# The SECOND MEETING

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

Psalm 66:16

John J. Jones Yvonne Thomas Ann Heck Albert E. Hayward Linda Hicks Dowell Rudolph Carlson Dianna Brantley Gary A. Brodis Dena Guthrie Tari C. Popp



### A BUILDER KEEPS THE SABBATH AND A BANKER BREAKS THE RULES By John J. Jones

WAS a traveling salesman for several years after finishing college. However, after marrying a beautiful young lady, I became tired of traveling and wanted to be home every night with my lovely wife.

There were not many higher-income jobs in my hometown, so I decided to be a home builder. Many people told me that I was crazy. Leaving a well-paying job and beginning another occupation that I knew nothing about didn't seem smart. But Jesus had richly blessed me as a salesman, and I was sure He would bless me in building houses. So I stepped out in faith. Sure enough, I was blessed abundantly.

Within a few years I became one of the top builders in my town and in the entire county. The local office of a large savings and loan association arranged a special financing program with a lower interest rate for people who bought my houses. Meanwhile, regular interest rates began to go higher and higher. Finally the president of the bank called me into his office and told me they would give me and my customers one more year of this special financing program, and then it would be over.

I accepted his offer graciously, bought many lots, and began building several houses at a time. My operating capital was spread thinly. To keep ahead, I had to close on a house every month to survive.

As we approached winter, the weather became severe, with rain, sleet, and snow. This greatly slowed down the outside finishing work on the houses.

The bank had given us a deadline of February 8 for the end of the low-rate financing. We still had three more houses under contract to finish and close. The bank wouldn't give a loan on a house that wasn't finished. The buyers of these houses wouldn't be able to qualify for a loan at the regular interest rate. So I had to finish those houses before the deadline, or I would be stuck with three unsold houses, perhaps for a long time. Regular interest rates were so high by now that people had stopped buying.

I never allowed subcontractors or my own workers to work on the houses on Sabbath. However, many times, when necessary, the workers had volunteered to work on Sunday. Three weeks before the deadline several of the workers approached me and said, "John, your ox is in the ditch, and we've got to get it out. We can work Saturday and Sunday to help you out of this jam. You've got to finish these houses and close on them, or you will lose everything. We don't want to see you go broke." I thanked the workers for their concern and their offer to work on their days off. However, I explained to them that this was not a life-or-death situation. There was no proverbial ox that had fallen in the ditch and was suffering. They were unconvinced.

My wife and I prayed every day for Jesus to resolve our dilemma. We worked steadily and finished one of the houses and closed it on February 7. After the settlement meeting at the bank, the president told me he would be closing the other two houses tomorrow, February 8. I was shocked. I told him the houses weren't finished.

"I know that," he said, "but we are closing anyway." He was going directly against bank policy. To help justify what he was doing, he said he would hold back a sizeable portion of the money due me until I had actually finished the houses. I was thrilled. Those houses would be sold. I had a reprieve that allowed me to finish the houses after that terrible deadline.

I wondered how he could do this, for he might get in trouble with the home office in Atlanta. He recognized my concern and told me not to worry—everything would work out fine.

We went to closing on the two houses the next day, and to my astonishment the bank didn't even hold back any money from the sale. Apparently the president just trusted us to finish the houses. Jesus had answered our prayers and saved us from financial hardship.

We finished the houses three weeks later, and the buyers were well pleased with them. No one else could explain why the banker was willing to break strict company rules. But we knew that Jesus had intervened.

If you turn back your foot from the sabbath, from doing your pleasure on my holy day . . .; then you shall take delight in the Lord, and I will make you ride upon the heights of the earth; I will feed you with the heritage of Jacob your father, for the mouth of the Lord has spoken. Isaiah 58:13, 14, RSV.

John J. Jones is a general contractor and land developer in Sylacauga, Alabama. He is a member of the Sylacauga Seventh-day Adventist Church.

## A WIDOW'S TITHE

By Yvonne Thomas

**VV**HEN I was 24, my husband died of cancer, and I was left with five children ranging in age from seven to twin girls a year old.

Shortly after my husband's death a gentleman who had known me as a child came to the door and asked if I would like to go to church sometime. I told him yes, for I needed something to help me through this awful time.

It was wonderful to learn the truths from God's Word. One Sabbath at church the pastor preached about tithing. He showed us a large board with two columns of numbers. The first column listed rent, food, electricity, clothes, medical expenses, and tithe and offerings, in that order. There was little left for the tithe. The second column listed tithe and offerings at the top and all other expenses listed below. As the pastor spoke, the Holy Spirit was doing His work. Until then I had felt that I was exempt from returning tithe because of my situation as a widow on a small income with five children. How would we live if I took money out for tithe?

As I prayed about this, I felt God was saying, "Test me; My Word is true." So with fear and trembling I placed my tithe in a tithe envelope, not knowing when my children would eat their next meal.

I cannot say that there were not times of hardship, but I can say that God was always true to His Word. One time we had nothing left in the cupboard. I gathered my children around for prayer, and within a few minutes we heard a knock at the door. There stood two ladies with bags of groceries. We lived twelve miles out in the country, so I knew that before I had asked, God was already acting to answer my prayer.

I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do everything through him who gives me strength. Philippians 4:12, 13, NIV.

Yvonne Thomas is assistant dean of girls at Wisconsin Academy in Columbus, Wisconsin. She is a member of the Wisconsin Academy Seventh-day Adventist Church.

## GOD'S EVERYDAY WAYS



By Ann Heck

MOW THAT you're retired, what can we do to serve the Lord more than we are doing?"

My husband Joe had recently retired. I thought it was time we did something big.

"We have lots of land," he said, "and we are teachers. Why don't we start a self-supporting academy?"

This was a big idea, the kind I was looking for. But it wasn't to be. So I continued to be active in church and community service, and I was blessed by the results. Still I was looking for that "something big."

We were invited to teach in the South Pacific but were unable to do so at the

time, so we spent the next three years teaching church school for our church. After two families moved, the school was closed.

Shortly after this I saw an ad on the back of the South Pacific Division Record: "Teach English in China for a year." I had dreamed of being a missionary in China since I had heard one speak in church when I was seven.

Praise God! He wants me to teach English in China. My dream would come true. I could do something big for God.

Seven months later we were teaching English in China, not just one year but two. Our students saw something different in us and asked us what it was. We were able to share with them the truth that sets us free.

Now I am back home, serving the Lord in all the everyday ways He sets before me. And He rewards me with simple pleasures. Who can top the joy of showing God's love to an alcoholic who, through the power of God, is now sober and baptized? What a blessing to hear someone tell you that because you showed him God's forgiveness, he now really knows that God loves him after all! What can beat seeing the joy on a young student's face when a new concept is finally understood? What better way to spend my time than studying the Bible with a friend, or sharing breakfast with singles on Sabbath mornings, or listening to a lonely person? These are the everyday ways God uses me to bless others-and me.

God has shown me that it isn't the occasional big things we do for Him that bring the biggest blessings. It's the little things He calls us to do every day.

And we desire that every one of you do shew the same diligence to the full assurance of hope unto the end: that ye be not slothful, but followers of them who through faith and patience inherit the promises. Hebrews 6:11, 12.

Ann Heck is a retired schoolteacher in Talkeetna, Alaska. She is a member of the Sunshine Seventhday Adventist Church in Talkeetna.



# NOTHING TO HIDE

By Albert E. Hayward

INTER was approaching, and my wife and I had just been given notice to vacate the small cottage we were renting.

After a fruitless search for an affordable place that would meet our needs, God opened the way for us to purchase a new mobile home. He also provided a place for us to set it up.

Two problems for which we had no money came with the trailer: an unreliable well and a poor septic system.

Because I was a veteran of the Second World War, I was advised to contact

the Department of Veterans Affairs and appeal for funds, which I did. When their representative came to see us, he requested that we itemize where every cent of our family finances went to, which we agreed to do. He told us he would have to present the information to a committee, and he promised to return to get our report.

Several days later, when he came back, I saw a look of consternation come over his face as he studied our list. "What is this 'tithe' that you have at the top of the list?" he asked.

I explained to him that tithe was ten percent of all money we received, and that we returned it to God through the church. "My church would be lucky to get a dime," he replied. He asked us whether there was some item on the list in which we could hide the tithe.

"No," we said, "it is God's."

"You've given me a tough job," he said as he left, clearly frustrated. "I doubt you'll get any money."

Two weeks later he returned, with a surprised look on his face. As he got out of his car, he pointed to heaven. "Somebody is really taking care of you," he exclaimed. "You're getting the money you need. You'll be receiving a check shortly in the mail."

Years later the well purchased with those funds still flows. It has never failed, even when surrounding wells went dry.

Blessed is the man who walks not in the counsel of the ungodly . . .; but his delight is in the law of the Lord, and in His law he meditates day and night. He shall be like a tree planted by the rivers of water, that brings forth its fruit in its season, whose leaf also shall not wither; and whatever he does shall prosper. Psalm 1:1-3, NKJV.

Albert E. Hayward is a retired medical professional in South River, Ontario. He is a member of the South River Seventh-day Adventist Church.

### THE HOUSE GOD PROVIDED By Linda Hicks Dowell

**V**VITH two little girls, and a third child on the way, our young family was fast outgrowing the small three-bedroom trailer we occupied. Closets were overflowing. Dresser drawers and shelf space were filled to capacity.

But space wasn't the only need. As stories reached us of little children being injured by older children near the less-than-ideal trailer park where we lived, my mother-in-law advised me to keep our girls indoors.

"Just let them watch more TV to help keep them busy," she said.

I had recently felt convicted to keep TV-watching to a minimum and to instill in my children a love for the outdoors. I couldn't consider an option such as my mother-in-law had suggested. Beginning with our first child, my husband and I had sacrificed so I could stay at home and give the children personal attention and the best upbringing possible. I believed these children were a gift from God, and I needed to do all I could to raise them for Him.

One evening during a short devotional time at the end of my day, I mulled these matters over. Suddenly my whole attention was drawn to a verse in the chapter I was reading.

"Therefore I say unto you, what things soever ye desire, when ye pray, believe that ye receive them, and ye shall have them" (Mark 11:24).

Deeply impressed that in these words God was speaking to me personally, I began to pray for a house in which to raise my children for Him.

"It doesn't have to be new," I told Him. "It doesn't have to be ideal in appearance or layout." I just wanted someplace, wherever He saw fit, in some quiet neighborhood, with lots of space in which my children could explore nature.

As the days went by, another Bible promise was impressed upon me: "Seek, and ye shall find" (Matthew 7:7).

Though we trusted God's leading, my husband and I decided it might be presumptuous to even consider looking at newer homes. We therefore turned our attention to houses some call "white elephants." We made appointments and viewed several such houses. In each house, some major defect eliminated it from our consideration. One house needed a new furnace. Another had only one bedroom that didn't need extensive remodeling. And so it went.

After another fruitless viewing, we were standing by our car late one afternoon feeling quite discouraged. But a last glance at the housing magazine we had in hand led me to the description of a house I hadn't noticed before. The description included terms like "three and a half years old," "full basement," "nearly an acre of land." And the price tag was an unbelievable \$29,500! That was much less than any of the "white-elephant" houses we had looked at. I pointed out the advertisement to my husband, and we read it again, not daring to believe that such a house could be available.

According to the description, it was located about three blocks from where we were standing. We decided it would be a shame not to take a look.

We parked in a cul-de-sac and began our walk down a 300-foot driveway. The three-bedroom brick-and-siding house was located at the back of a small housing community. It faced a pasture and had pine trees in the right half of the front yard. A small creek ran across one corner.

As I was drinking in the view, it was as if God said to me, "Linda, you don't have to settle for a 'white elephant'; I'm going to give you this house!"

We contacted the realty company, filled out an application, and left \$100

earnest money to hold it for 30 days. The next month was a real trial of faith for us. A prospective buyer for our trailer changed his mind halfway through the month. Our bank was unwilling to lend us the rest of the money necessary for closing. Two other persons also filled out applications and left earnest money on the house we wanted to buy.

One day before the planned closing, our trailer sold. The realtor involved in selling us the house had never met us before and wasn't obligated to us in any way. She knew of our financial situation, but unexpectedly gave us a personal loan for the rest of the money we needed to close.

We lived in that house for eight years. The children and I explored every inch of the surrounding fields and woods. We had many picnics at the side of one or the other of two nearby ponds and family worship times on our front porch, with cicadas serenading us throughout.

Over the years we lived in several different homes, but none stands out like the house of this story. To this day my children and I remember with awe and gratitude the house God provided when we made principled decisions to live as we believed He had called us to.

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

Linda Hicks Dowell is a registered nurse for John Peter Smith Hospital in Forth Worth, Texas. She is a member of the Fort Worth First Seventh-day Adventist Church.

### CAST YOUR NETS

By Rudolph Carlson

TWAS an important event when my father, a commercial fisherman, first trusted me with my own fishing crew during the annual spring smelt run on the north shore of Lake Superior.

After working hard most of one Friday night with little to show for it, I surprised myself that I was still willing to drag myself out of bed to go to church. I was just getting acquainted with Seventh-day Adventists, and my curiosity about what they believed wouldn't let me sleep on Saturday morning. Anyway, I could always take a nap later that afternoon.

For some reason on that Sabbath the idea stuck in my head that God challenges us to a partnership with Him in financial affairs. While somebody prayed over the offering, I made a deal with God. I said, "God, let's be partners on tonight's catch. I will give You not only ten percent of what I make; I'll make You a true partner and split it down the middle, 50/50." My crew started setting up for fishing a half hour after sunset, as required by law, just as we had for several previous nights of unsuccessful fishing. We anchored our rectangular fifteen-by-ten-foot fish corral in the river with its three-foot opening facing the river mouth. The corral was made of a metal mesh welded to an iron frame with two ten-foot mess gates extending out diagonally from the opening on each side. The fish swim in, and they don't swim out. The fishermen use a dip net to scoop out the fish and then put them in boxes that are stacked seven high on a semi-trailer.

After everything was ready, one of us stayed by the water, monitoring the fish corral, while the rest of us climbed into the cab of the truck to keep warm and try to sleep. At about midnight my turn came to watch for fish. So far we hadn't seen a thing.

I hadn't been watching more than five minutes when all of a sudden the corral started to move upstream! I looked inside, and in it were several large game fish that I had to scoop out and return to the river as the law mandated. The more I worked, the more I kept asking myself: Why are all of these large fish coming in? So I turned and looked out into the lake in search of a clue.

There, barely in sight, was what appeared to be a single wave heading for the river's mouth. I pulled up my hip waders and ran out into the lake to take a better look. The wave was about eighteen inches high, and to my amazement was made of fish swimming on one another's backs. I stood there gazing in amazement until the wave hit me and almost knocked me down. Now I knew where all of those game fish came from. They were being herded up the river by the advancing horde of smelt. I ran back to the truck and woke the other crew members. We fished as hard as possible. The smelt came in so fast that we had the first truck loaded in no time. As it pulled away to make room for the second truck, its axle broke from all the weight it was carrying.

That was the most fish I had ever seen before or since. The next Sabbath the Lord and I split \$1,400, and He's been my partner ever since.

He called out to them, "Friends, haven't you any fish?" "No," they answered. He said, "Throw your net on the right side of the boat and you will find some." When they did, they were unable to haul the net in because of the large number of fish. John 21:5, 6, NIV.

Rudolph Carlson is a teacher and principal at North Woods Adventist Elementary School in Hutchinson, Minnesota. He is a member of the Hutchinson Seventh-day Adventist Church.



### THE BATTLE BELONGS TO THE LORD By Dianna Brantley

HE CHOICE was clear: Either I would work on the Sabbath, or I would lose my job.

As a civil deputy sheriff in a county police department, I had never had a Sabbath conflict before. Now I was being told that I would have to work the evening shift, which included Friday nights.

I met with my immediate supervisor and informed her that I couldn't work on Sabbath because of my religious beliefs. Though sympathetic, she explained that the decision was out of her hands. I would have to talk with the commander.

I prayed, asking Jesus for strength and endurance. I also shared my decision with my husband, knowing that he would support my convictions. Together we sketched the plan: I must talk to my commander and explain the situation, then leave it in God's hands. My husband also reminded me that even though I had been with the police department for almost 20 years, God had supplied me that job. If necessary, He could get me another one.

Filled with these thoughts, I summoned my courage, put on my breastplate, and walked into the commander's office, ready to do battle.

After nearly two hours of discussion, the commander underlined his authority. He was the commander, and I had to follow his orders or lose my job. With a smile, I reminded him that Jesus was also his commander and that he couldn't operate without Jesus' permission.

The next Monday morning my supervisor approached me excitedly, smiling from ear to ear. Out tumbled the news: The commander had contacted her over the weekend and asked her to inform me that he had changed his mind. I would now be able to work anytime and anywhere I chose.

Strange and abnormal things had happened in his household over the weekend, he told my supervisor, and the only thing he could attribute them to was our conversation, which had weighed heavily on his mind. My supervisor was delighted at the turn of events. She too was a Christian and glad for the chance to be a bearer of good news.

Jesus saw to it that the commander and I later became very good friends and I no longer had to worry about keeping the Sabbath.

#### The battle is not yours, but God's. 2 Chronicles 20:15.

Dianna Brantley is a civil deputy sheriff for the Miami Dade Police Department in Florida. She is a member of the Miami Bethany Seventh-day Adventist Church.



# PACKING A LUNCH AND WAITING FOR GOD

By Gary A. Brodis

WHEN I RECEIVED my first allowance as a child, my mother taught me that one tenth belonged to God. Her example showed me the importance and the blessing of regular faithfulness to God with our money.

When Jean and I married, we vowed to give regular tithe and offerings. We moved to Vermont, bought a house, started a family, and I began a new job. That job came to an end just before Christmas. The Lord provided another job with good pay for the next five months, but it also brought conflicts over the Sabbath and my Christian beliefs. During this time I felt impressed to work for myself in carpentry, remodeling, and repairs.

In May 1980 God and I went into business. Witnessing opportunities multiplied. Work came regularly. Money flowed comfortably. However, by winter work stopped. Wisely we had saved for such times. With Jean now caring for our two children and not working outside the home, the full financial responsibility fell upon me.

Some weeks, no money came in. We resolved to continue to support the church program regardless, as we had before. At last the time came when our savings reserve was gone. Jean and I talked. Did we believe God had directed us into business on our own? Yes. Had we been faithful in tithe and offerings? Yes. Would we trust and prove Him now? Yes.

Monday morning, with no prospects of work, we got up, prayed, and dressed for work. While I ate breakfast, Jean packed a lunch. We would be ready for God's answer to our prayers. Only minutes after breakfast the phone rang. "Would you be willing to shovel snow, cut brush, repair, and paint?"

So it was for the weeks ahead. Sometimes the work lasted two hours, sometimes three days. Whenever the job was over, Jean and I would pray again, I would dress for work, and she would prepare the lunch. Not once did I go even one day without work the remainder of that winter. In the 20 years since, there has not been a total of five days that I have not had work for pay.

Has God fulfilled His promises? We are all in good health. We still own our first home. We have been able to send our children to Seventh-day Adventist schools through college. We have traveled to all 50 states. We have been able to hire others in need of work. We have had many opportunities to tell of God's blessings and encourage others to step out in faith and start businesses with God as their partner. They too have prospered.

Throughout my life I have seen unexplained timing of phone calls, checks in

the mail just when we needed money, and a long list of other providences that confirm my belief in God's direct blessing as a result of faithful stewardship.

Therefore take no thought, saying, What shall we eat? Or, What shall we drink? Or, Wherewithal shall we be clothed? (For after all these things do the Gentiles seek:) for your heavenly Father knoweth that ye have need of all these things. But seek ye first the kingdom of God, and His righteousness; and all these things shall be added unto you. Matthew 6:31-33.

Gary A. Brodis is a self-employed builder in Putney, Vermont. He is a member of the Brattleboro, Vermont, Seventh-day Adventist Church.

> TRAPPED IN A VACATION By Dena Guthrie

WASP droned around the warped screen door of our old family cabin. "Well, at least it's something live and moving," I fretted. How on earth had five acres at the end of a paved road and this old plywood shack we called "the Cabin" become our permanent address? Was this the price for clean air and quiet nights? Maybe it was too high. Maybe we should reconsider our good jobs and large church family back near Los Angeles.

Early each morning my physician husband drove away to the wonderful world of people and his healing mission, leaving me to consider my options. His clinic didn't need my nurse-practitioner skills, and it was two hours round-trip to any other job opportunities.

"Lord," I cried, "I used to love coming up here to the Cabin on holidays. Now I feel trapped in a perpetual vacation from which I can't escape! Surely You have some specific mission for me way up here in the foothills of the Sierras. Please show me what it is. I give back to You my time (I have too much of it, Lord!), my professional skills (they're rusting fast, Lord!), and my influence (can we get past the wasp, Lord?). I'm Yours to use. Please use me, and please let it be soon, or I think this wasp is going to drive me over the edge!"

Later we put in a phone, and my mother called: "You ought to consider running a healthy lifestyle program at your little mountain church," she enthused. "We're running one at our church here in Wichita, and it's turning peoples' lives around."

I wasn't sure. After all, my expertise was in primary care, not prevention. "Lord, is this what You have in mind for me?"

I hadn't ordered them, but one day two heavy boxes of health-education materials arrived at our door. Was Mother scheming? I refused to open them. What if I couldn't get people out to the program? What if I lost money trying? What if I made a fool of myself? I skeptically eyed those boxes for many days. Finally, with a prayer for wisdom and courage, I ripped them open.

Actually and unwittingly I was unwrapping God's answer to my prayer for a mission with meaning. Since then more than 100 people have graduated from our lifestyle program. Our little church parking lot is never so full as when we are in the middle of our health classes. People with diabetes, high blood pressure, obesity, and high cholesterol have reduced or eliminated their medications and are thrilled with how they feel!

Mission? Influence? Friends? All have flourished as I've walked with God through His revised plan for my life.

The little green cabin has a new coat of paint now. The inside is remodeled bright and cozy. The despair that once gripped my soul has flown away with the wasp. God turned my vacation trap into a mission with meaning. And it's been the trip of a lifetime!

For I know the thoughts that I think toward you, says the Lord, thoughts of peace and not of evil, to give you a future and a hope. Jeremiah 29:11, NKJV.

Dena Guthrie is an adult nurse practitioner and owner of Healthy Happenings in Coulterville, California. She is a member of the Groveland, California, Seventh-day Adventist Church.



FAITH AT THE MALL By Tari C. Popp

SHE WAS ten years old, going on sixteen, and school was about to begin again. As was our tradition, I had set aside a day when just Lauren and I would go shopping for school clothes. We both looked forward to this appointment each year, but lately I had become concerned as I observed her increasing appetite for new things and the latest styles.

Deciding to be proactive, I helped her make a list of the clothes she needed for school, estimated what I felt each item would cost, and gave her \$150 to get the job done. The money was hers. With my guidance, she was going to spend it on things she needed.

As we headed to the mall I felt excited about the great learning experience Lauren would have. I believed I had been fair in deciding her budget, but she would have to think her choices through carefully. There wasn't any extra for extravagances. And then in the middle of this great parenting moment, I remembered that we had forgotten about tithe. She hadn't returned tithe on these funds.

Oh, how I struggled for the next few miles! Ten percent in tithe would leave Lauren with only \$135. I didn't think she could find everything for that amount,

and I was tempted to remain silent. Lauren knew she had a limited budget, and I feared she would be upset if I reminded her of her responsibility. Yet hadn't I wanted this to be an education, and hadn't God abundantly blessed Doug and me as we returned our tithe and offerings over the years? Why shouldn't I let Lauren experience the same?

I took a deep breath and explained to Lauren what we had both forgotten. With the simple faith of a child, she quickly concurred and even suggested she add an extra \$5 for offering. Silently I asked God to bless her willing spirit and the \$130 she had left.

As the day progressed, we were delighted to find pants on sale, shirts marked down, and accessories discounted. We were finding and agreeing (a blessing in itself) on everything. Yet one item remained on the list: Sabbath shoes. I knew there wasn't enough money left for the adult-sized pair she was now requiring. We went from store to store with no success.

Finally we headed dejectedly into the last department store. Knowing Lauren needed these shoes, I pondered the idea that maybe I should supplement her budget by the amount she had set aside for tithe and offerings. Just then, however, she excitedly interrupted my thoughts and told me she had found some shoes that even I would like! Sure enough, compared to the styles we'd seen that day, these looked wonderful. But what thrilled us even more was the sticker attached to the bottom of the shoes. We quickly calculated that the 50-percent discount shown there was exactly the amount of money Lauren had left.

I had wanted Lauren to learn to shop wisely, and she had. By putting God first, she saw her remaining money used most efficiently and discovered the joy and blessing of becoming a financial partner with God.

# Favour is deceitful, and beauty is vain: but a woman that feareth the Lord, she shall be praised. Proverbs 31:30.

Tari C. Popp is a trust officer for the Planned Giving and Trust Services department at Andrews University in Berrien Springs, Michigan. She is a member of Pioneer Memorial Church in Berrien Springs.

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