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Teaching stewardship.

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Source: *Called to Teach: A Symposium by the Faculty of the Mennonite Brethren Biblical Seminary*, edited by David Ewert (1980), pp. 161-176.

Published by: Center for Mennonite Brethren Studies.

Stable URL: <http://hdl.handle.net/11418/703>

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CHAPTER IX

TEACHING STEWARDSHIP

Henry H. Dueck

Stewardship is not a popular topic today. It never has been. Whenever the word is mentioned we think of parting with our possessions. Although sometimes we are challenged to extend our horizons also to include our time and our talents. Our understanding of Scriptural teachings on this subject is limited and faulty at best. Nevertheless, we must discover what the Bible has to say to us about stewardship.

Stewardship is a difficult word to define in Christian terminology. Etymologically it is derived from the Anglo-Saxon word "stye-ward" which describes an enclosure for live-stock.¹ The root meaning of the Greek word "*oikonomos*" literally means to be a manager of a house. Stewardship usually involves three concepts: a responsible servant, a specific trust and a final accounting.² When applied to the Christian life, this means that God entrusted all that He had to man; man in turn is responsible for this trust and must account for the way in which he has managed it. Although the term stewardship is used in a variety of ways, the meaning of the Greek word, to manage a household, is basic.

I. HISTORICAL BACKGROUND

One of the underlying problems in understanding the concept of stewardship is our failure to see the development of the concept in Scripture. We need to trace the original application of the term in the Old Testament and then contrast it with the teaching of Jesus in the New Testament.

A. Stewardship in the Light of Creation

The creation account places man in a special relationship to God and to the rest of the created world.³ Man was created in the image of God, and is uniquely different from any other creature (Gen. 1:26-31). Obviously God had something special in mind when He carried out this act. Creation was followed by entrusting man with the responsibility to be fruitful and multiply; to fill the earth and subdue it; to rule over the fish in the sea; to rule over the birds in the sky and over every other living thing on earth. In the act of creation God has laid down several basic principles:

1. *The principle of divine ownership.* He has created the earth and everything in it. Therefore everything belongs to Him (Ex. 19:5; Psalm 50:10).

2. *The principle of delegated trust.* Man has been entrusted with the responsibility to manage the affairs of God on earth (Gen. 1:28-29). Nowhere does one read that this divine trust has been given to anyone else; nor does one have any reference to the limitations of the scope of this delegated trust.

3. *The principle of choice.* At the time of creation, God gave Adam the option to name the animals; God endorsed Adam by accepting his choices (Gen. 2:19). God also gave man the choice of obedience or disobedience to His divine command (Gen. 2:15). Man was given the right to act as a free moral agent in making his choice, based on his knowledge, insights, experiences and inclinations.

4. *The principle of accountability.* After the first choice was made, God held man accountable for the decision he made (Gen. 3:11-19). Adam and Eve had to hear the Lord's pronouncement of the consequences of their decision and action.

5. *The principle of divine grace.* In spite of man's disobedience, God's grace was made evident in finding a way to reconcile fallen man to Himself again (Gen. 3:15). Jesus brings into sharp focus for us that He has come to seek and to save the lost (Luke 19:10) in fulfillment of God's plan of redemption. Man is unique and therefore the object of His special love and grace.

B. Stewardship Before Moses

Cain and Abel give us the first example of an enlarged expression of stewardship. If its essence is expressed in management this would imply the wise use of the earth's resources entrusted to them. It would include wise investments and also keeping resources as a trust. For Cain and Abel, it also became an expression of worship to God by bringing Him an offering (Gen. 4:3-5). This was followed by the erection of altars with corresponding sacrifices by Noah (Genesis 8:20), Abraham (Genesis 12:7, 8), Isaac (Gen. 26:25) and Jacob (Gen. 33:20). A study of other nations of that era indicates that these practises were also common among them. Abraham provides us with the first instance of giving one-tenth of his spoils to Melchizedek, one of the many kings in Canaan (Gen. 14:18-20). It should be noted that Melchizedek combined both the office of king and priest of Salem in one person. According to the writer of Hebrews, Abraham recognized him as a priest. Later, Jacob vowed to God at Bethel, that he would give the Lord one-tenth of all his grain.

No one knows exactly how he arrived at the concept of one-tenth, but it is believed that early man computed all his measurements by using members of his body, e.g. fingers. It is interesting to find that the payment of 10% was a common custom for the Phoenicians, Carthaginians, Lybians, Babylonians, Greeks, Hebrews and Romans of that period. Even though it was a common custom used by nations separated by thousands of miles, it was not a universal law. It was not, however, limited to Old Testament generations exclusively, as is sometimes thought to be the case.

C. Tithing Under Mosaic Legislation

The Hebrew farmer was required to tithe all agricultural products of the land as well as his livestock (Lev. 27:30-32). In order to ensure that no inferior animals were selected for the tithe, all animals had to pass by the owner, who counted out every tenth one for the Lord.

The tithes were to be paid to the Levites (Num. 18:21ff.). Because of the nature of their service and their functions,

the Levites did not have any other form of income and livelihood. In return for their service in the tabernacle they were to receive one-tenth of the income of Israel. Later, they were required to remit one-tenth of the tithe to the priests for their support (Num. 18:26).

The tithe had to be brought to the sanctuary in Jerusalem (Deut. 12:5ff.). If a man's village was too far away from Jerusalem, he could always take the tithe in the form of money. Every third year a man had to offer his tithe in his own locality, but even after that he was still compelled to make a trip to Jerusalem to worship (Deut. 26:12ff.). These relatively simple tithing laws tended to become ritualistic and legalistic, so that the spiritual worship aspect of tithing was lost among many.⁵ It is no wonder that the prophets and Jesus constantly had to remind their hearers, that favour with the Lord could not be merited on the basis of carrying out legalistic tithing procedures without submitting to the moral law of justice, mercy and faith (Matt. 23:23f.).

D. Tithing In Judaism

The Hebrew practises of offerings, vows, first fruits, tithes and poll taxes were carried out in Judaism in varying degrees until the destruction of the Temple in 70 A.D. During the second century B.C., the payment of tithes was neglected largely due to the dishonesty of people in collecting them. High priests were at times unscrupulous and grasping.

Tithing was not always a successful operation. People often thought of it as a legal requirement, but no one ever developed proper administrative machinery to enforce it. However, the practice of tithing kept the consciousness in the minds of men alive, that they owed something to God, even though it often represented but an elementary and crude understanding of their responsibility to their Creator.

E. Jesus' Teaching on Stewardship

With the coming of Christ a new concept of the relationship between a man and his possessions came to light: Jesus

did not so much promote the concept of tithing, as understood within the Law, but emphasized the concept of stewardship originally established by God in the Garden of Eden.

Formerly, the relationship of man to God was something like that of a tenant: he was obligated to pay a part of his property into the Lord's treasury. This is not stewardship as initially set out by God in the Garden of Eden (Gen. 1:28). Jesus now drew a different set of pictures by means of His parabolic method of teaching, while still upholding the Old Testament principles.

The term steward is never used in the Old Testament to express the relationship of a man to his property. In the Gospels, both the term and the expression are used as illustrated by various parables of Jesus. It then becomes important for us to outline the distinction between a tenant and a steward.

A tenant is one who uses the property of another person and who pays a prearranged rental fee for the use of it. No particular relationship exists between the tenant and the renter; nor is any particular relationship implied between the tenant and the property. When the transaction is completed each is free to follow his personal pursuits and the relationship is discontinued.

A steward is one who manages and administers the property for the owner. It becomes his expressed goal to accomplish the owner's desire who has entrusted the property to the manager. There is no form of ownership of the property or pretense of it by the manager. This establishes a much more responsible relationship than that of a tenant. It calls for keen exercise of intelligence to achieve another person's will. Nor is this a relationship for a stated period of time as in the case of a tenant, or a term appointment; it is for life, providing he is faithful to his master's trust.

Jesus' teaching about a steward implies that the personality of the latter merges with that of his master. The satisfactions, joys and rewards of life arise out of that service; consequently self-seeking and self-interest must be left behind.

This ideal exemplified by Christ is the ideal of the Christian life. The New Testament places great emphasis on the

importance of man as a human being with great value in the eyes of God. In response to God's love for him the Christian must find himself in surrender to God. The Christian is not a tenant on earth. He does not free himself from all obligations to the Lord by simply paying a part to God and then feeling that the rest is his own to be used at his discretion. The believer was purchased by the blood of Christ on Calvary and consequently belongs to the Lord. All of his possessions, time, talents and opportunities also belong to the Lord. He is never freed from servitude to Christ; nor would he want to be freed. His highest joy is derived in the consciousness of this surrender to God.

In the Parable of the Talents (Mat. 25:14-30) Jesus clarifies the relationship of the steward to his master more fully. Each servant is totally free to invest the sum of money entrusted to him as he deemed advisable: the master has full confidence in him. He is free to act on his own initiative, ingenuity and resourcefulness. Upon the master's return he is obliged to give a report of his activities. Jesus' teaching becomes clear when he rewards faithfulness with increased trust, dependability with greater responsibility. This is the picture of the Christian life and responsibility; the believer and his possessions belong entirely to Christ. The Christian is free to act within the limit of his personal resources, but stands under the directing will of God.

In the Parable of the Pounds (Luke 19:11-27) each servant is given the same amount of money. Each was free to invest it as he deemed advisable and then to account for his actions. The elements of stewardship which become clear are faithfulness, responsibility, initiative and accountability. To everyone who had an increase, more responsibility was given; if no increase was evident on the entrusted amount, the original amount was taken away. The basic principle involved is that the smallest gift must be put to use. In Christian life a person does not stand still. He uses his gifts and makes progress or he loses what he has, even his own life.

In the Parable of the Unjust Steward (Luke 16:1-13), Jesus commends the man for his forethought and action in a critical personal situation. From the comments of Jesus following the parable, He brings into sharp focus the true

test of stewardship: the test of a person is faithfulness (v. 10); possessions are a means of testing a person's faithfulness (v. 11); what we possess belongs to God (v. 12). Ownership is vested in God; man is his steward or manager.

The Parable of the Faithful Servant (Luke 12:42-48) underscores Jesus' teaching on stewardship. The servant has full responsibility over the master's estate in his absence. The master may return at any time, so that constant preparedness is required. Faithfulness in stewardship leads to more responsibility; unfaithfulness is followed by punishment and ruin. Greater responsibilities are expected of those who have had the benefit of greater privileges and opportunities. The underlying concept again is that man and his wealth belong to God.

Many other quotations could be taken from the ministry of Christ to illustrate this teaching on stewardship. It must be noted that Jesus does not express a condemnation of wealth; it is not evil in itself. He did warn against the seductive dangers of riches whereby it is too easy to substitute trust in God for trust in personal power and possessions as expressed by wealth. Jesus always commended and modeled a simple life-style, thrift and frugality. When everything belongs to the Lord, it is more important how we use what is left over for personal use.

F. Stewardship in the Early Christian Church

The first group of Christians to apply Jesus' teaching on stewardship were the believers who were His contemporaries. Some of them sold all their possessions and gave the proceeds to the poor (Acts 2:45). A spirit of sharing was prevalent. Believers did not insist on exclusive ownership of their possessions (Acts 4:32). Ananias and Sapphira had the power to decide whether or not to sell their possessions as well as the power to decide whether to give it to the church (Acts 5:4). Mary retained the ownership of a house of considerable size (Acts 12:12-16).

We must conclude that the early disciples did grasp Jesus' teaching of stewardship and practised it. Those who sold their property and possessions did so voluntarily and not out of compulsion. Several years later the church at An-

tioch helped the church at Jerusalem financially (Acts 11:27-30). Paul also made requests for assistance on behalf of the Jerusalem church among Gentile churches (II Cor. 8:1ff.). In any event, the Scriptural record would suggest that the motivation for giving to the Lord's work during the apostolic era was motivated by an inner sense of people's relation to God (II Cor. 9:5). Religion found its expression in terms of Christian stewardship. It must be stated, though, that it did not always go forward triumphantly, and occasionally also suffered from obstacles and reverses.

In reflecting on these practises, it must be remembered that Jesus lived among Jewish people who practised tithing, as prescribed by the Law. In His discourse, Jesus refers to tithing only twice. In the Parable of the Pharisee and the Publican, he chides the former for his pride in adhering to the formal religious practise of fasting and tithing. Jesus did not condemn tithing; indeed He endorsed the practise (Matt. 23:22); but He condemned the Pharasaic spirit in which it was done.

The New Testament does not contain any mention of someone paying 10% of his possessions as his annual contribution to the Lord. On the contrary, the early believers' understanding of Jesus' teaching was that their life and possessions all belonged to God. Their whole-hearted generosity surpassed that of the Jews, whose benevolence was determined by a mathematical calculation of one-tenth for the Lord. This was only what the Lord expected of them, according to Matthew 5:20.

New Testament teaching on stewardship is often assumed to mean tithing. The law of the Old Testament states: "Thou shalt offer the Lord thy God of your tithes and first fruits." Jesus in the New Testament says: "Go sell what thou hast and give it to the poor" (Matthew 19:21). We must conclude that Jesus' teaching of stewardship is more demanding, far-reaching and responsible; it is a way of life.

How did the church of the second, third and fourth centuries regard Jesus' teaching of stewardship? In carrying out the command to proclaim the Gospel to the ends of the earth great financial resources were needed. No Christian writer appealed to the Jewish practises of tithing, because

it was no more binding on them than the practises of circumcision. Their appeal was based on sharing their possessions as Christian stewards. Justin Martyr (AD 165) tells in his *First Apology*⁶ of services on the Lord's day and concludes "Then they that are able and willing give what they think fit; and what is thus collected is laid up in the hands of the president, who distributes it to the orphans and widows, and other Christians as their wants require." This demonstrates the spirit and method of the understanding of stewardship as practised by the early church. Tithing belonged to the law and consequently was a lower form of generosity, just as the law is inferior to the Gospels.

During the fourth century the Old Testament practise of tithing began to find its way into the Christian church. In the course of time the church expanded and various institutions were formed which made it necessary to find basic methods of ensuring their support.⁷ Consequently, the payment of tithes was adapted from the Old Testament law. In 779 Charlemagne made payment of tithe to the church a law of the Empire. This eventually affected all European countries. It was not until the thirteenth century that the Old Testament scope of tithing was extended from agricultural products (first fruits) to include profits from merchandising and trading. At the time of the Reformation, no reformers questioned this practise except the Anabaptists.

II. MOTIVATION FOR STEWARDSHIP

Stewardship expresses man's fundamental and continuing response to the grace of God.⁸ It cannot be considered as only one aspect of Christian discipleship. It is everything a person does as a Christian. Any classification of the term to a narrower scope must be recognized as unbiblical.

We immediately come to the question of what motivates our response to the grace of God we have experienced? The lowest form of motivation is that God rewards our righteousness by blessing us in return with material goods. In the lives of Old Testament prophets, Paul and many godly servants of the Lord we see living witnesses which contradict such an understanding. Material blessings are not the rewards for our generosity.

It is generally accepted that there are two basic ideals of practising stewardship. The first is spiritual. A person feels the impulse from the heart filled with good motives. He recognizes that he has been created in the image of God and is an object of God's saving grace. In response, he wants to place his personal talents, time, possessions and opportunities at the disposal of the Lord. Jesus pointed to the spiritual motivation in the Sermon on the Mount.

The second response is termed a legal response. The impulse to give is usually prompted externally by some prescription or law. Over a period of time, the Old Testament tithe came to be regarded as a legal requirement of the law. Today many Christians only respond to some form of external motivation.

In practise, the two ideals are often intermingled. For many believers, there is a great need for biblical instruction and understanding on the subject of stewardship. The external form of motivation is often used in a congregation, but the pastor must be very clear on the distinction between the two in his own mind. Giving a sum of money and stewardship are not identical concepts. Stewardship includes giving, but giving is only one phase of stewardship.

The primary emphasis in stewardship has often been strictly financial. In fact, the giving of money is the easiest and least important part of Christian stewardship. The proper management of the part not given is often a greater and more significant test of stewardship than the act of giving. When Jesus spoke of stewardship, he never spoke of giving money alone, but of the total life of the believer.

III. STEWARDSHIP PRINCIPLES

Some basic stewardship principles emerge from the New Testament which we must keep in mind.

1. Gifts. Jesus clearly recognized a diversity of gifts in His parables (Matt. 25:14, 15) and Paul emphasized these in his ministry (I Cor. 12:4).

2. Managers. The believer is a steward of the possessions entrusted to him, not an owner (Luke 19:13).

3. Faithfulness. Jesus made faithfulness the test of a

person's integrity. The means for testing that faithfulness to Him is the handling of personal possessions, (Luke 16:10, 11), the use of time, talents, etc.

4. Accountability. In every parable on stewardship, Jesus stressed the accountability of the steward of the Lord (Luke 19:13).

5. Value of personal life. God has purchased each life with the blood of Christ on the cross and consequently places an inestimable value on it (I Cor. 6:20).

6. Sacred Trust. Not only our possessions, but the gospel and grace of God are a sacred trust placed in the hands of the believers (I Tim. 6:20).

7. Ministry as Stewards. The entire scope of the believer's life is under the stewardship of Christ and must be lived responsibly (I Peter 4:10).

IV. AREAS OF ACTION

Several suggestions could be made which may stimulate our thinking into positive action.

A. Teach Christian Stewardship

This is a very sensitive subject in most evangelical churches today. Frequently an external appeal is made for a worthy cause or project based on a current need. This is commendable because by human nature we need to be challenged to give. Many believers continue to do so on a regular basis in a great variety of ways. The ongoing support of our mission programs, institutions, colleges, Seminary and local congregational needs are the witness of many faithful stewards of Jesus Christ.

It is suggested that we still need a systematic teaching program of stewardship as an integral part of the Christian education program of the local church. This would need to be a long-range program because the Scriptural principles need to be analyzed and worked out very thoroughly in order to apply Christian stewardship as a way of life. Much could be achieved on a short-range basis by a series of messages on the topic followed up by smaller group sessions in the Adult and Youth departments in the Sunday school

classes. Another alternative would be to organize an elective course on stewardship to be taught during the Sunday school period.

In any event we need to dig into Scripture to recapture for our generation the full scope of the meaning of Christian stewardship. We need to go beyond the concept of financial giving and to understand it as Jesus taught it as a way of life. The best setting for rediscovering what this means would be the local church.

B. Proclamation

To proclaim stewardship would necessarily mean to challenge individuals to accept this as a way of life. Possibly the most obvious vocations where this is being done is in the pastoral, preaching, or teaching ministry and in missions at home or abroad. The Kingdom of God can be built only as men and women declare themselves prepared to accept the full-time ministry for the Lord. There continues to be an ongoing need for trained persons who are prepared to devote their gifts to the Lord's ministry. This is particularly true as congregations look for a pastor or associate pastor, as well as candidates for the mission boards. Believing cannot occur without hearing—hearing cannot take place without proclamation of the Word by believers (Rom 10:14).

C. Vocational Implications

Stewardship of life can be expressed in every vocation, if it is based on motivation of service and help to fellowman. The farmer, teacher, homemaker, physician, surgeon, attorney, mechanic and airline pilot all have unique opportunities to express the love of Christ in very practical terms. To exercise Christian stewardship, it is not necessary to undergo a change of vocation to full-time ministry or to a church-related ministry. To exercise Christian stewardship, it is necessary to provide a clear witness of a biblical vision of values, priorities and goals in the chosen vocation God has given each person. Christians can provide an example of a new ethic of stewardship; they can provide guidance for society into a new direction; they can be models of a biblical vision within their chosen vocations.

D. Lifestyle

Currently, the United States has 6 percent of the world's population and yet it consumes approximately 35 percent of the world's energy and natural resources. This is geared to maintaining our current lifestyle. In many cases the desire for resources increases, because it is based on the secular idol of unlimited resources. During the last decade we have been jolted by the stark realization that the earth's resources are not unlimited.

Because of limited resources on earth, economic growth and development cannot continue indefinitely. A drastic change will need to take place. Stewardship demands that all of the earth and its resources belong to the Lord and will need to be shared with all people on earth. It implies further that our first commitment is not to protect our own extravagant lifestyle at the expense of other people. Instead, we must catch a new vision of biblical stewardship and apply it in all areas of vocational and daily life.

The power of a Christian lifestyle is monumental.⁹ As God's people, the Bible assumes that Christians will make an impact on society and its goals. It is not the individual's action alone that makes the difference; it is God's people gathered together and showing forth a new lifestyle that will make an impact. If the church and its members are to make an abiding contribution to our society, it must be free of society's idolatries. We must be liberated from being captive to our culture's way of thinking, values and priorities. We will need to shift the basic components of our lifestyle and learn new ways to achieve more with fewer resources.

E. Stewardship of Influence

Many Christians are holding positions of responsibility and influence in the church, society and government. This is a credit to their gifts and contributions to their fellowmen. It also follows that this trust bestowed on them needs to be handled with great care and discernment. The actions and words of a person in a position of influence have a far greater impact than those of a person on the street.

We need to recognize the stewardship of influence of

such a person. This goes far beyond the stewardship of time, talents and funds. Throughout history godly men in a strategic position have made their positive influence felt because of their Christian convictions which changed the course of history. As full participants in a democratic society it is not only our Christian privilege to be faithful stewards of our Christian influence, it is our responsibility. This is what Jesus meant when he exhorted the believer to "let his light shine before men." Every believer has the gifts, opportunities and responsibilities to be a steward of his Christian influence.

F. Service Opportunities

As young people and couples come to understand the biblical teaching of stewardship, they look for a practical application of their insights. The many camping programs we offer provide young people with short-term summer opportunities. Christian service opportunities abroad have been a good challenge to many, although it appears that many more could be used. The requests for people to serve with the Mennonite Central Committee at home or abroad has been a constant challenge. More people are constantly needed.

We must not overlook the very important area of service opportunities where we work and live. Most people will not leave home and take up fulltime ministry elsewhere, and yet they are also called to be fulltime stewards as disciples of Jesus Christ. Each local church has a constant need for people to devote their time and gifts in a variety of service projects. The kingdom of God is being built in the local church in direct proportion to the number of people who are willing to give of their time, energy and money.

NOTES

- 1 R.S. Cushman, *The Message of Stewardship*, (New York: Abingdon Cokesbury Press, 1946), p. 17.
- 2 T.K. Thompson, *Stewardship in Contemporary Life*, (New York: Association Press, 1965), p. 9.
- 3 A.J. Konrad, "Mobilizing our Human Resources," *1974 Yearbook* (Canadian Conference of Mennonite Brethren Churches), p. 1.
- 4 W.C. Moro, *Stewardship*, (St. Louis, MO: The Bethany Press, 1932), p. 139.
- 5 *Ibid.*, p. 41.
- 6 *Ibid.*, p. 175.
- 7 *Ibid.*, p. 183.
- 8 T.K. Thompson, *Stewardship in Contemporary Life*, (New York: Association Press, 1965), p. 17.
- 9 G.O. Hatfield, "Finding the Energy to Continue", *Christianity Today*, February 8, 1980, p. 24.

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