

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

Psalm 66:16

The EIGHTH MEETING

Evadeane Peters

Harold Guizar

G. Edward Reid

Walter Brown

Will Eva

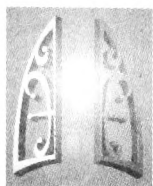
Raj Attiken

Richard Barron

Beverly Stevens Binder

Randy Roberts

Jerry Page



BED LINENS, A COIN PURSE, AND A MOTHER'S WITNESS

By Evadeane Peters

IT WAS wartime. Household goods were scarce, or nonexistent.

My mother read in the *Kansas City Star* that there would be a linen sale the following day at Jones department store. She determined she had the necessary \$12 to cover two sets of sheets and pillowcases. Then she made plans to arrive at the store early, be in a short line, and go home with new percale, top-of-the-line bed linens.

Apparently many other women had read the same advertisement and decided upon the same strategy. When Mother arrived, a crowd was around the door waiting for the 9:00 a.m. opening. When the doors opened, the crowd surged to the tables of bed linens, then quickly formed a line to the cash register.

Pickpockets, too, read about sales that bring crowds, and crowds provide the perfect setting for plying their trade. So of course these types were on hand to do what they do best—steal from women caught in the jostle, whose minds are distracted by the stress of the event.

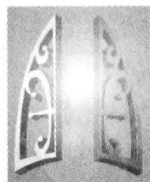
Only when she reached the cashier did Mother learn of her loss. She was frantic at this financial disaster. Still clutching the bed linen, unable to believe she could have been robbed without the slightest recognition it was happening, Mother emptied out the contents of her bag, hoping against hope she had somehow overlooked the wallet. But it really was gone. She saw her two-sided coin purse that held her 10 percent tithe on one side and 10 percent offering money on the other. Considerably more than \$12 was in the purse, and in the pressure of the moment she considered buying the precious linens with that tithe money and replacing it later. But she couldn't bring herself to use this money she had set aside as sacred. Distressed, perplexed, still clutching the bed linens, she stepped away from the cash register, not knowing what to do.

A few minutes later the store manager found her empty wallet, which had been tossed behind a radiator. Mother boarded a bus for the trip home. It wasn't a happy day, and the experience didn't have the kind of happy ending God sometimes sees fit to work out at other times. Mother came home without those bed linens or the \$12.

Despite the disappointment, Mother's trust in God's promises and her conviction about giving only increased. At the time of her death I found in her handbag a later-model divided coin purse. It was hand-lettered on the inside leather with the words "Tithe 10 percent" on one side and "Offering 20 percent" on the other.

A little that a righteous man hath is better than the riches of many wicked.
Psalm 37:16.

Evadeane Peters is director of communication and women's ministries of the Texas Conference of Seventh-day Adventists in Alvarado, Texas. She is a member of the Keene, Texas, Seventh-day Adventist Church.



A FIVE-DOLLAR BILL AND JOY IN MY HEART

By Harold Guizar

I GRADUATED from college in June 1983, ready to enter the ministry. I had my diploma but no job and no car. That day my father bought me a 1974 Ford Granada, and off I went to Los Angeles with only \$150 in cash and the enthusiasm to begin submitting résumés.

Two months went by, and I had no call to ministry. By mid-August, I found myself at the Spanish American Adventist Church, with only a \$5 bill in my pocket. That had been the longest summer of my life.

“Lord, I need Your help!” I prayed earnestly that Sabbath morning. The deacons began collecting the tithes and offerings. For some reason I felt a strong desire to place my last \$5 into the plate as an offering, perhaps as an emphatic symbol of my trust in God. But then the struggle began. A small and very reasonable voice in my mind said: “Don’t give your last \$5; you’ll need that money for gas.” It was true that the gas tank on my car was almost empty.

Meanwhile the deacons advanced down the aisle, getting close to where I was sitting.

“Lord, help me!” I prayed again. “I want to return to You my last \$5; but Lord . . .” I opened my eyes, and the deacon was smiling at me, patiently waiting for me to give my morning offering.

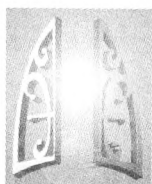
My \$5 went into the offering plate. “I trust You will provide for my personal needs, O Lord!” I said to myself. Immediately, what had been a spiritual fight became a blessed assurance. That day I walked out of church with the confidence that the Lord had heard my prayer. How did I know? Because I had joy in my heart.

The next morning I received a phone call, and before it had ended, I had an appointment scheduled with the senior pastor of the church where I had given my last \$5. Two weeks later I had my first job in ministry.

What a lesson of trust! I learned that day where my real security may be found: not in a \$5 bill or in any amount of money, no matter how much I may appear to need it. I need the Lord more and rejoice to put my trust in Him.

For our heart shall rejoice in him, because we have trusted in his holy name.
Psalm 33:21.

Harold Guizar is senior pastor of the Callexico Spanish Seventh-day Adventist Church in Callexico, California.



BLOOD MONEY AND TRUST

By G. Edward Reid

IT WAS our first year of marriage, and we hoped to spend our first Thanksgiving together with my wife's family. We were living in Berrien Springs, Michigan. I was attending the seminary at Andrews University, and Kathy was commuting several days a week to Michigan City, Indiana, where she was finishing her nursing degree at Purdue University's north central campus.

Though we were sponsored by the Gulf States Conference, the seminary subsidy in those days was less than \$300 a month. Since we were both in school, we had to manage two tuition accounts and our living expenses. We were working as much as we could. Kathy worked for the biology department at Andrews, and I had started a tree-trimming business.

As that first Thanksgiving approached we realized that we just didn't have the money to travel to Tennessee to be with Kathy's family as we had hoped. Since Thanksgiving is more enjoyable with a group, we invited two couples to join us for dinner at our place. They also were students and in much the same financial condition as we were. On Tuesday of Thanksgiving week Kathy planned to go to the grocery store for some special holiday-type food fixings. Then she discovered that we were essentially out of money—broke. She told me of our plight.

I thought of the \$40 in cash in the top drawer of my dresser. It was the tithe for money that I had received on a large tree-trimming job. I told Kathy why the money was there, and we discussed for a few minutes whether or not we should use the tithe money for our Thanksgiving dinner and then pay God back later.

It wasn't a long discussion. We decided together that we wanted to start our marriage upholding the principle of honesty with God. We wanted to put Him first, as we had read in the third chapter of Proverbs. So we decided that we wouldn't use God's money to buy groceries. We placed the money in a tithe envelope and sealed it—ready to be taken to church the next Sabbath. We were trusting God to provide for us.

Later that day the thought occurred to me that we could each sell a pint of blood and get some money for food. So we called around and found that a nearby hospital in Buchanan, Michigan, was buying blood. Early Wednesday morning we drove the 12 miles to the hospital, had our blood typed, and each gave a pint. I

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received \$10 for my type A+ blood, and Kathy got \$30 for her rare type O blood. Together we had \$40—the exact amount of the tithe that we didn't use!

Two and a half years later we left Andrews University to begin our ministry. Kathy had finished her nursing degree and passed her state boards. I had received my master of divinity degree. But most significantly, in regard to our earlier commitment to faithfulness, we had all our school bills paid—no student loans—and we had just purchased a new car.

Over the years we have maintained the principle of putting God first. For us, that means returning tithe on our gross income and giving generous offerings to our great Benefactor. Looking back, we can see the hand of God in our lives in so many ways. But the blessings continue. Now, many years later, our children have both graduated from college and neither of them has school debts or loans.

O taste and see that the Lord is good: blessed is the man that trusteth in him.
Psalm 34:8.

G. Edward Reid is director of stewardship of the North American Division of Seventh-day Adventists in Silver Spring, Maryland. He is a member of the Atholton Seventh-day Adventist Church in Columbia, Maryland.



ALL THESE THINGS

By Walter Brown

I WAS the pastor of the Adventist church in Meridian, Mississippi. One day we received an unusual letter from my mother, who lived Florida. She wrote that she had received a phone call from a friend who told her, "I feel impressed that your son, who is a pastor in Mississippi, needs a new suit. I am going to give you some money to send to him."

"That's strange," I said to my wife. "I don't really need a new suit. I bought one just a week or two ago." We were puzzled. It was true that our finances were tight at the time, and it had been difficult to get together enough money to buy the much-needed suit. But why would the Lord impress our friend with the thought that we needed help after we had managed to get the suit?

Later that same day, when I arrived home, I found our dog, Pug, in a big fight with another dog. I grabbed Pug's collar and pulled her away from the other dog. In the confusion of the moment and the excitement of the battle, one of my legs was mistaken for the other dog. By the time I got the dogs pulled apart and calmed down, my new suit had a huge hole in it.

I went into the house and said to my wife, "Look at my new suit! It's ruined, and we don't have any money to buy a new one."

She replied, "Remember that letter you received from your mother just this morning? Remember she said that you should be getting some money to buy a new suit soon?"

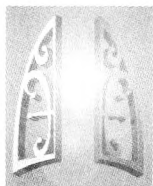
I had forgotten about the letter. We read it again, and it still said the same thing.

In a few days we did indeed receive the money in the mail, and I was able to buy another suit. Diane and I were reminded of the comment in *The Desire of Ages* that says "our heavenly Father has a thousand ways to provide for us, of which we know nothing" (p. 330).

As we have experienced challenging financial situations from time to time, my wife and I have often thought of the wonderful promise that Jesus made to meet our needs and the way it was fulfilled in Meridian, Mississippi.

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

Walter Brown is secretary of the Iowa-Missouri Conference in West Des Moines, Iowa. He is a member of the Des Moines First Seventh-day Adventist Church.



A MECHANICAL PENCIL AND A LESSON IN LOVE

By Will Eva

I WAS 5, going on 6, and crazy about ships and grown-up things like mechanical pencils. So to my young mind, hardly anything could have been better than to board the *Queen Elizabeth* in New York for the five-day voyage to Southampton, England. As the ship eased out into the Atlantic, we left the upper deck and made our way below to our cabin. On the way we stopped for a look in the ship's store. There in the glass case under the counter I spotted a display of beautiful mechanical pencils. Each one, on its pearly barrel, had a sketch of one of the ships of the Cunard line. I had to have one of those pencils. Unable to find one displaying the *Queen Elizabeth*, I settled for a pencil commemorating the *Lusitania* and persuaded my father to buy it for me.

From the first moment I held it in my hand I was proud to own it. I remember turning the chrome end to the left and right so that the lead appeared and disappeared, and adjusting it so it was exactly right when I tried to write or draw with it. Owning that pencil made me feel a distinct cut above my older sister.

During our short stay in England we visited an elderly widow and had after-

noon “tea” in her home. The grown-ups were talking, and I was bored. Then I remembered my pencil. I took it out of my pocket and began the familiar routine, twirling the lead out and turning it back in. Apparently I was sitting near our hostess, for the next thing I remember is handing her the pencil. She became strangely pensive as she turned it over in her aging fingers. Though I guess I didn’t really realize it, the atmosphere in the living room had changed into a quiet sadness.

After a moment she spoke. “You know, my husband went down with the *Lusitania*.” The next thing I remember, the unthinkable began to happen. My father took me aside and began whispering unimaginable things! “It would mean very much to the lady if you would give her your pencil. . . . I’ll get you another one. . . . It’s up to you.”

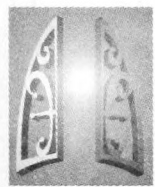
And so I left without my pencil but with a strange, mixed sense of contentment.

I still think sometimes about that pencil and the woman in England. I think about what my father asked me to do, and I wonder: Was it wise of him to do such a thing? What effect did the experience have on me?

I know how some would answer these questions, and I know how others would. But I know this was one of the formative moments in my life. That day I learned at least a little about loving, being unselfish and even sacrificial. Whenever I think of that English afternoon and another long-ago afternoon near Jerusalem involving a Father and a Son, the message is clear again.

God loveth a cheerful giver. 2 Corinthians 9:7.

Will Eva is editor of Ministry magazine at the General Conference of Seventh-day Adventists in Silver Spring, Maryland. He is a member of the Spencerville, Maryland, Seventh-day Adventist Church.



CARING FOR CREATION

By Raj Attiken

WHILE driving to a friend’s home in the heart of Ohio’s Amish community one morning, I found myself caught in a traffic jam of horse-drawn buggies. The three buggies ahead of me—one of them an open carriage—carried passengers dressed in their Sunday best. I didn’t have the audacity to pass them and cause a cloud of road dust to settle on them. They were on their way to worship, and I was going to participate with them.

As I crawled along the narrow gravel road at speeds less than five miles per hour I took in the delightful scenery of the picturesque countryside. The rolling hills of Holmes County, Ohio, are home to the largest Amish settlement in the world. Flowers were everywhere, a trademark of the Amish appreciation for beauty. The neatly kept farms across the hillside carried the trademark of Amish industry.

I have made some acquaintances among the Amish in recent years. I have learned that most Amish people prefer farming to other vocations. They believe in caring for the soil, both through beautiful fields and colorful gardens. I have learned that for them the newborn calf, the freshly plowed soil, and the ripening grain are manifestations of God's power. They possess a profound sense of stewardship to care for God's creation.

What at most other times would have been an irritation to me became a refreshing encounter that Sunday morning. My eyes and my attention were diverted from the speedometer to a reflection of God's bountiful gifts to His creation and to a community's recognition that they were stewards of this creation. Here were people who were intense in their commitment to be faithful to the blessings of God. Here were some of God's honorable stewards.

God was reminding me to be a more responsible caregiver to the world that He has called "good."

The earth belongs to God! Everything in all the world is his! Psalm 24:1, TLB.

Raj Attiken is secretary of the Ohio Conference of Seventh-day Adventists in Mount Vernon, Ohio. He is a member of the Mount Vernon Hill Seventh-day Adventist Church.



THE MONEY IN THE TOP DRESSER DRAWER

By Richard Barron

ONE DAY, as was usual during my senior year in college, I went home after my morning classes to enjoy lunch with my wife and two children. As we ate I asked, "What are we having for supper tonight?"

She replied, "This lunch we're eating is the last food we have in the house."

"That's no problem," I told her. "After my afternoon classes, I'll take you to the market."

She paused a bit and then said, "It's not a problem of having no food; it's having no money."

"No," I assured her, "that's not a problem. We'll simply use the money in the top dresser drawer."

She looked at me as if I had lost my mind. "That's tithe. That's the Lord's money!" she exclaimed.

Well, of course I knew that. But I saw no problem using it now. My children needed to eat. I had Scripture on my side, and I quoted: "If any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel" (1 Timothy 5:8).

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So in between bites, I told my wife matter-of-factly that I was not an infidel and that we would use the tithe money to purchase food for the family.

"Infidel or not, we will not spend the Lord's money!" she declared.

We had, as they say, a few words. I vigorously defended my position. She, with equal vigor, insisted that even though, as the mother of these children, she was more concerned about their welfare than anyone, she nevertheless was determined that we would be obedient to God in this matter. "God's tithe comes first, before any other considerations!" she maintained.

So, seated at the table eating my very basic lunch, I finally agreed with my wife that we would never use His tithes for our personal needs. That afternoon I decided to put my trust in the Lord and to let Him care for us. Then I bowed my head and apologized to Him for having entertained the thought of using that which was holy unto Him.

As we resumed our meager meal someone knocked on our door. I opened it to find a fellow student, a close friend of ours. "Hello," he said, "I stopped by on my way to the market. I have to shop for my family. Why don't you come along?"

"Thank you very much for being so thoughtful, but much as I need to go, this is a bad time. We're, uh, a little short on money."

I'll never forget his next words.

"That's why I've come by! I have some extra money, and you are welcome to use what you need to buy groceries!"

Praise the Lord!

Bring ye all the tithes into the storehouse, . . . 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. Malachi 3:10.

Richard Barron is associate director of the Youth Department at the General Conference of Seventh-day Adventists in Silver Spring, Maryland. He is a member of the Emmanuel-Brinklow Seventh-day Adventist Church in Brinklow, Maryland. This story originally appeared in More College Faith (Berrien Springs, Michigan: Worthy Books, 1997).



THE TRUCKER

By Beverly Stevens Binder

IT WAS one of those summer days most people dread—oven-hot and windy enough to transfer topsoil from one county to the next. And it was Friday afternoon. My husband, Lloyd, was hurrying home from town with repair parts when he saw a trucker climbing down from the top of his semi, which was parked on the shoulder of the highway. The fellow looked rough—sweaty, with

unkempt hair and beard—the kind of fellow you’d just as soon drive on by. He obviously had a serious problem, though, and needed help.

At that point Lloyd felt that *he* had the problem. Help is usually spelled “T I M E,” and time is especially precious on a Friday afternoon, even in summer.

Maybe he’ll just need someone to make a phone call for him, Lloyd thought hopefully as he pulled up to the big rig.

“I’m out of fuel,” the trucker explained. The primary tank was empty, and when he had switched to the auxiliary, he had discovered that it had developed a leak and was empty also. The closest station was some 30 miles away. Would Lloyd help him out with five or 10 gallons of diesel? Yup, Lloyd would.

“Hop in,” he said, and they headed on to the farm, about five miles away.

The trucker looked uncomfortable—as if he had something on his mind.

“I don’t have any cash or checks on me to pay you. All I have is a credit card.”

“Don’t worry about it. You can pay me the next time you come by this way” was Lloyd’s easygoing reply.

“I’ve never been routed up here before—doubt I’ll ever be again,” said the trucker.

“Then just help out someone else who needs it. I’ll consider that payment enough.”

The trucker sat deep in thought the rest of the way. The two men filled the fuel containers and drove back to the truck. Things seemed a bit strange. Lloyd could usually get a conversation going with anyone, but he couldn’t get even this fellow’s name.

“Say, I want to give you *something* for the fuel and your trouble. There’s a little knickknack shelf in the back of the truck. Would you take that? I picked up the loaded trailer, delivered all the furniture on the lists to each of the warehouses, and no one claimed it. It’ll be unloaded at the unhooking point and go into unclaimed freight. Don’t know where it came from or where it’s supposed to go ’cause every place got what they ordered. Why don’t you back your pickup to the trailer, and I’ll throw it on for you.”

So saying, he opened the door. Standing alone in the middle of the trailer was a crate about seven feet tall. The trucker lifted the crate with his powerful arms and quickly deposited it on the pickup bed. Then he smiled, waved, and hopped into the cab of his rig.

As he drove off, Lloyd did have enough presence of mind to notice that there was no identification anywhere on the semi—and then it was gone in the evening dusk.

The “little shelf” turned out to be a beautiful six-foot wood, mirrored, lighted, multishelved curio cabinet, which occupies a special place in our living room. I never dust it without remembering an unusual Friday afternoon in the life of a busy but kindhearted farmer.

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Do not forget to entertain strangers, for by so doing some people have entertained angels without knowing it. Hebrews 13:2, NIV.

Beverly Stevens Binder and her husband, Lloyd, own and operate a cattle and grain farm near Leola, South Dakota. They are members of the Leola Seventh-day Adventist Church.



SOWING AND REAPING

By Randy Roberts

BUD WAS my very good friend. It didn't quite begin that way, though. We weren't enough alike to become friends right away. He was retired; I was in my 20s. He was married, with grandchildren; I was single, with no children. He had extra time on his hands; I had too much to do. But I was the pastor and he was the head elder, so we had to find common ground.

I remember my first encounter with Bud. I was fresh out of seminary and on my way to my first postseminary pastoral assignment. He and I spoke on the phone. He wanted to help me find a place to live. I wanted to do that by myself.

Later he offered to do pastoral visitation with me. We agreed to meet at 1:00 p.m. He arrived at 11:30 a.m.

As time passed I began to look forward to our times visiting together. I especially enjoyed his stories—stories of his growing-up years, stories of his different business ventures, stories about his family and friends, stories about the church.

Our pastoral visitation took us all over the city—near golf courses, where many retirees spent lots of time; past travel agencies advertising senior cruises; close to shopping malls promising anything a person might wish to enhance his later years.

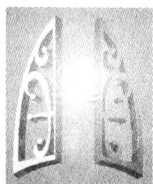
Bud had sufficient means to spend more time and money at these places than could most others. But he invested himself—his time, his talents, and his efforts—in building up the body of Christ in our city. He did so even through the serious illness that ultimately took his life. And his efforts paid rich dividends in people won to Christ, a new church building, and the close friendship of a single and sometimes lonely pastor.

He became a fast friend whose investment in things eternal captured my admiration. In preparing his funeral sermon and in reflecting on Paul's words that a man reaps what he sows, I began to comprehend what an immeasurable glory awaits him.

Do not be deceived, God is not mocked; for whatever a man sows, that he will also reap. For he who sows to his flesh will of the flesh reap corruption, but he who sows to the Spirit will of the Spirit reap everlasting life. And let us not

grow weary while doing good, for in due season we shall reap if we do not lose heart. Therefore, as we have opportunity, let us do good to all, especially to those who are of the household of faith. Galatians 6:7-10, NKJV.

Randy Roberts is assistant professor of practical theology at Loma Linda University in Loma Linda, California, and senior pastor of the Corona, California, Seventh-day Adventist Church.



AN EQUITY OF TRUST

By Jerry Page

OCTOBER 29, 1984, was the beginning of a “Great Disappointment” for our family.

Like many young families, one of our financial goals was to save a nest egg for future needs by building equity in a house. Twice we bought and sold houses for a nice profit without even needing a real estate agent. Our nest egg was growing—just as planned.

In 1981 we moved to Denver. While I’d given the Lord some of the credit for our previous good real estate investments, I was secretly reserving some of the credit for myself. This time I prayed a little less and trusted my judgment more. We purchased a house that I thought would be another good investment.

It soon became clear that I’d made a mistake. We simply couldn’t afford the payments on this house. If we didn’t sell it, we’d have to spend our savings just to keep up, and lose our precious equity. We placed an ad, and in a few weeks we had a buyer. We rejoiced in God’s help!

When I arrived home the evening of October 29, I found a message from the man who’d bought our house; he couldn’t get financing and was canceling the contract. It happened that the same day our bank sent us notice that our checking account was overdrawn \$1,000 because of a mistake in my calculations.

Our joy turned to discouragement.

I went to the Scriptures for consolation and guidance. In Psalm 37 I found counsel for people in hard financial times: don’t fret, but trust in God, because He won’t let righteous people become beggars. I claimed those promises. To me they meant the Lord would sell our house quickly.

And then we waited—while month after month the price of real estate in Denver plummeted.

Up until that time I thought I had figured out how God works for His people in financial matters. But where was God now? Why wasn’t He saving our equity?

Eventually we did sell the house, but not for the profit I had anticipated. We actually left Colorado with a small loan to pay off rather than a nice nest egg.

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Yet that experience was a wonderful answer to our prayers. Because that is where we learned to trust our finances to the Lord.

Yes, we lost money on one house. But since then we have seen miracle after miracle as the Lord has provided not only for our needs but for many of our wants and desires.

In the margin of my Bible, near Psalm 37, are written dates and reminders of times when the Lord helped us. Money has arrived unexpectedly, cars have been given to us, and the homes we have lived in have each been better than the one before. Our equity is small, but we are rich in trust. Our family wouldn't trade the value of knowing He is there for us for *any* savings account.

We believe these words: "In the future life the mysteries that have here annoyed and disappointed us will be made plain. We shall see that our seemingly unanswered prayers and disappointed hopes have been among our greatest blessings" (*The Ministry of Healing*, p. 474).

The Lord knows the days of the upright, and their inheritance shall be forever. They shall not be ashamed in the evil time, and in the days of famine they shall be satisfied. Psalm 37:18, 19, NKJV.

Jerry Page is president of the Central California Conference of Seventh-day Adventists in Clovis, California. He is a member of the Oakhurst, California, Seventh-day Adventist Church.

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