



DEDICATED TO THE MEMORY OF
Gordon E. Botting, DrPH
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To read more about Gordon Botting's life,
 visit nccsda.com/gordonbotting.

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Shunning Retirement Plans

It is easy to ignore the need to save for retirement, particularly when you are younger. One of the best ways to save is to set aside increasing amounts of your income as you get older for your future needs.

Neglecting Your Will

Don't have a will or a trust? If you die without either of these, the state will dispose of your property and assets and decide with whom your children will reside, probably not the way you would choose. Call your local conference trust department, your personal lawyer — or do it yourself with will-preparation software.

Forgetting Your Responsibility to God

Some of you will say this final point should have been the first blooper to avoid — and I agree! I made it last so it would be easier for you to remember. Faithfully paying your tithe reminds you that God is the owner and you are His manager. Neglecting your local church budget puts the burden on the other members of your congregation to pay for utilities, education subsidy, Sabbath school materials, etc. Join the Apostle Paul's admonition to the Corinthians and be known as a cheerful Christian giver.

You must each decide in your heart how much to give. And don't give reluctantly or in response to pressure. **"For God loves a person who gives cheerfully."** 2 CORINTHIANS 9:7 (NLT)



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The STEWPOT

A POTPOURRI OF PRACTICAL IDEAS to help you become a better steward

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OVER TWO DECADES OF ADVICE AND HELP

In January 1996, the internet boasted a total of 100,000 websites, compared to the estimated 162 million websites now competing for our attention. In June of that year, a little-known company called eBay hired its first employee. In November, a new technology called the DVD joined the market in Japan, but it wasn't available to customers in the United States until the next year. And many families were happy to see a 1.2 percent wage increase, which raised the median household income by about \$400 to almost \$35,500.

Where were you in 1996? With the average life expectancy at about 80 years, more than two decades represents a quarter of our lives. While the world has seen many changes, a number of principles still remain true — in many of the areas *The Stewpot* addressed each month.

It was also in 1996 that *The Stewpot*, a weekly bulletin insert, started sharing little bits of advice to help members across the Pacific Union Conference. Dr. Gordon Botting had just become the stewardship director and financial educator for the union. He quickly realized that if he were to visit every church in his region just once, it would take him at least 17 years to visit them all — if he attended a different church each weekend for 50 weeks a year. Thus, *The Stewpot* was born.

Starting in the Pacific Union Conference, *The Stewpot* quickly gained popularity, translated monthly into Spanish, French, and Portuguese and read by millions of church members on multiple continents through each of the church's 13 divisions.

Sadly, we lost a financial guru in Gordon Botting earlier this year when he passed away. Botting's passion to share timeless principles and anecdotes with members continues in his writings. As we close 2019 and say farewell to *The Stewpot*, we'd like to look back at the first advice he shared and how these principles — even though they are more than two decades old — still ring true.

STEWARDSHIP is a total lifestyle. It involves our health, time, talents, environment, relationships, spirituality, and finances.

Just Have a Plan!

(Originally published in January 1996. Edited for length)

Making a plan for all aspects of our lives will help us be better stewards for our families, friends, and God.

You have heard the saying: Failing to plan is planning to fail. Jesus emphasized that concept as He and His disciples walked through a new housing subdivision in Jerusalem and He viewed a potential dream home, which had not materialized. “For who would begin construction of a building without first getting estimates and then checking to see if he has enough money to pay the bills? Otherwise he might complete only the foundation before running out of funds. And then how everyone would laugh!” (Luke 14:28-29, *TLB*).

Today, pause for a moment to review a few areas of your life, and determine to plan adequately.

HEALTH

When we are in pain, it’s easy to convince ourselves that we need to see our local physician. When we feel healthy, it is not so easy to modify insidious habits and make healthy plans in the interest of our future well-being. Ask yourself these health questions: Do I get adequate sleep and relaxation? Am I increasing high-fiber foods in my diet (fruits, vegetables, beans, legumes, and nuts) and decreasing fats and sugars (cheeses, meats, sweets, and sodas)? What physical activities do I have planned?

PARENTING

We all desire the very best for our children, and sometimes we put unrealistic expectations on them. Ask yourself these parenting questions: Are we cultivating a healthy self-image in our kids? Do I try to see life through my child’s eyes? What activities are we planning as bonding experiences for our family?

MARRIAGE

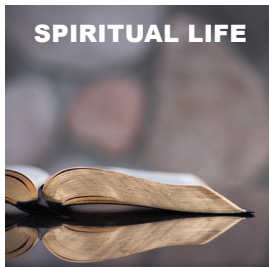
Although we would like to believe that marriages are made in heaven, we recognize that we have to do our own maintenance here on earth. Ask yourself these marital questions: Do we make our marriage our number one priority? Have we established a habit of praying together? What regular romantic dates and weekends away have we planned for this year?



HEALTH



MARRIAGE



SPIRITUAL LIFE



FINANCES

SPIRITUAL LIFE

Within each of us is a desire to reach out to God. Ask yourself these spiritual questions: How will my prayer life and Bible study become more meaningful? Which books will I read or music will I listen to that will strengthen my character?

FINANCES

Ask yourself these financial questions: Am I remembering that I am a personal steward of God’s resources, and do I give to the Lord His tithes and offerings as He has blessed me? Are my spending habits stretching my credit and increasing my debt? What are my savings plans for future needs, such as children’s education, emergencies, and retirement? Do we, as a family, review our budget?

These are just a few planning suggestions to get the creative juices going as you review these and other areas of your individual lifestyle. Above all else, remember the words of the wise man: “Commit to the Lord whatever you do, and He will establish your plans” (Proverbs 16:3, *NIV*).

FINANCIAL BLOOPERS

How often have you said the following at the beginning of a new year? “This is the year I’m going to follow a budget and put something away in savings. No more procrastinating. This year, for sure, I’m resolved to put my finances in order.” Sound familiar? Congratulations, you are not alone! *In the new year, resolve to avoid these expensive financial bloopers:*

Paying High Interest

Credit cards are designed never to be paid off. If you look at the minimum monthly payment, it is often less than the interest due that month. Make credit card debt reduction your first priority. It makes good sense to save interest by eliminating the balance as soon as possible. That’s the best risk-free return you can have on your money.

Failing to Plan for Emergencies

It happens unexpectedly — the vehicle breaks down, or your child is rushed to the emergency room. Such events throw your finances into chaos. Begin to contribute to a contingency fund so you can take these emergencies in your financial stride. Solomon stated it well when he said: “The wise store up choice food and olive oil, but fools gulp theirs down.” (Proverbs 21:20, *NIV*).

Disregarding Savings

The average amount an American saves of his/her disposable income each year is very little. The most successful way to save is to set a saving’s goal for a year or a particular project. The best method is direct savings from your salary — what you don’t see you won’t miss.

Am I remembering that I am a personal steward of God’s resources, and do I give to the Lord His tithes and offerings as He has blessed me?

