

## Finances

With the average family or individual having approximately 14 credit cards, it's no wonder the credit card companies and banks are enjoying a whopping profit of \$18 billion (2007) in late fees and other penalties. You could cut up your credit cards, but with rental cars, airlines, and other services refusing cash it seems plastic is here to stay. Instead, transform your plastic by reducing the number to no more than two cards and sign up for automatic payment. Or if paying by mail, return a full payment right away to avoid late fees and penalties. Never having a balance or paying a fee makes you a banker "deadbeat," but it's a far cry from the average family's \$1200 giveaway in annual interest. <sup>2</sup>

## Stewardship

Too many Christians operate on the principle of paying all their bills and THEN returning an honest tithe. However, you and I live in a fast-

pace world where most of us have too many bills and not enough money at the end of the month. Let's transform our priorities; return to God his tithe FIRST, and it will surprise you how the rest of the finances work out. Test God. Instead of



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the same \$1 we placed in the plate since 1950 or 1990, how about giving God a cost of living raise of \$5 per week in our freewill offerings?

“God made time, but man made haste.” — Irish Proverb

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## References:

1. Jon Tyson, *Breaking the Mold*, Leadership magazine, Spring 2011, p. 50.
2. Concepts from Richard A.; Swenson, M D, *In Search of Balance*, 2010, p. 142, 143, 146 & 147

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# The Stewpot

A potpourri of practical ideas to help you become a better steward

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## Transformed Stewards

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Behavioral scientists remind us that when one is feeling stressed or under pressure at work the best remedy is to take five deep breaths; stand up and take a five-minute break; refresh brain cells with a large glass of water; meditate on God's goodness; or visualize a favorite place. I really like this last practical suggestion of imagining for a moment a place far away from the current challenge or

crisis, such as sunset on a beach in Hawaii or being in a rowboat on a calm lake surrounded by tall majestic mountains.

Occasionally, I reminisce about a vacation my wife and I took to Philadelphia, and in particular, the counties where the Amish live. Watching these people going about their work and play in a calm and collected manner makes me envious when I feel frazzled. The blessings of having no cell phone ringing; no e-mail demanding attention; no radio or television breaking the silent moments of thought! Imagine each morning not needing to think about what you are going to wear or searching through your

closet looking for that perfect outfit. In fact, it makes me wish there was an Adventist Amish commune that I could join. Then reality hits. Would the peace and tranquility I envy be worth the hassle of harnessing a horse and buggy? Would I be satisfied with continually wearing black and white or having to walk to the front gate to answer my telephone?

For the majority of us, the Amish lifestyle is not going to happen. We will continue to live in our modern world with its striving to get ahead, it's passion for

**Stewardship; a total lifestyle that involves our health, time, talents, environment, relationships, spirituality and finances.**

materialism, and it’s blatant greediness and selfishness. But that doesn’t mean we have to conform to the expectations of our modern society. The apostle Paul wrote to the Romans, “Do not conform any longer to the pattern of this world, but

industry who get behind the veneer of beauty with restorative and creative projects for victims of sex trafficking and battered women. We have families living in proximity and sharing resources and valuing community above convenience as they live as the people of God. We have media executives working on new stories and programming that highlight the good, the true, and the beautiful. We have artists creating out of a renewed imagination, offering compelling works of hope in a culture of cynicism. The list goes on.”<sup>1</sup>

be transformed by the renewing of your mind. Then you will be able to test and approve what God’s will is—his good, pleasing and perfect will.” (Romans 12:2) This message was not for the first century only but for the 21<sup>st</sup> century as well.

You and I can change our lives by not conforming to what is expected by the world around us and in the process reduce the tensions and pressure of our modern way of life by being a transformed steward. Here are a few samples:

### Housing

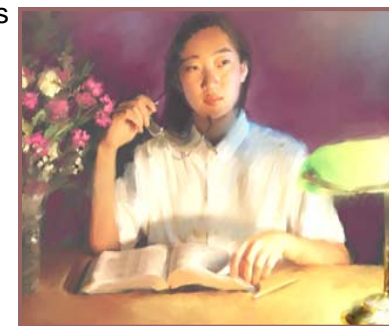
House sizes have mushroomed over the last fifty years from approximately 1,000 square feet to over 2,500 square feet. This extra square footage means more privacy, utility, and lots of room for family and company. However, conforming to this new standard of living does mean we pay the price for that bigger house by needing to work longer hours to make the monthly mortgage payments as well as the consequences of additional cleaning and higher electrical and gas bills.<sup>2</sup>

### E-mail

In 2009, there were 247 billion e-mails sent around the world. That’s over 3,000 per second. Over 60 % of these e-mails are to private customers and nearly 40 % to public businesses. The typical corporate user will send and receive approximately 170 messages every 24 hours and spend a third of his or her work time writing, reading and responding to this e-mail monster. Large business organizations of over 1,000 employees can spend \$1.8 million annually on technical problems, such as spam, and lose another \$160,000 on virus attacks. Add an additional 59 % of the population checking e-mails from their beds; 53 % while in the bathroom; 37 % while driving; and more than a tithe (12 %) in church. In two years from now, that is expected to double. Then there’s all the social networking services such as Twitters, Facebook, and MySpace, just to name a few. We can conform to the pressure of the Internet world, or we can be transformed by adopting sensible margins such as checking e-mail at the beginning and at the end of the day, writing succinct replies, not being irritated when the other person fails to reply in a timely manner and taking a Sabbath rest from e-mails. If all else fails, do what a Stanford Law professor did: simply declare e-mail bankruptcy.<sup>2</sup>

### Commutes

Today, we have the option of living and working in two different locations. Unlike the 19th century when your work surrounded you — the farm you grow up on and worked from dawn to dusk — now you may commute to your place of employment up to three hours away. The national average is just over 50 miles round trip. With



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approximately a third of our nation commuting (130 million), “over twelve millennia of time [is] lost every day. With the current unemployment rate at 9%, many families and individuals have no choice but to make those one to three-hour trips to work every day.”<sup>2</sup>

You may be able to transform your hectic pace with some flextime. Under certain circumstances, you can work four ten-hour days instead of five eight-hour days. You can also ask about working from home, which often means less interruptions and more productive work.<sup>2</sup>

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