



# ILLINOIS Focus



Ron Aguilera, President

## WHAT IS STEWARDSHIP?



bad, will affect our families for generations to come. Recognizing that everything comes from God must occur before we can be the stewards He calls us to be. Here are four stewardship ideas I have learned over the years:

**ONE: GOD HAS OWNERSHIP; WE HAVE STEWARDSHIP.** Our God, the generous, ultimate giver, loves us so much that He gave His Son,

**TWO: GOD WILL ALWAYS CALL US TO GENEROSITY.** When we give financially to support the church or meet another person's needs, our generosity is being used to fulfill the first and greatest commandment, "Love the Lord your God with all your heart and with all your soul and with all your mind, and your neighbor as yourself." The reality is that one day we will see how our faithfulness made a difference in someone

Depending on how long you have been attending church, you have probably heard the word stewardship many times. And, maybe you are not sure what the word means. Simply stated, a steward is someone who is appointed to take care of or look after another's property. So, applying that to biblical stewardship, it means God created us in His image to be His managers over the world He created (Genesis 1:27-30). God says we are responsible to Him for how we manage our lives AND the resources that come into our possession because everything we have we owe to Him.

Over the years of being faithful to God, I have discovered that no matter where we are in our walk with Jesus, there is always a next step in stewardship. Psalm 24:1 comes to mind, "The earth is the Lord's, and everything in it, the world, and all who live in it..." Since God made everything, knows everything, and owns everything, His perspective of how we should manage our lives and resources is perfect. God can see how our choices and decisions will affect us today and how the consequences, good or

Jesus, so we could be reunited with Him. John 3:16 says, "For God so loved the world that he GAVE his one and only Son, that whoever believes in him shall not perish but have eternal life." Because God created us in His image, we have God's DNA, so when we proclaim Jesus as our Lord and Savior, we are no longer living for ourselves, but for our generous and giving God, who saves us. That's why it's impossible to become a fully devoted follower of Jesus without also putting God first in our finances.

else's life; how it gave them an opportunity at eternal life.

**THREE: OUR RELATIONSHIP WITH MONEY WILL ALWAYS IMPACT OUR RELATIONSHIP WITH JESUS.** Often, we do not experience the full and abundant life the Bible describes because we are not listening to Jesus and doing what He says. He can't bless us because we disobey

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## ISSUE FOCUS STEWARDSHIP

King Hezekiah was one of the not-so-many kings of Judah of whom the author of the book of Kings could write, "he did what was right in the eyes of the LORD, just as his father David had done." (2Kings 18:3 NIV). We remember him dressed in sackcloth and standing before the Lord pleading for deliverance from the calamity of invading Assyrians. His efforts to prepare the city of Jerusalem for the siege can be seen there to this day. In the Jewish Quarter of the Old Jerusalem, there is an unearthed fragment of King Hezekiah's Great Wall built by the king in his effort to protect inhabitants of an unwalled part of the city. We can walk today through the engineering marvel of Hezekiah's Tunnel, which supplied fresh water straight from the Gihon Spring to the city behind the walls.

Hezekiah was a good king, and of all the kings of Judah he was the last one to hear the message from God as was pronounced to him by the prophet Isaiah:

*"This is what the LORD says: Put your house in order, because you are going to die; you will not recover."* (2 Kings 20:1NIV)

Hezekiah eventually did recover and continued with his life. His story, however, can provide us with some important life lessons.

First, unless Jesus Christ comes before then, we will all eventually die. It is good to remember this fact as it gives us the right perspective on life. Our time in this world is not going to be endless. There is the beginning and there is the end of it. Count your days and your blessings!

## ... WHAT KIND OF VALUES WILL YOUR FAMILY SEE ONE DAY...

Second, sometimes death comes as a surprise. Yes, it's not only the old and terminally ill people that die. We all want to live long lives. We plan for it, and we try to treat our bodies well so they will last longer and be in good shape, and yet there are surprises. Unexpected health diagnoses, sudden and serious medical conditions and accidents happen. The fact that we are alive today does not mean that we will be alive tomorrow. We have enough examples from the circle of our family, friends or co-workers to prove this.

Third, we should all "put our houses in order." But what does this practically mean? There are several things to be considered, and all of them result from one fundamental question: How would your loved ones be able to go about their lives when you are not here anymore? Have you selected your personal representative to act on your behalf



### Is Your House IN ORDER?

Arkadiusz Bojko  
Planned Giving and Trust  
Services Consultant

in financial matters, if for some reason, you would not be able to act for yourself one day? Have you signed a Power of Attorney document? Does your family know what your wishes are concerning critical health care for you? It is much easier for the family to follow your well-thought-through and prayed-for wishes than to make important and challenging health decisions on their own.

Would your family be able to access your financial resources to continue with their life affairs? Will they know where your bank accounts are held? With internet banking this is not so obvious these days. It might not be a good idea to give full access to your liquid assets now, but you can make arrangements to transfer them seamlessly to the people of your choice when the time comes. This applies to your banking accounts, stocks or bonds.

You most probably have designated beneficiaries on your retirement accounts and life insurance, but it is always a good idea to periodically review and update this information. As obvious as it may seem, make sure the people whom you would like to benefit one day are still around.

How is the title to your residential property held? It might not be a

good idea to make your children or your relatives joint tenants now as their financial situation could have an adverse effect on your property. However, it would not be a good idea either to leave it to the Intestate Succession Laws. There are legal instruments available that can be prepared with the help of a lawyer today, which will take effect in the future when needed.



For those who have underaged children there are a couple of important things to consider. One should be a matter of their custody, and another would be the administering of inherited financial resources for them while they are still minor or until the age at which – according to your opinion – they will become fully capable of making prudent financial decisions.

Remember, preparing for the time when you are not going to be here anymore will not shorten your life! Instead, it may give you a little bit more peace for the years the Lord provides.

One more thing. Last but definitely not least. When “putting your house in order” ask yourself, “what is my place in His house” or “what is the place of His house in my house?”

One day every one of us will leave behind everything we have been working so hard for in this life. Whatever material possessions we have in our hands, the greatest legacy we can leave is not our estate but the way we have handled it and the values we pass on to the next generation. What kind of values will your family see one day as they wind up your affairs when you aren't here anymore? Make sure you are fulfilling God's Will when preparing your Last Will.

If you have any questions on this topic, please contact the Planned Giving Department of the Illinois Conference: [abojko@ilcsda.org](mailto:abojko@ilcsda.org); 630.856.2870



# GOD'S Promises



Glynn Scott,  
Treasurer  
Lake Union Conference

We have rich promises in the word of God. In scripture, many passages speak to financial matters. However, the text that serves as a north star for me in the area of financial counsel is Proverbs 3: 9 – 10. "Honor the Lord with your possessions, and with the firstfruits of all your increase; so your barns will be filled with plenty and your vats will overflow with new wine." (NKJV)

The definition of a Proverb includes the following: A commonplace truth; Wise saying or precept; Oracle utterance that requires interpretation. Our Proverb is clearly a commonplace truth.

As you reflect on this passage of scripture, there was a study done in 2018 on finance and money management (Northwestern Mutual 2018 Planning & Progress Study), here are some of the findings from that study:

- 30% of Americans are stressed out about money constantly. (Number 1 reason Americans are so stressed out.)
- More than 50% of Americans feel anxious or unsure about money "often" or "all the time."
- 87% of Americans agree that nothing makes them happier or more confident than feeling like their finances are in order.

I submit that we are living in a time where people are concerned about money and money management.

Scripture records multiple passages that highlight individuals

that clearly understood Proverbs 3: 9 – 10 as God's promise and commitment to his faithful children. I have captured two for our consideration.

Our first scripture is Genesis 28: 12 – 17, 20 – 22 Here is recorded the story of Jacob's ladder. As a result of the tension with Esau, his brother, Jacob departs from Beersheba and heads toward Haran. While resting at night, the Lord speaks the following words to Jacob: v15 "Behold, I am with you and will keep you wherever you go, and will bring you back to this land; for I will not leave you until I have done what I have spoken to you." In response to God's promise and commitment, Jacob made the following vow: v20 - 22 "If God will be with me, and keep me in this way that I am going, and give me bread to eat and clothing to put on, so that I come back to my Father's house in peace, then the Lord shall be my God. And this stone which I have set as a pillar shall be God's house, and of all that You give me I will surely give a tenth to You." (NKJV.) Jacob for 77 years, seems not to have been a faithful tithe payer, left Canaan a poor fugitive, with nothing but a staff in his hand only to return 20 years later

with much cattle, flock, servants and a great, large family.

Our second scripture is Exodus 35: 5 – 10, 20 – 21; 36: 5 – 7 Here, Moses appeals to the children of Israel to give an offering to build God a tabernacle. "No sooner did they know what things would be accepted, then they vied with each other in supplying them. Each seemed to think himself rich, not in proportion to what he retained for his own use, but to the supplies he was able to contribute." (logos BC, Homiletic, p554) What a demonstration of unselfish surrender to God.

In conclusion, there are two takeaway points vital for us to remember:

1. We must place our unconditional trust in God. Willing always to serve as a faithful steward (Time, Talent, Treasure and Temperance).
2. May we daily receive heaven's commendation, not for the things we do, but for the motives that prompt our deeds.

## DOLLARS AND SENSE FOR CHILDREN

John Nardini, Personal Finance Author, Advisor, and  
Publisher, Grand Rapids, Michigan



### NEVER TOO LATE—OR TOO EARLY

What you teach your children about managing money will affect their entire lives. Children must handle money often, and from an early age, to become financially responsible adults. It is never too early—or too late—to begin.

### AGES AND CONCEPTS

At ages 3-5, children understand simple concepts, so start on the basics. Teach them to identify coins and their values. Take them banking, and explain that banks keep money safe until you want it. Discuss the grocery items you chose, and allow them to pay the cashier. Keep it simple and fun.

From ages 6-11, an allowance is an excellent way to show how to earn money. Simultaneously, help your child develop a simple budget to manage resources. Decide together what percentage he or she will spend, save, or give, then provide a container for each category.

### A few tips

- Allow a child to choose (within reason) how to spend her money. Experience is the greatest teacher, so allow mistakes.
- Encourage giving to foster a spirit of generosity.
- Add a few pennies of "interest" occasionally to

the savings jar, showing that money can earn money.

- Focus on delayed gratification and the benefits of saving.

### EARLY ADOLESCENCE

During ages 12-15, increase your child's allowance and responsibilities to prepare for independence. Create a more detailed budget. Add new savings categories for clothing, activities, and entertainment. Allow plenty of freedom, especially in shopping decisions; poor choices reinforce the importance of well-informed shopping. Also review advertisements and discuss what each ad is stating, and why.

Let your child see you paying bills, and show how to make out checks, bank deposits, and withdrawal slips. Explain stocks and bonds, and track a stock together from one of his favorite brands, such as Nike or McDonald's.

### LATER TEENS

By age 16, your child is ready for complete financial training. Open up your budget to show how you plan for and manage saving, spending, and giving. Ask questions about your decisions, and solicit opinion. Use classified ads to discuss salaries, housing costs, and buying a car.

Create scenarios for your teenager regarding possible career choices and the lifestyle each would afford.

If you get your child a credit card to teach responsible use of credit (and many believe this is a bad idea), I recommend that the first time a monthly payment cannot be made, the card should be destroyed.

Ultimately, the best way to teach your children about handling money is by example. As you live out good money practices, they will reproduce themselves in your children.

*John Nardini is a Christian financial coach and has published over 130 articles on business and personal finance. He is the author of the popular <http://www.FreeMoneyFinance.com> blog.*

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**SHARE IN THE MASTER'S JOY**

Pete Braman, Ministerial Director

**A** story is told of a young school-boy who was eagerly trying out for the lead role in a school play. When the audition came, he stumbled through his lines but remained confident he would get the part. The day came to discover his role, and the teacher took the young actor aside and disclosed his part. As his mother picked him up at school, she could see her son beaming with excitement. His mom excitedly asked, "did you get a part?" "I have been chosen to clap and cheer!" The teacher cleverly told the young boy how important his part was.

This heart-warming story reminds me of the variety of spiritual gifts God promises to give to His people. Each gift has unique value and purpose of helping "prepare God's people for works of service so that the body of Christ may be built up" (Ephesians 4:12). An essential responsibility and joy in stewardship is knowing and using our spiritual gifts for God's glory. At times, discovering our Spiritual gifts can seem a bit daunting and confusing. Sadly, over 80% of professed Christians in a recent poll did not know their giftedness.

Scripture tells us to "follow the way of love and eagerly desire gifts of the Spirit" (1 Corinthians 14:1). In the context of the Pentecost experience, Ellen White wrote these words: "Since this is the means by which we receive power, why do we not hunger and thirst for the gifts of the Spirit? Why do we not talk of it, pray for it, and preach concerning it..... for the daily baptism of the Spirit every worker should offer his petition" (Acts of the Apostles, p.50.) We can say with confidence that the early Christian church was eager, and prayerfully longing for the promised Holy Spirit. The Holy Spirit poured out these gifts in epic proportions.

**“ ..FOR THE DAILY BAPTISM OF THE SPIRIT EVERY WORKER SHOULD OFFER HIS PETITION ”**

Along with this prayerful longing and claiming, the Bible gives us additional insights into discovering our gifts. Ephesians 4:14-15 offers a beautiful template: "Instead, speaking the truth in love, we will in all things grow up in Him who is the head, that is Christ. From Him, the whole body joined together by every supporting ligament, grows and builds itself up in love, as each part does its work." There is a 3-fold model suggested as we seek to know our gifts: **1.** We are focused on Christ (Head.); **2.** Our actions are rooted in love (fruits.); **3.** The church (body) unites together in service to God's kingdom. As we understand and utilize this model, churches will flourish, lives will be transformed, and God's people will unite in fulfillment of our mission.

2 Timothy 1:6 challenges us to "fan the flame or stir up the gift which is in you." This passage encourages us to explore and experiment with our gifts. Are there certain gifts that capture our attention? Take a spiritual gifts inventory, be adventurous, and try different ministries. Your giftedness means you can do something more effectively and more easily than most. We should also review the level of satisfaction with certain activities. The word for gift is "charisma" which is closely associated with "rejoicing." if you don't feel a sense of satisfaction or joy, it may not be a gift. Matthew 25 and the parable of the ten talents teaches more about gifts. God gives to each of us "according to our ability." He expects us to be faithful to what we have been given. Secondly, each talent has great worth to God (five talents is estimated at \$2.5 million in today's value), and He wants us to "share in the Master's joy" as we utilize God's entrusted gifts to build up His kingdom.

Editorial by Ron Aguilera  
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## WHAT IS STEWARDSHIP?

his instructions to return a tenth of what He has given us for His work. He does this not because He needs it, but because Jesus wants us to put our hope and our security in Him, not our bank accounts. In Matthew 6:24, He says, "No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money."

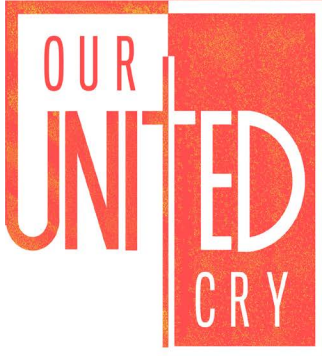
**FOUR: GREED WILL KILL THE WORK JESUS WANTS TO DO IN YOU AND THROUGH YOU.** Jesus warns us in Luke 12:15, "Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions." God's plans for us are greater than our plans for us. He knows our financial needs before we even know what we will need. God already has financial provisions in mind for you. He wants to do more in you because He wants to do more through you. God is a good and faithful Father. His storehouse doesn't ever run empty. When we submit our finances and plans to Him, our ability to steward His resources increases. God will give us all He has in store!



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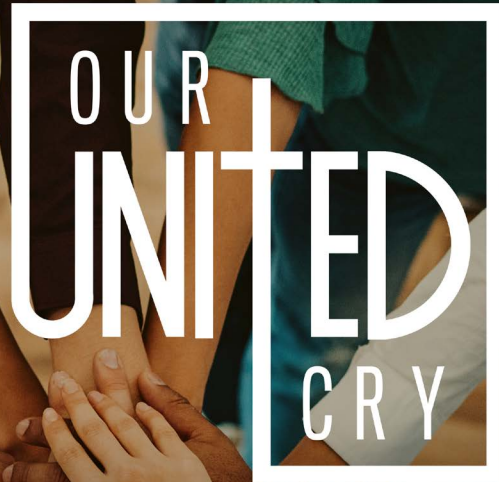
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[www.ilcsda.org](http://www.ilcsda.org)

Phone: 630.856.2850

Fax: 630.734.0926

Email: [info@ilcsda.org](mailto:info@ilcsda.org)

Address:

619 Plainfield Road  
Willowbrook IL 60527

Illinois Focus Editor: Shona Cross  
Design: Heather Lanphear

