

# North American Division

## *2018* Offertory Readings

Our mission as a church is “to reach the North American Division territory with the distinctive, Christ-centered Seventh-day Adventist message of Hope and Wholeness.” Stewardship Ministries is dedicated to helping members catch this vision. Funds received through offerings make an impact on preaching the gospel to save the lost.

Systematic giving is part of being a faithful steward. When we return tithes, we are recognizing that God owns everything. Giving offerings expresses our gratitude for what God has done for us. God loves a cheerful giver, and He has chosen this method to support those who preach the gospel as they reach the world with His message.

You will find an extensive selection of videos that emphasize various offerings by visiting our website at [www.nadstewardship.org](http://www.nadstewardship.org). You can use them in conjunction with the offering appeals or in place of. They average between a-minute-and-a-half to two minutes in length.

Faithful stewardship is a matter of the heart. We don't give to receive love and blessings from God. We give because we have already received God's love and blessings. We give because our hearts and lives are full of the joy of the Lord, and giving is a natural response. We give because we want to live out God's character of abundant generosity—especially as exhibited through the giving of the Ultimate gift: the life of His Son.

God's blessings to you as you help others experience the joy of faithful stewardship.

**John Mathews**  
Director

**Bonita J. Shields**  
Associate Director

NADSTEWARDSHIP.ORG

## About the Author

James Hoffer is a retired Seventh-day Adventist minister. He served for 46 years as a pastor in the Ohio, Michigan, and Chesapeake conferences, including six years as a departmental secretary in Uruguay and Brazil.



He is an author, public speaker, poet, editor, proofreader, musician, and linguist fluent in Spanish and Portuguese, with a working knowledge of German and Italian. After retiring, he was a copy editor and proofreader for the Review and Herald Publishing Association in Hagerstown, Maryland. The recent publication of his book, *Secrets and Mysteries of the Lost Ark: A Bible Adventure* ([www.lostarkseminar.com](http://www.lostarkseminar.com)), has led to speaking appointments at camp meetings, pastoral retreats, and churches.

Jim is also an amateur radio operator with the call sign KW8T, and since 1985 he has served as world president of the Adventist Amateur Radio Association International ([www.aarai.org](http://www.aarai.org)).

He and his wife, Ruth, reside in Berkeley Springs, West Virginia.

## About the Readings

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## About the Personal Giving Plan

The North American Division encourages the use of the Personal Giving Plan. This plan was developed to assist members in systematic giving. The plan suggests that, in addition to returning 10 percent of a member's personal income as tithes, certain percentages be dedicated as offerings to three main categories:

- Local Church Budget: 3-5 percent
- Conference Advance: 1-2 percent (Education, evangelism, VBS, summer camps, and union magazines)
- World Budget: 1-3 percent

## Thirteenth Sabbath Offerings *2018*

Inter-American Division	March 31*
North American Division	June 30*
Northern Asia-Pacific Division	September 29*
Southern Asia-Pacific Division	December 29*

## Mission Investment Projects *2018*

North Pacific Union\*  
Lake Union\*

\* Special Project Development

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**Dear Presenter,**

Thank you for your willingness to share the offering appeals with your local congregation. It is a wonderful and gratifying responsibility. How you present these readings could determine how effective they are. Here are some suggestions you may want to consider before you share:

**Pray:** Pray for the power of the Holy Spirit. Pray that God will use your words to speak to the hearts of the congregation.

**Practice:** Read over the appeal at least three times to familiarize yourself with it. Find key words (underline or highlight them) to emphasize throughout the reading. Strive to share these readings with excellence.

**Preparation:** There may be times when other materials are sent to your local church to distribute or present along with the appeal. Please use them accordingly, and determine how they can be used most effectively.

**Present With Passion:** Read slowly and clearly. It is an amazing responsibility to lead out the worship in giving. Fill your heart with the thoughts presented, and God will do the rest.

May God richly bless you and speak through you as we take this journey together in 2018.

# January 6

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## LOCAL CHURCH BUDGET

***Taking inventory.*** For businesses and enterprises whose fiscal year coincides with the calendar year, the first week of January is crucial. And the numbers they come up with have a direct bearing on their business tax liability. The average person would have no idea of the complexity of this process. Goods on hand, goods sold, goods in transit, raw materials, equipment including vehicles, etc.—it all figures in, and depending on the size of the company or store, it usually requires the collaboration of a team of people.

On a personal level, the beginning of the year is an opportune time for the Christian to take a “spiritual inventory.” This is what happened at the end of each Hebrew year, in conjunction with the Day of Atonement. The Bible records it this way: “And the LORD spoke to Moses, saying: ‘Also the tenth day of this seventh month shall be the Day of Atonement. It shall be a holy convocation for you; you shall afflict your souls, and offer an offering made by fire to the LORD’” (Lev. 23:26, 27, NKJV). The NIV renders “afflict your souls” as “deny yourselves.” It refers to a special time of fasting, prayer, and no doubt self-examination.

How did I handle my stewardship obligations last year? How will I handle them this year? May we not only give liberally for today’s offering, but this very week lay out a plan of systematic giving for ourselves and our families for 2018.

# January 13

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## OUR LOCAL CONFERENCE ADVANCE

***The Christian's GPS.*** The large Frederick, Maryland, Seventh-day Adventist Church sits beautifully and imposingly along Interstate 70. Unfortunately, out of town visitors to the church are often challenged by what seems to be a confusing array of exits and streets. On a certain Sabbath, long before the GPS and cellphones, a guest speaker was approaching the church and just could not figure out how to get there, though he certainly could see the church. He tried this exit and that exit, and nothing seemed to work. Finally, in total frustration and running out of time, he pulled over on the shoulder of the interstate, parked his car, and trudged through the snow up the hill to the church!

Did you know that there is a GPS that gives direction to our lives? It's called God's Plan of Stewardship, and it really works! Millions of Christians have testified of blessings received from their faithfulness in tithes and offerings, as well as in other forms of stewardship (time, talents, care of God's earth, etc.). On this second Sabbath of 2018, it is still not too late to start the New Year right. Let's determine to be faithful to God as we embark on this twelve-month journey with Him. God promises to "open for you the windows of heaven" (Mal. 3:10, NKJV).

Today is our opportunity to participate in a larger ministry—that of our local conference. Please join me as a partner in supporting our Advance projects, which may include evangelism, summer camps, building projects, etc.

# January 20

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## OUR LOCAL CHURCH BUDGET

***Athousandways.*** Several years ago, when Pastor and Mrs. James Hoffer lived in St. Joseph, Michigan, they had dear neighbors across the street. The husband worked for the Whirlpool Corporation in Benton Harbor. One of his responsibilities was that of serving as chauffeur, meeting important people at the various nearby airports, and driving them to and from company headquarters. As such, he was required to wear a nice business suit and tie to work every day. The Hoffers had always been faithful tithers, but at that time in their lives were struggling financially. They also knew that God has a thousand ways to provide for His faithful children, and were about to learn one of them.

One day the neighbor called to say that they were planning to have a yard sale, and because Whirlpool had recently changed their dress code to casual, now her husband had several nice suits that he no longer needed. Then she said something like this: “Before I offer these nice suits to the public, I wonder whether you and Jim would like to come across the street and see whether any of them fit Jim; if so, we will make a special price.” Sure enough, five of the seven or eight suits were a perfect fit without any alterations. The price, \$15 each! Unbelievable! He still wears some of those suits today.

Be faithful in your giving! Do you like surprises? So does God, and you never know what He has in store for you next!

# January 27

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## RELIGIOUS LIBERTY

***The supreme sacrifice.*** Many have had the privilege of participating in the Great Controversy Tour with Dr. and Mrs. Gerard Damsteegt of the Theological Seminary at Andrews University. It is an awesome experience to see history up close and personal, visiting Rome, Geneva, Zurich, Konstanz, Paris, and other Reformation sites. Probably the most impressive sites include the Colosseum, where many Christians were fed to the lions or burned at the stake; the cave in northern Italy, where many Waldensians were hunted down and killed; and Konstanz, site of the burning at the stake of both Hus and Jerome. To be standing at those very spots is an immensely moving moment. There was virtually no religious liberty in those dark days.

Of course, these dedicated believers were only following in the footsteps of their Savior, who was tortured and died on the cross, becoming the supreme sacrifice of all time.

It sort of puts our little sacrifices to shame, doesn't it? Honestly now, how many of us have *really* sacrificed for the Lord?

1 Corinthians 5:7 tells us that "Christ, our Passover, was sacrificed for us" (NKJV). And Hebrews 13:15 adds: "Therefore by Him let us continually offer the sacrifice of praise to God, that is, the fruit of our lips, giving thanks to His name." To the best of our ability, and with God's help, let us plan to sacrifice for Him and His cause, with our offerings, yes, but if necessary with our very lives.

# February 3

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## OUR LOCAL CHURCH BUDGET

***Attributed value.*** One of the churches in the Berrien Springs area was planning a mission trip to the Dominican Republic. About three days before they were to leave, the organizer of the trip, a Spanish pastor in the area, called another pastor and said that something important had come up. He was not going to be able to go as their translator, and would he consider going in his place? This former missionary, who knew Spanish well, said that he would go.

Just three days to pack! As he was preparing his suitcase and thinking about the destination, he remembered a beaten-up old baseball glove that was taking up space in a closet. Baseball is very much in the blood of Dominican boys, and a fortunate few find it to be a ticket to residence in the United States and maybe even to the Baseball Hall of Fame.

During his time there, the pastor prayed and watched for just the right young man to appear. And, sure enough, a 14-year-old caught his eye. He had been extremely helpful at the construction site every day without fail. On the last day of the project, the pastor called him over and presented him with that baseball glove. The boy was thrilled! To him it was worth a million bucks, while for the pastor it was just a throwaway item from the closet.

Worth and value are attributed. Beauty is in the eye of the beholder. As you consider your monetary resources, how much are they worth in the light of eternity?

# February 10

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## WORLD BUDGET / ADVENTIST TELEVISION MINISTRIES

***Ignoring the signs.*** The town of Ringgold, Georgia, with a population of 3,700, is located near Chattanooga, Tennessee, and sits just about 10 miles from the campus of Southern Adventist University. One of the distinguishing features of this historic place is its old railroad depot at the south end of town, and the underpass next to it on highway US 41. Before the construction of Interstate 75, US 41 was the only road through the area on the way to Dalton, Calhoun, Atlanta, and points south.

The problem was, and is, that the underpass has very low clearance—only 11 feet, 7 inches. Large vehicles, such as semis, cannot pass through. There are warning signs everywhere regarding the detour around it: bright yellow signs, flashing lights, dangling objects, etc. Invariably, two or three times a year a truck driver will ignore or not notice the signage and plow into the bridge. And the result is a heavily damaged truck, a fine of \$10,000, and a blocked roadway for several hours while the mess is being cleaned up!

Our Adventist Television Ministries—*It Is Written, Breath of Life, and Faith for Today*—do a wonderful job of broadcasting the signs to a largely unwarned world, and they deserve our faithful support. Please uphold these ministries in your prayers, and plan to give a generous offering today.

# February 17

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## LOCAL CHURCH BUDGET

***Yes, your church has a budget! But the question now comes, "Do you and I have a budget?"***

It is a matter of great personal benefit to be careful about our finances, and a budget can be very helpful in making that happen. If you have not yet discovered this principle, perhaps a pastor or other financial counselor can help. We know that God is interested in our personal prosperity, and has counseled us in Scripture to that effect.

Was Jesus careful about such matters? *The Desire of Ages* reports to us as follows: "They [Peter and John] saw the shroud and the napkin, but they did not find their Lord.... The graveclothes were not thrown heedlessly aside, but carefully folded, each in a place by itself.... It was Christ Himself who had placed those graveclothes with such care" (p. 789).

If Jesus was careful about even His graveclothes, then we imagine that that carried over into the rest of His life, including being a careful worker in His father's carpenter shop.

Whether it's our finances, possessions, relationships, health, or time, let's be faithful stewards in all that we do. And God will bless. He always does!

# February 24

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## LOCAL CONFERENCE ADVANCE

***The new TV.*** One evening during a round of visitation, a pastor decided to call upon one of his church families. As they invited him in, he could tell that this was probably not a good time for quiet discussions of spiritual matters. It was in the early days of high definition, large-screen TVs, and they were gathered around their expensive new set and glued to a program.

The pastor was inwardly very concerned and disappointed. As a member of the church school finance committee, he knew that they were thousands of dollars behind in their tuition payments. The committee had carried them along for a few years, going on their frequent promises to pay.

Fortunately, sad stories like this are few. We can take courage in the fact that Jesus died to set us free, including the blessing of carefulness in our personal finance. There is no feeling like freedom from debt. And achieving that is possible with God's help.

Today we have the privilege of assisting our local conference with its larger projects that benefit us all. Funds are always needed for continued support of education, evangelism, building projects, conference youth ministry, and so forth. Thank you for your interest and help.

# March 3

## LOCAL CHURCH BUDGET

***Poverty is a relative thing.*** Never had the people on the short-term mission seen such poverty in their lives! Conditions in a certain Caribbean city were bad enough, but out in the sugar plantations were thousands of lean-to wooden shacks row on row, often no more than three feet apart, inhabited by large families of immigrant workers, chickens, flies, and filth. They were so moved by the scene that most of them ended up leaving almost all of their material possessions behind when it was time to return home.

Jesus was well acquainted with poverty. The Bible makes an interesting statement about this: “For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sakes He became poor, that you through His poverty might become rich” (2 Cor. 8:9, NKJV).

Poverty is a relative thing. Most of the “poor” of North America are far wealthier than the poor seen elsewhere. Some are victims of technology, their jobs rendered obsolete by a machine. Others have lost work due to a recession. There are those who make little or no effort to better their situation. And then there are those who are poor due to bad money management and unhealthy lifestyles. You can see them at the grocery checkout, their carts loaded with beer and sodas, cigarettes, candy, and junk food.

Jesus can help us avoid unhealthy lifestyles. Good stewardship of our homes and bodies will rebound in personal prosperity as well as the prosperity of God’s work.

# March 10

## WORLD BUDGET / ADVENTIST WORLD RADIO

***The miracle of shortwave broadcasting.*** Pastor James Hoffer well remembers his first radio contact as a young intern in southeastern Ohio in 1964, having just received his FCC amateur radio license. A signal he sent out with his transmitter over a bare wire up in the trees reached all the way to Chattanooga, Tennessee; in his receiver, he heard a gentleman responding to his call in Morse code. It seemed truly miraculous. As his adroitness increased, it became common to talk with others as far away as Australia or the South Pole, right from his home.

Two-way conversations using shortwave frequencies are well known among “ham operators.” But the miracle lies in the fact that shortwave transmissions can travel around the globe, bouncing back to earth from energy fields in the ionosphere. A message sent forth in this manner knows no international boundaries. It is “out there” for all to hear, regardless of local politics or religions, if they have the right kind of receivers.

Adventist World Radio has been employing this phenomenon for years now and has met with huge success, as attested to by the correspondence it receives from faraway places. And nowadays, of course, AWR is using many digital means, such as Internet, to enlarge their broadcast ministry. They deserve our solid support.

# March 17

## LOCAL CHURCH BUDGET

St. ***Patrick's Day***. Today is St. Patrick's Day, and much of the Christian world will celebrate it with parades and other festivities. Though we may not resonate with this holiday in the same way as others, perhaps we can at least reflect on the fact that Patrick brought Christianity to the Irish in those primitive times. History records that at the age of sixteen he was captured by Irish raiders and sent to Ireland as a slave. However, during the six years of his exile he found the Lord, and eventually became a missionary to the people there. God certainly knows how to bring good out of evil.

We are deeply indebted to early missionaries like Patrick who brought the true gospel, possibly including the Sabbath truth, to the pagans of his day. Today we are challenged to pick up the torch of truth and bear it proudly throughout our generation, passing it on to the next. And that includes sharing our faith with others verbally, through literature, and through our means, so that God's work may go forward mightily.

"Local church budget" may be a rather vague term to some, so let's flesh it out a bit. It is far more than just paying for light and heat and air conditioning. It has to do with all of those important components that enter into the ministry of our local church. Children's ministries, youth ministries, and many other ministries all benefit from what we are giving today.

So let us contribute generously today to God's work in this our area of His vineyard.

# March 24

## LOCAL CONFERENCE ADVANCE

***The great flood.*** In March of 1974 the coastal city of Tubarão in southern Brazil was devastated by a flood. Days and more days of torrential rains brought destruction to the city, inundating homes, bridges, and railroad tracks while bringing death to many. Some bodies were never recovered, having been swept out to sea. Approximately 65,000 people were left homeless. All utilities were down. All hope of recovery was seemingly dashed.

The flood was no respecter of persons. The long bread lines set up by the federal authorities stretched for blocks. Most remarkable was the fact that people of all social classes were side by side in those lines, all having been reduced to poverty instantly. Rich and poor were all now exactly equal, having a single common denominator, being homeless and penniless. How fragile are the “lines” that divide the supposed social classes!

Today, more than forty years later, Tubarão has come back. But those who lived through that experience still have many stories to tell. Undoubtedly they have learned the lesson that all victims of tragedy have—that our possessions and even our lives are fragile and subject to the whims of natural disaster, and that our first allegiance belongs to God and His work.

Giving to Conference Advance offerings helps provide for such services such as disaster relief, certain evangelistic projects, help for our camps and retreat centers, and other very worthy causes. Consider a liberal offering today.

# March 31

## NAD EVANGELISM

***The raising of Lazar.*** In 2002, a pastor and his wife had the privilege of conducting evangelistic meetings in Yugoslavia. During that time, they were assigned to have lunch each day in the home of one of the church families. On April 16, they found themselves in the home of Lazar (pronounced LAH-zahr) and Jasmina (Lazarus and Jazmine, in English). Seated at the table, they heard one of the most wonderful stories of God's providence.

Lazar and Jasmina had been avid and loyal Communists during the Tito regime. However, they began to notice that some of the party officials had nicer homes and cars, and soon disillusionment set in.

One day, Jasmina accepted the invitation of an Adventist friend to visit our church there. She very much liked what she heard, but Lazar was not convinced. Sometime later, evangelistic meetings were in progress and Jasmina tried to get Lazar to attend. After days of urging, he finally consented, but was not interested in the presentation. In that darkened auditorium, he decided to take a little nap, so he did.

However, the message that evening was on the state of the dead, and during the story of the raising of Lazarus the pastor called out, "Lazar, wake up!" Lazar shot up in his seat, turned to his wife and said, "How does that man know my name?!" Well, you guessed it—a few weeks later Lazar was baptized into the Novi Sad church. Evangelism still works!

# April 7

## LOCAL CHURCH BUDGET

***Deadbeats.*** Now there's a negative word for you! What on earth is a deadbeat? The dictionary defines a deadbeat as someone who persistently fails to pay personal debts or expenses. God forbid that a Christian should ever be guilty of that!

A local funeral director recently confided to a friend that hundreds of his clients over the years have never paid a dime for their loved one's funeral. Of course, what can he do to collect? Return a dead body to the person's doorstep?!

Some of this comes about because of circumstances of poverty. He is proud of those who, even though they will probably never be able to pay back entirely, nevertheless show up at the funeral home weekly or monthly with a modest amount of money, thus demonstrating good faith and diligence.

It's not only sad when people take advantage of businesses this way, but it's downright dishonest.

One of the nicest lessons that the tithing plan teaches us is honesty, and that is a trait that seems to be in short supply in our society. Everywhere you go people are taking advantage of other people.

Someday there will be final "audit," and the truth about our honesty or lack of it will be made plain. Choose now to be honest before both God and humans, and He will bless you abundantly.

# April 14

## WORLD BUDGET / NAD CHRISTIAN RECORD

***“You have blood in your eye.”*** This one phrase signaled a significant life change for Leanora Ruff. Poised to re-enter the workforce after acquiring her doctoral degree, Leanora was stunned by the comment. A glance in the mirror confirmed it. But what did that mean? In Leanora’s case, it meant retinal detachment. First, it happened in her right eye. One year later, it occurred again in her left eye. “I was devastated,” she said.

A church friend, upon discovering Leanora’s eye problems, asked her a simple question, “Have you contacted Christian Record Services?” This friend knew that the resources and programs from Christian Record Services would be helpful to Leanora as she adapted to life with limited vision.

The gifts you give today through the World Budget offering provide services such as Bible study courses, Sabbath School lessons, magazines, library books, and more—including adventures in nature through National Camps for Blind Children.

Leanora offers this encouragement to each church member: “Your donations, small or large, will be impactful and will be influential in getting the services of Christian Record Services to many individuals. . . I encourage you to make a contribution. It will multiply like you’ve never seen it multiply before.”

Thank you for remembering Christian Record Services as you make your World Budget offering today.

# April 21

## LOCAL CHURCH BUDGET

***Enthusiasm for God's work.*** Several years ago, a pastor came to a church that was heavily in debt over a building program. What to do? The church was barely meeting its monthly mortgage payment to the conference revolving fund, and some months not meeting it at all. Watch now what happened and how the dynamics changed.

An Adventist financial consultant was contacted to help get over this hump. And he required further expenditures to get the campaign going—several thousands of dollars. Would the church buy into this plan? Well, think of this now from a business standpoint. Business people know that you must spend money in order to make money. A brand-new business cannot make even its first dollar until there is expenditure for office space, furniture and equipment, advertising, raw materials, and such. Sometimes a church needs to think like a business.

The pastor had to sell the idea to the church that an expenditure of \$40,000 would be needed in order to pay off the debt of nearly \$800,000. He posed a question to the church board and later to the church in business session: “Would you spend \$40 to make \$800?” Of course. Proportionately, that’s what would be taking place. The church voted to go ahead, and with God’s blessing the debt was entirely paid off in five years.

But that’s not the best part. During those five years, tithe and offerings for all the other funds were up as well! How do you explain it? Enthusiasm for God’s work!

# April 28

## LOCAL CONFERENCE ADVANCE

***The Sanctuary.*** The sanctuary message teaches us many things about stewardship. Just to name one, think about the many animal sacrifices. Not only was the shedding of blood a crucial part of the symbolism, but what about the financial value of the animals to the farmer or shepherd? Before the days of currency and coinage, livestock was often the currency of the day. Even today in some countries, the price of a bride or a dowry might be measured in cows. And some faithful members may return their tithes in produce.

We have it so much easier. No messy, smelly sacrifices or complicated involved rituals—just money. But money seems to be our big problem.

What overall lesson did God want His people to learn? They would have to be entirely dependent on Him. While possessions and money are necessary for the sustenance of life, He wanted to make sure that they understood where their resources came from and how they were to be used to His glory. He also had built-in provisions for the care of the poor. Think about what the children of Israel had to do in the jubilee years, such as forgiving all debts and returning land to its original owner. What amazing reminders of the temporary nature of our existence on this earth.

Through our support of education, evangelism, and youth ministry in our conference, let's send our treasures heavenward today!

# May 5

## LOCAL CHURCH BUDGET

***The Hebrew economy.*** Ellen White uses this interesting term several times in her writings, and it is worth looking into. First, we generally use the word “economy” in terms of finance; however, here we are seeing a much broader usage. The dictionary reveals that it goes back to two Greek words: *oikos*, meaning house or household, and *nomos*, meaning rule or law. The *oikonomos* was the manager of a given household.

The church is a household, and we are members of its family. Each of us, great or small, plays an important role in the overall health of the church household. We are called to diligent and faithful service.

The Hebrew economy, in its ideal form, was an awesome model for the rest of the world of its day. Notice: “During the days of Moses, the government of Israel was characterized by the most thorough organization, wonderful alike for its completeness and its simplicity. The order so strikingly displayed in the perfection and arrangement of all God’s created works was manifest in the Hebrew economy. God was the center of authority and government, the sovereign of Israel” (*Review and Herald*, October 12, 1905).

“The work of the gospel, as it widens, requires greater provision to sustain it than was called for anciently; and this makes the law of tithes and offerings of even more urgent necessity now than under the Hebrew economy” (*Patriarchs and Prophets*, p. 529).

# May 12

## WORLD BUDGET / DISASTER & FAMINE RELIEF

***Greed.*** Nurse Vera was working in the oncology ward of a large hospital in Michigan. She was a very empathetic and caring person, and the patients loved her. One patient in particular, who seemed at one point to be headed downhill, rallied and improved sufficiently to be able to return home. What a nasty surprise awaited her. While she was in the hospital, her greedy children, thinking that she was never going to return, had completely cleaned out her apartment, furniture and all. She opened the door and saw absolutely nothing. Naturally she was devastated. Can you imagine such awful selfishness?

Greed is a terrible thing, and the world is full of it. No one likes to be around a greedy, grasping person. The opposite, of course, is generosity. How we love people who are large-hearted and generous! They reflect God's character of generosity and are a blessing to all.

Do you aspire to be a generous person, more concerned about the needs of others than your own needs? Then follow the example of Jesus. See Him lift up the downcast and heal the afflicted. Watch Him feed 5,000 and even raise the dead. Jesus is exhibit A of a totally unselfish person. Oh, how I want to be like Him!

Of course, that's what stewardship is all about. God entrusts us with means for the sustenance of our families and those around us, as well as for His wonderful soul-winning work.

# May 19

## LOCAL CHURCH BUDGET

***Independent ministries.*** Our denomination is blessed with many causes and entities which fall outside of direct denominational ownership. In the Adventist world, with a strong desire to spread our message, many individuals have felt a burden to reach out in unique ways, whether through health ministries or mission outreach or other methods. How shall we respond to the many appeals for funds while keeping things in balance?

Here are some recognized characteristics of those we would consider “supporting” ministries, rather than “competing” ministries:

1. They work very closely with conference and local leadership.
2. They provide needed services that the denomination itself does not provide, such as building churches.
3. They have current denominational officials as full voting members on their boards.
4. They are openly loyal to, rather than in competition with, the Seventh-day Adventist denomination.
5. They do not encourage or knowingly receive tithe from their supporters.

Let's be faithful givers, bringing our tithes and offerings first of all into God's storehouse, His church, while not neglecting other valid appeals for special needs and causes.

# May 26

## LOCAL CONFERENCE ADVANCE

***One fourth! Really?!*** “The contributions required of the Hebrews for religious and charitable purposes amounted to fully one fourth of their income” (*Patriarchs and Prophets*, p. 527).

Wow! How could anybody live on that? Just for a moment, consider in your mind your own income, whether weekly or monthly, and deduct 25 percent. How much do you have left? Not a lot, you say. It would certainly be difficult to pay my bills, or perhaps even impossible.

But to be fair, let's consider the rest of the paragraph from *Patriarchs and Prophets*: “So heavy a tax upon the resources of the people might be expected to reduce them to poverty; but, on the contrary, *the faithful observance of these regulations was one of the conditions of their prosperity*. On condition of their obedience God made them this promise: ‘I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground; neither shall your vine cast her fruit before the time in the field. . . And all nations shall call you blessed: for ye shall be a delightsome land, saith the Lord of hosts.’ Malachi 3:11” (emphasis ours).

“One of the *conditions* of our prosperity.” Well, Lord, is that why I am struggling, because my giving is not up to par? That's a question that each of us needs to answer for ourselves. If we are not living within our means and are experiencing debt, may God help us to begin to take the necessary steps to be faithful and experience His blessings.

# June 2

## LOCAL CHURCH BUDGET

***Our wonderful church treasurers.*** A number of years ago, a pastor, a bit late for an appointment, was frustrated because he happened to find himself on a busy two-lane highway right behind a slow-moving car driven by an elderly lady. After several minutes, he finally saw his opportunity to pass, so he “put his pedal to the metal,” as they say, and annoyingly zoomed past the slow car. Pulling back to the right, he glanced in the mirror, only to discover that that lady was his church treasurer. Oops!

Our church treasurers are valuable. The vast majority are hard-working, conscientious, and meticulous as they labor with the numbers, present reports to church boards, and pay the bills. In some cases, when giving is in decline, they even take from their own pockets to meet the demands.

Of course, we are all just fallible people, and on very rare occasions mishaps occur, whether at the local level or higher. The Adventist system is well protected for this, with auditing and other checks and balances. And that is the reason for our periodic nominating committees and constituency meetings. As we sit as delegates listening to the reports of the various departments, we can be bored or we can rejoice in the progress of God’s work. These meetings hold our leaders (people just like us) to accountability.

Today’s offering is for the local church budget. Let us continue to be faithful givers, and have confidence in those we have chosen to direct the work.

# June 9

## WORLD BUDGET / MULTILINGUAL AND CHAPLAINCY MINISTRIES

***What is prosperity?*** Consider the following verse of Scripture: “Beloved, I wish above all things that thou mayest prosper and be in health, even as thy soul prospereth” (3 John 2, KJV).

Overseas workers, when learning a new language, may also need to learn new ways of doing things. For example, in many Latin countries when you write a business letter, you never jump right into the subject at hand like we do in the States. On the contrary, even if the addressee is unknown to you, you will start with something like “Dear Brother So-and-so: I trust that this letter finds you in good health and enjoying the blessings of the Lord.” Only then do you broach the subject.

Our letters seem too forward and rude to them; theirs seem too flowery to us. Almost all of the epistles begin with at least one verse of salutation, sometimes three or four. And guess what—they sign their name at the top of the letter instead of the bottom. The reader would not need to completely unroll the scroll to know who it came from.

But what really is prosperity? We often think of it in monetary or material terms. Prosperity in the Christian sense would be a wonderful knowledge of well-being in the Lord, knowing that your sins are forgiven and you are secure in Christ, and that your future is in His hands. That is prosperity that money can’t buy!

# June 16

## LOCAL CHURCH BUDGET

***Two seas, two results.*** Well, they are really just large lakes, but down through the years they have been called seas: the Sea of Galilee and the Dead Sea. They are both found in the land of Israel, and they both illustrate the difference between a healthy and an unhealthy Christian.

The Sea of Galilee is a fresh body of water, because the Jordan River flows through it from north to south. The constant flow of the river keeps the waters of Galilee alive with fish and other creatures. On the other hand, the Dead Sea receives water from the Jordan, but has no outlet. Its waters stagnate and largely evaporate in the arid Israeli south, and nothing can live in it due to the lack of oxygen and extremely high saline condition.

Business people speak of a phenomenon known as “cash flow.” Institutions, entities, and even churches depend on cash flow to survive. And so do people. You receive, but then you must spend to obtain the resources necessary for life, first of all taking out the Lord’s part. And so goes the cycle.

The Dead Sea is truly dead because there is no throughput. So-called “Christians” who have no throughput are dead. Only by constantly receiving and giving may we continue to be healthy Christians, receiving of the Lord, and then empowered by Him to be a blessing to others.

# June 23

## LOCAL CONFERENCE ADVANCE

***What is the “storehouse”?*** There is a tendency on the part of some to presume to decide for themselves what should be considered God’s storehouse for the returning of tithes. But what does the Bible say? “Bring all the tithes into the storehouse, that there may be food in *My house*” (Mal. 3:10, NKJV, emphasis ours). In the days of Jesus, there was a particular part of the Temple that was dedicated as the storehouse, or treasury, and so it is in our churches today. This means, then, that our tithes should be rendered to the local church treasury, which in turn sends it on to the higher organizations. This is the system which for many years the Adventist church has followed, and which has been the envy of many other Christians who struggle to pay their pastors.

There are many other fine causes out there, most of them well deserving of our support. But it is not the best plan to divert our tithes away from God’s official storehouse.

Even if we have some concerns about the way our church conducts business, we should not hold back God’s tithe. At a time when corruption was ripe in the church of Jesus’ day, Jesus did not counsel the widow to hold back her mite or send it to another place. On the contrary, He praised her for her faithfulness even in the face of her poverty.

Today we have another opportunity to prove the Lord’s promise that He will “. . . pour out for you such a blessing that there will not be room enough to receive it” (Mal. 3:10, NKJV).

# June 30

## UNION DESIGNATED

***Looking beyond.*** It is always well that we keep in mind the overall purpose of giving our tithes and offerings. As we look beyond our present situation and consider the fact that the funds are used in soul-winning, we can take satisfaction in knowing that our part is helping the overall progress of the gospel. It is the many gifts, both great and small, both financial and otherwise, that make up the whole package.

We belong to an amazing organization, despite the occasional criticism we hear. All one needs to do is attend one of our General Conference sessions and perceive the vast scope of our worldwide work. There is great power in working together for the Lord, and our influence as a denomination is greatly out of proportion to our size. And we are blessed with a wonderful company of church workers and laypeople who, shoulder-to-shoulder together, carry forward the work of the Lord.

A beautiful and very moving song by Ray Boltz, known simply by the title “Thank You,” contains these lyrics: “Thank you for giving to the Lord. I am a life that was changed.” The song portrays God’s people in heaven, thanking those who gave their offerings, or went as missionaries, or taught in what we call Sabbath school classes.

We likely will never know on this earth the effect of our offerings. But someday in heaven we will have the joy of meeting those who found Jesus because of our faithfulness.

# July 7

## LOCAL CHURCH BUDGET

**David's decision.** Listen to this portion of a Bible story from the life of King David: “Then the angel of the LORD told Gad to instruct David to go up and build an altar to the LORD on the threshing floor of Araunah the Jebusite. So David went up to do what the LORD had commanded him.... When Araunah saw David approaching, he left his threshing floor and bowed before David with his face to the ground. David said to Araunah, ‘Let me buy this threshing floor from you at its full price. Then I will build an altar to the LORD there, so that he will stop the plague.’ ‘Take it, my lord the king, and use it as you wish,’ Araunah said to David.

‘I will give the oxen for the burnt offerings, and the threshing boards for wood to build a fire on the altar, and the wheat for the grain offering. I will give it all to you.’ But King David replied to Araunah, ‘No, I insist on buying it for the full price. I will not take what is yours and give it to the LORD. *I will not present burnt offerings that have cost me nothing!*’” (1 Chron. 21:18–24, NLT, emphasis ours).

How much of our offerings cost us relatively little or nothing? We place a dollar or two in the offering plate and think we have done God a great service. Let’s give sacrificially this morning.

# July 14

## NORTH AMERICAN DIVISION (EMPHASIS: WOMEN'S MINISTRIES\*)

***Daily bread, a team of horses, and forty years.*** Shirley Ann Munroe tells the following story: “In 1938 my father died from a ruptured appendix. One of his business associates cheated my mother out of our inheritance. To support her family, my mother had to return to college to become certified to teach school in California.

“Some friends had actually suggested to Mother that it wasn’t necessary for her to tithe in our difficult situation, an idea she quickly rejected.

“We moved to the city of my mother’s new teaching job. By the time we had paid the movers and the first month’s rent, we were completely out of money. The school system wouldn’t issue my mother’s first paycheck until October 1. That meant that we would be without any money for a whole month. We knew no one in the city. Where could we turn for help?

“We knelt to pray for bread and placed our problem before the Lord. About an hour later, the doorbell rang. It was a postal worker with a special delivery letter that had been forwarded from our old address. It contained a check for \$240. The letter explained that *forty years* earlier my mother’s grandfather had underwritten a team of horses for a farmer who had never repaid the debt. The farmer had died and his son had found the unpaid promissory note. And he added forty years of interest to the amount owed.”—Adapted from *Over and Over Again!*, p. 40.

# July 21

## LOCAL CHURCH BUDGET

***Ownership.*** Ownership is an interesting word. We talk about things we own, such as a car or a house. But do we really own those things?

A couple went to a dealership to buy a car. As they were signing the papers for the financing, the sales person surprisingly said, “You know, people don’t really own cars. They just rent them.” If you think about it, that’s true, especially of cars. Often by the time we reach the last payment, the car is worn out and needs to be replaced, and we start the “rental” process all over again.

And what about our homes? It is true that houses tend to increase in value as the years roll by. And we enjoy building up equity. But guess what? If the state or federal government decides to build a road that crosses through your property, you are most likely going to lose your home. So who really owns the land? Sure, they will compensate you for your loss, but there you are, starting all over again.

The Lord says, “For every beast of the forest is Mine, and the cattle on a thousand hills” (Ps. 50:10, NKJV). Not only that, but a few verses prior He challenges us in this fashion: “Gather My saints together to Me, those who have made a covenant with Me by sacrifice” (v. 5).

So who really owns our cars, our homes, and everything else? Let’s make a covenant by sacrifice today, and show it by the way we support His work.

# July 28

## LOCAL CONFERENCE ADVANCE

***Talents.*** Some people are very talented in the use of money. They seem to have a knack for careful investment and financial growth, and consequently prosper. Of course, most of the time behind this is a solid dedication to career education and strong discipline.

And then there is Jack Whittaker, the West Virginia businessman who won the Powerball lottery jackpot in 2002, a cool \$135 million. Sadly, his “pot of gold” became a pot of misery. He was constantly getting robbed, his wife divorced him, and soon the money was squandered and gone. It is reported that he still dreams of winning the lottery again and spends \$600 every week on lottery tickets.

Whatever our financial standing, God holds us accountable for the use of our money. A wise steward always puts God first in financial planning. And “first things first” means that the Lord’s part, the tithe, is the topmost item on the list of obligations.

Did we say, obligations? No. It is rather a privilege and a joy to return a faithful tithe and give generous additional offerings. Let’s put the Lord to the test today and help support His work in our local conference.

# August 4

## LOCAL CHURCH BUDGET

***Little people but a big example.*** When Jesus was here on earth, He went about doing good, preaching good news, healing the sick, and ministering to people's needs. God created us to give, share, and help others. We have found that when we do something for others, we are blessed personally.

After retirement from a family business of three generations, Baehm Paper Co., George and Tena Baehm wanted to find someplace where they could give of themselves in witnessing and helping others.

Both George and Tena are dwarfs. George is 4 feet tall and Tena 3 feet 9 inches tall. In their own words: "We felt our stature had no bearing on what we could do since we were successful in our business, where we worked many years.

"In 1994, we became involved with Maranatha Volunteers International. Our first project was in Bariloche, Argentina, with 96 volunteers from all over the world. After two days of working on the site, building youth cabins, we said, 'This is thrilling. There's nothing else like it.'

"Our gift may be talents, opportunities, or wealth. It may be nothing more than the ability to share ourselves. That too is stewardship."—Adapted from *Over and Over Again!*, 62.

# August 11

**WORLD BUDGET: OAKWOOD / ANDREWS  
/ LOMA LINDA**

***The bumblebee.*** It has been said that aerodynamically the bumblebee should not be able to fly at all, since his body is large and heavy and his wings so small. Nevertheless, not having read those dismal reports, the bumblebee goes ahead and flies anyway!

And today, as we feature three of our prominent universities, we stand in awe at “what God hath wrought.” For a denomination of our size should not be able to have such a powerful influence in the world as we do through these very special entities. But we do, and it is a direct result of the faithfulness and dedication of our people. This, of course, is also reflected in our worldwide system of medical and educational institutions, as well as publishing houses and numerous other ministries. It all comes about because for years we have had a strong emphasis on faithfulness in tithing and other giving.

We can be justly proud of what the Lord has accomplished through us, and at the same time be challenged to move forward steadily as we see the Day of the Lord approaching.

Let us then not only give to assist the educational work carried forward around us, but also strive to be shining lights wherever God has placed us, through consistency in tithes and offerings and in other forms of service to the cause of God.

# August 18

## CHURCH BUDGET

***Participatory worship.*** Occasionally someone will call for the offering with these words: “We have now come to the place in the service where all of us can take part.” That represents a misunderstanding of the concept of worship.

Worship is by nature participatory, and active rather than passive. It is not meant to be merely a “spectator sport.” If we come to church with our hearts properly tuned to hear God’s voice, we should be able to perceive Him in all of the hymns, prayers, special music, sermons, and any other part of the service. And, yes, in the offering as well.

It is certainly possible for our minds to drift, and that probably happens to all of us at one time or another. But we need to focus our attention and pray that God will help us hear His voice in everything. “Worship” is related to the word “worth.” True worship occurs when we lift up the Lord in praise and thanksgiving, offering ourselves to Him in devotion and service, and devoiding ourselves of our innate pride and selfishness.

Yes, worship the Lord in tithes and offerings today, but also in every part of the divine service.

# August 25

## LOCAL CONFERENCE ADVANCE

***Advance or retreat?*** No one wishes to hear that our military was forced to retreat. We always prefer to be on the winning side. To mask the disappointment of retreat, someone came up with the euphemistic phrase, “We advanced to the rear.” No one was really fooled by that, but sometimes our fighting forces have had to regroup. They were willing to concede defeat in a particular battle in order to finally win the war itself. A true account of say, World War II, has both retreat and advance, but we all know the final outcome of that one.

Some years ago a local conference conceived the idea of “local conference advance.” And it was so successful that other conferences followed suit. You see, conferences have large ministries and projects that benefit all of their members, such as youth camps, public evangelism, building programs, and the like. Sometimes these are delineated on the back of the tithing envelope or on the inside flap. So rather than making continuous appeals for all of those projects separately, they streamlined the process by allocating certain percentages of this offering to their various ministries. So once a month an offering is designated as “conference advance.”

It is well that we periodically focus not only on our immediate local church needs, but on the larger work of God. And so today we dedicate a special offering to “conference advance.”

# September 1

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## LOCAL CHURCH BUDGET

**Labor Day.** Well, here we are at Labor Day Weekend, which is dedicated to affirming our nation's workers and considered to be the unofficial end of the summer season.

Ellen White affirmed the dignity of honest labor. She wrote: "Jesus came to this earth to accomplish the greatest work ever accomplished among men. He came as God's ambassador, to show us how to live so as to secure life's best results. What were the conditions chosen by the Infinite Father for His Son? A secluded home in the Galilean hills; a household sustained by honest, self-respecting labor; a life of simplicity; daily conflict with difficulty and hardship; self-sacrifice, economy, and patient, gladsome service; the hour of study at His mother's side, with the open scroll of Scripture; the quiet of dawn or twilight in the green valley; the holy ministries of nature; the study of creation and providence; and the soul's communion with God—these were the conditions and opportunities of the early life of Jesus" (*The Adventist Home*, p. 132).

Wow! What an ideal situation! And what an example for us! Can you picture Jesus in the carpenter shop this morning, carefully crafting this or that object of wood?

And so as we honor the laborers of our land, whether manual or mental labor, let us honor God's work by our faithfulness in tithes and offerings.

# September 8

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## WORLD BUDGET / FALL MISSION APPEAL

***Mission giving.*** It is no secret that our giving to missions has fallen off decidedly since the early days of our denomination. And that is a shame. Who of the older ones of us cannot remember the legendary stories of our missionary pioneers—the Stahls, the Hares, and hundreds of others like them? And what about Pitcairn Island and other exotic lands? Many of us still have books on our library shelves that contain stories of their wonderful mission exploits.

It is not surprising that a special day of emphasis has been established. It needs emphasizing, for sure.

It would be well if each of us were to take a renewed look at our own approach to mission giving. Our tithe envelopes actually suggest a percentage of income to designate for missions. Rather than a dollar or two in the Sabbath School envelope, a more intentional approach would be to set aside a nice offering each month or week and include it along with our tithe and other offerings.

We would be remiss if we failed to honor those other ministries that have stepped into the gap in sending missionaries or sponsoring mission trips. While it is appropriate to support them as well, let's put our main emphasis on the worldwide work. Today is a good day to start a new beginning with a generous offering for the Fall Mission Appeal.

# September 15

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## LOCAL CHURCH BUDGET

***The trucker.*** A retired missionary related the following story: “Many years ago I served as a departmental secretary in one of our mission conferences in southern Brazil. On one of my trips out from the office, I pulled into a truck stop to get gas for my car. As I went inside to pay, I stood in line behind a trucker and overheard the cashier say to him, ‘How much do you want me to write on your receipt?’ I was very puzzled at this until I figured out what was happening. Both were conspiring in a scheme to rip off the truck driver’s company. The cashier would inflate the receipt, they would probably divide up the difference, and when the driver returned to his base he would turn in the receipt for reimbursement and pocket the rest.”

There is no telling how much deceit and dishonesty there is out in the world. Cheating on our taxes, earning money “under the table,” falsifying records—the list goes on and on. If nothing else, God’s tithing system teaches us to be honest in keeping accurate records of our finances.

On the plus side, it is a wonderful thing not only to be honest, but to be generous. Using our blessings to benefit God’s work, and assisting the needy with our talents, time, and resources, helps us to sleep sweetly at night. It’s a foretaste of His kingdom, which will be filled with unselfish and true-hearted people.

# September 22

## LOCAL CONFERENCE ADVANCE

***Hezekiah's revival.*** He wasn't perfect, but Hezekiah was probably the last great king of the Jewish nation and a very dedicated follower of God. He ascended to the throne at the age of 25 and immediately set about righting many of the wrongs that had occurred under previous administrations.

He reopened and refurbished the neglected Temple, bringing about ritual purification both of it and of the priests and Levites who served there. Then he caused it to be rededicated and proclaimed a special Passover service, even inviting the estranged brethren of the northern kingdom of Israel.

Among the results of this great revival and reformation, 2 Chronicles 31:5–9 tells us: “When the people of Israel heard these requirements, they responded generously by bringing the first share of their grain, new wine, olive oil, honey, and all the produce of their fields. They brought a large quantity—a tithe of all they produced. The people who had moved to Judah from Israel, and the people of Judah themselves, brought in the tithes of their cattle, sheep, and goats and a tithe of the things that had been dedicated to the LORD their God, and they piled them up in great heaps. . . . When Hezekiah and his officials came and saw these huge piles, they thanked the LORD and his people Israel! ‘Where did all this come from?’ Hezekiah asked the priests and Levites” (NLT).

When the Lord has our hearts, he has our pocketbooks as well!

# September 29

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## UNION DESIGNATED

***Our wonderful Adventist family.*** Wikipedia puts it this way: “Six degrees of separation is the idea that all living things and everything else in the world are six or fewer steps away from each other so that a chain of ‘a friend of a friend’ statements can be made to connect any two people in a maximum of six steps.”

Those of us who have been part of the Adventist family for any length of time don’t need to be told that we beat that statistic by far. Pastor Dwight Nelson, at the time of the last General Conference Session in San Antonio in 2015, determined by his unofficial survey that the number for Adventists is probably around two.

Many of us have experienced this as we play the “by the way, do you know . . . ?” game with our church friends, acquaintances, and even visitors.

What exactly is it that causes this? Many of us who have attended our schools in our youth, and/or who have worked for the denomination, understand that it is most of all the wonderful Adventist message that has bonded us closely together. But another strong factor is our marvelous financial structure, based on God’s tithe plan. Many from other churches, most of which are based on a “congregational” form of church government, are envious of us. Your faithfulness in stewardship is one of the ties that binds us ever closer together as a spiritual team for the Lord.

# October 6

## LOCAL CHURCH BUDGET

***God's faithfulness.*** Pastor Dennis Childers tells the following story: “A few months after my wife and I were married, I quit my steady job as a security guard and went to work for Rose Hills Cemetery in Whittier, California. I worked in the sales department, and my income was based on commission. Sales of any kind can be difficult, but selling cemetery property is extremely difficult!

“About the time I went to work for Rose Hills, my wife was laid off from her steady job, and we found ourselves in the middle of a worker’s comp case for the next two years. My wife received a small compensation each month during this case, but I was hardly making any sales.

“One month we had \$500 in the bank, and our \$500 rent was almost due. I contemplated holding back the tithe from my wife’s small check until things got better for us. But then a thought came to me, ‘If I did this, it would become easy to continue this practice in the future, and the tithe that we owed God would snowball to such a point that we could never make it up.’

“That Sabbath, I gave back to God what was rightfully His. . . and that following week I made a sale. God was truly faithful to my wife and me, as we stepped out in faith and were faithful to Him. He will always be faithful!” – Adapted from *Southern Tidings*, May 2016, used by permission of the Southern Union Conference.

# October 13

## WORLD BUDGET / VOICE OF PROPHECY / LA VOZ DE LA ESPERANZA

***The faith project.*** Anthony and Nayeli Nix are members of the Collegedale Spanish-American Church in Tennessee. Their church is bulging with members, and it recently started a campaign to enlarge the building.

One Sabbath Nayeli was helping in the children's department while Anthony was sitting alone during the church service. Joel Barrios, the church pastor, preached a sermon that appealed to the members to support the campaign in a sacrificial manner.

Anthony and Nayeli always make large financial decisions together. This time, however, rather fearfully and on his own Anthony promised to God that he would contribute approximately 90 percent of his wages for January 2017. Having made this decision without consulting his wife caused Anthony to be somewhat tense. He rehearsed in his mind how to break the news to Nayeli.

Anthony explained to his wife what he had done, and then invited her to listen to a recording of the sermon. Afterward she affirmed her desire to stand by the decision he had made. Much to their amazement, when he returned to work he found out that his wages were to be increased a considerable amount. – Translated and adapted from *Southern Tidings*, January 2017, used by permission of the Southern Union Conference.

# October 20

## LOCAL CHURCH BUDGET

***Mission trips.*** Some of us have had the privilege of participating in one of the short-term mission projects offered by various entities. It is not only a blessing to the people we serve in places far and near, but for us it becomes a life-changing experience.

Consider the experience of newly-baptized Stephen. Up to this time, he had been a factory worker with no experience in the ministry. But wanting an adventure with God, he joined up with a small mission team headed for the Philippines.

Stephen and his wife handled the nightly family life talks. But one afternoon, the local pastor came by and told them that they were going to do some prison ministries that day.

They got in the van and rode out into the countryside to the local prison. There were probably half a dozen cell blocks, each full of men beyond capacity. Then the pastor said, “Jim, you are going to preach to that cell block; Jason, to this other one; and, Stephen, over there.”

This was done with no forewarning, and Stephen had never preached a day in his life. But he swallowed hard, said a quick prayer, and with Bible in hand preached to nearly thirty prisoners in that cell block. It wasn't long after that that he began to prepare to be a minister himself back in the homeland. Whom God calls, he enables! God doesn't just want our money. He wants our hearts!

# October 27

## LOCAL CONFERENCE ADVANCE

***The Reformation.*** Last year about this time, much of the Christian world celebrated the 500th anniversary of Luther's 95 theses, considered to be the event that triggered the Protestant Reformation. Some of us have been privileged to visit that spot, although the original door of the Wittenberg castle has since been replaced at least once.

One of the issues that provoked the whole fiasco was over money—the pope was trying to raise money for the building of St. Peter's Cathedral in Rome. Consequently, he devised a fund-raising scheme, indulgences, which was a piece of paper that declared the forgiveness of sins. And he sent his sales people throughout the empire to sell them. Luther saw through the whole scheme and protested. And that's why we are called "protestants" today.

You and I have a much higher motive for our tithes and offerings—love. It was love that brought Jesus down to Planet Earth to die as a sacrifice for our sins, and it is love (or should be) that prompts us to be faithful stewards.

Along with that love is deep gratitude, especially for the forgiveness of our sins. And we are so glad for the Adventist message of love that binds our hearts together as we eagerly wait for Jesus to return so that we can go "home."

Won't you give generously today to help spread this gospel?

# November 3

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## LOCAL CHURCH BUDGET

***Roaches!*** Pastor Jim and Vera Hoffer shared that many years ago, when they were newlyweds and Jim was a theology student at Columbia Union College in Takoma Park, Maryland, they answered an ad to rent a basement apartment from none other than Pastor and Mrs. Eric B. Hare, the famous former missionaries to Burma.

All was well until the Hoffers awoke on their very first morning in the apartment. All of a sudden there was a loud scream from Vera. Jim came running to see what was the matter. The sink was full of roaches crawling everywhere. Then she said to him, “Honey, I just can’t stay here.”

Sadly, they went upstairs to tell Mrs. Hare and request that their deposit be returned. When she heard that, she put her arm around Vera and said these words: “My dear, you will never make a missionary.” Fortunately, she was mistaken. Not many years later the Hoffers went to South America as missionaries.

Satan has many yucky “roaches” that sneak their way into our lives and cause trouble. Some of these “roaches” try to convince us that tithing is not all that important, or that we should use our tithe in other ways or give it to other entities.

How blessed we are, though, when we faithfully follow God’s directives to bring our tithes and offerings into His storehouse, for His remnant church. Your offering today goes toward our local church budget, which allows for us to be a strong presence in our community.

# November 10

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## WORLD BUDGET / ANNUAL SACRIFICE

**10 plus 10.** Dale Walters, Associate Professor at Southern Adventist University, tells this story:

“As a small child, I was taught to tithe. Tithing was never a question in my mind. My parents gave me offerings to give for Sabbath School and I put it in the offering plate.

“During my academy and early college years I was impressed that I needed to give offerings, but I wasn’t sure how to go about figuring out what I should do. Paying my own academy and college tuition was a heavy burden, but God provided a good job and I earned enough.

“One year I found out that I was going to get a small raise. I thought—‘I’m living just fine on what I’m making now. I know what I’m going to do. I will give 2% of my gross income for offerings. I won’t miss it at all.’ And I didn’t.

“From then on, when I got a raise I would add a percent or two to my offerings. By the time I finished college, I was paying 10 percent tithe, 5 percent church budget, 3 percent world budget, and 2 percent conference advance. I finished college debt free and with several thousand dollars in the bank. I have continued this plan my whole life even though at times money seemed tight while we raised our family. God has truly blessed just as He said He would.

Today’s offering is for the World Budget/Annual Sacrifice.

# November 17

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## LOCAL CHURCH BUDGET

***The Old Rugged Cross.*** About a half hour's drive from Andrews University, near Pokagon, Michigan, is the First Methodist Episcopal Church. Now standing empty, with a new church just across the way, this small country church remains a monument to the famous hymn, "The Old Rugged Cross." Written by evangelist George Bennard, this beautiful hymn has been considered by many to be the best-known and best-loved Christian hymn.

But its beginnings were very humble. Bennard wrote the first verse in 1912 in Albion, Michigan, as a response to ridicule that he had received at a revival meeting. The song was finished on the last night of meetings at Sturgeon Bay, Wisconsin, at the Friends Church and was sung as a duet. The completed version was then performed on June 7, 1913, by a choir of five accompanied by a guitar, in Pokagon, Michigan. A plaque outside the church lists their names. (Information courtesy of Wikipedia.)

Great things often have small, inauspicious beginnings. The prophet Zechariah encouraged the rebuilders of the Temple with these words: "Do not despise these small beginnings, for the LORD rejoices to see the work begin, to see the plumb line in Zerubbabel's hand" (Zechariah 4:10, NLT).

Today as we give offerings large and small, the Lord looks not at the amount but on the heart of the giver, just as with the poor widow in the Temple.

# November 24

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## LOCAL CONFERENCE ADVANCE

**Thanksgiving.** Thanksgiving has to be one of the most beautiful holidays observed in North America and in a few other places of the world. Unshackled from the blatant commercialism that accompanies Halloween and Christmas, but sometimes obscured by a focus on feasting and gluttony, it seems to retain a certain reverence and spirituality that is most appealing.

In a very real sense, every day should be Thanksgiving. And it can be if we take time to reflect on the manifold blessings that God has given us in the past and continues to give us.

Ellen White gave us this counsel: “Now a season is coming when we shall have our principles tested. Let us begin to think what we can do for God’s needy ones. We can make them through ourselves the recipients of God’s blessings. Think what widow, what orphan, what poor family you can relieve, not in a way to make a great parade about the matter, but be as a channel through which the Lord’s substance shall flow as a blessing to His poor.

“But this does not embrace all your duty. Make an offering to your best Friend; acknowledge His bounties; show your gratitude for His favors; bring a thank offering to God....

Brethren and sisters, eat a plain dinner on Thanksgiving Day, and with the money you would spend in extras with which to indulge the appetite, make a thank offering to God” (*The Adventist Home*, pp. 474, 475).

# December 1

## LOCAL CHURCH BUDGET

***A tax?*** Do you regard church tithes and offerings as some kind of “tax” you are obligated to pay? Some do. But that frame of mind robs us of the joy of supporting God’s work and makes it a drudgery to return the Lord’s tithe. Please notice that we said “the Lord’s tithe.” That ten percent already belongs to Him, and retaining it for ourselves is called robbery in the Bible.

Perhaps some of this “tax” idea is a carryover from earlier times. Some churches still tell the story of the days of “pew rent,” where each family was assigned an area of seating and required to pay a rental for that spot. (I guess many of us still feel that we have a “spot” in church that is exclusively ours! How sad it would be to displace someone, especially a visitor, from our so-called “spot!”)

What does it really mean to be a cheerful giver (2 Cor. 9:7)? First of all, we should be cheerful that we have sources of income that sustain us. Second, we should be cheerful that the Lord’s work is well organized and growing, and we have the privilege of supporting it. Third, we should be cheerful that it means that Jesus is coming back soon. We could enumerate many, many more blessings.

No, tithes and offerings are not a tax at all. They are a gift that God places in our hands, a part of which we can return to Him. Why not consider giving a gift today to support our local church and its mission in our community?

# December 8

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## WORLD BUDGET / NAD ADVENTIST COMMUNITY SERVICES

***The panhandlers.*** We see panhandlers frequently, often at a busy intersection, with their cardboard signs. We don't know their names or their histories. We don't know if they will spend the money they receive on food, drugs, or cigarettes. Yet the very sight of them tugs at our hearts, and we wrestle with whether to give or not.

Recently, a pastor had an experience that restored his faith in some of these folks. He had been downsizing his life and taking many of his things to a local flea market. Late one Sunday afternoon, as he was packing up his things, a couple came by and asked if they could help because they were hungry and needed to find lodging for the night. They began to recite a litany of hard luck events. Well, the pastor had heard many such stories, so he stopped their recital but did let them help. They really worked—and worked hard. They carried boxes over to the car and trailer, and even helped put on the tarp and bungees. Evidently this was a worthy case, and he gave them a generous sum. And he even had prayer with them.

As Adventists, we are truly blessed with our community services organizations, as well as our disaster response and relief programs. Our personnel are highly trained to distinguish the truly needy, and we can trust that our support goes a very long way in making a difference in many lives.

# December 15

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## LOCAL CHURCH BUDGET

***Counting down.*** In just a couple of weeks, 2018 will be over and 2019 will come upon the scene. Has it been a good year for you and me? Have we been blessed by God with good health, prosperity, and spiritual growth? Or have times been tough, and maybe even discouraging, for us?

The world in general is filled with misery and woe, and sometimes it even touches us and our loved ones. Regardless of our circumstances, God has told us to focus our hopes on the better land to come. Happy is the Christian who can sing with enthusiasm, “This world is not my home; I’m just a-passing through. My treasure is laid up somewhere beyond the blue.” And whatever our lot in life, all it takes is one trip to a disadvantaged land or to a refugee camp to put things in perspective and realize that we are truly blessed.

As we count down to the end of the year, it is typical for some of us to begin thinking about the upcoming tax season and how we might take stock of our overall financial picture for the year. In certain businesses, such as farming, for example, we don’t really know what we have earned until all the accounts have been reconciled and our true gain or loss has been determined.

Let us then plan to “bring all the tithes into the storehouse” by the year’s end, that the Lord’s house may truly prosper and be blessed.

# December 22

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## LOCAL CONFERENCE ADVANCE

**Christmas.** Christmas is a beautiful and emotional time of year. As we think of cards and decorations and gifts and family gatherings, and for some the lovely whiteness of the snow, we can't help feeling a warm glow in our hearts. At the same time, we recognize that for some it can be a time of sadness and loneliness if we recently lost a loved one or are confined to a bed or wheelchair. It would be well if we were to seek out those who have special needs and find ways to bring them cheer and remembrance.

“Brethren and sisters, while you are devising gifts for one another, I would remind you of our heavenly Friend, lest you should be unmindful of His claims. Will He not be pleased if we show that we have not forgotten Him? . . . He suffered even unto death, that He might give us eternal life.

“It is through Christ that we receive every blessing. . . Shall not our heavenly Benefactor share in the tokens of our gratitude and love? Come, brethren and sisters, come with your children. . . and bring your offerings to God according to your ability. Make melody to Him in your hearts, and let His praise be upon your lips” (*The Adventist Home*, p. 480).

Might you consider giving to our heavenly Friend today through our Local Conference Advance, which includes Christian education, local evangelism, Vacation Bible School, and other special needs of our conference? What wonderful ways to express our gratitude to Him!

# December 29

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## UNION DESIGNATED

***Where there's a will...*** A registered nurse worked in the oncology ward of a large hospital. It was a tough job, one in which the caregivers often grew to love their long-term patients, only to lose them to one or another form of cancer. This is the story of one of those patients, as observed by her nurse. We'll call her Gladys.

Sadly, Gladys's family seldom came to visit her. Day after day the chairs in her room were empty, and the only cheer she received was that of her attendants.

It appeared then that she was not going to survive. However, by what seemed at the time to be a minor miracle, she rallied and improved enough to return to her home. What did she find when she got there? That her greedy children had completely cleaned out her place. All of her furniture, appliances, and clothing—everything was gone. Her place had been stripped bare!

Gladys was devastated. She called a taxi and returned to her hospital bed. Heartbroken and completely discouraged, she soon succumbed and was gone.

Gladys's story elicits a question: "Do you have a will, and is it current?" Pastors and funeral directors have witnessed perfectly awful things happen to families because there was no will. Lifelong bonds have been shattered because of heated arguments over properties and possessions.

Please do not go a day longer without having a will! It won't make you die any sooner or later to have a will. Your conference trust director stands ready to advise you.

# **Stewardship Ministries**

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