

# HEART TREASURE

A newsletter from North American Division Stewardship Ministries

## No Posts of Honor

Micah 6:8 says: “And what does the Lord require of you? To act justly and to love mercy and to walk humbly with your God.” Recently Melissa Reid, PARL Associate Director, gave an NAD worship talk highlighting Micah 6:8 in the light of social justice. Her words brought to mind the story of W. A. Spicer, who at the time of the 1922 General Conference session, had held the post of GC secretary since 1903. He had promised his wife that he would not allow himself to be elected GC president no matter what rumors were circulating. However, in a letter on the day of his election, Spicer writes to his wife:



W. A. Spicer and his wife, Georgie

*I begged all to try to think of another way, but after a season of prayer no way seemed open and I could not refuse. I am sorry for you dear Georgie. You would not wish it for me. It is so different from the work I longed to do. But I just couldn't get out of it without selfishness. Don't worry. It does not call for a superman but just for a consecrated man doing his best, and that I will be Georgie dear, by God's help. Don't worry, dear Georgie, four years and I will have my successor ready, you may be sure. So dear sweet wife I am just your husband that loves you and would rather have the kingdom of your heart than any office honors. There are no posts of honor but only of service. Wish I could say more. Don't tell anyone what I have written. From now on I must be even more careful. I love you, my own dear heart, Your W.*

“There are no posts of honor but only of service” Spicer wrote. Seeing Micah 6:8 in the light of social justice emphasized God's call to us as stewards of the lives he has given us, and the call to serve Him by acting justly, loving mercy, and walking humbly with Him.

—Kate Wolfer, Editorial Assistant



## Four Walls

Four Walls, a six-minute video by [Chris Hogan](#), financial expert, gives practical guidance on how to prioritize a family budget when money is tight. To obtain a budget worksheet that gives recommended percentages for each budget category, go to <http://www.nadstewardship.org/site/1/docs/monthlybudget.pdf>.



“Christianity is a progression; it is about connecting the church with the community through life-on-life evangelism.”

Sung K. Kwon, *Burst the Bubble*, p. 6



STEWARDSHIP

Seventh-day Adventist Church  
NORTH AMERICAN DIVISION

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Suggestions? Comments? We love to hear from you!

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## 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](mailto:bonitashields@nadadventist.org)).*

*Q: I am retired, and someone told me that I need to pay tithe on my social security income. Is that true?*

A: Well, yes and no!

When a person pays in to social security, the money they contribute should be tithed on. (This is when a person returns tithe on their gross income.) When a person begins to receive benefits from social security, an amount equal to the personal contributions can be subtracted before one begins to return tithe on the benefits received.

For example: The American worker pays 7.65 percent of their salary into FICA (6.2 percent Social Security plus 1.45 Medicare).<sup>1</sup> Their employer matches that amount. If you worked for 20 years and made \$50,000 a year, then you would have paid approximately \$76,500 into Social Security over those 20 years. Therefore, when you begin to receive retirement income (Social Security plus Medicare), you

would not be responsible for tithing on that income until you surpass the \$76,500 income mark.<sup>2</sup> If a person is self-employed, he or she pays 100 percent of their FICA. If they return tithe on the amount (gross) paid in, then they would start returning tithe on any money after the threshold of total contributions has been reached.

However, for people who have worked over a period of up to 40 years or more and in different jobs, it can get even more complicated! Thus, another option is to return tithe on your income after deducting your payments made for FICA. Upon receiving Social Security benefits at retirement, you would tithe the total amount of those benefits.

Dr. John Mathews says, "Let's not make something that God intended as a blessing to become a curse!" These are guidelines. Please take them and prayerfully consider how God would have you be faithful to Him now and in your retirement years.

<sup>1</sup> Go to <https://www.ssa.gov/thirdparty/materials/pdfs/educators/What-is-FICA-Infographic-EN-05-10297.pdf> to view an infographic about the breakdown of FICA.

<sup>2</sup> If you go to <https://www.ssa.gov/site/menu/en>, you can request a statement of your lifetime earnings.



## No One Became Poor by Giving

*Erica Jones' felt she was too poor to help start a charity, but was soon proved otherwise. Read her stewardship story in her own words.*

If you're anything like I am, you find it easy to give when you feel you have "enough." It's much harder to give when we are wondering how we will pay the bills with what's left in our checking account.

I recently experienced what it's like to go from two incomes to one. At first, I didn't know how I would make ends meet. So, when I was approached about helping to start a new animal rescue, I laughed. How on earth could I help anyone! I am a huge animal lover, and I believe God asks us to watch over His creatures—but how could I afford to take on a charity! Then, I came across these words, penned

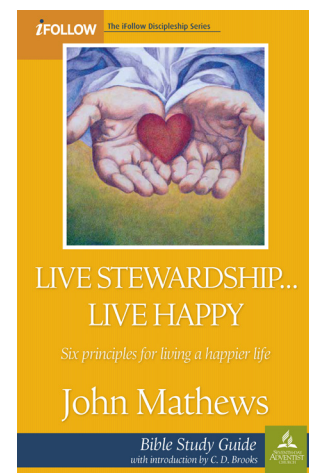
by Anne Frank: "No one has ever become poor by giving." I prayed and asked God to direct me.

Three months later, I am the co-manager of a dog rescue that has saved more than 30 dogs from abuse and abandonment. And guess what? My bills are paid on time and I am currently debt free. Whatever we have, whether a little or a lot, all belongs to God. Believe in His promises; He will always provide.

—From NAD Stewardship on YouTube <https://youtu.be/W3PyIpF-G3w>



*He Came to My House: Practical Presentations for Christian Money Management*, by Tracy B. John



*Live Stewardship, Live Happy: Six principles for living a happier life* by John Mathews