

The TWELFTH MEETING

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

Psalm 66:16

Sandy Miller

Ray Pichette

Charles Ferguson

Max Torkelsen II

Ernest M. Wolfe

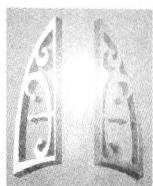
Floyd L. Pichler

Denise Dick Herr

Tom Ish

R. Dean Davis

George Crumley



GOD'S WAY, NOT MINE

By Sandy Miller

MY HUSBAND is a general contractor who for many years was successful in his business. In the 1970s interest rates skyrocketed, and construction came to a virtual standstill. About the same time we had the opportunity to purchase a small health food distributorship, Harvest Day Wholesalers. We decided to make the transition from building to distributing health food.

Building has always been my husband's first love, and he never put his whole heart into the health food venture. When interest rates started to fall, he started building again. As his construction opportunities increased, the responsibility of running Harvest Day fell upon my shoulders. Before long I was working 16 hours a day, six days a week, taking time off only for Sabbath.

My spiritual life began to suffer. I prayed, "Lord, I need You, I need to spend time with You, but I don't know how to get off this roller coaster that I'm on." I had little time for family and almost no time for the Lord. God heard my cry for help, and He answered my prayer, but not in any way I expected.

One day I received a letter from a man in the health food business who was interested in buying Harvest Day. We eventually sold the business to him with a small down payment and our guaranteeing the note we had at the bank with the inventory. The agreement called for me to continue working for the new owner for the next three years, at which time he would obtain his own financing to pay us off.

Things didn't work out the way we had planned. A year later the new owner placed the business into bankruptcy. The inventory that we had as collateral against our bank loan was almost gone.

After several weeks in court and negotiation a judge awarded Harvest Day back to us. The only option left to us now was to sell, which we did. After the inventory, equipment, and building were sold, we still owed more than \$200,000 to the bank. At the same time one of my husband's construction deals fell through, leaving us with large bills to several subcontractors.

Emotionally we hit rock bottom. How could God allow this to happen to us? We had always tithed faithfully, even double tithing for years. We had accepted leadership roles in our church. We had sent all four of our children through Adventist schools, with our youngest attending Andrews University at the time. I was on the conference K-12 board. We had believed that if we put God first He would take care of our needs. Yet within three months, we had lost everything and were in debt thousands of dollars.

Through all this I had continued praying for more time to spend with God. Now I had plenty of time. There was nothing to do but pray. Now I needed to

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depend totally on God for our needs. We had no income and didn't know how we were going to meet our obligations in the months ahead. I identified with Job, but I also felt the joy of being a Christian. God had cared for us before, and I knew He would now.

Over the next three years we learned what total dependence on God means, a lesson we recall each day in our new business.

Several years earlier we had built a number of condominiums and listed them with a realtor. They had never sold. This had always perplexed us. God had His plan. Now in the midst of our great crisis, one of those condos sold each month, giving us what we needed to meet our obligations, including our commitments to the church. My husband's subcontractors agreed to allow us to pay them over time while they continued to work for our business. Within three years we were able to pay back all we had owed.

Today I enjoy a wonderful, personal relationship with Jesus because I have learned through experience to depend fully upon Him.

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

Sandy Miller is co-owner, with her husband, of Fred Miller Construction, Inc., in Madison, Wisconsin. She is a member of the Madison East Seventh-day Adventist Church.



GOD'S PERFECT TIMING

By Ray Pichette

GOD has proven repeatedly throughout my ministry that He is in control and that we matter to Him. He has blessed me and my family at every turn. And always His timing is perfect. Eternity will not be long enough to demonstrate our gratitude and appreciation.

The Lord revealed His faithfulness very early in my ministry. I was pastoring a three-church district in southern Minnesota. The smallest church of the three was experiencing tremendous growth. We desperately needed a new church. Our problem was a lack of money. We thought that perhaps we could get Maranatha Volunteers to come in. We looked and prayed for a suitable piece of property, but we couldn't find anything.

We heard about a new church building that was for sale. The congregation had merged with another that had bigger facilities and similar doctrines, and the members wanted to sell their new building. We learned they had spent a quarter of a million dollars in construction. They encouraged us to come see it. I didn't even want to go look because I knew we were in no position to buy a quarter-million-

dollar church. We kept looking for a piece of land, and that other congregation kept hounding us to look at their church building.

Eventually we went to see it. Of course it was beautiful. After the tour we talked with a very influential physician who had essentially built this church. I told him that we loved it but didn't have much money. He looked at me and pleaded that we make an offer. He said that his fellow members really wanted their church to be a worship facility. I asked him what price they had in mind. He suggested that we offer \$90,000.

That was still a lot a money, but a lot less than the unthinkable quarter million. We agreed to offer the \$90,000 on the condition that we could raise the amount in three months and pay cash. We believed that we could get this church only by a timely miracle of God. Why not go all the way out on the limb of faith? On Thanksgiving they accepted our offer.

We then got busy raising funds. A wealthy member in another church in that same district had a passion for small churches, and I asked him for his help. He generously agreed to match our funds dollar for dollar. Now we just needed to raise \$45,000. Miracle after miracle took place. Members were very sacrificial in their giving. The Minnesota Conference contributed funds appropriately. When all was counted, we were \$5,000 short. With one week until the closing, we met for worship, wondering how the Lord would lead. That Sabbath a new couple visited from a neighboring district. When they learned about our miracle church, they gave a check for \$5,000. God's timing is always perfect!

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

Ray Pichette is the senior pastor of the Port Charlotte, Florida, Seventh-day Adventist Church.



NO NEED FOR A DREAM

By Charles Ferguson

I BELIEVE the pastor of the church should lead from the front, not the rear, and should set an example. Therefore, over the next three years Wanda and I will give to our building project the funds we normally would set aside to replace my car. Please pray that God will keep my aging Oldsmobile running while we make good on this commitment."

For me it was a bold, faith-filled speech. I made it as my personal and pastoral appeal to the church at a stewardship dinner we held to boost fund-raising for a much-needed new church and school.

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I soon regretted my words, stunned by disappointment and worry.

We had made sure the members were well-informed and supportive of the project. Everyone knew that we would need to give a minimum of \$650,000 as our immediate share of the total project. The typical formulas, when applied to our giving records, showed that our members easily were capable of giving that amount of money. Our pledges, combined with the proceeds from the sale of our old church property and a loan from the union revolving fund, would just cover the cost of our new church and school facilities. Anything less would jeopardize the plan and seriously delay the project.

After the dinner we gathered the pledges and counted them up. They totaled only \$400,000—a quarter million dollars short. I was devastated and started thinking dark thoughts. If the members themselves didn't care more than this for the building project, why should I sacrifice? Some of my closest friends had already questioned my judgment in making such a personal commitment. They reminded me that we had a son entering college and another at a boarding academy—quite a drain on the family economy. My faith wavered.

For the next few days my prayers went something like this: “God, are You really going to hold me to this pledge? Lord, with the church's level of commitment (or lack of commitment), nothing will ever be built anyhow. My money will probably sit in the church's savings account indefinitely. I could be putting it to good use. Besides, the car I need to purchase with this money will be used in my pastoral duties. How will I do Your work, Lord, if my car breaks down?”

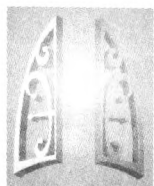
I never heard a voice from heaven telling me what to do. Nor did God send a dream or vision. He didn't have to. I knew the answer.

My wife and I kept our commitment and wrote 36 checks over the next three years. During that time, when I drove up to the church, someone usually said something like “That thing is *still* running, Pastor?” When I parked in front of a member's house to make a pastoral visit, my old gray car was a witness that we were building a house for God. The Lord and a member with mechanical skills kept my old car ticking for, not three, but four more years. Then out of the blue, just as we were moving into our new church and school facilities, a relative straight out gave us a beautiful, new, bright-red Mercury.

More marvelous yet, my precious church members went beyond their initial pledges and gave the full \$650,000.

Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up. Galatians 6:9, NIV.

Charles Ferguson is senior pastor of the Spokane Valley Seventh-day Adventist Church in Veradale, Washington.



A SUITABLE PROMISE

By Max Torkelsen II

OUR family was just starting to feel the financial stress of church-school bills. As a young pastor, I had always been faithful with my tithe and support of other church offerings, but with a “stay-at-home” mom and the high cost of living in Hawaii, we were starting to feel the pinch. I was beginning to wonder when the promised blessing, “there shall not be room enough to receive it,” was going to come.

The heat and humidity of Hawaii were not easy on the wardrobe—especially my suits. Fortunately, Hawaiians are sensible and informal, so I didn’t have to wear a suit often, except on Sabbath.

Every week as we got ready for Sabbath school and church my wife, Linnea, would take my suit pants off the hanger and hold the seat up to the light to see how thin the fabric had become. She had long ago predicted that if I didn’t get a new suit soon, I was going to have an embarrassing accident.

It happened on Communion Sabbath as I knelt to wash my brother’s feet; the seat of my pants split wide open. Fortunately I was able to sneak into my office, and Linnea did some emergency repair that, with my coat on, enabled me to finish the service.

A new suit was no longer a luxury but a necessity. We were scheduled for a trip home to visit family on the mainland. The first thing I did in Modesto was to go to the local men’s clothing store to look at suits. I was delighted to discover they just happened to be having a two-for-one sale, and I thought, *Yes, the Lord’s promise is true!* I purchased a sharp-looking dark suit, got a second free, and knew that I would be taken care of for several years. But, the promise says that the blessing will be beyond what you can receive.

That Sabbath at church I was talking with my friend, Clair, and I told him how the Lord had blessed me with two new suits for the price of one. He asked my size. “Forty-two long,” I said. “Perfect,” Clair replied. He told me about his mortician friend, who always wears dark suits in his line of work. Several months before, the mortician had gone on a very restricted diet and had lost 75 pounds. This required him to purchase four new suits to fit his slimmer size. After going off the diet, he soon gained back his weight, and now he had four nearly new dark suits to give away—size 42 long. Would I be interested in a couple of Pierre Cardins and a couple of Hart, Schaffner, and Marx?

Six new dark suits! Who but a mortician or a preacher could ever use that many? Blessings too great to receive! If I had stayed in Hawaii wearing suits only once a week and if I had not gained some weight myself, I would have had suits enough to last until the Lord comes.

Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it. Malachi 3:10.

Max Torkelsen II is president of the Upper Columbia Conference of Seventh-day Adventists in Spokane, Washington. He is a member of the Spokane Valley Seventh-day Adventist Church in Veradale, Washington.



RESPONSIBILITY AND BLESSING

By Ernest M. Wolfe

THE WAGON was loaded. The cows were bawling, and I was excited to have been the one chosen to drive the cattle behind the wagon 30 miles from our homestead to our newly purchased farm. We left at 8:00 a.m. and arrived 18 hours later at 2:00 the next morning—tired, dirty, thirsty, hungry, and two cows short of the herd we had started with the morning before. My enthusiasm for the whole venture had waned considerably by the time I found those lost bossies lying in the tall grass about two miles back.

I realize now that I got a pretty good dose of responsibility for a 9-year-old. But I can also clearly see that the cattle-moving experience and other similar activities were preparing me for responsibilities I would later need to shoulder—and privileges I would later enjoy.

Oklahoma farm life in the early 1900s was not easy. We worked hard. My father died young, at 46, when I was 23. My older brother had married and moved away, so I found myself responsible for the livelihood of my mother and four little sisters under the age of 10.

My grandfather was in danger of losing his farm, so I also felt that burden after my father's death. The following summer I married my high school sweetheart, Vera. We made our home in two upstairs bedrooms of my family home, and I became husband, father, son, brother, grandson, and provider. Together Vera and I determined to care for the needs of my grandparents, mother, and four little sisters. We also committed ourselves, with the Lord's blessings and all the effort we could muster, to make a go of the farm. Mr. Thompson, the local banker, loaned us \$30 to buy a team of mules, and we went to work. The Lord did bless us abundantly.

Before we were really established, Mr. Thompson brought papers for us to sign for the ownership of my grandfather's place. The banker had been very long-suffering, even paying the mortgage and taxes himself for the past two years. Now, instead of having the bank foreclose on the farm, he had arranged for us to

OVER AND OVER AGAIN!

assume ownership. We told him we had no money. He said he had confidence in us. He felt sure we would be able to pay for Grandpa's farm, and he knew we would give Grandpa a place to live as long as he needed it. In five years we paid off the mortgage.

Life was often very demanding. But we worked together, and the Lord blessed our efforts and our dependence upon Him. To add joy to our life, we became parents of three daughters. Big parts of our time were spent in community, church, and school projects and activities.

The privilege of caring for our elderly parents and grandparents opened our minds to the plight of the elderly who had no care. We once visited my uncle, who served as chaplain in one of his church's retirement facilities in California. Our visit planted a seed in our minds. The residents in that retirement village could, at the appropriate time, move into an assisted-living area and then into total-care nursing as needed. The visit there made a deep impression on me.

One Sunday morning in 1974 Vera was working on our income taxes. I returned to the house from feeding and counting the cows in the pasture on the hill. I told Vera I had something to tell her. She said, without looking up from her tax papers, that she had some things to talk to me about too.

I said, with a serious tone, "But I have to tell you that the Lord spoke to me this morning."

She dropped her pencil, turned white, and jumped up from her chair. "What do you mean?"

I said again, "The Lord spoke to me. While I was in the pasture on the hill, He told me that this was the place for a retirement center and that we should give this 90-acre property to be used for that purpose."

After calling our three daughters and rejoicing in their confirmation, we called the conference president, Elder Conrad Skantz. He came that very afternoon to see what we were talking about.

Now we have the ongoing blessing of seeing the work of the Summit Ridge Retirement Center. We see elderly family, friends, and others who need a home being cared for in a way that might not have been possible if our blessings had not allowed us to make that gift.

Some time ago that kindly banker, Mr. Thompson, died. Shortly after his death I received a registered letter. It contained a copy of his will and a letter stating that in the event his bank partner was not able to serve as administrator, I was to be the administrator of his estate. Then I understood the ways in which the Lord had led me. And when I read Mr. Thompson's will and saw a gift to the Choctaw Seventh-day Adventist Church for \$5,000, I got a lump in my throat and tears in my eyes.

I have been young, and now am old; yet I have not seen the righteous forsaken,

nor his descendants begging bread. He is ever merciful, and lends; and his descendants are blessed. Psalm 37:25, 26, NKJV.

Ernest M. Wolfe is a farmer and rancher in Jones, Oklahoma. He is a member of the Choctaw, Oklahoma, Seventh-day Adventist Church.



FOR HIS GLORY AND TO SHARE HIS LOVE

By Floyd L. Pichler

I GREW up on a dairy farm near Savannah, Georgia. At 12 years of age I gave my heart to Jesus Christ and was baptized into the Seventh-day Adventist Church. I believed that my life and the talents that God gave me were to be used for His glory.

My early life was a succession of miracles that enabled me to get a Christian education on a shoestring. I attended Fletcher Academy, Emmanuel Missionary College (now Andrews University), and Loma Linda University, where I graduated from the School of Medicine.

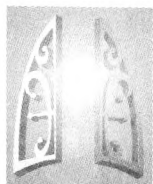
I arrived in Loma Linda in 1944, having been accepted under the Army Specialized Training Program. My entire tuition was to be paid by the U.S. Army. To my utter dismay I learned that just three days before I arrived on campus the program had been discontinued. Suddenly I had absolutely no financial support. Through God's miraculous care over my life I was able to obtain student loans and still graduate from medical school in the class of 1948.

I enjoyed 43 wonderful years in family practice medicine in Jacksonville, Florida. While driving to the office each morning I prayed that God would give me someone to tell about His love. At night while driving home I would thank Him for the answers to my prayers.

Since my retirement God has led me to work full-time as lay assistant pastor in the Mandarin Seventh-day Adventist Church. I can truthfully say that He has given meaning and fulfillment to my life by using me as a channel through which His love could flow. I believe that God has a purpose for each one to help other people and to reflect Him. It has been a privilege for me to be a steward in His vineyard through medicine and ministry.

In all thy ways acknowledge him, and he shall direct thy paths. Proverbs 3:6.

Floyd L. Pichler retired in 1992 as a family-practice physician in Jacksonville, Florida. He is a member of the Mandarin Seventh-day Adventist Church in Jacksonville.



REJOICING IN THE SABBATH

By Denise Dick Herr

MOST of my life I've lived in Adventist communities where Sabbathkeeping was a given. When I went to college at Andrews University, my friends and I attended church, took naps, and then went for a walk. I kept Sabbaths but didn't truly enjoy them.

Several years later I joined an archaeological excavation in Israel as the pottery manager—the person who organized the washing, analyzing, marking, and storing of the millions of shards that are all-important on a dig. When one of the directors, an American Jewish rabbi, asked me to be the pottery manager, I said to him, “You know I don't work on Sabbath.”

“That's OK,” was his reply. “Many of the students are Jewish. We finish work on Friday morning and don't return to the site until Sunday noon.” He hesitated. “Of course there is the last weekend, when we write reports.” He quickly added when he saw the look of determination in my eyes, “But you won't have to work then.”

The long, hectic weekdays of the dig rolled by. I got up early and went to bed late. I worked hard. Sabbaths, on the other hand, were bliss: I had time to sit and talk to friends, time to walk without boxes of pottery in my arms, time to read and think. But I didn't realize how wonderful Sabbaths were until the final weekend of the excavation.

The last Friday of the dig was the day we began the serious business of writing reports and closing down camp. My Jewish and Christian friends tried to synthesize their summer findings. Coffee mugs in hand, they labored over stacks of notes and drawings.

I worked hard all day too, but when the sun went down, I breathed a sigh of relief. It was Sabbath. I was free from work for 24 hours. Sabbath wasn't a chore—something I had to do; it was a gift of time.

That evening a special meal was served in the dining room at our tables rather than through a cafeteria line. The report writers, Christian and Jewish alike, ate quickly and rushed to return to their work.

Free, because I observed the Sabbath, I chatted with the other Adventist archaeologist as we ate cookies and watermelon and watched Israeli folk dances.

Sabbath morning I awoke later than usual and observed the bloodshot eyes and haggard faces of the writers. They had been up late and early. Several were dependent on the summer's work to get into graduate school. Others needed the data for dissertations. The pressure was evident.

I felt like an island of peace in the midst of frantic activity.

I ate breakfast with one of the dig directors, an Israeli woman—a Jew, but not religious.

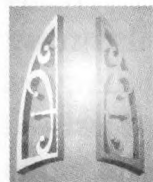
“You’re not working today, are you, Denise?” she asked.

“No, I keep Sabbath—Shabbat.”

“You know,” she said, looking exhausted before the day had even begun, “I think keeping Shabbat is a wonderful idea. I’ll have to try it someday.”

The Sabbath was made for humankind. Mark 2:27, NRSV.

Denise Dick Herr is professor of English at Canadian University College in College Heights, Alberta. She is a member of the College Heights Seventh-day Adventist Church. This story originally appeared in More College Faith (Berrien Springs, Michigan: Worthy Books, 1997).



DIVINE TIME MANAGEMENT

By Tom Ish

I EXPLAINED my dilemma of an overwhelming workload and smothering deadlines to the newspaper publisher where I worked as an editor and reporter. The wiry, white-haired sage simply replied, “Tom, everyday it seems I have more work to do when I go home in the evening than when I arrived in the morning. Maybe I’d be better off not coming to work at all.”

This escapist approach sounded rather appealing for a moment, but reality dictated that it was not an option. So I continued to write and edit a little faster each day. Yet the overwhelming feeling never subsided. And a fellow editor didn’t help by observing wryly, “If you ever feel caught up on your work, then you probably aren’t doing your job.”

A couple years later I was introduced to the Seventh-day Adventist faith, and I realized how starved for rest I really was. As a new Sabbathkeeper, I rejoiced that the demands of reporting on late-night meetings, untimely car wrecks, and school sports were now eased with a weekly reprieve—a refreshing 24 hours of pure nonwork-related fellowship and worship. My hunger for rest was richly fed, and I dedicated my life to serve the God who filled my every need.

When I left newspaper work to begin serving in a new ministry, I found that God’s work had its own set of overwhelming demands. The tasks landed in my lap by the bucketful. I dealt with each urgency of the moment (often after working hours), and eventually the pile of crises stacked so high that I once listed all of them on my computer—13 pages of “To Do’s,” single spaced. All the time-management seminars, delegation techniques, and Daytimer scheduling books couldn’t begin to help me handle this tidal wave of worthy projects.

Now, more than 10 years later, my daily To Do list as a magazine publisher seems

to grow exponentially. I believe this is the enemy's most successful ploy: holding us at bay from our Lord with oceans of busyness, a state of numbing workaholism that appears to be socially acceptable and/or occupationally imposed.

I confess that my own devotional life has suffered from what I think should be accomplished each day, but the Holy Spirit has convinced me to let Him set a breaker wall against this tide of self-reliance.

Early in my conversion experience I was often puzzled by the expectation to end work at sundown on Fridays but not any other day. It seemed quite acceptable to burn the midnight oil six days a week, but I looked closer at God's example.

In the Creation story I discovered that He ended his work every day at sunset, then paused to reflect on His work, and "saw that it was good." Now, my round-the-clock, prepress production blitzes have been replaced with the calm assurance that His design, example, and providence will not fail.

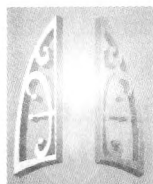
Now I try to convert my daily "To Do" list into a daily "Ta Da" list. This is not a pride-filled checkoff of tasks to boast about. Rather, it is a tally of the many blessings for which I can praise the Creator God at the close of each day. Prayers of thanks ascend as I reflect on His working to allow time for the most vital tasks—a morning walk, devotional time, reading a story to my 5-year-old daughter, and communicating with my wife, as well as all other activities He wills according to His priorities.

My anxiety has turned to gratitude. I rest in Jesus and seek to help others to stop and smell the roses long enough to discern His will. Relationships with one another and with God will flourish and can breed eternal consequences.

I'm convinced that His example of divine time management was not placed "In the beginning" by chance.

Then God saw everything that He had made, and indeed it was very good. . . . Thus the heavens and the earth, and all the host of them, were finished. Genesis 1:31-2:1, NKJV.

Tom Ish is editor and publisher of Creation Illustrated magazine. He is a member of the Meadow Vista, California, Seventh-day Adventist Church.



TO BLUFF OR NOT TO BLUFF

By R. Dean Davis

WHILE in college and graduate school, I noticed a marked difference among teachers in how they handled questions raised by students. Some tried to bluff their way through and provide some sort of answer even when it was clear they didn't have one. Others immediately and frankly said that they didn't know the

answer. Ultimately, I concluded that it would be dishonest for me to try to pose as one who knew all the answers when in reality, I often didn't know them. I resolved early on that I would frankly admit I didn't know the answer when it was beyond my present scope of knowledge.

This lesson in my own education stayed with me in my professional life. While teaching theology in one of our overseas colleges, I regularly taught a Sabbath school class composed of some faculty, staff, and community members.

One Sabbath an incident occurred that made no impression upon me until five or six years later when I received a letter from an individual I didn't even know.

The letter was from a woman who had a Jewish background. She wrote that she had come reluctantly to Sabbath services one day at the insistence of an Adventist minister who accompanied her to my Sabbath school class. At that time she hadn't joined the Adventist Church because she had no respect for Adventist ministers. In her view they acted as if they knew it all. She wrote that in my class that day someone had asked a question, and I had frankly acknowledged that I didn't know the answer but would try to find it and would report back the following Sabbath whatever I had found in my research. At that moment, she wrote, she resolved to join the church and commit her life to Christ.

This woman's letter showed me how an ethical decision I had made in response to the example set by my teachers many years before helped influence another person in a life-changing way. When we have committed our lives to God's service, He uses us at odd times and in strange ways to accomplish His purposes and win souls to Him.

Therefore, as God's chosen people, holy and dearly loved, clothe yourselves with compassion, kindness, humility, gentleness and patience. Colossians 3:12, NIV.

R. Dean Davis is professor of religion and theology at Atlantic Union College in South Lancaster, Massachusetts. He is a member of the College Seventh-day Adventist Church. This story originally appeared in More College Faith (Berrien Springs, Michigan: Worthy Books, 1997).



POTATOES, MILK, AND THE END OF THE MONTH

By George Crumley

WHEN I finished college, I was asked to work at a boarding academy as an accountant and teacher. My wife and I were excited about our first job in the Adventist Church.

We had done well financially while I was in college. My wife worked full-time.

O V E R A N D O V E R A G A I N !

I worked part-time and also received the GI Bill.

A few weeks before graduation our daughter was born, and we had decided that my wife would stay home and be a full-time mother. So when we arrived at the academy, we ended up with one salary and no GI Bill. That one salary amounted to about \$58 a week.

Early on my wife and I committed ourselves to two basic financial principles: First, God's tithe and our offerings to Him always came first. We prepared our check to the church before paying any of our other bills.

Second, we would live within our family budget and not take cash advances on the next month's paycheck.

We soon realized that on our small salary it was easy to end up with too much month and not enough money. We had to cut our family expenditures in every way possible. Some months we were down to about \$3 in our checking account a week or two before our next paycheck.

My wife's sister and her husband would come to visit about that time. They didn't know how close we were financially, and they didn't have much more than we had, but they lived on a farm. So they would show up with potatoes, milk, cream, and eggs, just as a gift of love from one sister to another.

They had no idea that in bringing that gift to our home they were providing what we needed to get through the month.

I've always been thankful that God provides abundantly for those who are faithful in returning His tithe and our offerings of love.

Oh, that men would give thanks to the Lord for His goodness, and for His wonderful works to the children of men! Psalm 107:21, NKJV.

George Crumley is treasurer of the North American Division of Seventh-day Adventists in Silver Spring, Maryland. He is a member of the Spencerville, Maryland, Seventh-day Adventist Church.

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