

*Come and hear,
all ye that fear
God, and I will
declare what
he hath done for
my soul.*

Psalm 66:16

The ELEVENTH MEETING

Jill McCann

William D. Fisher

Tamie J. Faw

Margaret Roelke McNitt

Eckhard Hubin

Beth Davis Nelson

Ernest Dunning

Mike Mamoulelis

George N. Walker

Bryan A. Richardson



WONDERFUL WINDOWS

By Jill McCann

WHEN WE purchased our home, we knew that the windows were in poor shape. Winter arrived, and we realized that replacing them would have to be sooner rather than later. We started calling for estimates. All the contractors said it would take two days to do the job. We selected a contractor and waited to hear when the installation would be scheduled.

My husband, Mark, called me at work one day to let me know the dates selected. When I checked the calendar, I nearly choked. The dates were a Friday and Sabbath.

"Mark, can we switch the dates?"

"Jill, if we don't do it then, we'll have to wait several more weeks; it also fits with when I can be home to supervise their work."

"Can't they start Friday, with your supervising? Then I'll get off work on Monday, and they can complete it then."

Mark wasn't so sure about that solution. After all, what did I know about window installation? Mark also knew that my Sabbath was important to me, but being of another faith, he did not share the same conviction.

"I'm sorry, Honey. This is what works best."

Not to be deterred, I told him that I was going to pray for rain, so the crew couldn't work on that Saturday.

I started checking the weather reports on Monday. There were no predictions of rain. Nothing changed throughout the week. On Friday morning I offered up one last prayer before I left the house.

"Lord, you know I don't want the new windows installed on Sabbath. You also know that I've been praying for rain, so that the workers won't be able to finish tomorrow. I've seen no forecast showing rain is on the way. This problem is bigger than me. I need for You to work it out. Thank You. Amen."

About 2:30 that afternoon Mark called. "Honey, I've got some good news and some bad news."

"Okay. Give me the bad news first."

"Well," he said, "the bad news is that they won't be able to work on the windows tomorrow."

I could barely contain my "yippee."

"The good news is that they'll have the windows finished today."

By then I shouted, "Hallelujah!" Of course, I asked how this could be.

"I don't understand it either," Mark answered. "But when the project manager arrived this morning, he said, 'I don't know why they told you it would take two days to do this. Would it be okay if we did it all today?' So I said, 'Yes. You'll make my wife's day.'"

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Sabbath arrived, and I basked in the light of those new windows, and in the light of a God Who beamed through them the evidence of His care.

“Thanks for answering, and without the rain.”

**Commit thy way unto the Lord; trust also in him; and he shall bring it to pass.
Psalm 37:5.**

Jill McCann is an administrative secretary in Newport Beach, California. She is a member of the Westminster, California, Good Samaritan Seventh-day Adventist Church.



BAD DEBTS AND GOD'S GOODNESS

By William D. Fisher

I AM A family physician, and my wife is a registered nurse. When we married in 1965, we determined that we would be a team in the service of the Lord. We also pledged that we would double-tithe our income.

Soon after completing our medical educations we were very busy with the many things it takes to run an office and to raise a growing family of three boys. Financially we were still struggling under the weight of our medical educational expense and the costs for starting up a medical practice. It took every penny just to live, but we were faithful to our pledge in our tithe and offerings. God had blessed so often in the past that we had no complaints. We trusted our Great Benefactor to provide for us.

In 1977 our local church wrestled with an unusually large financial burden to keep the church school operating. The board decided to ask members for pledges to meet the crisis. My wife and I prayed about the problem. Then we pledged \$2,500, having no idea where we would get the money. Our simple motto was “The Lord will provide.” Each day we laid the matter before the Lord.

In our medical practice we had long ago determined that we would do the Lord's work, and He would take care of the finances. It was our long-standing practice never to deny anyone medical care for financial reasons. Not surprisingly, we accumulated many bad debts and outstanding accounts owed us, dating back as far as the day we opened the office doors.

Ten days after we had made our \$2,500 pledge for the church school, our secretary excitedly reported to us that over the past few days she had collected \$2,500 in past-due accounts. Among other examples, she told of one woman we had not seen in our office for four years. The woman came in to pay off her account and said she had awakened that morning with a feeling that “I must go pay

OVER AND OVER AGAIN!

the doctor.” She tried to ignore the impression, but it persisted, so there she was in our office, paying off her four-year-old account.

Ten days after we had made our pledge to the Lord for the church school, He had provided enough to meet it! To this day He has never failed us. Praise and glory to His name!

And my God will meet all your needs according to his glorious riches in Christ Jesus. To our God and Father be glory for ever and ever. Amen. Philipians 4:19, 20, NIV.

William D. Fisher is a physician in Richmond, Indiana. He is a member of the Richmond Seventh-day Adventist Church.



A PLACE TO SERVE

By Tamie J. Faw

WHEN I first began attending the Seventh-day Adventist Church, I was impressed with how smoothly everything seemed to be run in my local congregation. All the offices and positions were filled and operating so efficiently that I wondered if there would be a place for me to serve the Lord in any capacity. This naturally became a regular topic in prayer—for the Lord to use me in every way and any way He saw fit and to involve me in the activities of the church.

The faith to which I previously belonged didn't employ the talents of women whatsoever. Women were not placed in any office or leadership role or consulted on any matters. However, I could see that the Adventist Church most definitely utilized the talents of women and believed that this was, above all, according to the Scriptures and God's purposes.

Right at this time one of the spiritual elders in the church fell and broke her arm. After her surgery the hospital recommended that someone spend the night with Herta, giving her assistance, since she was somewhat unsteady on her feet due to the accident. I was elated when Herta called to inquire if I could help her. This was a wonderful opportunity for me to show love for God by ministering to His family.

When I was baptized the next Sabbath, Herta presented me with a hard-bound set of The Conflict of the Ages series by Ellen G. White. How could she have known that I had been praying for that set of books? I cherish those books not only for their spiritual insight and knowledge, but because they were a gift from a dear friend and a direct answer to prayer!

I've continued praying for the Lord to use me more and more in His service, and I've been blessed over and over again with the joys and privileges of serving Him. Since my baptism I have had the honor of being a deaconess in my church, the

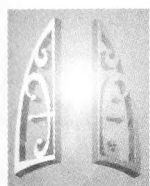
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personal ministries leader, director of the Discover Bible School, a prayer warrior leader, a greeter, and a hostess, plus being able to serve on numerous committees and assisting in various activities. Serving my church is a joy, an honor, and a great privilege.

The Lord has answered my prayer. I continue to pray for Him to use me now and always as He knows best.

And this is the confidence which we have before Him, that, if we ask anything according to His will, He hears us. 1 John 5:14, NASB.

Tamie J. Faw is a health-care giver and homemaker in Billings, Montana. She is a member of the Billings Seventh-day Adventist Church.



THE MAN IN THE IRON LUNG

By Margaret Roelke McNitt

MY PARENTS regularly took my sister, my brother, and me to Sunday school and church. But of the scores of sermons that I heard as a child, only a sermon on tithing remains indelibly imprinted in my memory.

Our church members did not believe in or practice tithing; I never had even heard of it. But during that sermon the Holy Spirit convicted me that this was God's plan. Others in my family weren't similarly convicted. I knew that my father did not tithe. I regularly saw him fill his offering envelopes with only quarters on Sunday mornings. This concerned me, but the Holy Spirit stored these memories away, awaiting another day.

Years later a Seventh-day Adventist nurse with whom I worked stayed up all night to share an overview of the whole Adventist message with me. I was thrilled to hear many Bible truths of which I had been totally ignorant. But when my friend began to read from Malachi 3:10, "Bring ye all the tithes into the storehouse," I was suddenly a small child again in a church pew in Maryland, listening to those same words, words that I had forgotten for many years. I was overjoyed to discover that Seventh-day Adventists tithe.

Even before I was baptized as an Adventist, I was convinced that God wanted me to return tithe for the year that I had already worked. Of course I didn't have the cash on hand to do that. I still had a bank account from childhood and knew that it had enough money in it to pay the year's tithe, but this account also required my father's co-signature.

I wrote to my parents, explaining that I wanted to return tithe for my first year of work, but my mother wrote back with a refusal. My father had worked hard for that money, she said, and they would not let me use it foolishly. They even threatened to disinherit me if I became a Seventh-day Adventist.

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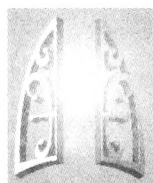
I tearfully took this problem to my pastor. “Margaret,” he said, “God knows that you want to honor Him by returning your back tithe. Just ask Him to help you save, and return it as you can.” This seemed logical, and I rejoiced that I could implement his suggestion. But God had an even better plan.

I was one of several nurses caring for a man in an iron lung. Shortly after my talk with the pastor, the patient in the iron lung, who required round-the-clock care, told me that his night nurse was leaving. He asked if I could work both the night shift and the morning shift. So now I would have two jobs and could sleep for most of one of them. My income would be doubled.

The double job lasted just long enough for me to earn what I needed to return tithe on my first year’s earnings and to begin giving offerings. By working through the needs of the man in the iron lung, God provided what I needed to keep my commitment to Him. That was, and always is, enough.

Cause me to hear Your lovingkindness in the morning, for in You do I trust; cause me to know the way in which I should walk, for I lift up my soul to You. Psalm 143:8, NKJV.

Margaret Roelke McNitt is a retired nurse midwife in Mt. Pleasant, South Carolina. She is a member of the Mt. Pleasant Seventh-day Adventist Church.



THE CARREL OR THE CHAPEL

By Eckhard Hubin

MAKING it through seminary at Andrews University was a personal and financial challenge. I was married; had three children, all under the age of eight; and I wasn’t sponsored to attend by any church organization. So I had many responsibilities and pressures besides the usual academic ones.

I spent most of my time studying at my carrel in the library and working part time. This left little time for my family. It was a real struggle, and I had to make choices. All seminary students were required to attend chapel services on Wednesday morning, but the pressures were so great that many students often skipped chapel to spend the time studying. I myself did this once or twice.

One quarter the seminary administration announced that it was reviving the lapsed practice of holding a Week of Prayer especially for the seminary. Two services would be held each day—one at 10 a.m., with attendance required of all students, and an optional service at 7:30 p.m. The speaker for the week was George Brown, then president of the Inter-American Division.

Elder Brown had a powerful message on Monday morning to start the Week of Prayer. Unfortunately, many students decided they couldn’t take time from

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their studies to attend the services. Monday evening I was in the library studying for an upcoming test. At 6:30 I remembered that the optional evening meeting would begin in one hour. I debated long and hard about what to do. It was easy to argue that I couldn't take that hour away from my studies. The test was looming, and I needed to prepare. But the Holy Spirit was urging me to understand that I couldn't afford to miss meeting with God that evening. Five minutes before the meeting started, I surrendered and hurried over to the chapel.

I received such a blessing from that meeting that I couldn't keep away from the others. I attended every one. That week was probably the personal and spiritual high point of my entire seminary experience.

What academic liability had I incurred by going to those meetings? It's hard to tell, because that quarter I received the highest grades of my time at the seminary.

God's promises are still true. Make God first, and He will add everything else we might need according to His plan.

Let us not give up meeting together, as some are in the habit of doing, but let us encourage one another—and all the more as you see the Day approaching. Hebrews 10:25, NIV.

Eckhard Hubin is associate director of planned giving and trust services at Andrews University in Berrien Springs, Michigan. He is a member of Pioneer Memorial Church in Berrien Springs.



A TIME FOR EVERYTHING

By Beth Davis Nelson

WHEN our conference constituency voted to construct a new cafeteria at our academy, I wanted to make a significant contribution. I had graduated from Wisconsin Academy many years earlier and had fond memories of my four years there.

The conference officials set a date for commitment Sabbath, and asked members to make pledges on that Sabbath for the building project, payable over a two-year period. Since our income varies greatly, I hesitated to make a monthly pledge. My husband felt we could not help at all, since our daughter was just starting academy and we were unsure we would even have the funds to pay her monthly bill. We struggled to reach a decision.

The week before the commitment Sabbath our local church elder made the final appeal. I again prayed for guidance, wondering how far to stretch my faith. Suddenly a thought popped into my mind, and immediately I knew this was the answer. Yes! I had all but forgotten my savings bonds that had been in a bank safe-deposit box for more than 30 years.

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Ironically this was money that should have gone to Wisconsin Academy years before to pay my student bill. After my father's death when I was seven years of age, my sister and I received a small supplemental pension each month, but the government would not allow our mother to use it for academy bills. She saved the checks, as the government requested. Every time the amount reached \$75, she would purchase a \$100 savings bond. Even though she wasn't able to use that money, the Lord blessed her hard work and faithfulness in returning tithe, because our academy bills were always paid.

When the bonds began to mature seven years later, I cashed in some of them for college expenses. Feeling that these bonds were almost sacred, I kept the rest tucked away in my safe-deposit box and more or less forgot about them. Just a few years before the cafeteria project was launched, I took the bonds to a bank teller to see what they were worth. She did some calculations and told me they were worth about \$300 each. I returned them to the deposit box, planning to cash them only if I clearly felt impressed to use the funds for a very special project.

After I made the decision to donate the bonds to the cafeteria project, I assumed they were still worth about \$300 each. Imagine my shock when the cashier added up the total. Each savings bond was worth between \$600 and \$700! I cried for joy. The Lord had provided a way for me to make a significant donation without taking out-of-pocket money.

The following month I had full-time work as a substitute teacher, and the wages went up \$20 per day! I know that the Lord will provide the funds to pay my daughter's academy bill, even as He did for mine, if we are faithful in tithe and offerings. And I am honored to own even a small piece of that new cafeteria.

**To every thing there is a season, and a time to every purpose under the heaven.
Ecclesiastes 3:1.**

Beth Davis Nelson is a substitute teacher in public schools in Clear Lake, Wisconsin. She is a member of the Clear Lake Seventh-day Adventist Church.



WORK LESS, RECEIVE MORE

By Ernest Dunning

THE night before I was to leave for a training session that would teach me how to conduct Revelation Seminars, I learned that the person I was scheduled to travel with couldn't take me. It was a 1,000-mile trip, and I didn't have the money to go on my own. I got on my knees and explained to God that I didn't have the money but was willing to go if He provided a way to get there.

The next morning another phone call came. A voice on the other end said, "I

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feel impressed to pay your way on the plane if you want to go.” I went.

When I arrived home after the session, I ordered 5,000 brochures and secured a site for the Revelation Seminar. It was an act of faith. I’m an auto-body shop operator, and business was slow at that time. When I started the seminar, I was \$2,000 in the red at the bank. It was also tax time, and I owed another \$2,200 in income taxes. The seminar ran three nights a week, and on those days, I quit work at 3 p.m. so that I would have time to study and pray and also to be sure to arrive at the meeting early. As the seminar progressed, I also had to take time to visit the homes of students.

Twenty-seven people arrived the first night, and we had a wonderful time throughout. In the end, twenty people graduated, and four were baptized.

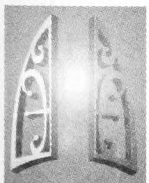
Did God honor my faith? Despite the time commitment to run the seminar, I was able to pay the income tax and the overdrafts, and also have an extra \$2,000 in my bank account.

More seminars followed, and in 1993 I received a call from the British Columbia Conference to pastor a small church on a volunteer basis. In one month’s time God helped me wrap up all my business details, sell \$40,000 worth of cars, and rent my shop. Soon we began pastoring the Powell River Company.

Seven years later, still as a volunteer, we continue to pastor the church while living on a small stipend, some rental income, and a small pension. God has given us enough for our needs and some to help others. And God has blessed the church with twelve baptisms, a five-day-a-week soup kitchen, a clothing ministry, a wonderful church family, and a large addition to the church building. Most of all, He has blessed us with peace of mind, knowing we are where God wants us to be.

Therefore do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’. . . For your heavenly Father knows that you need all these things. But seek first the kingdom of God and His righteousness, and all these things shall be added to you. Matthew 6:31-33, NKJV.

Ernest Dunning is the pastor of the Powell River Seventh-day Adventist Church in British Columbia.



EMPTY CUPBOARDS AND A MOTHER’S PRAYER

By Mike Mamoulelis

MY FATHER died quite young and left my mother with seven children, ages two to seventeen. We were living in Athens, Greece, at that time. My mother worked hard to support the family.

Through a lady she met on the bus, my mother started attending an Adventist

church and was baptized a short time later. She freely claimed the Bible promises of God and relied on Him to provide for all our daily needs. She believed in the Sabbath very much and kept it faithfully.

Because she would not work on the Sabbath, she often would lose her job at the end of the week and would start looking for a new job the following Monday. Whenever she earned any money, she set aside the tithe and offerings first. Whatever was left over, she would use to provide for our family needs.

Sometimes she could not find any work for days. On one of those occasions the kitchen cupboards were empty, but her faith would not waver. She told us that the Lord would provide for our needs. She gathered all of us together to pray and to claim God's promises.

The next day the postman arrived with a letter from the United States. We had no idea whom it could be from. It turned out to be from the mother-in-law of a missionary in Greece at that time. The letter was very brief, and in essence it said: "Sister Vivian Mamoulelis, I felt impressed by the Lord to send you \$20." In Greece, 45 years ago, \$20 was a lot of money.

We all knelt and praised God for providing for us during that difficult time.

Blessed is the man that trusteth in the Lord, and whose hope the Lord is. Jeremiah 17:7.

Mike Mamoulelis is a physical therapist in Lodi, California. He is a member of the English Oaks Seventh-day Adventist Church in Lodi.



A MESSAGE AT CALVING TIME

By George N. Walker

A FEW years ago when I was a young Christian, I was trying to figure what it meant to tithe. Being a rancher by trade, I wondered how it would be possible to give ten percent of my gross income. Very few farmers or ranchers have that kind of profit margin. A margin of one percent or less is a realistic figure. I talked to my pastor and pointed out that if I were to use my IRS Form 1040 to decide my increase, the church would owe me money.

During this time I was between being a ranch laborer and being a self-supporting rancher. I also had a job in town, as a mechanic. The job I had on a ranch allowed me to have a few cows for my own. My father had died, and I was taking over the operation of the home ranch. To make this transition, I was increasing the size of my herd. Soon it grew to 40 cows. As I thought about the idea of ten percent of that increase, I could not see how I could meet my financial commitments. What should I do?

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It was not difficult to figure my tithe from the paycheck of my town job. The Bible says that the Israelites gave a tithe of the firstfruits. I knew this concept from the Bible. My problem was a lack of faith. Did I really trust God enough to give Him ten percent of my gross income from my cattle?

This was when I feel God stepped in to give me a message about how to solve this problem. It was calving time. I had 40 cows that would be having calves. The first four calves were born dead. I got the message. The Lord was telling me I did not need the increase from this first ten percent of the calf crop. I could make it without it.

Since then I have been tithing on all I receive when I sell any livestock. God has blessed me by increasing my cow herd to the point where I no longer have to work in town and have become self-supporting.

However, a first-born among animals, which as a first-born belongs to the Lord, no man may consecrate it; whether ox or sheep, it is the Lord's. Leviticus 27:26, NASB.

George N. Walker is a rancher in Hogeland, Montana. He is a member of the Havre, Montana, Seventh-day Adventist Church.



GIVING AND RECEIVING

By Bryan A. Richardson

EVER SINCE our marriage in July 1983 my wife and I have tested God's promises, and He has never failed us. These tests have often been acts of faith in moments of extremity. In the beginning we had to decide whether to tithe on our gross or net income. We chose the former. It wasn't easy.

We lived in New York. My wife and I, both college premed graduates, were working substandard jobs, barely making ends meet. We took the bus fifteen miles to church each Sabbath. Money was so short that we spent considerable time scouring the ground at bus stops, looking for valid transfers. Or we would pay a partial fare and plead our case with the driver. The choice was honest tithing of my gross wages or a comfortable ride to church and maybe funds left over to pay bills.

We marveled at God's response to our growth from initial tithing in our net income to tithing on our gross, so we added an additional commitment of five percent of our gross for offering. God's blessings followed so quickly that in our second year of marriage we increased our giving to a double tithe.

Within months we had a new address, new jobs, stronger financial security, a brand-new Acura Integra, and funds to help a few mothers in Israel provide Christian education for their children. After six months the car was paid for in full and a college loan was retired.

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Our tithing practice continued through medical school, and blessings poured down, but the best was yet to come!

In September 1995, after my wife and I completed our respective medical residency training, we reluctantly accepted jobs in our specialties in Chattanooga, Tennessee. Like Jonah, we didn't want to go, but we felt that was where God was leading us.

Within 24 hours of our arrival in Chattanooga, we were arrested and interrogated for being on the wrong side of town and at the wrong bank, attempting to open joint savings and checking accounts. We were accused of credit-card fraud.

Needless to say, nothing was wrong with our credit histories. So now we were forced to prove our good name and to ask the bank and police department to retract their accusations and issue letters of apologies. When they demurred, we felt it necessary to protect our good name with a suit in federal court, but we remained open toward a settlement. The case received enough publicity that our adversaries felt the pressure. We came to an agreement and received a large financial settlement.

Through this difficult ordeal we had been blessed to help with five soul-winning efforts in Chattanooga. Now we had to decide what to do with the legal settlement. According to our practice, we double-tithed on the gross amount (including legal expenses). We sent \$1,000 as a gift to a dear saint. And the entire remainder we turned over to God's treasury to purchase a new church for more than 280 new members who were the result of a Revelation Seminar.

By the time we left Chattanooga three years later, it was very clear to us that God wanted us to play strategic roles in the establishment of this new congregation. And when that was accomplished, He showed us it was time to relocate.

Even though I am a physician, I have always loathed working on Sabbaths except for emergencies. Through the years this has been a burden on my heart and the focus of some trials. My original medical residency program was at a prestigious university in Washington, D.C., but Sabbath conflicts forced me to transfer to one in New York City that gave me Sabbaths off. After I had completed my residency, it was difficult to find a medical practice that allowed me to honor my convictions.

I joined an anesthesiology practice in Michigan, serving a local hospital. The practice was managed by one of the universities in the Chicago area. The schedule was heavy, but it didn't require Sabbath work except for on-call emergencies.

A short time after I joined, the university sold the practice to new owners. My options were not pleasant. I could remain with the university, serving as a faculty member in the medical school at significantly less pay than I was receiving at the practice. This would require daily commutes to Chicago, giving me very little time with my family. Or I could remain with the local practice, with higher pay but where the new arrangements would require Sabbath work.

I simply couldn't accept the idea of the Sabbath work. So I reluctantly chose

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the lower-pay option that also required the long commutes to the medical school in Chicago.

My wife and I, now responsible for an infant daughter, put the matter before the Lord. We knew that God wants families to be together, so the long days of commuting weren't ideal. And we knew that He expects us to honor the Sabbath. Our experience with double tithing had taught us that the more we trust to God, the more He can do for us. So, even though we were facing a significant pay reduction with the Chicago option, and even though we still faced huge loans from medical school, we decided to begin triple tithing.

Very soon after we made this commitment, my department chair astounded me with a new offer. He arranged a new employment package that gave me a significant increase in pay and required that I travel to Chicago only two days a week instead of five. So now I have time for family, I work less, and get paid much more.

Yes, Caesar gets his 40 percent of our gross, God gets 30 percent of our gross, and with the remaining 30 percent we have since retired all credit cards and five academic loans. And, with frugality, we are able to help some mothers in Israel as they struggle to provide Christian education for their children.

My testimony is that the first ten percent is already God's and is just the beginning of our stewardship relationship with Him. Our experience is that the blessings really come with what we do with the remainder. For us it may well be a barometer of our Christian maturity. The more we give, the more we see the wonders of God's mathematics come alive and turn impossible dreams into reality.

“Bring all the tithes into the storehouse, that there may be food in My house, and prove Me now in this,” says the Lord of hosts, “if I will not open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it.” Malachi 3:10, NKJV.

Bryan A. Richardson teaches anesthesiology in Chicago, Illinois. He is a member of the New Life Seventh-day Adventist Church in Chattanooga, Tennessee.

*You have a stewardship testimony you need to share
and we need to read. See page 224 for details.*