

Andrews University

Digital Commons @ Andrews University

Dissertation Projects DMin

Graduate Research

1980

A Strategy For The Presentation Of The Principles Of Christian Stewardship To The Seventh-day Adventist Churches In South America

Roberto R. Roncarolo
Andrews University

Follow this and additional works at: <https://digitalcommons.andrews.edu/dmin>



Part of the [Practical Theology Commons](#)

Recommended Citation

Roncarolo, Roberto R., "A Strategy For The Presentation Of The Principles Of Christian Stewardship To The Seventh-day Adventist Churches In South America" (1980). *Dissertation Projects DMin*. 409.
<https://digitalcommons.andrews.edu/dmin/409>

This Project Report is brought to you for free and open access by the Graduate Research at Digital Commons @ Andrews University. It has been accepted for inclusion in Dissertation Projects DMin by an authorized administrator of Digital Commons @ Andrews University. For more information, please contact repository@andrews.edu.

ABSTRACT

**A STRATEGY FOR THE PRESENTATION OF THE PRINCIPLES OF CHRISTIAN STEWARD-
SHIP TO THE SEVENTH-DAY ADVENTIST CHURCHES IN SOUTH AMERICA**

by

Roberto R. Roncarolo

Chairperson: Werner Vyhmeister

ABSTRACT OF GRADUATE STUDENT RESEARCH

Project Report

Andrews University

Seventh-day Adventist Theological Seminary

Title: A STRATEGY FOR THE PRESENTATION OF THE PRINCIPLES OF CHRISTIAN
STEWARDSHIP TO THE SEVENTH-DAY ADVENTIST CHURCHES IN SOUTH AMERICA

Name of researcher: Roberto R. Roncarolo

Name and degree of faculty adviser: Werner Vyhmeister, Ph.D.

Date completed: August 1980

Problem

In the SDA Church in South America there are deficiencies in three clearly defined aspects of the educative phase of stewardship campaigns: (1) in the unilateral presentation of the doctrine of stewardship, (2) in the methods and procedures used in that presentation, and (3) in the persons that receive the benefits of said presentation.

In this project, the problem of how to improve the efficiency of stewardship education is discussed.

Method

The purpose of this research is to develop and evaluate a series of Christian stewardship meetings that differs from the series now in use

in South America in its educational focus.

The project is organized in two main parts. The first is a search for socio-economic, cultural-religious, and biblical-theological foundations for Christian stewardship in the South American context. The second part deals with the strategies, methods, and techniques used in the proposed stewardship meetings.

Results

The results obtained from three instruments applied to the members of the three churches exposed to the new method, indicated that a positive change in intellectual comprehension, in feelings and attitudes toward stewardship, and in the practice of Christian stewardship followed the meetings. At the same time, several suggestions are considered that might contribute to the further improvement of the meetings.

While this study does not provide the answer to all the deficiencies of Christian stewardship education in the SDA Churches of South America, it does open additional areas of study for further research.

Andrews University
Seventh-day Adventist Theological Seminary

A STRATEGY FOR THE PRESENTATION OF THE PRINCIPLES
OF CHRISTIAN STEWARDSHIP TO THE SEVENTH-DAY
ADVENTIST CHURCHES IN SOUTH AMERICA

A Project-Report
Presented in Partial Fulfillment
of the Requirements for the Degree
Doctor of Ministry

by
Roberto R. Roncarolo

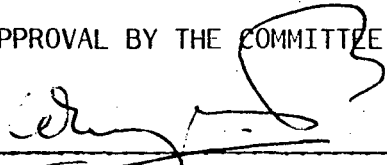
July 1980

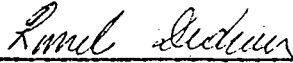
A STRATEGY FOR THE PRESENTATION OF THE PRINCIPLES
OF CHRISTIAN STEWARDSHIP TO THE SEVENTH-DAY
ADVENTIST CHURCHES IN SOUTH AMERICA

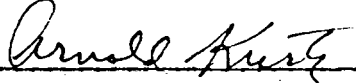
A project presented
in partial fulfillment of the requirements
for the degree
Doctor of Ministry

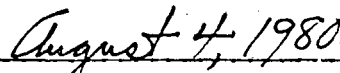
by
Roberto R. Roncarolo

APPROVAL BY THE COMMITTEE:


Chairman: Werner Vyhmeister


Raoul Dederen


Arnold Kurtz


Date approved


Dean, SDA Theological Seminary

DEDICATION

The author dedicates this project to his beloved wife, Laurita, without whose support and encouragement this study could never have become a reality.

TABLE OF CONTENTS

LIST OF FIGURES	vii
LIST OF TABLES	viii
ACKNOWLEDGEMENTS	ix
Chapter	
I. INTRODUCTION	1
Background Information	1
Statement of the Problem	4
Importance of the Problem	4
Purpose of the Project	5
Limitations of the Project	6
Definition of Terms	6
Organization of the Study	11
II. HISTORICAL RETROSPECTIVE AND PRESENT-DAY PRACTICES OF ADVENTIST STEWARDSHIP IN SOUTH AMERICA	13
The Roman Catholic Background	13
Early Seventh-day Adventist Understanding of Stewardship in South America	17
The Beginnings of the New Plan of Stewardship in the Adventist Church in South America Until Its Official Implementation (1966-1970)	22
Beginnings	22
An Early Start in Chile	23
New Stewardship Program Spreads in the South American Division	26
Difficulties Experienced During the Official Implementation	28
Brief Analysis of the Adventist Stewardship Practices in South America: 1977-1978	33
III. TOWARD A BIBLICAL-THEOLOGICAL UNDERSTANDING OF THE CONCEPT OF CHRISTIAN STEWARDSHIP	39
A Biblical Understanding of Stewardship	41
Greek Words Related to Stewardship	41
Oikos	41
Oikodomein	43
Oikonomos	44
Oikonomia	45

Eliezer A Model Steward	46
A Theological Understanding of Stewardship	49
God's Plan and Purpose in Creation	49
God as Creator: Implications for Stewardship	52
Man Created in the Image of God: Implications for Stewardship	53
Man as a Steward: Stewardship Inferences	56
God's Plan and Purpose in Redemption	58
Nature and Purposes of the World in the Plan of God	62
Nature of the World in the Plan of God	62
Purposes of the World in the Plan of God	64
Living as a Steward: How?	64
The Christian Lives as a Steward: Why?	66
Final Inferences	69
 IV. THE INTENSIVE PHASE OF THE STEWARDSHIP CAMPAIGNS	 73
A Word of Caution	73
Objective and Philosophy of the Meetings	74
Description of the Churches Where the Method Was Practiced	75
Preparing the Members' Interest in the Meetings	77
Personal Promotion	78
Public Promotion	79
Instructional Principles of the Meeting	80
Order of the Subjects	81
Format, Specific Objectives, and Procedures of the Meetings	87
First Meeting	89
Second Meeting	90
Third Meeting	91
Fourth Meeting	92
Fifth Meeting	93
Sixth Meeting	94
Seventh Meeting	96
Eighth Meeting	97
Ninth Meeting	98
Tenth Meeting	99
 V. A TENTATIVE EVALUATION OF THE MEETINGS	 100
The Instruments	100
The First Instrument	100
The Second Instrument	102
Interviews Before Campaign	103
Interviews After Campaign	105
The Third Instrument	106
General Evaluation	108
Evaluation of Selected Items	109
San Miguel	109
Porvenir	111
Cruzeiro	114
Personal Evaluation and Comments to the Meetings	116

VI. SUMMARY, SUGGESTIONS, AND CONCLUSION	119
Summary	119
Suggestions	120
Conclusion	122
APPENDIX A	123
APPENDIX B	153
APPENDIX C	189
BIBLIOGRAPHY	231
VITA	236

LIST OF FIGURES

1. Outline of the Stewardship Campaign 80
2. Sequence of the Stewardship Meetings: Topics for Adults
and Children 86
3. Format of the Stewardship Campaign 88

LIST OF TABLES

1. Analysis of Replies Received to the Questionnaire	34
2. Monetary Connotation of the Word "Stewardship"	35
3. Order of Importance of the Four Areas of Stewardship	36
4. First Instrument: Standard Form used at the Beginning and the End of the Series	101
5. San Miguel: Time	109
6. San Miguel: Body	110
7. San Miguel: Talents	110
8. San Miguel: Treasures	111
9. Porvenir: Time	112
10. Porvenir: Body	112
11. Porvenir: Talents	113
12. Porvenir: Treasures	113
13. Cruzeiro: Time	114
14. Cruzeiro: Body	114
15. Cruzeiro: Talents	115
16. Cruzeiro: Treasures	115

ACKNOWLEDGEMENTS

The author of this project wants to express his deep gratitude and appreciation to those whose advice, cooperation, and assistance have contributed to the completion of this project:

Most of all, to a loving Heavenly Father, for the opportunity and privilege of being a stewardship leader in God's Church.

To the advisory committee chairman, Dr. Werner Vyhmeister who, from the initial stage of the project, has given many hours of wise and friendly advice and counsel. To Dr. Raoul Dederen, whose expertise and knowledge provided direction in laying the theological foundation for the project, and to Dr. Arnold Kurtz, for his understanding and for always being available and ready to provide valuable counsel.

Also to David Taylor and Meredith Jones who provided faithful translation and editorial assistance respectively, and to Lorna Thomas who efficiently did the final typing.

Finally, to the faithful stewardship leaders of the South American Division whose lives, love and work inspired this project.

CHAPTER I

INTRODUCTION

Background Information

Some time ago the author found himself explaining the principles of Christian stewardship¹ to a church board, pointing out the benefits that the congregation would reap from a stewardship campaign. As the meeting continued he was able to detect, on the part of a large number of the board members, a growing prejudice, a lack of confidence and adequate perception with regard to that which was being presented. This was fully confirmed in the words of one of the leaders who said: "You have been sent here by the conference to ask us in a very elegant way to give more money to the church."

While it is true that the author has not been through another experience identical to this one, he has, however, had to listen to and face situations with very similar connotations. And on each occasion he has been reminded of Berner's adage: "Stewardship is a beautiful word with a bad reputation."²

It is not difficult to discover the reason for this problem. There are members of the Seventh-day Adventist Church in South America³--today,

¹The concept of stewardship will be developed as the project unfolds.

²Carl W. Berner, The Power of Pure Stewardship (St. Louis: Concordia Publishing House, 1970), p. 31.

³See "Definition of Terms," pp. 9-10.

almost ten years since the stewardship department initiated its activities in this territory--who, upon hearing the word "stewardship" think immediately of money. To them, stewardship is generally synonymous with giving money to the church either in tithes or in offerings.

And while it is true that there are also members who know and recognize that the administration or stewardship of material resources is only one aspect of the total picture of Christian stewardship, they are often confronted with the evidences of a reality that many times would seem to discredit that concept. Publications, promotions, seminars, and the general practice of stewardship seem largely to emphasize material possessions above everything else.

It is this contradiction that Wampler has critically defined as "the lived theology of stewardship,"¹ that is to say, the way in which the doctrine of Christian stewardship is interpreted and practiced within a specific socio-economic and religious-cultural context.

One proof of the above is that congregations repeatedly and anxiously request the services of their district leaders or of the stewardship department directors to lead out in local campaigns. Generally, the objective is to strengthen deteriorating local finances, to raise funds for a building project, an evangelistic program, or for other similar reasons. Thus, such campaigns are frequently nothing more than a different and novel way of promoting tithes and offerings.

Instead of being occasions for review and in-depth study of the various doctrinal aspects of stewardship, as well as opportunities for personal reconsecration which would naturally lead--among other things--

¹Jeffrey R. Wampler, "Where Your Treasure Is" (unpublished Doctor of Ministry thesis project, Princeton Theological Seminary, New Jersey, 1975), p. 23.

to a greater dedication of material resources to God, the majority of these stewardship meetings are an ingenious demonstration of the most varied means of motivation, with the objective of producing a greater influx of financial resources to the church.

Thus, to the leadership of a large number of South American congregations, the traditional annual stewardship campaigns have become a resource to be resorted to with the purpose of financing the church's yearly budget. But stewardship is more than just money, although finances are not excluded.

It should also be noted that in these meetings the speakers generally use the sermon or lecture format to present their topics. And even though other resources are presently being employed, certainly the format could be improved.

Finally, it might be worth mentioning another negative characteristic of these meetings that is still traditional in South America. Stewardship subjects are presented only on the adult level, without considering that there are other segments of the congregation that are thus left without adequate instruction.

Before concluding this brief background, it would be proper to clarify here that stewardship campaigns in South America generally follow the sequence suggested by the Stewardship Manual of the General Conference of Seventh-day Adventists.¹ Consequently, the campaigns are presented in two clearly defined stages:

1. Preparatory. During this stage there are three basic

¹Manual de Mayordomía (Stewardship Manual), General Conference of Seventh-day Adventists (Washington, D.C.: Review and Herald Publishing Association, 1970), pp. 15-18.

activities: (a) a spiritual and informative visit to all the members of the church by church leaders in teams of two, (b) the preparation and approval of the evangelistic and spiritual activities of the congregation for one year, and (c) the preparation and approval of the annual financial budget for the church.

2. Intensive or Educative. Instructional topics on Christian stewardship are presented to the members and stewardship pledges are formalized.

Statement of the Problem

In the negative peculiarities mentioned thus far, the author notes a serious obstacle to a better understanding and practice of Christian stewardship in South America. For this reason he believes that the best way to correct them is to analyze their cause. And from his point of view, the principal cause lies in a deficiency in the teaching of the principles of Christian stewardship that is carried out during the educative phase of the campaign.

This deficiency manifests itself in three clearly defined aspects: (1) in the unilateral presentation of the doctrine of stewardship, (2) in the methods and procedures used in that presentation, and (3) in the persons that receive the benefits of said presentation.

Importance of the Problem

This problem is certainly of importance, for the three aspects mentioned above are based on the CONTENT, THE FORM, and THE RECEIVER of the teaching of Christian stewardship, factors which are vital in any process of educational communication.

In effect, if the content of the message of stewardship is only partially presented or emphasizes one aspect more than another, it is evident that it will be incompletely transmitted and that its true significance will be distorted.

If its form is bound by the rigidity of the sermon or lecture, it fails to comply with one of the most important rules of communication. This rule states that the participation of a group in the communication process is the most effective method for promoting retention and learning on the part of the participants.¹ If the projected receivers of the stewardship message are only the adult members of the congregation, the audience will, without a doubt, be limited, for other groups--such as children, juniors, and youth--will be deprived of the opportunity to understand the principles of stewardship on their own levels of thinking.

Purpose of the Project

It is the purpose of this paper to develop and evaluate a series of Christian stewardship meetings, just as they would be conducted by district pastors and stewardship leaders in the Adventist churches of South America during the intensive or educative phase of the stewardship campaign.²

This series will differ from the series now in use in its educational focus. It will attempt to improve the efficiency of the teaching of the principles of Christian stewardship by dealing more effectively

¹"Comunicándonos," pamphlet prepared by Centro Cristiano de Comunicaciones, Buenos Aires, Argentina, c 1970 .

²For the difference between the educative and the preparatory phases, see above, pp. 3-4.

with the three aspects mentioned above which the author considers to be basic to such an objective:

1. The presentation and emphasis to be given to the different areas and aspects of Christian stewardship.
2. The manner or method of teaching Christian stewardship
3. The identity of the audience or receivers of the teaching of Christian stewardship.

Limitations of the Project

As was mentioned before, the model of this strategy will deal exclusively with the educational phase of the stewardship campaign. Consequently, the author will not take into consideration other activities related to the conduct of the stewardship campaign, such as the activities before the campaign--the preparatory phase--or the follow-up activities. The author wants to point out besides that such strategy will only be useful for those churches that have never had a stewardship campaign before, or that for several years have not had stewardship activities or annual campaigns. Churches with a regular stewardship program will need a different educational approach, but it is not the purpose of the present project to develop one for such a situation.

Definition of Terms

Several specialized terms are used throughout this report. For the reader's convenience, a glossary of these expressions is given below.

Administrators--The regular officers--president, secretary and treasurer--of the different organizational levels of the Seventh-day Adventist Church.

Adventist or SDA--Abbreviations for Seventh-day Adventist.

Austral Union--A Seventh-day Adventist organization with a membership of 39,274 (1978), located and working in the countries of Argentina, Paraguay, and Uruguay, with headquarters in Buenos Aires, the capital city of Argentina.

Central Chile Conference--A Seventh-day Adventist organization with a membership of 14,568 (1978), located and working from the Fourth to the Seventh Regions in the Republic of Chile, with headquarters in Santiago, the capital city of Chile.

Columbia Union Conference--A Seventh-day Adventist organization with a membership of 66,504 (1978), located and working in the following states of the United States of America: Delaware, Maryland, New Jersey, Ohio, Pennsylvania, Virginia, and the District of Columbia, with headquarters in Washington, D.C., the capital city of the United States of America.

Covenant--An agreement relationship between man and God, by which man assumes the responsibility, on the bases of love, faith and sacrifice, to give to the Lord in the same proportion that he receives His blessings.

Chile Union--A Seventh-day Adventist organization with a membership of 31,792 (1978), located and working in the Republic of Chile and with headquarters in Santiago, the capital city of the country.

Church--The multi-level, formally organized governing bodies of the Seventh-day Adventist church which includes the local churches, local Conferences or Missions, Union Conferences, Divisions, and the General Conference.

church--a local congregation of believers which votes the new convert into membership.

Church Board--The governing body of the local church composed of the leading officers of the congregation such as the elders, the head deacon, the head deaconess, the treasurer, the clerk, and others.

East Brazilian Union--A Seventh-day Adventist organization with a membership of 82,335 (1978), located and working in the following states of Brazil: Alagoas, Bahia, Espirito Santo, Minas Gerais, Paraiba, Pernambuco, Rio de Janeiro, Rio Grande do Norte, and Sergipe, with headquarters in the city of Niteroi.

End and Mid-year Division Councils--The regular and enlarged meetings of the Division Committee held in the middle and at the end of each year with the purpose of coordinating the work of the lower ecclesiastical organizations of the Seventh-day Adventist Church with the worldwide work.

General Conference--The highest administrative body of the SDA Church, that coordinates its world work. Its headquarters are in Washington, D.C. For administrative purposes the church is divided into major regions, called divisions; and these are subdivided into unions, which, in turn, are made up of local conferences or missions.

General Conference Session--The highest legislative body of the Seventh-day Adventist Church, composed of duly accredited delegates representing all the Union Conferences, Union Missions, and detached mission fields of the church, whose sessions are held now every five years.

Inca Union--A Seventh-day Adventist organization with a membership of 96,576 (1980), located and working in the countries of Bolivia, Ecuador and Peru, with headquarters in Lima, the capital city of Peru.

Local field, or Conference or Mission--Terms used interchangeably which refer to minor ecclesiastical territorial divisions uniting into a

a sisterhood of churches all the churches located in a given territory, such as a country, a state, or states, or portions of a state.

Local Stewardship Leaders--The laymen in charge of the educational and promotional activities of stewardship at the local church level.

North Brazil Union--A Seventh-day Adventist organization with a membership of 40,939 (1978), located and working in the following states and territories of Brazil: Acre, Amapa, Amazonas, Ceara, Maranhao, Para, Piaui, Rondonia and Roraima, with headquarters in the city of Belem.

North Chile Mission--A Seventh-day Adventist organization with a membership of 3,531 (1980), working and located from the First to the Third Regions in the Republic of Chile, with headquarters in the city of Antofagasta.

Pastor, District Pastor, Minister--Terms used interchangeably which refer to a clergyman who is the spiritual leader for one or more congregations (to be distinguished from an administrator, teacher of religion, or other SDA denominational workers who might also be ordained and addressed by the title 'elder').

South America, or South American congregations, or the Church in South America--Terms used interchangeably which refer to the Seventh-day Adventist Church in the South American Division.

South American Division--That region encompassing the entire territorial boundary of the South American continent, with the exception of Venezuela, Colombia, Guyana, Surinam and French Guiana, and, in Seventh-day Adventist denominational parlance, referring to the minor ecclesiastical territorial areas such as Unions, Conferences, missions, churches, departments, ministries, ministers, and members of the church within that

geographical area; the headquarters of this SDA organization are in Brazilia, the capital city of Brazil.

South Argentine Conference--A Seventh-day Adventist organization with a membership of 12,718 (1978), located and working in the provinces and territories of Buenos Aires, La Pampa, Rio Negro, Neuquen, Chubut, Santa Cruz, Tierra del Fuego, and Falkland Islands in the Argentine Republic, with headquarters in Buenos Aires, the capital city of the country.

South Brazil Union--A Seventh-day Adventist organization with a membership of 140,259 (1978), located and working in the following states of Brazil: Goias, Mato Grosso, Mato Grosso do Sul, Parana, Rio Grande do Sul, Santa Catarina and Sao Paulo and in the Federal District, with headquarters in the city of Sao Paulo.

Stewardship and Development Department--One of the several departmental activities of the Seventh-day Adventist Church which assists, at the congregational level, in the implementation of God's plan of systematic benevolence.

Stewardship and Development Department Director--The person in charge of the educational and promotional activities of stewardship at the different organizational levels in the Seventh-day Adventist Church.

Stewardship leaders--The stewardship leaders of the Unions, Conferences, and Missions.

Stewardship Manual--The written orientation for the pastors and all stewardship leaders concerning the procedures and materials to be used at the Annual Stewardship Campaign and the follow-up throughout the year.

Union--A field formed by the uniting of a given number of Conferences, or the Conferences within a given territory such as a group of

countries, or a group of states, one state or portions of a state.

World Divisions--The sections of the General Conference of the Seventh-day Adventist Church, which embrace Union Conferences or Fields in large areas of the world field, generally a continent or sub-continent.

Organization of the Study

The author has dedicated the latter years of his ministry in the Seventh-day Adventist Church to the teaching and promoting of Christian stewardship. He holds the conviction that the strategy developed in this project may be of use to the Seventh-day Adventist Church in South America. But at the same time, he cherishes the hope that several of the methods and the conclusions obtained may also be beneficial elsewhere.

Chapter I (the present one) contains background information, the statement and importance of the problem, the purpose and limitations of the project, and definition of terms.

Chapter II will present a succinct history of stewardship in South America. It will be presented in five parts. The first part will deal briefly with the Roman Catholic background. In the second part the most common practices of stewardship among Adventists until recent years in South America will be analyzed. In the third part the author will present the most important events which took place from the beginning of the new plan of stewardship (1966) until its official implementation in 1970. In the fourth the principal difficulties that arose after the official implementation of the new stewardship plan will be considered. Finally, in the fifth and last part the author will briefly analyze the practice of stewardship in the Adventist Church in South America from 1977 to 1978, giving special emphasis to the deficiencies already

mentioned. To this end, the results of a poll taken of ministers, stewardship department leaders, and administrators in the South American Division will be used as a base.

Chapter III will attempt to present a brief biblical-theological understanding of the idea or concept of Christian stewardship.

Chapter IV will use the materials presented in the first three chapters as a basis for articulating a strategy of educational meetings on the principles of Christian stewardship in such a way that the interrelated aspects of a biblical-theological understanding of stewardship and the instruction given during the intensive phase of the stewardship campaign will be evident as well as logical.

Chapter V will present an evaluation in two parts of the educational meetings. The first part will deal with the results of the three instruments used for such an evaluation and the second part will consist of the author's own reactions and commentaries on the meetings as he saw them.

Finally, Chapter VI will present the summary, suggestions and conclusion of the project.

CHAPTER II

HISTORICAL RETROSPECTIVE AND PRESENT-DAY PRACTICES OF ADVENTIST STEWARDSHIP IN SOUTH AMERICA

In this chapter a succinct historical review of the development of Christian stewardship in South America will be given. Beginning with the consideration of some of the Roman Catholic and Adventist stewardship practices which continued until recent years, the author will proceed to present the most important events that took place between 1966 and 1970, the difficulties of the Program of Stewardship after its official implementation, and the results of a survey in relation with the present day practices in that area.

The Roman Catholic Background

The greater part of South American Adventist membership comes out of the Roman Catholic Church. All of the nations included in this territory are eminently Catholic, including Brazil, the largest Catholic country in the world with more than fifty million adherents.

Catholicism entered South America hand in hand with the conquistadores. Both Spain and Portugal, the great sea powers of the fifteenth and sixteenth centuries, conquered and colonized these lands.

Both powers were Catholic and committed to supporting the Church in exchange for the right to make ecclesiastical appointments¹ and

¹See, The Republics of South America. A Report by a Study Group and Members of Royal Institute of International Affairs (London: Oxford University Press, 1937), p. 104.

collect the principal church revenues, tithes, annates, and indulgencies in the colonies.¹ Therefore, once the new lands were discovered, and with the objective of increasing the size and prestige of their kingdoms, the sovereigns did not hold back in their efforts to have the natives embrace that faith.

For this reason, along with the soldiers, both powers sent thousands of priests and members of religious orders who had the responsibility of spreading Catholicism to the farthest corners of the continent. The Church was encouraged and protected by the state in its mission. "Temporal forces were ready to safeguard its wealth, to execute the sentence of the Inquisition, to exclude other religious sects and thus give it monopoly privileges."²

At the same time, the Church gave its blessing to this type of conquest. The new world was considered another world to be conquered for Christ, and papal emissaries considered themselves natural stewards of the true Christian faith. With great devotion and zeal they fulfilled their mission and did not hesitate to use the power of the state to achieve it.

Thus, the deep impression of medieval Catholicism was implanted in the South American mind, for "the Catholicism which the conquistadores brought to the shores of the Americas was the product of centuries of formation."³ So "the Roman Catholic Church was a most significant factor

¹ See, David R. Moore, A History of Latin America (New York: Prentice-Hall, 1942), p. 144.

² Moore, pp. 143-144.

³ Arno W. Enns, Man, Milieu and Mission in Argentina (Grand Rapids. Mi.: Eerdmans, 1971), p. 19.

in colonial America,"¹ and its influence has lasted throughout the centuries, not only because it made itself felt in that which is spiritual and religious, but also in that which is economic, social, and cultural.

In the conquest and further colonization of the continent, the Catholic missionaries, on more than one occasion, discovered that the aborigines

. . . . had many beliefs, rites, and practices analogous to those of the Catholic Church. If they were polytheistic, they still had a tendency to reverence one superior deity more than the other. They believed in miracles, prayer, confession, and penance, and used images and incense. Their religious exercises were highly ritualistic.²

This led the Church to take advantage of these conditions and, through the process of catechizing, to tolerate many of these pagan customs while dressing them up in outward Christian vestments with the idea of more easily gaining the confidence of the natives. In this way, within the context of medieval Roman Catholicism, in which the sacraments contain the necessary grace for salvation,

. . . the Indians were incorporated by the thousands by means of the simple practice of baptism . . . The children of these primitive "converts" became Catholics simply through baptism and tradition, and this has continued, generation after generation, until our time.³

This is what gave birth to the strange combination called "Christo-Paganism,"⁴ an amalgamation of beliefs and practices both

¹Moore, p. 143

²Ibid., pp. 145-146.

³Gonzalo Baéz Camargo, "El Protestantismo en Iberoamerica," Espíritu y Mensaje del Protestantismo, ed. Guillermo K. Anderson (Buenos Aires: Editorial La Aurora, 1945), p. 306.

⁴Eugene A. Nida, Understanding Latin Americans (South Pasadena, Ca.: William Carey Library, 1974), p. 106.

pagan and Christian, which has endured right up to the present time in various areas of Iberian America. Within the territory of the South American Division this is particularly evident in the highlands of Peru and Bolivia, in the south of Chile, the north of Argentina, and the northern and central portions of Brazil, the latter of which have been directly influenced by the customs and traditions of native Africa.

At the same time, the situation of the non-indigenous population of South America was somewhat better, although for many it was, and still is, more of an external tradition rather than a live faith.¹

Finally, it is necessary to note that from the conquest and colonization on, the financial support of the Catholic Church in South America came largely from the State² as well as from the income of the church's many properties.³ Thus the support system of Roman Catholicism in South America was basically different from that of the Protestant churches whether they be those of England's compulsory system of obligatory tithing system, the European continents' church rate or compulsory tax, or the United States' system of contributions (both voluntary or required) along with tithing.⁴

¹On this see, Gonzalo Báez Camargo, p. 307.

²Edwing Ryan, The Church in the South American Republics (New York: The Bruce Publishing Company, 1932), pp. 23-24.

³On this see, J. Fred Rippy, Latin America. A Modern History (Ann Arbor, Mi.: The University of Michigan Press, 1958), pp. 184-185.

⁴Luther P. Powell, "Stewardship in the History of the Christian Church," Stewardship in Contemporary Theology, ed. Taito K. Kanotnen (New York: Association Press, 1960), pp. 76-110.

It is important that this contrast be clearly understood, for in both the Catholic Church as well as in Christo-Paganism, giving is based on a very definite interest. On this point Nida affirms:

Both were based on a bargaining relationship. It was the old Latin formula of do ut des. 'I give in order for you to give' (or 'I'll help you if you help me'). These bargaining ends were to be accomplished by vows, sacrifices, gifts, penance, etc.--techniques which were quite similar in the two systems.¹

Thus, to give, expecting nothing in return, was, and still is today, something foreign to the South American Catholic mentality.

Early Seventh-day Adventist Understanding of Stewardship in South America

Near the end of the last century, when Adventist pioneers began to preach and teach about stewardship, that is to say about tithes and offerings, they discovered a not-too-receptive mental attitude. This resulted, over a period of time, in placing greater emphasis on that aspect of the doctrine rather than on others since it was not easy for the new converts from Catholicism to put it into practice. Thus, little by little, as a result of the Adventist teaching there, a rather legalistic slant developed which blotted out the true nature of the message.²

For this reason, even today, the Seventh-day Adventist Church is known in many areas as the church which requires its members not only to keep the Sabbath and abstain from eating pork, but also to pay tithes and offerings. For this very same reason one can find areas where Adventist members consider tithe a "tax." And what is more, they understand that

¹Nida, p. 110.

²Taito A. Kantonen makes a similar remark regarding non-Adventist practices in his Theology of Christian Stewardship (Philadelphia: Muhlenberg Press, 1956), pp. 8-9.

it must be paid rigorously in order to obtain God's blessings. This last point is a prime example of the Catholic tradition that one must give in order to receive.

In this same context, a great deal of emphasis was given to the foreign mission offering, because many South American Adventists with a Catholic background found it difficult to understand why one should give to other places without receiving anything in return, especially when they could see the great needs of the local congregation. This unbalanced emphasis caused many churches to think only in terms of two contributions: Sabbath School offerings, and tithes. This mentality kept the local church from meeting the important needs of its local finances. In this way, for more than half a century, many of these congregations struggled back and forth between poverty and financial instability. The calls for funds were constant, and for each necessity a special offering was taken.

Matters reached a point where, in one area of the South American Division, up until recently, two offerings were taken every Sabbath in Sabbath School: one for the world field and the other for local needs. It is not difficult to guess which of the two received the most money. And with some frequency another offering, in addition to the offering that was scheduled for that particular Sabbath, was called for before the sermon to meet local expenses that were not covered in the denominational calendar of offerings.

Meanwhile, the churches in general resorted to various forms of benefit programs: tempting food and cake sales, plays and movies, clothing sales, concerts, etc. This is still being practiced in many places. The truth is that these enterprises are successful. It is obvious that those

who contribute give of their resources because they expect to receive something in return.

In the larger churches, or at least those that were better organized, another practice developed. Whether the church had an annual budget or not, each family contributed a monthly quota of money (often the same amount per family), with the idea of covering the church budget. It was the practice for the church treasurer or pastor to be in charge of collecting the offering.

Two other factors made it possible for the practice of stewardship to assume the forms that have just been pointed out. The first is that the new convert from Catholicism to Adventism embraced the new faith with evident signs of "worn-out-giving." It was not so much that he was tired of the giving in itself, for in general the Catholic gave little. And what little he did give, as we have already pointed out, he frequently gave with the idea of promoting his salvation or enhancing his social position. The truth of the matter was that he was tired of seeing such great wealth paralyzed in his church, being put to no useful end despite the tremendous human needs that existed everywhere. He was tired of the many requests and demands for money formulated for every activity, service, or project to be done in his church. For this reason he felt an almost natural, negative predisposition toward anything that represented the idea of money or material goods coming out of his pockets for the good of the church, specially for the needs of the local church.

The second reason, which the author has personally observed on numerous occasions, is that a false, unbiblical concept of the Christian

value of material resources¹ still persists in the Adventist Church in South America. Today there are still members who believe that material resources are evil; that the most important thing in the Christian life is the realm of spiritual things, which should always be above and quite separate from material things; that there should be as little contact as possible between religion and money, church and financial needs; that money is only a necessary evil by means of which the church fulfills its mission. All of this brought apathy and lethargy whenever church members were faced with local church needs.

This is the kind of socio-economic and religious-cultural context in which the teaching and practice of Christian stewardship grew in the Adventist Church in South America until very recently. Stewardship was reduced to tithes and offerings, or economic resources. Most of the church's publications, whether books, pamphlets, or denominational magazine articles, revealed that tendency² with some very honorable exceptions.³

¹The following sources suggest a similar concept among United States Christians: Cecil A. Ray, Living the Responsible Life (Nashville, Tenn.: Convention Press, 1974), p. 33; and R. Fagan, What the Bible Says about Stewardship (Nashville, Tenn.: Convention Press, 1976), p. 77.

²Among many SDA authors, see: Carlyle B. Haynes, The Legion of the Tenth (Nashville, Tenn.: Southern Publishing Association, 1956); Denton E. Rebok, God's Gold in my Hand (Mountain View, Ca.: Pacific Press Publishing Association, 1959); Jess and Gwendolen Hayden, The Minister's Two Pies (Washington, D.C.: Review and Herald Publishing Association, n.d.); Melvin E. Rees, God's Plan for Social Security (Mountain View, Ca.: Pacific Press Publishing Association, 1970); Asa T. Robinson, God's Ownership and Man's Stewardship: the Grace of Giving. Testimony of the Bible and the Spirit of Prophecy (Nebraska Conference of Seventh-day Adventists Publishing Association, c 1906 : Take a Look at Stewardship, Michigan Conference of SDA, Department of Stewardship and Development, 1977.

³Leroy E. Froom, Stewardship in its Larger Aspects (Mountain View Ca.: Pacific Press Publishing Association, 1929); S.A. Wellman, Your Stewardship and Mine (Washington, D.C.: Review and Herald Publishing Association, 1950).

This unilateral dimension was inherited from the pioneers of the end of the last century. For reasons already presented, this dimension was confirmed and fully ingrained as the decade went by. Thus, the focus of stewardship was maintained almost unchanged for more than seventy years, without any visible signs of evolution toward a broader dimension.

This does not mean that other areas of stewardship were entirely neglected. But the teaching and practice of stewardship were divorced from the unified context of general Christian stewardship,¹ and its motivating factors did not answer the genuine principles of biblical theology.

It is thus evident that for several decades the church in South America failed in at least three ways to implement an adequate program of stewardship.

1. In the legalistic and unilateral presentation of stewardship as a material matter only.
2. In undervaluing or ignoring the influence of several centuries of Catholicism on the masses, a phenomenon which characterized public evangelism during the first decades of this century as well.²
3. In ignoring and making no attempt to correct the false concept of many members with regard to the Christian value of economic resources.

It is easy to understand that, over the years, all of this developed a negative attitude toward a correct conception of stewardship, to the

¹Here the author is referring to the wide and unified concept of stewardship, which is generally expressed in the traditional four big human areas of responsibility: talents or gifts, time, health or body, and treasures or economic resources.

²In this context, see Salim Japas, "A Strategy for Seventh-day Adventist Public Evangelism Within a Roman Catholic Society Context in Hispanic America" (Doctor of Ministry Project Report, Andrews University, 1978), pp. 29-31.

point that it was not only transformed into a synonym for money but also into a symbol of material things.

Despite what has been stated, the Adventist Church has had brilliant accomplishments in the stewardship of its assets and this has been justly praised by both Protestants¹ and Catholics.²

The Beginnings of the New Plan of Stewardship
in the Adventist Church in South America
Until its Official Implementation
(1966 - 1970)

Beginnings

In 1965, Roger A. Wilcox was able to observe the results of the stewardship program being carried out at that time by M. E. Rees and his associates in the Columbia Union Conference, U.S.A. He liked what he saw and heard. Thus, shortly after, when he was elected president of the South American Division (June 1966), he determined to implement a similar program in that field in the not-too-distant future.

Wilcox's aspiration coincided with one of the first communications he received from the newly elected General Conference president, Robert Pierson, chosen by the General Conference Session of the Adventist Church in Detroit in 1966. In this letter the world divisions were urged "to involve our membership and our ministry in a total stewardship concept, talents, time, money, mind, the whole man . . ." ³ Wilcox has stated that with this communication, The General Conference renewed our interest

¹Enns, p. 163.

²Prudencio Damboriena, El Protestantismo en América Latina (Bogotá, Colombia: Oficina Internacional de Investigaciones Sociales de FERES, 1962), pp. 123-124.

³Letter from Roger A. Wilcox to the author, August 2, 1978.

because, personally, I have been convicted all my life that this is a very important approach" ¹

During the years that followed, Wilcox prepared the ground by talking with and inspiring his union administrators with the idea of establishing a stewardship program in their respective fields. Meanwhile, a number of events took place in both Chile and Argentina which greatly assisted in the planting of good seeds that would provide early fruit before the official implementation of stewardship in the territory of the South American Division.

An Early Start in Chile

Shortly after arriving to assume his new duties as president of the Chile Union, in January of 1966, D. K. Sullivan

. . . realized that we needed 63 new church buildings just to take care of present needs at that time, without making any allowance for growth. From the General Conference and the Division we would receive enough to build one church a year for those funds were to be spread out over the three fields in Chile. Therefore, we were not making much headway on the problem. I personally felt that the only way we could really improve the situation in Chile was to start a stewardship program going throughout the Union. ²

Sullivan had first become interested in stewardship while on furlough in 1963-64, when he was studying at Andrews University, Berrien Springs, Michigan. There he became acquainted with Bill Hubert, the stewardship development secretary for the Michigan Conference, and obtained three books on stewardship from him. Unfortunately he lost them while serving in the Inca Union. In view of the Chilean reality, he decided to obtain new material on stewardship and wrote M. E. Rees,

¹Ibid.

²Letter from D. K. Sullivan to the author, July 17, 1978.

requesting a copy of his Stewardship Guidance Program along with other materials. He studied these, and soon felt prepared to do something in favor of stewardship in that union. On a trial basis, he offered his services to conduct several campaigns, but the local field presidents were not interested. Almost two years slipped by before Sullivan had the opportunity of putting into practice his stewardship ideals.

At this time the Central Chile Conference requested that he serve as counselor to the Alameda church in Santiago, Chile. One Sabbath he was present when the church board discussed the need of repairing the building that they were renting for worship services. Sullivan encouraged them to create a church building fund to build their own church and offered his services to conduct a stewardship campaign. This campaign was successfully carried out during the first weeks of 1968. It was Sullivan's first experience in the area of stewardship. It was also, as far as present records show, the first stewardship campaign in all of South America.

A few months later, the South American Division held its first presidential retreat for union presidents in Belem (Brazil) from the 23rd to the 27th of April. Wilcox requested that Sullivan share with the other leaders his experience in the Alameda church. The plan, as well as the narrated experiences, was interesting enough to those in attendance at the retreat, that they voted a recommendation to the effect that the mid-year division committee study the stewardship plan and, if possible, appoint a division stewardship director.¹

¹Minutes of the First Administrators' Retreat of the South American Division, Belem, Brazil, April 23-27, 1968, pp. 8-9 (Minutes on Secretary file of South American Division).

At the appointed hour the committee simply asked "the Division Ministerial Association secretary to investigate the possibilities of publishing the book Stewardship Guidance Program, by M. E. Rees, for use in the South American Division . . .,"¹ with the understanding that it should be submitted for publication to the division's two publishing houses.

Encouraged by all these events, Sullivan decided that the time had come, despite the division vote mentioned above, to increase the pace. He decided to translate and publish Rees' program in the Chile Union. The translating was quickly concluded by Enola de Soto, the wife of the union treasurer, in the last quarter of 1968.²

During this same period, another interesting event took place, also in Chile. The newly established North Mission was anxious to consolidate its finances, and its new president, E. Stacey, accepted the ideal of stewardship with great enthusiasm. All of the workers in the Mission were summoned to a workers' meeting with the objective of teaching them how to conduct a stewardship campaign as well as educating them in the concepts and principles of stewardship. To this end they were given the material translated by the Chile Union.³ Favorable results appeared almost immediately. Within a few months, that mission brought its finances up to date due to a considerable increase in its tithes and offerings. Consequently, it was able to benefit from a strong subsidy especially designated by the Division in mid-1969 for all the fields which had

¹South American Division Committee Minutes, 1968, Action SAD 68-393.

²Letter from Enola Soto to the author, March 21, 1979.

³Letter from Jose Torres to the author, April 3, 1979.

consolidated their finances.¹

In this way the Chile Union carried out the very first stewardship campaigns in all of South America. Sullivan personally encouraged and gave life to this new church activity by conducting campaigns in different areas of the country. The church received the stewardship plan enthusiastically, even though at that time the emphasis was largely focused on the stewardship of economic resources.

A New Stewardship Program Spreads
in the South American Division

In fulfillment of the South American Division committee action the Buenos Aires Publishing House was the only one of the two that gave itself to the task of publishing M. E. Rees' Stewardship Guidance Program. Based on Soto's translation in Chile, it was published in early 1969.² A few local areas in the Austral Union began, on their own, to use the book that same year, independently from any coordinated plan. In 1970 by committee action 70-69, the Austral Union recommended the use of Rees' manual throughout its territory.³

In 1969 The South American Division committee also requested that the General Conference send a representative of the Stewardship and Development department during 1970.⁴ The year-end committee requested the visit of Paul Smith for the months of August and September of 1970,⁵ and then in that same session R. F. Mattison was appointed as the first

¹South American Division Committee Minutes, 1969, Action SAD 69-532.

²Letter from Gaston Clouzet to the author, March 15, 1979.

³Austral Union Committee Minutes, 1970, Action AU 70-49.

⁴South American Division Committee Minutes, 1969, Action DAD 69-383.

⁵South American Division Committee Minutes, 1969, Action SAD 69-702.

Stewardship and Development Director of the South American Division.¹

At this point, another important stewardship program was carried out during the latter part of 1969 deserves to be mentioned. At this time Arturo G. Utz was the pastor of the River Plate Adventist College church in Puiggari (Entre Rios), Argentina. The church board decided to conduct a stewardship campaign and designated Utz himself as president of the stewardship Committee.² And with the invaluable help of the theology professors' club, presided, at that time, by Werner Vyhmeister, the first successful stewardship program outside of Chile was completed.

The year 1970 was the year of the official implementation of stewardship in South America. In effect, R. F. Mattison arrived to take charge of his new responsibilities in the Division, and rapidly gave impulse to the activities and the organization of the new department.

By this time, the unions had also designated their first stewardship directors. They were:

- | | | |
|-----------------------|---|----------------|
| 1. Austral Union | - | Benoni Cayrus |
| 2. Chile Union | - | Onesimo Mejia |
| 3. East Brazil Union | - | Paulo Stabenow |
| 4. North Brazil Union | - | Olival Costa |
| 5. South Brazil Union | - | Emmanuel Zorub |
| 6. Inca Union | - | Moises Tenorio |

During the months of August and September of 1970, Smith and Mattison traveled through the entire South American Division territory conducting workers' meetings and retreats with the leadership of each

¹South American Division Committee Minutes, 1969, Action SAD 69-701.

²Letter from Arturo G. Utz to the author, March 24, 1979.

field. It was on this occasion that the new General Conference Stewardship Manual was used throughout South America to replace Rees' manual. This manual had just been published in both Spanish and Portuguese by the Review and Herald Publishing Association, Washington, D.C. It served as a basis for the teachings and practices presented by these ministers. In this way the definite foundation for the implementation of stewardship activities was established in the Division.

Mattison made the following comment on the importance of what took place during this formative period:

That visit and itinerary was the South American Division's formal introduction to the Stewardship and Development Program. The inspiration and instruction gave workers the results which today can be seen throughout the 28 local fields that make up our six unions.¹

Difficulties Experienced after the Official Implementation

The stewardship program implemented in 1970 revealed numerous positive aspects along with some failings that became evident as time went by. Its diffusion radically revolutionized the concept and practices of stewardship in South America. For the first time greater emphasis was placed on the spiritual concepts of stewardship rather than on the financial aspects. From then on, stewardship became an integral part of the Advent message. It had a strong biblical theological basis and, what is more important, with correct motivations. When this doctrine began to be taught, understood, and rightly applied, Adventist laity and leadership became enthusiastic. Its legacy of legalism began to fade away.

¹Report of Reginald F. Mattison on file in the Stewardship Department of the South American Division, no date, but probably 1973.

Church members became enthusiastic not only because they perceived that this educational program was an instrument with which to win souls within and without the church and to offer greater resources (be they talents, time, money, etc.) for the finishing of God's work, but also for the enrichment of the believer's spiritual life.

Personal observation of the author suggests the existence of the following factors that explain the successful acceptance of the stewardship program:

1. The biblical concept of the covenant.¹ This was something completely new on the South American continent; it gave a new dimension to the value of the believer's faith in the context of stewardship.
2. For the first time the local church's finances were included in the overall stewardship program.
3. The program also provided the ideal means to help the leadership of the local church to organize spiritual activities for the whole year, as well as the corresponding church budget.
4. It also freed the church of financial promotions and a series of special offerings that, as mentioned before, had nothing to do with the denominational offering calendar.

In this way, the plan promoted by the General Conference of the Adventist Church has been accepted and has proved to be the source of many blessings for the South American church.²

¹See "Definition of Terms," p. 7. Also see, Gen 15:18; 17:2; Ex 19:5; Jer 50:5.

²As evidence of this declaration, the reader should note the rapid growth of tithe in South America as shown in the yearly statistical reports:

Annual Average 1959-1968 US\$3,317,816
 Annual Average 1969-1978 US\$9,232,387

Still success and blessing were not achieved as easily as might be imagined. There are several reasons. First, every new program encounters resistance. This held true in the case of stewardship. As a matter of fact, several years slipped by before it was accepted by all of the fields.

Secondly, the pragmatic character of some leaders who altogether too often are mainly looking for concrete results and seem to have little concern for motivation and methodology, resulted in discredit for the program in some places in a very short time. In those places the leaders did not concern themselves with teaching and following the various educational phases of the program, especially those relating to the spiritual aspect of stewardship along with its genuine motivational factors. In such instances the stewardship plan practically assumed the characteristics of bygone plans to motivate the giving of tithes and offerings. It was simply dressed up in more modern clothing.

In addition to the above, there were at least three other points that brought definite obstacles to the full implementation of the stewardship plan, all concerned with methodology. The stewardship plan presented in 1970 was the same as the one already in use in the United States. Prepared by the General Conference it not only presented the philosophy, ideals, and sermons to be preached, but also every detail down to the very smallest item that should be carried out for a successful

Per Capita Annual Average 1959-1968 US\$ 16.45
 Per Capita Annual Average 1969-1978 US\$ 28.89
 General Conference of Seventh-day Adventists, Annual Statistical Reports, 1959-1978.

See also, "El Pastor Starks señala nuestra gran oportunidad," Revista Adventista, August 1973, pp. 15-16; Azenilto G. Brito, "Entrevistando o Departamental de Mordomia da Ass. Geral," Revista Adventista, September 1973, pp. 23-24.

campaign. Unfortunately, this proved to be too complicated for the South American mind. It undoubtedly functioned well in other places, such as in the United States, but not in South America. The Adventist church in South America was not prepared (and the author feels that it is still not prepared) to follow such a meticulously detailed outline.

Besides, South American priorities were, and still are different. To demand that a church dedicate the time and talents of its laity and pastor for one or two months in order to conduct a stewardship campaign just does not fit into the South American reality and dynamics. Thus, when a great deal of emphasis was placed on completing each of the steps recommended by the Manual, much discouragement sprang up with regard to these campaigns, despite recognition of the benefits of the program.

The logical solution was to simplify the program without neglecting its essential elements. This process was carried out in one place after another, field by field over a period of adaptation that lasted some six years. The author clearly remembers that his first task upon assuming the responsibilities of Stewardship Director for the South Argentine Conference (1972) was to prepare a simplified manual in order for the district pastors to be able to carry out stewardship campaigns with fewer difficulties.

The second area of methodology that produced a number of difficulties most of which still persist, was just how to locate the administrative meeting in the sequence of educational meetings during the Intensive Phase of the stewardship program. The administrative meeting in which the annual spiritual activities program and budget are presented to the church, comes at the very end of the Preparatory Phase. It is followed by the Intensive or Educational Phase with sermons on the principles of stewardship, the last of which gives a call urging the members to make their

pledges or covenants with God. Due to the reasons already mentioned above, this sequence is not the best for South America. To initiate the Intensive Phase of a stewardship program immediately after concluding the Preparatory Phase, by means of an administrative meeting in which the financial needs of the church are presented, is something which just naturally jolts and prejudices the South American Adventist believer. Usually he simply does not attend the educational meetings of the Intensive Phase, and finally loses all interest in the program.

Finally, it is worth mentioning a third source of difficulties: the sermons of the Educational Phase were almost exclusively related to money. In this way, the stewardship program tended once again to be looked upon as merely a novel way of asking for money, nothing more.¹

Once again the church has simply made the mistake of trying to implement an activity without taking into account the socio-economic and religious-cultural milieu in which it was to function. This can hardly be denied as far as South America is concerned.

With regard to stewardship, we have seen that the church made a series of three mistakes prior to 1970. With the implementation of the new stewardship plan in the seventies, it made a second series of errors by trying to operate a plan the methodology of which was largely outside of the socio-economic and religious-cultural context of the territory where it was applied. The author is firmly convinced that if the church is wise it will not make a third series of errors in the future. To do so would precisely demonstrate poor stewardship of that which God has entrusted to it to be administered in the South American continent.

¹See Manual de Mayordomía, Sermon Section.

Brief Analysis of Adventist Stewardship
Practices in South America: 1977-1978

Since it is the purpose of this project to prepare a model of stewardship emphasis meetings to be conducted by the directors of the Stewardship department and district pastors in the Adventist churches in South America during the intensive or educational phase of the stewardship campaign, the author felt that it would be well to first analyze some aspects of present stewardship practices.

To this end a poll was taken (1977-1978) among those most directly connected with leading out in the stewardship activities of the Adventist Church in South America. The poll was divided into three categories: district pastors, local and union stewardship secretaries, and local and union administrators. Due to the small number of individuals in the last two categories, they were polled in toto, while only a sample was used of the district pastor group of four district pastors per local field: two who already had experience with stewardship campaigns, and two who had not. In this way a total of 213 individuals were polled. This number represents 23.64 percent of the total population of 901 made up by 670 ordained ministers and 231 licensed ministers.¹

The general average of replies received was 67 percent and the total questionnaires returned for each category are shown in table 1.

As may be noted in the poll forms listed in appendix A, approximately 80 percent of the questions and statements are common to all categories, while the remaining 20 percent are questions or declarations

¹General Conference of Seventh-day Adventists, 114th Annual Statistical Report 1976, Office of Archives and Statistics, Washington, D.C., p. 9.

oriented to a specific category: administrators, stewardship directors, or district pastors.

TABLE 1
ANALYSIS OF REPLIES RECEIVED TO
THE QUESTIONNAIRE

Categories	Number Anticipated	Number Received	Percent Received
Administrators	73	47	64
Stewardship Directors	28	20	71
District Pastors	112	75	67
Totals	213	142	67

An analysis of the results obtained in the poll enables a person to make some general evaluations while at the same time establishing some of the basic realities or present tendencies of stewardship in the Adventist Church in South America. These tendencies include the following:

1. The concept and practice of stewardship on the part of a number of leaders today is still unilateral, in the sense that one area of stewardship is given greater emphasis than the other. In this case, it is the area of material things. This conclusion is supported by the following statistics:

- a. 32.73 percent of the grand total of those who replied to the poll believe that the stewardship program is designed to encourage tithes and offerings. The percentage by categories is as follows:¹

¹See appendix A, Questionnaires A, D and P, PART I. 3.

- (1) Administrators 42.55%
- (2) Stewardship Directors 25%
- (3) District pastors 30.66%

- b. With regard to the way they present the stewardship program in their local fields, 70 percent of the Stewardship Directors spend 40 percent or more of their time in the intensive phase of the program on the topics concerning material or economic resources.¹
- c. In the three categories polled, the word "stewardship" retains the percentages of monetary connotation as shown in table 2.²
- d. In the three groups polled, the four areas of stewardship

TABLE 2

MONETARY CONNOTATION OF THE WORD "STEWARDSHIP"

Degree of Connotation	Administrators (47)		Stewardship Directors (20)		District Pastors (75)		Combined Response (142)	
	No.	%	No.	%	No.	%	No.	%
To a great degree	14	30	--	--	21	28	35	25
Moderate degree	21	44	10	50	28	37	59	41
Little or none	12	26	10	50	26	35	48	34

¹Ibid., Questionnaire D, PART II. B.

²Ibid., Questionnaire A, PART II. H, Questionnaire D, PART II. K, and Questionnaire P, PART II. I.

were rated as to whether or not they are of equal importance, revealing the percentages shown in table 3.¹

TABLE 3
ORDER OF IMPORTANCE OF THE FOUR AREAS
OF STEWARDSHIP

	Administrators (47)		Stewardship Directors (20)		District Pastors (75)		Combined Response (142)	
	No.	%	No.	%	No.	%	No.	%
The 4 areas have equal importance	31	65	12	60	48	64	91	64
The 4 areas have unequal importance	16	35	8	40	27	36	51	36

2. The instruction offered by the stewardship directors on the principles of stewardship is presented to the church members during the educational or intensive phase and at least 50 percent is given by means of sermons and audio-visual materials.²

3. There is an evident concern among those that were polled about the need for reaching the children of the church with the principles of stewardship. 96.80 percent of the general total expressed themselves to this effect.³

¹Ibid., Questionnaire A, PART II. I, Questionnaire D, PART II. L, and Questionnaire P, PART II. K.

²Ibid., Questionnaire D, PART II. G

³Ibid., Questionnaires A, D and P, PART I. 6

4. Tension with regard to the "lived theology of stewardship" in South America is noticeable. That is to say, a tension between the theory and practice of stewardship. In other words, just as was pointed out in point 1, the thought and practice of a number of leaders is still unilateral. On the other hand, the poll reveals that:

- a. Ninety-seven percent of the leaders who were polled believe that we should look at the stewardship campaign not so much as a program carefully planned to produce computable results, but rather as the beginning of a process for changing individuals.¹ In other words, while a high percentage of those polled theoretically accept the value of the educational process of the stewardship meetings which will help individuals to grow spiritually, the careful and anxious planning by which the church strives for definite results has forced a smaller percentage of those polled to believe that the stewardship campaign is primarily designed to promote tithes and offerings. In this way it becomes evident that a group of leaders have not yet managed to harmonize the practice of stewardship with its theoretical foundations.
- b. The above point is confirmed by the fact that 62.77 percent of those polled believe that the church budget should be completed prior to the initiation of the stewardship education meetings.² This way of thinking

¹Ibid., Questionnaire A, D and P, PART I. 5.

²Ibid., Questionnaires A, PART II. D, and D and P, PART II. E.

opens the way for the stewardship campaigns to naturally emphasize to the members a greater concern for covering the church budget than for spiritual growth.

This tension is so real that 28.16 percent of those polled believe¹ that the stewardship campaigns should require or encourage the church members to dedicate themselves and all that they have because the church needs them and to pray and work so that the church can fulfill its mission. In this way, the ideal of the Christian steward's commitment based on an understanding of the sacrifice of Calvary, is confused with religious activities (see below, pp. 70-71).

This brings us to the end of the Historical Retrospective and Present Day Practices of Adventist Stewardship in South America. The author will now present a biblical-theological formulation and understanding of the idea or concept of stewardship. The objective is to present its significance in such a way that direction and basic principles may be established on which to build the model toward which this project is destined. This will be, precisely, the challenge of the next chapter.

¹Ibid., Questionnaires A, PART II. B, 1, 2, and D and P, PART II C. 1, 2.

CHAPTER III

TOWARD A BIBLICAL-THEOLOGICAL UNDERSTANDING OF THE CONCEPT OF CHRISTIAN STEWARDSHIP

Theology is the science of study of God. As a Christian discipline however, it may be defined as the endeavor to give reason and significance to the faith and life of the believer by means of a systematic and intellectual formulation. To this end the Bible is utilized as a basic foundation.

In one way or another, stewardship has been a part of the life and faith of the believer. But its practice has not always been firmly grounded biblically and theologically. For this reason it has often been surrounded by mistakes and prejudices, and has degenerated into more activism. It has generally been identified as a mere program to be promoted from time to time and imbued with certain special techniques solely oriented to encourage the act of giving more money, time, talents, etc., to the church. Therefore, in order that the strategy of this project might remain firmly anchored, it is the author's purpose in the present chapter to consider the biblical and theological bases for the idea of Christian stewardship.

Christian stewardship is a biblical doctrine. The truth of the ownership of God and the stewardship of man is a reality evident in the pages of Scripture. And even though the word stewardship appears only a few times in the Bible, it is "as much a part of theology as the

atonement or the second coming of Christ," and it "best describes the true relationship between man and his God."¹

Those who teach Christian stewardship, such as stewardship leaders and district pastors for whom the author proposes to present the strategy of this project, need to have an understanding of the basis, significance, extension, and practice of stewardship even though one may not be able to summarize the concept in a brief definition. In this respect, the author agrees with Fisher when he maintains that what is needed more than just a definition is a description of stewardship.² For, as Olson so aptly reminds us, it is impossible to reach a definite definition because stewardship is a dynamic phenomenon, which progressively manifests an ever deeper and wider content.³

This basic understanding is necessary for two main reasons:

1. Christian stewardship does not mean the same thing to all persons.⁴

2. Those who teach should know the content of their teaching so that there may be unity as far as the theology, message, materials, and methods used in the teaching of Christian stewardship are concerned.⁵

¹Milo Kauffman, Stewards of God (Scottsdale, Pa.: Herald Press, 1975), p. 19.

²Wallace E. Fisher, A New Climate for Stewardship (Nashville, Tenn.: Abingdon Press, 1976), p. 9.

³Helge Brattgard, God's Stewards (Minneapolis: Augsburg Publishing House, 1963), p. 6.

⁴Glenn McRae, Teaching Christian Stewardship (St. Louis: The Bethany Press, 1954), p. 9.

⁵Waldo J. Werning, The Stewardship Call (St. Louis: Concordia Publishing House, 1970), p. 17.

A Biblical Understanding of Stewardship

Stewardship is not a new word. In the New Testament it is the translation of the Greek oikonomia, derived from oikos (house) and nemein (to distribute). "What this refers to most directly, then, is the administration of a house, for instance, the distribution of food and drink."¹

A Biblical understanding of the meaning of stewardship, cannot be based solely on those passages that contain the words "steward" and "stewardship," for some of the important scriptures on this topic do not make use of the words. Furthermore, this word only appears eleven times in all of Scripture.²

On the other hand, various English versions of the Bible use different words for oikonomia or stewardship. Thus, the Standard Version uses "stewardship," in Lk 16:2-4, but "dispensation" is used for the same word in Eph 1:10 and 3:2 and also in Col 1:25. The American Revised Standard Version has "plan" in Eph 1:10, "stewardship" in Eph 3:2, and "office" in Col 1:25.

Greek Words Related to Stewardship

The best way to arrive at a true understanding will be to examine a group of words proceeding from the same root. These words are: oikos, house; oikodomein, to build a house; oikonomos, a steward placed over a house, and oikonomia, stewardship, the administration of a household

Oikos. This word means house, place of residence or dwelling (original meaning). In the New Testament, the word house is more than a

¹On this, see Brattgard, p. 3 and p. 207 footnote no. 4.

²See below, pp. 45-46.

building; it means house: Acts 7:10, 1 Cor 16:15, 1 Tim 3:4, etc.¹

This word includes not only parents and children, but also all those who live in the house, all those who form part of the household, that is the other relatives, servants, guests and their relatives. In other words, it refers to those who, while under the same roof and enjoying the same fire, share the same fortune, the same triumphs and failures, the same dangers, the same tasks, and the same leadership. This is true because the word contains a social rather than a biological significance, since from the New Testament point of view "it is explicitly emphasized that the conversion of a man leads his whole family to the faith."²

It is precisely on this type of household, on this oikos, house, that the first Christian congregations were founded (Acts 2:46; Philem 2, etc.). In this way, oikos represented the place of companionship and of meeting. For this reason, "to be an oikonomos in the biblical sense implies, above all, the ability to arrange our own house in an acceptable manner. Stewardship is something which must begin with the tasks nearest at hand, in our own house (1 Tim 5:8)."³

In the Septuagint, the word "house" is also utilized to describe the family of God, "the house of Israel," His tent community which lives by Him (Num 12:7; Amos 9:11 ff). In the New Testament it describes the church, the New Israel, the household of faith, because the congregation was considered "as the true Temple of God, since the temple at Jerusalem

¹Unless otherwise noted, all Bible texts in this project are quoted from the Revised Standard Version.

²Theological Dictionary of the New Testament (Grand Rapids, Mi.: Eerdmans, 1964-1976), vol. 5, p. 130, s.v. "oikos," by Otto Michel.

³Brattgard, pp. 25-26.

no longer is so."¹ In this way, in Heb 3:6, the Christian family is called "God's house," and 1 Pet 2:5 calls the members of the family "living stones" in a "spiritual house."

Thus the "household of God" is associated with the Christian congregation (1 Pet 4:17; 1 Tim 3:15). From its very first meaning, place of residence or dwelling, oikos evolved until it came to designate the Christian congregation along with the spiritual life that exists therein. For this reason, when primitive Christians heard words such as "steward" and "stewardship," they immediately related this vocabulary to the Christian idea of congregation, in the sense of being tied into the congregational life. Thus, biblically speaking, all stewardship should have a religious seal, in the sense that all the believer can offer, be it talents, abilities, money, etc., should be tied into the life of the congregation.

Oikodomein. This verb means to build a house or a household. An important text that uses this word is found in 1 Pet 2:4, 5. Sometimes, however, oikodomein is translated in the Standard Version as "to edify." Thus it is possible to lose the original meaning of passages such as Rom 14:19; 2 Cor 12:19, and others.

In other words, the word "edify" has become a description of the way in which the Christian may be edified in his own spiritual life by means of Bible study, prayer, etc. But this idea is totally different from the original intention of oikodomein, to build up. "To be edified implies that one is being built up into the wall of God's 'house,'"

¹Eduard Schweizer, "Household-House-Building-Stewardship," Laitly 12 Stewardship--An Ecumenical Confrontation, ed. Madeleine Berot and Hans-Ruedi Weber (Geneva: World Council of Churches, 1961), p. 8.

that spiritual building program which he himself is occupied with"¹
(1 Pet 2:5).

Consequently, when oikodomein is translated as "edify," it is applied to the building up not of the individual but of the household, the church of God.² For example, see 1 Thess 5:11.

Here the pastoral exhortation of the individual is the form in which he participates in the upbuilding of the community and the development of spiritual growth of the brother. The individual helps to edify the community by receiving for himself the exhortation of the Gospel and then passing it on to others.³

And certainly this edification implicitly includes the personal, individual edification of the believer.

While it is true that it is God who builds His own congregation or house (Acts 7:47-49; 15:16-18; Mat 16:18; Heb 3:3), He does not do it alone. He summons men to build in His service, participating humbly as living stones. In this way, the Christian, as a living stone, participates in the program of spiritual edification. This is what edification means: helping by one's gifts and work to build up the family, the people of God-- a group drawn together by love. This is why we believe that when the Bible states that everything should work toward the edification of the congregation (Rom 14:19; 1 Cor 14:12, etc.), it means that each should serve to unite the whole congregation.

Oikonomos. This noun means steward, one who is in charge of the household, one who is entrusted by his master with the conduct of his affairs. This is the concept that prevailed and was most familiar in the

¹Brattgard, p. 28

²Schweizer, p. 9.

³Theological Dictionary of the New Testament, vol. 5, p. 141, s.v. "oikodomein," by Otto Michel.

Old Testament. In the Pauline epistles, the predominant idea with regard to this word is that of considering the apostolic mission as a form of stewardship. Consequently, the apostles are "stewards of the mysteries of God" (1 Cor 4:1). But in Tit 1:7 the figure of stewardship is amplified to include church officers such as elders. Finally Peter generalized its significance when he included all believers, each of which is given special gift by the Holy Spirit (1 Pet 4:10, 11).

Oikonomia. This word appears only twice in the Septuagint (Is 22:19, 21). Its meaning is that of an office or stewardship to which one was appointed or of an authority bestowed on one; in either case, one will sometime render an account of oneself as regards the opportunity granted.

In the New Testament the word is used nine times and is not always translated in the same way. It appears three times in Lk 16:2-4 and is translated as "stewardship." In 1 Cor 9:16-18 Paul uses this word for the office of apostleship. In Eph 1:10 and 3:9 he refers to "a plan for the fullness of time," "the plan of the mystery hidden for ages." In 1 Tim 1:4 it means "instruction."¹ And in Col 1:25 and Eph 3:2 we are not certain as to whether the author is using this word for the apostolic office or if he relates it to the plan of salvation. Brattgard has this to say about the matter:

The fact that the different interpretations conflict and that it is therefore not always possible to tell if the term implies the stewardship which God entrusts to man, or God's own "stewardship"--his plan of salvation--tells us something of importance. Scripture is telling us, in this way, that one can speak of stewardship only if he is actually involved in God's plan of salvation. It

¹Theological Dictionary of the New Testament, vol. 5, pp. 152-153, s.v. "oikonomia," by Otto Michel.

is therefore characteristic, and not at all surprising, that Paul can use the same term oikonomia for his apostolic office and for God's plan of salvation, in the service of which this office stands. In the same way each and every one receives, according to his abilities, a special "talent" to administer in the support of God's oikonomia which he ordained in eternity and which is attached to life of faith (1 Tim 1:4).¹

To be a steward in the full New Testament sense means that a man has seen in Jesus Christ God's redemptive plan (oikonomia) for the salvation of the world, and has gladly responded to this vision by giving himself and all he has to the working out of this divine plan. A man cannot exercise true stewardship (oikonomia) until he has joined with God's plan (oikonomia) for himself and the whole world. Of course it is God who is the supreme Steward and He alone can initiate and accomplish His divine oikonomia (plan) for the redemption of the world, but He has called men in Christ to the service of being ministers and coworkers with Him. This is man's highest privilege and destiny. It is when a man assumes his God-given place as a minister and coworker with God in His divine oikonomia that he reaches his full stature and truly becomes a steward.

Eliezer A Model Steward

There are at least three characteristics of a steward that are mentioned in the New Testament: faithfulness, wisdom and accountability (Lk 12:42-48). All three are present also in the Old Testament,² and well illustrated in the life of Eliezer, Abram's steward (Gen 15:2).³

¹Brattgard, pp. 38-39.

²See Brattgard, pp. 50 ff.

³Here, Eliezer is mentioned as "the steward of my house." See M. Friedlander ed., The Hebrew Bible with English Translation (Jerusalem: Jerusalem Bible Publishing Co., Ltd., (no date), p. 26. In Col 1:22-29

In Gen 25:2 it is mentioned that Eliezer was the oldest servant in the house and "ruled over all that he had." Under oath he committed himself to finding a wife for Isaac. But having received his master's commission, he is left free by his master to carry it out in the light of his own judgment as the situation demands. He is a steward with a commission, but nevertheless a trusted, free agent. Eliezer knows, however, that a free agent though he is, he will ultimately have to render an account to his master. Here, then are the marks of a true steward:

1. Faithfulness. Eliezer's responsibility was enormous. To fulfill it required a great deal of faithfulness. 1 Cor 4:2 "enunciates the principle that the chief thing required in a steward is faithfulness (Lk 12:42, 16:10; Mat 25:23)."¹ The faithfulness of the steward finds its counterpart in the trust of the master. In effect a steward becomes a steward only on the basis of the trust that the master conferred on him when he was called to serve. That trust determines, for the one who has been called as a steward, the following:

- a. The possibility of working together with the master in partnership² (Jn 15:15; 1 Cor 3:9).
- b. The possibility of having the steward represent his master while he is away (Lk 12:43; 19:12; Mat 25:14).
- c. That none of his stewardship may be used selfishly to his own purposes (Lk 12:45; Mat 24:48).

Paul emphasizes the close connection between his own office and the divine oikonomia. In this context, see Eph 3:33 ff.

¹Theological Dictionary of the New Testament, vol. 5, p. 151, s.v. "oikonomos," by Otto Michel.

²Kantonen, p. 4. See also, Paul G. Smith, Managing God's Goods (Nashville, Tenn.: Southern Publishing Association, 1973), p. 9.

- d. To preserve that which has been entrusted to his keeping (1 Tim 6:20).

2. Wisdom: Abraham's steward was a responsible, free agent.

He was given his commission and entrusted with resources to carry it out, but he was free to use his own judgment wisely in the fulfillment of his mission. He had to have a sense of the appropriate time and the appropriate way to act. In the same way, in the parable of the unrighteous steward (Lk 16:1-9), the "children of light" are advised to follow not his lack of honesty, but rather his ingenuity, prudence, and foresight (compare with Lk 12:33). "Jesus is not looking for enthusiasm, but rather for realism. God's sovereign activity always stands in the background. Opportunities present themselves through his guidance. Wisdom consists in seeing these opportunities and acting on them."¹

3. Accountability. Although Eliezer was a free agent, he knew that he was ultimately accountable to Abraham. This is the elemental truth of the man. Whether he recognizes his stewardship or not, there is a day of reckoning (Lk 12:46). Man is not his own creator. The life he has, the gifts of body and mind with which he is endowed, the property and money he has at his disposal are not his own to do with them as he likes. All these are holds in trust. He can use them at his discretion, but ultimately he will have to give an account of his stewardship.

We are ready now to use the theological understanding of the idea or concept of stewardship. In doing so, it needs to be remembered

¹Brattgard, p. 47.

that the nature of true Christian stewardship is determined and can only be understood when:

1. It is analyzed in the light of God's oikonomia, that is in the light of God's plan and purpose for creation and redemption.
2. One has an understanding of the nature and purpose of the world in God's plan as well as of why and how the Christian lives as a steward.

A Theological Understanding of Stewardship

God's Plan and Purpose in Creation

God's oikonomia (plan) and purpose for creation and redemption take us back to Gen 1:1: "In the beginning God created heaven and earth." This is the basic presupposition that is necessary for any initial postulation of Christian faith with regard to the existence of the world (Jer 10:11, 12) and of man (Ps 36:9). God is the sovereign creator¹ (Ps 24:1, 2; Is 66:1; Rev 14:6, 7) and preserver² (Is 40:26; Col 1:17) of this earth and of those who inhabit it. He could not have created that which He did not create and still continue to be God, for He does not depend on His creation for His existence. To create is a peculiar act of the divine will. "The Creation IS because God wills it: it has no other

¹The act of creation is here to be understood as "That free act of the true God by which in the beginning for his own glory he made, without the use of pre-existing materials, the whole visible and invisible universe." Augustus H. Strong, Systematic Theology (Philadelphia: The Judson Press, 1907), p. 371.

²The act of preservation is to be understood here as "that continuous agency of God by which he maintains in existence the things he has created, together with the properties and powers with which he has endowed them." A. H. Strong, p. 410.

foundation. God's will is the ratio sufficiens of the Creation."¹ It is not subject to a need, condition, or situation of any kind. "Creation is not a distinctive or necessary process of the divine nature" ² It is distinctly a gracious act of God and consequently, in Cunningham's words, grace "did not originate at Calvary. It reached out with God's decision to create a world and human life."³ Thus it is that life is a gift of God, and this belief has its importance in a concept of stewardship as we will note later on.

On the other hand, God did not create for His own glory, to selfishly praise Himself, as the literal sense of Is 43:7 and other Bible texts may seem to indicate. "Glory is not vain-glory, and in expressing his ideal, that is, in expressing himself, in his creation, he communicates to his creatures the utmost possible good."⁴ This is why God decided to expand His universe and create this earth and man. Thus a careful study of Ex 33:18, 19, 22; 34:6, 7 will demonstrate that the glory of God is the equivalent of his character. The Seventh-day Adventist church agrees with this position.⁵ God's basic purpose for creation was to manifest his character (glory) and to share his wisdom, power and love with His creatures. As a result of that manifestation, a community of love

¹Emil Brunner, The Christian Doctrine of Creation and Redemption (Philadelphia: The Westminster Press, 1952), vol. 2, p. 13.

²Strong, p. 373.

³Richard B. Cunningham, Creative Stewardship (Nashville: Abingdon Press, 1979), p. 33.

⁴Strong, p. 400.

⁵See Francis Nichol, ed., Seventh-day Adventist Bible Commentary (Washington, D.C.: Review and Herald Publishing Association, 1972), vol. 1, p. 674.

and righteousness would be formed (Eph 1:4-6). And so the creation of this world was not an act of selfishness. On the contrary, for in the life of Christ, through whom the Almighty carried out the work of creation (Col 1:16, 17), we see just how God works through love, making use of His powers and resources to give meaning and worth to the lives of created beings, for He delights in sharing all that which is really worthwhile.

In this way the stewardship of God can be appreciated. His attributes and powers are subordinated to the law of stewardship. Therefore, as steward of those same powers and resources, He could not lavish them and pour them out for His own benefit.¹ This would have been poor stewardship and completely against His own character. For this reason He created the world and called its inhabitants His children (1 Jn 3:1), desiring to have fellowship and communion with them as He revealed to and shared with them His character, mercy, justice, and truth (Ex 34:6, 7), wisdom, power, and love.² In this way, by proposing that man be like Himself, He opened the way for the full happiness of His creatures and the formation of a community of love and righteousness.

This is the reason that oikonomia, or God's plan for creation, consisted of bringing into existence this world and the human race as its inhabitants. Independent of Satan's activities and of the results of which might temporarily impede the fulfillment of this plan, God

¹See Kauffman, p. 34.

²The Adventist Church believes that this community of love and righteousness will replenish heaven. See Nichol, vol 1, p. 1082.

will fulfill His purpose to show that "creation was a purposeful act, not merely an end in itself."¹

God as Creator: Implications for Stewardship

With this belief that God is the only Sovereign Creator and Preserver of the universe as a basis, the author is prepared to present the first inferences that will lead to an understanding of Christian stewardship.

1. God is the only real owner of all that exists, including man.² He does not divide or share His property rights with anyone else. Creation establishes the right of eminent domain by which He rules over all things" (Rom 11:33-36).³ His right to property is based on the following:

- a. God is the only eternal or ultimate reality in the universe (Isa 45:22).
- b. Each thing is created and depends on Him in order to exist (Gal 1:16, 17).

2. There is no difference between the sacred and the profane of existence, between the material and the spiritual. Everything is based on the sovereignty of God and "there is nothing in the world which God has created that is independent of Him or unrelated to His purpose,"⁴ for the will of God is exerted equally in all areas of existence.

3. Material things are instrumental in character. That is,

¹Nichol, vol. 4, p. 268.

²Man as read in this project applies to both men and women, male and female. See Gen 1:26, 27.

³Kantonen, p. 30.

⁴Ibid., p. 33.

they are not an end in themselves but they are "created in order to serve the purpose of God for His world."¹

4. God is the only one who has the right to establish the nature, power, and extended application of all He has created.² It is a power and prerogative of God, for He is the only one who creates.

Man Created in "the Image of God":
Implications for Stewardship

Obviously, the creation of man became the most important aspect of God's work of creation.

Man is placed at the end of the divine work, because he is its summit, since he is made to God's image, and he is the king of all living creatures (Gen 1:26, 28), who were made for him (Gen 1:4, 10, 12, 18, 25) and the total work is "very good" (Gen 1:31), that is to say in conformity with the thought and will of its authors.³

Now, the distinctive character of man, created not only a "little less than God" (Ps 8:5) but also in a way that made him unique and different from the rest of creation, is that he was created in "the image of God" (Gen 1:26, 27). The expression "image of God" covers a number of ideas. The author would briefly say here that in any case this expression applies to all men equally.

First of all, a physical resemblance between God and man should not be excluded on the grounds of Deut 4:15-24; Isa 6; Ezek 1; Gen 5:1-3.⁴

¹Wampler, p. 40.

²See Cunningham, p. 35.

³P. van Imschoot, Theology of the Old Testament (Tournai, Belgium: Desclee and Co., 1954), vol. 1, p. 94.

⁴Among others, see G. von Rad, Genesis (Philadelphia: The Westminster Press, 1961), p. 57; N.W. Porteous, "Image of God," The Interpreter's Dictionary of the Bible (New York: Abingdon Press, 1962), vol. 3, pp. 683-684; Jacob, pp. 168-169.

The Adventist Church shares this view.¹ As Porteous so aptly states:

" . . . to assert external resemblance does not exclude spiritual resemblance." For the Hebrew mentality "always views man in his totality, by his physical being as well as by his spiritual functions."²

In the second place, the image of God consists of a spiritual resemblance between man and God. This means that man possesses a moral likeness to God and a personality similar to God's. By the attitude of a moral likeness is understood that man was made after God's image in knowledge, righteousness, and holiness (Eph 4:24; Col 3:10).

By the attribute of personality it is understood that man was created as a "personal being" with freedom and responsibility in order that "he could at his creation choose which of the objects of his knowledge--self, the world, or god--should be the norm and center of his development."³ Since he has freedom, which the lower creatures do not, man is the only being to whom has been given the liberty of responding to God in such a way that, by that same answer--loving and serving god--he may make God the norm and center of his development, thus fulfilling God's purpose for creation. This purpose was to glorify Himself and give Himself to His creatures in such a way as to form a community of love and righteousness. This liberty, to be sure, is only a limited liberty, for God expects man to act responsibly, that is to say, in such a way that he may fulfill the purpose for which he was created. Man

¹See Nichol, vol. 1, p. 216; Ellen G. White, Patriarchs and Prophets (Mountain View, California: Pacific Press Publishing Association, 1913), p. 45.

²Porteous, p. 684.

³Strong, p. 515.

may use that liberty for good or for evil, but it must be with responsibility, for "responsibility is part of the unchangeable structure of man's being . . . he has been made to respond."¹

As a consequence of the idea that man was created in the image of God, a person may make the following inferences which will help in a better understanding of stewardship. Man had dominion and control over the lower creations (Ps 8:6). Immediately after recounting the creation of man in God's image, Genesis speaks of man's dominion and watchcare over the lower creations (Gen 1:28; 2:19). In this way, man in his condition of being in God's image, was able to exercise the function of representing God to the created world. As God's representative, man was "summoned to maintain and enforce God's dominion over the earth."² In this way, man was to promote God's interest in the earth. At the same time, the exercise of this representation provides a number of other inferences.

God created man to be His steward. Man is not the lord nor the slave of creation, but the steward to whom God as "the creator and Owner of all things has entrusted what belongs to Him for the realization of his purpose."³ He granted to man the gift of administration. Man does not possess the right of property, but rather the right of stewardship. With the idea of promoting God's interests in this world, both in the lower creations as well as in man, the stewardship of man included not only the lower creations but also God's gifts. God's gifts are all those natural and spiritual resources that are unique to

¹Brunner, pp. 56-57.

²von Rad, p. 58.

³Kantonen, p.

the very existence of man as God's creature and which He gave man in order that, as a steward, he might use them responsibly, in harmony with the divine will, to meet God's objectives for creation and redemption.

Man as Steward: Stewardship Inferences

From this condition of stewardship one may make the following inference to further clarify the concept of stewardship:

1. Man does not really own anything. He may exert his right to property only in his condition as steward, for such a right is granted by God and consequently is derived from Him. All those things over which man exercises dominion, he has received as gifts from his Creator (1 Chron 29:14).

2. Man must exercise his dominion within the limits God established for His creation. This idea is perhaps one of the best contributions Wampler has made to the theology of stewardship. He remarks that "within those limits, his dominion is real. And the character of that dominion, the shape it takes, is the form of responsible stewardship."¹ Consequently, God expects man to forget his own whims over that which he dominates, and to fulfill that which God has determined to be within His own purposes for creation. This brings us to a third inference.

3. Man is a responsible steward. The dominance that man exercises as a steward over that which has been entrusted to him is a responsible dominion in the sense that he must give account to God for

¹Wampler, pp. 38-39.

the exercise of his stewardship. For this reason, man, as opposed to the lower creations, is a responsible being and his existence is characterized by responsibility (Lk 12:48).

4. Man has personal communion with God. Since God created man for the purpose of fellowshiping and communing with him by sharing His character, wisdom, and love, it is evident that man's relation with the Creator is a relationship of personal communion, and that, consequently, the stewardship relationship is of the same nature. Thus we find that in Eden God personally taught His creatures (Gen 2:16) while manifesting Himself in visible form (Gen 3:18). The Bible presents God not only as Creator but also as Father. Consequently, stewardship rests on a relationship that goes beyond those of trusteeship and servanthood, both of which imply watching and keeping jealously that which has been entrusted. It becomes instead a relationship of active administration on a responsible basis which is better represented by the term "partnership." It is even more than that. Man, besides being a steward, is chiefly a son (Eph 1:5, 6; Mk 1:25) and heir (Gal 4:7). For this reason stewardship is mostly a filial relationship. That which man administers is, in a deeper sense, not only God's but God's and man's,¹ because man is a steward over his Father's House,² that is, over his own house. This is in harmony with what has been said before with regard to the meaning of oikonomia and oikos. Christian stewardship is more than the cold relationship between owner and steward; such a concept is common to all believers in theism. When God ordered man, as steward of the earth, to fill, subdue, have

¹Kantonen, p. 40.

²Brattgard, p. 147.

dominion, till, and name (Gen 2:28; 3:16). Man became a sharer in the work of God in this world. In this way stewardship becomes a family affair, a partnership based on the personal communion that man has with God and in which man, by faith and through obedience, shares with God His purposes and designs.

5. Man can progress to a higher state of being. The story of Gen 3:22 causes us to believe that man was destined to progress in such a way that he would become more and more like his Creator.

God's Plan and Purpose in Redemption

The entrance of sin produced cosmic effects, for it not only separated man from God (Is 59:2) and almost erased God's image in man, although a trace is still visible (see Rom 2), but it also caused the lower creations to escape man's lordship (Rom 8:20; Is 24:5). Nevertheless, God's primary and eternal purpose for redemption continued to be the same as that of creation: to manifest His glory and to share His love with His creatures in order to have a community of love and righteousness. However, in the face of sin's appearance, God preferred to proceed to the immediate implementation of the subordinate purpose of redemption--to redeem and restore His creations in such a way that both might return to their original states: man to the image of God, and the lower creations to their submission to man. This was a preliminary and indispensable step in the final completion or fulfillment of the primary and eternal purpose. Thus, ever since the fall, God's great concern has been the task of redemption. At that time God became the Redeemer, but He continued to expect man to exercise stewardship. After the expulsion from Eden and after the flood as well, God charged fallen

mankind to exercise dominion over the earth and to be accountable for how they fulfilled that trust (Gen 4-9).

Not much time slipped by after sin's entrance before God was forced to deal with man (Gen 6:3). And yet throughout the ages God has always had men of faith who found grace in His sight and whom He redeemed, imputing them faith through righteousness. With them He established a covenant. First it was with Noah (Gen 6:9) and with his descendants until they failed. Then He made a covenant with Abram (Gen 12:2) which was later repeated with his sons, Isaac (Gen 26:4) and Jacob (Gen 28:14). In this way, His plan, His oikonomia, began to unfold. God's great purpose for the reconciliation of the world was now in motion. At every step the initiative rested with God as He called men and as they responded in faith. By this response faithful sons of God such as the patriarchs, prophets, and judges became stewards of God, "working with God in preparing His people Israel for the place they were to fill in His eternal purposes. Throughout them came the adoption, the covenants, the promise and eventually the Savior."¹ The responsibility of Israel was to trust God and obey Him and be His instruments so that they might faithfully serve as witnesses and contribute to the redemption of the world. God would maintain them as His "peculiar treasure" above all people (see Ex 23:20-24). But since they repeatedly broke their covenant with God, their mission as a people finally failed and God rejected them. Thus, up until the time of Christ, God's eternal purpose for creation was fulfilled imperfectly.

¹Kauffman, p. 50.

Despite it all, God persevered in His purpose of having a special people. With the coming of Christ, God's decisive redeeming act took place and the New Israel, the Church of God, is carrying out that eternal purpose, although, just as in antiquity, this is taking place in a limited way. However, the Bible assures us through prophets such as Isaiah and the seer of Patmos, that the community of love and righteousness will be installed perfectly and eternally on the occasion of Christ's second coming to this world.

Through Christ was established a new covenant by His blood shed for the remission of sins (Phil 2:5-11). The righteousness which the law sought to create was fulfilled through the sacrificial obedience of the Servant. He announced that the kingdom of God had come into the world, and He summoned men to that kingdom. All those who obey His call are His true church and heirs of all the promises given to Israel (Rom 4:13-15; Gal 3:9; Tit 3:7; Jas 2:5).

Christ's coming was the climax of God's plan to redeem this universe. He heard God's judgment on human sin and opened the way of salvation for all. Christ's sacrifice actualized and made definitely possible God's purpose for creation. Since Jesus is the perfect image of God (Col 1:15; 2 Cor 4:4), the human children of God can begin to recover His image through a life of faith and by the grace of the Almighty.

The Christian begins the recovery of the full image of God and of authentic humanity in a saving encounter with God through faith in Jesus Christ and the consequent life of Christian discipleship lived within the fellowship of the Church and in service to the world.¹

And though the call of God was addressed in the first place "to the lost

¹Cunningham, p. 42.

sheep of the house of Israel" (Mat 10:16), it was God's plan that such a call reach out to all nations and peoples (Mat 28:19, 20) through the Christian community or church, which is now the true *Laos Theou* (1 Pet 1:2-5, 9, 10), the people of God.

Thus, the secret of *oikonomia* or God's plan for the final and definitive redemption of this world is revealed. Since before the creation of the world God entrusted Christ with the administration and personal realization of this plan (Eph 1:5-10; 3:9-11) and predestined man to be saved (Rom 8:29; Eph 1:4-6) so that, with mankind working in the church as co-workers with Him (1 Cor 3:9) in the execution of such a plan, He could finally gather all things to Himself once again (Eph 1:9, 10). This is how God acted in Christ, and man was being led into a new reality, the living body of Christ on earth in order

. . . to make all men see what is the plan of the mystery hidden for ages in God, who created all things; that through the church the manifold wisdom of God might now be made known to the principalities and powers in the heavenly places. This was according to the eternal purpose which He has realized in Christ Jesus our Lord (Eph 3:9-11).

In this way, Christ makes a personal appeal to every believer to share His life and to become voluntarily engaged in His *oikonomia*. By the power of Christ's victorious resurrection, the believer rises into newness of life, tastes the power of the world to come, and becomes the channel through which the new life in Christ arrives to mankind. Now, the agency for fulfilling God's *oikonomia* is the Church, for she is the culmination of the new community born of and enabled by the Spirit. Therefore, as previously pointed out in the biblical section, the Christian steward can be the only person who definitely cooperates with God in realization of *oikonomia*. That is to say, the responsible activity of

God's people must always be related to God's active and gracious purposes for His people in order to re-establish in them the image of God and promote in this way the formation of a community of love and righteousness. And this is true because, as a result of the encounter of faith between man and God, the Christian recognizes Christ as the sovereign creator, preserver, redeemer, and Lord of all of his existence. Furthermore, he recognizes that all he is and has, especially his life, is a gift and that God demands from him precisely all of this through a responsible stewardship in the obedience that is faith (Rom 1:5; 1 Thess 5:23). In this way his stewardship reaches out to cover all of the aspects of his life and the consequent relationships that this implies.

Nature and Purposes of the World in the Plan of God

Nature of the World in the Plan of God

To the Hebrew mind, the world created by God is good, for everything that comes from the hand of God can be only good. This idea runs through the Bible (Gen 1:31; 1 Tim 4:4). For this reason there is no separation of the sacred and the profane, the spiritual and the material. All things, whatever their nature might be, are gifts from God that man should receive with gratitude and reverence.

When sin entered, the world was no longer characterized by perfection and kindness as in the beginning. The fall modified the balance of the created order, as God's enemy disrupted and dislocated everything with his evil power (Gen 1-9; Is 24:5; Rom 1-8) to such a degree that he not only separated man from God and caused creation to no longer respond to man's dominion, but also brought man under the

sovereignty of the things of this world so that he worships them and believes that he can obtain courage and confidence from them (Is 44:14 and ff; 40:19 ff; Rom 1:1; 1 Tim 6:9, etc.). The Bible presents the world and man as subjects of God's enemy after the fall; they now groan in travail waiting "with eager longing for the revealing of the sons of God" (Rom 8:8-23).

And yet God does not completely forsake the world. The earth continues to have significance for both man and God (1 Tim 4:4), for this world is now the preparation place for that people God is now transforming to live with Him for eternity (2 Pet 3:12, 13; Rev 21, 22, etc.).

The Christian walks a razor's edge in being called to value the world, but not to value it too much, to affirm its intrinsic goodness without ignoring its evil, to recognize its evil without denying its goodness. He cannot despise the world because the world is being redeemed and will be ultimately transformed. On the other hand, he cannot treat the world as an ultimate value precisely because the world is in the process of being redeemed but is yet pervaded by evil.¹

This is why God has interest in not only man's redemption and his reconciliation with Divinity, but also in the redemption and restoration of the lower creation through Christ's sacrifice. Just as the fall had cosmic effects, the redemption had cosmic purposes. God's love for the world (Jn 3:16) includes more than man, it includes the entire creation. For this reason 2 Cor 5:19 must be understood to mean that God was reconciling creation as well. In this way, and in connection with Rom 8:18-25 and Eph 1:9, God's plan for the fulness of time is "to unite all things to Him, things in heaven and things on earth" (Eph 1:10).

¹Cunningham, p. 51.

Purposes of the World in the Plan of God

Within the Great Plan or oikonomia of God, God's purposes for creating the world should be mentioned:

1. By means of the creation of the world God expressed Himself.
2. The world is the place created by God to be a habitation for man, the crowning work of creation. It is in this place that man must be tested before he can be incorporated into the community of love and righteousness that God is preparing.
3. The world is necessary for the existence of humanity for three reasons:
 - a. Because it provides subsistence through the process of God's continuing creation.
 - b. Because, despite sin, it is still a divine instrument which directs human minds and hearts toward God.
 - c. Because it makes possible the formation of human communities that are integral to human fulfillment and happiness.
4. The world is the appropriate place for man's dominion, for his work and creative activity, which, if rightly rooted within God's will, will ennoble the character and contribute to its spiritual elevation.¹ In this way, the world was a purposeful act in the fulfillment of God's singular oikonomia for creation and redemption.

Living as a Steward: How?

In our summary of the biblical evidence we noticed the Christian is called to live as a steward. He is called to exercise his stewardship

¹The author is indebted to Fisher, pp. 53-55, for this summary statement.

wisely, faithfully, and responsibly. In this respect he has an individual responsibility before God.

The resources that make up life come to man in the form of gifts so that he may fulfill the reason for his existence within the oikonomia of God. There are gifts that come through creation and there are gifts that come to man through redemption. "The Bible reveals to us an organic relationship between the two. The biblical concept of stewardship would be corrupted if one of these were emphasized at the expense of the other."¹

The gifts that come through creation are those that are most directly related to the life or existence of man. They are all those that, for all practical purposes, are included in the classical and four-fold division of talents or abilities, time, health, and material belongings. The gifts of redemption are the spiritual gifts (1 Cor 12:4-6; Rom 12:6-8; Eph 4:11 ff.; 1 Pet 4:10 ff.) or gifts of grace, and the gift of the Gospel or the Good News of Salvation (1 Cor 9:17-18).

It seems certain that man discovers the true value of these gifts and the logical responsibility of administering them in harmony with the will of God, mainly in the context of the Christian Community or Church. Because of this, and in addition to his individual responsibility, the Christian also has a corporate, or collective responsibility. In effect, in his status as a member of the church and co-worker with God in the realization of the divine oikonomia, the Christian along with other fellow believers responsibly shares his gifts of creation and redemption

¹Brattgard, p. 64.

with the church and the world. This corporate responsibility may be basically fulfilled in three ways:

1. By serving those that believe, the "household of faith," as opportunity affords and according to the gifts the Christian has received (Gal 6:10; 1 Cor 12:4-6). In this way each Christian, making use of his charismata, just as was pointed out in the biblical section, as a "living stone," has the opportunity of contributing to the spiritual nurture and growth of the fellow believer in the community and consequently to the upbuilding of the Christian church.

2. By serving the world as God's agent or minister of reconciliation. To the church has been committed "the ministry of reconciliation" (2 Cor 5:18, 19) through the preaching of repentance and the pardon of sins (Lk 24:27). In this way, each Christian, according to the gifts received (1 Cor 12: Rom 12; Eph 4), fulfills his ministry responsibly and contributes to the advance of God's purposes for creation and redemption in this world.

3. By living distinctively as a Christian. In almost every human endeavor and in the order of life, be it in family duties and relationships, in gainful occupations, in daily study or work, in recreation and in the cultivation of friendships, in personal relationships with legislators and rulers, or even in the concern and care for ecology on this earth, the Christian has the opportunity of living as a Christian and of serving and testifying to his fellow men by making use, as a good steward, of the gifts of creation and redemption.

The Christian Lives as a Steward: Why?

A theological understanding of the idea or concept of stewardship would be incomplete without a presentation of the reason why a Christian

should live as a steward. This brings the author to a brief analysis, of the motivating factor in stewardship. While this is an area of debate, the author feels that it is very important not only because of its significance for the teaching and practice of individual stewardship but also because of its implications for the collective stewardship of the congregation.

Literature concerning this subject reveals a large variety of opinions.¹ Diverse motives are given to justify the exercise of Christian stewardship, from the idea that man must be a responsible steward because God is the owner of all things and will some day require man to render an account, to the position which states that the Christian acts as a steward because of his gratitude for all he has received from God.

The author believes that the best way to face this matter is to begin by understanding the Christian concept of life. In 2 Cor 5 we discover the Pauline understanding of the Christian life. Here Paul states that Christians should try to live a life that is agreeable to Christ (v. 5). But why try to live such a life? Paul answers: "The love of Christ controls us" (v. 14). Notice that the apostle does not say the love for Christ, but rather the love of Christ. In other words, Paul's desire to live this way and not some other way, the desire which controls his life, is a result of the love of Christ and not for

¹In relation to this, see, among others: Kantonen, p. 85; Brattgard, pp. 150-151; Werning, pp. 44-62; Cunningham, pp. 89-92; Martin E. Carlson, Why People Give (New York: Council Press for Stewardship and Benevolence. National Council of the Churches of Christ in the United States of America, 1968), pp. 112-147; Werning, "What Moves Man as Stewards," Christianity Today 14 (April 24, 1970): 11-13.

Christ.¹ That is to say that the controlling force is the acceptance, understanding, and conviction of God's love for him as revealed in the cross of Calvary: "The love of Christ controls us, because we are convinced that one has died for all . . ." (vs. 14, 15). Regarding this, Ralston says that "The way in which man responds to the love of God in Christ is inevitably rooted in their understanding of what God has done for them in Christ."² Thus, when a person, under the influence of the Holy Spirit, understands and accepts the purpose of Christ's death, this person, as Paul states in verse 15, experiences a change of attitude toward life. Life is no longer lived for self but rather "for him who for their sake died and was raised." From then on God becomes the center of man's existence and man becomes a new creature in Christ (v. 17). This is the Pauline understanding of life.

But how does this relate to stewardship? An understanding and acceptance of Christ's death as the expiation for sin, brings to life, by the grace of God, faith in sinful man. Faith is that attitude that centers life in God, and by means of which man surrenders himself into the hands of the Almighty as revealed in Christ, accepting the divine gift freely given through the Son. That same faith enables the outpouring of pardon's grace upon the repentant sinner while fostering and giving power to the believer's love. "It is faith that energizes love, not love that energizes faith. Faith lives by God's

¹Translations have overwhelmingly rendered the genitive to Christou as the love of Christ rather than for Christ. See, for instance The New American Bible, The New English Bible, The New International Version, The Jerusalem Bible, The Revised Standard Version, and The King James Version.

²Holmes Ralston, Stewardship in the New Testament (Richmond, Virginia: John Knox Press, 1946), p. 67.

Faith lives by God's love, not our own."¹ As the Bible says, "We love, because he first loved us" (1 Jn 4:19).

In this way, the first evidence of stewardship takes place when the repentant sinner receives pardon and, as a justified son of God, begins to love his God. Subdued by a deep understanding of the profound love revealed on Golgotha, he surrenders his will to Christ and permits Him to restore little by little the divine will in him. From this point on, the believer begins to conduct himself as a servant of Jesus Christ and a steward of God's mysteries (1 Cor 4:1, 2). He perceives that he does not belong to himself but rather to God, and that he cannot do what he wants with his life and the gifts of creation and redemption, but rather must do what the Lord wants, for Christ controls and lives in him (Gal 2:20). In this condition, he realizes that he really lacks rights over himself as God's steward. For this reason and in this state, he becomes conscious of his need to render account to God with regard to his administration of that which has been entrusted to him.

Thus, the motive for Christian stewardship is not, in the end, man's love for God, for this love comes after God's love implants faith in the human heart, producing the grace of pardon and the birth of love that leads man to a love for God. The motive is the love of God for man as revealed on the Cross.

Final Inferences

If we take into account the concepts expressed above, it can be said that stewardship is "nothing less than the distinctively Christian

¹Kantonen, p. 96.

love, not our own."¹ As the Bible says, "We love, because he first loved us" (1 Jn 4:19).

In its fullest sense, therefore, the theology of stewardship is a descriptive study of the doctrine of sanctification, the doctrine of the Christian life.³ This is what the author attempted to present very briefly in the previous section of this chapter.

Also, Christian stewardship consists simply of giving life to such a theology by making it real and practical when Christian thoughts and words become action. In daily life this means a constant process of surrender, of rendering more and more of the human will to the lordship and sovereignty of Christ each day. This does not mean, however, that because the Christian advances day by day in his sanctification and is, consequently, a better steward, the day will come when he does not need justification anymore. Man will always need divine forgiveness. And just as the believer needs sanctifying grace every day, he also needs justifying grace every day, both being answers to the faith which the believer is to exercise. He does so as a good steward, through his love for God and his fellowmen and by contributing to the fulfillment of God's purpose for creation and redemption.

On the basis of what has been said above, the author wishes to draw two final inferences which he believes are very important in the practice of Christian stewardship. He believes, first, that it would be very helpful to distinguish here stewardship from "religious activism." In fact, stewardship does not consist of doing something, or of doing

¹Kantonen, p. 103.

²Brattgard, p. 192

³See Wampler, p. 56.

something more than what he has already done for the church or in service to others. It does not consist, for example, of giving two more Bible studies per week, nor of giving fifty dollars more per month for church expenses, etc., as a response to the appeal of some leader who is truly not doing anything but "religious activism" and, to accomplish it, most of the time simply tells a touching story or makes a dramatic presentation of financial need. Stewardship means to live life in only one way, the way a Christian should live it, giving up his will every day and using the gifts of creation and redemption for the fulfillment of the divine oikonomia. Thus it implies a life in which the Christian has no need of emotional appeals, touching stories, or discourses and eloquent sermons to help him decide to participate in this oikonomia: as he grows spiritually, opportunities are offered to serve and to witness more faithfully as a steward every day. This does not mean that at the end of a meeting of stewardship the Christian cannot be invited to make a spontaneous covenant with God in some area of his life, if he has been correctly motivated to do so. But it would not be correct motivation if, instead of helping him discover his gifts and encouraging him to develop and use them at the first opportunity, some leader would start to cry out and plead for help and support to accomplish this or that objective or goal. The Christian is not a supporter of God's plan, but an associate, and the church is not a mendicant but a leader which should channel the use of the gifts that God has given to His children.

Neither does the author believe that the church should be accused of wrong motivation or of begging if it gives information about its needs or the needs of someone to whom it ministers at the proper

place and time and in the proper circumstances. Every child of God, as a faithful steward, has the right to know how the evangelistic and financial program of the congregation is faring locally and in other places, because information of this nature sharpens his capacity to discern the positive and negative aspects of the fulfillment of God's plan, and guides him to serve and witness in the places and circumstances which are most advantageous.

Having this brief biblical-theological exposition of the suggested idea or concept of stewardship, the author is prepared now, on the basis of all that which has been said up to this point, to present his approach to the meetings in the Intensive phase of the stewardship campaign.

CHAPTER IV

INTENSIVE PHASE OF THE STEWARDSHIP

CAMPAIGNS

The Annual Spiritual Plan of Stewardship is a series of educational activities on stewardship which are held during the year in Seventh-day Adventist churches in South America. One of these activities is the Annual Stewardship Campaign or Annual Series on Stewardship Emphasis, which, as has been explained, has two stages: the Preliminary stage and the Intensive (Educational) stage. This project, as already noted, has the purpose of offering a strategy for meetings on Christian stewardship corresponding to the Intensive stage, with a view to providing a more efficient teaching approach to stewardship. Therefore, this chapter presents the author's approach to such meetings. It also includes their objectives and underlying philosophy as well as their organization and the procedures involved.

A Word of Caution

Christian stewardship is a biblical doctrine, which, because of its content and sphere of application, requires a well-designed process of progressive and systematic teaching over a period of time, so that it may be accepted and practiced by the individual believer and the entire congregation.

Certainly, stewardship cannot be learned in just a day or two. It requires more than mere intellectual assimilation. It calls for dedication and commitment. Above and beyond intellectual assent it involves an act of faith by which the Christian, under the influence of the Holy Spirit, continually surrenders his will to God, thus gradually allowing the restoration of divine sovereignty over his life as he begins to live the life of a steward. Stewardship needs to be practiced for its teachings cannot be implemented at once; they become relevant only when the values, joys, and blessings of stewardship are experienced.¹

In addition, these three things--teaching, commitment and practice of stewardship--will vary according to the age of the individuals involved. Obviously, it does not mean the same thing to an adult as it does to a child. Here is where a word of caution is needed. On the basis of the author's experience as a stewardship leader in the church, he is convinced that the teaching of stewardship must be repeated every year to a congregation of adults and children for best results. This is not to say that the same strategy should be presented each time, but that the essential part of it, namely the objectives, philosophy, and the educational aspects of the meetings must be preserved. The other elements, such as the promotional activities, the order of the subjects, the format, the procedures, and the specific objectives of the meetings may be modified to the maturity of the congregation.

General Objective and Philosophy of the Meetings

As part of his research for this project, the author directed three series of meetings. The general objective of these meetings was to teach, and make the participants aware, according to their ages, of the privileges,

¹See McRae, pp. 80, 82.

responsibilities and blessings that result from the faithful exercise of stewardship, so that during the meetings they might make a commitment with respect to their individual stewardship of all aspects of their lives, as well as to their corporate stewardship of the gifts of creation and redemption in service to the congregation and the world. Logically, the ultimate objective of these meetings was to encourage each participant to become a genuine Christian steward.

The approach which was followed in order to reach the intended goals involved the presentation of the broad concepts of stewardship--not just the idea of money--to help the participants to:

- (1) judge themselves in relation to the practical exercise of the principal aspects of Christian stewardship
- (2) discover the potential of the gifts received from God
- (3) develop those gifts
- (4) employ these gifts as responsible stewards on an individual and corporate basis.

Description of the Churches Where the Method was Practiced

Within the limitations of his responsibilities as Director of Stewardship for the South American Division, the author selected three congregations representative of the different cultural, intellectual and economic levels within the Seventh-day Adventist Church in South America. These congregations were selected because of their size (small to large), their age (young to old), and the language spoken (Portuguese as well as Spanish).

The first of these churches was the church of San Miguel, in the suburbs of Buenos Aires, Republic of Argentina. The stewardship

campaign was held there from May 23 to 30, 1978. At that time, the church was four years old; it was the result of evangelistic meetings. Its membership was 120 active members with a cultural, intellectual, and economic level representative of the average or typical South American Seventh-day Adventist church. Prior to this date no stewardship campaign had ever taken place there.

The second church was the one at Porvenir, Santiago, Chile. The campaign was held from September 23 to 30, 1978. With a central location, this congregation is one of the oldest, if not the oldest, of the SDA congregations in Chile. It was founded during the first decades of this century. Its membership was over four hundred, but with an average attendance of two hundred members. Some stewardship campaigns had been held there before, but in recent years nothing had been done. Thus, it was a good sample for the stewardship experience because of the constant movement of its members. It really was as if a first campaign were being held there. With respect to its cultural, intellectual and economic level it was considered to be above the average or typical SDA congregations in South America.

The third and last congregation chosen was the one at Cruzeiro, within the Federal District of Brasilia, capital city of Brazil. The campaign was held there from December 16-23, 1979. A newly organized church founded by the laymen of the Central Church of Brasilia, it had a total of eighty members of which sixty to seventy attended church services each Sabbath. It had not yet had the opportunity to participate to a great extent in a stewardship campaign. Its cultural, intellectual, and

economic level was evaluated to be below the average or typical SDA congregations in the South American Division.

Preparing the Members' Interest
in the Meetings

A well-prepared and well-presented Annual Campaign of Stewardship has been found to be one of the most important spiritual events of the year in any congregation. The program appears essential because through it the foundations are established at the beginning of a church calendar for individual and corporate consecration, organization for evangelism and financial support--things that are essential to the spiritual growth and the success of the soul-winning program of the local church.

Good preparation of the church prior to the campaign is important. Each of the aspects of this preparatory work should be worked out during the preliminary stage discussed on page 3. Although a discussion of this Preliminary stage is not within the scope of this paper, it might be useful to consider some promotional activities which, while prior to the meetings, are directly related to the goal of awakening the interest of the members thus insuring their attendance. In this context, it is useful to mention that these activities are necessary due to the following reasons:

1. In almost every congregation a negative attitude toward the campaign prevails because it is identified with money.
2. It is not easy, especially in urban centers, to persuade church members to attend meetings other than the regular ones.

A complete approach was used with the sample churches for the promotion of the campaigns. This promotion took on two forms.

Personal Promotion

Personal promotion proved to be the most effective and least expensive method. It included the following activities:

1. Personal testimony. The Preliminary stage of the campaign involved several meetings which all the church officials attended. In each of these meetings the purpose, range, and objectives of the campaign were carefully explained. Thus, when the meetings of the Intensive stage began, every church official was conscious of the importance and value of Christian stewardship, and was free of prejudice as well. The church officials of the sample churches were then asked to share their opinions about stewardship with their relatives, church members, persons interested in the church, and even former SDA. They were asked to tell about the upcoming meetings, too. When this approach alone was used without any other promotion, 30-40 percent of the active church members attended the meetings.

2. Visitation by pairs of everyone in the church. This approach was not new. The innovation was that the couples who visited were the teachers of the evangelistic units of the Sabbath School and their assistants. They were responsible for visiting the homes of their class members at least twice during the month prior to the campaign. The first visit took place four Sabbaths before the meetings began, and the second Sabbath just prior to the beginning of the meetings. These visits were short, to the point, and Christ-centered in order to help the believer according to his/her needs. A Bible passage was read, and a prayer offered. The second visit had the additional purpose of extending a warm invitation to attend the meetings starting the following

Sabbath. For that purpose, a schedule of the meetings and general activities planned for adults and children was left with the family.

3. Christ-centered preaching. The Sabbath before the meetings began, a Christ-centered sermon about Jesus, the Model Steward, was presented. This helped to break down prejudices in the mind of members who were expecting to hear a sermon about money from the Stewardship Director, which did not materialize.

Public Promotion

Public promotion is usually the most expensive method and is less effective than personal promotion. However, it was worth the expense. It included the following activities:

1. Public announcements. On the two Sabbaths prior to the campaign, announcements were made in church about the meetings, emphasizing their importance. Announcements were printed in the church bulletin, also.

2. Handouts of Handbills. Handbills about stewardship were given to the church members on the third and second Sabbaths prior to the meetings. During the announcement period on the Sabbath just before the meetings began, the campaign program schedule was given to the church.

3. Letter of invitation. The Tuesday before the meetings, a letter was sent to all the church members, inviting them to the campaign beginning that weekend. It was signed by the district pastor and the Director of Stewardship of the Division. This was not new; it has been done ever since the Stewardship Plan was begun in South America.

Figure 1 is a summary description of the promotion implemented for the Stewardship Campaign.

Sabbath	
1st visit	4 weeks before
1st handout after sermon	3 weeks before
2nd handout after sermon and public announcement printed in bulletin	2 weeks before
Christ-centered sermon, public announcement printed in bulletin, and 3rd handout during the period for announcements, contains the campaign program schedule	1 week before
1st sermon of the campaign	

Figure 1: Outline of the Stewardship Campaign Promotion

Instructional Principles of the Meetings

The intensive stage of the campaign that consists of nine meetings, began with the Sabbath morning sermon. The first instructional principle applied in these meetings concerned the roles to be played by the pastor or the stewardship leader, that is, the instructor, and the participants in the meetings. The former should be a teacher rather than a preacher and lecturer; the latter should be actively involved in the teaching process rather than being merely anonymous listeners. For this reason, the format of the meetings, as will be explained later in this chapter, departed from the traditional format.

The order in which the subjects were dealt with took into account another educational principle. The most easily accepted topics (Integral Stewardship of the Life, Covenants with God, etc.) were presented before the more controversial ones (Stewardship of Possessions, The Financial Covenant, its Why and How, etc.). The format of each meeting was based on the same principle: from the easy to the difficult. The activities were developed step by step so that the exposition of the topic, the learning process, and the decisions to be made by those present were accomplished naturally and without pressures of any kind.

The extensive use of audio-visual aids in these meetings responded to the fact that 85 percent of what a person learns comes to him through his eyes and ears.¹ Finally, the children's meetings, which were held at the same time as the adults' stewardship meetings, employed another equally universal principle of instruction--the children were approached with the concept of stewardship on their own level of understanding.

Order of the Subjects

For some years after the stewardship campaigns began officially in South America in 1970, the themes and topics presented during the Intensive stages followed the pattern of the sermons in the Stewardship Manual of the General Conference. These had a very definite tendency to present only the stewardship of goods or possessions. The Sabbath School lesson for the fourth quarter of 1973, entitled "Managing God's Goods," and the book of the same title, authored by P. G. Smith and designed for further study, produced a definite change in stewardship

¹K. B. Hass, and H. Q. Packer, Preparation and Use of Audio-Visual Aids (New York: Prentice Hall, 1950), p. XI.

sermons in South America. Some of the stewardship leaders tried to present a concept of stewardship much broader than the traditional view. It was at the beginning of 1973 that, with this broader view in mind, the author wrote the "Manual Abreviado de Mayordomia" (Abridged Manual on Stewardship). It included sermons which presented the four basic areas of every believer's individual responsibility as a steward of the Lord: talents, time, health, and resources. The publication of that quarterly confirmed that the innovations taking place in South America were on the right track. The author firmly believes that the Seventh-day Adventist Church owes to P. G. Smith the accomplishment of placing Christian stewardship in the place it belongs. Through him, this church became one of the first to emphasize the stewardship of the body in the context of a broader stewardship concept.

On the basis of these experiences, the presentation of the topics was arranged according to the instructional criteria alluded to above. Three new elements, however, were introduced. The first was to present the broader concept of stewardship as it is found in Christ in the first meeting of the series. The second was that the second meeting presented the biblical concept of the covenant (pledge) and the reasons it should be made. It had been observed from past experience that the topic of the covenant needed to be explained clearly. This does not refer only to the financial covenant but to the biblical concept of covenant as such. The meetings aimed not only at teaching the fundamental principles of the doctrine, but also at helping the participants make a decision through a written covenant concerning their duty as stewards in the different aspects of their lives. Therefore it was decided that one of the first

things which needed to be clarified was the very concept of covenant. This was the topic of the second meeting.

The third and last new element was to move the administrative meeting of the Preliminary stage to the end of the Educative or Intensive stage. It has already been mentioned that socio-religious and cultural reasons did not recommend the holding of such a meeting prior to the meetings of the Intensive stage. This change was not motivated by this reason alone. In fact, it is believed that if the Evangelistic Plan and the church budget are considered and voted on in an administrative meeting after the covenants have been made, those involved will give their talents, time, and resources to God rather than giving them just to fulfill the Plan or to balance the budget.

It is not wrong to give money and gifts and to spend time so that the church can plan activities and settle its finances. The question lies in what motivates the steward to give. As has already been seen, only a response to the love of God can arouse a pure love that would lead a steward to give, with sacrifice, his talents, time, and resources for God. The exercise of correct stewardship comes from correct motivation. If the Christian steward gives because he has some previously calculated needs in mind, his giving is motivated more by an Evangelistic Plan or a Church Budget than by his love for God. This is precisely the danger that the Christian runs into when the business meeting is held before the beginning of the educative phase. Each believer is exposed during the week of meetings to the motivating tension to give an amount of time, talent, and money needed by the church and those that the church serves. In this situation, it is much easier to make the covenants in

the different areas of life, thinking of and being motivated by those needs rather than thinking of and being motivated by the love of God. When the former happens the Christian steward's giving has the following weaknesses:

1. His giving depends on the knowledge that he has of the needs. Consequently, the lesser he knows, the lesser he gives.
2. Once the need diminishes or ends, his giving also diminishes and ends.
3. His giving is not different from the giving of well-meaning atheists, humanists, and moralists based on the needs that they find on their way.

For these reasons, and paraphrasing Werning,¹ it can be said with all justice that the goal of stewardship is not to have a bigger budget and a more aggressive evangelistic plan every year, but to change people so that, with correct motivations, conduct, and commitment, they could effectively express their Christian faith. As a result the church would have a bigger budget and a more aggressive evangelistic program every year. Therefore, the steward is not considered a supporter of a particular program or a budget to which he gives because he is motivated by them, but as an administrator through whom programs and budgets are developed because of his giving.

This means, of course, that stewardship is not something that can, as some believe, be implanted in the life of the believer from the outside; strict exercises of benevolent giving does not help one attain spiritual richness and good stewardship. On the contrary, good

¹Werning, p. 85.

stewardship is something that should grow naturally from within; through the work of the Holy Spirit, the response of love to the love of God can be manifested in benevolent giving, which, as it is practiced, generates spiritual wealth and faithful stewardship.¹

Thus, the order of topics presented was as follows (see figure 2).:

1. The Integral Stewardship of Life (broad concept of stewardship)
2. Covenants with God (the covenant, its significance and why it is made)
3. Saved to Save (stewardship of talents)
4. What All of Us Have Equally (stewardship of time)
5. The Doctrine of Life (stewardship of the body)
6. Stewardship of Treasures
7. The Financial Covenant (how to make it and its function at the local church level)
8. The Blessings of Stewardship
9. All Upon the Altar (a message of reconsecration and the delivery of the Pacts)
10. Business Meeting

The order of the topics for the children was the following (see also figure 2):

1. Creation
2. Talents
3. Time
4. Health

¹See Ellen G. White, Counsels on Stewardship (Washington, D.C.: Review and Herald Publishing Association, 1940), pp. 13-15.

Figure 2: Sequence of the Stewardship Meetings Topics for Adults and Children

Adults	SABBATH
	1st Topic (morning): THE INTEGRAL STEWARDSHIP OF LIFE
Children	2nd Topic (evening): COVENANTS WITH GOD
	1st Topic (evening) CREATION

	SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SABBATH
ADULTS	3rd Topic SAVED TO SAVE	4th Topic: WHAT ALL OF US HAVE EQUALLY	5th Topic THE DOCTRINE OF LIFE	6th Topic: STEWARDSHIP OF TREASURES	7th Topic THE FINANCIAL COVENANT	8th Topic THE BLESSINGS OF STEWARDSHIP	9th Topic (morning): ALL UPON THE ALTAR 10th Topic (Evening): BUSINESS MEETING
CHILDREN	2nd Topic TALENTS	3rd Topic TIME	4th Topic HEALTH	5th Topic MONEY	6th and 7th Topics --RECAPITULATION --REHEARSAL (For brief program to be presented before the sermon, Sabbath morning)		8th Topic (before sermon): BRIEF STEWARDSHIP PROGRAM

5. Money
6. Recapitulation and Rehearsal--I
7. Recapitulation and Rehearsal--II
8. Stewardship Program

As can be seen in figure 2, the content and the order of the basic topics on stewardship presented to the audience were the same. They were presented simultaneously to the children and the adults, usually the children's parents. In this way, a unity of knowledge and decisions about stewardship could be achieved among the different members of every family unit on the same day.

Format, Specific Objectives, and Procedures of the Meetings

The format of the meetings attempted to fulfill two principles. The first, a principle of communication, suggests that the attendees of the meetings should participate in the program so that they learn and better retain what is taught. The second, already mentioned on page 81, establishes that for a better understanding, the teaching should begin with the simple and progress to the complex. Thus each meeting had its own format and procedures varied according to the subject to be treated and the specific objectives to be reached.

The format for the adults' meetings is shown in fig. 3. The summary of the objectives and procedures of each meeting is given below. For further information on the children's meetings, the reader is referred to the format, objectives and procedures given in the book Children's Stewardship Program by Laura F. Roncarolo.¹

¹See, Laura R. Roncarolo, Children's Stewardship Program (Brasilia, Brazil: South American Division Press, 1978), in the Heritage Room of Andrews University, Berrien Springs, Michigan.

Figure 3: Format of the Stewardship Meetings

						SABBATH
						<p>Morning</p> <ol style="list-style-type: none"> 1. Survey 2. Sermon 3. Distribution of stewardship booklets
						<p>Evening</p> <ol style="list-style-type: none"> 1. Explanation on question box 2. Written exercise and comments 3. Review 4. Topic 5. Film 6. Distribution of stewardship booklets
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SABBATH
<ol style="list-style-type: none"> 1. Written exercise and comments 2. Review 3. Topic 4. Slide Presentation 5. Covenant of talents 6. Distribution of Stewardship Booklets 	<ol style="list-style-type: none"> 1. Written exercise and comments 2. Question box 3. Group Dynamics 4. Review 5. Sermonette 6. Audiovisual presentation 7. Covenant of time 	<ol style="list-style-type: none"> 1. Group dynamics 2. Review 3. Sermonette 4. Symposium 5. Film 6. Covenant of health 7. Distribution of stewardship booklets 	<ol style="list-style-type: none"> 1. Written exercise and comments 2. Group Dynamics 3. Review 4. Sermonette 5. Slide presentation 6. Distribution of forms of covenant of treasures 7. Distribution of stewardship booklets 	<ol style="list-style-type: none"> 1. Written exercises and comments 2. Question Box 3. Review 4. Practical Sermonette 5. Dramatic representation 6. Distribution of stewardship booklets 	<ol style="list-style-type: none"> 1. Written exercise and comments 2. Review 3. Topic 4. Testimonies 5. Film 6. Distribution of stewardship booklets 	<p>Morning</p> <ol style="list-style-type: none"> 1. Survey 2. Sermon: --Covenants before Altar --Appeal to Non-Adventists <p>Evening</p> <ol style="list-style-type: none"> 1. Musical program 2. Written exercise and comments 3. Business meeting: Evangelistic Plan of the church 4. Sabbath veppers 5. Business meeting: Church Budget 6. Film

First Meeting

1. Specific Objectives: The first objective of this meeting was to present a more ample concept of stewardship on the basis of Christ's sacrifice within the great Plan of God to restore man to His image and resemblance. A sermon was preached the previous Sabbath and instruction was given during the first meeting in an attempt to break down the attendees' belief that stewardship is synonymous with money. A second objective was to lay a solid biblical foundation to give support and continuity to the rest of the topics of the series. Finally, a survey given before the sermon was an attempt to introduce the attendees to participation in the learning process. At the same time the survey gave the leader a clearer understanding of what stewardship meant to his audience. It might be helpful here to mention that the tabulation of the survey made three months before the meetings permitted the leader to have an idea of the degree of maturity of the congregation on the topic of stewardship. An evaluation of these two surveys is given in the next chapter.

2. Procedures: The first activity of the first Sabbath morning, as was said above, was a simple survey in which attendees were asked to explain in words (adults, young people, and early teens) or graphs (children) what they understood by stewardship. Afterwards, the instructor preached about the "Integral Stewardship of Life" with visual aids on the feltboard. At the end of the sermon, a prayer of consecration presenting God's people as stewards who accept the challenge to be faithful in everything was offered. Finally a booklet relating to the topic of the sermon was distributed as the people left the church.

Second Meeting

1. **Specific Objectives:** The author has perceived through past experience that in South America the subject of the covenant needed to be clarified. This does not necessarily refer to the financial covenant and how to make it, but to the biblical concept of the covenant as such. For this reason, and because the meetings on stewardship had as a goal not only the teaching of the fundamental principles of this doctrine but also aiding the attendees to make decisions through written covenants concerning their responsibility as stewards in various areas of life, it seemed important, therefore, that one of the first things that should be properly clarified and taught in this series of meetings was precisely what is meant by a covenant. The second meeting was devoted to this topic. Therefore, the basic objective was to make the attendees conscious of the importance of the fact that God has always given His children the opportunity to decide to make a covenant with Him. It was also pointed out that the Godhead desires to bless them through the covenant. This transition between the presentation of a topic about all of the areas of stewardship and the latter appeal to make a covenant was accomplished the following day, and it was done naturally and without resistance.

2. **Procedures:** The first activity of the meeting was a short explanation of the purpose of the question box, and assurance that the instructor would answer, during the fourth (Monday) and seventh (Thursday) meetings, questions about stewardship that the attendees wrote out and put in the box.

Afterwards, the written exercises were done. These were a series

of questions written for adults, young people, and early teens.¹ The questions were designed to guide the thoughts and to prepare the minds of the attendees concerning the central topic of the day. At the same time, as far as possible, the attendees evaluated themselves concerning some aspect of stewardship under consideration on that occasion. Generally, five to ten minutes were devoted to this exercise. Later two of the instructor's assistants read the best answers of each group anonymously for two or three minutes.

Next, a brief review of the morning meeting followed. For this purpose the instructor used an overhead projector. During this review he made a link to introduce his topic: "Covenant With God," which was illustrated on the blackboard. At the end of the exposition, the instructor made an appeal that should the attendees have the opportunity in the future to make a covenant with God, they would not let the chance pass. The film, "In the Beginning God," was presented to emphasize again the broad concept of stewardship and the faithful, wise, and responsible exercise of it, thus reaffirming all that had been said up to that meeting.

Third Meeting

1. Specific Objectives: The topic of this gathering was the stewardship of talents. Its objectives were to help the attendants to discover their talents and to show them how much value these talents might have if used in an individual manner and placed at the service of the church for the present and future sake of others, of themselves, and

¹For the written exercises from all the meetings, see appendix C.

according to the will of God.

2. Procedures: The written exercises attempted to channel the thoughts of those present towards stewardship of talents. Among the adults especially, time was taken to emphasize the weakness of members of the congregation in their use of their talents so they would be aware of such a reality. The instructor's helpers shared some of the written responses during the exercises.

The next aspect of the programme was a review of what had been studied. This was done by the instructor with the help of the feltboard. The blackboard was also used to illustrate the topic, "Saved to Save." A slide presentation, "You Have Been Called," reinforced all that was presented in the meeting, and at the end the instructor made a definite appeal for service in the cause of God and a dedication of the talents and gifts which God had given His children. After a prayer of re-consecration, each attendee had the opportunity to make a covenant concerning his talents with God. This ended the meeting.

Fourth Meeting

1. Specific Objective: The goal of this meeting was to make the attendees aware that time is a gift from God and, as such, is subject to wise administration on the part of man. Time is not always administered faithfully, wisely, and responsibly, especially the time that God has reserved for Himself--such as the time during which Christians have the opportunity to serve and to help others.

2. Procedures: The format of this meeting was different from those of the preceding meetings: (1) The initial activity of the meeting, after the traditional opening written exercise was the opening of the question

box and the answering of questions by the instructor. In general, in the three churches used for the project, there were questions of different types, but those relating to money and health prevailed.

(2) The congregation was divided into groups of six to ten persons, similar to Sabbath School classes, and each group studied for ten to fifteen minutes under the direction of a leader. The question under study related to the topic of that day: time. At the end of the study session, each group, which had previously chosen a secretary, presented its answer to all the attendees through the secretary. Since most of the questions were related directly to the topic, the instructor planned only a short illustrated exposition with the blackboard. At the close an audiovisual presentation, "God First with Happiness," was given. This was followed by an appeal by the instructor and a prayer of consecration by one of the elders of the church. Those attending voluntarily made their covenants with God.

Fifth Meeting

1. Specific Objectives: The fact that the Seventh-day Adventist Church should have advanced more than it has in the area of body stewardship, escapes nobody in South America. In this we are not speaking strictly of temperance, although that is included, but there are some basically practical aspects of stewardship of the body that contribute to the physical and spiritual welfare of the believer. Thus the first objective of the fifth meeting was to emphasize the importance of the stewardship of the body. For, just as the Bible teaches a doctrine of death, it also presents a doctrine of life or health, and God expects that, as good stewards, His children will follow His counsels. Those

with healthy bodies can better worship and understand God and His word; at the same time they can also better serve the church and the world. The second objective was more practical--to try to make known preventive measures and simple solutions to aspects of body care that affect most members of each congregation.

2. Procedures: The format of this meeting contained various innovations. The group activity at the beginning of this meeting used the classic exercise "Space Crew."¹ This was done with the double purpose: (1) to emphasize the importance of group work in the whole congregation, (2) to get the attendees to think naturally of the importance of healthful living. (The results of this exercise were given the following day). The next activity was a review of everything taught up to that time. This was the responsibility of the instructor who used a feltboard as a teaching aid. A talk about the stewardship of the body followed, and then the attendees were involved in a thirty-minute symposium, during which specialists in the areas under consideration, for example, nutrition, the use of coffee, tea and mate tea, the use of natural remedies, etc., gave answers to the questions of the audience. Finally, but before the distribution of the cards for the covenants on health and the corresponding prayer of consecration, the film "Living Temples," about the body functions and the duty of the Christian to care for it, was shown.

Sixth Meeting

1. Specific Objectives: The first objective of this meeting was to emphasize that material goods are a blessing when they are used

¹See appendix C.

according to the will of God but a curse when used contrarily. The second objective was to emphasize that the stewardship of goods begins with faithfulness to God by returning that which He claims as His and continues with offerings and the wise administration of all that is left of our material resources. A third objective was centered on helping the attendees to understand that their material goods should be invested with more frequency and solicitude for the termination of God's work on this earth.

2. Procedure: First, the results of the exercise of the previous meeting were given. A simple written exercise followed through which, and according to age, the degree of the attendees' faithfulness in placing God first in the administration of their goods could be ascertained. Next, groups similar to those of the fourth meeting, were formed. This time questions about the stewardship of goods were studied. In the three churches where this project was conducted, ten to fifteen minutes were assigned to this activity but this was short. The consideration by the audience of the conclusions of the groups led to animated dialogue and new questions that consumed far more time than was scheduled for it. Anticipating this possibility, the instructor included in his program a short review with the help of the overhead projector and a practical sermonette with the help of the chalkboard to emphasize the objectives that were proposed in the meeting. The slide presentation entitled "Story of Three Bills" helped to reaffirm the teaching about tithes. Finally, forms were distributed for the covenant of treasures, but these were not filled out as on the previous nights. Experience had taught that it is better for this

decision to be made in the family circle, and that a little time is needed. The financial covenant was to be explained in the meeting the following day, so it was requested that the attendees should make their decisions in the next few days and bring their pacts the following Sabbath morning--when a ceremony of consecration and dedication of the covenants was to be made.

Seventh Meeting

1. Specific Objective: The objective for the seventh meeting was to clarify the function of the financial covenant, how to make it, and especially how the offerings designated for the local church should be used. This has lent itself to much confusion and polemic in South America. It seemed necessary to dedicate a meeting to this particular area of goods since the principal stewardship activity is to make the church members conscientiously support the fulfillment of God's plan through the acceptance and practice of the biblical idea of sacrifice.

2. Procedure: Taking into account the objective mentioned above, the two written exercises which began this meeting emphasized the biblical idea of sacrifice in relation to the financial needs of the local church.

Then the instructor answered the last questions in the question box. After a review with the help of the overhead projector, he gave a practical presentation with examples on how to make the financial covenant.

The novelty of this meeting was a dramatic representation that replaced the usual audiovisual presentation. The representation greatly

encouraged the young people of the church and was aimed at emphasizing the fact that on many occasions church members are faithful to many aspects of their stewardship of goods, but neglect the material needs of the house of God and the evangelization program of the congregation to which they belong. In this manner the seventh meeting was concluded.

Eighth Meeting

1. Specific Objectives: In the past few years much emphasis has been given by the Seventh-day Adventist Church in South America to things that the children of God should do, in relation to stewardship, according to the will of God revealed in His word, while little emphasis has been placed upon the things that they have the opportunity to be thankful for and consider as blessings from heaven. For this reason, it seemed best to dedicate a whole meeting to the blessings that God is eager to grant His faithful stewards. This gave the attendees an opportunity to give public testimonies about the blessings that God had given them in their practice of their stewardship. With these purposes in mind, the celebration of this meeting was planned.

2. Procedures: The meeting began with a simple written exercise designed to reveal the gratitude felt by the participants for what God had done on their behalf during the week. Then, a general review followed with the help of the overhead projector, chalkboard, and feltboard. Thus, the instructor delivered a brief talk on "The Blessings of Christian Stewardship." This was followed by his own personal testimony and that of all those who were willing to share.

As the climax and to bring the meeting to a close, the film the "Final Victory" was presented.

Ninth Meeting

1. Specific Objectives: The basic purpose of this meeting was to rededicate the entire congregation to God through the presentation of the covenants in the different areas of Christian stewardship before the altar. An appeal for baptismal decisions was the second objective.

2. Procedures: The first thing was the penultimate written exercise of the series, which consisted of answering the same question answered the previous Sabbath. The next chapter presents the results of the exercise. Then the instructor presented the consecration sermon entitled "All upon the Altar." As was already mentioned, the converts were presented before a symbolic altar--usually the decorated pulpit--in the following manner and order: representing the congregation, one of the leaders presented all the covenants of talents which had been made and gathered in the meeting set aside for that topic; another elder did the same for the covenants of time; then another one with the covenants of health; finally, the whole congregation led by the district pastor and his family, who came to the front first to deposit theirs and were followed by the first elder of the church and his family and the rest of the officers and church members presented their financial covenants. While this was done the hymn "To God I surrender all" was sung and after it was finished the instructor made an appeal for baptism, concluding the meeting with a prayer of consecration for the covenants, for those making the covenants, and for the persons who had made their decision to follow Jesus through baptism.

Tenth Meeting

1. Specific Objectives: The purposes of this last meeting on stewardship were basically two: First that the local church, gathered in a business meeting, might approve the evangelistic plan for a new year period, and second, that they might approve the church budget for the same period.

2. Procedures: This meeting always started early, before sunset on the Sabbath. Its first activity was the last written exercise on stewardship that helped to become better aware of the Christian virtues that were emphasized during the week of meetings. This was followed by a short musical program. After this, the administrative meeting was begun, following the traditional model used by the Adventist Church. The first part of the business meeting was dedicated to considering and voting on the evangelistic plan of the church. Later on, a few minutes were set aside for Sabbath vespers, and after that the administrative meeting was continued to consider and to vote the church budget. The meeting ended with a slide presentation about the work of the Seventh-day Adventist church in South America and other parts of the world.

In this way the explanation of a new approach to the meetings of the stewardship campaign's Intensive stage is concluded. An evaluation of such meetings will appear in the next chapter.

CHAPTER V

A TENTATIVE EVALUATION OF THE MEETINGS

A tentative evaluation of the meetings will be presented in this chapter. To this end, the results obtained by means of the three instruments utilized in each of the three sample churches will be considered. This is to be followed by a personal evaluation and comments with respect to insights obtained from these three campaigns as a basis for final recommendations.

The Instruments

The First Instrument

The first instrument was designed to evaluate whether those in attendance at the meetings experienced a change in their intellectual comprehension of the concept as a result of the meetings of Christian stewardship. It consisted of an open-ended question (see table 4) and was given to the people attending the meetings both at the beginning of the first meeting of the series and at the close of the last. In both cases the questionnaire was the same. For those who felt unable to verbalize their thoughts, provision was made for expression by means of a drawing. In this way, an attempt was made to obtain the greatest possible number of answers in a less formal, less structured atmosphere.

Two factors limited somewhat the value of the conclusions to be derived from this instrument: (a) the questionnaire was administered

TABLE 4

FIRST INSTRUMENT: STANDARD FORM USED AT THE BEGINNING
AND THE END OF THE SERIES

Time	Answers	SAN MIGUEL		PORVENIR		CRUZEIRO				
		No. Ans.		No. Ans.		No. Ans.				
1st. Sabbath Question	Please indicate in one sentence or with a drawing, what stewardship means to you.	83	RIGHT	18=21.68%	150	RIGHT	41=27.34%	41	RIGHT	6=14.63%
			WRONG	65=78.32%		WRONG	109=72.66%		WRONG	35=85.37%
2nd. Sabbath Question	If you had the opportunity to attend the stewardship meetings, please indicate in one sentence or with a drawing what you now understand stewardship to mean.	68	RIGHT	52=76.47%	134	RIGHT	93=69.41%	55	RIGHT	41=74.55%
			WRONG	16=23.53%		WRONG	41=30.59%		WRONG	14=25.45%

indiscriminately to all those in attendance at the first and last meetings and not just to those who attended all the meetings or at least most of them; thus the number of answers was not precisely the same; and (b) the time allowed for response was a bit short, which handicapped those participants who had little formal education. Nevertheless, the author believes that the response recorded a reliable reflection of the possible changes in understanding that might have occurred.

The criterion applied to determine whether the answers were right or wrong was whether or not stewardship was understood in a context much broader than the traditional one based on material things. Thus, the answer was wrong if it only made mention of money, tithe, offerings, etc. It was right if the answer included not only material, but at least one or more additional areas of life, such as talents, time, and health. The questions along with their respective results are outlined in table 4. As may be observed, at the end of one week of instruction and orientation on stewardship, all three churches experienced a reversal with respect to the percentage of intellectual comprehension: the percentage of right answers on the second Sabbath approached the high percentage of wrong answers given on the first Sabbath. For this reason, it is concluded that the three congregations experienced good progress in their intellectual understanding of stewardship.

The Second Instrument

The second instrument consisted of taped interviews with adults, youth, and early teens attending the meetings. An attempt was made to determine the personal attitudes and feelings toward stewardship and the current meetings by means of eight questions used before and after the

meetings. Eighteen people were interviewed twice: ten adults (six men and four women), five young people (three females and two males), and three early teens (two females and one male). The number of people interviewed in each of the churches was as follows: San Miguel--six people, Porvenir--eight people, and Cruzeiro--four people. The first four questions presented in both rounds of interviews were the same while the last four were different (see appendix B).

The following factors were responsible for the lack of complete success in meeting the objective of this instrument: (a) the second time only fifteen of the original eighteen people polled were interviewed; (b) since the person who conducted the interviews also conducted the meetings, it is entirely possible that the answers to certain questions, such as number four and eight of the first interview and numbers one and four of the second, were influenced by a sense of deference and formality rather than by real conviction. Nevertheless, the instrument seems to be valid, for there is a positive factor to consider. In both San Miguel and Provenir, the persons interviewed were chosen at random: this helped to guarantee their impartiality. As for the Cruzeiro church, with which the interviewer was well acquainted, individuals were interviewed who represented a cross section of the membership's Christian stewardship practices.

The answers of the three churches to each question are grouped in such a way that, in percentages referred to, eighteen will be the one hundred percent base.

Interviews Before the Campaign

In reply to the first question: "What do you think of first when you see or hear the word STEWARDSHIP?" 66.66 percent answered that their

first thought was of money. This was for various reasons, as revealed in the responses to question two, but 80 percent felt that they answered in this way because of the Adventist Church's traditional approach to stewardship which emphasizes the topic of tithes and offerings. And yet, when they were asked if they really believed that stewardship was principally a matter of paying tithes and offerings, 41 percent said no, 39 percent said yes, and 20 percent were unsure. These percentages seem to reveal two facts. First, there is still much to be done with regard to the teaching and promotion of stewardship in South America. Second, some members are already beginning to adopt a broader concept of stewardship, a fact which is probably due to almost a decade of aggressive instruction and promotion of stewardship. This conclusion was confirmed by the answer to question six, "Has anyone ever spoken on stewardship in your church?" Of those interviewed, 66.66 percent said yes.

Question four asked "What was your first reaction when you learned that a stewardship campaign was to be held in your church?" The replies were interesting: 50 percent of those polled reacted negatively and 50 percent positively. This clearly demonstrates a state of tension between the theory and practice of stewardship, a matter already discussed earlier in this project. That which is taught about stewardship is contradicted by the church's practice of stewardship, for, in practice the church generally defines stewardship as the giving of tithes and offerings. In this way, the member becomes disoriented and is left with many questions and often with ill will toward stewardship.

When asked what they thought the subject of the stewardship meetings would be, 50 percent of the interviewees were uncertain and the

remainder was divided: half thought that the meetings would be on money and the other half thought that they might be on various aspects of life. Finally, 50 percent of the 66.66 percent who indicated that stewardship topics had been presented in their church recalled that the meetings had been on money (question seven) and 84 percent approved of the presentation of stewardship topics in their church (question eight).

Interviews after the Campaign

The second round of interviews, held a week later, provided the following results: 90 percent of those polled felt that they had a broader understanding of the concept, that stewardship covers the believer's entire life, and that this idea would come to mind when they heard or saw the word "stewardship." The reason given for this reply was that they had received clear and convincing instruction to this effect. In replying to the third question 100 percent clearly stated that they no longer believed that stewardship is only involved with motivating the giving of tithes and offerings, and that for this reason they would react positively when the yearly stewardship campaign was announced in their church (question four). One hundred percent, 60 percent of whom had been baptized in the last eight years, also replied that they had never received a Bible study on stewardship before baptism (question five) and that they believed that they should have (question six). In question seven the interviewees were asked what they had heard and seen during the meetings that helped them decide to be more faithful stewards.

The replies were listed as follows:

- 10 percent Instruction about family worship
- 20 percent Instruction about the covenant or pledge
- 30 percent Instruction about principles of health
- 20 percent The film on "The Final Victory"
- 20 percent Various answers

Finally, 100 percent felt that stewardship should be better explained and promoted in the church (question eight).

This concludes a brief analysis of the results of the second instrument. Because of all the above, it appears that the people interviewed experienced a positive change in their personal attitudes and sentiments toward stewardship by the end of the meetings. And since those polled represented different ages, sexes, and responsibilities within the church, the change that they experienced could also have been experienced by the rest of the congregation that attended the meetings.

The Third Instrument

This final instrument was a more complete survey than the previous ones, and its objective was to evaluate the practice of Christian stewardship among the church members three months prior to the stewardship campaign as well as three months after its completion (see appendix B). In this way, an attempt was made to determine whether or not they made any progress in their practice of the ideals of Christian stewardship. With this in mind, a questionnaire was prepared with a series of thirty-two stewardship responsibilities divided up into the four major areas of life: time, body, talents, and treasures. Both times the individual polled was asked to indicate his faithfulness in each of these responsibilities on a scale which went from 1 (I'm never faithful) to 10 (I'm

always faithful). The Porvenir church had one more item on its questionnaire which was about the Covenant or Combined Budget, for there were members there who had been practicing this plan for some time. For this reason, it was felt that it would be worthwhile to include this item on the questionnaire.

This instrument, like the first, was administered indiscriminately, and not all those who participated in the first poll were polled the second time. As a matter of fact, a different number of individuals were polled each time and not all responded to the questions. At the same time, the relative complexity of the instrument proved to be quite a challenge to some of those who were not too well educated, especially since it had to be filled out in a short time. Despite these circumstances, this instrument has been very useful because its specific nature allows those involved to have a fairly accurate idea of each congregation's strong and weak points in the practice of stewardship before and after the campaign. It also indicates how much influence the meetings had on the members in this respect.

The results of this instrument yielded what will be called, for the purposes of this project, the "average of faithfulness." To obtain this average, the frequencies of answers were multiplied by the corresponding level on the scale of one to ten; then the results of the multiplication were added and the total was divided by the total number of answers obtained for each item or responsibility. This was done with each of the items in order to compare the "averages of faithfulness" obtained in the two and thus to determine whether there was a gain or loss in stewardship faithfulness as a result of the stewardship meetings.

This final factor is designated as the "Index of Gain-Loss Percentage."

Since a church by church study seems to be the best way to achieve the objectives of this evaluation, a brief evaluation of the instrument will now be presented. Later, comments on and evaluation of each church's answers to selected items will be given.

General evaluation. In the second poll the three churches show a gain in the "average of faithfulness" on almost all of the items. At the same time, the "Index of Gain-Loss Percentage" shows the following percentages of gain: San Miguel 84.38 percent, Porvenir--87.88 percent, and Cruzeiro--87.50 percent. On the other hand, the general average of the "Index of Gain-Loss Percentage" on all items shows: San Miguel--0.47 percent, Porvenir--0.88 percent, and Cruzeiro--0.61 percent. In all three churches the greatest gains in the "Percentage of Gain or Loss" were in the areas of talents and economic resources, and the least in the areas of time and care for the body. This latter area was the weakest with regard to progress.

These few statistical details confirm what had already been suspected. In effect, due to its seniority and its previous experience in stewardship, the Porvenir church was the church with the highest general average in the "Index of Gain-Loss Percentage" (0.88 percent). It was followed by Cruzeiro (0.61 percent), a small church of simple and humble members who have, however, strong Christian convictions and were baptized through the individual efforts of lay members. Finally, in last place was the San Miguel church (0.47 percent), a church born of public evangelism and characterized by the weaknesses of congregations that spring up under the leadership of older members from nearby churches. At the time of the campaign it had still not found its own identity.

Evaluation of Selected Items

Some of the items of positive and negative relevance that should be emphasized will now be discussed church by church.

San Miguel. This church demonstrated an appreciable gain in the area of time dedicated to the celebration of family worship, something that is always emphasized during the meetings. At the same time, it experienced considerable regression on the item that deals with time for recreation with the family, a change for which there seems to be no explanation (see table 5).

TABLE 5
SAN MIGUEL: TIME

Responsibilities	1st Survey Average Faithfulness	2nd Survey Average Faithfulness	Gain-Loss Percentage Index
4. Regular family worship	6.16	7.24	1.08
9. Time dedicated to re- creation with the family	6.81	6.60	-0.21

In the area of care for the body (see table 6), the San Miguel church is a typical example of the majority of churches in the Austral Union, due mainly to the great difficulty that many church members have in giving up the habit of drinking hot mate tea. Although this vice was mentioned, the survey reveals that the results were not successful. The other interesting item in this area was that there was an increase in obtaining sufficient rest at night, a point that was also emphasized in the meetings.

TABLE 6

SAN MIGUEL: BODY

Responsibilities	1st Survey Average Faithfulness	2nd Survey Average Faithfulness	Gain-Loss Percentage Index
5. Abstinence from <u>mate</u> tea	6.70	6.08	-0.62
8 Sufficient hours of sleep	7.51	8.67	1.16

The author received reports from the San Miguel church pastor after the meetings that the congregation had become actively involved in a soul-winning campaign, attempting in this way to demonstrate and channel the spirit of dedication and commitment which resulted from the meeting concerning talents. This clearly demonstrated a gain in the area of talents for this church, as revealed in table 7.

TABLE 7

SAN MIGUEL: TALENTS

Responsibilities	1st Survey Average Faithfulness	2nd Survey Average Faithfulness	Gain-Loss Percentage Index
1. Use of personal talents in the Lord's service the church	6.69	7.89	1.20

In the area of treasures, one regression and two advances should be pointed out as evidenced in table 8. The regression is in the area of family budget planning and, since it is not a very significant loss (-0.11), no attempt has been made to determine its cause. The gains were

in the areas of giving of tithes and church expense offerings. They are significant, especially because this congregation had not been very faithful in the past.

TABLE 8
SAN MIGUEL: TREASURES

Responsibilities	1st Survey Average Faithfulness	2nd Survey Average Faithfulness	Gain-Loss Percentage Index
1. Faithful and systematic returning of tithes	8.20	9.51	1.31
7. Church expense offering	6.49	7.98	1.49
8. Setting up of family budget	7.59	7.48	-0.11

Porvenir. Table 9 reveals two gains and one loss in regards to time stewardship in the church of Porvenir. The latter is so insignificant that no comment will be made. With regard to the gains, it is evident that the members of this church, all residents of a large city such as Santiago, are subject to tensions that are so strong that they greatly affect fidelity in keeping the sacredness of the edges of the Sabbath as well as in making adequate preparation for Sabbath observance. It is also evident from this table that the entire congregation rated quite low on the "faithfulness index" at the time of the first survey. Consequently, the gain is relatively substantial.

In the area of health, this church revealed a loss and a gain. The loss was in abstinence from coffee and tea, health principles encouraged by the church. Although the percentage index is not very high,

TABLE 9

PORVENIR: TIME

Responsibilities	1st Survey Average Faithfulness	2nd Survey Average Faithfulness	Gain-Loss Percentage Index
2. Observance of the edges of the Sabbath	5.84	7.03	1.19
3. Advance preparation for Sabbath observance	6.35	7.87	1.52
8. Sufficient time for com- munion with God	7.23	7.16	-0.07

it is evident that the stewardship meetings did not serve the purpose of helping the members to change appreciably on this matter. It is evident however, that the meetings helped in the matter of the use of coffee (a popular drink in Chile), for the gain is quite significant. However, considering that emphasis was given to both problems in the meetings, the difference in results is difficult to explain (table 10).

TABLE 10

PORVENIR: BODY

Responsibilities	1st Survey Average Faithfulness	2nd Survey Average Faithfulness	Gain-Loss Percentage Index
3. Abstinence from coffee	7.33	8.56	1.23
4. Abstinence from tea	5.57	5.26	-0.31

It is interesting to note the progress made in the area of talents, that is in the use of personal talents in the Lord's service in daily activities, as revealed in table 11.

TABLE 11

PORVENIR: TALENTS

Responsibility	1st Survey Average Faithfulness	2nd Survey Average Faithfulness	Gain-Loss Percentage Index
2. Use of personal talents in the Lord's service in daily activities	5.31	7.15	1.84

Finally, in the area of material or economic resources, a considerable gain is revealed in tithing, and especially in the offerings for church expense and the pledge or combined budget program. These last two areas were especially low on the first poll, as expressed in the "average faithfulness," while in the second poll a more acceptable level is achieved, as demonstrated by the substantial gain in the "Index of Gain-Loss Percentages" in table 12.

TABLE 12

PORVENIR: TREASURES

Responsibility	1st Survey Average Faithfulness	2nd Survey Average Faithfulness	Gain-Loss Percentage Index
1. Faithful and systematic returning of tithe	7.16	8.38	1.22
7. Church expense offering	4.66	6.37	1.71
8. Covenant or combined budget	4.44	6.71	2.27

Cruzeiro. In the area of time, this small church reveals a notable gain on the item of share-your-faith activities outside of the Sabbath hours, as shown in table 13. There seems to be no explanation for this result although emphasis was given to the importance of the Christian witness and of working for God during week days.

TABLE 13

CRUZEIRO: TIME

Responsibility	1st Survey Average Faithfulness	2nd Survey Average Faithfulness	Gain-Loss Percentage Index
5. Time dedicated, other than on Sabbath, to missionary work	5.88	7.58	1.70

Just as in Argentina, Paraguay and Uruguay, mate tea is the most popular drink, in Brazil coffee is number one. Thus, it is no surprise that this item is demonstrated to be in regression as per table 14, although this is not an excuse for the poor results the meetings had in resolving this situation.

TABLE 14

CRUZEIRO: BODY

Responsibility	1st Survey Average	2nd Survey Average	Gain-Loss Percentage
3. Abstinance from coffee	9.78	9.31	-0.47

Table 15 demonstrates a clear gain in the area of talents used in behalf of the church, which harmonizes perfectly with the results shown in table 13, for which reason no further comment appears to be necessary.

TABLE 15
CRUZEIRO: TALENTS

Responsibility	1st Survey Average Faithfulness	2nd Survey Average Faithfulness	Gain-Loss Percentage Index
2. Use of personal talents in the Lord's service through the church	6.66	7.86	1.20

Finally, table 16 reveals one loss and two gains that are quite notable. With regard to the loss shown under the investment project item, no real cause has been determined, although it is quite evident that there is less and less interest among the members of that church in

TABLE 16
CRUZEIRO: TREASURES

Responsibility	1st Survey Average Faithfulness	2nd Survey Average Faithfulness	Gain-Loss Percentage Index
5. Investment project	4.59	3.41	-1.18
10. Faithfulness in payment of taxes and public contributions	6.73	8.83	2.10
11. Teaching children to give offerings and return tithes	6.86	8.72	1.86

this missionary project. As for the gains--faithfulness in the payment of personal debts and in teaching children to give offerings and return tithe, they seem to be a result of the strong lay leadership in this church, who, having taken note of instruction given during the meetings continued with an appropriate and quite aggressive follow-up. There are other significant gains that do not show up on this table: tithes (1.23%), church expense offerings (1.85%), and family budget (1.10%).

In this way the general evaluation, plus specific item evaluation of the third instrument, is brought to a close. The reader can find the complete tabulation of this instrument in appendix B.

Personal Evaluation and Comments to the Meetings

In this second and last part of the present chapter, comments are made about the insights gained from the meetings and about their impact or influence on those who attended.

First of all, it should be pointed out that the presentations of the Sabbath prior to the beginning of the meetings and of the first Sabbath, helped to break down the congregation's prejudices against Christian stewardship. The listeners began to perceive that these were different from the traditional sermons or topics on stewardship. They enjoyed what they heard, became interested, and attended the meetings. Other factors, such as the personal work (or chain reaction as discussed before), along with advertising and visitation in the homes contributed to the breaking down of prejudice. It is also felt that the presentation of the second topic, "Covenants with God," helped to produce a natural transition, with little opposition, from those who were invited to make covenants in each of the areas of life.

The written exercises, carried out generally at the beginning of each meeting, helped to create a climate of confidence, interest, and informality. They inspired confidence because those who attended perceived from the beginning a special relationship between the speaker and the listeners, a relationship of teacher and students rather than of preacher and stoical listeners. Rather than receiving scoldings they received instruction, and this gave them a sense of confidence and security. A climate of interest was created because the exercises allowed each individual to become conscious of the practice of stewardship in a personal way, without being publicly embarrassed. The exercises also contributed to a climate that was quite informal since they opened the way for dialogue, questions and short testimonies, all of which brought a contagious new spirit and dynamic life to the sessions.

The question box was also quite popular and the days designated to answer these questions proved to be insufficient to cover the many questions asked. It seems obvious that the church members have many concerns and needs which are not adequately cared for, especially in the areas of resources and health. Things that have been "taboo" were covered adequately, along with plenty of opportunity for questions and clarifications, a tactic which contributed to the formation of a very helpful climate.

Many parents expressed their gratitude for the instruction that their children received in the stewardship meetings prepared especially for them. The short but meaningful program presented by the children before the sermon on the last Sabbath, showing some of the many good things learned during those days, was a real source of joy and satisfaction for

those present, especially for the parents who were able to see that their children had received some of the same instruction they had enjoyed. This contributed to family unity and to the outreach toward stewardship ideals on the part of all members of the family.

It is also worth mentioning here the value placed by those who attended on the panel discussion about practical aspects of health, as well as on the audiovisual presentation and films which concluded the meetings after the formalization of the covenant pledges. The audiovisual presentation, by being presented at the end, reinforced the lecture material, and each person returned home with a solid spiritual message.

The Friday night meeting in all three churches was a true spiritual feast. Personal testimonies of gratitude and reconsecration on the part of those who had attended the meetings, along with the showing of a film on last day events, added a high spiritual note which was continued Sabbath morning with a call to the entire congregation for reconsecration in addition to a baptismal call.

In view of all that has been expressed up until this point, and in view of the results obtained as expressed in this evaluation, it is concluded that this strategy of meetings is valid for application in the Adventist churches of South America. Needless to say, the strategy can be improved on, as will be pointed out in the next and last chapter in which the summary, suggestions and conclusion of this project will appear.

CHAPTER VI

SUMMARY, SUGGESTIONS, AND CONCLUSION

The purpose of this project was to develop a strategy of meetings to be presented by district pastors and stewardship leaders during the Intensive or Educational phase of stewardship campaigns in the South American Adventist churches. The concern was to improve the efficiency of the instruction presented in these meetings (particularly concerning a broader concept of stewardship), the method of instruction, and the persons who receive it.

Summary

The study begins in chapter II with a presentation of the stewardship practices among Roman Catholics and Adventists until just recently, the initiation of the present plan of stewardship until its establishment and following difficulties, and an evaluation made by the leaders of the Adventist Church in South America to determine their thinking on the stewardship practices. The conclusion was that, in the past as well as in the initial implementation of the plan, the Adventist Church made some mistakes as a consequence of ignoring the socio-economic, cultural, and religious environment in which it acted, and that as a result the Church today is living with a tension between the theory and practice of Christian stewardship.

In chapter III the biblical-theological basis of the idea or concept of stewardship is presented. Stewardship is defined as a style of life, or the highly distinctive way of life that every Christian should follow. In this sense, it is impossible (a) to think of Christian stewardship as affecting only one area or aspect of life, for it involves everything related to human existence: (b) to think that it does not have a religious content for, from a biblical viewpoint, it must always be exerted in close relationship with the living faith of the believer and in his connection and oneness of purpose with the Christian congregation to which he belongs.

In chapter IV, based on the conclusions reached in the previous chapters, a strategy of meetings is presented that not only responds more adequately to the socio-economic, religious, and cultural atmosphere of the locale, but is also biblically and theologically firmly grounded.

Finally, chapter V presents an evaluation of the results obtained from the new, proposed strategy by means of several instruments used to measure its validity. As a result, it was concluded that a positive change in intellectual comprehension, in feelings and attitudes toward stewardship and in the practice of Christian stewardship was obtained in the congregations where the strategy was applied.

Suggestions

The strategy presented does have its weaknesses and can be improved. For this reason it would be helpful to consider several suggestions that can contribute to the further improvement of the plan:

1. It would be appropriate to have simultaneous stewardship meetings for the early teen and senior youth groups in order to teach

stewardship on the level of their needs and understanding.

2. Since the overhead projector used to review the topics is not available to the great majority of churches in South America, it could be replaced with a chalk board and flannel board.

3. It would be well for the meetings to have a maximum length of one hour and fifteen minutes, and not an hour and a half as per this strategy.

4. The formal and general arrangement of the meetings could be improved, while being careful to take into account the following:

a. The program for each day should be scheduled in such a way that by the end of each meeting, those who are attending are led to recognize the gifts of creation and redemption and to be willing, through God's power implanted in their lives, to place them at His service.

b. It is always preferable that the third meeting, dedicated to talents, be presented on Sunday, since in South America this day is the day when most Adventist churches are open for evangelistic meetings, and this topic is the most appropriate for the occasion.

5. The number of meetings could be reduced, although experience has demonstrated that in churches where the campaign is being held for the first time it is best to maintain this schedule.

6. There are other aspects of the stewardship campaign that could be considered which have not been dealt with here, such as the preparatory phase, the follow-up phase, whether the campaign should be held every day for a week or less days per week for more than a week, etc., for they are beyond the scope of this project.

Conclusion

Christian stewardship today is changing the way of thinking of many professed Adventist Christians in the South American Division.

This project has attempted to improve the teaching of stewardship so that God's people will be helped to accept stewardship as a distinctly Christian style of life that comes as a result of a revival movement and a reform in each one of them and prepares them to be included among the faithful Christian stewards who are preparing the way of the Lord.

APPENDIX A

Christian Stewardship Questionnaire

In this appendix there are three different kinds of survey forms (questionnaires):

A - For Conference and Union Administrators

D - For Conference and Union Stewardship Directors

P - For District Pastors

Originally, these questionnaires were prepared and used both in the Portuguese and Spanish languages. For lack of space, only English translations are included here. For each kind of questionnaire there is first one blank form followed by the same form with a summary of the answers given to each item.

A

QUESTIONNAIRE
FOR CONFERENCE AND
UNION ADMINISTRATORS

CHRISTIAN STEWARDSHIP QUESTIONNAIRE

Please answer the following statements and questions frankly and honestly. It is not necessary to put your name on this sheet. Your response to this questionnaire is considered confidential and no effort whatsoever will be made to find out who answered any particular question. Answer all the questions, as your responses will be very useful and helpful. Thank you very much.

PART I

Answer each statement by underlining or checking the number which best represents your thinking on the matter.

- Totally in agreement 5
- Agree 4
- Undecided 3
- Disagree 2
- Totally in disagreement 1

1. Christian Stewardship is an educational process and an exercise of faith produced throughout an entire life 1 2 3 4 5
2. The principles of Christian Stewardship should be taught to the theology students in our seminaries 1 2 3 4 5
3. More than anything else, the Stewardship program is intended to encourage the giving of tithes and offerings 1 2 3 4 5
4. Every individual, before being baptized, should receive a Bible study on Christian Stewardship 1 2 3 4 5
5. We should look at the Stewardship campaign not so much as a carefully planned program to produce calculated results, but rather as a program to initiate the process of changing individuals 1 2 3 4 5

Questionnaire for Conference & Union Administrators					2
6. The principles of Christian Stewardship should be taught to the children of the church	1	2	3	4	5
7. When a church enters into the Stewardship Plan, it is hoped that all the additional requests for money (sales, benefits, collections, etc.) will cease	1	2	3	4	5
8. The success of a Christian Stewardship campaign depends to a great measure on the needed emphasis that the local church gives to it afterwards	1	2	3	4	5
9. When the campaign for Stewardship is brought to a close, it should not only have outlined a budget, but also a soul-winning plan for the year	1	2	3	4	5
10. The chief enemy of Christian Stewardship is selfishness	1	2	3	4	5

PART II

Please read each statement or question carefully and choose only one answer, indicating your choice by underlining or checking the corresponding number. If none of the possibilities expresses your opinion, write in your own idea on the blank space provided at the close of each section.

A. ACCORDING TO YOUR UNDERSTANDING, STEWARDSHIP IS:

1. The wise use of life.
2. The wise management of all one's possessions and the God-given capabilities that have been bestowed upon us, used for our own happiness and the happiness of others, and for His glory.
3. Primarily the wise management of the material resources that God had placed in our hands.
4. Solely the wise management, in accordance with the will of God, of all the material possessions that He has lavished upon us.
5. Partnership with Jesus Christ, through the Holy Spirit, in the fulfillment of God's plan for this world.
6. _____

B. WHEN A STEWARDSHIP CAMPAIGN IS CONDUCTED ONE MUST:

1. Encourage the members to dedicate all their talents, time, health, and means because the church urgently needs these talents to fulfill its mission.
2. Urge the members to work and pray fervently so that the church may fulfill its mission.
3. Teach the members to discover and use their talents, time, health, and material belongings in order that others may come to know the Gospel.

4. _____

C. OF WHAT VALUE HAS THE GENERAL CONFERENCE STEWARDSHIP MANUAL BEEN TO YOU?

1. Very valuable
2. Helpful
3. Relatively useful
4. Of little value
5. No value whatever
6. _____

D. WHEN A STEWARDSHIP PROGRAM IS CONDUCTED, DO YOU THINK THE CHURCH BUDGET SHOULD BE DRAWN UP

1. After the financial pledges are made, and in accordance with the needs and plans of the local church?
2. Before the financial pledges are made, and in accordance with the economic potential of the congregation?

3. _____

E. IN YOUR OPINION, IN THE AREA OF STEWARDSHIP, WHAT IS THE GREATEST NEED IN YOUR FIELD?

1. To have a Stewardship department secretary.
2. To have the Stewardship department secretary conduct more Stewardship programs in the churches.
3. To train the local pastors so that they themselves can conduct Stewardship campaigns in their local churches.

4. _____

Questionnaire for Conference & Union Administrators

4

F. WHAT AREAS OF CHRISTIAN STEWARDSHIP WOULD YOU LIKE TO SEE DEVELOPED IN YOUR FIELD?

1. Health 2. Possessions 3. Talents 4. Time 5. _____

G. WHAT IS THE REAL MOTIVE THAT PROMPTS US TO GIVE OUR OFFERINGS?

1. Because we belong to the church and it is our duty to support it.
2. Because as Christians we should not give less than the poor widow gave.
3. Because we have an interest in seeing the local work of God progress.
4. Because as Christians we feel the overpowering need to give.
5. Because we have been so materially blessed by God that we cannot help but show it by giving our means to the church.
6. Because if we do not do it, we will lose our eternal reward.
7. Because we love God so much that we cannot help but give of our means to support the work here on earth.
8. _____

H. TO WHAT DEGREE DOES THE WORD "STEWARDSHIP" STILL HAVE A "MONETARY" CONNOTATION IN YOUR THINKING?

1. A great degree 2. A moderate degree 3. Little 4. None
5. _____

I. IN WHAT ORDER OF IMPORTANCE WOULD YOU PLACE THESE DISTINCT AREAS (Talents, Time, Material Goods, Health) OF CHRISTIAN STEWARDSHIP?

1. The four areas are of equal importance.
2. These four areas do not have equal importance.

THANK YOU FOR YOUR COLLABORATION

A

QUESTIONNAIRE
FOR CONFERENCE &
UNION ADMINISTRATORS

(Summary of answers:
numbers in brackets)

CHRISTIAN STEWARDSHIP QUESTIONNAIRE

Please answer the following statements and questions frankly and honestly. It is not necessary to put your name on this sheet. Your response to this questionnaire is considered confidential and no effort whatsoever will be made to find out who answered any particular question. Answer all the questions, as your responses will be very useful and helpful. Thank you very much.

PART I

Answer each statement by underlining or checking the number which best represents your thinking on the matter.

	5				
Totally in agreement					
Agree					
Undecided					
Disagree					
Totally in disagreement					
1. Christian Stewardship is an educational process and an exercise of faith produced throughout an entire life	1	2	3	4	5
				(7)	(40)
2. The principles of Christian Stewardship should be taught to the theology students in our seminaries	1	2	3	4	5
				(1)	(9)
					(37)
3. More than anything else, the Stewardship program is intended to encourage the giving of tithes and offerings	1	2	3	4	5
	(12)	(13)	(2)	(17)	(3)
4. Every individual, before being baptized, should receive a Bible study on Christian Stewardship	1	2	3	4	5
				(-1)	(1)
				(12)	(33)
5. We should look at the Stewardship campaign not so much as a carefully planned program to produce calculated results, but rather as a program to initiate the process of changing individuals	1	2	3	4	5
				(1)	(1)
				(12)	(33)

Questionnaire for Conference & Union Administrators

2

6. The principles of Christian Stewardship should be taught to the children of the church	1	2	3	4	5	(1)	(1)	(13)	(32)
7. When a church enters into the Stewardship Plan, it is hoped that all the additional requests for money (sales, benefits, collections, etc.) will cease	1	2	3	4	5	(3)	(14)	(5)	(11) (14)
8. The success of a Christian Stewardship campaign depends to a great measure on the needed emphasis that the local church gives to it afterwards	1	2	3	4	5				(20) (27)
9. When the campaign for Stewardship is brought to a close, it should not only have outlined a budget, but also a soul-winning plan for the year	1	2	3	4	5				(12) (35)
10. The chief enemy of Christian Stewardship is selfishness	1	2	3	4	5				(5) (42)

PART II

Please read each statement or question carefully and choose only one answer, indicating your choice by underlining or checking the corresponding number. If none of the possibilities expresses your opinion, write in your own idea on the blank space provided at the close of each section.

A. ACCORDING TO YOUR UNDERSTANDING, STEWARDSHIP IS:

- (17) 1. The wise use of life.
- (16) 2. The wise management of all one's possessions and the God-given capabilities that have been bestowed upon us, used for our own happiness and the happiness of others, and for His glory.
- (1) 3. Primarily the wise management of the material resources that God had placed in our hands.
- (1) 4. Solely the wise management, in accordance with the will of God, of all the material possessions that He has lavished upon us.
- (7) 5. Partnership with Jesus Christ, through the Holy Spirit, in the fulfillment of God's plan for this world.
- (5) 6. _____

B. WHEN A STEWARDSHIP CAMPAIGN IS CONDUCTED ONE MUST:

- (5) 1. Encourage the members to dedicate all their talents, time, health, and means because the church urgently needs these talents to fulfill its mission.
- (3) 2. Urge the members to work and pray fervently so that the church may fulfill its mission.
- (37) 3. Teach the members to discover and use their talents, time, health, and material belongings in order that others may come to know the Gospei.
- (2) 4. _____

C. OF WHAT VALUE HAS THE GENERAL CONFERENCE STEWARDSHIP MANUAL BEEN TO YOU?

- | | | | |
|------------------|----------------------|----------------------|--------------|
| (9) | (14) | (15) | (6) |
| 1. Very valuable | 2. Helpful | 3. Relatively useful | 4. Of little |
| value | 5. No value whatever | 6. _____ | |

D. WHEN A STEWARDSHIP PROGRAM IS CONDUCTED, DO YOU THINK THE CHURCH BUDGET SHOULD BE DRAWN UP

- (9) 1. After the financial pledges are made, and in accordance with the needs and plans of the local church?
- (30) 2. Before the financial pledges are made, and in accordance with the economic potential of the congregation?
- (3) 3. _____

E. IN YOUR OPINION, IN THE AREA OF STEWARDSHIP, WHAT IS THE GREATEST NEED IN YOUR FIELD?

- (8) 1. To have a Stewardship department secretary.
- (4) 2. To have the Stewardship department secretary conduct more Stewardship programs in the churches.
- (29) 3. To train the local pastors so that they themselves can conduct Stewardship campaigns in their local churches.
- (6) 4. _____

F. WHAT AREAS OF CHRISTIAN STEWARDSHIP WOULD YOU LIKE TO SEE DEVELOPED IN YOUR FIELD?

- (5) (11) (6) (3) (22)
 1. Health 2. Possessions 3. Talents 4. Time 5. All areas

G. WHAT IS THE REAL MOTIVE THAT PROMPTS US TO GIVE OUR OFFERINGS?

- (1)1. Because we belong to the church and it is our duty to support it.
 (1)2. Because as Christians we should not give less than the poor widow gave.
 (2)3. Because we have an interest in seeing the local work of God progress.
 (2)4. Because as Christians we feel the overpowering need to give.
 (6)5. Because we have been so materially blessed by God that we cannot help but show it by giving our means to the church.
 6. Because if we do not do it, we will lose our eternal reward.
 (37)7. Because we love God so much that we cannot help but give of our means to support the work here on earth.
 8. _____

H. TO WHAT DEGREE DOES THE WORD "STEWARDSHIP" STILL HAVE A "MONETARY" CONNOTATION IN YOUR THINKING?

- (14) (21) (6) (4)
 1. A great degree 2. A moderate degree 3. Little 4. None
 (2)
 5. _____

I. IN WHAT ORDER OF IMPORTANCE WOULD YOU PLACE THESE DISTINCT AREAS (Talents, Time, Material Goods, Health) OF CHRISTIAN STEWARDSHIP?

- (31)1. The four areas are of equal importance.
 (16)2. These four areas do not have equal importance.

THANK YOU FOR YOUR COLLABORATION

D

QUESTIONNAIRE
FOR CONFERENCE & UNION
STEWARDSHIP DIRECTORS

CHRISTIAN STEWARDSHIP QUESTIONNAIRE

Please answer the following statements and questions frankly and honestly. It is not necessary to put your name on this sheet. Your response to this questionnaire is considered confidential and no effort whatsoever will be made to find out who answered any particular question. Answer all the questions, as your responses will be very useful and helpful. Thank you very much.

PART I

Answer each statement by underlining or checking the number which best represents your thinking on the matter.

- Totally in agreement 5
- Agree 4
- Undecided 3
- Disagree 2
- Totally in disagreement 1

1. Christian Stewardship is an educational process and an exercise of faith throughout an entire life 1 2 3 4 5
2. The principles of Christian Stewardship should be taught to the theology students in our seminaries 1 2 3 4 5
3. More than anything else, the Stewardship Program is intended to encourage the giving of tithes and offerings 1 2 3 4 5
4. Every individual, before being baptized, should receive a Bible study on Christian Stewardship 1 2 3 4 5
5. We should look at the Stewardship campaign not so much as a carefully planned program to produce calculated results, but rather as a program to initiate the process of changing individuals 1 2 3 4 5

Questionnaire for Conference & Union Stewardship Directors

2

- | | | | | | | |
|-----|---|---|---|---|---|---|
| 6. | The principles of Christian Stewardship should be taught to the children of the church | 1 | 2 | 3 | 4 | 5 |
| 7. | When a church enters into the Stewardship Plan, it is hoped that all the additional requests for money (sales, benefits, collections, etc.) will cease | 1 | 2 | 3 | 4 | 5 |
| 8. | The success of a Christian Stewardship campaign depends to a great measure on the needed emphasis that the local church gives to it afterwards | 1 | 2 | 3 | 4 | 5 |
| 9. | When the campaign for Stewardship is brought to a close, it should not only have outlined a budget, but also a soul-winning plan for the year | 1 | 2 | 3 | 4 | 5 |
| 10. | The chief enemy of Christian Stewardship is selfishness | 1 | 2 | 3 | 4 | 5 |

PART II

Please read each statement or question carefully and choose only one answer, indicating your choice by underlining or checking the corresponding number. If none of the possibilities expresses your opinion, write in your own idea on the blank space provided at the close of each section.

A. ACCORDING TO YOUR UNDERSTANDING, STEWARDSHIP IS:

1. The wise use of life.
2. The wise management of all one's possessions and the God-given capabilities that have been bestowed upon us, used for our own happiness and the happiness of others, and for His glory.
3. Primarily the wise management of the material resources that God has placed in our hands.
4. Solely the wise management, in accordance with the will of God, of all the material possessions that He has lavished upon us.
5. Partnership with Jesus Christ, through the Holy Spirit, in the fulfillment of God's plan for this world.

6. _____

B. IN YOUR PARTICULAR FIELD, HOW MUCH TIME, IN RELATION TO THE TOTAL STEWARDSHIP PROGRAM PRESENTATION, IS DEVOTED TO THE SUBJECT OF "MATERIAL POSSESSIONS?"

1. 80% 2. 60% 3. 50% 4. 40% 5. 30% 6. 25% 7. 20%

8. _____

C. WHEN A STEWARDSHIP CAMPAIGN IS CONDUCTED ONE MUST:

1. Encourage the members to dedicate all their talents, time, health, and means because the church urgently needs these talents to fulfill its mission.
2. Urge the members to work and pray fervently so that the church may fulfill its mission.
3. Teach the members to discover and use their talents, time, health, and material belongings in order that others may come to know the Gospel.

4. _____

D. OF WHAT VALUE HAS THE GENERAL CONFERENCE STEWARDSHIP MANUAL BEEN TO YOU?

1. Very valuable 2. Helpful 3. Relatively useful 4. Of little value 5. No value whatever 6. _____

E. WHEN A STEWARDSHIP PROGRAM IS CONDUCTED, DO YOU THINK THE CHURCH BUDGET SHOULD BE DRAWN UP

1. After the financial pledges are made, and in accordance with the needs and plans of the local church?
2. Before the financial pledges are made, and in accordance with the economic potential of the congregation?

3. _____

F. IN YOUR OPINION, IN THE AREA OF STEWARDSHIP, WHAT IS THE GREATEST NEED IN YOUR FIELD?

1. To have a Stewardship department secretary.
2. To have the Stewardship department secretary conduct more Stewardship programs in the churches.

Questionnaire for Conference & Union Stewardship Directors

4

3. To train the local pastors so that they themselves can conduct Stewardship campaigns in their churches.

4. _____

G. BASICALLY, WHAT MEDIA DO YOU USE WHEN YOU PRESENT THE PRINCIPLES OF CHRISTIAN STEWARDSHIP DURING A CAMPAIGN?

1. Preaching

2. Preaching and audio-visual aids

3. Preaching, audio-visual aids, round table discussions, panels, group discussions, etc.

4. _____

H. HOW MUCH DO YOU MAKE USE OF AUDIO-VISUAL AIDS IN YOUR STEWARDSHIP CAMPAIGNS?

1. Frequent 2. Moderate 3. Little 4. None 5. _____

I. WHAT AREAS OF CHRISTIAN STEWARDSHIP WOULD YOU LIKE TO SEE DEVELOPED IN YOUR FIELD?

1. Health 2. Possessions 3. Talents 4. Time 5. _____

J. WHAT IS THE REAL MOTIVE THAT PROMPTS US TO GIVE OUR OFFERINGS?

1. Because we belong to the church and it is our duty to support it.

2. Because as Christians we should not give less than the poor widow gave.

3. Because we have an interest in seeing the local work of God progress.

4. Because as Christians we feel the overpowering need to give.

5. Because we have been so materially blessed by God that we cannot help but show it by giving our means to the church.

6. Because if we do not do it, we will lose our eternal reward.

7. Because we love God so much that we cannot help but give of our means to support the work here on earth.

8. _____

K. TO WHAT DEGREE DOES THE WORD "STEWARDSHIP" STILL HAVE A "MONETARY" CONNOTATION IN YOUR THINKING?

1. A great degree 2. A moderate degree 3. Little 4. None

5. _____

L. IN WHAT ORDER OF IMPORTANCE WOULD YOU PLACE THESE DISTINCT AREAS (Talents, Time, Material goods, Health) OF CHRISTIAN STEWARDSHIP?

1. The four areas are of equal importance.

2. These four areas do not have equal importance.

THANK YOU FOR YOUR COOPERATION

D

QUESTIONNAIRE
FOR CONFERENCE & UNION
STEWARDSHIP DIRECTORS

(Summary of answers:
numbers in brackets)

CHRISTIAN STEWARDSHIP QUESTIONNAIRE

Please answer the following statements and questions frankly and honestly. It is not necessary to put your name on this sheet. Your response to this questionnaire is considered confidential and no effort whatsoever will be made to find out who answered any particular question. Answer all the questions, as your responses will be very useful and helpful. Thank you very much.

PART I

Answer each statement by underlining or checking the number which best represents your thinking on the matter.

- Totally in agreement 5
- Agree 4
- Undecided 3
- Disagree 2
- Totally in disagreement 1

1. Christian Stewardship is an educational process and an exercise of faith throughout an entire life 1 2 3 4 5 (4) (16)
2. The principles of Christian Stewardship should be taught to the theology students in our seminaries 1 2 3 4 5 (3) (17)
3. More than anything else, the Stewardship Program is intended to encourage the giving of tithes and offerings (3) (11) (1) (2) (3) 1 2 3 4 5
4. Every individual, before being baptized, should receive a Bible study on Christian Stewardship 1 2 3 4 5 (4) (16)
5. We should look at the Stewardship campaign not so much as a carefully planned program to produce calculated results, but rather as a program to initiate the process of changing individuals 1 2 3 4 5 (4) (16)

Questionnaire for Conference & Union Stewardship Directors

6. The principles of Christian Stewardship should be taught to the children of the church	1	2	3	(4) 4	(16) 5
7. When a church enters into the Stewardship Plan, it is hoped that all the additional requests for money (sales, benefits, collections, etc.) will cease	1	2	3	(6) 4	(1) (2) (11) 5
8. The success of a Christian Stewardship campaign depends to a great measure on the needed emphasis that the local church gives to it afterwards	1	2	3	(3) 4	(6) (11) 5
9. When the campaign for Stewardship is brought to a close, it should not only have outlined a budget, but also a soul-winning plan for the year	1	2	3	(3) 4	(2) (15) 5
10. The chief enemy of Christian Stewardship is selfishness	1	2	3	(2) 4	(18) 5

PART II

Please read each statement or question carefully and choose only one answer, indicating your choice by underlining or checking the corresponding number. If none of the possibilities expresses your opinion, write in your own idea on the blank space provided at the close of each section.

A. ACCORDING TO YOUR UNDERSTANDING, STEWARDSHIP IS:

- (5) 1. The wise use of life.
- (6) 2. The wise management of all one's possessions and the God-given capabilities that have been bestowed upon us, used for our own happiness and the happiness of others, and for His glory.
- 3. Primarily the wise management of the material resources that God has placed in our hands.
- (1) 4. Solely the wise management, in accordance with the will of God, of all the material possessions that He has lavished upon us.
- (5) 5. Partnership with Jesus Christ, through the Holy Spirit, in the fulfillment of God's plan for this world.
- (3) 6. _____

B. IN YOUR PARTICULAR FIELD, HOW MUCH TIME, IN RELATION TO THE TOTAL STEWARDSHIP PROGRAM PRESENTATION, IS DEVOTED TO THE SUBJECT OF "MATERIAL POSSESSIONS?"

- | | | | | | |
|--------|--------|--------|--------|--------|--------|
| (1) | (4) | (5) | (4) | (4) | (1) |
| 1. 80% | 2. 60% | 3. 50% | 4. 40% | 5. 30% | 6. 25% |
| (1) | | | | | 7. 20% |
| 8. | _____ | | | | |

C. WHEN A STEWARDSHIP CAMPAIGN IS CONDUCTED ONE MUST:

- (7) 1. Encourage the members to dedicate all their talents, time, health, and means because the church urgently needs these talents to fulfill its mission.
- (1) 2. Urge the members to work and pray fervently so that the church may fulfill its mission.
- (10) 3. Teach the members to discover and use their talents, time, health, and material belongings in order that others may come to know the Gospel.
- (2) 4. _____

D. OF WHAT VALUE HAS THE GENERAL CONFERENCE STEWARDSHIP MANUAL BEEN TO YOU?

- | | | | |
|----------------------|------------|----------------------|--------------------|
| (5) | (2) | (7) | (2) |
| 1. Very valuable | 2. Helpful | 3. Relatively useful | 4. Of little value |
| (2) | (2) | 6. _____ | |
| 5. No value whatever | | | |

E. WHEN A STEWARDSHIP PROGRAM IS CONDUCTED, DO YOU THINK THE CHURCH BUDGET SHOULD BE DRAWN UP

- (4) 1. After the financial pledges are made, and in accordance with the needs and plans of the local church?
- (14) 2. Before the financial pledges are made, and in accordance with the economic potential of the congregation?
- (2) 3. _____

F. IN YOUR OPINION, IN THE AREA OF STEWARDSHIP, WHAT IS THE GREATEST NEED IN YOUR FIELD?

1. To have a Stewardship department secretary.
- (2) 2. To have the Stewardship department secretary conduct more Stewardship programs in the churches.

- (18) 3. To train the local pastors so that they themselves can conduct Stewardship campaigns in their churches.

4. _____

G. BASICALLY, WHAT MEDIAS DO YOU USE WHEN YOU PRESENT THE PRINCIPLES OF CHRISTIAN STEWARDSHIP DURING A CAMPAIGN?

1. Preaching
- (10) 2. Preaching and audio-visual aids
- (10) 3. Preaching, audio-visual aids, round table discussions, panels, group discussions, etc.

4. _____

H. HOW MUCH DO YOU MAKE USE OF AUDIO-VISUAL AIDS IN YOUR STEWARDSHIP CAMPAIGNS?

- (9) (8) (3)
1. Frequent 2. Moderate 3. Little 4. None 5. _____

I. WHAT AREAS OF CHRISTIAN STEWARDSHIP WOULD YOU LIKE TO SEE DEVELOPED IN YOUR FIELD?

- (5) (7) (5) (3)
1. Health 2. Possessions 3. Talents 4. Time 5. _____

J. WHAT IS THE REAL MOTIVE THAT PROMPTS US TO GIVE OUR OFFERINGS?

- (1) 1. Because we belong to the church and it is our duty to support it.
2. Because as Christians we should not give less than the poor widow gave.
- (1) 3. Because we have an interest in seeing the local work of God progress.
4. Because as Christians we feel the overpowering need to give.
- (5) 5. Because we have been so materially blessed by God that we cannot help but show it by giving our means to the church.
6. Because if we do not do it, we will lose our eternal reward.
- (13) 7. Because we love God so much that we cannot help but give of our means to support the work here on earth.

8. _____

K. TO WHAT DEGREE DOES THE WORD "STEWARDSHIP" STILL HAVE A "MONETARY" CONNOTATION IN YOUR THINKING?

- (10) (5) (3)
1. A great degree 2. A moderate degree 3. Little 4. None
(2)
5. _____

L. IN WHAT ORDER OF IMPORTANCE WOULD YOU PLACE THESE DISTINCT AREAS (Talents, Time, Material goods, Health) OF CHRISTIAN STEWARDSHIP?

- (12) 1. The four areas are of equal importance.
(8) 2. These four areas do not have equal importance.

THANK YOU FOR YOUR COOPERATION

QUESTIONNAIRE FOR
DISTRICT PASTORS

CHRISTIAN STEWARDSHIP QUESTIONNAIRE

Please answer the following statements and questions frankly and honestly. It is not necessary to put your name on this sheet. Your response to this questionnaire is considered confidential and no effort whatsoever will be made to find out who answered any particular question. Answer all the questions, as your responses will be very useful and helpful. Thank you very much.

PART I

Answer each statement by underlining or checking the number which best represents your thinking on the matter.

- Totally in agreement 5
- Agree 4
- Undecided 3
- Disagree 2
- Totally in disagreement 1

1. Christian Stewardship is an educational process and an exercise of faith practiced throughout an entire life 1 2 3 4 5
2. The principles of Christian Stewardship should be taught to the theology students in our seminaries 1 2 3 4 5
3. More than anything else, the Stewardship Program is intended to encourage the giving of tithes and offerings 1 2 3 4 5
4. Every individual, before being baptized, should receive a Bible study on Christian Stewardship 1 2 3 4 5
5. We should look at the Stewardship campaign not so much as a carefully planned program to produce calculated results, but rather as a program to initiate the process of changing individuals 1 2 3 4 5
6. The principles of Christian Stewardship should be taught to the children of the church 1 2 3 4 5

Questionnaire for District Pastors

- 7. When a church enters into the Stewardship Plan, it is hoped that all the additional requests for money (sales, benefits, collections, etc.) will cease 1 2 3 4 5
- 8. The success of a Christian Stewardship campaign depends to a great measure on the needed emphasis that the local church gives to it afterwards 1 2 3 4 5
- 9. When the campaign for Stewardship is brought to a close, it should not only have outlined a budget, but also a soul-winning plan for the year 1 2 3 4 5
- 10. The chief enemy of Christian Stewardship is selfishness 1 2 3 4 5

PART II

Please read each statement or question carefully and choose only one answer, indicating your choice by underlining or checking the corresponding number. If none of the possibilities expresses your opinion, write in your own idea on the blank space provided at the close of each section.

A. ACCORDING TO YOUR UNDERSTANDING, STEWARDSHIP IS:

- 1. The wise use of life.
- 2. The wise management of all one's possessions and the God-given capabilities that have been bestowed upon us, used for our own happiness and the happiness of others, and for His glory.
- 3. Primarily the wise management of the material resources that God has placed in our hands.
- 4. Solely the wise management, in accordance with the will of God, of all the material possessions that He has lavished upon us.
- 5. Partnership with Jesus Christ, through the Holy Spirit, in the fulfillment of God's plan for this world.
- 6. _____

B. YOU WOULD INVITE THE DEPARTMENTAL MAN IN YOUR FIELD TO CONDUCT A STEWARDSHIP CAMPAIGN IN YOUR CHURCH BECAUSE:

- 1. You do not know how to do it.
- 2. You consider it somewhat complicated.
- 3. You want someone from "outside" to help you "get things going" in the church.

Questionnaire for District Pastors

3

4. You are afraid that the brethren would not respond to your program as you would like, when it comes to making a financial commitment.
5. You prefer that a "specialist" help you in making a "good church budget" and encourage the giving of adequate offerings to meet church expenses.
6. _____

C. WHEN A STEWARDSHIP CAMPAIGN IS CONDUCTED ONE MUST:

1. Encourage the members to dedicate all their talents, time, health, and means, because the church urgently needs these talents to fulfill its mission.
2. Urge the members to work and pray fervently so that the church may fulfill its mission.
3. Teach the members to discover and use their talents, time, health, and material belongings in order that others may come to know the Gospel.
4. _____

D. OF WHAT VALUE HAS THE GENERAL CONFERENCE STEWARDSHIP MANUAL BEEN TO YOU?

1. Very valuable 2. Helpful 3. Relatively useful 4. Of little value
5. No value whatever 6. _____

E. WHEN A STEWARDSHIP PROGRAM IS CONDUCTED, DO YOU THINK THE CHURCH BUDGET SHOULD BE DRAWN UP

1. After the financial pledges are made, and in accordance with the needs and plans of the local church?
2. Before the financial pledges are made, and in accordance with the economic potential of the congregation?
3. _____

F. WHAT AREAS OF CHRISTIAN STEWARDSHIP WOULD YOU LIKE TO SEE DEVELOPED IN YOUR CHURCH?

1. Health 2. Possessions 3. Talents 4. Time 5. _____

Questionnaire for District Pastors

4

G. WHAT IS THE REAL MOTIVE THAT PROMPTS US TO GIVE OUR OFFERINGS?

1. Because we belong to the church and it is our duty to support it.
2. Because as Christians we should not give less than the poor widow gave.
3. Because we have an interest in seeing the local work of God progress.
4. Because as Christians we feel the overpowering need to give.
5. Because we have been so materially blessed by God that we cannot help but show it by giving our means to the church.
6. Because if we do not do it, we will lose our eternal reward.
7. Because we love God so much that we cannot help but give of our means to support the work here on earth.
8. _____

H. AT THE PRESENT TIME, HOW IS YOUR CHURCH OPERATING FINANCIALLY?

1. Without a budget.
2. With a budget based on a set amount from each family.
3. With a budget based on a set amount from each baptized member.
4. With a budget based on a voluntary amount from each family.
5. With a budget based on a voluntary amount from each baptized member.
6. With a budget based on voluntary donations from the members.
7. With a budget based on a financial pledge from each member determined on a percentage basis.
8. _____

I. TO WHAT DEGREE DOES THE WORD "STEWARDSHIP" STILL HAVE A "MONETARY" CONNOTATION IN YOUR THINKING?

1. A great degree 2. A moderate degree 3. Little 4. None
5. _____

Questionnaire for District Pastors

5

J. HOW MANY STEWARDSHIP CAMPAIGNS HAVE YOU CONDUCTED IN YOUR DISTRICT THE LAST TWO YEARS?

1. More than three 2. Two 3. One 4. None 5. _____

K. IN WHAT ORDER OF IMPORTANCE WOULD YOU PLACE THESE DISTINCT AREAS (Talents, Time, Material goods, Health) OF CHRISTIAN STEWARDSHIP?

1. The four areas are of equal importance.
2. These four areas do not have equal importance.

THANK YOU FOR YOUR COLLABORATION

QUESTIONNAIRE FOR
DISTRICT PASTORS

(Summary of answers:
numbers in brackets)

CHRISTIAN STEWARDSHIP QUESTIONNAIRE

Please answer the following statements and questions frankly and honestly. It is not necessary to put your name on this sheet. Your response to this questionnaire is considered confidential and no effort whatsoever will be made to find out who answered any particular question. Answer all the questions, as your responses will be very useful and helpful. Thank you very much.

PART I

Answer each statement by underlining or checking the number which best represents your thinking on the matter.

- Totally in agreement 5
- Agree 4
- Undecided 3
- Disagree 2
- Totally in disagreement 1

1. Christian Stewardship is an educational process and an exercise of faith practiced throughout an entire life 1 2 3 4 5 (13) (62)
2. The principles of Christian Stewardship should be taught to the theology students in our seminaries 1 2 3 4 5 (3) (12) (60)
3. More than anything else, the Stewardship Program is intended to encourage the giving of tithes and offerings 1 2 3 4 5 (17) (30) (5) (13) (10)
4. Every individual, before being baptized, should receive a Bible study on Christian Stewardship 1 2 3 4 5 (2) (20) (53)
5. We should look at the Stewardship campaign not so much as a carefully planned program to produce calculated results, but rather as a program to initiate the process of changing individuals 1 2 3 4 5 (2) (2) (18) (53)
6. The principles of Christian Stewardship should be taught to the children of the church 1 2 3 4 5 (1) (3) (18) (33)

7. When a church enters into the Stewardship Plan, it is hoped that all the additional requests for money (sales, benefits, collections, etc.) will cease (9) (8) (7) (18) (33)
1 2 3 4 5
8. The success of a Christian Stewardship campaign depends to a great measure on the needed emphasis that the local church gives to it afterwards (3) (3) (2) (23) (44)
1 2 3 4 5
9. When the campaign for Stewardship is brought to a close, it should not only have outlined a budget, but also a soul-winning plan for the year (2) (20) (53)
1 2 3 4 5
10. The chief enemy of Christian Stewardship is selfishness (1) (2) (4) (68)
1 2 3 4 5

PART II

Please read each statement or question carefully and choose only one answer, indicating your choice by underlining or checking the corresponding number. If none of the possibilities expresses your opinion, write in your own idea on the blank space provided at the close of each section.

A. ACCORDING TO YOUR UNDERSTANDING, STEWARDSHIP IS:

- (23) 1. The wise use of life.
- (24) 2. The wise management of all one's possessions and the God-given capabilities that have been bestowed upon us, used for our own happiness and the happiness of others, and for His glory.
- (2) 3. Primarily the wise management of the material resources that God has placed in our hands.
4. Solely the wise management, in accordance with the will of God, of all the material possessions that He has lavished upon us.
- (19) 5. Partnership with Jesus Christ, through the Holy Spirit, in the fulfillment of God's plan for this world.
- (7) 6. Different concepts

B. YOU WOULD INVITE THE DEPARTMENTAL MAN IN YOUR FIELD TO CONDUCT A STEWARDSHIP CAMPAIGN IN YOUR CHURCH BECAUSE:

- (4) 1. You do not know how to do it.
- (11) 2. You consider it somewhat complicated.
- (28) 3. You want someone from "outside" to help you "get things going" in the church.

Questionnaire for District Pastors

3

- (7) 4. You are afraid that the brethren would not respond to your program as you would like, when it comes to making a financial commitment.
- (15) 5. You prefer that a "specialist" help you in making a "good church budget" and encourage the giving of adequate offerings to meet church expenses.
- (10) 6. Different opinions

C. WHEN A STEWARDSHIP CAMPAIGN IS CONDUCTED ONE MUST:

- (21) 1. Encourage the members to dedicate all their talents, time, health, and means, because the church urgently needs these talents to fulfill its mission.
- (3) 2. Urge the members to work and pray fervently so that the church may fulfill its mission.
- (44) 3. Teach the members to discover and use their talents, time, health, and material belongings in order that others may come to know the Gospel.
- (7) 4. _____

D. OF WHAT VALUE HAS THE GENERAL CONFERENCE STEWARDSHIP MANUAL BEEN TO YOU?

- | | | | |
|------------------|----------------------|----------------------|--------------------|
| (27) | (20) | (21) | (6) |
| 1. Very valuable | 2. Helpful | 3. Relatively useful | 4. Of little value |
| (1) | 5. No value whatever | 6. _____ | |

E. WHEN A STEWARDSHIP PROGRAM IS CONDUCTED, DO YOU THINK THE CHURCH BUDGET SHOULD BE DRAWN UP

- (13) 1. After the financial pledges are made, and in accordance with the needs and plans of the local church?
- (45) 2. Before the financial pledges are made, and in accordance with the economic potential of the congregation?
- (17) 3. _____

F. WHAT AREAS OF CHRISTIAN STEWARDSHIP WOULD YOU LIKE TO SEE DEVELOPED IN YOUR CHURCH?

- | | | | | |
|-----------|----------------|------------|---------|---------------------|
| (15) | (19) | (11) | (3) | (27) |
| 1. Health | 2. Possessions | 3. Talents | 4. Time | 5. <u>All areas</u> |

Questionnaire for District Pastors

4

G. WHAT IS THE REAL MOTIVE THAT PROMPTS US TO GIVE OUR OFFERINGS?

- (1) 1. Because we belong to the church and it is our duty to support it.
- (1) 2. Because as Christians we should not give less than the poor widow gave.
- (6) 3. Because we have an interest in seeing the local work of God progress.
- (4) 4. Because as Christians we feel the overpowering need to give.
- (12) 5. Because we have been so materially blessed by God that we cannot help but show it by giving our means to the church.
6. Because if we do not do it, we will lose our eternal reward.
- (47) 7. Because we love God so much that we cannot help but give of our means to support the work here on earth.
- (4) 8. _____

H. AT THE PRESENT TIME, HOW IS YOUR CHURCH OPERATING FINANCIALLY?

- (19) 1. Without a budget.
2. With a budget based on a set amount from each family.
3. With a budget based on a set amount from each baptized member.
4. With a budget based on a voluntary amount from each family.
- (6) 5. With a budget based on a voluntary amount from each baptized member.
- (8) 6. With a budget based on voluntary donations from the members.
- (38) 7. With a budget based on a financial pledge from each member determined on a percentage basis.
- (4) 8. _____

I. TO WHAT DEGREE DOES THE WORD "STEWARDSHIP" STILL HAVE A "MONETARY" CONNOTATION IN YOUR THINKING?

- | | | | |
|-------------------|----------------------|-----------|---------|
| (21) | (28) | (12) | (10) |
| 1. A great degree | 2. A moderate degree | 3. Little | 4. None |
| (4) | | | |
| 5. | _____ | | |

J. HOW MANY STEWARDSHIP CAMPAIGNS HAVE YOU CONDUCTED IN YOUR DISTRICT THE LAST TWO YEARS?

(28) (21) (12) (14)
1. More than three 2. Two 3. One 4. None 5. _____

K. IN WHAT ORDER OF IMPORTANCE WOULD YOU PLACE THESE DISTINCT AREAS (Talents, Time, Material goods, Health) OF CHRISTIAN STEWARDSHIP?

(48) 1. The four areas are of equal importance.

(27) 2. These four areas do not have equal importance.

THANK YOU FOR YOUR COLLABORATION

APPENDIX B

Instruments

In this appendix are presented two of the three instruments used in this project. The first instrument and the summary of the answers given appear in table 4, p. 101. Originally, the three instruments were prepared and used both in the Portuguese and in the Spanish languages. For lack of space, only the English translation for the last two is included here. The summary results of the second instrument are presented on pp. 102-106, and in this appendix only the two series of questions are given: I--before the campaign, and II--after the campaign.

The third instrument was applied to the members of the three churches in this project three months before and three months after the campaign. On both occasions, the instrument was the same, and a blank form precedes here the two copies of the same form containing a summary of the answers given to each item both before and after the campaign. The forms for each church are presented here in the order that follows:

- I. Three months before the campaign
- II. Three months after the campaign
- III. Index of Gain-Loss Percentage (derived from the other two).

I

PERSONAL INTERVIEW CONCERNING ATTITUDES AND
FEELINGS TOWARD CHRISTIAN STEWARDSHIP

Questions to be Presented Before
the Campaign

1. What do you think of first when you see or hear the word STEWARDSHIP?
2. Why do you think in this way?
3. Do you believe that Christian stewardship is concerned mainly with encouraging the payment of tithes and offerings?
4. What was your first reaction when you learned that a stewardship campaign was to be held in your church?
5. What do you believe will be the basic topics of discussion during this campaign?
6. Has anyone ever spoken on stewardship in your church?
7. If they have, what aspects were covered?
8. Are you pleased when stewardship is used as a topic for a discussion or a sermon in your church?

PERSONAL INTERVIEW CONCERNING ATTITUDES AND
FEELINGS TOWARD CHRISTIAN STEWARDSHIP

Questions to Be Presented After
the Campaign

1. After having attended this campaign, what will you think of first each time you see or hear the word STEWARDSHIP?
2. Why will you think in this way from now on?
3. Do you still believe that Christian stewardship is concerned mainly with encouraging the payment of tithes and offerings?
4. How will you react now each time the annual stewardship campaign is announced?
5. In preparation for baptism, what were you taught concerning the doctrine of Christian stewardship?
6. Do you believe that before baptism you should have received a complete Bible study on Christian stewardship?
7. Of the things you saw and heard in this stewardship campaign, what has helped you most in your determination to be a faithful steward?
8. Do you believe that Christian stewardship should be better explained and promoted in the church?

STEWARDSHIP SURVEY

Your response to this questionnaire will be of aid in improving the teaching of Christian stewardship in the Seventh-day Adventist Church.

This was prepared with the idea of obtaining ANONYMOUS AND CONFIDENTIAL information about the degree of faithfulness among church members in the various areas of stewardship. For this reason, please **DO NOT SIGN IT.**

Please make a self-analysis, assigning a number to indicate the degree of faithfulness in your stewardship. Mark this by circling a number as follows:

The figure 1 would indicate that you are never faithful.

The figure 10 would indicate that you are always faithful.

The figures from 2 to 9 indicate various degrees of faithfulness between the two extremes.

Area	Responsibilities	Never Faithful										Always Faithful
Time	1. Sabbath observance	1	2	3	4	5	6	7	8	9	10	
	2. Observance of the edges of the Sabbath	1	2	3	4	5	6	7	8	9	10	
	3. Advance preparation for Sabbath observance	1	2	3	4	5	6	7	8	9	10	
	4. Regular family worship	1	2	3	4	5	6	7	8	9	10	
	5. Time dedicated, other than on Sabbath, to missionary work	1	2	3	4	5	6	7	8	9	10	
	6. Regular study of Sabbath School lesson	1	2	3	4	5	6	7	8	9	10	
	7. Personal Bible Study	1	2	3	4	5	6	7	8	9	10	

Stewardship Survey (Continued)

Area	Responsibilities	Never Faithful										Always Faithful									
Time (Cont)	8. Sufficient time for communion with God	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
	9. Time dedicated for re-creation with the family	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
Temple	1. Abstinence from alcoholic beverages	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
	2. Abstinence from tobacco	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
	3. Abstinence from coffee	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
	4. Abstinence from tea	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
	5. Abstinence from <u>mate</u> tea	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
	6. Abstinence from highly seasoned foods	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
	7. Abstinence from unclean meats (Lev 11)	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
	8. Sufficient hours of sleep	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
	9. Exercise	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
	10. Sun and fresh air	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
Talents	1. Use of personal talents in the Lord's service through the church	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
	2. Use of personal talents in the Lord's service in daily activities	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10

Stewardship Survey (Continued)

Area	Responsibilities	Never Faithful									Always Faithful
Treasurers	1. Faithful and systematic returning of tithe	1	2	3	4	5	6	7	8	9	10
	2. Sabbath School offering	1	2	3	4	5	6	7	8	9	10
	3. 13th Sabbath offering	1	2	3	4	5	6	7	8	9	10
	4. Birthday offering	1	2	3	4	5	6	7	8	9	10
	5. Investment project	1	2	3	4	5	6	7	8	9	10
	6. Missions offerings	1	2	3	4	5	6	7	8	9	10
	7. Church expense offerings	1	2	3	4	5	6	7	8	9	10
	8. Setting up of family budget	1	2	3	4	5	6	7	8	9	10
	9. Faithfulness in payment of personal debts	1	2	3	4	5	6	7	8	9	10
	10. Faithfulness in payment of taxes and public contributions	1	2	3	4	5	6	7	8	9	10
	11. Teaching children to give offerings and return tithe	1	2	3	4	5	6	7	8	9	10

STEWARDSHIP SURVEY

Your response to this questionnaire will be of aid in improving the teaching of Christian stewardship in the Seventh-day Adventist Church.

This was prepared with the idea of obtaining ANONYMOUS AND CONFIDENTIAL information. For this reason, please **DO NOT SIGN IT**.

As you will recall, a week of Christian Stewardship Emphasis was held in this church three months ago. Since that time you most surely have been making progress in one or more areas of stewardship. This being the case, please make a self-analysis at this time, circling a number to indicate the degree of your faithfulness in stewardship. Thank you very much.

Area	Responsibilities	Never Faithful										Always Faithful
	1. Sabbath observance	1	2	3	4	5	6	7	8	9	10	
	2. Observance of the edges of Sabbath	1	2	3	4	5	6	7	8	9	10	
	3. Advance preparation for Sabbath observance	1	2	3	4	5	6	7	8	9	10	
Time	4. Regular family worship	1	2	3	4	5	6	7	8	9	10	
	5. Time dedicated, other than on Sabbath, to missionary work	1	2	3	4	5	6	7	8	9	10	
	6. Regular study of Sabbath School lesson	1	2	3	4	5	6	7	8	9	10	
	7. Personal Bible study	1	2	3	4	5	6	7	8	9	10	

Stewardship Survey (Continued)

Area	Responsibilities	Never Faithful										Always Faithful
Time (Cont)	8. Sufficient time for communion with God	1	2	3	4	5	6	7	8	9	10	
	9. Time dedicated for recreation with the family	1	2	3	4	5	6	7	8	9	10	
Temple	1. Abstinence from alcoholic beverages	1	2	3	4	5	6	7	8	9	10	
	2. Abstinence from tobacco	1	2	3	4	5	6	7	8	9	10	
	3. Abstinence from coffee	1	2	3	4	5	6	7	8	9	10	
	4. Abstinence from tea	1	2	3	4	5	6	7	8	9	10	
	5. Abstinence from <u>mate</u> tea	1	2	3	4	5	6	7	8	9	10	
	6. Abstinence from highly seasoned foods	1	2	3	4	5	6	7	8	9	10	
	7. Abstinence from unclean meats (Lev 11)	1	2	3	4	5	6	7	8	9	10	
	8. Sufficient hours of sleep	1	2	3	4	5	6	7	8	9	10	
	9. Exercise	1	2	3	4	5	6	7	8	9	10	
	10. Sun and fresh air	1	2	3	4	5	6	7	8	9	10	
Talents	1. Use of personal talents in the Lord's service through the church	1	2	3	4	5	6	7	8	9	10	
	2. Use of personal talents in the Lord's service in daily activities	1	2	3	4	5	6	7	8	9	10	

Stewardship Survey (Continued)

Area	Responsibilities	Never Faithful									Always Faithful
Treasurers	1. Faithful and systematic returning of tithe	1	2	3	4	5	6	7	8	9	10
	2. Sabbath School offering	1	2	3	4	5	6	7	8	9	10
	3. 13th Sabbath offering	1	2	3	4	5	6	7	8	9	10
	4. Birthday offering	1	2	3	4	5	6	7	8	9	10
	5. Investment project	1	2	3	4	5	6	7	8	9	10
	6. Missions offerings	1	2	3	4	5	6	7	8	9	10
	7. Church expense offerings	1	2	3	4	5	6	7	8	9	10
	8. Setting up of family budget	1	2	3	4	5	6	7	8	9	10
	9. Faithfulness in payment of personal debts	1	2	3	4	5	6	7	8	9	10
	10. Faithfulness in payment of taxes and public contributions	1	2	3	4	5	6	7	8	9	10
	11. Teaching children to give offerings and return tithe	1	2	3	4	5	6	7	8	9	10

GAIN-LOSS PERCENTAGE INDEX

Areas	Responsibilities	1st Survey Average Faithfulness	2nd Survey Average Faithfulness	Gain- Loss % Index
Time	1. Sabbath observance			
	2. Observance of the edges of the Sabbath			
	3. Advance preparation for Sabbath observance			
	4. Regular family worship			
	5. Time dedicated, other than on Sabbath, to missionary work			
	6. Regular study of Sabbath School lesson			
	7. Personal Bible study			
	8. Sufficient time for communion with God			
	9. Time dedicated for recreation with the family			
Temple (body)	1. Abstinance from alcoholic beverages			
	2. Abstinance from tobacco			
	3. Abstinance from coffee			
	4. Abstinance from tea			
	5. Abstinance from <u>mate</u> tea			
	6. Abstinance from highly seasoned foods			
	7. Abstinance from unclean meats (Lev 11)			

Gain-Loss Percentage Index Continued

Areas	Responsibilities	1st Survey Average Faithfulness	2nd Survey Average Faithfulness	Gain- Loss % Index
Temple (body) (Cont)	8. Sufficient hours of sleep			
	9. Exercise			
	10. Sun and fresh air			
Talents	1. Use of personal talents in the Lord's service through the church			
	2. Use of personal talents in the Lord's service in daily activities			
Treasures	1. Faithful and systematic returning of tithe			
	2. Sabbath School offering			
	3. 13th Sabbath offering			
	4. Birthday offering			
	5. Investment project			
	6. Missions offerings			
	7. Church expense offerings			
	8. Setting up of family budget			
	9. Faithfulness in payment of personal debts			
	10. Faithfulness in payment of taxes and public contributions			
	11. Teaching children to give offerings and return tithe			

Note: General average of the Gain-Loss Percentage Index =
 There are items with a positive percentage index () and items
 with a negative percentage index ().

(San Miguel Church. First survey
taken three months before the
campaign)

(Summary of answers:
numbers in brackets)

STEWARDSHIP SURVEY

Your response to this questionnaire will be of aid in improving the teaching of Christian stewardship in the Seventh-day Adventist Church.

This was prepared with the idea of obtaining ANONYMOUS AND CONFIDENTIAL information about the degree of faithfulness among church members in the various areas of stewardship. For this reason, please **DO NOT SIGN IT**.

Please make a self-analysis, assigning a number to indicate the degree of faithfulness in your stewardship. Mark this by circling a number as follows:

The figure 1 would indicate that you are never faithful.

The figure 10 would indicate that you are always faithful.

The figures from 2 to 9 indicate various degrees of faithfulness between the two extremes.

Area	Never Faithful									Always Faithful	No. Ans.
1. Sabbath observance	1	(2) 2	(3) 3	(2) 4	(5) 5	(3) 6	(4) 7	(3) 8	(11) 9	(38) 10	(69)
2. Observance of the edges of the Sabbath	1	(4) 2	(1) 3	(4) 4	(1) 5	(7) 6	(12) 7	(15) 8		(20) 9	(64)
3. Advance preparation for Sabbath observance	1	(2) 2	(3) 3	(3) 4	(4) 5	(2) 6	(2) 7	(6) 8	(5) 9	(11) 10	(25) (63)
Time											
4. Regular family worship	1	(10) 2	(2) 3	(5) 4	(6) 5	(4) 6	(3) 7	(5) 8	(4) 9	(14) 10	(53)
5. Time dedicated, other than on Sabbath, to missionary work	1	(13) 2	(6) 3	(4) 4	(2) 5	(6) 6	(3) 7	(6) 8	(4) 9	(3) 10	(11) (58)
6. Regular study of Sabbath School Lesson	1	(2) 2	(1) 3	(2) 4	(4) 5	(6) 6	(8) 7	(8) 8		(33) 9	(64)
7. Personal Bible Study	1	(5) 2	(2) 3	(4) 4	(6) 5	(5) 6	(6) 7	(5) 8	(9) 9	(22) 10	(66)

Stewardship Survey (Continued)

Area	Responsibilities	Never Faithful										Always No Faithful Ans.	
Time (Cont)	8. Sufficient time for communion with God	(1)	(3)	(3)	(3)	(7)	(2)	(5)	(11)	(5)	(21)	(61)	
		1	2	3	4	5	6	7	8	9	10		
	9. Time dedicated for recreation with the family	(4)	(5)	(4)		(6)	(5)	(5)	(7)	(5)	(18)	(59)	
		1	2	3	4	5	6	7	8	9	10		
Temple	1. Abstinence from alcoholic beverages	(4)				(1)			(1)			(61)	(67)
		1	2	3	4	5	6	7	8	9	10		
	2. Abstinence from tobacco	(3)	(1)									(63)	(67)
		1	2	3	4	5	6	7	8	9	10		
	3. Abstinence from coffee	(2)			(2)	(1)		(1)	(4)			(55)	(65)
		1	2	3	4	5	6	7	8	9	10		
	4. Abstinence from tea	(6)	(1)	(3)		(4)	(2)	(4)	(10)	(5)	(27)	(62)	
		1	2	3	4	5	6	7	8	9	10		
	5. Abstinence from mate tea	(14)	(2)	(4)	(1)	(2)	(1)	(1)	(2)	(4)	(30)	(61)	
		1	2	3	4	5	6	7	8	9	10		
	6. Abstinence from highly seasoned foods	(7)	(1)	(1)	(2)	(2)	(2)	(2)	(1)	(5)	(41)	(64)	
	1	2	3	4	5	6	7	8	9	10			
	7. Abstinence from unclean meats (Lev 11)	(2)				(2)	(3)		(2)		(54)	(63)	
	1	2	3	4	5	6	7	8	9	10			
	8. Sufficient hours of sleep	(2)		(1)	(2)	(3)	(1)	(5)	(9)	(8)	(37)	(68)	
	1	2	3	4	5	6	7	8	9	10			
	9. Exercise	(8)		(2)	(5)	(5)	(1)	(5)	(5)	(5)	(24)	(60)	
	1	2	3	4	5	6	7	8	9	10			
	10. Sun and fresh air	(2)		(2)		(6)	(3)	(4)	(9)	(8)	(31)	(65)	
	1	2	3	4	5	6	7	8	9	10			
Talents	1. Use of personal talents in the Lord's service through the church	(10)	(4)		(5)	(3)	(2)	(4)	(7)	(7)	(21)	(63)	
		1	2	3	4	5	6	7	8	9	10		
	2. Use of personal talents in the Lord's service in daily activities	(3)	(7)	(6)		(1)	(5)	(8)	(8)	(6)	(16)	(60)	
		1	2	3	4	5	6	7	8	9	10		

Stewardship Survey (Continued)

Area	Responsibilities	Never Faithful										Always Faithful	No Ans.	
Treasurers	1. Faithful and systematic returning of tithe	(5)	(2)	(1)	(3)	(1)	(2)	(5)	(6)	(35)	(60)			
		1	2	3	4	5	6	7	8	9	10			
	2. Sabbath School offering	(1)	(1)	(2)	(5)	(2)	(3)	(3)	(5)	(41)	(64)			
		1	2	3	4	5	6	7	8	9	10			
	3. 13th Sabbath offering	(1)	(1)	(3)	(6)	(1)	(6)	(5)	(4)	(36)	(63)			
		1	2	3	4	5	6	7	8	9	10			
	4. Birthday offering	(8)	(3)	(4)	(2)	(2)	(1)	(1)	(3)	(5)	(27)	(56)		
		1	2	3	4	5	6	7	8	9	10			
	5. Investment project	(17)	(1)	(1)	(2)	(5)	(3)	(3)	(2)	(2)	(10)	(46)		
		1	2	3	4	5	6	7	8	9	10			
	6. Missions offerings	(6)	(3)	(3)	(2)	(5)	(5)	(3)	(3)	(5)	(18)	(53)		
	1	2	3	4	5	6	7	8	9	10				
7. Church expense offerings	(8)	(6)	(3)	(1)	(6)	(2)	(2)	(6)	(4)	(21)	(59)			
	1	2	3	4	5	6	7	8	9	10				
8. Setting up of family budget	(7)	(3)	(1)	(2)	(1)	(1)	(2)	(1)	(2)	(32)	(52)			
	1	2	3	4	5	6	7	8	9	10				
9. Faithfulness in payment of personal debts				(2)	(4)	(1)	(3)	(4)	(5)	(40)	(59)			
	1	2	3	4	5	6	7	8	9	10				
10. Faithfulness in payment of taxes and public contributions	(3)	(1)	(1)	(1)	(2)			(7)	(43)	(58)				
	1	2	3	4	5	6	7	8	9	10				
11. Teaching children to give offerings and return tithe	(6)			(3)	(2)	(1)	(1)		(30)	(43)				
	1	2	3	4	5	6	7	8	9	10				

(San Miguel Church. Second survey
taken three months after the cam-
paign)

(Summary of answers:
numbers in brackets)

STEWARDSHIP SURVEY

Your response to this questionnaire will be of aid in improving the teaching of Christian stewardship in the Seventh-day Adventist Church.

This was prepared with the idea of obtaining ANONYMOUS AND CONFIDENTIAL information. For this reason, please **DO NOT SIGN IT**.

As you will recall, a week of Christian Stewardship Emphasis was held in this church three months ago. Since that time you most surely have been making progress in one or more areas of stewardship. This being the case, please make a self-analysis at this time, circling a number to indicate the degree of your faithfulness in stewardship. Thank you very much.

Area	Responsibilities	Never Faithful										Always Faithful	No Ans.			
	1. Sabbath observance	(1)	2	(1)	3	4	(3)	(2)	(4)	(6)	(15)	(39)	(71)			
	2. Observance of the edges of Sabbath	1	(1)	2	3	4	(1)	(1)	(3)	(3)	(7)	(20)	(27)	(63)		
	3. Advance preparation for Sabbath observance	(2)	1	2	(2)	3	4	(2)	(7)	(1)	(3)	(8)	(13)	(29)	(67)	
Time	4. Regular family worship	(6)	(1)	1	2	3	4	(6)	(4)	5	6	(3)	(9)	(15)	(14)	(58)
	5. Time dedicated, other than on Sabbath, to missionary work	(10)	(2)	(2)	1	2	3	4	(12)	(2)	(4)	(10)	(6)	(13)	(61)	
	6. Regular study of Sabbath School lesson	(2)	1	2	3	4	5	(3)	(3)	(6)	(3)	(10)	(42)	(69)		
	7. Personal Bible study	(3)	(1)	(1)	(1)	(2)	(6)	(2)	(7)	(19)	(9)	(20)	(70)			

Stewardship Survey (Continued)

Area	Responsibilities	Never Faithful										Always No Faithful Ans.	
Time (Cont)	8. Sufficient time for communion with God	(3)	(2)	(3)	(4)	(3)	(7)	(12)	(4)	(33)	(71)		
		1	2	3	4	5	6	7	8	9	10		
	9. Time dedicated for recreation with the family	(4)	(7)	(1)	(12)	(2)	(6)	(6)	(8)	(14)	(60)		
		1	2	3	4	5	6	7	8	9	10		
Temple	1. Abstinence from alcoholic beverages	(3)				(1)				(5)	(63)	(72)	
		1	2	3	4	5	6	7	8	9	10		
	2. Abstinence from tobacco	(2)	(2)								(63)	(67)	
		1	2	3	4	5	6	7	8	9	10		
	3. Abstinence from coffee	(1)							(6)	(11)	(45)	(63)	
		1	2	3	4	5	6	7	8	9	10		
	4. Abstinence from tea	(4)	(2)			(8)	(3)	(2)	(1)	(8)	(31)	(59)	
		1	2	3	4	5	6	7	8	9	10		
	5. Abstinence from mate tea	(16)	(6)	(2)	(3)	(4)	(3)	(1)	(4)	(9)	(21)	(69)	
		1	2	3	4	5	6	7	8	9	10		
	6. Abstinence from highly seasoned foods	(1)		(2)	(7)	(3)	(4)	(2)	(6)	(42)	(67)		
		1	2	3	4	5	6	7	8	9	10		
	7. Abstinence from unclean meats (Lev 11)			(2)	(1)	(1)	(2)	(2)	(2)	(59)	(69)		
		1	2	3	4	5	6	7	8	9	10		
	8. Sufficient hours of sleep	(2)	(1)	(1)	(3)	(1)	(3)	(2)	(6)	(11)	(43)	(73)	
		1	2	3	4	5	6	7	8	9	10		
	9. Exercise	(8)	(3)	(4)	(3)	(7)	(2)	(5)	(6)	(7)	(14)	(59)	
		1	2	3	4	5	6	7	8	9	10		
	10. Sun and fresh air	(4)	(1)	(2)	(3)		(8)	(6)	(11)	(9)	(28)	(72)	
		1	2	3	4	5	6	7	8	9	10		
Talents	1. Use of personal talents in the Lord's service through the church	(4)	(2)	(2)	(5)	(6)	(4)	(7)	(8)	(31)	(69)		
		1	2	3	4	5	6	7	8	9	10		
	2. Use of personal talents in the Lord's service in daily activities	(2)	(1)	(3)	(1)	(8)	(6)	(3)	(15)	(12)	(17)	(68)	
		1	2	3	4	5	6	7	8	9	10		

Stewardship Survey (Continued)

Area	Responsibilities	Never Faithful										Always Faithful	No Ans.
Treasurers	1. Faithful and systematic returning of tithe	(1)	(1)					(1)	(2)	(9)	(48)	(62)	
		1	2	3	4	5	6	7	8	9	10		
	2. Sabbath School offering				(1)	(3)	(1)	(1)	(6)	(10)	(50)	(72)	
		1	2	3	4	5	6	7	8	9	10		
	3. 13th Sabbath offering	(3)	(2)		(1)		(1)		(2)	(7)	(43)	(59)	
		1	2	3	4	5	6	7	8	9	10		
	4. Birthday offering	(7)		(1)	(5)	(5)	(2)	(1)	(4)	(6)	(28)	(59)	
		1	2	3	4	5	6	7	8	9	10		
	5. Investment project	(8)	(3)	(6)	(6)	(6)		(5)		(3)	(18)	(55)	
		1	2	3	4	5	6	7	8	9	10		
	6. Missions offerings	(6)	(2)		(3)	(1)	(5)	(4)	(4)	(12)	(28)	(65)	
	1	2	3	4	5	6	7	8	9	10			
7. Church expense offerings	(5)			(1)	(2)	(5)	(7)	(5)	(15)	(27)	(67)		
	1	2	3	4	5	6	7	8	9	10			
8. Setting up of family budget	(7)			(1)	(4)	(5)	(3)	(2)	(4)	(24)	(50)		
	1	2	3	4	5	6	7	8	9	10			
9. Faithfulness in payment of personal debts	(1)			(2)	(1)		(2)		(9)	(42)	(57)		
	1	2	3	4	5	6	7	8	9	10			
10. Faithfulness in payment of taxes and public contributions					(1)		(6)	(4)	(9)	(47)	(67)		
	1	2	3	4	5	6	7	8	9	10			
11. Teaching children to give offerings and return tithe	(1)			(6)	(2)		(2)	(2)	(4)	(34)	(51)		
	1	2	3	4	5	6	7	8	9	10			

SAN MIGUEL CHURCH

Gain-Loss Percentage Index

Areas	Responsibilities	1st Survey Average Faithfulness	2nd Survey Average Faithfulness	Gain- Loss % Index
Time	1. Sabbath observance	8.53	8.90	0.37
	2. Observance of the edges of the Sabbath	8.07	8.82	0.75
	3. Advance preparation for Sabbath observance	7.71	8.19	0.48
	4. Regular family worship	6.16	7.24	1.08
	5. Time dedicated, other than on Sabbath, to missionary work	5.25	6.29	1.04
	6. Regular study of Sabbath School lesson	8.34	8.85	0.51
	7. Personal Bible study	7.18	7.71	0.53
	8. Sufficient time for communion with God	7.42	8.02	0.60
	9. Time dedicated for recreation with the family	6.81	6.60	-0.21
Temple (body)	1. Abstinance from alcoholic beverages	9.35	9.48	0.13
	2. Abstinance from tobacco	9.47	9.49	0.02
	3. Abstinance from coffee	9.38	9.49	0.11
	4. Abstinance from tea	7.61	7.96	0.35
	5. Abstinance from <u>mate</u> tea	6.70	6.08	-0.62
	6. Abstinance from highly seasoned foods	8.10	8.65	0.55
	7. Abstinance from unclean meats (Lev 11)	9.38	9.52	0.14

Areas	Responsibilities	1st Survey Average Faithfulness	2nd Survey Average Faithfulness	Gain- Loss % Index
Temple (body) (Cont)	8. Sufficient hours of sleep	7.51	8.67	1.16
	9. Exercise	7.08	6.28	-0.80
	10. Sun and fresh air	8.27	7.65	-0.62
Talents	1. Use of personal talents in the Lord's service through the church	6.69	7.89	1.20
	2. Use of personal talents in the Lord's service in daily activities	6.73	7.52	0.79
Treasures	1. Faithful and systematic returning of tithe	8.20	9.51	1.31
	2. Sabbath School offering	8.59	9.30	0.71
	3. 13th Sabbath offering	8.41	8.91	0.50
	4. Birthday offering	7.07	7.45	0.38
	5. Investment project	4.95	5.90	0.95
	6. Missions offerings	6.67	7.76	1.09
	7. Church expense offerings	6.49	7.98	1.49
	8. Setting up of family budget	7.59	7.48	-0.11
	9. Faithfulness in payment of personal debts	9.01	9.28	0.27
	10. Faithfulness in payment of taxes and public contributions	8.94	9.34	0.40
	11. Teaching children to give offerings and return tithe	8.09	8.64	0.55

Note: General average of the Gain-Loss Percentage Index = 0.47
 There are 27 items with a positive percentage index (84.38) and 5 items with a negative percentage index (15.62).

(Porvenir Church. First survey
taken three months before the
campaign)

(Summary of answers:
numbers in brackets)

STEWARDSHIP SURVEY

Your response to this questionnaire will be of aid in improving the teaching of Christian stewardship in the Seventh-day Adventist Church.

This was prepared with the idea of obtaining ANONYMOUS AND CONFIDENTIAL information about the degree of faithfulness among church members in the various areas of stewardship. For this reason, please **DO NOT SIGN IT**.

Please make a self-analysis, assigning a number to indicate the degree of faithfulness in your stewardship. Mark this by circling a number as follows:

The figure 1 would indicate that you are never faithful.

The figure 10 would indicate that you are always faithful.

The figures from 2 to 9 indicate various degrees of faithfulness between the two extremes.

Area	Never Faithful										Always Faithful	No. Ans.
1. Sabbath observance	(7)	(2)	(2)	(2)	(9)	(4)	(3)	(6)	(20)	(45)	(100)	
2. Observance of the edges of the Sabbath	(22)	(8)	(7)	(4)	(3)	(2)	(8)	(12)	(10)	(24)	(100)	
3. Advance preparation for Sabbath observance	(22)	(2)	(5)	(4)	(7)	(7)	(2)	(5)	(13)	(33)	(100)	
Time												
4. Regular family worship	(43)	(5)	(7)	(4)	(8)	(3)	(8)	(7)	(15)	(100)	(100)	
5. Time dedicated, other than on Sabbath, to missionary work	(41)	(7)	(6)	(9)	(9)	(2)	(4)	(1)	(21)	(100)	(100)	
6. Regular study of Sabbath School Lesson	(11)	(2)	(4)	(5)	(4)	(4)	(8)	(13)	(49)	(100)	(100)	
7. Personal Bible Study	(10)	(2)	(6)	(4)	(6)	(6)	(6)	(3)	(16)	(41)	(100)	

Stewardship Survey (Continued)

Area	Responsibilities	Never Faithful									Always Faithful	No Ans.	
Time (Cont)	8. Sufficient time for communion with God	(14)	(2)	(4)	(3)	(4)	(5)	(7)	(9)	(10)	(42)	(100)	
		1	2	3	4	5	6	7	8	9	10		
	9. Time dedicated for recreation with the family	(38)	(3)	(9)	(6)	(13)	(3)	(4)	(1)	(7)	(16)	(100)	
		1	2	3	4	5	6	7	8	9	10		
Temple	1. Abstinance from alcoholic beverages	(6)	(1)		(1)	(4)	(2)		(1)	(9)	(76)	(100)	
		1	2	3	4	5	6	7	8	9	10		
	2. Abstinance from tobacco	(6)				(1)	(2)		(1)		(87)	(97)	
		1	2	3	4	5	6	7	8	9	10		
	3. Abstinance from coffee	(19)		(1)	(5)	(5)	(2)	(3)	(4)	(9)	(52)	(100)	
		1	2	3	4	5	6	7	8	9	10		
	4. Abstinance from tea	(35)	(2)	(3)	(7)	(3)	(3)	(2)	(4)	(8)	(33)	(100)	
		1	2	3	4	5	6	7	8	9	10		
	5. Abstinance from <u>mate</u> tea	(5)		(1)	(1)	(3)			(1)	(4)	(85)	(100)	
		1	2	3	4	5	6	7	8	9	10		
6. Abstinance from highly seasoned foods	(11)	(1)		(4)	(4)	(3)	(1)	(5)	(6)	(65)	(100)		
	1	2	3	4	5	6	7	8	9	10			
7. Abstinance from unclean meats (Lev 11)	(13)	(1)		(1)		(6)	(1)	(1)	(7)	(70)	(100)		
	1	2	3	4	5	6	7	8	9	10			
8. Sufficient hours of sleep	(2)	(1)	(3)	(1)	(7)	(7)	(7)	(14)	(10)	(48)	(100)		
	1	2	3	4	5	6	7	8	9	10			
9. Exercise	(33)		(3)	(3)	(7)	(8)	(7)	(4)	(9)	(26)	(100)		
	1	2	3	4	5	6	7	8	9	10			
10. Sun and fresh air	(17)		(7)	(2)	(6)	(7)	(8)	(9)	(6)	(38)	(100)		
	1	2	3	4	5	6	7	8	9	10			
Talents	1. Use of personal talents in the Lord's service through the church	(37)	(5)	(8)	(2)	(7)	(6)	(2)	(5)	(6)	(22)	(100)	
		1	2	3	4	5	6	7	8	9	10		
	2. Use of personal talents in the Lord's service in daily activities	(26)	(6)	(6)	(5)	(13)	(3)	(6)	(7)	(6)	(22)	(100)	
		1	2	3	4	5	6	7	8	9	10		

Stewardship Survey (Continued)

Area	Responsibilities	Never Faithful										Always Faithful	No Ans.
Treasurers	1. Faithful and systematic returning of tithe	(22)	(2)	(2)	(2)	(2)	(2)	(2)	(3)	(14)	(49)	(100)	
		1	2	3	4	5	6	7	8	9	10		
	2. Sabbath School offering	(8)	(1)	(2)	(3)	(3)	(4)	(5)	(9)	(64)	(99)		
		1	2	3	4	5	6	7	8	9	10		
	3. 13th Sabbath offering	(29)	(1)	(1)	(7)	(5)	(3)	(3)	(11)	(39)	(99)		
		1	2	3	4	5	6	7	8	9	10		
	4. Birthday offering	(44)	(3)	(4)	(5)	(4)	(3)	(4)	(8)	(25)	(100)		
		1	2	3	4	5	6	7	8	9	10		
	5. Investment project	(61)	(5)	(1)	(3)	(5)	(2)	(3)	(2)	(3)	(14)	(99)	
		1	2	3	4	5	6	7	8	9	10		
	6. Missions offerings	(44)	(1)	(5)	(3)	(9)	(5)	(7)	(2)	(7)	(17)	(100)	
		1	2	3	4	5	6	7	8	9	10		
7. Church expense offerings	(41)	(3)	(4)	(6)	(6)	(8)	(3)	(9)	(15)	(95)			
	1	2	3	4	5	6	7	8	9	10			
8. Setting up of family budget	(53)	(1)	(1)	(1)	(5)	(4)	(3)	(4)	(4)	(24)	(97)		
	1	2	3	4	5	6	7	8	9	10			
9. Faithfulness in payment of personal debts	(15)	(1)	(1)	(4)	(3)	(1)	(5)	(10)	(60)	(100)			
	1	2	3	4	5	6	7	8	9	10			
10. Faithfulness in payment of taxes and public contributions	(11)	(4)	(2)	(2)	(3)	(6)	(52)	(80)					
	1	2	3	4	5	6	7	8	9	10			
11. Teaching children to give offerings and return tithe	(12)	(4)	(1)	(2)	(3)	(2)	(2)	(4)	(35)	(65)			
	1	2	3	4	5	6	7	8	9	10			
12. Covenant	(52)	(2)	(2)	(1)	(5)	(1)	(3)	(3)	(2)	(28)	(99)		
	1	2	3	4	5	6	7	8	9	10			

(Porvenir Church. Second survey
taken three months after the
campaign)

(Summary of answers:
numbers in brackets)

STEWARDSHIP SURVEY

Your response to this questionnaire will be of aid in improving the teaching of Christian stewardship in the Seventh-day Adventist Church.

This was prepared with the idea of obtaining ANONYMOUS AND CONFIDENTIAL information. For this reason, please **DO NOT SIGN IT**.

As you will recall, a week of Christian Stewardship Emphasis was held in this church three months ago. Since that time you most surely have been making progress in one or more areas of stewardship. This being the case, please make a self-analysis at this time, circling a number to indicate the degree of your faithfulness in stewardship. Thank you very much.

Area	Responsibilities	Never Faithful									Always Faithful	No Ans.
	1. Sabbath observance	(2) 1	2	3	(3) 4	(11) 5	(5) 6	(5) 7	(11) 8	(25) 9	(40) 10	(102)
	2. Observance of the edges of Sabbath	(10) 1	(1) 2	(2) 3	(2) 4	(13) 5	(7) 6	(7) 7	(7) 8	(21) 9	(22) 10	(92)
	3. Advance preparation for Sabbath observance	(3) 1	2	(2) 3	(1) 4	(13) 5	(7) 6	(4) 7	(11) 8	(13) 9	(34) 10	(88)
Time	4. Regular family worship	(29) 1	(1) 2	(3) 3	(4) 4	(11) 5	(4) 6	(4) 7	(6) 8	(8) 9	(21) 10	(91)
	5. Time dedicated, other than on Sabbath, to missionary work	(34) 1	(3) 2	(2) 3	(5) 4	(9) 5	(5) 6	(2) 7	(4) 8	(8) 9	(18) 10	(90)
	6. Regular study of Sabbath School lesson	(5) 1	2	(1) 3	4	(7) 5	(3) 6	(6) 7	(7) 8	(13) 9	(52) 10	(94)
	7. Personal Bible study	(3) 1	(1) 2	(2) 3	(3) 4	(11) 5	(7) 6	(8) 7	(9) 8	(9) 9	(43) 10	(96)

177
Stewardship Survey (Continued)

Area	Responsibilities	Never Faithful										Always No Faithful Ans.	
Time (Cont)	8. Sufficient time for communion with God	(3)	(1)	(9)	(4)	(14)	(8)	(6)	(10)	(2)	(36)	(93)	
		1	2	3	4	5	6	7	8	9	10		
	9. Time dedicated for recreation with the family	(19)	(2)	(1)	(2)	(8)	(7)	(5)	(7)	(3)	(18)	(72)	
		1	2	3	4	5	6	7	8	9	10		
Temple	1. Abstinance from alcoholic beverages	(1)			(1)	(4)	(1)	(1)		(8)	(86)	(102)	
		1	2	3	4	5	6	7	8	9	10		
	2. Abstinance from tobacco	(1)				(1)	(1)		(1)	(1)	(98)	(103)	
		1	2	3	4	5	6	7	8	9	10		
	3. Abstinance from coffee	(8)	(1)	(2)		(3)	(3)		(5)	(6)	(67)	(95)	
		1	2	3	4	5	6	7	8	9	10		
	4. Abstinance from tea	(34)	(2)	(1)	(1)	(13)	(3)	(3)	(4)	(11)	(21)	(93)	
		1	2	3	4	5	6	7	8	9	10		
	5. Abstinance from <u>mate</u> tea	(5)					(3)		(1)	(4)	(77)	(90)	
		1	2	3	4	5	6	7	8	9	10		
	6. Abstinance from highly seasoned foods	(8)	(1)		(1)	(4)	(3)	(3)	(6)	(8)	(67)	(101)	
		1	2	3	4	5	6	7	8	9	10		
	7. Abstinance from unclean meats (Lev 11)	(2)	(1)		(1)	(2)	(3)		(3)	(6)	(83)	(101)	
		1	2	3	4	5	6	7	8	9	10		
	8. Sufficient hours of sleep	(4)		(1)	(3)	(4)	(1)	(8)	(10)	(17)	(49)	(97)	
		1	2	3	4	5	6	7	8	9	10		
	9. Exercise	(32)	(1)	(4)	(2)	(9)	(2)	(2)	(5)	(4)	(27)	(88)	
		1	2	3	4	5	6	7	8	9	10		
	10. Sun and fresh air	(10)	(1)	(3)	(1)	(7)	(5)	(4)	(8)	(7)	(52)	(98)	
		1	2	3	4	5	6	7	8	9	10		
Talents	1. Use of personal talents in the Lord's service through the church	(27)	(1)	(1)	(1)	(10)	(10)	(3)	(3)	(3)	(26)	(85)	
		1	2	3	4	5	6	7	8	9	10		
	2. Use of personal talents in the Lord's service in daily activities	(10)	(3)	(2)	(4)	(6)	(10)	(2)	(6)	(5)	(38)	(86)	
		1	2	3	4	5	6	7	8	9	10		

Stewardship Survey (Continued)

Area	Responsibilities	Never Faithful										Always Faithful	No Ans.
Treasurers	1. Faithful and systematic returning of tithe	(7)	(3)	(1)		(4)	(6)	(2)	(4)	(10)	(63)	(100)	
		1	2	3	4	5	6	7	8	9	10		
	2. Sabbath School offering					(2)	(3)	(3)	(2)	(10)	(73)	(93)	
		1	2	3	4	5	6	7	8	9	10		
	3. 13th Sabbath offering	(14)	(1)	(2)	(1)	(10)		(6)	(8)	(5)	(38)	(85)	
		1	2	3	4	5	6	7	8	9	10		
	4. Birthday offering	(25)		(5)	(2)	(10)	(5)	(2)	(6)	(4)	(31)	(90)	
		1	2	3	4	5	6	7	8	9	10		
	5. Investment project	(47)			(2)	(10)	(3)	(2)		(2)	(15)	(81)	
		1	2	3	4	5	6	7	8	9	10		
	6. Missions offerings	(17)	(1)	(3)	(3)	(9)	(2)	(4)	(6)	(6)	(28)	(79)	
		1	2	3	4	5	6	7	8	9	10		
7. Church expense offerings	(12)		(3)	(6)	(15)	(8)	(2)	(4)	(4)	(26)	(80)		
	1	2	3	4	5	6	7	8	9	10			
8. Setting up of family budget	(19)	(2)			(2)	(2)	(1)	(5)	(1)	(35)	(67)		
	1	2	3	4	5	6	7	8	9	10			
9. Faithfulness in payment of personal debts	(5)				(5)	(1)	(1)	(2)	(3)	(77)	(94)		
	1	2	3	4	5	6	7	8	9	10			
10. Faithfulness in payment of taxes and public contributions	(6)	(1)			(2)		(2)	(4)	(6)	(63)	(84)		
	1	2	3	4	5	6	7	8	9	10			
11. Teaching children to give offerings and return tithe	(13)	(2)			(10)		(1)	(2)	(4)	(36)	(68)		
	1	2	3	4	5	6	7	8	9	10			
12. Covenant	(23)	(2)	(3)			(3)	(2)	(1)	(5)	(43)	(82)		
	1	2	3	4	5	6	7	8	9	10			

III

PORVENIR CHURCH
Gain-Loss Percentage Index

Areas	Responsibilities	1st Survey Average Faithfulness	2nd Survey Average Faithfulness	Gain- Loss % Index
Time	1. Sabbath observance	7.93	8.30	0.37
	2. Observance of the edges of the Sabbath	5.84	7.03	1.19
	3. Advance preparation for Sabbath observance	6.35	7.87	1.52
	4. Regular family worship	4.25	5.41	1.16
	5. Time dedicated, other than on Sabbath, to missionary work	4.13	4.87	0.74
	6. Regular study of Sabbath School lesson	7.79	8.47	0.68
	7. Personal Bible study	7.34	7.91	0.57
	8. Sufficient time for communion with God	7.23	7.16	-0.07
	9. Time dedicated for recreation with the family	4.37	5.75	1.38
Temple (body)	1. Abstinence from alcoholic beverages	8.93	9.50	0.57
	2. Abstinence from tobacco	9.28	9.80	0.52
	3. Abstinence from coffee	7.33	8.56	1.23
	4. Abstinence from tea	5.57	5.26	-0.31
	5. Abstinence from <u>mate</u> tea	9.21	9.30	0.09
	6. Abstinence from highly seasoned foods	8.17	8.54	0.37
	7. Abstinence from unclean meats (Lev 11)	8.33	9.34	1.01

Areas	Responsibilities	1st Survey Average Faithfulness	2nd Survey Average Faithfulness	Gain- Loss % Index
Temple (body) (Cont)	8. Sufficient hours of sleep	8.25	8.49	0.24
	9. Exercise	5.59	5.35	-0.24
	10. Sun and fresh air	6.80	7.80	1.00
Talents	1. Use of personal talents in the Lord's service through the church	4.78	5.62	0.84
	2. Use of personal talents in the Lord's service in daily activities	5.31	7.15	1.84
Treasures	1. Faithful and systematic returning of tithe	7.16	8.38	1.22
	2. Sabbath School offering	8.49	9.51	1.02
	3. 13th Sabbath offering	6.41	7.14	0.73
	4. Birthday offering	4.77	5.95	1.18
	5. Investment project	3.30	3.76	0.46
	6. Missions offerings	4.46	6.41	1.95
	7. Church expense offerings	4.66	6.37	1.71
	8. Setting up of family budget	4.53	6.73	2.20
	9. Faithfulness in payment of personal debts	7.95	9.10	1.15
	10. Faithfulness in payment of taxes and public contributions	8.18	8.85	0.67
	11. Teaching children to give offerings and return tithe	7.26	7.14	-0.12
	12. Covenant	4.44	6.71	2.27

Note: General average of the Gain-Loss Percentage Index = 0.88
 There are 29 items with a positive percentage index (87.88) and 4 items with a negative percentage index (12.12).

(Cruzeiro Church. First survey taken three months before the campaign)

(Summary of answers: numbers in brackets)

STEWARDSHIP SURVEY

Your response to this questionnaire will be of aid in improving the teaching of Christian stewardship in the Seventh-day Adventist Church.

This was prepared with the idea of obtaining ANONYMOUS AND CONFIDENTIAL information about the degree of faithfulness among church members in the various areas of stewardship. For this reason, please **DO NOT SIGN IT**.

Please make a self-analysis, assigning a number to indicate the degree of faithfulness in your stewardship. Mark this by circling a number as follows:

The figure 1 would indicate that you are never faithful.

The figure 10 would indicate that you are always faithful.

The figures from 2 to 9 indicate various degrees of faithfulness between the two extremes.

Area	Never Faithful										Always Faithful	No. Ans.
1. Sabbath observance	(1) 1	(2) 2	(3) 3	(4) 4	(5) 5	(6) 6	(7) 7	(8) 8	(9) 9	(12) 10	(17) 10	(52)
2. Observance of the edges of the Sabbath	(3) 1	(1) 2	(3) 3	(2) 4	(2) 5	(6) 6	(5) 7	(3) 8	(12) 9	(22) 10	(50)	
3. Advance preparation for Sabbath observance	(4) 1	(1) 2	(3) 3	(1) 4	(3) 5	(3) 6	(4) 7	(4) 8	(12) 9	(16) 10	(51)	
4. Regular family worship	(5) 1	(1) 2	(3) 3	(2) 4	(2) 5	(5) 6	(7) 7	(4) 8	(14) 9	(17) 10	(53)	
5. Time dedicated, other than on Sabbath, to missionary work	(7) 1	(2) 2	(5) 3	(5) 4	(6) 5	(4) 6	(2) 7	(4) 8	(6) 9	(10) 10	(51)	
6. Regular study of Sabbath School Lesson	(3) 1	(1) 2	(1) 3	(2) 4	(3) 5	(2) 6	(1) 7	(2) 8	(12) 9	(26) 10	(53)	
7. Personal Bible Study	(1) 1	(2) 2	(6) 3	(4) 4	(6) 5	(7) 6	(4) 7	(6) 8	(4) 9	(14) 10	(50)	

Stewardship Survey (Continued)

Area	Responsibilities	Never Faithful									Always No Faithful Ans.	
Time (Cont)	8. Sufficient time for communion with God	(2) 1	(2) 2	(4) 3	(3) 4	(3) 5	(5) 6	(8) 7	(5) 8	(7) 9	(12) 10	(51)
	9. Time dedicated for recreation with the family	(7) 1	(3) 2	(2) 3	(1) 4	(4) 5	(3) 6	(4) 7	(3) 8	(9) 9	(15) 10	(51)
Temple	1. Abstinance from alcoholic beverages	(3) 1				(1) 5				(3) 9	(46) 10	(53)
	2. Abstinance from tobacco	(4) 1						(1) 7	(1) 8	(1) 9	(47) 10	(54)
	3. Abstinance from coffee	(1) 1						(1) 7		(2) 9	(48) 10	(52)
	4. Abstinance from tea	(3) 1	(1) 2		(1) 4		(1) 6		(3) 8	(4) 9	(40) 10	(53)
	5. Abstinance from <u>mate</u> tea	(4) 1		(1) 3			(2) 6	(2) 7	(2) 8	(4) 9	(38) 10	(53)
	6. Abstinance from highly seasoned foods	(3) 1	(1) 2	(1) 3		(3) 5	(1) 6	(3) 7	(3) 8	(10) 9	(30) 10	(55)
	7. Abstinance from unclean meats (Lev 11)				(1) 4		(1) 6	(1) 7		(4) 9	(45) 10	(52)
	8. Sufficient hours of sleep	(2) 1				(1) 5	(2) 6	(4) 7	(6) 8	(12) 9	(25) 10	(52)
	9. Exercise	(3) 1	(2) 2	(1) 3		(3) 5	(1) 6	(2) 7	(3) 8	(13) 9	(25) 10	(53)
	10. Sun and fresh air	(2) 1	(1) 2	(1) 3		(3) 5	(2) 6	(2) 7	(3) 8	(9) 9	(28) 10	(51)
Talents	1. Use of personal talents in the Lord's service through the church	(5) 1	(1) 2	(2) 3	(5) 4	(3) 5	(6) 6		(6) 8	(10) 9	(12) 10	(50)
	2. Use of personal talents in the Lord's service in daily activities	(5) 1	(2) 2	(1) 3	(6) 4	(3) 5	(5) 6	(3) 7	(7) 8	(5) 9	(13) 10	(50)

Stewardship Survey (Continued)

Area	Responsibilities	Never Faithful	Always Faithful	No Ans.
Treasurers	1. Faithful and systematic returning of tithe	(9) (1) (2) (3) (4) (5) (2) (2) (3)	(21) (48)	
	2. Sabbath School offering	(2) (2) (1) (1) (4) (1) (3) (3) (1)	(33) (51)	
	3. 13th Sabbath offering	(3) (1) (2) (2) (3) (2) (2) (4)	(30) (49)	
	4. Birthday offering	(10) (1) (1) (4) (5) (3) (4)	(20) (48)	
	5. Investment project	(21) (3) (3) (1) (2) (1) (1) (2) ± (4)	(11) (49)	
	6. Missions offerings	(11) (1) (3) (2) (5) (4) (1) (2) (5)	(16) (50)	
	7. Church expense offerings	(10) (3) (1) (4) (4) (2) (7) (3)	(14) (48)	
	8. Setting up of family budget	(16) (2) (1) (3) (1) (6) (4)	(14) (47)	
	9. Faithfulness in payment of personal debts	(1) (1) (1) (2) (4) (3)	(28) (40)	
	10. Faithfulness in payment of taxes and public contributions	(13) (2) (1) (1) (1) (1) (3)	(24) (45)	
	11. Teaching children to give offerings and return tithe	(12) (2) (1) (1) (1) (1) (3)	(24) (44)	

STEWARDSHIP SURVEY

Your response to this questionnaire will be of aid in improving the teaching of Christian stewardship in the Seventh-day Adventist Church.

This was prepared with the idea of obtaining ANONYMOUS AND CONFIDENTIAL information. For this reason, please DO NOT SIGN IT.

As you will recall, a week of Christian Stewardship Emphasis was held in this church three months ago. Since that time you most surely have been making progress in one or more areas of stewardship. This being the case, please make a self-analysis at this time, circling a number to indicate the degree of your faithfulness in stewardship. Thank you very much.

Area	Responsibilities	Never Faithful								Always Faithful	No Ans.	
	1. Sabbath observance	(2) 1	2	(1) 3	(1) 4	5	6	(2) 7	(5) 8	(12) 9	(22) 10	(45)
	2. Observance of the edges of Sabbath	(2) 1	2	3	(1) 4	(1) 5	(2) 6	(4) 7	(5) 8	(10) 9	(20) 10	(45)
	3. Advance preparation for Sabbath observance	(1) 1	2	(2) 3	4	(1) 5	(5) 6	(1) 7	(3) 8	(7) 9	(23) 10	(43)
Time	4. Regular family worship	(5) 1	(2) 2	(1) 3	(2) 4	5	6	(1) 7	(6) 8	(10) 9	(15) 10	(42)
	5. Time dedicated, other than on Sabbath, to missionary work	(3) 1	(1) 2	(1) 3	(4) 4	(1) 5	(2) 6	(2) 7	(3) 8	(8) 9	(16) 10	(41)
	6. Regular study of Sabbath School lesson	(2) 1	(1) 2	3	(1) 4	(1) 5	(2) 6	(2) 7	(4) 8	(7) 9	(22) 10	(43)
	7. Personal Bible study	(4) 1	(1) 2	(3) 3	(1) 4	(4) 5	(2) 6	(2) 7	(4) 8	(5) 9	(17) 10	(43)

Stewardship Survey (Continued)

Area	Responsibilities	Never Faithful										Always No Faithful Ans.		
Time (Cont)	8. Sufficient time for communion with God	(1)	(3)	(2)	(6)	(5)	(5)	(3)	(17)	(42)				
		1	2	3	4	5	6	7	8	9	10			
	9. Time dedicated for recreation with the family	(7)	(2)	(1)	(5)	(5)	(3)	(1)	(4)	(11)	(39)			
		1	2	3	4	5	6	7	8	9	10			
Temple	1. Abstinance from alcoholic beverages								(1)	(43)	(44)			
		1	2	3	4	5	6	7	8	9	10			
	2. Abstinance from tobacco										(44)	(44)		
		1	2	3	4	5	6	7	8	9	10			
	3. Abstinance from coffee	(1)	(1)			(1)	(1)	(4)			(37)	(45)		
		1	2	3	4	5	6	7	8	9	10			
	4. Abstinance from tea	(1)				(1)			(2)		(40)	(44)		
		1	2	3	4	5	6	7	8	9	10			
	5. Abstinance from <u>mate</u> tea	(1)	(1)			(3)			(1)		(36)	(42)		
		1	2	3	4	5	6	7	8	9	10			
	6. Abstinance from highly seasoned foods				(1)	(2)	(2)	(3)	(5)	(27)	(40)			
	1	2	3	4	5	6	7	8	9	10				
	7. Abstinance from unclean meats (Lev 11)							(1)	(1)	(41)	(43)			
	1	2	3	4	5	6	7	8	9	10				
	8. Sufficient hours of sleep	(1)		(1)	(1)				(16)	(21)	(40)			
	1	2	3	4	5	6	7	8	9	10				
	9. Exercise	(1)	(2)	(1)	(1)	(7)	(2)	(5)	(12)	(12)	(43)			
	1	2	3	4	5	6	7	8	9	10				
	10. Sun and fresh air			(1)	(1)	(1)	(5)	(14)	(21)	(43)				
	1	2	3	4	5	6	7	8	9	10				
Talents	1. Use of personal talents in the Lord's service through the church	(3)	(3)	(2)	(2)	(2)	(3)	(9)	(3)	(15)	(42)			
		1	2	3	4	5	6	7	8	9	10			
	2. Use of personal talents in the Lord's service in daily activities	(2)	(3)	(3)	(2)	(1)	(2)	(6)	(5)	(19)	(43)			
		1	2	3	4	5	6	7	8	9	10			

Stewardship Survey (Continued)

Area	Responsibilities	Never Faithful										Always Faithful	No Ans.
Treasurers	1. Faithful and systematic returning of tithe	(6)	(1)	(1)	(1)	(2)	(1)	(5)	(25)	(42)			
		1	2	3	4	5	6	7	8	9	10		
	2. Sabbath School offering			(1)	(1)	(1)	(4)	(1)	(11)	(25)	(44)		
		1	2	3	4	5	6	7	8	9	10		
	3. 13th Sabbath offering	(3)	(1)	(2)	(2)	(1)	(5)	(7)	(22)	(43)			
		1	2	3	4	5	6	7	8	9	10		
	4. Birthday offering	(4)	(1)	(1)	(1)	(2)	(2)	(8)	(5)	(7)	(10)	(41)	
		1	2	3	4	5	6	7	8	9	10		
	5. Investment project	(18)	(1)	(2)	(2)	(7)	(2)				(4)	(36)	
		1	2	3	4	5	6	7	8	9	10		
	6. Missions offerings	(4)	(3)		(3)	(3)	(3)	(3)	(10)	(12)	(41)		
	1	2	3	4	5	6	7	8	9	10			
7. Church expense offerings			(1)	(5)	(5)	(3)	(2)	(4)	(20)	(40)			
	1	2	3	4	5	6	7	8	9	10			
8. Setting up of family budget	(6)	(2)	(2)	(2)	(3)		(3)	(3)	(2)	(17)	(40)		
	1	2	3	4	5	6	7	8	9	10			
9. Faithfulness in payment of personal debts	(1)				(1)	(2)		(5)	(30)	(39)			
	1	2	3	4	5	6	7	8	9	10			
10. Faithfulness in payment of taxes and public contributions	(2)			(1)	(1)		(3)	(2)	(21)	(30)			
	1	2	3	4	5	6	7	8	9	10			
11. Teaching children to give offerings and return tithe	(2)	(1)	(1)				(3)	(3)	(23)	(33)			
	1	2	3	4	5	6	7	8	9	10			

III

CRUZEIRO CHURCH

Gain-Loss Percentage Index

Areas	Responsibilities	1st Survey Average Faithfulness	2nd Survey Average Faithfulness	Gain- Loss % Index
Time	1. Sabbath observance	7.90	8.68	0.78
	2. Observance of the edges of the Sabbath	8.20	8.46	0.26
	3. Advance preparation for Sabbath observance	7.45	8.51	1.06
	4. Regular family worship	7.39	8.21	0.82
	5. Time dedicated, other than on Sabbath, to missionary work	5.88	7.58	1.70
	6. Regular study of Sabbath School lesson	8.18	8.37	0.19
	7. Personal Bible study	6.94	7.25	0.31
	8. Sufficient time for communion with God	6.94	7.61	-0.67
	9. Time dedicated for recreation with the family	6.74	6.25	-0.49
Temple (body)	1. Abstinence from alcoholic beverages	9.33	9.95	0.62
	2. Abstinence from tobacco	9.22	10.00	0.78
	3. Abstinence from coffee	9.78	9.31	-0.47
	4. Abstinence from tea	8.96	9.59	0.63
	5. Abstinence from <u>mate</u> tea	8.77	9.19	0.42
	6. Abstinence from highly seasoned foods	8.43	9.17	0.74
	7. Abstinence from unclean meats (Lev 11)	9.67	9.93	0.26

Areas	Responsibilities	1st Survey Average Faithfulness	2nd Survey Average Faithfulness	Gain- Loss % Index
Temple (body) (Cont)	8. Sufficient hours of sleep	8.69	9.10	0.41
	9. Exercise	8.22	7.76	-0.46
	10. Sun and fresh air	8.49	9.11	0.62
Talents	1. Use of personal talents in the Lord's service through the church	6.84	7.30	0.46
	2. Use of personal talents in the Lord's service in daily activities	6.66	7.86	1.20
Treasures	1. Faithful and systematic returning of tithe	6.79	8.02	1.23
	2. Sabbath School offering	8.29	9.09	0.80
	3. 13th Sabbath offering	8.30	8.39	0.09
	4. Birthday offering	6.87	7.17	0.30
	5. Investment project	4.59	3.41	-1.18
	6. Missions offerings	6.14	6.68	0.54
	7. Church expense offerings	6.45	8.30	1.85
	8. Setting up of family budget	5.70	6.80	1.10
	9. Faithfulness in payment of personal debts	9.02	9.38	0.36
	10. Faithfulness in payment of taxes and public contributions	6.73	8.83	2.10
	11. Teaching children to give offerings and return tithe	6.86	8.72	1.86

Note: General average of the Gain-Loss Percentage Index = 0.61
 There are 28 items with a positive percentage index (87.50) and 4 items with a negative percentage index (12.50).

APPENDIX C

This appendix includes the following material:

- a. A brief outline of the author's ten topics on Stewardship with corresponding visual aids
- b. The written exercises used in the meetings (the exercises for the first and ninth meetings are the same and were used as the First Instrument of this project, see p. 101 above).
- c. Models of handbills and covenants used during the Stewardship Campaign (for lack of space, they have not been translated into English)
- d. The script for the dramatic presentation of the seventh meeting.

JESUS THE MODEL STEWARD

(Sermon Preached One Week Before the Campaign)

INTRODUCTION:

1. The best way to unearth the real meaning of stewardship is to analyze some aspects of the life of Christ.
- I. CHRIST'S ENTIRE LIFE WAS A CONSTANT OUTWORKING OF THE STEWARDSHIP THAT THE FATHER ENTRUSTED TO HIM.
1. Jesus lived with a high sense or purpose of mission: to be a faithful administrator of the multifaceted grace that the Father had entrusted to Him, because He came to reveal divine love, John 18:37.
 2. While still a child He expressed that purpose, Luke 2:49. From an early age He realized that the Father had entrusted Him with something for which He was responsible.
 3. At His baptism He reaffirmed this conviction, Matt 3:15. And the Father confirmed it, Matt 3:17.
 4. During the last days of His life, He said several times that He was determined to fulfill the purpose or mission that God had entrusted to Him, Luke 18:36-39; John 12:17.
 5. At the point of death, when He said, "Father, into Thy hands I commend my spirit" (Luke 23:46), He carried out his final act of stewardship. God approved of His stewardship and restored Him to His throne.
- II. JESUS' ENTIRE LIFE WAS A CONSTANT STEWARDSHIP, BECAUSE HE ALWAYS RESPECTED HIS FATHER'S WILL.
1. John 10:10, Jesus said, "I have come that they might have life, and that they might have it more abundantly." What did Jesus mean by this?
 2. He meant to say that His death would not only give His hearers eternal life, but also a full and abundant life here on earth if they would accept Him as the Son of God and do His will.
 3. But many lost this opportunity because they were unwilling to accept God's authority, His counsels and instructions for their lives.

4. This is precisely what happened to Adam and Eve; the day when they, selfishly, were no longer willing to accept the will of God for them, sin entered and they ceased to live the Edenic life.
5. God expects His children, as good stewards, to be always willing to accept His will, thus respecting His authority and sovereignty over His children.
6. And this is what Jesus did as the Model Steward. He was a Model Steward not only because He fulfilled His mission, but also because He was always willing to recognize the authority and will of His Father over His own.
7. This is the reason why, when we speak of stewardship, we speak of more than money, tithes and offerings. We are talking about an attitude or philosophy of life, of a different life style. We are talking about a genuine Christian life, in which God is the supreme authority in all and for all, because the genuine Christian has given himself unconditionally and absolutely to his Lord, doing His will by His grace.

III. CONCLUSION

1. Call.

First Topic

THE INTEGRAL STEWARDSHIP OF LIFE

INTRODUCTION:

1. One day we will all have to give an account to God, Rom 14:12, because He has given us LIFE and makes us responsible for its wise use. God considers us STEWARDS of LIFE.

I. THE CONCEPT OF THE STEWARD

1. Dictionary definition
2. Being a steward of life is to administer, according to God's will all the goods and powers that He has given to man for his own salvation and happiness and that of others.

II. STEWARDSHIP ACCORDING TO THE BIBLE

1. Origin

- a. Gen 1:1. God the Creator is Lord and Master of all, Deut 10:14, including man, Isa 45:12.
- b. Man possesses all, Gen 1:28, but no ownership was transferred to him, Gen 2:15.
- c. Thus, God made man a steward of all the goods and powers with which he has been entrusted.

2. Its Development

- a. Through sin, man's stewardship diminished notably, because he lost: (a) his dominion over the lower creatures, (b) the right to eternal life, (c) his innocence and (d) Eden.
- b. Through faith in Christ, man has new life and God becomes, by right of REDEMPTION, the owner of man a second time because He purchased man with the price of His blood, 1 Cor 6:20.
- c. Man has a double reason for being a steward; he must not only give an account to God because He created him, but also because He redeemed him.
- d. Man also lives thanks to the sustaining and preserving power of God, Acts 14:7, 17:28, Col. 1:17. God becomes

his owner the third time by virtue of sustentation or preservation, and man has a triple reason for considering himself a responsible steward of all he is and has.

III. A BROADER CONCEPT OF STEWARDSHIP

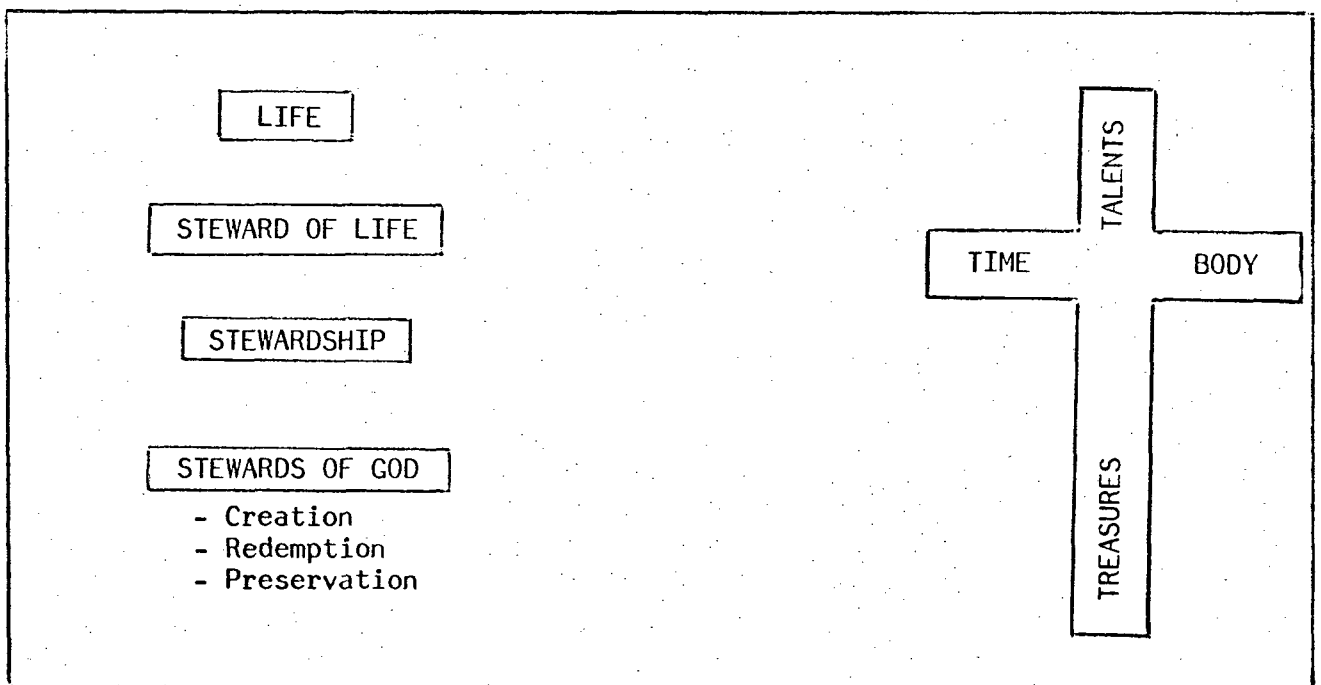
1. Christian stewardship goes beyond the traditional return of tithes and offerings.
2. It encompasses THE ENTIRE LIFE and can be summarized into four great areas: talents, time, temple and treasures.
3. We cannot dedicate all that we are and have to God unless we exercise a correct integral Stewardship of Life.

IV. CONCLUSION

1. When Talents, Time, Body and Material belongings are seen in the light of the cross of Calvary, they will really mean something to God and to ourselves.
2. But this will never be possible unless we submit our entire lives to the control or sovereignty of Christ.
3. Call.

VISUAL AID

Feltboard



Second Topic

COVENANTS WITH GOD

INTRODUCTION

1. The sovereignty of Christ over man must be restored for the following reasons: (a) because of his rebellion and sin, (b) because of the slavery in which he lives; he has become a slave of life, of talents, time, body, and treasures.

I. WHAT IS THE PURPOSE OF RESTORING THAT SOVEREIGNTY?

1. That man may fulfill the purpose for which he was created

II. HOW IS THAT RESTORATION OBTAINED?

1. By deciding to do the will of God, Gal. 2:20.
2. By being born again, John 3:5
3. By the grace of God (a) surrendering the will to God each day, (b) living each day utilizing all that man is and has (talents, time, body and treasures) more wisely and less selfishly.

III. RESTORATION AND STEWARDSHIP

1. The restoration of the sovereignty of Christ implies the implantation in man of the character of God through the Holy Spirit, who utilizes the life as a means or channel through which to carry out that restoration to the likeness of Christ.
2. For that reason man becomes a steward of his life, because he perceives that it is fundamental to his happiness and salvation both here and eternally, and that of those that come in contact with him.

IV. THE RELATIONSHIP OF GOD WITH THE STEWARD

1. It is an agreement between the Father and the Son, Eph 1:5,6; Mark 1:25.
2. As in all agreements, it is controlled by an understanding on both sides which the Bible calls a COVENANT, Gen 15:48, 17:2, 4, 9; Ex 19:5, etc.

V. WHAT HAPPENS WHEN MAN MAKES A COVENANT WITH GOD?

1. Jer 50:5, he enters into an eternal relationship with God through which He wishes to bless him.

VI. COMPONENTS OF ALL COVENANTS

1. They are three: faith, love and sacrifice

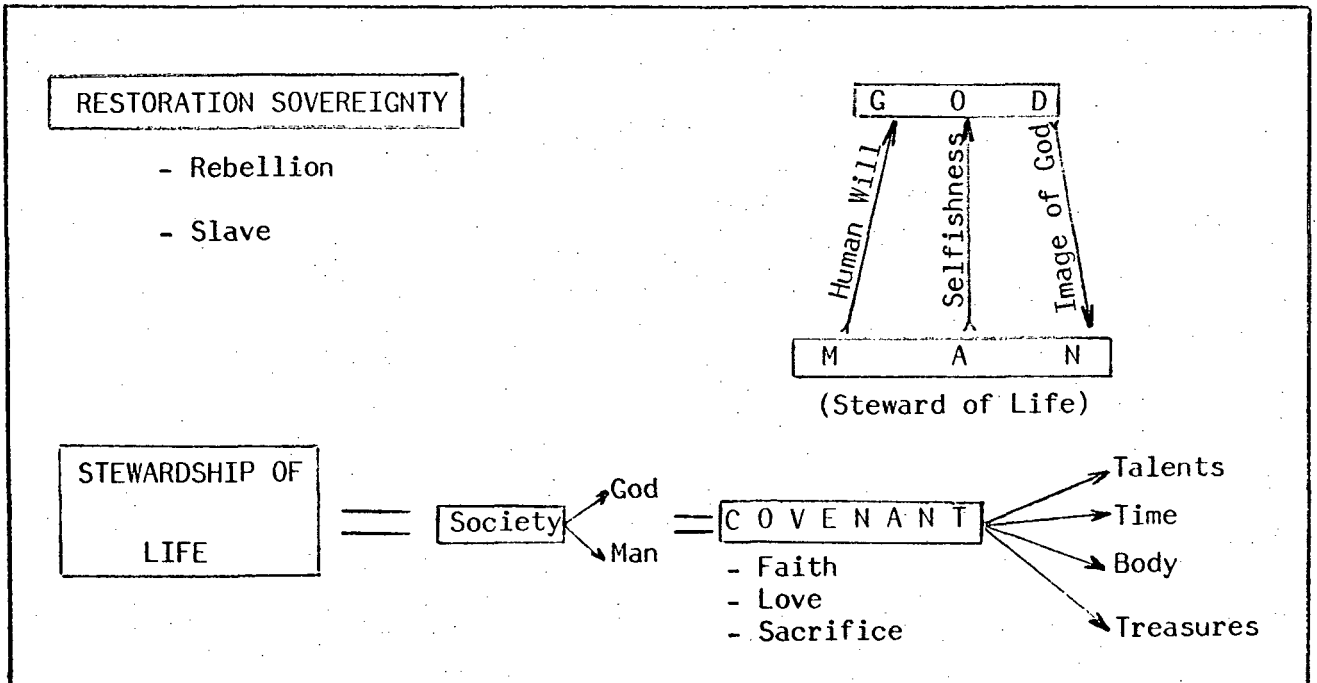
VII. TYPES OF COVENANTS

1. Man may make a covenant with God dealing with any aspect of his life: talents, time, body or treasures.
2. This means that when man, in full understanding of the love of God, enters into a covenant with God with faith and sacrifice, He is pleased with that attitude and approves of it by multiplying His blessings so that man, as a good steward, may administer them wisely in his own behalf and in behalf of those who surround him.

VIII. CONCLUSION

1. Call.

VISUAL AID
Feltboard



Third Topic

SAVED TO SAVE

INTRODUCTION

1. The integral stewardship of life means to dedicate to God and TO His cause all that we are and have to save, in love, those who do not know Christ.
2. An acceptance of the previous point produces a great sense of responsibility in the believer, especially in the area of talents.

I. THE RESPONSIBILITY OF THE CHRISTIAN WITHIN THE CHURCH

1. Once God has saved the sinner, He wants to use him to enlarge His kingdom. This is his great responsibility.
2. The order is "Go" and, to make that go completely effective, God has His church, through which evangelization is channeled, Eph. 3:8-11.
3. At the same time, the members of the local congregation are the ones who must carry out that order according to the talents or gifts with which God has endowed them, Eph. 4:11, 12.
4. The reason that many congregations do not win souls is that they have not understood the real meaning of the integral stewardship of life. Each member is content with his own salvation and he treasures it very religiously and selfishly for himself. THEY DO NOT UNDERSTAND THAT THEY WERE SAVED TO SAVE OTHERS.
5. This is why the Christian steward must always seek to be found faithful, using the talents that God has given him, 1 Cor 4:1-2.
6. Just as God makes no distinction in salvation, in the church or congregation all the members are equally responsible for enlarging the kingdom according to talents received.
7. It does not matter that they are different from each other, the important thing is that they be made one hundred percent accountable.

II. THE PARABLE OF THE TALENTS

1. Those that received two and five talents were approved of, not for keeping what they had received, but for administering them

and making them produce and yield as much as possible. The unfaithfulness of the third consisted precisely of not doing what his other two companions had done.

3. Each church member, even if he has but one gift or talent, must do something to enlarge the kingdom.

III. AN ORDER AND COMMAND

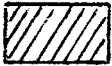
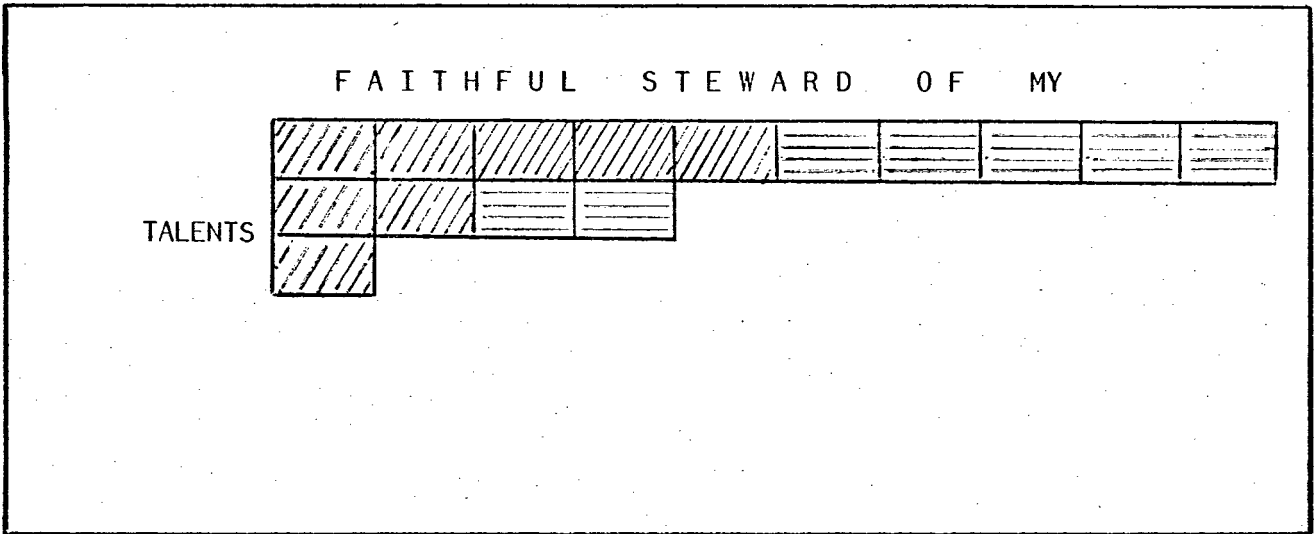
1. God trusts us. He is the Owner of all and entrusted to us the administration of all that exists.
2. Therefore, it is only fair that we fulfill our stewardship loyally.
3. The command is to "GO" and even though others may not go, the faithful steward will go. He is not afraid, because he trusts in His God and places Him first in all things, Ex 20:3; Prov 3:9, 10.
4. If we place ourselves in God's hands, He will multiply our capabilities and will not let us lack for anything, 11 Cor 9:8.

IV. CONCLUSION

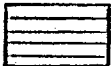
1. Acts 8:30, "Understandest thou what thou readest?"
Will we help such people around us?
2. 1 Peter 4:10
3. Call.

(See visual aid on next page)

VISUAL AID
Blackboard



Talents Given by God to Man



Talents Multiplied by Man

Fourth Topic

WHAT ALL OF US HAVE EQUALLY

INTRODUCTION

1. What is it that we all have equally? Time.
2. It is not easy to define. Inability to do so does not prevent its being used.
3. Time is consubstantial with human existence. Time and existence are one and the same thing.
4. Since life belongs to God and time is part of life, time also belongs to God. Man only administers it in his stewardship capacity, because God is the sole owner.

I. THE FIVE DIMENSIONS OF TIME

1. Time is chronological; it is measured in terms of days, hours, etc.
2. Time as substance or content; it is content or substance in the sense that, for the Christian, the events that occur in chronological time can be interpreted in the light of the Word of God.
3. Time as opportunity; this is that which is presented in the Bible as the opportunity (kairos) man should take advantage of the service of his Master. Paul speaks about this type of time, Eph 5:16; Col. 4:15.
 - a. The task of the steward is to discover the kairos of God (the opportune time) in the midst of the chronos (chronological time).
 - b. In order that His children shall administer time correctly, God has established a triple division:
 1. God's Time: the observance of the Sabbath
 2. Time to save others
 - a. Family altar
 - b. Testifying to others during the week
 3. Time that God allows us to consider as ours; we must use it according to His will.

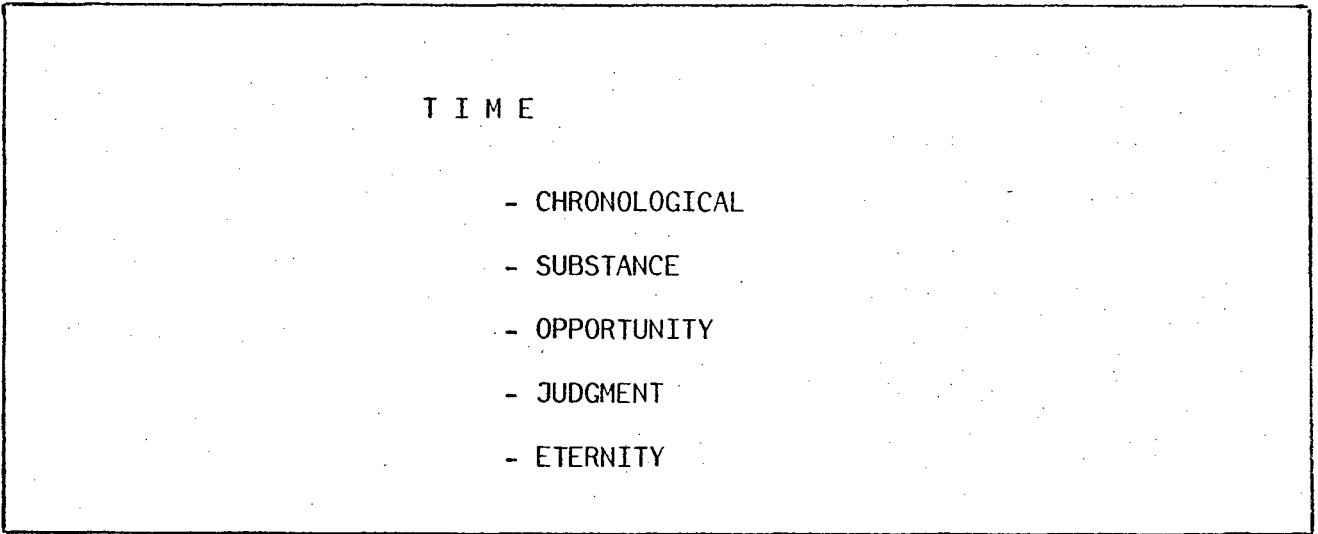
- 4. Time as judgment, Amos 5:18-20. This refers to the "day of the Lord" in which God will ask each one for an account of the stewardship of opportunities given and not used.
- 5. Time as eternity; this is the time that will follow the chronological and will have no limits, 1 Thess 4:17.

II. CONCLUSION

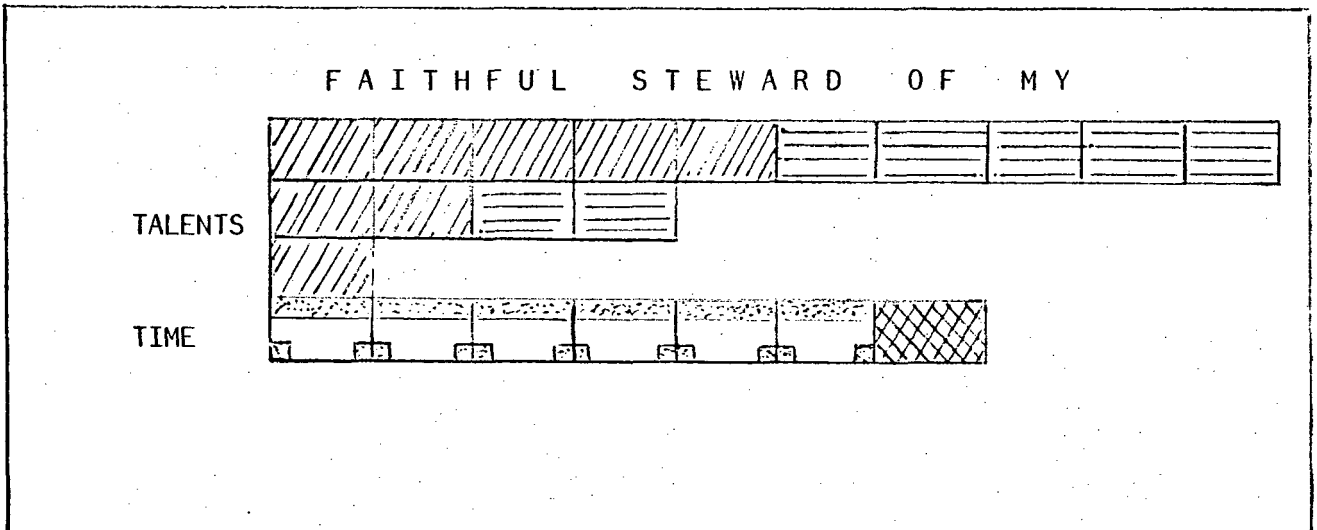
- 1. Call.

VISUAL AIDS

Feltboard



Blackboard



God's Time



Time to Save Others

Feltboard

TIME TO SAVE OTHERS

1. Family altar
2. Testifying each day

Fifth Topic

THE DOCTRINE OF LIFE (Sermonette)

INTRODUCTION

1. Just like doctrine of death, the doctrine of life is important in the Bible.
2. What is it? It is the doctrine that takes into account the physical health of the human being.

I. WHY DOES IT EXIST?

1. To preserve man's life as much as possible
2. Because man wants to live as much as possible
3. Because God wants man to have good health, III John 2.

II. WHY DOES GOD WANT MAN TO HAVE GOOD HEALTH?

1. Because His children must present their bodies as living sacrifices, Rom 12:1.
 - a. The body must be healthy in order that God may reveal Himself fully to the believer
 - b. Only when a Christian has good health can he truly demonstrate the concerns and principles of Christianity as a testimony to others.
2. The body is the temple of the Holy Spirit, 1 Cor. 6:19.

III. THE STEWARDSHIP OF THE BODY

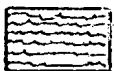
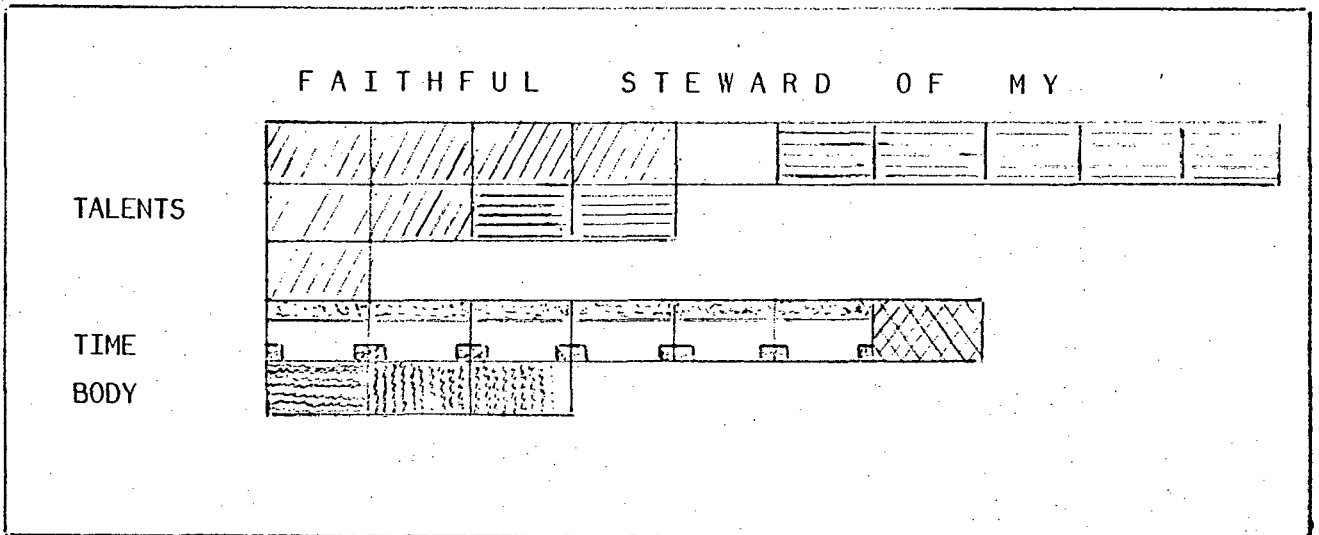
1. The Christian must remember that his body does not belong to him. He has received it from God for stewardship, because God is the owner by right of creation, redemption and preservation.
2. In the Bible God gives instructions for enjoying good health:
 - a. Use no alcohol, Prov 20:1, 23:29, 20, etc.
 - b. Use no drugs, smoke no tobacco, etc., 11 Cor 7:1.
 - c. Eat no unclean meats, Lev 11.

- d. Use no other types of beverages or brews harmful to the body.
- e. Be temperate (apply 1 Cor 10:23 by extension).

IV. CONCLUSION

1. Call.

VISUAL AID
Blackboard



Prohibited Food and Drink



Emergency Foods and temperate life

Sixth Topic

THE STEWARDSHIP OF TREASURES

INTRODUCTION

1. Know the human heart in depth, God has given clear instructions in the Bible so that Christian stewards, in utilizing material goods, will do so appropriately and not allow them to become an obstacle to spiritual life.
2. To that end God counsels their administration, dividing them into three great areas.

I. TITHE

1. It is the tenth part of a person's earnings, Lev 27:30-32, and God claims it as His for the sustenance of the gospel ministry, Num 18:21.
2. The return of the tithe is a reminder to man that God is the Owner of everything, Ps 24:1.
3. To withhold tithe is to rob God, Mal. 3:8.

II. OFFERINGS

1. The only way in which man is permitted to demonstrate his love to God through material goods is through offerings. In tithing we return something that does not belong to man. In the offerings man gives to God of that which God authorizes him to consider as his.
2. The other activities of the church of the Lord are sustained by the offerings.
3. God measures the generosity of His children not by what they give, but by what they keep for themselves.
4. The offerings should be:
 - a. Cheerful, 11 Cor 9:7
 - b. Proportionate to earnings, Deut 16:10, 17
 - c. Systematic, 1 Cor 16:2
 - d. Disinterested (unselfish), Phil 2:5-9

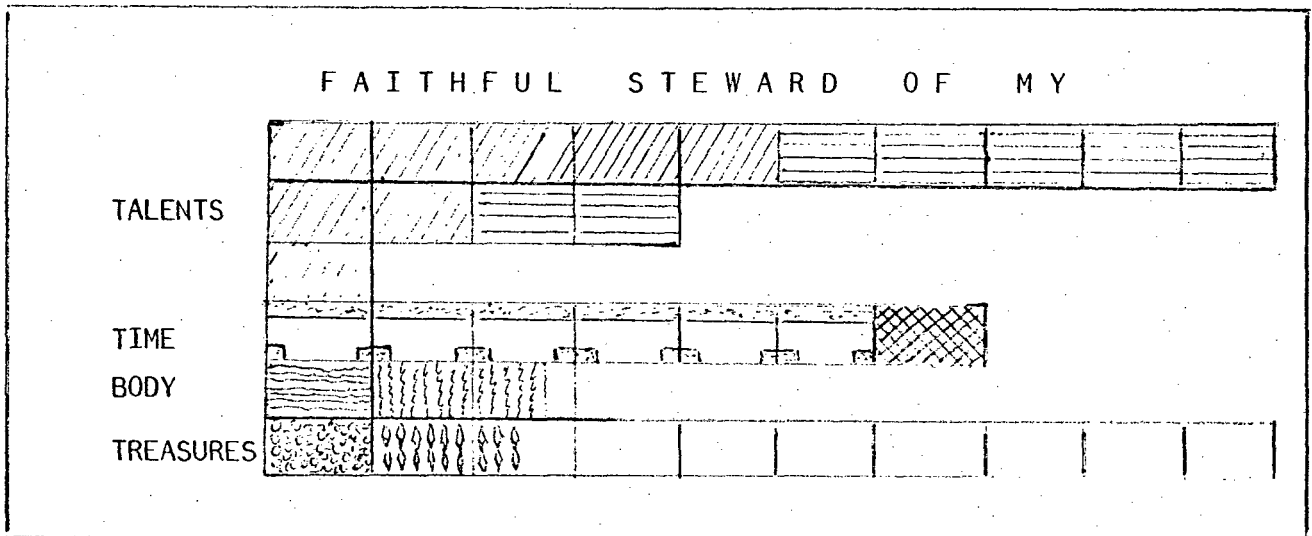
III. THE ADMINISTRATION OF THE REMAINING MATERIAL GOODS

1. It is the responsibility of the Christian steward to administer the remaining goods in such a way that in the day of reckoning he may be approved of by his Lord. The rule is: to administer them as if God were always present by his side.

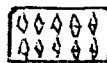
IV. CONCLUSION

1. Call.

VISUAL AIDS
Blackboard



Tithe



Offerings

Seventh Topic

THE FINANCIAL COVENANT

(Sermonette)

INTRODUCTION

1. The Financial Covenant is the commitment that the believer celebrates with God by returning tithe in an honest and systematic fashion and by giving offerings of a certain percentage of his regular earnings faithfully and systematically. If God so permits it, the amount could be increased, diminished, or annulled, according to the way in which God blesses him.

I. ELEMENTS OR FACTORS IN ANY FINANCIAL COVENANT

1. Known factor: This is the percentage of the regular earnings that the Christian is already giving through the different offerings.
2. Sacrifice factor: this is the percentage of earnings that could be given if the child of God made a sacrifice.
3. Unknown factor: This is the percentage of the earnings that the Christian would like to give but cannot because he does not have it to give unless God makes it possible.
4. The previously explained factors can also be applied to any other type of covenant with God, be it of talents, time, health, etc.

II. RULES FOR GIVING THROUGH THE FINANCIAL COVENANT

1. Following the example of God's people of old, it is advisable to give, after returning the sacred tithe, a second tithe for the various offerings.
2. Giving means equality of sacrifice, not equality of donation.
3. Giving means doing it as God prospers the giver.

III. CONCLUSION

1. Call.

Eighth Topic

THE BLESSINGS OF STEWARDSHIP (Sermonette)

INTRODUCTION

1. Many Christians have found real blessings in becoming FAITHFUL STEWARDS by the grace of God.
2. What are some of the benefits of faithful stewardship?

I. BENEFITS OF FAITHFUL STEWARDSHIP

1. It enriches life
2. It keeps man free of covetousness and materialism
3. It gives man an abundant life
4. It gives the church and its components a spiritual revival
5. It helps the Christian to place his talents, time, body and goods in their proper place
6. It helps to establish a good evangelistic program in the church

II. TESTIMONIES

1. The preacher gives the first one
2. Afterwards, he gives an opportunity to the members of the congregation

III. CONCLUSION

1. Call.

Ninth Topic

ALL UPON THE ALTAR

INTRODUCTION

1. For some Christians, faith in Christ has a relative importance. They believe in proportion to their convenience or in proportion to their blessings.
2. How about us? Do we think that it pays to be a Christian?

I. THE PRICE OF OUR CHRISTIANITY

1. It takes a long time to be a faithful Adventist. If a person lives 70 years and attends church every Sabbath, he will have spent 10 years of his life listening to sermons and attending Sabbath School.
2. The Adventist pays a high price for his faith when he loses lucrative employment because of the Sabbath.
3. Many times he loses friends and severs family ties.
4. He "deprives" himself of much money given as tithe and offerings
5. For these and other reasons, there are many people today that do not believe that it is worthwhile being a Seventh-day Adventist Christian
6. And you, What do you think? Is it worth it? After all, have you stopped to think what Christianity means to you?

II. WHAT IS CHRISTIANITY TO US?

1. Is it a type of social humanism?
2. Is it only an evangelical verticality, preoccupied only with its relationship with divinity and careless of the misery, evil and poverty that surrounds it?
3. Or is it only an evangelical horizontality, that makes man the center of existence, transforming the Christian movement into a great philanthropic, welfare enterprise?
4. Or is it a type of polytheism, in which we endeavor to worship the God of the Bible at the same time that we worship the gods of our own creation?

III. WHAT CHRISTIANITY REALLY IS

1. Christianity consists of having a daily experience with Christ, Gal 2:20.
2. Paul describes the brilliant experience of the one who surrenders and lets God take possession of him, Rom 5:1-5.
3. There will be problems, but in the life of the Christian there is help and hope that others do not have, 1 Cor 15:57.

IV. CONCLUSION

1. Is your Christianity denying the place that the cross of Calvary should have in your life?
2. What place do the cross and its Christianity occupy in your life?
3. Do you think that it is worthwhile being a Seventh-day Adventist Christian today?
4. The Lord gave Himself for our salvation. What will we give in the face of such a great manifestation of love?
5. Today, after studying these topics on Christian stewardship, we have the opportunity to bring all that we are and have to the altar through the covenants that we have been making day after day during these meetings.
6. Call to reconsecration, turning in of the covenants and baptism.

WRITTEN EXERCISE

2nd Meeting: Covenant

Adults and Youth

1. When a very expensive item is bought, such as a car, a home, real estate, etc., what is generally done between buyer and purchaser? Please choose one and mark it with an "X":
 - a. a contract
 - b. a written agreement
 - c. a covenant
 - d. a verbal agreement
 - e. _____

2. When a couple marries, how do they formalize the marriage before the officiating minister? Please choose one and mark it with an "X":
 - a. a marriage vow
 - b. a marital contract
 - c. a covenant with God
 - d. _____

Adults Only:

3. Please choose, marking with an "X", the three most important Christian virtues for a spouse to have:

a. Love	c. Faith	e. Sacrifice	f. Courtesy
b. Tolerance	d. Patience	f. Goodness	g. _____

Youth Only:

1. Please choose, marking with an "X", the three most important Christian virtues for engaged couples to have:

a. Love	c. Faith	e. Sacrifice	f. Courtesy
b. Tolerance	d. Patience	f. Goodness	g. _____

2. God made a covenant with Noah that the earth would never again be destroyed by water and gave him a sign. What was it?

WRITTEN EXERCISE

3rd Meeting: Talents

Adults

1. Please choose, marking with an "X," five talents that you would like to see developed in the Adventist Church of _____

- | | |
|-------------------------------|---------------------|
| a. Preaching _____ | g. Friendship _____ |
| b. Hospitality _____ | h. Reverence _____ |
| c. Biblical Instruction _____ | i. Music _____ |
| d. Visiting _____ | j. _____ |
| e. Instrumental Music _____ | k. _____ |
| f. Generosity _____ | l. _____ |

2. What are the talents others see or recognize that you possess?

- | | | |
|-------------------------|-------|-------|
| a. Wife (Husband) _____ | _____ | _____ |
| b. Daughter (Son) _____ | _____ | _____ |
| c. Inlaws _____ | _____ | _____ |
| d. Grandchildren _____ | _____ | _____ |

3. What talents do you see or recognize in yourself?

- | |
|----------|
| a. _____ |
| b. _____ |
| c. _____ |

Youth

1. Please choose, marking with an "X," five talents that you would like to see developed in the Adventist church of _____

- | | |
|-------------------------------|---------------------|
| a. Preaching _____ | g. Friendship _____ |
| b. Hospitality _____ | h. Reverence _____ |
| c. Biblical Instruction _____ | i. Music _____ |
| d. Visiting _____ | j. _____ |
| e. Instrumental Music _____ | k. _____ |
| f. Generosity _____ | l. _____ |

2. What are the talents others see or recognize that you possess?

- a. Financé _____
- b. Dad _____
- c. Mom _____
- d. Brother (Sister) _____

3. What talents or gifts would you like your fiancé to possess?

- a. _____
- b. _____
- c. _____

4. What talents do you see or recognize that you have?

- a. _____
- b. _____
- c. _____

Earliteens

Explain in a few words or with a drawing what you would like to be to serve Jesus when you grow up:

WRITTEN EXERCISE

4th Meeting: Time

Adults and Earliteens

1. What time of day do you prefer to study the Bible and Sabbath School lesson? _____
2. How much time do you think the members of your family spend each week helping your neighbor? _____
3. If you had more spare time than what you have now, what would you dedicate it to? _____
4. How much time did the family spend together the last time you went on a holiday? _____
5. How early do you usually leave home to go to church on Sabbath mornings? _____
6. Why does the family sometimes arrive late for Sabbath School?

7. How long do you think it will be before the Lord returns? _____

Youth

1. Are you on time to all your appointments? _____
2. What is the most precious time of day? _____
3. Do you think you are spending enough time in communion with God and in the study of His Word? _____
4. How many days of vacation have you taken lately? _____
5. Considering the time Sabbath School begins, how early do you leave home to go to church? _____
6. How much time do you think you spent in helping others this week?

7. How long do you think it will be before the Lord returns? _____

GROUP DYNAMICS
4th Meeting: Time

Discussion Groups

1. Idealist Group

Q. What is Time?

2. Researcher's Group

Q. Write down ten ways of wasting Time

3. Practical Group

Q. Write down ten ways of making use of Time.

4. Steward's Group

Q. Why do you think we are responsible for the time that God gives us?

5. Bible Workers' Group

You only have 40 minutes to present a Bible study to a family in their home. How would you use those minutes?

6. Dividing Group

Someone has divided Time into three parts: GOD'S TIME, TIME FOR OTHERS, and OUR TIME. Explain what kind of "Time" each one is referring to.

GROUP DYNAMICS

5th Meeting: Health

"Space Crew"

WHAT NASA DEEMS NECESSARY FOR A TRIP ON THE MOON

Original Instructions Were: You are a member of a space crew originally scheduled to rendezvous with a mother ship on the lighted side of the moon. Due to mechanical difficulties, however, your ship was forced to land at a spot some 200 miles from the rendezvous point. During reentry and landing, much of the equipment was damaged and since survival depends on reaching the mother ship, the most critical items available must be chosen for the 200 mile trip. Below are listed the 15 items left intact and undamaged after landing. Your task is to rank them in terms of their importance for your crew in allowing them to reach the rendezvous point. Place the number 1 by the most important, and so on through the number 15, the least important.

Little or no use on the moon	<u>15</u> Box of matches
Supply of daily food required	<u>4</u> Food concentrate
Useful in tying injured together, help in climbing	<u>6</u> 50 feet of nylon rope
Shelter against sun's rays	<u>8</u> Parachute silk
Useful only if on dark side	<u>13</u> Portable heating unit
Self-propulsion possible with these	<u>11</u> Two .45 calibre pistols
Food, mixed with water for drinking	<u>12</u> One case dehydrated milk
Respiration requirement	<u>1</u> Two 100 lb. tanks oxygen
One principal means for finding directions	<u>3</u> Stellar map (moon constellations)
CO ₂ bottles used for self-propulsion across chasms, etc.	<u>9</u> Life raft
Probably no magnetized poles (useless)	<u>14</u> Magnetic compass
Replenishes loss by sweating	<u>2</u> 5 gallons of water
Distress call when line of sight possible	<u>10</u> 10 signal flares
Oral or injection medication	<u>7</u> First aid kit containing hypo. needle
Distress signal transmitter, possible communication with mother ship	<u>5</u> Solar-powered F.M. Transmitter-receiver

Compare your group and individual scores with what NASA experts suggest. The process of communication and the cooperation of groups in a task is the most important feature of this exercise in this experiment.

WRITTEN EXERCISE
6th Meeting: Treasures

Adults and Youth

C O N G R A T U L A T I O N S !

You have received \$1,200 as a present from a far away relative.

Certainly this is a privilege granted to only a few, isn't it?

We hope that you will be able to make good use of it and that it may help you do all those things that you have been postponing for so long.

By the way, how are you planning on distributing it? Please write below how you will invest your \$1,200

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

Earliteens:

HOORAY, HOORAY!

Your dad has given you \$20 as a present. Wonderful news, isn't it?

Certainly only a few children have such luck. We congratulate you and hope that you will know how to use it.

Please write below how you are going to divide your \$20.

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

GROUP DYNAMICS
6th Meeting: Treasures

Discussion Groups

1. Should married ladies whose husbands are not Adventists give tithe on what they earn? (discuss, give three reasons).
2. Should we say that we GIVE TITHE or that we RETURN TITHE (justify your answer).
3. Should we give tithe on presents received or not? (justify your answer).
4. Someone has said that offering is a GIFT but that it is not so with the TITHE. Is this true? (justify your answer).
5. The Adventist Church has only two regular incomes. What are they and what are they used for?
6. Should tithe be figured from your NET or GROSS income?
7. Should you, as someone who has made a pledge to the Lord, enlarge the percentage of your pact when receiving larger blessings from Him? Explain why.
8. As you understand it, how is the Pact applied in the Church?
9. What are the steps that a family should take to make a pact?
10. What is the best way for someone to decide on the amount of Sabbath School offerings: by establishing a fixed quantity or percentage?

WRITTEN EXERCISES

7th Meeting: Sacrifice

First Exercise

Adults and Earliteens

Suppose you knew the necessities of the (name) Adventist Church and, wishing to see the spreading of the Gospel finished in your district, you decide to give \$50 in addition to what you were already giving the church monthly. What kind of things would you and your family be willing to sacrifice to be able to give this amount?

Youth

Suppose you knew the necessities of the (name) Adventist Church and, wishing to see the spreading of the Gospel finished in your area, you decided to give \$20 in addition to what you already give the church monthly. What would you deprive yourself of to obtain this money?

Second Exercise

All (Adults, Youth and Earliteens)

Please name six physical (material) necessities which are the most important at this moment for the Adventist church of _____

1. _____

2. _____

3. _____

4. _____

5. _____

6. _____

WRITTEN EXERCISE

8th Meeting: Happiness and Gratitude

Parents:

What was the happiest happening in your home this week?

Youth

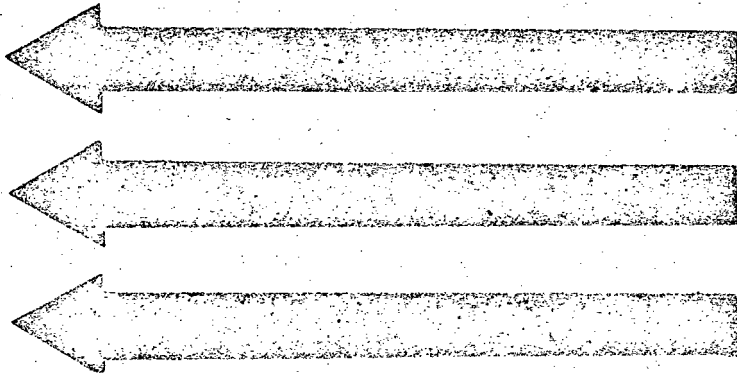
What was the happiest happening of the week?

Children

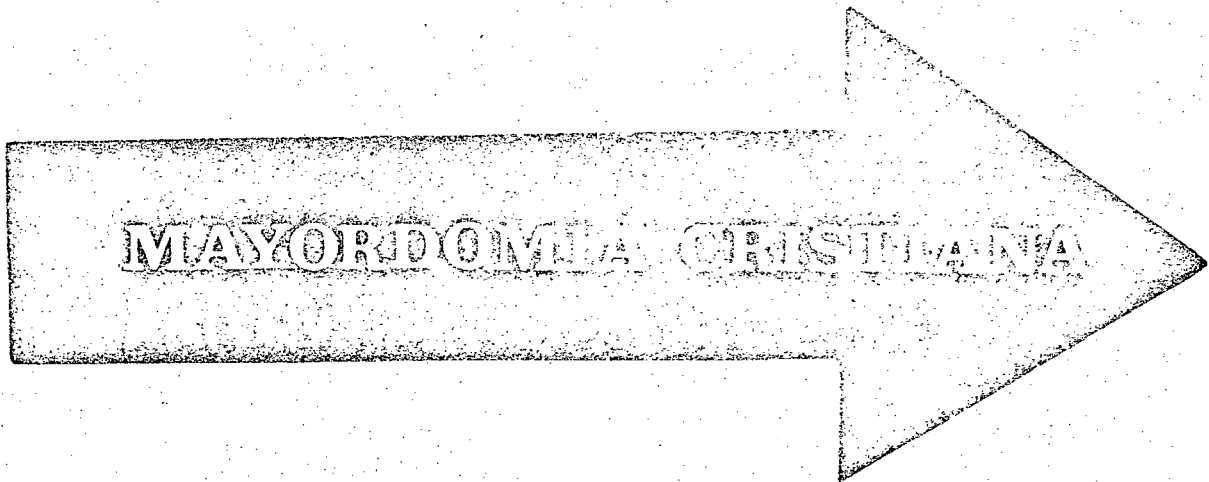
What did Mom and Dad do this week that pleased you most?

[First handbill after Sermon, 3 weeks before the Campaign]

EXISTEN DIVERSOS CAMINOS QUE VAN HACIA ATRAS



PERO
UNO SOLO HACIA ADELANTE



[Second handbill after Sermon, 2 weeks before the Campaign]



O PRINCÍPIO É AMOR
No princípio Deus amou a você.
Ele o ama hoje.
Nada mais importará. . .
No final de todas as coisas.

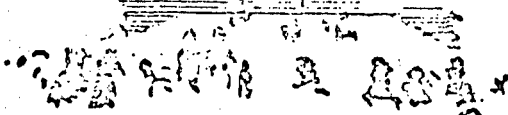
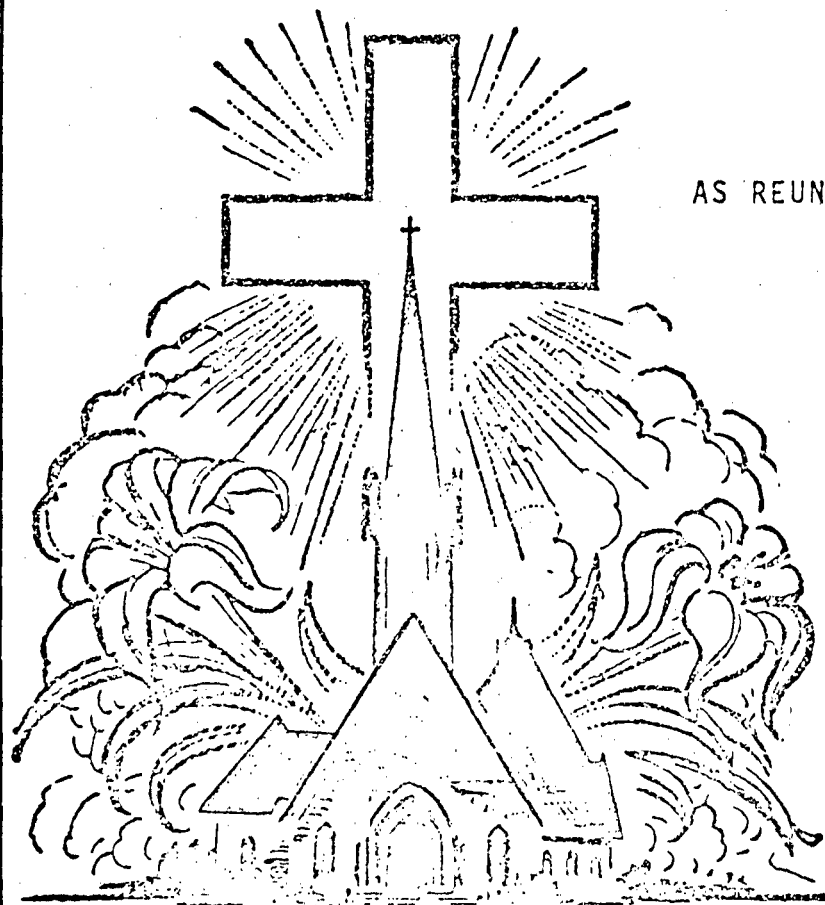
Quando Deus ama, ele dá.
Ele lhe deu a vida, amigos,
talentos, tempo, saúde,
o mundo inteiro!
Ele lhe deu Seu Filho, o
Senhor Jesus como seu Salvador
e irmão. Ele dá porque o ama.

Está você amando-o em troca?

Está você dando?
Dando-Lhe louvor?
Dando o seu amor a outros?
Dando a si mesmo?
. . . por meio de bondosos
atos?
. . . por meio da oração?
. . . por meio de generosas
ofertas?
Não desperdice seu amor e
seu dar!
O princípio é AMOR.

O resultado é dar.

Amar é dar



IGREJA DO CRUZEIRO

APROXIMAM-SE
AS REUNIÕES QUE VOCÊ JAMAIS SE ESQUECERÁ

**SEMANA DE ÊNFASE
ESPIRITUAL SOBRE
MORDOMIA CRISTÃ**

★ INSPIRAÇÃO

★ REAVIVAMENTO

★ SURPREENDENTES REVELAÇÕES

• Mesa Redonda • Testemunhos • Slides
• Filmes Coloridos • Música • Histórias • Audiovisuais

HORÁRIO: Diariamente às 19:30 hs
16 - 22 de dezembro

(Third handbill after Sermon, 1 week before the Campaign)

[Covenant Forms of Talents and Time]

Deseando renovar mi fidelidad a los principios de la fe adventista y con el ferviente anhelo de estar entre los que oirán: "Bien, buen siervo y fiel...", al tomar hoy a Dios como mi socio amado por la gracia del cielo, procuraré poner a su servicio todos los talentos que me ha dado, dedicándome a realizar tareas de actividad misionera.

PARTICIPARE ACTIVAMENTE EN:

- Escuela Radiopostal
- Biblia Habla
- Escuela Sabática Filial
- Centros de Predicación
- Estudios Bíblicos
- Voz de la Juventud
- Distribución de folletos y revistas
- Sociedad de Dorcas
- Club de Correspondencia
- Círculo de Oración
- Cuidado de los enfermos

La orden es: "Id". Mi respuesta es:
"Señor, cuenta conmigo AHORA".

..... de de 197.....

HAGO MI PACTO CON DIOS

.....
Firma

PARTICIPARE ACTIVAMENTE EN:

- Escuela Radiopostal
- Biblia Habla
- Escuela Sabática Filial
- Centros de Predicación
- Estudios Bíblicos
- Voz de la Juventud
- Distribución de folletos y revistas
- Sociedad de Dorcas
- Club de Correspondencia
- Círculo de Oración
- Cuidado de los enfermos

La orden es: "Id". Mi respuesta es:
"Señor, cuenta conmigo AHORA".

Nombre y Apellido

Dirección Postal

Teléfono

Anhelando ser mayordomo íntegro del tiempo que el Señor me ha dispensado y deseando renovar mi creencia en los principios de la fe adventista, al tomar hoy a Dios como mi socio amado, por su gracia procuraré serle fiel en la observancia del Santo Sábado de puesta de sol a puesta de sol; dedicaré el tiempo necesario para mi devoción personal y para los cultos matutinos y vespertinos en mi hogar; destinaré ... horas por semana para evangelizar realizando tareas misioneras. "Señor, cuenta conmigo AHORA".

..... de de 197.....

HAGO MI PACTO CON DIOS

.....
Firma

Anhelando ser mayordomo íntegro del tiempo que el Señor me ha dispensado y deseando renovar mi creencia en los principios de la fe adventista, al tomar hoy a Dios como mi socio amado, por su gracia procuraré serle fiel en la observancia del Santo Sábado de puesta de sol a puesta de sol; dedicaré el tiempo necesario para mi devoción personal y para los cultos matutinos y vespertinos en mi hogar; destinaré ... horas por semana para evangelizar realizando tareas misioneras. "Señor, cuenta conmigo AHORA".

Nombre y Apellido

Dirección Postal

Teléfono

MI PACTO DE TEMPLO CON DIOS

Reconociendo lo saludable de un régimen alimenticio sabroso, sano y sencillo y su "incidencia" en el aumento de la fuerza física y mental así como la regularidad en las horas de comer y dormir para producir la dulzura y serenidad de carácter que tanto contribuyen a suavizar el camino de la vida, procuraré con la ayuda de Dios conservar y desarrollar armoniosamente mi sagrado cuerpo para representarle como un digno socio para su honra y gloria.
"Señor, cuenta conmigo AHORA".

de de 197.....
HAGO MI PACTO CON DIOS

.....
Firma

Reconociendo lo saludable de un régimen alimenticio sabroso, sano y sencillo y su "incidencia" en el aumento de la fuerza física y mental así como la regularidad en las horas de comer y dormir para producir la dulzura y serenidad de carácter que tanto contribuyen a suavizar el camino de la vida, procuraré con la ayuda de Dios conservar y desarrollar armoniosamente mi sagrado cuerpo para representarle como un digno socio para su honra y gloria.
"Señor, cuenta conmigo AHORA".

Nombre y Apellido

Dirección Postal

Teléfono

[Covenant Forms of Health and Treasures]

MI PACTO CON DIOS

Quiero estar entre los que esperan el llamamiento:

*"Juntad mis santos; los que hicieron conmigo pacto con sacrificio". (Salmo 58:5)
Tomando a Dios como socio, espero dar en forma sistemática y regularmente:*

Porcentaje Cantidad \$

Período de Pago

Comienzo Fecha

.....
Firma

"Conforme a vuestra fe os sea hecho". **Mat. 9:29**

Nombre y Apellido

Dirección Postal

Tel.

Porcentaje

Cantidad Fecha

Comienzo

Período de Pago

.....
Firma

(Se entiende que este pacto puede ser aumentado, reducido o aún cancelado según Dios me prospere).

THE MONEY CAKE

Introduction:

(Mr Smith enters with a cake covered by a napkin. He has a knife in his hand to cut the cake. He is a pleasant person and seems to anticipate pleasure in what he is going to say. He puts the cake on a table, takes off the napkin, and says):

Ladies and Gentlemen, this cake represents my monthly payment. It is not much, but with wisdom, according to a system which I have invented, it satisfies me. There are people who are always in debt because they don't know how to divide their salaries. Now, because you are my friends, I want to teach you my secret. Every month, when I receive my cake, I review all my obligations.

(Nine people come in, with strips of material around their chests saying: Rent; Food; Car payments; Doctor's bill; Clothing; Entertainment; Insurance; School expenses; Church. Everyone files up in front of Mr Smith).

With a smile, Mr Smith cuts a slice from the cake. When he turns around with a piece of cake on the little plate, he finds CHURCH beside him, with its hand outstretched, awaiting a piece of cake. Mr Smith becomes a little embarrassed, hesitates a moment, and says:

Oh, Church! Yes! Yes! You are going to get a piece of cake. But, please, wait a minute. I have to pay Rent or I'll be on the road. Don't you know how it is?

(So Church goes back to the line and Rent comes and gets the cake. Goes out eating. Mr Smith cuts a second piece of cake and calls Food to come and get it. Food also goes away eating. Mr Smith carries on cutting, and again the patient Church arrives with its hand outstretched. Again Mr Smith becomes embarrassed.)

Don't worry, Church. I haven't forgotten. I am keeping a large piece for you. But, excuse me, this is for Car Payments. I am a very busy person. I don't have time to go around on foot. A car is a necessity, you know?

(He goes on cutting the cake. Finally, there is a piece of cake and two obligations left. One is Church. Mr Smith does not see it because it is behind him, on his left. He turns to the right and sees Entertainment. With pleasure he says):

Now, do you see how perfect my plan is? A piece of cake--one obligation. Please accept, Entertainment.

(So, cleaning the knife with the napkin, he stands there smiling, still congratulating himself. Then, he feels someone touching him on his left arm. He turns around and sees church with its arm outstretched. Mr Smith is appalled that he does not have any more cake to give.)

Oh, Church, you didn't get any cake? (Church shakes its head sadly.) I'm sorry. I wanted you to get a large piece. I really wanted it! But, it is gone. You can have a look; there is nothing left. Oh, Church, forgive me!

(Church goes out slowly, looking at its empty hands. Mr Smith cannot bear it and calls Church to come back, putting in its hand the small crumbs that he scraped up with the knife.)

When church gets to the door, a group of Obligations arrives. These are: Lay Activities, Poor, Building campaigns, Sabbath School Expenses, Dorcas, MV, Church expenses, etc., who have stood up from the front row in the church. They are wearing strips of material on their backs. While they pass by, Church gives a crumb to each one. Finally the crumbs are gone and several obligations are without any. Church looks sadly at them and at Mr Smith who is going around with his head lowered.

Note: The cake must be cut in such a way that there will be a piece missing--the one that should have gone to Church.

BIBLIOGRAPHY

BIBLIOGRAPHY

Books

- Báez Camargo, Gonzalo. "El Protestantismo en Iberoamerica," Espíritu y Mensaje del Protestantismo. Edited by Guillermo K. Anderson.
- Berner, Carl W. The Power of Pure Stewardship. St. Louis, Missouri: Concordia Publishing House, 1970.
- Brattgard, Helgs. God's Stewards. Minneapolis, Minnesota: Augsburg Publishing House, 1963.
- Brunner, Emil. The Christian Doctrine of Creation and Redemption. Philadelphia, Pennsylvania: The Westminster Press, 1952.
- Carlson, Martin E. Why People Give. New York: Council Press for Stewardship and Benevolence. National Council of the Churches of Christ in the United States of America, 1968.
- Cunningham, Richard B. Creative Stewardship. Nashville, Tennessee: Abingdon Press, 1979.
- Damboriena, Prudencio. El Protestantismo en América Latina. Bogotá, Colombia: Oficina Internacional de Investigaciones Sociales de Feres, 1962.
- Enns, Arno W. Man, Milieu and Mission in Argentina. Grand Rapids, Mich.: Eerdmans, 1971.
- Fagan, P. What the Bible Says About Stewardship. Nashville, Tennessee: Convention Press (n.d.).
- Fisher, Wallace E. A New Climate for Stewardship. Nashville, Tennessee: Abingdon Press, 1976.
- Friedlanjer, M. ed. The Hebrew Bible with English Translation. Jerusalem: Jerusalem Bible Publishing Co., Ltd., (n.d.).
- General Conference of Seventh-day Adventists. Manual de Mayordomía (Stewardship Manual). Washington, D.C.: Review and Herald Publishing Association, 1970.
- Hass, K. B., and Packer, H. O. Preparation and Use of Audio Visual Aids. New York: Prentice-Hall, 1950.

- Haynes, Carlyle B. The Legion of the Tenth. Nashville, Tennessee: Southern Publishing Association, 1956.
- Kantonen, Taito A. Theology of Christian Stewardship. Philadelphia, Pennsylvania: Muhlenburg Press, 1956.
- Kauffman, Milo. Stewards of God. Scottdale, Pennsylvania: Herald Press, 1975.
- McRae, Glenn. Teaching Christian Stewardship. St. Louis, Missouri: Bethany Press, 1954.
- Moore, David B. A History of Latin America. New York: Prentice-Hall, 1942.
- Nichol, Francis, ed. Seventh-day Adventist Bible Commentary. Washington, D.C.: Review and Herald Publishing Association, 1953.
- Nida, Eugene A. Understanding Latin Americans. South Pasadena, California: William Carey Library, 1962.
- Porteous, N. W. "Image of God." The Interpreter's Dictionary of the Bible. New York: Abingdon Press, 1962.
- Powell, Luther P. "Stewardship in the History of the Christian Church." Stewardship in Contemporary Theology. Edited by Taito K. Kantonen. New York: Association Press, 1960.
- Ralston, Holmes. Stewardship in the New Testament. Richmond, Virginia: John Knox Press, 1946.
- Ray, Cecil A. Living the Responsible Life. Nashville, Tennessee: Convention Press, 1974.
- Rebok, Denton E. God's Gold in My Hand. Mountain View, California: Pacific Press Publishing Association, 1959.
- Rees, Melvin E. God's Plan for Social Security. Mountain View, California: Pacific Press Publishing Association, 1970.
- Rippy, J. Fred. Latin America: A Modern History. Ann Arbor, Michigan: The University of Michigan Press, 1958.
- Roncarolo, Laura F. Children's Stewardship Program. Brasilia, Brazil: South American Division, 1978.
- Roncarolo, Roberto R. Manual Abreviado de Mayordomía. Buenos Aires, Argentina: Asociación Bonaerense, 1972.
- _____, and others. Manual para Líderes Voluntarios de Mayordomía. Brasilia, Brazil: División Sudamericana, 1980.

Ryan, Edwing. The Church in the South American Republics. New York: The Bruce Publishing Company, 1932.

Smith, Paul G. Managing God's Goods. Nashville, Tennessee: Southern Publishing Association, 1973.

Strong, Augustus H. Systematic Theology. Philadelphia, Pennsylvania: The Judson Press, 1907.

Theological Dictionary of the New Testament, Grand Rapids, Michigan: Eerdmans, 1974-1976.

The Republics of South America. A Report by a Study Group and Members of Royal Institute of International Affairs. London: Oxford University Press, 1937.

van Imschoot, P. Theology of the Old Testament, Vol. 1, Tournai, Belgium: Desclée and Co., 1954.

von Rad, G. Genesis. Philadelphia, Pennsylvania: The Westminster Press, 1961.

Wellman, S. A. Your Stewardship and Mine. Washington, D.C.: Review and Herald Publishing Association, 1950.

Werning, Waldo J. The Stewardship Call. St. Louis, Missouri: Concordia Publishing House, 1970.

White, Ellen G. Counsels on Stewardship. Washington, C.C.: Review and Herald Publishing Association, 1940.

_____. Patriarchs and Prophets. Mountain View, California: Pacific Press Publishing Association, 1940.

Wilson, Ron. Multimedia Handbook for the Church. Elgin, Illinois: David C. Cook Publishing Co., 1975.

Periodicals

Brito, Azenilto G. "Entrevistando o Departmental de Mordomia da Ass. Geral." Revista Adventista, September 1973, pp. 23-24.

"El Pastor Starks Señala Nuestra Gran Oportunidad." Revista Adventista, August 1973, pp. 15-16.

General Conference of Seventh-day Adventists. Annual Statistical Report, 1959-1978. Office of Archives and Statistics, Washington, D.C.

Schweizer, Eduard. "Household-House-Building-Stewardship," Laity 12 Stewardship--An Ecumenical Confrontation. Edited by Madeleine Berot and Hans-Ruedi Weber. Geneva: World Council of Churches, 1961, pp. 8-9.

Werning, Waldo J. "What Moves Men as Stewards," Christianity Today 14, April 24, 1970, pp. 11-13.

Miscellaneous, Published and Unpublished Sources

Austral Union Committee Minutes. Buenos Aires, Argentina, 1970.

Centro Cristiano de Comunicaciones. "Comunicandonos," Buenos Aires, Argentina, (c 1970).

Clouzet, Gaston. Letter to Roberto R. Roncarolo, March 15, 1979. Personal File of the author, Brasilia, Brazil.

Froom, Leroy E. Stewardship in its Larger Aspects. Mountain View, California: Pacific Press Publishing Association, 1929.

Hayden, Jess and Gwendolen. The Minister's Two Pies. Washington, D.C.: Review and Herald Publishing Association, (n.d.).

Japas, Salim. "A Strategy for Seventh-day Adventist Public Evangelism Within a Roman Catholic Society Context in Hispanic America." D. Min. Project Report. Michigan: Andrews University, 1978.

Mattison, Reginald F. Report on file in the Stewardship Department of the South American Division (c 1973).

Michigan Conference of SDA. Take a Look at Stewardship. Department of Stewardship and Development of Michigan Conference of SDA, 1977.

Minutes of the First Administrators' Retreat of the South American Division. Belem, Brazil, April 23-27, 1968, pp. 8-9. Minutes on Secretary File of South American Division.

Robinson, Asa T. God's Ownership and Man's Stewardship. The Grace of Giving. Testimony of the bible and the Spirit of Prophecy. Nebraska: Conference of Seventh-day Adventists International Publishing Association (c 1906).

Soto, Enola de. Letter to Roberto R. Roncarolo, March 21, 1979. Personal file of the author, Brasilia, Brazil.

Sullivan, D. K. Letter to Roberto R. Roncarolo, July 17, 1978. Personal file of the author, Brasilia, Brazil.

South American Division Committee Minutes. Montevideo, Uruguay, 1968, 1969.

Torres, Jose. Letter to Roberto R. Roncarolo, April 3, 1979. Personal file of the author, Brasilia, Brazil.

Utz, Arturo G. Letter to Roberto R. Roncarolo, March 24, 1979, Personal file of the author, Brasilia, Brazil.

Wampler, Jeffrey R. "Where Your Treasure Is." D. Min. Thesis Report.
New Jersey. Princeton Theological Seminary, 1975.

Wilcox, Roger A. Letter to Roberto R. Roncarolo, August 2, 1978.
Personal file of the author, Brasilia, Brazil.

VITA

Name: Roberto Raul Roncarolo

Date and Place of Birth: July 17, 1933, Córdoba, Argentina

Family: Married the former Laura Estela Farall

Earned Degrees:

Abogado y Escribano, Facultad de Derecho y Ciencias Sociales,
Buenos Aires, Argentina, 1961

Licenciado en Teología, Colegio Adventista del Plata, Argentina,
1964

Master of Divinity, Andrews University, Berrien Springs, Michigan,
1975

Doctor of Ministry, Andrews University, Berrien Springs, Michigan,
1980

Professional Experience:

Pastoral Evangelist, Patagonia Conference, South American Division
of SDA, 1965-1967

Pastoral Evangelist, Buenos Aires Conference, South American
Division of SDA, 1968

Sabbath School and Lay Activities Department Director, Buenos Aires
Conference, South American Division of SDA, 1969-1972

Stewardship and Development Department Director, Buenos Aires
Conference, South American Division of SDA, 1972-1973

Stewardship and Development Department Director, South American
Division of SDA, Brasilia, Brazil, 1975 to the present

Books:

Manual Abreviado de Mayordomía, Asociación Bonaerense, Buenos Aires,
Argentina, 1972

Manual para Líderes Voluntarios de Mayordomía, División Sudamericana,
Brasilia, Brazil, 1980