more information. You’re also welcome to call the General Conference Trust Services Department office at 301-680-5002 to find how you can contact your local trust officer.

Before they knew it, they were five years into retirement and looking at mandatory withdrawals from their IRA coming in about a year. They realized they had enough to live on from their Social Security and denominational retirement income, so what were they to do with the IRA income?

This led them to the office of Scott Schalk, their financial advisor, who had some Christian advice. “You’ll experience the greatest joy and pay the fewest taxes by giving money away,” he said. However, as they began to explore the possibilities, they soon found that should something happen to them, their children could inherit only a fraction of their IRA because of all the taxes that would immediately come due.

Legal counsel suggested a “give-twice strategy”—a way to give to both their children and to the Lord’s work and avoid a

substantial amount of taxes. (See the side bar for details on how this plan worked.)

“We worked for the Lord for so many years,” says Della. “I stayed home when the children were small and we had so very little, but we did as much as we could, and the Lord has richly blessed us.

“We really want to help young people in our local church, and in college. We worked our way through school, and now we want to help other youth who have to work. God has made it possible through the living trust and irrevocable insurance trust for us to give a lot more now, and even more later than we ever imagined. We simply can’t praise Him enough.” ■

For more information on Trust Services, visit the Adventist Review Website at www.adventistreview.org starting September 30.



Responsible Retirement Planning

Some make no provision for the future. Others are consumed with becoming independently wealthy. Where is middle ground?



BY DEL L. JOHNSON

MY DAD WENT OVERSEAS in 1947 to serve as a missionary in postwar Indonesia. It was a daunting mission field; years of desperate fighting and military occupation had devastated the work of the church. “It was hard to imagine that the world would last until my first furlough six years later,” he told me. The “signs” in society and the world indicated that the second coming of Jesus was imminent. Dad’s thoughts revolved around survival and preparing the world for that great event. Who had time to worry about retirement?

Dad is now retired and very thankful that both he and the church made provisions for his retirement.

Although we all have pressing, immediate needs, and though we expect and believe that the Lord’s coming will be soon, looking toward retirement planning is a responsible thing to do.

Here are a few questions people frequently ask about retirement planning:

Young adults today, especially those on a fixed income and recently employed, may not feel that they can afford to put money away for something so far in the distance. Should they?

I wish I had a retirement dollar for everyone who has asked, *Why didn’t somebody urge me to start saving for retirement when I was in my 20s?* Retirement planning is a personal issue, and there is no one-size-fits-all plan. However, it is the young who have the greatest opportunities, merely because they have so much time. Taking advantage of tax-deferred savings plans currently available in many countries can generate surprising results.

Let’s say you have determined that you want to have \$150,000 in a tax-deferred savings account when you retire (we’ll eliminate inflation for simplicity’s sake—something you should not do when planning for retirement). If you invest early and conservatively, beating inflation by 5 percent per year, it takes a monthly savings of about \$103 for 40 years to reach your goal. If you are 25 when you begin contributing, you will contribute only 33.11 percent of the \$150,000, or \$49,664. The balance is contributed by investment returns.

If you wait until you turn 35 to start contributing, your required contribution nearly doubles to \$188 per month to reach \$150,000 when you retire. If you begin at age 55, it would take approximately \$994 per month in tax-deferred contributions to reach your goal of \$150,000, and you will have contributed 79.5 percent (\$106,425).

The Futility of Wealth

Both Scripture and Ellen White make many statements regarding the danger of accumulating this world's goods, particularly in view of the needs in the church and world and the futility of wealth at the end of time. However, Mrs. White repeatedly urged families to prudently set aside funds for times when there might be less income and to make sure that we have cared for our families.

Notice this counsel: "You have been in a business which would at times yield you large profits at once. After you have earned means, you have not studied to economize in reference to a time when means could not be earned so easily, but have expended much for imaginary wants. Had you and your wife understood it to be a duty that God enjoined upon you to deny your taste and your desires and make provision for the future instead of living merely for the present, you could now have had a competency and your family have had the comforts of life. You have a lesson to learn. . . . It is to make a little go the longest way" (*The Adventist Home*, p. 395).

A lot of people think we won't be here long enough to retire. How should we plan for the future with our belief in the Second Coming?

In our office we sometimes get accused of not believing in the mission of the church: "If you truly believed in the soon coming of Jesus, you wouldn't be working on 30-year cash-flow projections." The real question is If I plan for retirement, am I demonstrating a lack of faith in the soon return of Jesus?

It depends on how you go about it. If you read your *Wall*

Street Journal before you read your Bible each morning, if you deprive your family and stop giving where there is need in order to reach unnecessarily rich retirement goals, then you might wish to review your priorities. The parable of the man who built additional barns is one to consider carefully. "Be not anxious for the future" is still valid.

But there's another parable well worth our notice: "Shall a man build a tower and not count the cost?" asked Jesus. In 1896 Ellen White wrote: "Christ says, 'Occupy till I come' (Luke 19:13). It may be but a few years until our life's history shall close; but we must occupy till then" (*Review and Herald*, Apr. 21, 1896). (See sidebar.)

Between the extremes of making no provision for the future and being consumed with becoming independently wealthy there is an appropriate path.

There's a lot of disagreement about whether one should invest for retirement or pay off all debt and then consider investing.

From strictly a financial perspective, many advisors suggest a balanced approach with both debt reduction and tax-deferred savings. Over time a well-diversified investment can outperform the cost of savings as a result of having a debt-free home.

Both investments and the value of a house can appreciate, "leveraging" your investments. Tax rules often reduce the effective cost of debt on your house, and tax deferral limits encourage you to make your tax-deferred savings during your career years rather than attempting to make heavy contributions just prior to retirement.

Finally, discipline is often a problem. It's easy to intend to save or make extra debt payments. But there's nothing like automatic debt reductions or salary reduction contributions to a retirement plan to help you accomplish your goals.

Both debt reduction and tax-deferred savings are excellent retirement strategies. Do one or the other or both, but do them with automatic payments—not good intentions.

What advice do you have for individuals who own their own businesses? What are their options?

It is important to get good professional advice on this. There are a number of options, but the tax implications can be quite complex. Tax laws in various countries make provision for retirement plans for small companies. But again, there are usually specific limits. You need to get started early. Tax codes tend to make it difficult to make up for a career of neglect by intensive saving at the end of a career. I recommend a good attorney familiar with the tax laws of your country.

How do I know that the retirement plan in which I am involved is a good one?

Here are some questions you may wish to ask your human resources office:

- Is my retirement plan tax-deferred?
- Does it offer broadly diversified investments with an excellent track record?

- Can I get appropriate advice from my plan?
- Is my plan approved by the appropriate authorities?
- Are the assets protected from seizure by company creditors?

- Does the plan comply with legal requirements?
- Does the plan recognize that people's needs vary and provide reasonable options for payouts and investments?

A "No" answer may not mean you have a bad retirement plan. But it may raise a red flag that indicates greater care in retirement planning.

What steps should I take to prepare for retirement?

The primary steps in retirement planning are:

- Estimating retirement income needs and expectations.
- Estimating retirement income from all sources.
- Determining the gap between expectations and sources.

Additional information:

The Christian Investor, a newsletter published by Cliff Olson, Ph.D.; 1-800-237-6280, or www.christianinvestor.com.

VALIC website. This website has many articles and investment tools to assist with retirement planning. Mostly applicable to U.S. tax law; www.valic.com.

- Figuring out a strategy to fill the gap between now and retirement.

Investment advisors often have access to tools that will help as you make your retirement plans. Some advisors are well trained in providing assistance.

When some employees retire, they receive access to a lump sum of money, rather than a monthly pension. How can they be sure that they don't spend that money and end up impoverished before death?

When you become eligible to access your retirement accounts you will decide among a number of options.

- Take a lump sum of cash.
- Purchase an annuity—a contract sold usually by an insurance company, which promises you a stream of income until you pass away.

- Transfer your money to a tax-deferred account some companies may not have this option.

Each option listed has tax implications and should be clearly understood before selection.

For more information, contact ARPComm@nadadventist.org

All We, Like Money, Have Gone Astray

BY KIM PECKHAM

There was no money in the Garden of Eden. Which was fine, because Adam would have been stumped for a place to keep a wallet.

Even after leaving their garden home, Adam and Eve never got around to inventing money. They were too busy scratching a living out of the hard earth and dealing with complaints that their family held too many church offices.

So the ancient world spun along without currency for quite some time. Then I'm guessing that a problem surfaced at a 20-year academy reunion. Classmates had no way to tell who had become the most successful. "If only there were some way to keep score," mused one alumnus who had made a name for himself in the mud hut construction industry.

"I know," suggested a friend who was a rising star in the world of cave art. "Why don't we see who has the most sheep?"

It sounded like a good idea, and after some brief—but intense—lobbying by the goat industry, it was decided that sheep would be the measure of wealth and success.

Sheep functioned like money in most ways. You could exchange them for goods and services. They were easy to count. And they tended to wander off and get lost about the time your tent mortgage was due.

In the Old World, the shepherd served as both banker and stockbroker. He was like a banker in that he was supposed to keep your wealth safe. And he was like a stockbroker in that he was forever blaming the fact that you had less sheep than you did yesterday on the bear market.

The only difficulty with sheep was their size. On the one hand, they wouldn't get lost under the sofa cushions as modern coins do. But when you wanted to take a trip, they tended to slow you down a lot more than a pack of traveler's checks.

So men began to look for a more compact kind of currency, and their attention was drawn to bright, shiny objects such as gold and jewels. (Even today men are attracted to shiny

objects, such as the Porsche Boxster and Craftsman crescent wrenches.)

Gold and gems became a big hit as money. However, people felt insecure about leaving piles of the stuff lying around the house. So they came up with the idea of wrapping it around the women's necks and arms and ankles. And that's how the ancients invented jewelry—little real-

izing the headache they had created for future Adventist youth workers.

Later men came up with coins so that they wouldn't have to go get their wives and talk them out of a bracelet every time they wanted to buy something. Coins remained popular for thousands of years, partly because of the satisfying sound they make when you drop them in an offering plate.

Then things got so expensive that it took 10 pounds of coins to buy groceries, so people began to depend on bank notes. The fact that this works is amazing, because it

basically amounts to the government giving everyone bits of green paper and telling them to pretend it's worth something.

But paper money works. And it works better than sheep. For one thing, it's less problematic when it comes to making change.

However, we miss out on one thing when we have a checking account instead of a woolly flock. We have less of an understanding of what God means when He says we are "the sheep of His pasture."

He is saying that even though we are silly and confused and unable to care for ourselves, we are as valuable to Him as money in the bank.



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