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

Psalm 66:16

The SIXTH MEETING

Dick Mackie
Wallace Boddy
Ray Hartwell
Newton Sinclair
Kandy Light
Dale A. Fleming
Robert L. Willis
Lily Dalupan
Wayne R. Vail
Elizabeth Boyd
I HAD NOT known of the tithing principle until I started attending the Seventh-day Adventist Church. The call to return one tenth of my income for tithe and to give additional freewill offerings was a major challenge to my thinking. After wrestling with the question, I compromised and began returning ten percent of my after-tax income. I rationalized that the taxes were automatic and were not really mine to administer. In reality, excluding taxes was just another way to keep more money for myself. To ease my conscience, I tithed any tax refund I received.

I did this for several years, but something (or Someone) kept nagging at me that this wasn't right. Then I was given a copy of the book *Over & Over Again!* Reading others' testimonies of their experiences with tithing convinced me that the tithe is to be ten percent of everything, before taxes or any other consideration. Now I had no excuse. I realized that tithe wasn't a subjective amount that could change according to my convenience. It was not a freewill offering that I could calculate as I chose. It was one tenth of whatever the Lord gave me, even if the bills were many and the money was tight.

I wanted to be at peace with God. I didn't want to wrestle over this issue anymore. I started to tithe the full ten percent off the top of my income. My wife tithed ten percent of her wages also. At about the same time we reduced our use of credit cards, buying only what we knew we could pay for. That year our income actually decreased, while our charitable contributions increased by almost 24 percent. Yet surprisingly (or maybe not so surprisingly), we seemed to have more cash available, and we accelerated payments on our student loans. It now appears those loans will be paid off in half the time that I had originally calculated.

For me, tithe is not a matter of giving God His due. It is an issue of trust: how much I believe God can and will take care of me. If I trust God with what I hold precious, whether my family or my finances, He will be a faithful partner with me.

And God is able to provide you with every blessing in abundance, so that you may always have enough of everything and may provide in abundance for every good work. 2 Corinthians 9:8, RSV.

Dick Mackie is the controller at Vail Rubber Works, Inc., in St. Joseph, Michigan. He is a member of Pioneer Memorial Church in Berrien Springs, Michigan.
I WAS BORN into a Seventh-day Adventist home and grew up hearing, studying, and reading the wonderful truths we cherish. I often was thrilled to hear stories from new converts relating their utter joy in discovering the truth. I was especially impressed with how their “first-love, on-fire” experience filled their lives.

I wondered how any person born a Seventh-day Adventist could ever experience that first-love joy. I wondered if I had missed out on something wonderful which never could be my experience.

I attended church every Sabbath, returned tithe, gave offerings, held offices, taught Sabbath-school classes, and did all the other good things we associate with being an active church member and Christian. Looking back, it is clear to me that I simply was not a converted man. I had a form of godliness but little of Christ’s converting power in my life.

In 1972 I opened a business in the field I had pursued since college. Although, by God’s grace, it was successful from the start, the business grew so fast that the stress level was very high. Personnel problems added to the strain and tension. But it was my business, and I going to run it.

I dutifully offered prayers at home every morning and evening. And when a financial crisis loomed, of course I prayed more often. But when the crises were over, it was back to routine prayers at the beginning and end of the day and “doing it my way” during working hours.

One Monday morning a frustrating personnel crisis suddenly erupted. Appointing myself chief arbitrator, expert prosecutor, and brilliant judge, I rushed out of my office and dived headlong into the matter, only to completely lose my cool, my dignity, and my Christian forbearance.

After the confrontation I returned to my office with guilt weighing heavily upon me. I realized with tears how costly to my Savior and to me personally that impetuous face-off had been. I felt that all the good from my efforts to help my employees, to pray with them, to give them literature, and to treat them with Christian kindness had been undermined by my outburst.

On my way back to my office I detoured to my private washroom and, on my knees, totally surrendered my heart to my Savior. Weeping bitterly, beginning with my shame in mishandling a problem, my failure in surrendering my entire days, my sinful life, and my selfish will to my Savior, I poured out my inner soul to God. The trauma of that occasion set forever a cherished benchmark in my life that I will never forget, a turning point to full faith and trust in my lovely Jesus.
As I rose from my knees, chastened, but with great peace, something inside said to me as clearly as anything I have ever heard, “Don’t forget to Ask For Help. Now go and straighten out the harm you did.” I returned to the scene and called the involved employees together. There I experienced just a small part of the humility that showed forth in the life of my Savior. I asked for their forgiveness. Then I prayed that God would give us wisdom to know how to handle the matter. The solution God gave us right there proved to be very simple. We repaired the breach and established a loving rapport. God was praised and exalted.

Ellen White often reminds us that we can ask God to help us to love Him more. So I pleaded for His help in becoming His fully trusting child. I made a covenant with God that I would trust and obey Him if He would give me the power and grace to do so. I knew this meant a moment-by-moment total surrender of my will. It meant placing every situation before my Savior in prayer. In keeping my covenant I had many battles with Satan. Often I had to order the enemy out of my mind and presence. I repeatedly claimed the promise, “Resist the devil, and he will flee from you” (James 4:7). The promise proved true.

Remembering that small voice that had told me to Ask For Help, I wrote the letters AFH on Post-It notes and put them discreetly in places where I would see them as I moved about the store. They were a constant reminder of the covenant I had made with my lovely Jesus.

Those three little letters, by the working of the Holy Spirit, helped me experience that “peace of God, which passeth all understanding” (Philippians 4:7) with Christ in my life. They represented to me the beginnings of a new love, an almost inexpressible joy in experiencing truly that first love, that rebirth, that victorious power from heaven, and the true assurance of salvation that comes from knowing that Christ, the Hope of glory, lives in me.

Thou wilt keep him in perfect peace, whose mind is stayed on thee: because he trusteth in thee. Isaiah 26:3.

Wallace Boddy is a retired businessman in Lineville, Alabama. He is a member of the Douglasville, Georgia, Seventh-day Adventist Church.

IN 1990 A GROUP of Adventist musicians from the Ukraine visited our church on their way to the General Conference Session. The way was just
opening for evangelism to explode in the former Soviet Union. Our church family was deeply moved to hear their stories of struggle for their faith through the years. A few months later our congregation decided to sponsor the building of a house of worship for an Adventist congregation in the former Soviet Union.

My wife and I felt impressed to do all that we could to help. Since we had just finished paying for our only car and were debt-free, we pledged the amount equal to four car payments. Shortly thereafter my wife had unexpected major surgery that left us with serious medical bills. At almost the same time our long-awaited adoptive infant arrived. This left our resources very tight, and we wondered how we would pay our pledge for the next four months.

We talked it over and decided that a promise is a promise. Over the next four months we would turn in an offering for the sister church in just the same amount as the car payment would have cost us.

As both of us were in ministry and often going different directions at the same time, we had an acute need for a second vehicle. Yet as we prayed, we felt that the need for us to help with churches in the former Soviet Union was greater than our need for another car.

Approximately a month into our four-month giving plan, I dropped my wife off at the grocery store. While we waited, my son and I wandered around the lot of an auto dealership nearby. When we were joined by the usual eager salesman, I explained that we were just idling some time away and would not be able to consider a purchase for a few months. After learning what type of vehicle and what price range we would be interested in, he took us to a vehicle a few months old with only 3,000 miles on it.

It was the right type of car and was affordable, but we wanted to keep our commitment for the church building project.

Then an announcement came in the mail from a credit union, offering the opportunity to purchase a new car with 100 percent financing. Calling the credit union, I found to my surprise that they treated any car with less than 5,000 miles as a new vehicle. Not only would they loan the full amount for the car; they would postpone the first payment-due date until well after we had finished paying our church pledge.

We still have that car. We paid it off early, and God has continued to bless us.

"For I know the plans I have for you," declares the Lord, "plans to prosper you and not to harm you, plans to give you hope and a future." Jeremiah 29:11, NIV.

Ray Hartwell is secretary of the Pennsylvania Conference of Seventh-day Adventists in Reading, Pennsylvania. He is a member of the Hamburg, Pennsylvania, Seventh-day Adventist Church.
OVER AND OVER AGAIN!

TROUBLES WITH JOE

By Newton Sinclair

IF YOU can’t work 24/7, you should seek employment elsewhere.”

One Friday afternoon I was working with my group of analysts to fix a database file problem. The person who had the password needed to expand the file wasn’t available, so there was little we could do. Since it was almost time for sunset, I went to see Joe, my new supervisor, and told him I was going to leave for the day. I knew then that I was in trouble.

Joe was new to the office. He didn’t care much about my long years of distinguished service to the organization or for my Sabbath, and he told me so. In his view, if I couldn’t make an around-the-clock commitment, I should leave. I went home feeling very upset. My former supervisors had always honored my request to have Saturday off for religious worship.

I requested special prayer from my local church and then appealed Joe’s decision to the department director. The director scheduled a meeting to hear the appeal.

Those present at the appeal meeting were the department director, the department manager, my supervisor Joe, and I. I was asked to state my reasons for refusing to work on Sabbaths and also for not signing a 24/7 work pledge acknowledging my willingness to work all 24 hours in the seven-day workweek. After some discussion the director made the following rulings: My request to have Sabbaths off should be respected by both my manager and supervisor; I shouldn’t be required to sign a 24/7 pledge; and more importantly, any future actions against me must first be approved by her!

Joe wasn’t happy with the decision and became even more unhappy with me. My performance appraisals went from being positive to negative. Sometime later our department was given a new manager, and Joe wasted no time having me transferred to another section under a different supervisor within the department. I could no longer work on projects for which I had been trained.

Then, as suddenly as it started, it was over! First, I was asked to assist an analyst from my old section who was having trouble solving a systems problem. After I had resolved that problem in a successful and timely manner, I was given the responsibility to manage the entire system on which I assisted. In the following months other job responsibilities were added, to the extent that today I have more systems responsibilities in the department than any other analyst.

Joe’s attitude toward me was also changing. Not only did he have me transferred back to where I was working before, but more importantly, on my most recent job-performance review, he started out with a blank sheet of paper and told me that he wanted to record only the statements with which we both agreed.
Not long ago Joe came to my office and inquired if I had read the past Sunday's local newspaper. I told him I hadn't. He then told me about an article in the paper that I would find amusing. "A pastor has written an article complaining about people desecrating the Sabbath day. This pastor doesn't seem to know that Sunday isn't the Sabbath that Saturday is." I was astonished.

What shall we then say to these things? If God be for us, who can be against us? Romans 8:31.

Newton Sinclair is a computer systems analyst in Dayton, Ohio. He is a member of the Hillcrest Seventh-day Adventist Church in Dayton.

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A SADDLE FOR AMY

By Kandy Light

On the verge of turning fourteen, Amy needed a saddle for the gentle old mare she loved to ride. Her birthday was approaching, and we wanted very much to buy one for her.

Not long before that, my husband Rich and our three sons had started a lawn-and-garden landscape business. Family businesses take time to build up, and we definitely had no money for extras, especially expensive extras like saddles, in our family just then. Yet it seemed like such a critical time in Amy's emotional life that we asked the Lord what we should do.

Rich and I discussed the problem. Saddles typically cost in the hundreds, and we wondered where we could find even $50. Amy's birthday was three weeks away, and we didn't want to disappoint her. She needed a dream come true.

Unexpectedly, friends of ours who run a special children's camp called and asked if we would keep one of their campers for three days, offering us $75. Ah—saddle money! But where could we find a saddle for that impossibly low price?

My husband remembered that once or twice a year a local Amish auction included a "tack" sale. I phoned for information, and as it happened, the sale was scheduled for the next evening, a Friday evening. Sunset that summer evening would be at 9:05.

I managed to slip away early on Friday afternoon without Amy's noticing anything unusual. At the auction site I spied a beautiful shiny black saddle hanging over a fence rail. A voice seemed to say, "See that black saddle? That's the one." I argued with myself, refusing to believe that I could afford one that nice.

I focused instead on two beat-up saddles that looked as if someone had found them under a pile of rotten hay. "Probably more my price range," I reasoned. "Oh, well, at least they're saddles, and probably they can be cleaned up."
I took my auction number and found a place in front, feeling nervous and inexperienced. When I asked a couple behind me if they knew anything about the two beat-up saddles, they pointed out that one was a pony saddle and wouldn't fit a horse. That narrowed my odds even more. Now I had to get the one remaining tattered saddle. I was sure it was the only one I could possibly afford.

As the auction began, I was praying that the saddles would come up for sale before Sabbath arrived. I even considered explaining my beliefs to the auctioneer and asking him if he could please sell the saddles first, but I decided that the Lord could work it out if I was to have one. Still I looked at the nice couple near me. Maybe I could ask them to buy that saddle for me, and I could get it from them after Sabbath.

But no, that wouldn't be right. If I shouldn't buy it on Sabbath myself, then I shouldn't ask them to buy it for me.

"Okay, Lord," I surrendered. "I choose to leave here by 9:00, no matter what. I put You first."

Suddenly I remembered that I hadn't yet returned tithe on the $75 we had earned. I rationalized that perhaps I could return it later, out of some other funds. No, I finally decided. I'll return tithe on it first.

Gas and other necessary food purchases had already reduced the total to $62.50. Returning tithe would reduce the amount I had to purchase a saddle by another $7.50. In my upset state I didn't even try to calculate the balance. I knew only that I had 50-odd dollars for Amy's saddle. Prospects looked bleaker with every passing moment.

"Please, Lord, let them sell the saddles soon," I prayed as the clocked ticked toward Sabbath. Suddenly a Mennonite auction helper walked over and picked up the old saddle. My stomach lurched, my fists tightened. An impression came to me that I should bid on the shiny black saddle. But how could I know if the impression was coming from the Lord? What if I didn't bid on the old saddle and missed it, and then found the black one to be too expensive? "Lord, please work it out if I'm making a mistake," I prayed.

Finally the auctioneer opened bids on the old saddle. I hesitantly participated, my eyes wide as saucers. Then a miracle occurred: The bidding stopped with my bid of $25. The old saddle was mine.

But wait! What was the auctioneer saying to me? I've never heard an auctioneer do this before or since. "Lady," he was saying, "did you know that this saddle is broken? These men can fix it if they buy it. Do you still want it?"

"No," I said. I watched, close to tears, as the saddle—my saddle—went to the nearest bidder.

My hopes were dashed. But then the helper picked up the shiny black saddle. Before I knew what was happening, I was bidding on it. In what seemed like a flash, the bidding was over, and the saddle was being handed to me—for $55!
I joyfully lifted the saddle up, went to pay for it, and realized that $55 was the exact amount of money that I had left! A glance at the wall clock on my way out into the bright sunlight told me it was only 8:00—still an hour away from the start of Sabbath.

Tears filled my eyes as I realized that the Lord, the God of the universe, had been testing my commitment to Him. He cared enough to provide a saddle for Amy.

Them that honour me I will honour. 1 Samuel 2:30.

Kandy Light is a registered nurse and homemaker in Howard, Ohio. She is a member of the Mt. Vernon, Ohio, Hill Seventh-day Adventist Church.

PRAYING FOR A PRAYER MINISTRY
By Dale A. Fleming

One Sabbath morning the pastor and I discussed the need for a prayer ministry in the church. Over the next year and a half I periodically thought about the people who might be best suited to lead out. Looking back, I now know that God had a plan and was waiting for the right time to start this ministry.

In June 1998, at age 33, my wife was diagnosed with colon cancer. We prayed earnestly that her life would be spared. We began praying with our families and friends, who in turn prayed with their friends. The prayer chain reached all over America. God didn’t seem to be hearing us. After some time of agonizing over God’s apparent silence, my wife and I finally asked Him to take full control. We simply prayed that He would give us the faith we needed to get through the difficult time ahead, whatever it might be.

Over the next eight months God was able to help us as we made numerous trips to the Mayo Clinic for treatments. There we would see people, including small children, who were suffering far worse than we were. In silence we prayed for those around us, that they too would find peace.

During this time I realized it was God was calling to develop that prayer ministry in our church. I began to pray more and more with and for others—at church, at work, and in my family. As I walked closer with my Savior, my faith grew stronger. Soon I stepped out in faith and started the Wednesday-night prayer meeting, asking that God would send people my way who needed a message of hope and encouragement.

Our first meeting was in March 1999. Fifteen people came out. Our pastor was excited. In the past, prayer meeting had usually drawn only two or three. I began to pray earnestly for bigger things, and I asked God for a larger attendance.
By the fourth meeting, we had 38 people. God was answering our prayers. We started a prayer journal with our petitions, thankfulness, and praise to watch how our loving Father answered our requests.

With daily study and prayer God has developed in me a greater faith. He has been leading me to former Adventists in our area, often through work-related coincidences. My wife has had no recurrence of her cancer since her original treatments. Thus, in the end, God did answer my original prayer for sparing my wife. But first He needed to develop my faith and my faithfulness in answering His call and doing His biddings.

[God] comforts us in all our tribulation, that we may be able to comfort those who are in any trouble, with the comfort with which we ourselves are comforted by God. 2 Corinthians 1:4 NKJV.

Dale A. Fleming is a partner in Fleming Bros. Construction, in Rochester, Minnesota. He is a member of the Rochester Seventh-day Adventist Church.

OUT OF THE WAY
By Robert L. Willis

YOU AREN’T going to do it, are you?” my wife asked me as I hung up the telephone.

I had spent more than 30 years teaching church school, but never had I received a more heart-rending telephone call. One of my sixth-grade girls called late in the evening. She was in tears.

“Mr. Willis, could you come over every morning and pick up my brother and me and take us to school? My mother is mad at Mrs. Jones and won’t let us ride with her any more. And my mother won’t take us herself because it’s too early to get up. She says if I can’t find a ride, she’s going to put us in public school. Please take us!”

I heard myself telling her to be ready at 7:30.

My head was buzzing as I hung up the phone. “Are you really going to drive way over there and take them to school?”

I heard my voice saying, “Yes, I am.”

I spent a restless night. My heart ached for those children.

When I picked them up the next day my good deed wasn’t rewarded with pleasantness. The mother was surly, the children sullen, and the trip to school was not a joyful occasion. About the time we arrived at school the children told me I needed to take them home as well.

At staff meeting I told the other teacher of the call, and her response was
predictable. “You aren’t going to do it, are you? You know how much trouble the boy is in my classroom. And they won’t appreciate what you’re doing for them.”

I looked across the table and replied, “I brought them here this morning, I’ll take them home tonight, and I intend to keep doing it as long as they are willing to come. I’m not doing it to be appreciated. I’m doing it for God, because He loves these children, and so do I.” How could I do otherwise than go out of my way for these children in my charge? After all, my Savior went out of His way for me.

By this all will know you are my disciples, if you have love for one another. John 13:35, NKJV.

Robert L. Willis teaches Adventist elementary school in Minocqua, Wisconsin. He is a member of the Lakeland Seventh-day Adventist Church in Minocqua.

A BED TO MAKE
By Lily Dalupan

As a child and teenager, I slept on bamboo floors. When I turned eighteen, I started work as a maid, moved away from my village, and lived my dream of sleeping in a real bed that I could make. I got married, had children, moved to Canada, and began learning about God and His works. My family settled in Québec, where my life was blessed with many challenges.

I had become the sole provider for my family and was able to buy a house. I was diligent in returning my tithe and offerings. The Lord established me in my house, helping me to turn it into a safe home to raise our four children, as well as a foster home business and a shelter for me during the biggest storm of my life.

After 20 years of marriage, my husband took his own direction. Our marriage ended. Since then my devotion to the Lord has become my life goal.

God fulfilled my wishes and dreams. Blessing my simple high school education, He gave me the ability to run a prosperous business. My home has become my means to witness to all who have set foot in it—those who are ill, student boarders, strangers in need of rest, evangelists, church prayer groups, and many others. My children and grandchildren have grown to know the Lord here, along with their friends, who call me “Mom.” No one has ever gone hungry or poor in this home. The Lord has never left me alone.

As adults, my children have wondered why I have often asked, “Did you make your bed?” It’s simply because I know that if we are wholehearted in handling the small things, God will see our works and allow us to handle bigger things for
His glory. All I ever really wanted was one bed to make, and now I am handling more than ten beds. Even through my worldly struggles, God has rewarded my simple faith beyond my needs, because in times of economic drought these beds are always occupied.

I hold the thoughts of Joshua 24:15 dear to my heart. The Lord has been my business card of happiness and success for my family, friends, and the strangers that I welcome into my home.

But as for me and my house, we will serve the Lord. Joshua 24:15.

Lily Dalupan owns and operates a foster home in Val d’Or, Québec. She is a member of the Seventh-day Adventist Abitibi Company in Val d’Or.

AN ACCOUNTANT’S ACCOUNTABILITY
By Wayne R. Vail

When my wife and I returned from mission service in Africa in 1966, circumstances made it advisable for me to leave denominational work. I decided to take advantage of the break in service and advance myself professionally. I looked for work that would qualify me as a certified public accountant. Since my parents were working in San Francisco for the General Conference, we went there.

Because tax preparation is a significant part of most accounting practices, the months prior to April 15 were hectic. Many practitioners worked seven days a week, and the workdays were well in excess of twelve hours each. Because I wouldn’t work on Sabbaths, the placement agencies wouldn’t recommend me to any of the accounting firms. As they saw it, it wasn’t reasonable to ask for Sabbath privileges. I followed up every advertisement I found for openings with certified public accounting firms, but without success.

The local office of the California CPA Association had a little card file where firms sometimes announced openings. The clerk at the association office pulled out an announcement for a firm down in the financial district of San Francisco and gave it to me.

“Here, this may be just the firm for you,” she said. “I know the people there. It’s a small firm, but it’s congenial to work with.”

This firm accepted me, and I began working almost immediately.

I had worked for the firm about two months when the clocks were changed back from daylight-saving time to standard time. Having grown up and served in southern Africa, where there was no daylight-saving time and no significant
fluctuation in sunset times, I was shocked to realize the Sabbath would begin before normal office closing time on Fridays. I asked the senior partner for the privilege of leaving the office one hour before sunset.

"Wayne," he said, "my grandmother was a Seventh-day Adventist. She was the most wonderful person I ever knew. You will never have a problem in this office regarding Sabbath observance. Arrange with my partner how you will make the time up."

During my two-year internship I never had any conflict over Sabbath observance. In fact, my Sabbath observance was never challenged in any office I worked in from then on.

*Let thy tender mercies come unto me, that I may live: for thy law is my delight.*

_Psalm 119:77._

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_Wayne R. Vail is retired from church treasury work. He lives in Vancouver, Washington and is a member of the Vancouver Seventh-day Adventist Church._

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**“YOU MEAN YOU GIVE IT AWAY!”**

_By Elizabeth Boyd_

I was pushing full speed ahead in my career of owning and operating my own traveling physical therapy company when I fell in love with a wealthy man.

One evening we were snuggled up on the couch talking about the possibility of getting married.

"Tom," I said, "I think you need to know how I spend my money. You may just want to send me home when I tell you. I give ten percent of my income for the use of the church."

His eyes widened.

"Yes, and I have dedicated another ten percent of my income to benevolent projects as they come along, like keeping my sister's kids in a Christian school."

Tom gasped.

"Besides that, the Bible says if your brother is in need, open your hand wide. So I don't want to limit myself to twenty percent if the need becomes evident."

Tom got up from the couch. "You mean you give away your money?"

He was shouting as he stomped to the fireplace and back, then to the kitchen door. "You mean you give it away! That's irresponsible! That's just irresponsible!"

"Well," I said calmly. "That's the way it is."

Tom came back to the couch and looked me full in the face. "I'll have to think about this!"

Sunday morning Tom took me to the airport for my flight back home. I wondered if he had decided that I was too expensive for him.
"I've been thinking about what you said the other day about the way you handle your money. I've decided that as long as it's your money, I shouldn't worry about it. If we should get married, I'll just set up a trust for my money if I should die."

I suppose it would be interesting to end the story by saying that we got married and I doubled my income. Of course, that's not the way it worked out. I knew that no woman would get ahead in life by marrying a man who thinks it's irresponsible to open your hand wide when you see your brother is in need. So, sadly, I ended my relationship with Tom.

Two months later my brother called. "Elizabeth," he said, "my ex-wife is suing me for custody of the kids. If she wins, the kids will have no religious training at all. I think God wants them where they will have Bible stories and songs and some positive direction for their little lives. But I just can't afford the $10,000 it will cost to fight this thing!"

"DeWitte," I answered, "we are in luck. The business is doing well, and I have set aside a special fund above my regular tithe and offerings to use just in case God should need it for something special like this."

The litigation was successful, and two of DeWitte's three children chose the Christian home.

If there is a poor man among your brothers in any of the towns of the land that the Lord your God is giving you, do not be hardhearted or tightfisted toward your poor brother. Rather be openhanded and freely lend him whatever he needs. Deuteronomy 15:7, 8, NIV.

Elizabeth Boyd is a writer in South Harpswell, Maine. She is a member of the Brunswick, Maine, Seventh-day Adventist Church.

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