# 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

Evelyn J. Lewis Robert Thompson Fernando Munilla, Sr. Josephine Varley James Kincaid Larry R. Evans Ruth Ericson K. Jollimore Conrad L. Neft Elsworth A. Hetke



## JUST IN CASE

By Evelyn J. Lewis

**VV**HEN I was elected Community Service leader for our church, I promised God and the church that I would faithfully open the Community Service Center every Wednesday afternoon from two o'clock to four o'clock.

Each time a family came to the center for help, I was sure that I had been more blessed to help them than they were to be helped. When I was a child, my family had been very poor, and there were no Community Service Centers. Many nights I went to bed hungry. I had only one outfit to wear to school. As an adult, I thanked God to be able to share His love with others.

As the year went on, to my dismay, there were many weeks when no one showed up for assistance. As other areas of my life got busier and the weather got colder, I grew weary in welldoing. Each week I tried to talk myself out of going to the center, because it seemed unlikely anyone would show up. But the thought of someone in need going to the center and my not being there kept me going. I had to be there just in case.

One Wednesday everything about my day that could go wrong went wrong. So I convinced myself that I was not going to the center that day. It was too cold; snow was on the ground; I was sure it would be a waste of time. But at the last minute conviction seized me, and I rushed out of the house to get to the center "just in case."

On the way to the center I thought about the frustrations of my regular job at the department store. It was hurting my spiritual life and not helping much financially. I was spending my check on items at the store before receiving it. It was like an alcoholic working in a liquor store. I prayed to God that He would help me find a different job and rescue me from my plight.

At the center I huddled at the desk, still in my coat and feeling sorry for myself, with a little electric heater at my feet. I stared blankly out the door, wondering why I was there. No one would come out in the snow. Just then a well-dressed couple came up the walk and tapped on the door. They didn't look as if they were coming for assistance. I put on a pretense smile, as if life were just wonderful and I didn't have a problem in the world.

The man explained that he was a recruiter for an insurance company and was out visiting churches in the community. They wanted to employ a Christian because the company found Christians were honest and could easily pass the background check and drug testing that his company required. He had a flyer he wanted to post. The lady cleared her throat to get his attention. The man smiled and said, "Ma'am, I have admired your professional demeanor, and I would like to offer this job to you." I smiled politely and said that I was flattered but had no experience in the insurance business. He said they had on-the-job training. He offered me a guaranteed salary plus commission. I told him I would pray about it and let him know.

Four years later I am still in the insurance business. The first year God and I broke every record the office had set. He let me win several awards, monetary gifts, prizes, and trips, including an all-expense-paid Bahamas cruise for my husband and me. After my first year I was promoted to district manager, the first female and African-American in that office. My salary has almost tripled. I also have the freedom to set my own work schedule, so for the rest of my year as community service leader, you can be sure I kept my promise to open the center every Wednesday—just in case.

Our God is an awesome God. I praise Him for allowing me to be faithful in my commitment to Him and for answering prayer all at the same time.

And therefore will the Lord wait, that he may be gracious unto you, and therefore will he be exalted, that he may have mercy upon you: for the Lord is a God of judgment: blessed are all they that wait for him. Isaiah 30:18.

Evelyn J. Lewis is an insurance agent in Wichita, Kansas. She is a member of the Grove Heights Seventh-day Adventist Church in Wichita.



## CHEERING UP THE GIVER

By Robert Thompson

VVHEN we bought our first house, the closing costs totaled \$2,000 more than we had been told to expect. This left us short for paying off one of our cars. And that meant we had nine months of payments of \$375 each before we could meet budget again! We paid our bills, juggling, weaving, and bobbing to accomplish the task.

During this time I was faithful with my tithe, but my offerings had dramatically dropped from ten percent to two percent, and I felt ashamed. I wanted to give more, but I felt powerless to do anything about it. I knew that the Lord loves a cheerful giver, and the emphasis is on the spirit rather than the amount, but I wasn't even feeling cheerful. The only thing that would make me cheerful was giving an offering out of faith, an offering based, not on the hard numbers, but on God's tender mercies. I made up my mind that I would trust the Lord with my next paycheck and not lose faith as I had before.

As I was going over bills the next Friday, I saw that I was two months behind on a couple of obligations and another was due. Since I wanted electricity, gas, and telephone service over the weekend, I went out for a day of bill-paying. I owed the electric company about \$275. I was about to write the check at the window when the clerk told me that I should be on a fixed-rate plan. She set it up for me right there, and my amount due was only \$80. I was excited, to say the least. I rushed over to the telephone company to pay them and was told that there was a credit on my account from the last bill, and I owed only \$74. I couldn't wait to find out what would happen at the gas company. The line was long, and it was about two hours away from sunset and the beginning of Sabbath. Closer examination of the bill led me to discover it was not due for another week.

Not until I was in church the next morning did I realize God had blessed me when I made the commitment to increase my offerings, not after they were received.

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

Robert Thompson is director of pastoral services at Walton Rehabilitation Hospital in Augusta, Georgia. He is a member of the Augusta First Seventh-day Adventist Church.



ARE YOU HEARING ME? By Fernando Munilla, Sr.

IN 1980 I was a successful general contractor. I had accepted the Lord and had become an avid Bible student. It seemed to me that if everything had been so good without Him, now that I was following the King of kings, the sky was the limit. Or so I thought.

Then the economy slumped. My business partner took some liberties with my signature. Overnight it seemed I was without a partner, with more than my share of debts, and with limited financial liquidity. Soon after, I had to lay off my office staff. I relocated the offices to the double garage of my house.

What's happening, Lord? Are You hearing me? No reply. In the meantime, I sold my wife's Cadillac, exchanged my new Nissan 200SX for a four-year-old pickup truck, and canceled my membership at a private club. We couldn't pay the \$1,600 per month mortgage on our home, so I contracted with a realtor to sell it. I quit hunting, sold my guns, reduced our going out, and quit going to movies. Through all of this my wife sometimes questioned my sanity, but she was right beside me all the time. Where, on the other hand, was my Lord?

Meanwhile, I was still going to my church. But I began to notice certain flaws in its doctrines. After much prayer my wife and I decided to visit other denominations. The next was just as bad. And the next was worse. Are we so close to the end of time that every church is flawed? Isn't there a remnant? We quit attending a church and began to meet at home. At first it was just us; then a few friends joined us.

Through all of this, our house still had not sold. A listing with a second realtor came and went. We had no choice but to sell our TVs and our oil paintings. We gave up drinking, smoking, and some unnecessary foods. Eventually we sold all our jewelry in order to survive.

Then a flier came in the mail, advertising a series of lectures. In bold letters the flier proclaimed: "The Bible and Bible only." *Oh Lord, let it be!* 

Our house-church group didn't want to try it, but my wife and I had to. Just about every doctrine we had found at home was confirmed in the lectures. And we learned about one we had never noticed (although it is in neon signs all over the Scriptures): *The seventh day is the Sabbath of the Lord your God*. His greatest emphasis was my greatest need!

The lectures ended, and five from our small group were baptized. When I got home from church that first Sabbath, I turned the "FOR SALE" sign (which was now "by owner") facedown on the grass. I would not attempt to sell my house on such a glorious day. As my wife and the others prepared the meal, I wrote a note and taped it on my front door. It said: "Today is the Sabbath of the Lord our God. We are going to celebrate by resting in Him. If you want to join in, just knock. If not, please come tomorrow."

As the Sabbath closed, I received a call from one of our small-group members. "Brother," he said, "as I was leaving your house this afternoon, a man gave me his card and asked me to tell you to call him."

When I called, the man told me he liked the neighborhood, he liked the house, and didn't mind the price. By Monday noon we had a contract for the full amount and a handsome deposit for a complete remodeling job. The buyer also allowed us to live in the house rent-free for four months.

My God is awesome! At the right time, even without a sign, He sold my house. And through all that time of trouble, was He hearing me? Of course He was! He was drawing me to Himself.

Commit your way to the Lord, trust also in Him, and He shall bring it to pass. Psalm 37:5, NKJV.

Fernando Munilla, Sr., is an engineer and general contractor in Miami, Florida. He is a member of the Miami Temple Seventh-day Adventist Church.



By Josephine Varley

TIVE YEARS into our newly purchased house we learned that the county had not assessed property in more than ten years. We were concerned

over continuing increases in property taxes, and decided to take advantage of decreasing mortgage rates and refinance our loan.

The loan agent told us that our total cost, after bank fees and taxes, would be \$14,000. We were stunned. We had expected some closing costs but nothing like this. The agent told us the bank would review our application and look for another way to process our loan.

Payday came, and according to our custom, we wrote out our tithe and offering check. But this upcoming mysterious closing cost was on our minds. We didn't know what to do. Without talking about the matter, we left the tithe check in the checkbook that Sabbath.

In the days and weeks that followed, we called the bank regularly to get a closing figure. Eventually we were told it would be at least \$1,000, but that wasn't final because they didn't have all the information yet. Of course, that was more reasonable than \$14,000, but it was still higher than we wanted.

A third payday arrived, and we realized we must do something about those tithe and offering checks in the checkbook. My husband thought and prayed and made a decision. He pounded the table and said, "I don't care if we can't get that loan. God must come first." We turned in the checks to the church.

We went forward with the loan, expecting that our closing costs would be more than \$1,000. When closing day arrived, I called the bank early in the morning to get the final cost. "It will be about \$85," the agent said. I asked her to repeat what she had just said. "Yes," she said, "You heard right, about \$85 to close."

We were skeptical because of our earlier experience. We knelt and prayed for help and assurance, trusting that God would work His will.

At the closing table the agent told us that they had made a mistake. Right then our hearts must have stopped beating, expecting the worst. "What mistake?" we asked in unison. She said, "It's not going to cost you a cent." Instead we would get back \$300 that they could not carry over from our previous mortgage agreement, and an additional \$1,300 from our escrow account.

When we put our trust in God by being faithful with Him, He gave us our new loan and an extra \$1,600.

But my God shall supply all your need according to his riches in glory by Christ Jesus. Philippians 4:19.

Josephine Varley is a literature evangelist in Allentown, Pennsylvania, serving the Lehigh Valley area. She is a member of the Bethlehem, Pennsylvania, Seventh-day Adventist Church.



#### AN UNLIKELY CANDIDATE By James Kincaid

OUR Wednesday-night Bible study at the church included a time when all were invited to share their hearts' joys and sorrows. A recent convert told of a teamster friend and fellow fur trapper who was hospitalized with terminal cancer. She noted with despair that the man was very bitter, resentful, and without hope. He had grown up in a Christian church but had not attended for years. He had practically run off any pastors who came to call in his hospital room.

As a pastor, my heart went out to the family, the friends, and the hopeless man himself. On one hand, I didn't relish the prospect of going to visit where I hadn't been invited and being treated rudely when I could easily avoid it. But on the other hand, what were the risks? Would it really hurt me to be cursed at for the cause of Christ? Maybe there was still time for God to work.

Still I hesitated. All through that meeting I debated whether I should visit the man—this difficult case. The Holy Spirit won out. After the meeting I went to the hospital, located the room, and found the patient by himself. I introduced myself as a friend of his friends, the fur trappers, and a fellow airplane owner and pilot. He smiled through his pain as we talked briefly about our common acquaintances and interests. I told him that I was their pastor and that when I heard he was sick, I wanted to visit him. He told me that he appreciated my visit. He promised that when he got better and out of the hospital, he would give me a ride in his airplane. I offered to pray for him, and he agreed without a moment's hesitation. I prayed that God would heal him according to His will and that he would be ready when Jesus comes. As I squeezed his hand, I noted a small tear rolling down his cheek.

During the next week I visited that room two or three times and always found a warm welcome from the emaciated figure in the bed. We shared a prayer each time. He rallied, his family gained hope, and then suddenly he died.

A week later I officiated in a unique memorial service, at a park behind the Teamsters Building. I was called the only preacher that "Del" ever was friends with. The park benches and folding chairs were taken by teamsters of every description; bearded fur trappers stood along the back fence. What a privilege to speak of a God who is no respecter of persons, who will save to the uttermost anyone who will come to Him, no matter if it is late!

What a humbling experience it was to be an instrument for God to use as He wills!

My brothers and sisters, if anyone among you wanders from the truth and is brought back by another, you should know that whoever brings back a sinner from wandering will save the sinner's soul from death. James 5:19, 20, NRSV.

James Kincaid is secretary of the Alaska Conference of Seventh-day Adventists in Anchorage, Alaska. He is a member of the Midtown Christian Fellowship Seventh-day Adventist Company in Anchorage.

## THE GOD WHO SURPRISES

by Larry R. Evans

**VV**HAT was supposed to be just another pastoral/administrative assignment turned out to be a life-changing experience for me. It not only changed my vision for the church, but it also changed my conventional understanding of God. This came about because of one family's desire to be open to God's unconventional leading. In this case I ended up being the beneficiary of their faithfulness.

When I was a district pastor, the conference president where I was serving decided it was time to reevaluate the role of the laity. He formed a small task force to explore the issue and to bring back a report to the constituency. A layperson who was a friend of mine was named chairperson, and he invited me to be part of the task force.

Eventually our group proposed some uncoventional but pragmatic approaches and structures for providing resources to local congregations. These new methods were common in the business world but uncommon in the world of religion, or so we thought. We knew we would need to send someone for a training program, but we knew of no specific training program that would meet our need.

Several months later I found a brochure advertising a training program for the very kind of program our task force was recommending. My excitement quickly turned to disappointment when I noted the cost. It was far too expensive. I dared not ask the conference for assistance to attend. Nevertheless, it was good news to know that such a training program did exist!

With the dream still alive, I wrote to the chairperson to let him know of my discovery. I explained that our dreams for the church weren't so wild after all. Others were already doing it and were even holding training seminars. While we might not be able to send anyone for training for a few years, at least we could have confidence that we were on the right track. My letter carried my enthusiasm for how our dream as a task force was indeed a practical possibility.

Uncharacteristically, I didn't get around to mailing the letter for several days after I had written it. Was this an oversight? I don't think so.

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What I didn't know was that my friend—the chairperson—and his wife had recently covenanted with God to set aside a certain percentage of their business income above their regular tithe and offerings to assist with some special project.

They set two conditions. The Lord would have to make very plain to them exactly what that project should be, and the project would need to be brought to their attention within a specific period of time when they would make their decision. All of this they made a matter of special prayer.

As only God could arrange it, my letter about the training program arrived on the first day of their set time period. The timing of my letter and their careful follow-up inquiry led them to believe that this project was indeed God's plan. They told me of their plan to help with the cost of training, but they were uncertain of the actual amount, since it would be determined as a percentage of income from their business.

Soon enough, their business prospered far beyond their expectations. The income percentage they had reserved for the special project was more than enough to cover the actual cost of the training program. The family was blessed, and so was I. The insights and skills that I learned from that training program have been invaluable to my ministry and a blessing to many congregations.

All of this was made possible by the faithfulness of a single family who dared to dream about what the church could become and by the intervention of a God who sees possibilities where we may not!

Scripture is replete with similar stories. Peter exclaimed to the onlookers after the healing of a crippled man: "Men of Israel, why does this surprise you? . . . Why do you stare at us as if by our own power or godliness we had made this man walk?" (Acts 3:12, NIV.)

Perhaps we are too astounded by miracles. After all, we have a God who not only cares but One who also surprises.

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.

Larry R. Evans is president of the Georgia-Cumberland Conference of Seventh-day Adventists in Calhoun, Georgia. He is a member of the Georgia-Cumberland Academy Seventh-day Adventist Church.



**VV**HEN our congregation in the 1960s undertook to finance both a church-building project and a new school in concert with two other congregations,

it was quite a strain. Though we had no builders in our congregation, our new pastor knew a Christian man whom I'll call Mr. K. He had skills as a builder, painter, and plumber. Ostracized from his family because of his faith, he came to help us build our new church.

But Mr. K needed a place to live. An elderly church member volunteered to let him stay in her home but said she didn't feel she was able to feed him. Though we didn't have a spare room in our house, we did have enough food. I saw this as an opportunity to hasten the building of our church.

For several months Mr. K came every morning for a hearty breakfast. I also packed a big lunch for him to eat on the job. In the evening he was back for supper with our family. We all enjoyed his company. He ate heartily and restricted himself to only the best of fare.

During that time my husband's paycheck came every other Friday. Usually, by the second Monday, the food money was long gone. But after feeding our boarder for two weeks, I was surprised to find that I had money left over. At first I couldn't understand this, because I was buying extra food. This blessing continued the entire time Mr. K remained with us. It was obvious to us that the Lord was stretching our funds, making it possible for us to increase our building-fund giving.

Mr. K worked on our church until it was completed. He not only used his expertise but also organized volunteer workers as they came to help.

His hard work—and the meals he ate—made it possible for there to be a "beacon on the hill" on the corner of Barber and Evergreen Avenues in Woodbury, New Jersey.

#### Do not neglect doing good and sharing; for with such sacrifices God is pleased. Hebrews 13:16, NASB.

Ruth Ericson is a retired accounting clerk in Fletcher, North Carolina. She is a member of the Upward Seventh-day Adventist Church in Flat Rock, North Carolina.



### THE WORST FOR THE BEST By K. Jollimore

HOW CAN we afford to put two kids in a Christian school?"

We pondered this many times as my husband and I started our Christian experience. We were relatively new to the church and trying to survive on his income as a literature evangelist. Christian education wasn't the priority for us that it was for others in the church who were encouraging us to enroll the boys in the local church school.

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Our two sons, ages sixteen and thirteen, attended public school and were not eager to make a change. However, they were beginning to feel out of place in the public school system as they became more involved in the church. Their circle of friends slowly grew to include their new church friends, and their social activities became less related to their old acquaintances.

Shortly after Halloween of the year that our youngest son was in seventh grade, he came home from school one day quite upset. The events he related became the deciding factor in our stepping out in faith and allowing God to provide the means for their education in a Christian school.

In late October, the students in his public school decorated their classrooms for Halloween and then voted on which room was the best decorated. When our youngest son entered one of the ninth grade rooms, he was shocked to see certain phrases written on the chalkboard. Three in particular stuck out in his mind: "Satan Rules," "666," and "Kill your parents for Satan." He asked the teacher why he allowed "that garbage" on his board. The teacher replied, "What's the matter? Is it too scary for you little Grade Seven's?"

I contacted the school the next day and was surprised and shocked to learn that not only did they freely admit that the whole incident had in fact occurred, but they saw nothing seriously wrong with the message they were conveying to their students. Of course, I know this is an extreme case, and many—if not most—public schools would not condone or defend such activity. However, as unfortunate as this incident was, especially where young, impressionable minds are concerned, it became the catalyst for a good thing in our family. It prodded us to put our boys in church school sooner than we otherwise would have. If we hadn't done it then, our oldest probably would have missed out entirely, as he was already in the tenth grade.

With the love and support of our church we were able to send our sons to a better school. To our amazement, we not only had enough money, but from that time on our financial situation has improved dramatically. We now have a very successful painting contracting business and I am employed as a computer instructor.

God can use the worst for the best.

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

K. Jollimore is a computer instructor at a private trade school in Halifax, Nova Scotia. She is a member of the Tantallon, Nova Scotia, Seventh-day Adventist Church.

#### TESTING THE LORD By Conrad L. Neft

IN 1977 I was working in a factory, assembling various items for sale to other factories. I was baptized into the Adventist Church, and I felt that the Lord wanted me to test His Word in the area of the Sabbath and all His commandments, as well as on the matter of tithe. The Lord had already given me the victory over cigarettes and alcohol.

I told my wife that the tithe would have to come out of the monthly budget. I owed about \$2,000 in miscellaneous bills. I decided, as a way of a test, that any overtime should go to paying off those bills. At the time, I was making \$5 an hour, which was a decent wage for the work I was doing.

I told my employer I would no longer be working on the Sabbath. Our section consisted of eight people, so having the Sabbath off could create a problem. Our work came in blocks with deadlines, so overtime was required. We worked 40-hour, five-day weeks.

The Lord worked quickly on my boss, for shortly he changed our schedule to a 40-hour, four-day week, with Friday as an overtime day. So within six months I had all my bills paid (out of the overtime income) and had started putting money into the bank. My Sabbaths were free, and with ten hours of overtime available instead of eight, I realized an immediate increase in my pay.

When I joined the church, I had quit drinking alcohol. About the same time, I finished an electronics course. These two self-improvement efforts earned me a wage scale upgrade of two steps.

As my merit pay increased, I divided my raises three ways: one third for offerings, one third for taxes, and one third for retirement investment. Over the next few years my giving rate rose from ten percent to nineteen percent of my total income, minus the amount set aside for my retirement. Now that I am retired, the Lord still enables me to maintain a sixteen-percent giving ratio. I'm glad I tested the Lord.

And now, Israel, what does the Lord your God require of you, but to fear the Lord your God, to walk in all His ways and to love Him, to serve the Lord your God with all your heart and with all your soul, and to keep the commandments of the Lord and His statutes which I command you today for your good? Indeed heaven and the highest heavens belong to the Lord your God, also the earth with all that is in it. Deuteronomy 10:12-14, NKJV.

Conrad Neft, M.Sgt., USAF retired, is a member of the Madison, Wisconsin, Seventh-day Adventist Church.

#### A HERITAGE OF FAITHFULNESS By Elsworth A. Hetke

BEFORE I was born, my homesteading, immigrant, Lutheran parents became interested in the Adventist faith by reading the German *Signs of the Times.* One afternoon they were working at the kitchen table, processing a whole pig they had purchased from the general store owned by a Jewish man. My father had just removed the animal's head when two visitors arrived. One, a

My father had just removed the animal's head when two visitors arrived. One, a distant neighbor, was a lay leader in the local Adventist church; the second, a stranger, was an Adventist pastor. The pastor kept a noticeable distance from the pig. The neighbor helped my father remove the dead animal from the house while mother washed and scoured the table. The four sat down at 2 p.m. for a Bible study. By 2 a.m. my parents were Seventh-day Adventists.

During that Bible study the pastor thoroughly indoctrinated my parents on at least three points: Sabbath observance, stewardship, and clean and unclean meat. This last point was somewhat perplexing to my parents, who were struggling with a depression-era family economy. They had made a large investment in the hog, at five cents per pound, intending that it keep them in meat for the winter. After a short night's sleep and considerable time spent in prayer, my father took the carcass back to Wittenberg's store. He explained that he had become a Seventh-day Adventist overnight and could no longer eat pork. Would Mr. Wittenberg buy back the hog? He would. Then my father told him that he had already cut off the head. "Good," Mr. Wittenberg said. "I will now give you six cents a pound."

Thus began a lifelong journey in trusting God. Sabbath and stewardship went hand in hand. My early memories include riding to church on a one-horse sleigh, never arriving late. Each time the offering plate passed by, my father put something in. I remember sitting on his lap in church, rubbing my face against his, and getting a whisker rub. Father did not shave on Sabbath. The pastor had taught him that shaving was unnecessary work. And it probably was, since the only means of shaving was a straight razor.

As we children grew, so did our father's desire for us to have a Christian education. He sold the farm, and we moved west to a fruit-growing area. This move also took us from a German-speaking community to one where English was the predominant language. Even before my father bought an orchard, he made sure we children were enrolled in a church school.

He spoke five languages, but English was not one of them. We children were conscripted to do all the check- and letter-writing, as well as envelope-addressing. That was how I became aware of my father's faithfulness in tithing his income. Even after he learned to speak and read English, spelling remained a constant battle, so the children continued with the scribe assignment.

#### OVER AND OVER AGAIN!

The orchard usually provided a comfortable living for a family of six, but when crops failed, it was belt-tightening time. The single event fruit farmers feared most in late summer or early autumn was a hailstorm.

Very few such storms hit our beautiful valley, but one particular late August day the weather forecasters predicted hail. My father was concerned, but he did not panic. He called his family around the kitchen table. The well-worn German Bible produced cherished texts, including Malachi 3:11. Then he prayed. It was a fervent prayer of a righteous man. He reminded God that he had tried to follow His will and to be faithful. Then he asked for protection for his farm.

I went outdoors just as the heavens opened. What a rainstorm! There was no hail, and the storm quickly passed. Soon the next-door neighbor paid us a visit. He had already surveyed his orchard and vineyard. They were devastated by hail.

We went out to look at our orchard. There was no damage. Other neighbors who had received hail damage heard of our "good luck" and wondered why we were so fortunate. My father said simply, "I asked God to protect my orchard, and He did!"

Forty years ago, when my wife and I set up our own home, we agreed that returning to the Lord His own would be a habit with us. It still is!

## I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground. Malachi 3:11.

Elsworth A. Hetke is director of human resources at Southern Adventist University in Collegedale, Tennessee. He is a member of the Collegedale Seventh-day Adventist Church.

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