

The FOURTEENTH MEETING

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

Psalm 66:16

Elizabeth R. Buck

Joan Waterman

Robert L. Thorpe

Dagmar Cepica

Martha Walwyn

Bill Strong

Bryce Newell

Larry E. Stapleton

Beverly Moody

Esther Ramharacksingh Knott



A BIBLE AND A BUS

Elizabeth R. Buck

IT'S NOT A BOAST, but a fact. My favorite book in college was my Bible. The Bible I read was my textbook, my devotional, my study guide. In it I wrote sermon notes, jotted down special insights and answers to prayer. It went everywhere I did.

Time, however, took its toll on my favorite book. My beloved Bible began to get ragged, and finally it literally began to fall apart. I wanted a nice new one with all its pages intact, but I couldn't afford one.

As Thanksgiving approached during that fall term, I longed to be home in Indiana with my family. But knowing my finances, I pushed the idea away.

One day during my special time alone with God I felt a strong and unusual urge to balance my checkbook. Puzzled, I went over my checkbook ledger later in the day and discovered to my amazement a mathematical error that gave me enough money for a round-trip bus ticket to Indiana.

Arriving in Chicago I put my ticket in my bag for safekeeping. But when time came to load the bus, the ticket was nowhere to be found. I spread my things out on the curb beside the bus and laid my Bible on top of everything while I searched.

The bus driver was kind, but he explained that he had a schedule to keep. I knew his situation, but I also sent up a quick prayer as the bus started to leave: "Lord, this is the last bus that can get me home in time for Thanksgiving. You found the money for me. You didn't bring me this far to leave me stranded in Chicago. Help me get on this bus." And then the bus stopped.

The driver climbed down the steps to tell me that someone had promised to pay for my ticket if I couldn't find mine. We quickly loaded everything back on the bus, and I was on my way home.

At the next stop my seatmate got off. I upended my bag into the seat and turned it inside out. There was my ticket hidden in the folds at the bottom. When I presented my ticket to the driver, he pointed out the gentleman who had guaranteed my travel.

I went to thank my benefactor, only to discover that he was an evangelist. "When I saw your Bible, how worn it was," he told me, "God told me I couldn't leave the station without your being on the bus too."

God showed me that time spent with Him and His Word, however well-worn His Word may be, always pays, often in ways we never could have imagined.

And I will walk at liberty, for I seek Your precepts. I will speak of Your testimonies also before kings, and will not be ashamed. Psalm 119:45, 46, NKJV.

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Elizabeth R. Buck is an oven operator at Wen Products in Akron, Indiana. She is a member of the Rochester, Indiana, Seventh-day Adventist Church.



THE PIE LADY

By Joan Waterman

I WORKED at a factory on the night shift for 20 years. The workers had the custom of often bringing in snack treats for each other. My specialty was fresh berry pie. Some of my friends began asking me to sell them pies, so the Lord opened the way for me to make some money for ADRA (Adventist Development and Relief Agency). With each pie I sold I included a card with an ADRA child on it and a thank-you note stating that all the money went to feed hungry children around the world.

The Lord blessed the project right away. He sent me people who wanted my berry pies. At times I would have six pies to carry to work at night.

On my way home in the morning I would pray, "Lord, you know how many berries I need for the new pie orders. Please help me to find them in the berry patch."

Other times I had plenty of berries and no orders for pies. On faith, I made pies and asked the Lord to help me sell them. Sometimes I'd be in the parking lot, ready to go home, when people would ask me if I had any pies left. Never once in all the time I worked did the Lord leave me with unsold pies.

One night a woman asked me if I was "the pie lady." She wanted two pies the next day. I told her that the berries were almost done for the season and I was not sure I could find enough, but I would look.

On the way home the next morning, I asked the Lord to give me enough berries, since the money was for ADRA. Then I remembered a friend whose husband had cancer. So I asked the Lord to please give me enough berries for three pies so I could surprise her with a pie.

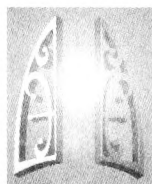
When I got home, I went to the berry patch. My heart sank. There were almost no berries. But I knew that the Jordan did not part until the children of Israel put their feet in the water. So by faith, I stepped into the patch. I wish I could say that berries suddenly appeared all over the place. That didn't happen. I still didn't see any berries. However, the Lord gave me peace and as I began to lift each branch I found a few berries here and there. When I had picked over the whole patch and looked into my bucket, I saw enough berries for two pies, but not enough for three.

I went into the house and set out two pie shells, and started to get the berries ready. Then I said to myself, "O ye of little faith! If God can grow the berries,

He can supply enough in the pail for three pies.” So by faith I set out a third pie shell and began filling the shells with the berries. I must tell you that God multiplied those berries in the pail so that I had enough for three pies. I thanked Jesus for giving me the faith to trust Him. He will answer our prayers when we are faithful stewards in helping others.

Ask, and it shall be given you; seek, and ye shall find; knock, and it shall be opened unto you. Luke 11:9.

Joan Waterman is a retired factory worker in Freeport, Illinois. She is a member of the Freeport Seventh-day Adventist Church.



AND THEN MY RED SEA OPENED

By Robert L. Thorpe

I WAS NOW a registered, certified diagnostic radiographer with a new baccalaureate degree in business administration. The Lord had blessed my wife and me tremendously, and we were ready for new ventures. I was hired by a large banking institution into a promotion-qualification program. We had a new baby girl, a new degree, a new career in banking, and a new salary—substantially more than we had ever seen. Surely nothing could go wrong with this picture.

At the bank I decided to start on the credit side as a commercial credit analyst. I was placed in a department with MBA graduates from the top schools of business in the country. I soon understood that the road to the top went through the credit department. Surely I was in the right place at the right time, and nothing could go wrong with this picture.

After six months of leading the entire credit department, even the MBAs, in securing and analyzing new commercial loan applications, I received a call for an appointment with the executive vice president of the prestigious department known as the “National Division.”

Upon hearing of the appointment, my assistant supervisor asked me what had I done wrong. I could think of no errors. But I began to wonder if one of my analyses had caused the bank to make questionable loans or if the bank had lost a large sum of money due to my recommendations.

As I entered the waiting area of the executive vice president’s office, I was visibly shaking with fear. It was all I could do to keep my knees from knocking together. He came out to greet me and to invite me into his ostentatious office. “Tell me something about yourself,” he said.

“I am Robert L. Thorpe, a 1971 graduate of the . . .”

“No,” he interrupted. “Tell me about your upbringing and where you are from.”

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After hearing my short story, he remarked that he was a young man about my age when he started his banking career. We exchanged pleasant conversation for a few additional minutes, and then he asked if I had any questions.

“Sir, have I done anything wrong? Have my analyses caused any trouble for the bank?” He quickly assured me that my work had been excellent. Furthermore, because I had done so well in such a short period of time, I would be “tapped” in about six months for a higher position.

Within six months I got an invitation to head my own branch bank. I would be fully in charge of all banking operations. Only one “minor” thing came to my mind amidst all of the excitement. The sun sets earlier than the bank’s closing hour of 6 p.m. during the months of November and December.

Perhaps I could leave just a little earlier on Fridays during this time of the year, and I could have my assistant close up for me. Surely the Lord would cause them to understand.

To my utter surprise I received no accommodation. The executive vice president stated empathetically that I could not leave the bank on any Friday evening before closing time. He advised me to talk to my rabbi, priest, or minister for Sabbath clearance. He gave me two weeks to make a decision.

I prayed that the Lord would open my “Red Sea,” as he had done for Moses.

Two weeks later I was summoned to his office to give my decision. My mouth told him I would not take the new position because of Sabbath observance. However, my heart could not believe that the Lord did not open the “Red Sea,” nor did He change the banking hours to accommodate the Sabbath.

After hearing my final decision, the executive vice president told me I now had two strikes against me. I asked to know the first strike. Without hesitation he said it was that I was black, but by my superior work had overcome this initial factor. The second strike, of course, was being a Seventh-day Adventist and my unwillingness to compromise even in the face of great personal opportunity for my family. He said the company had great plans for me in future managerial positions. However, they could not trust me to make important banking decisions if such decisions conflicted with my religion. Therefore, he told me, I had no future in top administrative positions.

Although I had said “no,” my heart desperately wanted the new opportunities. For all of the month of December I questioned and pleaded with the Lord for some type of response. I received nothing. I became deeply disappointed and troubled with my sudden rise to the top and the equally sudden fall to the bottom. Why did the Lord bless us and then take all the blessings away? Why, why, why, Lord? No response.

The first working day of the new year, in my small office, I bowed my head in prayer and said, “Lord, I said no to the position of opportunity a month ago with my lips. I now, today, say ‘no’ to the position with all of my heart. Please forgive

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me for my initial response to You. I thank You for all that You have done for me and for all that You will do in the future. I am back, and I want to be the very best commercial credit analyst again. In Jesus' name, I pray. Amen."

At that very moment, before I could open my eyes, I felt complete peace, restoration, and calm. I felt as if a very heavy burden had been lifted off of me and I was at peace with my Lord. My entire office became very bright, and I heard, as clear as day, a voice that said, "Go back to Chapel Hill, North Carolina."

I opened my eyes to see who was in the office talking to me, and no one was there. In my ears rang the words, "Go back to Chapel Hill." It was now 1972. I had not been to Chapel Hill since graduation in 1967.

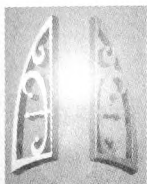
I hurried into my supervisor's office and apologized for my unproductive conduct over the past month. I assured him I would once again lead the department in all indices of productivity. I made one request to go to Chapel Hill the next day. Without hesitation he granted my request, and he handed me an envelope. It contained a salary-increase notice on the inside. He had held the salary increase because he was confident I would leave my job.

I hurried home to apologize to my wife for my moody conduct and to let her know I was going to Chapel Hill, but I did not know why. She offered no opposition or inquiry.

In the next 24 hours, during my visit to Chapel Hill, I had a very successful day of job interviews (organized by my Lord), an opportunity to go to graduate school (with assurance of a full scholarship and a biweekly dependent-spouse income check), and a near-certain academic appointment upon completion of graduate studies. My Lord had opened the "Red Sea" for me after I completely and wholeheartedly yielded to His will. For whatever reason, He opened, not the world of banking, but the world of allied health education and administration instead. Halfway through my graduate studies, I accepted an academic position at the University of North Carolina at Chapel Hill with a salary nearly double what I had been making in banking a year earlier.

He giveth power to the faint; and to them that have no might He increaseth strength. Even the youths shall faint and be weary, and the young men shall utterly fall: But they that wait upon the Lord shall renew their strength; they shall mount up with wings as eagles; they shall run, and not be weary; and they shall walk, and not faint. Isaiah 40:29-31.

Robert L. Thorpe is an associate professor of allied health sciences in the School of Medicine at the University of North Carolina at Chapel Hill. He is a member of the Immanuel Temple Seventh-day Adventist Church in Durham, North Carolina.



A WALK IN THE WOODS

By Dagmar Cepica

I HAD \$37 left in my purse. That was all we had, and our bills weren't all paid. Suddenly, I remembered the tithe I owed God from my latest income: \$37.

I rationalized: Perhaps God wouldn't mind if I simply delayed returning my tithe. Even as I thought it, I knew it wouldn't be right. I should return the first portion to God.

That Sabbath I put my tithe—the whole \$37—in the offering plate. I'll admit I didn't do it with a very cheerful heart, for now I was truly broke!

On Sabbath afternoon my husband and I went for a walk in the woods with our dogs. Alongside the path we glimpsed something that looked out of place. There on the grass lay two 20-dollar bills. I was shocked and pleased—and grateful.

When God supplied my need, He even gave me \$3 extra!

Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, For with the same measure that ye mete withal it shall be measured to you again. Luke 6:38.

Dagmar Cepica is a literature evangelist in Prince Edward Island. She is a member of the Charlottetown, Prince Edward Island, Seventh-day Adventist Church.



FAITH FINDS A PLACE

By Martha Walwyn

A TRUE attitude of stewardship grants a follower of Jesus abundant opportunities to exercise faith and trust. Of course, the degree of this abundance varies from one steward to another. However, "it is required in stewards that one be found faithful" (1 Corinthians 4:2, NKJV).

Some may regard stewardship of wealth or talent as a higher quality of stewardship than the somewhat intangible stewardship of faith. However, 1 Corinthians 12:9 lists faith as a special gift to some in the church.

Gifts are to be managed. Management is stewardship. So it is my responsibility to be a good steward of faith, as with any other gift.

Not long ago I decided to help our small group of Hispanic believers in Madison, Tennessee. Our group had been drawn from area Anglo-American churches, and the organization ceremony was held at one of these churches on a

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Sabbath afternoon. However, we hadn't found a place to meet for worship on the following Sabbath.

We discussed several options. The easiest would be to hold our Sabbath services and other meetings at the homes of members, rotating on some schedule. But I thought our church should be a beacon, and that wouldn't happen if we met in someone's house. I decided to put my stewardship of faith to the test. I asked God to provide a suitable place for us to worship the next Sabbath, now just five days away.

The Lord gave me a very clear dream that He wanted us to meet in a picturesque little church that was close by. It belonged to a congregation of Sunday-observing Christians. I had never visited there. I knew no one who attended or had ever visited that church. To go there and ask to rent the church was the last thing I had expected to have to do. But conviction is conviction, so I did my duty.

When I drove onto the church property, apprehensive and confident at the same time, I found the office was closed. I drove around to the back, hoping to find an open door. Just then a man passed by. When I told him what I wanted, he said he knew whom I should contact. He had never been a member or a visitor of that congregation, but he was nevertheless absolutely certain that the sanctuary would *not* be available for rent.

Several phone calls later I finally was able to talk with a man who was a member of that congregation. He confirmed my worst fears. Absolutely and emphatically he asserted, the church was not available for rent. He could not even conceive of it. Period.

"But I had a dream that I should come and ask you."

"Sorry. In any case, it would have to go through the higher organizational authorities in Texas."

"How long would that take?"

"Ma'am, they meet only every few months; it could take months."

"I need to be able to start using the sanctuary for Sabbath school and church this coming Saturday. Do you think you could do anything?"

"Ma'am, today is Tuesday already!"

On Thursday night, I received a phone call, inviting me to come to the church on Friday at 3 p.m. to sign the contract. Only after the call did I realize that we had not discussed the terms.

At the meeting, after nervously greeting the gentleman, my first question was about the cost. I sheepishly said that we were a very small group that could hardly afford typical rent payments. He said they had not yet decided on a price, but assured me it would not be more than we could afford. It was not.

Our little group met in that church the next morning.

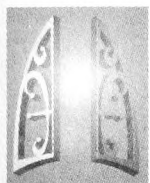
I have long felt that the true rewards of stewardship are inherent in the

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stewardship itself. No extrinsic benefit surpasses the sense of fulfillment derived from being a faith partner with God.

His lord said unto him, Well done, thou good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord. Matthew 25:21.

Martha Walwyn is a retired teacher in Nashville, Tennessee. She is a member of the Nashville First Hispanic Seventh-day Adventist Church.



THE BLESSING OF THE DOUBLE TEN

By Bill Strong

MY FIRST pastoral position after leaving the seminary was as an intern pastor in the Kentucky-Tennessee Conference, where I was assigned to the Memphis First-Whitehaven district. The senior pastor pretty much let me be in charge of the smaller Whitehaven congregation, while he led out at the Memphis First congregation.

The Whitehaven church had experienced a major setback just prior to my arrival. The members had purchased a large house and were renting the living area to my predecessor while remodeling the double garage into a sanctuary. But because of zoning problems they had to stop the remodeling and sell the house at a significant loss. When I arrived, the congregation was renting a Lutheran church and was heavily in debt due to the loss on the sale of the parsonage-sanctuary project.

I was also at a loss to know what to do. The Conference stewardship director came to the church for a series of budget-planning meetings as well as a two-weekend series of sermons on stewardship, with a pledge Sabbath at the conclusion.

In order to pay off the debt in a timely manner, the church would need members to contribute an average of five percent of their incomes to help with the current rent and basic budget needs and another five percent for debt reduction. All this would be above the ten percent of regular tithe. I had heard of the double tithe concept before, but I hadn't practiced it. My wife and I were faithfully tithing and giving a modest amount to the local budget, but this second ten percent would be a major stretch.

Dixie and I talked it over long and hard. We were the leaders, and we needed to set the example of what we hoped the majority of the members would do. And besides, we knew that there was a blessing for us as well. But we were just out of seminary on an intern's pay. Dixie was pregnant, expecting our first child. We had

OVER AND OVER AGAIN!

no washer or dryer, not even a kitchen table. Pledging 20 percent in tithe and offerings seemed impossible unless God was truly with us.

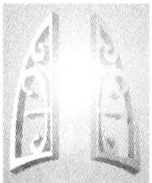
On Friday evening we got our pledge card ready and signed it, trusting in God to supply our needs. The next morning at the worship service we turned in that pledge card.

The rest of the story is a testimony to God's goodness and faithfulness. The very next week we got a totally unexpected \$100 check in the mail. Also that very week a kitchen table, washer, and dryer were given to us.

We were overwhelmed with God's providence, and we still are.

And my God will meet all your needs according to his glorious riches in Christ Jesus. Philippians 4:19, NIV.

Bill Strong is pastor of the Delaware and Westerville Seventh-day Adventist churches in Ohio.



HONESTY AT CUSTOMS, AND CUSTOMARY HONESTY

By Bryce Newell

IN 1954 we received a call to go overseas to Indonesia. I was to be the principal of North Celebes Training School.

During our preparations we were instructed to buy a kerosene cookstove and were advised to light the burners a little bit so that it could be listed as a used stove. Import duties on new equipment amounted to about 100 percent of the original cost.

When our goods arrived in Indonesia, the customs agent asked if the stove was new. I lied and said it was used. True to form, the duty was much less than if it had been new.

But my conscience smote me. I was a missionary to this Muslim country, and I was being dishonest with the government. I had to make this right.

I returned to the port, received a special pass, and went in to see the customs agent I had lied to. Lines were long, but in about an hour I stood before him. I told him I had lied and that I was willing to pay whatever he might impose upon me. He thought for a long minute, then said, "We have put this through as you told us; we are going to leave it as it is."

About four years later I was again going through customs, bringing in more goods. Among other things I had a new washing machine. The customs man wanted to open the carton it was in.

When he took me before the customs chief of the port a little later, the chief slyly asked, "Perhaps this washing machine has been used?"

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“No, sir,” I said, “it is brand-new.”

“Well,” he mumbled, “you are very honest.”

When it came time to settle the bill, the washing machine and everything I had was brought in duty-free.

Another time I had been on vacation out of the country and was getting back to Djakarta on an Indonesian airliner. The plane was filled with Indonesians coming home from Bangkok. I was eager to get back to my place of duty, so I got as close to the head of the customs line as I could, but the customs agents couldn't seem to see me. I watched as they pulled things from the suitcases of the Indonesians for them to pay duty on. The lines slowly made their way through customs until all of the Indonesians were through.

Suddenly the customs man discovered me and asked, “Are these all your bags?” I said, “Yes.” Without so much as opening one of them, he went down the line, put check marks on each one, and told me I could go.

In all the traveling I did in Indonesia, going through customs many times, I was never charged a single dime to pay for any customs duty.

A just balance and scales belong to the Lord; all the weights of the bag are His concern. Proverbs 16:11, NASB.

Bryce Newell is a retired pastor in Pendleton, Oregon. He is a member of the Pendleton Seventh-day Adventist Church.



GARDEN PESTS

By Larry E. Stapleton

I WAS living with six other young men in a school home at a medical missionary training center in the southern part of the United States. The long, hot summer days were readily used up with classes, studying, home duties, meals, and working in the garden.

In the evening we would gather in the living room in front of the large picture window that looked out over the garden and discuss our mutual blessings and problems. Our garden wasn't doing as well as we would like. We had too little rain, too many weeds, and too many bugs.

Someone asked if we were tithing the garden produce. We hadn't thought of that before.

We read the promise that God would rebuke the devourer if we brought all the tithe into the storehouse. Our garden was certainly being devoured, and we needed that promise. While praying and claiming the promise, we heard the most raucous noise coming from the other side of the garden. Everyone jumped up,

looked out the window, and saw what appeared to be three dogs having a ferocious fight. We stood there watching, wondering what to do. As the fighting dogs moved closer to us, we could finally see that they were tearing into a groundhog.

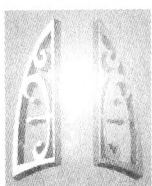
We ran outside, grabbed our hoes, and chased the dogs away. We had never seen these dogs before and never saw them again. The dogs left behind a mangled, pregnant groundhog with its two back legs dragging uselessly behind it. Feeling sorry for the poor thing, we put it out of its misery with car exhaust. Not until then did we realize our request to rebuke the devourer was being answered, even before we had finished praying. Imagine what damage a groundhog, especially one about to increase its tribe, could do to our garden.

The next day, while I was pulling up some of the many weeds that had a stranglehold on our broccoli plants, I heard a loud rustling noise coming from the thicket next to the garden. I looked up and saw a rabbit come running out, and right on his tail was a fox. The fox chased the rabbit through the garden and back into the thicket. I never again saw the rabbit or any damage that could be blamed on a rabbit.

I settled back to my work and noticed some green worms munching on the broccoli leaves. I started picking them off. As I reached for a particularly fat one, a large wasp flew by my ear, swooped down on the worm, and carried it away. I knew for sure that tithing the garden produce was the right thing to do.

“I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit,” says the Lord Almighty. Malachi 3:11, NIV.

Larry E. Stapleton is general manager of Mountain Missionary Institute in Harrisville, New Hampshire. He is a member of the Washington, New Hampshire, Seventh-day Adventist Church.



“INASMUCH . . .”

By Beverly Moody

AT CHRISTMASTIME in 1958 my husband and I had been married six months. We were living in a one-room basement apartment in Takoma Park, Maryland, where my husband was attending the Seventh-day Adventist Theological Seminary.

We wanted to share what little we had with someone as we celebrated the birth of our Lord and King. Our own families were too far away to visit, so we decided to adopt a family for the day.

We asked the local Community Service Center staff if they knew of a family we could bring to our home for Christmas Day.

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“Yes,” the director said, “we have just the family for you—a mother with several children. The father is not with them right now. They live about an hour’s drive out of town and have no telephone.”

This was just the kind of family for whom we were looking. I told the director I would drive out to see the family.

About a week before Christmas I drove through the rolling hills of the countryside, praying that I would find the place. I found the family crowded into a little house, and I was gratified to realize that I would be able to fit them into our small apartment. The mother was pleased with the invitation and said she would have the family ready by ten o’clock Christmas morning, when I promised to return for them.

As an afterthought she asked, “Do you cut hair? Would you please bring scissors and cut the children’s hair before we go to your house?” I agreed.

Preparations for Christmas took on a new meaning for my husband and me as we got gifts for the family and prepared a special holiday dinner. While looking through a magazine for an idea for a special holiday dessert, I was drawn to a picture of a layer cake with white icing and pretty red-and-green trimming on it. I’ve forgotten the rest of the menu, but that cake turned out to be special.

When I arrived in our VW bus at the family’s little house on Christmas morning, armed with scissors and comb, the children greeted me with shouts of “Daddy’s home, Daddy’s home, and it’s his birthday.”

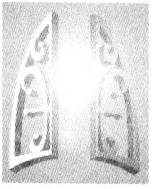
What a pleasant surprise! We’d gladly find some way to squeeze one more adult into our little place, and that decked-out layer cake would serve well as a birthday cake, complete with candles left from my husband’s recent birthday. I finished the hair-cutting and hurried the family back to the dinner awaiting us.

Needless to say, the time sped quickly by as the children opened their gifts and devoured their dinner. Eyes sparkled as I brought out the birthday cake, shining with candles. We sang, “Happy birthday, dear Daddy” and “Happy birthday, dear Jesus,” since He was the real reason for the celebration.

By the time we were ready to take the family home, it was dark outside. However, our hearts were full of light, joy, and happiness. We headed out into the hills with my husband driving and leading out in singing. We were pleased to hear our guests joining us. The parents could harmonize, and the time passed quickly while we had fun singing all the way to their home. To this day I am often reminded of this experience when I sing, “Do, Lord.” It was a Christmas I shall never forget.

Inasmuch as ye have done it unto one of the least of these my brethren, ye have done it unto me. Matthew 25:40.

Beverly Moody works at Moody’s Marina in Aleknagik, Alaska. She is a member of the Aleknagik Seventh-day Adventist Church.



CATCHING UP

By Esther Ramharacksingh Knott

EVERY time the phone rang, I was afraid to answer it. Lately the calls had been from creditors: the credit card companies and the utility companies. The mortgage company said I was two months behind, and I shouldn't pretend the problem didn't exist; it wouldn't go away.

Things hadn't worked out as planned. When the house was purchased, the basement was to be fixed up as a rental apartment to provide extra income. The realtor assured me that I shouldn't believe the stories about the leaky basement; the current tenant, according to the realtor, just didn't want to move and would say anything to keep the house from selling.

After the house was bought, I discovered that the basement did leak badly, and money spent on a backhoe, sealant, and repairs to the accidentally damaged septic-sewer line didn't make any difference. Instead of now having a rental unit that would help pay the mortgage, I had extra expenses. The basement couldn't be fixed for a rental. Then the township decided to run city water pipes down the street. That increased the taxes by a couple thousand dollars. Debts piled up.

As a child, I had the privilege of putting my father's tithe envelope into the offering plate each week. It had been a great thrill when I earned my first money and was able to put my own envelope into the offering plate.

Now I was an adult, and almost a year had gone by since I had returned to God what was His. I just didn't see how I could. The expense column always totaled much more than the income. The creditors came, asking for their money—by certified mail, by collection agencies, by phone. I felt ashamed. I tried to hold back the tears until the call ended; this didn't always work.

Somehow I had to get ahead. I was desperate. I had to stop the ringing phones and the embarrassment. So I wrote checks for the utilities and the mortgage. I borrowed more money but there was never enough at the end for God. I would take care of that next week, next month or the month after that. Still there was never enough. And it seemed that God never called for it, and no one at church spoke for Him on the subject. I didn't have the benefit of books like *Over & Over Again!* No one reminded me to trust God, to test Him. So I trusted myself, and I failed the test. For two years I reaped the consequences of my choices.

One weekend, after I had moved to a different state for a new job, I attended a stewardship seminar and realized that my sin was one of unbelief in what God says about Himself. I hadn't trusted His promises. And it dawned on me that I had a lot of catching up to do. During that meeting I confessed my sin and asked

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God to help me not only to be faithful in my tithe but to find a way for me to give back what I had kept from Him.

At home I listed all my debts and my income. The monthly debts still outweighed my income, but I put eleven percent for tithe at the top of the list. Then I listed my debts and monthly payments from highest to lowest, with the goal to pay off the smallest debt first and then apply that payment to extra payments on the next largest debt. I asked God to bless this plan.

I changed my phone to basic service and economized every way possible. I turned down the heat in my apartment. My friend in the apartment directly below mine reminded me that heat rises so she figured she was helping to heat my apartment. Again I saw God's providence: I had not gotten the ground-floor, walk-out apartment I had requested, but instead had been assigned one that was surrounded by warmth.

For three years I bought no new clothes for myself. On two separate occasions a friend in Pennsylvania sent me two suits that she said had reminded her of me. My mother often sent clothes and kept me stocked with panty hose.

During this time I never had a Sabbath dinner alone. Once a month the church had a potluck, often I was invited to someone's house for lunch, and even on my limited budget I practiced hospitality.

I did travel a lot with my job, and a meal was always provided, with good company. I usually had seconds instead of dessert, because I wanted to get nutritious calories. I'm sure that kept me healthy.

During that time I received an unexpected check for \$270. To celebrate I went to the shopping mall, determined to treat myself to something new. After three hours I had found nothing that I needed or wanted. That was a miracle.

For two and a half years I worked the plan—smiling each time I gave God what was His and each time He helped me eliminate another debt.

As I was coming to the end of this journey, God brought a man into my life who shared the same values of committing everything we have to God. We also decided to commit everything we had to each other. However, I didn't want him to have any of my previous debts. One year after our wedding I took my last step to being debt-free; I mailed in my final car payment. And a year and a half later, after giving twelve percent in tithe, plus offerings, I returned to God all that I had owed Him. Now I was truly debt-free, yet happily knowing that I owed God everything.

Do not fear, for I am with you; do not anxiously look about you, for I am your God. I will strengthen you, surely I will help you, surely I will uphold you with My righteous right hand. Isaiah 41:10, NASB.

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