



MONTHLY NEWSLETTER



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Train your children to be good stewards

It is in the family relationship responsibilities that stewardship is taught and practiced. Unfortunately, many families are uneducated when it comes to money management, and consequently, many of the children are not learned any principles on to manage well what they have by inheritance or by earning. It has been possible for our children to go through elementary school, high school, and even college and never have been required to take a course that gave good practical counsel on how to manage money or the best way to buy a car, a house, or an insurance policy. Fortunately, that is changing. In fact, there are many good books available now, even on internet there are good practical counsel on money management.

Some guidelines to train the children

The home environment is fundamental. Here the characters of the children are developed. The Bible says, "Train up a child in the way he should go and when he is old, he will not depart from it" (Proverbs 22:6). Untold numbers of people, who are the products of well-disciplined, Christian homes, are a testimony to the truth of this statement. When we study guiding principles for the family, we learn that the location of the home and the environment are very important to educate your children.

"In choosing a home, God would have us consider, first, the moral and religious

influences that will surround us and our families. Those who secure for their children worldly wealth and honor at the expense of their eternal interests, will find in the end that these advantages are a terrible loss. Like Lot, many see their children ruined, and barely save their own souls. Their lifework is lost; their life is a sad failure because of the parent's failure to teach the children the principle of stewardship. Had they exercised true wisdom, their children might have had less of worldly prosperity, but they would have made sure of a title to the immortal inheritance" (Patriarchs and Prophets, pp. 168,169).

Lessons from a Garden

A garden is one of the most important activities of the home. We realize that in the days of the small subdivision lot or the high-rise apartment, this seems rather strange. However, growing anything with the children involved even a simple flower garden can teach valuable lessons. The demonstration of human

effort combined with divine power is easily portrayed. In no other activity can this principle be seen so graphically as in the planting and growing of plants. If there is room on your property for doing this outside, you have the added benefits of fresh air and exercise. Gardening also teaches responsibility. Children find great satisfaction in seeing vegetables and flowers that they have helped produce.

As parents, we must recognize that bringing children into this world is an awesome responsibility. The Bible teaches that the children should be instructed throughout the day. "And these words which I command you today shall be in your heart. You shall teach them diligently to your children and shall talk of them when you sit in your house, when you walk, when you lie down, and when you rise" (Deuteronomy 6:6,7). The best way to teach children to manage money is to let them use it. This can be done very early in their lives by giving them an allowance before they are old enough to work. Then they can figure their own tithe, offerings, savings, and spending money.

Many parents open checking accounts for their children when they are ten years old, so they can gain the experience of managing money under the supervision of their parents. Once the children learn to manage money, they can then begin to do their own purchasing of books, clothing, and other needs. What great value this is for kids! Parents can model financial faithfulness in their own management, set the example of returning tithe and offerings at church, and teach stewardship in family worship.

One of the best management principles that parents can model is a man who excels in his work. He will stand before kings; He will not stand before unknown men" (Proverbs 22:29).

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"Let every youth and every child be taught, not merely to solve imaginary problems, but to keep an accurate account of his own income and outgoes. Let him learn the right use of money by using it. Whether supplied by their parents this would be an allowance or by their own earnings, let boys and girls learn to select and purchase their own clothing, their books, and other necessities; and by keeping an account of their expenses, they will learn, as they could learn in no other way, the value, and the use of money"

E. G. White, Child Guidance, p. 136

