Small Groups

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A new year prompts many to gauge where they are along the journey and practice of ministry. It is a convenient time to take inventory. For example questions that we might ask of this past year are “what programs made a difference for division, union, conference or local ministries?” “What leaders emerged with useful proposals and objectives?”

Looking forward to a new year in ministry and leadership, perhaps you are contemplating new possibilities that might include reading new books and meeting key individuals with mentoring in mind.

It is with encouragement that I share with you the following saying, “though no one can go back and make a brand new start, anyone can start from now and make a brand new end.”

The theme of this issue is Small Groups. If you are a novice to the process of small groups you will find the resource Community that is Christian an excellent guidebook. However, if you have already implemented small groups and have experienced them somewhat fizzling out, then ReGroup is what is called for. Best Small-Group Ideas is applicable at all stages of small groups. Featured also is a discipleship and small group resource in the Spanish language.

While relevant resources are critical, the first entry “And Now For A Change: Transformation in Groups” highlights the purpose of small groups: transformation and maturity in Christ. The article “Jesus, Method and Small Groups” differentiates between the entity and concept of small groups and discipleship while bringing implications to ministry and growing disciples.

A valuable stewardship tool is the Reading and Reading Study Guide for use in a small group context by Dr. Greg Ogden.

From the world field, Pastor Joseph Talipuan shares the experience of his stewardship leadership in the South Pacific Division in the One-on-One interview.

May the arrival of this New Year be one in which you experience and witness the miracle of growing and maturing in Christ. May your vision be influenced by the practicality of investing of yourself in the shaping and growing of disciples with intentional leadership in mind. May your seeds of service become reproducing and fruitful, that they might witness with great proclamation and demonstration the power of the Holy Spirit and the Word of God in life and deed. This is the witness of transformation.

A blessed new year to all—

Alongside you in His service,
resources

ReGroup™
by Henry Cloud, Bill Donahue, and John Townsend
Zondervan
Grand Rapids, Michigan
2007 US $29.99—DVD Format

The ReGroup™ small group DVD curriculum and the Participant’s Guide will guide all of you—leader and group together—into a new closeness and effectiveness. Designed to create healthy group dynamics and an atmosphere that fosters personal growth, this innovative approach equips both group leaders and members with essential skills and values for creating and sustaining truly life-changing small groups. To order go to zondervan.com.

Discipleship Journal’s
Best Small-Group Ideas, Vol. 1
compiled by Deena Davis
Navpress
Colorado Springs, Colorado
2005 US $12.00 each

Small-group leaders will love this collection of 101 articles gleaned from the pages of Discipleship Journal on stimulating growth in small groups. It is a hands-on resource loaded with practical ideas that you can use in your small groups. Discover creative ideas for outreach, serving, prayer, Bible study, and many other small-group activities. To order go to www.navpress.com.

Community That is Christian
A Handbook on Small Groups
by Julie A. Gorman
Baker Books
Grand Rapids, Michigan
Second Edition 2007 US $25.00

Community That Is Christian is an essential resource for anyone working to build community in church-based small groups. This comprehensive book guides both those who equip leaders or lead small groups and small group members themselves, helping them transform their relationships into a Christ-centered community. To order go to www.bakerpublishinggroup.com.

Origen y Desarrollo del Discipulado Cristiano
by Julio Juárez
Editorial Montemorelos
Mexico
2007 US $4.00

This book is a very good resource for discipleship and small group leadership education with the goal of growing and re-producing disciples. To order call 760-604-6377 or email julio60402@yahoo.com.
The utilization of small groups as a ministry tool for evangelism and nurture is a way of doing ministry today; particularly in larger and growing congregations, and in parts of the world where paid workers are few and church members have taken on the role of lay evangelists and pastors. Given its success in introducing people to Jesus Christ, and with its cost effectiveness as a ministry apparatus I want to focus this article on how to do stewardship education in small groups.

In this discussion, I am assuming that it is possible to apply the principles and dynamics of small groups to stewardship education—teaching Christians to live kingdom values in their everyday life. Let me share with you four reasons why I believe small groups can enhance stewardship education in your local church.

Small groups—ideal opportunity for the study of stewardship principles

The dynamic of fewer persons studying together in a specific time and place provides a unique setting for in-depth study of the Bible. For participants, the small group situation creates an environment of safety and security where they can be themselves, and for the Bible instructor the small group means a better atmosphere for personal interaction and learning. Let me illustrate; an individual may not feel quite intimidated in a small group because of the presence of other people as compared to how one may feel in a one-to-one Bible study setting. This aspect of personal comfort is critical in any learning situation, and stewardship education is no exception.

The small group as a learning tool opens up opportunity to communicate stewardship principles in a personal way that is absent in a preaching mode. Group members are free to make observations of the Biblical text and ask questions. The instructor can raise issues for discussion, or he may invite participants to reflect on a specific principle and they can respond accordingly if they so desire. This dimension of personal connectedness and direct communication is an important factor in the process of learning Biblical truths and in helping people to experience Jesus personally on the basis of His Word.

Small groups—ideal community for Christian nurture and support

The small group naturally leans itself into a way of thinking and doing where group members can be challenged to provide support and care for each other. In this kind of setting, individuals after some time will come to find their identity within the framework of this social unit. They are part of a small faith community. In this new reality, members will learn to accept and trust each other as friends and equals; and this shift in mind-set will in turn help them to open up and share their lives journeys, struggles, joys, fears, failures and victories with the group. With this level of acceptance and openness, group members can now reach out and affirm, encourage and even pray for each other. Prayer, in small groups, is a nurturing ministry where members lift up each other into the throne room of heaven, and where God reaches out and touches His people in an intimate and meaningful way.

Small groups—ideal fellowship for sharing faith testimonies

One of the most powerful ways of building faith is through the sharing of personal stories—real life experiences with God. People as social beings identify with human situations and challenges. Someone’s trials and victory over greed, for example, can be the motivating factor for another member to live simply and commit their financial resources fully to the mission of God. The sharing of personal testimonies should be a spontaneous response which allows for the empowerment
of others through another person’s encounter with the Divine and their way of dealing with the varying situations in life.

While no pressure must be placed on anyone to share, the host/leader or Bible instructor can encourage participation by inviting certain individuals who are more comfortable in speaking in public to share what God has done for them. Very often, it is the personal testimony from someone’s life that moves people from being an unbeliever to a believer and from an unfaithful follower to a committed disciple of Christ. There is no limit to the power and influence of a personal story on people when it is motivated and directed by the Spirit of God.

Small groups—ideal system to practice accountability

An invaluable part of small groups, particularly in stewardship education, is the potential it allows members to act as mentors for each other. Mentoring is an accountability system which permits one person to provide support and honest feedback to another individual with the sole purpose of helping them to grow.

This dynamic of personal support and accountability can take place within the context of the group meeting or outside the scheduled group sessions. Accountability contributes to Christian integrity and spiritual maturity.

More could be said about other ministry benefits that small groups can bring to stewardship education but what is more important now is implementation—giving small groups a go. It may not work perfectly the first time you try, but practice and persistence may give you the kind of results that you’re looking for at this time.
The purpose of a small group is not meetings but maturity. Not making connections as much as knowing God. True spiritual community leads to growth. Stuck groups are usually those that have closed their minds to change. They have chosen to remain within their comfort zones. Group vitality is energized by movement and growth, both in the individual and in the group as a whole. The presence of the Spirit, the gathering of believers in the name of Jesus, and the living, active Word of God combine to produce an amazing climate for growth. When every occasion of Christian community is viewed as an opportunity for Christian formation, groups take on new importance and the structuring of the time together becomes one of purposeful interaction. Group times then become more than just finishing a project, spending time together, or even getting to know each other.

Spiritual formation comes in many forms. In their journey toward Christlikeness, group members may grow in character, may discover new understandings, may develop skills that enhance their relationship with God and others, and may accomplish ministry to the body or to the world. A God-centered focus redefines whatever is done. People don't treat others with esteem and care just so they will feel at home in the group. Their at-homeness and experience of genuine love enhance openness to the formation of Christ within them and within relationships in the group. Members don't share openly just because they want people to know them and like them. Honest communication can be a means of personal formation. One person's disclosure may be used by the Spirit of God to help someone else gain perspective and encouragement. Refreshment times are more than icebreakers or small-talk time. They become occasions for informal formation and enjoyment of God's unique work in people made in his image. The intent of every facet of a gathering of spiritual community is to be formational.

The Latin phrase *coram Deo* sheds light on this perspective of formation. *Coram Deo* means "in the presence or before the face of God." Everything is done as it were with God being present to enhance and make use of acts and conversations to achieve his purpose. Words, activities, even rituals of a community become filled with his presence and are made more than mere human expressions-they are carried out to the glory of God. Even the most mundane act becomes an investment in the process of formation. With this kind of focus, words are chosen, actions are carried out, and group events become occasions for seeing God at work in who we are and what we do. Reports become offerings, expressing worship.

We must look at all of life from the central core of being "in Christ." How does being in him, knowing him, reshape our view of life things? We find God in the ordinary and discover that the former "ordinary" becomes significant and purposeful. When God is in our midst, formation is possible. It happened to Peter in a workgroup (his fishing team), to Cleopas and companion at table, having dinner together (in their Emmaus home), to Martha in the midst of grief (at Lazarus's wake), to a Samaritan lady during a routine household duty (getting water from the well). Every group occasion, whether support group, study group, or committee meeting, is an opportunity for our formation when seen as *coram Deo*.

### Agents of change
The Spirit of God is the agent of formation. Only the Spirit can form us in his likeness, and that can occur in the midst of any spontaneous happening. Our role is to
prepare for his coming. John the Baptist was given the mission of making crooked places straight, so those moving toward the Messiah would not stumble over unnecessary hurdles. All focus is on the Coming One and enabling people to get to him. Knowing God in our midst does not evolve from group dynamics. We do not convict or transform people. Groups are not one more self help mode. Spiritual formation is the work of the Spirit. "If you want to prepare for involvement in spiritual community, acknowledge that no amount of knowledge and skill and effort will make it happen" (Crabb, 1999, p. 128). We, as human enablers, work with the Spirit to do whatever is necessary to prepare the way for his arrival. This is our ministry creating conditions receptive to his working among us. These conditions do not cause the actual transformation in themselves but rather create an environment that helps put us in a place where God can move among us and shape us to reflect more fully his image.

Climate transformation

Expect It!

The leader who plans with transformation in mind will lead differently. The member who comes expecting to be changed by this group encounter will respond differently, to both information and interpersonal relationships. This openness to God's action in transforming attitudes, changing behavioral patterns, and moving us into deeper insight is in essence faith. Such belief in the power and person of a God who works in community to grow us up is essential to the Spirit's working God's will in our midst. Nazareth was left barren when it came to experiencing miracles that its native Son performed elsewhere. The inhabitants chose not to esteem him as more than a carpenter's son and thus their expectations were limited.

Regrettably, many groups become humdrum and lose vision as time sets in. People who have become old hands at group meetings fail to expect more than what has already been experienced. It takes intentionality to maintain the expectation that because God is at work here, every encounter, every happening is an opportunity for life change to occur. It is easier to settle for the status quo of our present situation. Groups where people are new to each other often see more formation and increased insight because of their openness to change.

Leaders who expect transformation lead with a different end in mind. Teachers who believe individuals and groups will be reshaped as a result of insights and processes will teach content in a more focused, life-related way. Members who come expecting to be changed experience significant growth. Perhaps this is why we so often grow through crisis events—we are forced to change and we open ourselves up to God to work newness in our lives. Expect transformation when the people of God gather around the Word of God with the Spirit of God present. Our expectations are never too high when these conditions are present.

Summary

Small groups appear integral to the ministry of the church. The creation of intimate, participative, laity-run units allowing people to talk about their faith becomes a site for spiritual formation. Under the direction of the Spirit such cells can purify and revitalize the church, energize its mission, and transform adherents into active, knowledgeable participants. In the words of Butterfield, spiritual communities may "well become an appointed way by which a mere handful of people may open up a new chapter in the history of civilisation" (Butterfield, 1979, p. 24).
With Joseph Talipuan

Joseph Talipuan
Stewardship Director
South Pacific Division

Joseph Talipuan currently serves as stewardship director for the South Pacific Division. His wife, Fiona, and he have four children. Elder Talipuan’s desire is to increase stewardship awareness among pastors in the role they play at local churches as well as to promote and improve the church’s programs and the church membership’s economy.

Stewardship in the South Pacific

Question: “How long have you been serving as a stewardship director in the South Pacific Division (SPD)?”

My answer: I have been involved in this division as a stewardship director for just under three years.

Question: “What do you hear ‘stirring’ as you minister in the field?”

My answer: Most recently and frequently, I have heard commendations of affirmation from those who have attended the stewardship meetings we have conducted.

In many cases they have been used to a stewardship concept that is narrowed to activities or behavior. Many have only viewed stewardship as a church department that specializes in raising funds for its operation.

However, today a new day is dawning. There is a totally different view of stewardship that is bringing a change of perspective or total paradigm shift as they realize stewardship is more than just talking about fund raising issues. It is a spiritual thing.

Many are beginning to grasp the concept that stewardship has more to do with the Lordship of Jesus than people trying to win God’s favor or doing something to win God.

They also realize that stewardship is an expression of devotion and a personal walk with God rather than only a church ritual. That stewardship is not about ‘things’ but about the heart—where the heart actually is, that is whether it is in God’s hands or in our own hands.

This approach has radically influenced people’s view, not only about stewardship but their spiritual life as a whole. I have seen people recommitting their lives to God and doing things they have never done before as they serve God. I am seeing ordinary people, affluent people, male and female, all taking their stand for God.

For example, Mr. Kila Wari, was a well educated CEO of a big corporate entity and after attending the stewardship meetings, he has now resigned from his job and is currently serving aboriginal communities in remote Western Australia. There are many more examples, but I do not have the time and space to write of their testimonies.

Question: “What are some of the most impressive stewardship testimonies that you have heard in your travels in SPD?”

My answer: The most impressive stewardship testimony is the testimony of people seeing God for the first time as a personal God who is involved not only in spiritual things, but also in their ordinary daily toils and activities. They now know that God walks among His people and that He is not far away but very close to them. When I see members succeeding in life and reaching their highest ideals and living with joy, it gives me great satisfaction.

I will illustrate this with the following testimony, I remember meeting a young man in his twenties named Paio Bale. He dropped out of school and got a job as a pub attendant.

He attended our evangelistic meetings and became an Adventist. He had
very little job experience and could not get a job anywhere. However, with his little savings he built a small canteen and started acknowledging the principles of stewardship. Within a very short time he owned a mini supermarket. Now while I am writing this he is a millionaire with many properties, a hospitality business, and other investments. He continues to serve God by supporting the church in its ministry to share the love of Jesus in the world.

Question: “What is taking place in the field that is exciting in terms of stewardship?”

My answer: Stewardship concepts are being taught and presented across the islands and even more so in the Pacific Islands. I believe this partly because the concept of stewardship that is being promoted has a very unique way of inspiring and motivating people to develop a relationship with God. Many these days want something that addresses the deep yearning and longing in their hearts. Stewardship seems to address those issues and therefore it is creating a definite momentum in the island field.

However, that does not mean other areas are stalling. In fact, AUC is taking off as well. We have just printed the stewardship book “40 Days of Spiritual Journey” and it has been requested by all of our conferences and unions. This demonstrates to me that many want more resources on a spiritual relationship and on how to strengthen that relationship and faith in God.

Question: “What do you view as a significant topic in stewardship?”

My answer: The most significant topic in stewardship is ‘stewardship of love’ as it relates to giving. As people come to terms with the message “for God so loved the world that He gave...” it inspires them to give back to God because they have received that unique gift of love from God. This is very fundamental. Without experiencing and knowing that love people may just end up being religious and not necessarily children of the living God.

In relationship to this topic I also view that we must find the connection between loving God and giving in response to that love relationship. In other words the concepts of stewardship need to become more an evidence of a love relationship than just a ritual or practice of the church.

My perspective is that what causes us to do things is more vital than what we are trying to do. There always seems to be a natural tendency in us to want to see results first before we move ahead. Many of us want to see a result promising and worthwhile before we strive for it. However in stewardship we must not let benefits or rewards drive us. I believe that these short motivational factors last only as long as one’s emotions and do not stand the test of time.

Question: “What words of encouragement do you have for those new in the ministry of stewardship?”

My answer: We must count ourselves as privileged people. We are agents for a changed life—a change that really counts. I know it is not easy to talk about stewardship. Sometimes it seems to hurt people, because it touches a most private and sensitive part of their life. They react against that; however, it is such reactions that demonstrate that this message is timely. It is meant for the very ones reacting towards this message.

A stewardship message is really the fulfillment of the gospel to make disciples. When you have a timely message like this you know you are in God’s hands doing His will—that is more important than anything. So do not give in or give up.

... As people come to terms with the message “for God so loved the world that He gave...” it inspires them to give back to God because they have received that unique gift of love from God.
Thanks to the Lord two years ago our church had a successful evangelistic campaign. We baptized over 200 new members! This year we exceeded that by 75 baptisms. However... I reluctantly admit that we are struggling not to lose almost half of those new members...."

"From all appearances I had been called to pastor an active, community recognized congregation.... My first church finance committee revealed that only twenty percent of the congregation is tithing and supporting the ministries of the church. The world offerings are embarrassingly low! I have tried preaching sermons on stewardship however nothing has changed; it still is a low percentage that is faithfully returning tithes and offerings...."

What do these two statements have in common? A closer examination reveals that they both express concern about the 'end product.' Bill Hull observes that, "The crisis at the heart of the church is a crisis of product."1 This is supported by many statistics verifying that in terms of lifestyle there is not much difference between the church member and unbeliever in convictions and practice. Pollester George Barna reports that, "interestingly, the stumbling block for the church is not its theology but its failure to apply what it believes in compelling ways. The downfall of the church has not been the content of its message but its failure to practice those truths. Christians have been their own worst enemies when it comes to showing the world what authentic, biblical Christianity looks like."2

With many years of experience, Executive Pastor of Discipleship Greg Ogden takes note of this description as he remarks that as pastors we "are not producing people who are a whole lot different in conviction and lifestyle from the rest of society." Consequently, the most important question for a pastor to answer becomes "what kind of people are we growing in our ministries?"3

Merging circumstance and question, Ogden says, "Jesus made it crystal clear that there is a singular product that He equates with the mission of the church—"Go and make disciples of all nations" (Matthew 28:19). Every church's mission is the same. There is only one mission: making disciples of Jesus."4

Therefore, let us examine more closely the making of disciples and its implications for our church ministries. We will do so in light of Ogden's discipleship model and work. As we turn our attention to Jesus and the method that he used to make disciples as portrayed in scripture.

Traditionally, a would-be disciple would inquire and research a teacher or rabbi and then choose with whom they wanted to form a discipleship relationship. However, the Gospels portray that it was Jesus as Master and after spending a night in prayer chose and made the selection as to whom would become his disciples. Thus, the call to discipleship was on his, that is Jesus' terms. This is an integral principle of discipleship.

Let us pause and consider how critical the choosing of these twelve men was for Jesus. As their leader with a goal in mind, these ordinary common men were called to spend three years of their lives 'being with' Jesus and as a result come to know fully and in depth his person and mission so as to carry it on, after he returned to the Father.

Purposeful proximity

Jesus gives evidence that it would take this kind of relationship to grow mature disciples that would transcend his earthly ministry and carry forward the work of the kingdom. His life and mission could only be internalized in the lives of his disciples by "purposeful proximity" to himself. The method chosen by Jesus for these first disciples to become "self-initiating, reproducing and fully devoted followers"5 was established by intentional investment of his life and time in their lives and becoming.

Scripture also indicates that Jesus in his selection of a few disciples considered the outcome. For there are two essentials for following Jesus: cost and commitment, “neither of which can occur in the anonymity of the masses...discipleship is fundamentally a relational process.”6

S C R I P T U R E :  
Mark 3:14

Maria Ovando-Gibson, PhD
Assistant Director of the General Conference Stewardship Department and Editor of the Dynamic Stewardship Department

4 Mark 3:14
6 Ogden, The Purposeful Pastor, 19.
With this we take into account the programs that many churches employ in ‘making disciples.’ Jesus’ living example defined that ‘come be with me’ (the call of discipleship) meant a discipleship that requires personal attention, modeling and time. Leroy Eims explains, “Discipleship cannot be mass produced. We cannot drop people into a program and see disciples emerge at the end of the production line. It takes time to make disciples. It takes individual personal attention.”

Jesus lived and displayed the method for making disciples. It was not a curriculum or a program rather is was a life-to-life investment of time and relationship. The words ‘to be with him’ express intimate and intentional relationship. It is out of this contact, involvement and participation between Jesus and the disciple, that transformation takes place.

The first disciples had a continuous consistent exposure to the life of Jesus. This was the foundation and core with the transforming power of the Holy Spirit that made it possible for twelve ordinary men to carry forward the work of Jesus after he returned to the Father. At the end of three years they had become disciples that reflected their Master in life and mission.

Note the process, “Jesus appeared to rely on two means to carry his life and mission forward: the Holy Spirit and the Twelve. His life was transferred to their life by his Spirit and by his association with and investment in them. The irrefutable legacy Jesus wanted to leave behind was the transformed lives of ordinary men who would carry on his work after he returned to the Father. Internalization occurred through intense association.”

The words of Mark 3:14: “And he appointed twelve, whom he also named apostles, to be with him” therefore take on a necessary significance in the definition of biblical discipleship.

Conclusively, scripture portrays that discipleship takes place only through personal investment in the life of another. While sermons, classes, and church activities are beneficial, it is in the context of an intentional discipleship relationship that disciples are made. Ogden notes, “I believe we have a crisis of product in large part because pastors are not following the model that Jesus gave us. And we are missing out on a most joyful and fruitful opportunity.”

**Small groups**

While Jesus called a few to become his disciples and thus formed a small group, it is vital to note that he called them to relationship and not a program. Discipleship is not an eight or ten week small group program rather it is the process of transformation and becoming like the Master Discipler in life and mission.

Therefore, small groups have two very important functions. First, within in the context of relationship, a group of three to four individuals who meet together with the purpose of growing and maturing in Christ will find life changing opportunity to grow together in discipleship. There will be the goal of becoming self-initiating, reproducing disciples that will continue reproducing disciples. Community will become a natural experience of discipleship open to all within the local church.

Secondly, forming small groups for the purpose of teaching and learning pertinent subjects is a powerful tool in the local church. However, it needs to be defined that this is not discipleship rather a program that is focused on information for those attending with the possibilities of transformational learning.

**The end product**

In reference to our beginning reflection on ‘product,’ what if every pastor were to adopt Jesus’ model of discipleship? That is of investing time and life into the training of a few, chosen disciples?

How would our ministry be different if we invested our time in relationship with a few, shaping mature leadership and committed disciples of Jesus?

In terms of stewardship, how might we best learn about the ownership of God in all of our lives? Would it not also be in the context of discipleship and sharing our life with one another? Learning by close proximity with a few other mature disciples about the mission of Jesus, would create a foundation that could be lived out in the practical day-to-day life. For example, how best to learn how to budget, tithe, and return offerings than by observing a living example?

Stewards are disciples that are living out their faith and commitment to Jesus, and have also assumed the great commission of reproducing disciples.

I pose the challenge to those in ministry and leadership, slot time this week to meet with two or three others for the intentional purpose of reproducing disciples within the life-to-life investment method that Jesus evidenced. You can be assured that your end product will be different in quality, quantity and moved from church crisis to bountiful blessings. Our ministries having become environments that are growing disciples who are reflecting the Master in the world, while living as passionate stewards awaiting his return!

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4Ibid.
5Greg Ogden, Transforming Discipleship: Making Disciples a Few at a Time. Downers (Grove, IL: InterVarsity Press, 2003), 65.
6Ibid., 66-67.
8Transforming Discipleship, 68.
9Knowing and Doing (Fall 2008): 4.
There is a stewardship principle built into God's economy: You get back, what you give. This phrase summarizes well the Apostle Paul's motivational message in 2 Corinthians 9:6-15. Paul illustrates this principle through the practice of farming. "He who sows sparingly will also reap sparingly, and whoever sows generously will also reap generously" (2 Cor 9:6). It is common knowledge among farmers that if you plant few seeds you will yield a meager crop; but if you sow seeds with abandon you will have a much greater chance of an abundant harvest.

The Scripture unashamedly appeals to personal reward as an incentive for living out the Christian life. Sow to your own joy. Out of sheer self interest, the best way to live is to give. Some purists might find this appeal to personal reward to be troubling. One commentator wrote, "Nowhere does Scripture propose the gaining of rewards as a motive for goodness." Many of us were taught this as children. However, Scripture consistently tells us to seek our own pleasure and how to find it. So, if you are at all concerned for your own happiness, give; if you care about your quality of life, give. Principle: The extent you give will be the extent to which you get back.

Please don't misunderstand. This is not at all promoting the pursuit of financial reward as an end in itself, as some "health and wealth" preachers would. Their teaching is that the size of one's faith is equal to the growth of one's financial capacity. The more faith you have the more material rewards you will attain. One such preacher told how his faith had grown from believing that God could provide an inexpensive car, to paying cash for a Cadillac, to where he could believe God for a Rolls Royce, which was given to him as a gift. The Scripture does not teach that faith equals riches. In fact, you could make a case from the New Testament that faith will actually lead to hardship, but that is another lesson.

An implication of the principle of sowing and reaping is that some people struggle financially because they have not yet learned to give. We read in Proverbs 11:24, "One man gives freely, yet grows all the richer; another withholds what he should give, and only suffers want."

The plan

A first step to getting one's financial house in order is develop the practice of giving. Bill Hybels proposes a simple plan for sound financial management: (1) pay God; (2) pay yourself (save); (3) pay your bills.

Hybels begins his discussion of motive by honoring the individual choice that each person must make regarding their financial resources. "Each man should give what he has decided in his heart to give" (2 Cor. 9:7). In other words, we should each pause and thoughtfully consider before God what should be our practice for financial giving. This implies planned giving, versus a haphazard approach. We should not come to the end of the month and then say to ourselves, "What do I have left over to give?" We don't wait until the offering plate is passed down the aisle, then to pull out our check book or wallet to see what we can afford to throw in. At the conclusion of this article you will be given a process that you can go through to evaluate and plan your giving with forethought.

Paul undergirds the principle—you get back what you give—with the appropriate mindset. Let's turn our attention to the attitude that will lead us to
financial freedom. Before Paul asserts the positive, he identifies two attitudes that must be rejected if we are to find our way to joy.

First, "Each man should give what he has decided in his heart to give, not reluctantly." Literally, this word means "to give without grief or regret." Do not mourn the loss of money. If there is a phenomenon called "buyer's remorse," then there may be "giver's remorse" as well.

Why might we be reluctant to give? In order to give we might have to cut back on our wants. Giving and greed cannot co-exist. Giving means that there are things I might want that I won't be able to have. Greed is the insatiable desire for more. Greed is fueled by the spirit of the age; it is the air that we breathe. In a myriad of ways every day we are told, "We are what we have." This is why Jesus called money, mammon, the money god. Money is not just a neutral means of exchange, it has the power to inspire devotion. Charlie Sheen, the Oscar winning actor, captured this truth in the common vernacular, when he honestly said, "Money is energy, man."

The way to loose the grip of greed is to give. In his book Money, Sex, and Power, Richard Foster tells us how to dethrone money, "The powers that energize money cannot abide that most unnatural of acts, giving. Money is made for taking, for bargaining, for manipulating, but not for giving. This is exactly why giving has such an ability to defeat the powers of money."

In addition to greed being a reason for reluctance to give, we are also stymied by fear. Money becomes a god when we find our security in what we accumulate. John D. Rockefeller was asked, "How much is enough?" His answer: "A little bit more." Enough is never enough if anxiety is the underlying tension and we seek our security in how much we have. I am not arguing here against prudent planning. Remember our formula: (1) pay God; (2) pay yourself (save); (3) pay your bills. There is a difference between prudent planning for the contingencies of life and being obsessed and driven by anxiety over what might be. The only way to financial freedom, even if you are following the above principles, is to find our security in the Lord. The only protection we have against the future is the God who rules the future. Stock markets rise and fall, only Jesus is the same yesterday, today and forever.

We are reluctant to give because we bow before the twin gods of greed and security.

Paul identifies a second attitude that can keep us from financial freedom.

"Each man should give what he has decided in his heart to give, not reluctantly nor under compulsion" (2 Cor 9:7). Under compulsion means "to give out of necessity, duty or under pressure."

We can be compelled to give out of guilt. Appeals to give in order to absolve of a guilty conscience are commonplace. For example, we are told that we wealthy Westerners absentmindedly misplace about $100 a year, which is more in per capita income of many third world countries. I was at gathering where the speaker asked us to look at the manufacturer's label inside our shirt collar. Where was it made? We were then told that we live well off of meagerly paid sweat workers who produce in expensive goods. Message: Give because you are an exploitive Western consumer. The trouble with manipulating giving out of guilt is that it does not cultivate a spirit of generosity.

Another motivation that derives from compulsion is to give in order to look good in comparison to others. This was the sin of the infamous Ananias and Sapphira recorded in the fifth chapter of the book of Acts. When they saw the generosity of others they too wanted to have their faces on the Givers Hall of Fame. Ananias and Sapphira had sold a piece of property and gave part of the proceeds to the apostles to be given to those in need. Their sin was deception. They acted as if they had given the whole amount. They wanted to look more generous than they were. Peter made it crystal clear that there were not under compulsion to give any more than their faith permitted. They could give whatever they were led to give from the sale. It was their deception of false generosity that led to the judgment of God upon them.

Neither reluctance nor compulsion are motives that are honoring to God. What is the attitude that leads to financial freedom? "Each man should give what he has decided in his heart to give, not reluctantly nor under compulsion, for God loves a cheerful giver" (2 Cor 9:7). The word translated "cheerful" in the original Greek has the meaning "hilarious." God loves a "hilarious" giver. This implies that the most joyful moment in our worship services should be when the offering plate is passed. We give not out of reluctance or any sense of "have-to," just out of the overflow of joy that we can be a conduit of the Lord's generosity.

But what is the wellspring from which cheerfulness comes? How do we get the attitude that is the foundation for financial freedom? There is only one thing that produces hilarity in life. Gratitude. The words "grace," "gift" and "thanksgiving" dominate Paul's thought in the rest of our text. Read 2 Corinthians 9:8-15 and circle
these words and note the spirit of generosity and abundance that marks Paul's thought. Paul concludes this section with, "Thanks be to God for his indescribable gift!" (2 Cor 9:15).

Of what gift is Paul speaking here? The gift of His Son Jesus Christ. Cheerful givers are those who hearts have been overwhelmed and captured by undeserved grace. There is no greater feeling in the world that gratitude.

Dr. Lewis Smedes, like only he can do, put into words the feelings of gratitude. Doris, Lewis's wife, had found him lying on the floor, as he wrote, "looking quite dead." He lay in the hospital for a couple of days, tilting heavily in death's direction, lungs filled with blood clots as if they were buckshot. On the fourth day, his physician of Norwegian extraction leaned over his bed and congratulated him on surviving the twenty-to-one odds that medical statistics had stacked up against him.

Lewis responded matter-of-factly, "Oh yeah? That's terrific, doctor."

In retrospect, he said, his heart was not awash with gratitude, for until the doctor informed him, it never occurred to him that he might die. He closed his eyes and went back to sleep.

But here is what happened two nights later in Smedes' own words, "In the moody hush that settles on a hospital room at two o'clock in the morning, alone, with no drugs inside of me to set me up for it-I was seized with a frenzy of gratitude. Possessed! My arms rose straight up by themselves, a hundred-pound weight could not have held them at my side. My hands open, my fingers spread, waving, twisting, while I blessed the Lord for the almost unbearable goodness of being alive on this good earth in this good body at this present time."

"I was flying outside of myself, high, held in weightless lightness, as if my earthly existence need no ground to rest in, but was hung in space with only love to keep it aloft."

"It was then I learned that gratitude is the best feeling I would ever have, the ultimate joy of living. It was better than sex, better than winning the lottery, better than watching your daughter graduate from college, better and deeper than any other feeling ... I am sure that nothing in life can ever match the feeling of being held in being by a gracious energy percolating from the abyss where beats the loving heart of God."

Once gratitude gets a hold of us, rooted in undeserved grace, giving will not be an issue ever again.

**Steps to freedom**

Here's a very practical picture of the steps to financial freedom.

**Step 1—Give Cheerfully**

All giving begins with attitude, not the amount. Giving has nothing to do with how much you have. There is no correlation in God's economy between means and munificence. The first step to financial freedom is to ask the Lord to show you how outrageously lavish is his grace toward you.

**Step 2—Give Regularly, Not Haphazardly**

Giving that is honoring to God has a thoughtful faith goal that is translated into a plan. What can you believe God for this year? Giving is not just reactive or sporadic, but done with forethought. Plan your giving in the same way that you would an addition to your house.

**Step 3—Give Your First Fruits**

Pay God. Pay yourself (save). Pay your bills. It was the practice in the Old Testament that people gave the first fruits of the harvest or the best of their flock to the Lord. Make the first checks you write each month to further the Lord's work.

**Step 4—Give When It's Tight**

Giving is an act of faith in the ability of God to provide, whatever the circumstances. The beauty of stepping out in faith in regards our money is that it gives the Lord an opportunity to demonstrate his faithfulness to us in very tangible ways. How often do we get to see the Lord's hand clearly at work? When we trust God even in the lean times, and watch him provide, we have clear evidence that he is real.

**Step 5—Give Sacrifically**

C. S. Lewis has said it best: "I do not believe one can settle how much we ought to give. I am afraid the only safe rule is to give more than we can spare. In other words, if our expenditure on comforts, luxuries, amusements, etc., is up to the standard common among those with the same income as our own, we are probably giving too little. If our charities do not at all pinch or hamper us, I should say they are too small. There ought to be things we should like to do and cannot because our charitable expenditures exclude them."

**Step 6—Give a Tithe**

There is no more exact guideline for obedience that to give a tenth of our income to the Lord's work. Write down your annual or monthly income and multiply by 10%. Here is your goal and starting point. Build from there.
Step 7—Give in Faith

Giving should always contain the element of the risk of faith. In the realm of stewardship, this is called making a "faith promise." In other words, the goal of giving is set to the level that the Lord must provide in faith. You reach at least a little beyond where you know the resources will come from. For those who have been practicing tithing for some time, the edge of adventure may have been lost. Giving has simply become a financial transaction.

Consider what it would be to move beyond the routine, to a place of cheerful adventure.

Giving that is honoring to God is motivated by gratitude. Cheerfulness and the awareness of undeserved grace are inseparable. When we know what we have been given, we give. And then the cycle repeats itself. We get back, what we give.

Reading Study Guide

1. Put in your own words the key principle of this reading: You get back what you give.

2. Paul tells us to not give "reluctantly" nor "under compulsion." Where do you see evidence of reluctance or compulsion in your own motives?

3. According to the reading, what is gratitude? What is gratitude's connection to cheerful giving?

4. Since being a "cheerful giver" is the motivation that is honoring to God, on a scale of 1-5, 1 being grim and 5 being hilarious, how would you rate yourself and why?

5. Look at the steps for financial freedom. State where you are in regards to each:

   Step 1—Give Cheerfully
   Step 2—Give Regularly, Not Haphazardly
   Step 3—Give Your First Fruits
   Step 4—Give When It's Tight
   Step 5—Give Sacrificially
   Step 6—Give a Tithe
   Step 7—Give in Faith

6. What is one commitment that you are being led by God to make in order to be a more faithful steward of the Lord's resources?

7. What questions do you have about the reading?

8. Does this reading convict, challenge or comfort you? Why?

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