

HEART TREASURE

A newsletter from North American Division Stewardship Ministries

What's New for 2018?

North American Division Stewardship Ministries is a happening place in 2018!

We started off the year with a stewardship [Adult Bible Study Guide](#), [Motives of the Heart](#)—the first quarterly on stewardship since the mid-1970's. We've received a lot of positive feedback. We also created resources so that you can continue the stewardship focus for your conference/church long after the quarter ends. (Go to [our website](#) to access feedback and resources.)

In February, we welcomed our new editorial assistant, Kate Wolfer. We are very excited to have her join our staff and help us implement the mission and vision of our department. Kate has strong skills in the areas of editorial, graphics, and web design. You'll see her work in this revised newsletter. She also created the newsletter survey that you received last month. (To view the results, go to [our website](#).)

Many respondents to our survey want to hear more stewardship stories. We need your help with this one! We have some to share, but if you have any, please send them to [Kate Wolfer](#).

We're looking forward to journeying with you in 2018!

—Bonita Shields, Associate Director



How Do I Make a Budget?

To begin a budget based on actual expenses, follow the steps below:

Keep all your receipts. You will need them to create a monthly financial summary.

Create a Word document in landscape mode (or turn an 8 1/2" by 11" piece of paper sideways).

List monthly expenses in the left-hand column. For example: Tithe, Offering, Auto, Gasoline, Food, Rent, Mortgage, etc.

Across the top of the page create a column for each month of the year. For January, total receipts for each expense listed in left-hand column. Example: Write the total for auto, gasoline, food, rent, mortgage, etc. Total each column to see a picture of the amounts spent for that month.

Be sure to include expenses that come around annually, such as birthdays, holidays, and special days. For these, list the names of those you will spend the money on, and how much you will generally spend for each person. Add up the totals and deduct the amount from your income and put it in savings. When the events arrive, you will have the money to spend on those special people on that special day.

By looking at the 12-month summary, you will have an idea of where your money went. Just knowing this will help you tell your money where to go in the future!

—John Mathews, Director

Stewardship Month April 2018

For busy church elders and pastors

www.nadstewardship.org/stewardship-sabbath/

Sermons
Children's Stories
PowerPoint Presentations





STEWARDSHIP

Seventh-day Adventist Church
NORTH AMERICAN DIVISION

Heart & Treasure is a quarterly newsletter

Editor: Bonita Joyner Shields

Editorial Assistant: Kate Wolfer

Suggestions? Comments? We love to hear from you!

 www.facebook.com/nadstewardship

 www.instagram.com/nadstewardship

<http://www.nadstewardship.org>

Ask the Coach

This is a new column that will be part of our newsletter each quarter. If you have any questions that you would like answered, please send them to Bonita Shields (bonitashields@nadadventist.org).

Q: I am behind in my credit card payments and now I have collectors calling me at work and all hours of the day and night. What can I do? It's become very stressful for me.

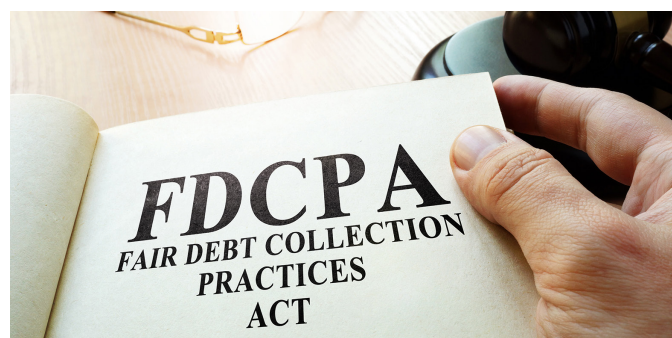
A: I can imagine how stressful that is. And humiliating. First, you need to know that the Fair Debt Collection Practices Act (FDCPA) clearly states your rights as a consumer. The debt collectors in your case are violating a federal law.

Here are a few things collectors as they relate to your consumer rights:

Collectors are restricted to the hours of 8 a.m. and 9 p.m. (your time zone), unless you have stipulated other hours.

Collectors must identify themselves and state the purpose of the call.

Collectors cannot contact a consumer at work.



You state the perimeters of when and where you will receive their calls.

Collectors cannot harass consumers' family, friends, or employer.

Collectors cannot use inappropriate language

A useful website to explore more of your consumer rights is <https://www.consumer.ftc.gov/articles/0149-debt-collection>.

An excellent resource to help you tackle your debt can be found at <http://www.nadstewardship.org/site/1/docs/Rollup%20Method.pdf>.

God bless you as seek to honor Him in all areas of your life.



A Single Mom and Tithe

Esther Doss' mom was struggling to make ends meet as a single mother. She had to decide between paying tithe and paying for necessities. What she did had a big impact on Esther as a child. Read her stewardship story in her own words.

I remember when my mother was going through a divorce and we just didn't have money. Most of our income was my father's income. So, my mother really really struggled. She was always faithful to the Lord in every way that she could be but she also knew that we needed food on the table and she needed to pay the electric bill and she just said "I just can't do it." She sat down at the table and she worked out the budget. She went through all the bills and the income (which was a fixed income) and she said "I just can't—I can't do it." And she said "The only thing that I can eliminate is tithe." So she stopped paying tithe for about two months.

But somehow the pastor found out about it and

he came to our house and he said "I understand you're not paying tithe." She said "It's just not available. I just don't have the money—we have to eat." And so she showed him the budget. And he said "You know I don't make much money either." And he showed her his budget. And he said "Look, I pay tithe anyway and the Lord always fills in the gap somehow." She said "Okay."

Well, she didn't want to but she sat down and she prayed about it. And she said "Lord, I really do want to serve you. And I know that you will meet all of my needs. It's just hard to believe it when I don't see it on paper, but I am going to commit this month to paying tithe." And she did. She paid the tithe. And she sat down and she crunched the numbers over and over again. But the numbers still added up more than what she had money for. But as she paid the bills she had money left in the bank and she did not understand how that happened. So, that taught me a lesson as a child. That God does take care of our needs even if it doesn't seem possible.

—From [NAD Stewardship on Youtube](#)

