

# The FIFTH MEETING

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

*Psalm 66:16*

John A. Sines, Sr.

Daniel E. Fider

Albert L. Dudley

April R. Summitt

James L. Stevens

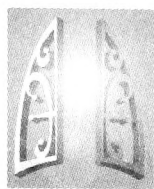
William G. Johnsson

Norman Versteeg

Lil Yarosh

Dan Rice

Larry Lichtenwalter



## GOD'S MEDICAL PLAN

*By John A. Sines, Sr.*

WITH MIXED emotions we, a family of six, came home to the United States on permanent return from mission service. We had enjoyed six exciting years as missionaries in Libya, Cyprus, and Tanzania.

As we settled happily into our new environment in Collegedale, Tennessee, and I started my dental practice, we had to choose some type of medical insurance program for the family. In checking with several insurance companies, we found that our average monthly premium would be about \$400. After much prayer, together with studying God's Word and the Spirit of Prophecy, we chose to do something a little different. We made a covenant with the Lord. We decided to put \$400 a month into a special savings account that would be used only when one of us needed medical treatment.

It took some faith to do this. We had to take into consideration that our third child, Nancy, had contracted malaria and hepatitis six months before leaving Africa. She was still weak and limited in her physical activities. Jackie, our fourth child, had bouts with tonsillitis. Nevertheless, our part of the covenant was that we would practice all God's health laws regarding good nutrition, daily exercise, adequate water, sunshine, temperance, fresh air, rest, and a trusting relationship with Him. We would wear our seatbelts too.

God's part of the covenant was that He would bless us and protect us from catastrophic illness. In four years our health fund contained a sizable amount of money. We chose to invest that money into building a duplex for rent. Four years later we again invested the monies in our medical savings into building a second duplex. This continued until we had four duplexes, a total of eight rental units. The rental properties gave us another source of income and a helpful tax advantage.

Four years ago, with our children grown and married, with their own families, we sold our duplexes after operating them as a side business for 16 years. Our net profit was approximately \$150,000, which was available to be used in the Lord's work. The total of all our medical bills in more than 20 years for our family of six was less than \$5,000.

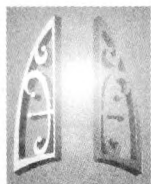
Our simple testimony is that God keeps His promises when we are faithful and trust Him.

If you make the Most High your dwelling—even the Lord, who is my refuge—then no harm will befall you, no disaster will come near your tent. For he will command his angels concerning you to guard you in all your ways; they will lift you up in their hands, so that you will not strike your foot against a stone. Psalm 91:9-12, NIV.

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*John A. Sines, Sr., is a dentist and owner of a family and cosmetic dentistry practice in Collegedale, Tennessee. He is a member of the Ladd Springs Seventh-day Adventist Church in Cleveland, Tennessee.*

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## MIRACLE AT CHRISTMAS

*By Daniel E. Fider*

ON THIS Friday night the church was bustling with people arriving for meetings or preparing for the annual Christmas musical. As I drove into the parking lot someone shouted, "There's a car on fire!"

In shock we watched an old car go up in flames. It belonged to a single mother and her five children. By the time the fire truck arrived, it was too late to save the car. We pushed the burned-out hulk to the back of the parking lot.

Then I became angry. Why did such a tragedy happen to this poor woman who was hardly able to pay her bills? How was she going to manage her large family now? How could God be so unreasonable as to allow this tragedy? If my car had burned, I realized I could go to the dealer on Monday morning with a great excuse to pick out the car I've always wanted, and it would be mine, just like that.

As I walked into the church my anger at God carried over into the Sabbath school teachers' meeting I attended. I spoke of the seemingly senseless tragedy that God had allowed. The Sabbath school superintendent looked at me and said, "Maybe this tragedy is not for Joyce. Maybe God is waiting to see how we will respond." Nothing more was said about the matter.

I called the pastor and requested permission to ask the congregation for help the next morning. My wife suggested that I should forgo whatever I had intended to spend for a Christmas gift for her. She said I could give the money to help purchase a used car that this mother could use on a temporary basis until something else could be worked out. Before Sabbath school started, I had collected \$250 privately. We brought the idea to the church during main service, hoping to collect about \$600. Within ten minutes after presenting the matter to the church, the congregation of about 500 people had contributed \$3,500.

God had more than answered my prayer and had rewarded the faith of a Sabbath school superintendent. But the miracle wasn't over. As soon as I took my seat after making my appeal, a deacon gave me a note that read, "I have a car in the garage that I am not using. If you want it for this woman, you may have it." When I picked up the car the next day, I found to my amazement that it was a full-size car suitable for this woman's family. It was the same make and model as the car I drove, two years newer, and had less mileage!

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

Within two days the family that had lost an old rusty car now had an almost-new one. They had paid the insurance for one whole year, paid off a portion of an outstanding school bill, and were rejoicing in the Lord.

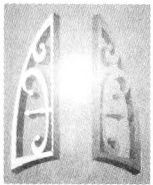
Of course it was a miracle for them. And it was a powerful lesson for me.

**My God shall supply all your needs according to His riches in glory. Philippians 4:19, NASB.**

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*Daniel E. Fider is senior internal auditor for the Cigna Corporation in Hartford, Connecticut. He is a member of the Hartford Faith Seventh-day Adventist Church.*

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## GOD IS BIGGER THAN MEDICARE!

*By Albert L. Dudley*

**A**S A CHILD in an Adventist home, I had heard many stories about what the Lord could do in rewarding the faith of others. My father, a minister and church administrator, often told us of situations where God stepped in and “made the difference.” However, not until I was given the responsibility of serving as administrator of one of our Adventist hospitals did I personally experience what God can do when we put all our faith and trust in Him.

It’s no secret that the healthcare industry in the United States is struggling against some complex challenges. This was indeed the case during the late 1980s. The hospital of which I was administrator was in a medically underserved and largely indigent community. The majority of our population were Medicare and Medicaid patients. Paying the bills was an ever-present challenge. Two specific incidents among many others showed me how God could work in my little corner of His vineyard.

One Wednesday our staff prepared payroll for our 325 employees who expected their paychecks on Thursday. Our bank balance was \$200,000 short of the amount that was needed to meet the payroll. No payments that would cover this amount were due us.

“What do we do?” my chief financial officer asked as we sat in my office. I didn’t have an answer for him, but I assured him that God would provide, *again*. The coming weekend included a holiday, so the banks would be closed on Monday. With faith I instructed that we should distribute the checks on Thursday after 2:00 p.m. instead of the normal Thursday morning schedule. After our meeting I quietly closed my door and sincerely prayed to the God of the Shunammite widow of Elisha’s day. I reminded the Lord that I was His steward and that, according to His modern-day messenger, “The Lord is waiting to do great things for His children who trust in Him” (*Advent Review and Sabbath Herald*, May 5, 1891).



## THE FIFTH MEETING

Over the weekend I continued in prayer. On Tuesday morning I knew something needed to happen. About 11:00, after the mail had arrived, the chief financial officer appeared at my door. His eyes were as big as 50-cent pieces. He could barely speak. He said, "You won't believe this, but we just received a check this morning for \$200,000 from an unexpected donor source." We bowed our heads in prayer and thanked the Lord for His faithfulness.

On another occasion funds again were not available to make payroll. This time we were expecting our regular biweekly Medicare payment of \$175,000. Again, after distributing payroll checks on Thursday afternoon, our Medicare check arrived on Monday morning—but instead of being \$175,000, it was made out for \$1,200,000. How could this be? Obviously there was a big mistake. We deposited the check but used only the amount we knew to be correct. We knew that Medicare would call any day for repayment. One, two, three weeks went by with no call. Finally, after the third week, I decided we would call and notify Medicare of what had happened. After some checking, the Medicare representative came back to the phone and stated that indeed a mistake had been made, but "you may keep the funds, and your next several remittances will be adjusted accordingly." We again thanked God for the much-needed cash flow that carried us for several months.

As one of God's stewards, I know that "He is able."

**[He] is able to do exceeding abundantly above all that we ask or think, according to the power that worketh in us. Ephesians 3:20.**

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*Albert L. Dudley is chief operating officer and co-owner of CliniCare Health Services, Inc., in Laurel, Maryland. He is a member of the Breath of Life Seventh-day Adventist Church in Fort Washington, Maryland.*

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### THE MYSTERIOUS LOIS GREEN

*By April R. Summitt*

I WAS in the middle of my Ph.D. program in history at Western Michigan University and was studying for my comprehensive exams. The work was intensive and required me to be extremely careful in budgeting my time and money.

I had always believed that God required good time and money management from us and that I felt I had done a good job with this lately. And yet, somehow, I was running short of money and did not have the \$350 I would need for rent that month.

I dropped my head to my hands and breathed a prayer. God had greatly helped me until now. He had helped me pay off some debt and learn to manage

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

money better, and He had helped me through some illness that threatened to end my studies. How could He leave me now?

Four years before I had been strongly tempted to stay in the business field, but I had become convinced that if I were to be the best steward of my talents, I should go back to teaching. Hadn't God led me this far? Why was He abandoning me now?

What I needed was a miracle, something I was not sure I had ever experienced before. And what reason did I have to expect one?

Two hours later the phone rang. It was my mother in Tennessee.

"April?" she said. "I have found the strangest thing in my mailbox at the nursing home! Someone put an envelope there with your name on it. I opened it to see what it was, and it is a card from someone named Lois Green. Do you know a Lois Green?" she asked.

"No," I answered, puzzled. "What does the card say?"

My mother read the card to me. It said, "The Lord has impressed me that you may be having trouble making ends meet. I hope this helps. Lois Green."

Enclosed was \$300 in cash.

In a rush of words I told my mother about my financial trouble, that I had not told anyone else about it, and that this must be some kind of miracle.

We both spent the next couple weeks asking around my mother's home for information on a Lois Green, and we never found her.

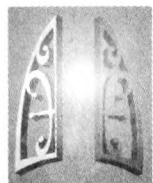
I thank God frequently for His help, which He continues to provide every day. Whenever I am tempted to take an easier road or to give up, I remember my miracle. All God expects of us is our best: our best use of time, money, talents, and health. And I believe that if we are good stewards with our gifts, the Lord will provide us with all the support we need.

He certainly has done this for me.

**Ask, and it shall be given you; seek, and ye shall find; knock, and it shall be opened unto you: for every one that asketh receiveth; and he that seeketh findeth; and to him that knocketh it shall be opened. Matthew 7:7, 8.**

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*April R. Summitt is assistant professor of history at Andrews University in Berrien Springs, Michigan. She is a member of Pioneer Memorial Church in Berrien Springs. This story originally appeared in More College Faith (Berrien Springs, Michigan: Worthy Books, 1997).*



## FIDELITY, INTEGRITY, RESPONSIBILITY

*By James L. Stevens*

**I**N 1969 my wife and I had been married for several months, and we were thinking about starting to attend a church. My wife's parents had become Seventh-day Adventists a couple years before.

One Saturday morning I said to my wife, "Let's go down to the Adventist church today and see what it's like." We were warmly greeted and welcomed in the sanctuary, and we thoroughly enjoyed the fellowship of the Anderson, Indiana, Seventh-day Adventist Church.

I had been raised in a Baptist background, and as a child I had been taught to be faithful to God in tithes and offerings. At this time in my life I wasn't sure whether the true church was the Seventh-day Adventist Church or any other church. But I did know that I should be faithful with God. So I began to look around the local Adventist church to see how the members were managing money.

I saw that the church was running a local welfare center, so I began directing all our contributions into that welfare center. I felt that this must be a way approved by God for use of my money.

Still not members, we attended the church for more than a year. We faithfully returned our tithes and offerings into the management of the church leadership. It seemed to us that the members of the church were also faithful in their own stewardship and in managing the funds we had given.

Later on, I became an Air Force pilot and soon afterward my wife and I became members of the Seventh-day Adventist Church. Continuing to make our contributions, we learned that local church leaders distributed and took care of the local offerings, and sent the tithe somewhere else. We really had no idea where it was sent or who controlled and managed that money, but we knew we must be faithful to the Lord. We felt strongly that the leadership in our local church was faithful in caring for the money.

Eventually I became a local church board member. I saw that at times the local leadership did make mistakes, but overall they were good managers and faithful in the charge that God had given them.

Eventually the Lord impressed my wife and me that we should enter the pastoral ministry. As I became more involved with the affairs of the church, I could see how the funds were spent and distributed on the conference level. Once again I found fidelity, integrity, and responsibility among the leaders of the church.

When I was not a member of the Seventh-day Adventist Church, I saw that the members were faithful. When I became a local member and church board officer,

I saw that the local leadership was faithful. As a minister in the conference, I saw that the conference officials were faithful.

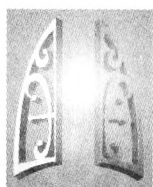
When I became a conference president, I saw how our funds are managed worldwide. I have just as much confidence in how the leadership of the church is handling funds now as I did the first day I began to return my tithes and offerings to the church.

But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully. Every man according as he pur-  
poseth in his heart, so let him give; not grudgingly, or of necessity: for God loveth  
a cheerful giver. 2 Corinthians 9:6, 7.

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*James L. Stevens is president of the Texico Conference of Seventh-day Adventists in Amarillo. He is a member of the Olsen Park Seventh-day Adventist Church in Amarillo, Texas.*

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## THE LORDSHIP OF JESUS

*By William G. Johnsson*

I KNOW just the place for you. This will be an excellent opportunity for you as you begin your career in industry.”

Professor Spooner, chair of the Department of Chemical Technology at Adelaide University in southern Australia, fixed me with his eye. Only 19, I was about to graduate with a degree in chemical technology. Spooner already had invited me to stay on at the university to teach part-time and do further studies. But I declined in favor of getting a salary, and “the prof” picked out what he thought would be an ideal opening for me.

The job was at the gasworks: I would be responsible for quality control. Looking back, it doesn’t sound like such a choice position, but at that time of my life it seemed a great opportunity. I told Professor Spooner I was interested.

The interview was a pushover. After the telephone call from his friend Professor Spooner, the CEO of the gasworks was ready to hire me on the spot.

And, while the surroundings weren’t glamorous, I was excited about a position with important responsibilities.

But one thing remained. I still had the little speech to give that I had been rehearsing for days. “Sir,” I said, “I need to tell you that I am a Seventh-day Adventist. I will not be able to report for work on Friday evenings or Saturdays.”

The CEO looked shocked. “What about occasional Saturday mornings say, once a month? How about emergencies?”

“No sir, I am afraid I cannot work any Saturday.”

He quickly terminated the conversation. As I drove home my mind raced: I



had had the job in my pocket; now, I felt sure, I had lost it. A letter a few days later confirmed my fears: it stated that, because of my inability to be available for occasional Saturday work, the gas company would look elsewhere.

I soon found other work as an industrial chemist. For several years my life revolved around laboratories, experiments, and new products, but also, more and more, on church activities. Eventually, feeling the call of the Lord, I left chemistry altogether and went away to Avondale College to study for the ministry.

Avondale opened up the world to me. From Avondale to India. From India to Andrews University. From Andrews to the General Conference.

I can hardly believe how it all started. I could still be at the gasworks!

For me stewardship comes down to one thing: saying Yes to Jesus, letting Him be Lord in every part of my life.

**For even if there are so-called gods, whether in heaven or on earth (as indeed there are many “gods” and many “lords”), yet for us there is but one God, the Father, from whom all things came and for whom we live; and there is but one Lord, Jesus Christ, through whom all things came and through whom we live. 1 Corinthians 8:5, 6, NIV.**

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*William G. Johnsson is editor of the Adventist Review in Silver Spring, Maryland. He is a member of Sligo Seventh-day Adventist Church in Takoma Park, Maryland.*

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## ALL OF ME

*By Norman Versteeg*

**I**T SOUNDED like a way for me to get some of God's money. He obviously had plenty. Financial gain was a powerful motivation for returning tithe. I was 17.

The corn crop was to help finance my college education. I plowed the ground at the proper time. I cultivated and fertilized religiously. The irrigation water kept the corn growing during dry times. I expected God to bless me with a bumper crop, because I was planning to return a faithful tithe. God had other plans.

Fall came early that year in western Oregon. Cool, wet days followed each other endlessly. The crop and my investment were lost. But I wasn't! I'm not in heaven yet. God can still see me through tough times. God is still God.

Tithing isn't a way for me to get some of God's money. It's a way for God to get all of me. He owns me and what I sometimes think of as mine. Tithing is a way to express my love and loyalty to God no matter what happens. God knows how to starve selfishness and nourish assurance.

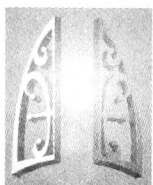
I am rich.

I pray also that the eyes of your heart may be enlightened in order that you may know the hope to which he has called you, the riches of his glorious inheritance in the saints, and his incomparably great power for us who believe. That power is like the working of his mighty strength. Ephesians 1:18, 19, NIV.

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*Norman Versteeg is senior pastor of the Arlington Seventh-day Adventist Church in Riverside, California.*

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## COLLISION CONSOLATION

*By Lil Yarosh*

A MIDNIGHT phone call jolted us awake. The anguished voice of my husband's new coworker arrested our compassion. "We've been in an awful wreck," he murmured. "Would you please take the baby-sitter home and care for the children?"

As the details of the accident later unfolded, we learned that a carload of drunken teens in a bald-tired, unlicensed junker had hit this couple's vehicle head-on around the bend of a well-known "dead-man's curve." The husband's tongue was partially severed and his hip crushed. His wife, thrown through the windshield, sustained major head trauma and coded twice in the emergency room.

Prayer-bathed days slipped into weeks, and weeks into months. We bedded our two daughters on sleeping bags and turned their bedroom into guest quarters. Our 2½-year-old boarder didn't know us well enough at first to connect us with a name. His kindergartener sister broke down only once, when she heard a radio announcer mention Mother's Day.

The challenges mounted. The wife's parents from England moved in with us. The husband's mother, an opera star from Germany, needed transportation and soothing of a distraught temperament. Her only son lay on a water mattress fighting septicemia and teeth-chattering, body-shaking chills, fully aware that his wife remained in a coma. Neighbors alerted us to a fire in the children's home. We were thankful that it had been confined just to the basement because of the neighbor's quick action.

Years later, we look back on that pressure-intense experience as a most rewarding demonstration of God's watchcare. That foursome of a family is fully functional, and the little blond lad who was taken in by near strangers is now a computer expert who warmly dubs us "Aunt" and "Uncle."

A coworker had a head-on collision with a careening car. Our family collided with the heartwarming cushion of a caring Christ, who strengthened us moment by moment.

As God's steward, I had been good at blocking out convenient time slots "for

the Lord's work," with pretty precise outcomes anticipated. But this was a valuable lesson about "hanging in there" over the long haul for an encounter laced with a string of unknowns.

**Blessed be the God and Father of our Lord Jesus Christ, the Father of mercies and God of all comfort, who comforts us in all our tribulation, that we may be able to comfort those who are in any trouble, with the comfort with which we ourselves are comforted by God. 2 Corinthians 1:3, 4, NKJV.**

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*Lil Yarosh is a registered nurse, a vegetarian cooking and health lecturer, and a medical office manager. She lives in Maple Glen, Pennsylvania, and is a member of the Chestnut Hill Seventh-day Adventist Church in Philadelphia.*

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## A TIME FOR EVERYTHING

*By Dan Rice*

**I** WAS in a formal classroom for the first time in 12 years: a husband, father, active church member, full-time employee, and now, a college freshman.

I had a good job as an electrical lineman (before the days of gender-neutral job titles). Yet primarily because of the example of a dedicated pastor I became convinced that God was calling me to a higher level of responsibility and achievement. So I went back to school while continuing to work full-time to support my family.

What a challenge it was to fit church, family, work, and school responsibilities into the 24 hours a day that God gives to each of us! In fact, I was also doing some other part-time work to help meet my college expenses.

In all this busyness, where would I find the time and opportunity to reach out to others with the news of a wonderful Saviour and Friend? How was I going to fit this important part of my Christian life into an already impossible schedule? This was a real concern to me.

Soon enough, God's Spirit led me to answer my dilemma. I realized that for the next several years in dozens of classes, I would have a captive audience when it was my time to present a paper or a speech. I prayed every day for guidance in choosing topics that would honor God and bring good news to my professors and classmates.

I was attending a Methodist college, taking a double major in business and psychology. Within that framework I was still able to bring a variety of messages to the members of the classes I attended. In speech class I presented the details of the Five-Day Plan to Stop Smoking. I was also able to present the reasons for not smoking. In experimental psychology I was able to set up and carry out an experiment that appeared to show the addictive nature of tobacco. In business

management I was able, as my class project, to present the structure of the Seventh-day Adventist Church. Since one aspect of the church is our publishing work, I presented *The Desire of Ages* as a gift to the professor, to represent the kinds of books being published. In a New Testament class I was able to speak of my faith in a number of discussions.

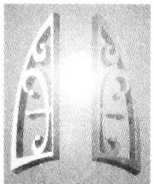
This is just a small sample of how God was able to use me, when no time seemed to be available, to combine my college studies with Christian outreach to those around me. God showed me how to do two things at the same time.

**There is a time for everything, and a season for every activity under heaven. Ecclesiastes 3:1, NIV.**

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*Dan Rice retired as an electrical distribution general manager for Cleveland Electric Illuminating Company in Cleveland, Ohio. He is a member of the Lakewood, Ohio, Seventh-day Adventist Church.*

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## THE OLD VIOLIN

*By Larry Lichtenwalter*

WE OFTEN dreamed of giving large gifts for the Lord's work. "If we only had the money, we would give it in a moment." A million. A hundred thousand. Ten thousand.

"Wouldn't it be wonderful to give like a rich person?" we would say with a hopeful smile. Ours, however, was just the usual economy of young workers' families with several children. No savings. No accumulated assets. A checkbook balance hovering around \$1.92. A steady stream of bills. Four children in Adventist schools.

The church we were pastoring was in a building program. Our family had already made a generous commitment from our earned income—a monthly amount for three years. It would be challenging to meet that pledge, but we made our commitment based on the promise that God would return enough for us to give more and to meet our own needs as well.

Somehow we remembered the violin under the bed. It had been my wife's since she was 12 years old. Years ago we had purchased a newer, better sounding one, so the old one just lay there collecting dust.

"Let's sell it and give half to the building program," my wife suggested. Twice before, we had considered trading it for another, but we hadn't been satisfied with the \$1,000 or \$2,000 we were offered. Now, however, \$500 or \$1,000 would be a sizable addition to our commitment toward the new church building.

We took the violin to a luthier to sell. He was skeptical. "I will not handle this instrument until we can verify what its label says it is," he said. So we shipped it



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to an international violin appraiser in another state and waited.

Two weeks later we lifted our hearts in wonder at God's providence. Our little under-the-bed violin was worth \$45,000. We couldn't believe it. But it was true, and within a few months we sold it. God gave us the joy of giving \$22,500 above what we had already promised.

We tasted the joy of giving like a rich person, and in the process were reminded that when we give generously, God gives return enough for us to give again and to meet our own needs as well.

**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.**

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*Larry Lichtenwalter is senior pastor of the Village Seventh-day Adventist Church in Berrien Springs, Michigan.*

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