

# The FIFTEENTH MEETING

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

*Psalm 66:16*

Dan Trafford

Donna M. Dunbar

Donald R. Halenz

Sara McGuire

Carl Irby

Art and Elsie Hiebert

Rosa M. Ferreras

Bonnie Conklin-Mayer

Helen L. Self

R. Patricia Anderson



## GOD PAVES THE WAY!

By Dan Trafford

I WAS an editor on the sports desk of the *Edmonton Journal* in Alberta. Unknown to my colleagues, dramatic changes had been taking place in my life. For months I had been studying the Bible late at night after work. For the first time I was praying for good things in my life and for my friends, loved ones, and even those I considered my enemies.

Seeking more spiritual food, I began attending the Central Seventh-day Adventist Church in Edmonton, where I had been taking my mother on Saturdays whenever she visited from eastern Canada.

The more I studied, the more clearly God spoke to me. Before long the conviction grew that I wanted to follow the pattern Christ had set for my life. As I pored over the Biblical counsel, several things became clear: Working on Sabbaths was not in my best interests, returning tithe and offerings was something I wanted to do, and breaking free of caffeine addiction and a meat diet were important steps in my spiritual journey.

Becoming a good steward of my life in these ways was going to be a challenge. For starters, I ran the coffee fund for the sports desk, and the fund was making money for the first time. Even more troublesome, the newspaper had just gone to a seven-day-a-week operation, and absolutely no one was exempt from the work rotation. My wife, Rose, wanted to quit work because we had two preschool children, and she wasn't even faintly interested in the church or in a vegetarian diet. At every turn the obstacles were intimidating.

Yet the Lord spoke to me insistently: "Come unto me, all ye that labour and are heavy laden, and I will give you rest." My tortured conscience trembled, but I wanted that rest at any price. I told the pastor I wanted to be baptized, and I set the date. I called the managing editor of the paper on a Monday and told him of my decision to be baptized. I explained I wouldn't be available for work that Friday night. I quit the coffee fund, to the shock of all. My wife resigned herself to a new, strange life, and we pored over our finances to find answers.

I felt real joy at my baptism. I knew it was what the Lord wanted me to do. And miraculously my wife and I were able to reorganize our finances in a way we never thought possible. She was able to quit work.

The editor accommodated my request for Sabbaths off, and the sports-desk wit promptly dubbed me "Bible breath."

We ate mushroom patties for what seemed a year until we became more adventuresome with vegetarian dishes.

Rose was soon baptized. The rest the Lord had promised was mine.

During this time I had been so quiet about my newfound convictions that I

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didn't realize how many other Christians worked at the paper. One of them came up to me after the rumor mill had properly dispensed the news of my conversion and informed me that everyone was surprised I still had a job. He said other Christians had taken the same stand about Sunday when the paper went seven days a week. Management told them to be at work or else. The Lord, in His providence, had kept that news from me.

Not much later I read a letter in *Liberty* magazine from someone expressing appreciation for the excellence of its editorial content and for its championing of religious liberty. It was signed by the editor of the *Edmonton Journal*, the very man responsible for allowing me to be free from work every Sabbath.

The Lord had long before paved over the ruts on the road He called me to travel!

**Before they call I will answer; while they are still speaking I will hear. Isaiah 65:24, NIV.**

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*Dan Trafford owns a small construction company in Lombardy, Ontario. He is a member of the Smiths Falls, Ontario, Seventh-day Adventist Church.*

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### GOD NEVER GIVES UP

*By Donna M. Dunbar*

EVERY time I went through another divorce, I left the church. And each time I left, I not only stopped returning my tithe and giving offerings but also began violating all the standards of the church, as if to say, "There, God, how does it feel to be rejected?"

God was very patient with me. Each time I left, He went out on the mountainside to bring His little lamb back. He knew that my relationship with the church was built on rules and regulations instead of a relationship with Jesus Christ.

In August of 1992 I went through my third divorce, and I decided it was time I changed my approach. God allows us to go through the same trial until we learn from it the necessary lessons. This time I determined I would always put God first instead of putting my husband before God.

In November of that same year I met Clarence and started going back to church. Clarence began watching the videos by Kenneth Cox and was convicted that the Adventist message is correct. We both determined to put God first in our relationship.

In June 1993 God again called me to be faithful in returning His tithe. I vowed to do this the following Sabbath. After I had made this commitment,

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however, I learned that one of my jobs was ending. My boss had decided to sever all ties with a company we worked for because of their questionable practices. I couldn't see how I could make ends meet with only one job.

Even though I was very conscious of my previous failures, the next week I dropped my tithe into the collection plate and went forward in faith. The same week Clarence determined to quit his job and open a business of his own, under conviction that God wanted him to do this. Though he was planning on giving a two-week notice and counting on that income to help start his new business, his boss told him to leave that very day.

He went immediately to the telephone company and placed an ad in the phone book for his new business. "You sure are lucky you came today," he was told. "Today is the deadline for advertising. Otherwise you would have had to wait another year."

The business grew nicely in that first month, and God has blessed it ever since the two of us made the decision to put Him first.

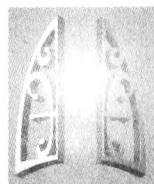
Recently we determined to increase our giving by another percentage point. We went forward in faith that God would supply all our needs, for He has called us to get out of debt so we can use more of our finances to support God's work. A week later Clarence landed an account that will net us far more than the percentage we gave—and allow us to get out of debt sooner!

**If you walk in My statutes and keep My commandments so as to carry them out, then I shall give you rains in their season, so that the land will yield its produce. . . . You will thus eat your food to the full and live securely in your land. Leviticus 26:3-5, NASB.**

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*Donna M. Dunbar is a registered dietitian at G. Pierce Wood Memorial Hospital in Arcadia, Florida. She is a member of the Port Charlotte, Florida, Seventh-day Adventist Church.*

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### A NEW TEACHER'S DILEMMA

*By Donald R. Halenz*

**M**Y WIFE and I were enjoying the relative security of my first full-time teaching job after spending four years in graduate school right out of college. Still, our finances were tight in those early years, and we were starting a family. With a one-year-old child and another one expected soon, we decided to get along on my salary alone, which started at \$95 per week.

After about a year of renting, it seemed prudent to purchase an older, inexpensive home to begin to build up some equity. At that time the policy of the college where I was teaching was to give an allowance for homeowners who

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purchased a home instead of renting from the college at a subsidized rate. The allowance was most appreciated, but it didn't cover our obligations to the bank.

About the same time, our college church started a capital stewardship campaign for a church sanctuary, since there was no college church building at that time. My wife and I were apprehensive about taking on an additional financial obligation, but after some consideration, prayer, and much faith, we decided to make a commitment to the church.

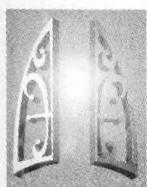
A short time later the college made a dramatic change in its homeowners' allowance policy. Up to that time the allowance had been based on the value of the home. Since ours was one of the older homes, we had been receiving a relatively small subsidy. Other faculty with new, expensive homes had been receiving much more. The new policy now granted housing allowances that were nearly the same for all. This change meant that we received a sizeable increase in allowance, enough to cover most of our mortgage payments and our commitment to the church building campaign. For us, the Lord's timing was perfect, and we were blessed to see Him honor our faith.

**Trust in the Lord, and do good; so you will dwell in the land, and enjoy security. Take delight in the Lord, and he will give you the desires of your heart. Psalm 37:3, 4, NRSV.**

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*Donald R. Halenz is associate academic dean at Pacific Union College in Angwin, California. He is a member of the Pacific Union College Seventh-day Adventist Church.*

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## HIS PROTECTION, MY WITNESS

*By Sara McGuire*

I HAD a work-related meeting to attend near Madison, Wisconsin, a six-hour drive from my home on a January day. Before starting out I dropped by a friend's house, and we prayed together. We asked God to protect us and to allow us to be His witnesses that day, as we went our separate ways.

An hour and a half and many miles later I stopped at a small, busy sub shop for lunch. Silently I prayed and waited for a chance to witness for God, but the opportunity seemed to slip by. As soon as the clerk counted my change and handed me my sandwich, she turned to the customer behind me.

Several hours and many miles later I pulled off the highway at a large gas station. While waiting to pay for my purchase I prayed silently for those around me. Everyone was in a hurry. The clerk didn't have time to even make eye contact as she counted my change. "Thanks," I mumbled as I turned to leave.

Tiny, icy flakes of snow blew across the windshield as I continued the long



trip. As I drove, I thought about the witnessing part of the prayer. I'd heard descriptions of good witnessing for God. Often they concluded with the comment that "actions speak louder than words." I remembered many times when my actions had fallen far short. I prayed that God would forgive me, that His mercy would cover my miserable shortcomings, and that He would give me strength to be a better Christian.

I recalled powerful stories about people who prayed to be good witnesses and then spontaneously shared the gospel with strangers in public places. Did God reserve that type of witnessing for extroverts with strong handshakes?

When I finally pulled off the main highway toward my motel, a black ice covered the road beneath the snow, and heavy flakes swirled in the beam of my car's headlights. Amazed, I watched other cars successfully clear the way as my car slid out of control through a red light at an icy, busy intersection.

God is so good! I thought as I checked into the motel and unloaded my suitcase. Exhausted and hungry, I forgot about witnessing. I was happy just to be *alive*. I went to dinner at a restaurant across from the motel. After a waitress took my order, a second waitress approached me.

"Do you ever get migraine headaches?" she asked me quietly.

I was startled. Had the long trip left me in such rough condition that I looked like a chronic migraine sufferer?

"No," I said finally, "do you?"

"Yes," she said softly. The young woman then described her life as a single parent. She explained the challenge of balancing work and child care. She explained how her legs and arms ached after a long workday, and how she worried about her children's future. Migraine headaches plagued her with increasing frequency.

"So I was wondering," she asked, "do you know anything about migraine headaches?"

For a moment, I was speechless. Then I prayed silently that the Holy Spirit would give me words. As I talked about healthy lifestyles, prayer, Jesus' love, and peace, the young woman grew increasingly interested and excited.

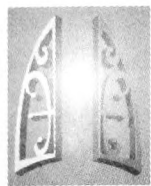
"Where can I learn more about this?" she demanded. "Do you have any books or pamphlets about these things?"

The following afternoon, as I dropped off some books and a music tape at the restaurant, I prayed that the Holy Spirit would help and comfort the young woman and her family. I thanked God for the amazing ways He shows His love. God is so good!

**God be merciful unto us, and bless us; . . . that thy way may be known upon earth, thy saving health among all nations. Psalm 67:1, 2.**

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*Sara McGuire is a teacher/principal at the Ashland Seventh-day Adventist School in Ashland, Wisconsin. She is a member of the Ashland Seventh-day Adventist Church.*



## SACRIFICE AND THE IRS

*By Carl Irby*

**E**QUAL SACRIFICE, Not Equal Giving.” That was the slogan we adopted. We understood that everyone couldn’t give the same amount. But each member and family could make an equivalent level of sacrifice.

Our church had started a building program for a new sanctuary to better accommodate our current membership and allow for growth. A wide spectrum of income levels was represented in our congregation, ranging from families on public assistance and retirees to skilled professionals. We believed there was great spiritual value in encouraging every member to be an integral part of our fund-raising project. The “Equal Sacrifice, Not Equal Giving” approach seemed best suited to our need.

We encouraged each other to ask God’s guidance and then to pledge a sum of money, payable weekly or monthly over a three-year period, that would require genuine sacrifice. As most members, I pledged a sacrificial amount and depended on God’s provision to make up the lack I anticipated.

I soon saw evidence of God’s blessing in many ways, and I never once missed my designated contribution. Partway through the project a fellow member and I discussed how God was abundantly blessing us. Both of us soon realized that our designated amounts were no longer “sacrificial.” My conscience pricked me. I felt out of harmony with the stewardship pledge I had made. So I increased my monthly amount by 50 percent. Now I was sacrificing again.

Some two years after our stewardship program began, I became engaged to marry. As I planned for the expenses of the wedding and the purchase of a home, I calculated that I would finish my original church pledge with my next month’s contribution. Praise God for the perfect timing, for I would be able to start saving for the wedding.

During this time, in fact for five years, I had carelessly neglected to file income-tax returns. Despite my indolence, someone generously offered to help me complete that unpleasant task. Largely due to my “sacrificial” contributions to the church stewardship project, my charitable contributions deducted from my taxes enabled me to receive a \$10,000 refund. This made it easy to cover the wedding expenses and pay for the honeymoon and the down payment on our new home.

God knew what I didn’t—that by my faithfulness I was laying up stores for an unanticipated need. His faithfulness is beyond measure. Honor your vows to Him always, for He honors His vows to you.

Now to Him who is able to do exceedingly abundantly above all that we ask or think, according to the power that works in us, to Him be glory in the church by Christ Jesus throughout all ages, world without end. Amen. Ephesians 3:20, 21, NKJV.

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*Carl Irby is a health educator for the San Bernadino, California, Department of Public Health. He is a member of the Banning, California, Seventh-day Adventist Church.*

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## GOD'S MORTGAGE

*By Elsie and Art Hiebert*

WE MOVED to Winnipeg, Canada, in the winter of 1977 to make certain that three of our children could attend church school. Christian education was an urgent priority for us, especially as we saw the influences surrounding our children.

We looked for a place to live, where the children could have a way to get to school and still be within a reasonable distance of the church in which I would serve as pastor. A few months later we moved into our first brand-new house. We felt quite pleased about the way the Lord had blessed.

But life always has its turns in the road. Our mortgage was written for five years—the standard term at that time. After two years of living in our new home, we realized the mortgage would come up for renewal in three years, when rates were predicted to be seventeen to twenty percent. At those rates we would be in no position to send our children to academy. For one child this might be difficult; for three it would be impossible.

We asked the Lord to help us as we considered various options. Should we look for an older, smaller house? Should we rent? Finally we asked the Lord to help us take on what seemed an impossible task—pay off the \$45,000 we owed on the house. For three years we would work a careful plan of setting aside funds, restricting spending, and giving God room to work. Tithe and offerings would have first priority. Church-school expenses also would have to be met. At the very least, we would minimize the mortgage we would have to renew.

Carefully and prayerfully we moved forward to confront the problem. About a year before the renewal date Canada Savings Bonds offered nineteen percent interest. We moved quickly to invest what funds we had available for these bonds. We still find it hard to believe just how it all came together, but as our mortgage came due, the pieces fell into place. With a small personal loan, the immediate future was secured, and the house paid for.

The Lord kept His promise. Our children could continue their education, and it strengthened our faith.



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A few years later it was college for our three. Would it be possible? Again we thanked the Lord as arrangements worked out. All three were enrolled at Union College.

The Lord helped us find a way. His mercies and blessings are “new every morning.”

**And all thy children shall be taught of the Lord; and great shall be the peace of thy children. Isaiah 54:13.**

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*Elsie Hiebert is a registered nurse in Grand Forks, North Dakota. Art Hiebert is the pastor of the Grand Forks Seventh-day Adventist Church.*

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### THE BEST INSURANCE

*By Rosa M. Ferreras*

**A**FTER A YEAR and a half of many different blood tests, orthopedic consultations, and neurological exams, the neurologist confirmed the diagnosis. I had multiple sclerosis.

Having worked in the medical field for eighteen years, I knew exactly what the doctor was telling me. I had a chronic and incurable disease. So my first question to him was “What are we going to do next?”

“There is no cure for multiple sclerosis,” he said. “But a new medication has just been approved by the FDA; it slows down the process. But there is a problem. It is very expensive. We will have to see if your insurance will cover at least a percentage of the cost.”

My audible response was “Okay!” But in my mind I said, “I have a millionaire Father!” Of course, I didn’t say this out loud, for I was afraid the doctor would not attempt to get the authorization from the insurance company and instead would tell me to ask my “Father” to pay for it.

I walked out of his office to my car, and I prayed. I said, “Lord, I have been faithful. I have returned to You the tithe of every single penny I have received up to this point as well as a faithful offering. I know in which bank I have made my deposits. I need to draw some funds now from that account. I do not consider it my account, for what I have done is to return to You a tiny percentage of what You have blessed me with. I need You to pay for this medication. I leave it in Your faithful hands.”

The insurance company approved the request for full coverage within a week. All I had to do was call the pharmacy to have it ready for me. On my first visit to the pharmacy I was handed a box with enough injections to last me a month. I had to pay nothing for it, and as I write this testimony, that is the way it has been for 20

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months. One month the pharmacy left the price tag on one of the boxes: \$852!

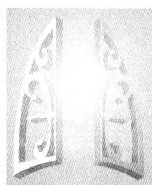
Every week, after injecting myself, I sing a song that talks about God's faithfulness, for He has been faithful to me.

**Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal. Matthew 6:19, 20.**

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*Until her disability, Rosa M. Ferreras was a medical-records abstractor in Orange, California. She is a member of the Santa Ana, California, Spanish Seventh-day Adventist Church.*

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### LETTING GO TO GROW

*By Bonnie Conklin-Mayer*

**I**N 1990 my husband and I purchased a new home closer to my work. Instead of a four-hour round trip commute, it now took only two hours. In March 1991 I was fired from that job as marketing director after filing a complaint against a vice president for sexual harassment.

Our income went down almost two thirds, and we frantically rebudgeted and paid off as many bills as possible. I decided to do consulting work, since I was fed up with the politics of the business world. During this time of readjustment, my husband was laid off from his job. Steady work prospects began to look grim for both of us.

In January 1992 we put the house up for sale, trusting in the Lord to find a buyer. It isn't easy to sell homes in Minnesota in the dead of winter, but we figured if God wanted us out of this house and somewhere else, who were we to stand in His way?

It was hard to let go. We liked that house. Yet I knew in my heart that the only way God could continue my spiritual growth was for me to stop controlling my life and all the aspects in it. This was going to be a very painful lesson for me.

Within 60 days we had two offers on the house, and we turned down both, since they were less than our mortgage balance. All during this time we managed to meet our monthly mortgage payments, even when we didn't seem to have enough money in the middle of the month to make it to the end of the month. We left our financial situation in God's hands, and He made sure our basic needs were met.

By March I was still struggling to make the consulting business work. In mid-March my husband found work as a CAD designer/drafter for a start-up company, and that week we took the house off the market. Within hours our realtor called

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back with a new offer, but we declined. It seemed to us the Lord had been testing whether we would let go of our possessions and let Him have control of our life and everything in it. We could only marvel at the way He met our needs and helped us grow during that difficult time, no matter how painful it was.

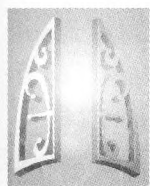
To this day we tell others of God's leading and ask them to turn their lives and possessions over to Him. They won't regret it.

**He has made everything beautiful in its time. He has also set eternity in the hearts of men; yet they cannot fathom what God has done from beginning to end. Ecclesiastes 3:11, NIV.**

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*Bonnie Conklin-Mayer is a landscape designer in Apple Valley, Minnesota. She is a member of the PneuSong Seventh-day Adventist Church in Woodbury, Minnesota.*

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### GOD'S ARITHMETIC

*By Helen L. Self*

**W**HEN I was baptized at age 39, I understood the tithe principle, but it wasn't easy to practice under the circumstances.

My husband put up such resistance to my returning tithe that I finally opened a separate checking account, had the tithe portion directly deposited, and rented a post-office box for church-related mail. With trembling and prayer, stepping out in faith, I returned God's tithe faithfully. To my amazement, our financial condition improved!

After a couple of years I was comfortable trusting God with my pocketbook. But God rocked my boat again. The Carolina Conference was encouraging members to adopt the "10+10+" plan. We completed a series of studies at prayer meeting from *Counsels on Stewardship*, which I enjoyed. But still I felt very uncomfortable. Malachi 3:8-12 rang through my mind constantly. It talked about tithe *and offerings*. I had given a dollar here and there in offerings, but the Holy Spirit was convicting me to put God to the test.

I argued with God for six months. We owed thousands of dollars in medical bills for my husband's open-heart surgery, and we needed a new roof, oil for winter heat, major car repairs, and the usual living expenses. I hadn't received a raise in sixteen months. I was scared.

"God, how can You expect more of me?" I argued. But wrestling in prayer only made the conviction stronger. By December of that year I decided to prove God. On the first Sabbath of the new year the Holy Spirit impressed me to give five percent in offerings.

God didn't let me down or have me wait. The next week my boss gave me a

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raise—for the exact amount of my offerings! Immediately the government also notified my husband of a raise in his small Social Security check; again it was the exact amount!

I continued to increase my offerings by one percent each year until I was participating fully in the “10+10+” plan.

The good news is that God’s arithmetic still works! We lacked for nothing. The bills always got paid, and we were able to save small amounts for emergencies. Though I had a very sick husband to support, we never went without the necessities of life. God even gave us some things we wanted, too.

God is faithful and trustworthy. I have learned that He will never let me down if I trust Him enough to be faithful.

**And he said unto him, Well, thou good servant: because thou hast been faithful in a very little, have thou authority over ten cities. Luke 19:17.**

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*Helen L. Self, in retirement, works part-time as the church secretary for the Morganton, North Carolina, Seventh-day Adventist Church, where she is a member. This story was first published in He’s Alive magazine, Volume 8, No. 1.*

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### A FAMILY, A FARM, AND A FAITH

*By R. Patricia Anderson*

**A**BOUT 20 years ago nearly 200 of my relatives from North America celebrated a family reunion. My husband Albin and I were strangers to many people and especially to the children.

A year later I received a phone call from a cousin in Denver, Colorado. “Our daughter Janine spotted you folks at the reunion last year,” she said. “Janine would love to spend the summer holidays with you on your farm. She is twelve years old and has never been away from home or even on an airplane, but she is a happy-go-lucky, adventurous youngster, and I’m sure you would enjoy her.”

Though I had no idea who Janine was, I agreed to the idea, and within a week we met her at the airport. Janine was a friendly, chatty child who loved the farm and the wide-open spaces. She was especially intrigued with our morning worship and overwhelmed when Albin prayed for her.

On Friday morning, as she helped me prepare the Sabbath meal, she asked, “Aunt Pat, are you going to have a banquet?”

I explained that we would be going to church the next day and that I planned to invite another family with children near her age for dinner.

“But,” she blurted out, “tomorrow is Saturday. How come?”

As simply as I could, I told her about the Sabbath.



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“That’s so different,” she said, “but it’s okay. I wonder what it will be like.”

The pastor shook hands with Janine and warmly invited her to the junior class. She found a group of ten or twelve delightful children happily singing praises, then quietly kneeling in prayer to Jesus. Janine thoroughly enjoyed herself. After dinner with our guests, we all walked down to the coulee to watch the beavers building a dam. As we knelt in prayer that evening, Janine said, “What an awesome day! I’ll never forget it.” Sabbath became a very special day for Janine that summer.

All too soon, two months passed by, and with hugs and tears we bade farewell to our little friend. Many years passed by, and except for Christmas correspondence with her parents, I lost contact with Janine. Then, about a year ago, I received a phone call from Boston.

“This is Janine. Remember me? Back in 1978, I stayed at your house for the summer? I’ll never forget the happy days I spent with you. And I have good news for you. You and Uncle Albin planted the seed many years ago, and though it took 20 years to germinate, today I am a baptized Seventh-day Adventist.”

“But,” I interrupted, “Janine, it was the Holy Spirit that changed you.”

“Let me tell you my story. You see, when I was at college, I fell in with bad company, and after many years of worldly ways, frivolity, and then a divorce, I suddenly decided I was wasting my life. I prayed and asked God to help me.

“I went to several different churches, but the void in my life remained. Then I remembered that wonderful summer. What was the name of that church you folks had acquainted me with? I could remember only ‘Seventh-day,’ but when I looked in the telephone book, I found several Seventh-day Adventist churches.

“I immediately went to one nearby, and the pastor shook hands and was very friendly. When he asked if I would like Bible studies, I eagerly accepted.

“Within four months I joined the church, and I want to thank you so much. My greatest joy is going with a group of young people to the streets of Boston, singing and praising Jesus for all He has done for me. I love my Jesus, and my cup is running over.”

My only regret about this story is that I can’t share it with my husband, as he passed away three years ago. But I look forward to that day in the earth made new when Janine will give Albin a big hug and say, “I’m here because of your Christian influence.”

**Cast thy bread upon the waters: for thou shalt find it after many days. . . . In the morning sow thy seed, and in the evening withhold not thine hand: for thou knowest not whether shall prosper, either this or that, or whether they both shall be alike good. Ecclesiastes 11:1, 6.**

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*R. Patricia Anderson is a retired schoolteacher in Lacombe, Alberta. She is a member of the Lacombe Community Seventh-day Adventist Church.*