

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

Psalm 66:16

The THIRD MEETING

Shirley Ann Munroe

Jesus Uriarte

James Brauer

David Crook

Jamie W. Spence

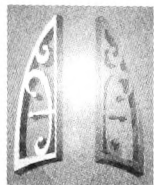
Janet S. Borisevich

Chuck Randall

Paul W. Robberson

Hubert Moog

Ellamae Watts



DAILY BREAD, A TEAM OF HORSES, AND FORTY YEARS

By Shirley Ann Munroe

IN 1938 my father died from a ruptured appendix. One of his business associates cheated my mother out of our inheritance. To support her family my mother had to return to college to become certified to teach school in California.

We had just enough money to live on while she took the needed extra college work. We moved to the city of my mother's new teaching job after she finished just before the start of school in the fall. By the time we had paid the movers and the first month's rent, we were completely out of money. No money for food, no money for school supplies, no money for gas for the car.

The school system wouldn't issue my mother's first paycheck until October 1. That meant we would be without *any* money for a whole month. We knew no one in the city. Where could we turn for help?

Even in the most dire of circumstances Mother always had been faithful in returning tithes. After my father's death some friends had actually suggested to Mother that it wasn't necessary for her to tithe in our difficult situation. This was an idea she quickly rejected. She had a personal relationship with the Lord—"a partnership," she said. Her responsibility was to make the service and honor of God supreme. He would do the rest. Mother was very comfortable taking all matters to God in prayer, confident in asking, knowing He would answer.

On the first day in our new location, Mother, my sister, and I joined in worship. We read promises from the Bible and *The Desire of Ages*. Mother pointed out that God had a thousand ways to answer our prayers. All we really needed was bread.

We knelt to pray for bread and placed our problem before the Lord. We claimed the promises we had just read, telling God we knew this problem was not too big for Him. We thanked Him for hearing and answering our prayers. God would provide.

About an hour later, while we were hard at work unpacking boxes, the doorbell rang. It was a postman with a special delivery letter that had been forwarded from our old address. It contained a check for \$240. Since Mother's teaching salary at that time would be \$130 a month, the check was the equivalent of one full month's salary plus more than \$100. We immediately knelt among the boxes and thanked God for His mercy and blessing, and especially for answered prayer.

Where had the money come from?

The letter explained that *40 years* earlier my mother's father had underwritten a team of horses for a farmer who had never repaid the debt. The farmer had died and his son had found the unpaid promissory note. He added 40 years of inter-

est to the amount owed and set about finding my grandfather's heirs. The \$240 was my mother's share.

God's promises took on new meaning for our family that day.

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

Shirley Ann Munroe retired in 1988 as vice president of the American Hospital Association in Chicago, Illinois. She is a member of the Roswell, New Mexico, Seventh-day Adventist Church.



A CHECK, A JUDGE, AND A LESSON IN TRUST

By Jesus Uriarte

THE ESSENCE of stewardship is trust. When I, with simple integrity, manage the affairs the Lord has entrusted to me, He is trustworthy to bless me in whatever way He knows is best.

As an attorney, I am used to being *mistrusted* by everyone, even my own clients. Apparently, and perhaps for good reason, people don't often view the legal profession as a bastion of the trust that is the hallmark of good stewardship.

Though distrust by my own clients is part of life, I was still stung to see Roberto's lack of trust in me. I had been working to resolve his claim and finally had negotiated a settlement. Both of us were happy. I needed my share of the settlement money as badly as he needed his. We had the settlement check in hand. Roberto simply needed to endorse it and wait for clearance of funds through my bank account.

Roberto was not happy with this procedure. Who could guarantee that I would not steal his money? Of course I had given him assurances, but still he resisted. He wanted some guarantee. I could give nothing but my word. He simply would have to trust me. Finally Roberto relented and endorsed the check. I gave it to my wife, who handled the bank deposits.

As luck would have it, my car wouldn't run the day she was planning to go to the bank with Roberto's check. With only one car, we decided that Brenda would drop me off for my various appearances at the courthouse while she went on to the bank. She would pick me up later.

I started my day at the courthouse running from courtroom to courtroom. Along the way a bailiff told me that my secretary was trying to contact me. I called her, and she told me that Judge Gordon's secretary had called with instructions for me to go to her office as soon as possible regarding one of my clients. "Well," I asked, "who is the client?" It was Roberto.

This was hard to take. I guessed that Roberto had called the judge and told her I was going to take his money. Even though it wasn't true, just having the accusation aired before a judge was very embarrassing. I dashed to the judge's office. Her secretary told me to go right into the courtroom.

"I can't do that. The judge is in the middle of a trial," I said.

"The judge gave specific instructions for you to go right in," the secretary said firmly.

This must be worse than I had imagined! I entered and spoke to the bailiff, who then spoke to the judge. The judge turned and motioned for me to approach the bench. A million thoughts were racing through my mind. As I approached she handed me something. Reaching for it, I saw that it was the check Roberto had endorsed.

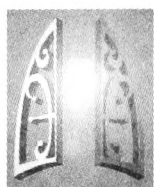
That morning the judge was walking to the courthouse in downtown Miami, just one person among thousands walking the same busy streets. She happened to look down and saw a check lying on the pavement.

Roberto's check must have fallen from Brenda's purse as she did some casual shopping in downtown stores after leaving me at the courthouse. Anyone could have taken that check. It was fully endorsed and anyone could have negotiated it. I was responsible for Roberto's money and would have had to replace it. The funds for which I had anxiously been waiting also would have been lost. And yet, somehow, among the thousands of people who could have found that check, the judge was the one who spotted it.

What an experience to see that judge smiling at me as if to say "You are a very lucky man." I smiled back, knowing that luck had nothing to do with. It was all a matter of stewardship: I had determined to be trustworthy with Roberto's money; the Lord, even when I was unaware of the crisis, was trustworthy with my life.

**For your Father knows the things you have need of before you ask Him.
Matthew 6:8, NKJV.**

Jesus Uriarte is an attorney in Miami, Florida. He is a member of the Westchester Spanish Seventh-day Adventist Church in Miami.



HE LIVES WITH ME

By James Brauer

MY SUMMER task-force responsibilities were over. My wife and I had worked for 10 weeks in Denver during the summer of 1974. Now we needed short-term jobs for the rest of the summer to earn some money to get back to the seminary. Jobs were scarce. People were being laid off from the construction jobs

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I had counted on. I tried several firms without success. I checked out other options, like being a lifeguard. The answer was the same: "Sorry!"

I explored every job option possible. Finally I said to my wife, "God knows our needs, so I guess He will have to work something out. I don't know what else to check."

My theology describes a personal God who enjoys being involved in our daily lives. Jesus says that when we love and obey Him, He will come and make His home with us. Does God actually live in my house?

By the end of that miserable job-hunting week, my wife and I both had jobs. And not only that, but the jobs lasted only as long as we needed before returning to the seminary. And they provided just the amount of money we needed to travel back East. Coincidence—or relationship?

The real issue I must decide is simply whether God is real. Is He "a very present help in trouble"? Does He listen? Does He act in our behalf? Does everything I have belong to Him? Does He live with me?

When I answer yes to each of these, I'm already on the exciting journey of true stewardship in a life with Him.

Does He always give me everything I want? No! Sometimes it seems to me that His timing is terrible. *Perfectly* terrible. "Perfectly" because He always comes through, on His schedule, not mine. Regardless of what happens, I know He is living right there with me through everything that happens.

If anyone loves me, he will obey my teaching. My Father will love him, and we will come to him and make our home with him. John 14:23, NIV.

James Brauer is president of the Rocky Mountain Conference of Seventh-day Adventists in Denver, Colorado. He is a member of the Arvada, Colorado, Seventh-day Adventist Church.



CARS, MEDICAL SCHOOL, AND THE GOODNESS OF GOD

By David Crook

AT A relatively young age I was impressed with the importance of stewardship. I began a faithful practice of returning the Lord's tithe and giving offerings. At 14 I began supporting myself fully, including paying my entire expense through boarding academy and college. When I graduated from those institutions, both of them owed me money.

Shortly after I married, my wife and I felt convicted to return a second tithe. According to simple arithmetic, there wouldn't be enough money to cover all our

commitments, including a home mortgage and car loan. However, we felt such conviction to do this that we launched out in faith and began returning a second tithe. We always had enough money to take care of all our needs—with some left over each month.

All through life these blessings have continued. When I have needed to replace a car, the Lord has always provided a good used vehicle at a very reasonable price. I have never needed to make a major repair to any vehicle, although I have run many to high mileages over my 44 years of driving.

When our son was contemplating attending Loma Linda Medical School, I wondered how we would ever manage that expense. Looking at every possible option, I contemplated cutting our conference advance offering from two percent to one percent. That would not have been a great help compared to Loma Linda tuition, but it was one option. But then I had to stop and scold myself, "Why would you ever think of changing any of your giving when God has blessed you so greatly? Don't you trust His promises?" Shamed, I soon banished that thought. Beyond anything we thought possible, God blessed us with money to help our son through to graduation.

And during all of this we have basically been a one-income family, living on a pastor's salary. I truly believe Malachi 3:10 because I am experiencing it.

"Bring all the tithes into the storehouse, that there may be food in My house, and try Me now in this," says the Lord of hosts, "if I will not open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it." Malachi 3:10, NKJV.

David Crook is president of the Seventh-day Adventist Church in Newfoundland and Labrador. He is a member of the Bay Roberts, Newfoundland, Seventh-day Adventist Church.



"STOP PRAYING FOR RAIN!"

By Jamie W. Spence

THE MEDICAL mission vessel, *Canvasback*, lay at anchor in Likiep Lagoon, while ashore the boat's physicians and dentists worked in a little tin-roofed shed. Lines of children and anxious parents waited in the shade of the breadfruit tree. There were children exhausted from enduring months of pain from abscessed teeth. There were children with ears draining pus, feverish children with impetigo progressing into cellulitis.

As captain, I faced a tough decision. *Canvasback's* tanks were nearly out of fresh water, and our water maker was broken down. Whether you live in Arizona or Athens, water is precious, but in the coral atolls of the Pacific, it is life or death. Rain water

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flows from thatched eaves into World War II airplane wing tanks, and old 55-gallon gasoline drums.

In the evening our 16-foot outboard skiff bumped alongside, and the weary doctors climbed aboard *Canvasback*. I told them my decision. "In the morning we must break down the clinics, weigh anchor, and return to Majuro for water."

An animated protest ensued. "Patients need follow-up, children have not been healed." "Surely," they told me, "God doesn't want us to leave these people in need. We should kneel and pray together."

I hadn't the faith to believe that even God could repair that water maker, so we prayed for the other impossibility: rain in the dry season. That night there came a flash, a clap of thunder rolling over the ocean, and a torrential downpour that filled our tanks. The next morning on the island, catchments were full; naked brown children bathed under thatched eaves and splashed barefoot through puddles. The clinic's overwhelming lines of patients dwindled as parents struggled through the downpour while sheltering their sick children under broad taro leaves.

An outrigger dugout canoe came off the island and out to *Canvasback*. A dripping delegation of Likiep's leaders respectfully requested that "*Canvasback*'s captain please stop praying for rain."

God must have been showing His sense of humor, for the rain stopped as quickly as it had begun.

**You gave abundant showers, O God; you refreshed your weary inheritance.
Psalm 68:9, NIV.**

Jamie W. Spence is a missionary and founder/executive director of Canvasback Missions, Inc., in Benicia, California. He is a member of the Pleasant Hill, California, Seventh-day Adventist Church.



ARABIC, ALLAH, AND A CAN OF BEER

By Janet S. Borisevich

AS I walked into the vast cafeteria for the first time, I suddenly realized more than ever that I was a stranger in a strange territory. This was my first day at the University of Washington as a linguistics graduate student. It was also the first time in my life to be a student on a non-Adventist campus.

After choosing some items from the meal line, I looked for a seat. My heart thumping, I spotted an empty chair at a table with five other people, who graciously allowed me to sit with them. I heard them speaking Arabic as I approached, but they stopped as I sat down.

OVER AND OVER AGAIN!

"Please continue your conversation," I said. "I enjoy listening to other languages."

They smiled, thanking me, "You are very kind. Would you like a beer?" One can remained of their six-pack.

"No, but thank you very much," I replied.

"Please, take the last one," they encouraged me.

"Thank you very much for your generosity. I don't drink," I responded.

"You don't drink? Really?" They were very surprised.

"Yes, really," I replied, smiling. "I honestly do not drink."

"But we thought that all Americans drink." They were still amazed. "Are you a Muslim?"

"No, I'm not. I'm a Christian."

"Then why don't you drink? Other Christians we have met drink alcohol. It's OK for them. What kind of Christian are you?" They seemed determined.

"Well," I started, "I'm a Seventh-day Adventist Christian. My religion discourages drinking alcohol because Adventists believe that our bodies are the temples of God and that we should take the best care of them that we can. Drinking destroys brain cells and makes it difficult to make wise decisions."

"Actually we are ashamed," one of them confessed. "We are not supposed to be drinking either. We are Muslims."

"Yes, I know," I said. "Don't you think that Allah has eyes outside of the Middle East?"

"How did you know that we were Muslims?" they asked in surprise.

"You were speaking the same Nadji dialect of Arabic that my other Arab friends speak," I continued. "I figured that you were probably followers of Islam."

One of them got up from the table, gathered all the half-filled cans of beer, and placed them in the garbage can. He then sat down again. "From our hearts, we thank you for sitting with us. We know that Allah has sent you, a Christian, to our table to guide us back to the straight path. What did you say the name of your religion is? Seven days . . . ?"

"Seventh-day Adventist."

"What does this name mean?" they asked. "Tell us more about your religion. We want to know more about it."

Several hours later my new friends and I had discussed the beauty of the Sabbath invented by our Creator, why most Christians worship on Sunday, the difference between the Old and New Testaments, health issues, the earth's last days, and Jesus' second coming.

From that day on I realized the magnitude of every word that we say. I simply could have declined their offer of the beer. But I had also said, "I don't drink." That simple statement gave my Muslim friends an opportunity to hear aspects of the gospel they had never heard before.

Be wise in the way you act toward outsiders; make the most of every opportunity. Let your conversation be always full of grace, seasoned with salt, so that you may know how to answer everyone. Colossians 4:5, 6, NIV.

Janet S. Borisevich is assistant professor of English at Pacific Union College in Angwin, California. She is a member of the Pleasant Hill, California, Seventh-day Adventist Church. This story originally appeared in More College Faith (Berrien Springs, Michigan: Worthy Books, 1997).



POLITICS AND THE SABBATH

By Chuck Randall

I'VE LONG FELT that it is very important for Adventist Christians to be actively involved in their communities. In keeping with that conviction, I have been privileged to serve my community as a trustee on the local hospital board. For more than 15 years I have been the board chair. This responsibility naturally has involved me in the Michigan and American hospital associations.

Several years ago officers of the Michigan Hospital Association asked me if they could nominate me to run for a seat on one of the American Hospital Association councils. This would mark the first time a trustee had ever attempted this. Positions on these AHA councils have always been held only by hospital executives, not trustees.

When the balloting process concluded, my supporters were pleased when I was elected. I, of course, felt honored.

I was interested to note that the first meeting of the council after my election would feature First Lady Hillary Clinton as a keynote speaker. But I was dismayed to learn that the event and future such meetings would be held on the Sabbath.

I blushed to realize that I hadn't even thought about the possibility of a Sabbath conflict. What should I do? Many from my state association were proud of our accomplishment in getting me elected. It seemed to me that resigning would be letting them down. I considered how I could justify attending; I knew that some Adventists did choose to go to such events on Sabbath.

After praying about my problem, I made my decision.

With some considerable guilt feelings about disappointing friends, I called the woman then in charge of this council at the American Hospital Association. I apologized for all the inconvenience I had caused and explained why I would not be able to serve on this council. I told her that because of my understanding of God's direction in the Bible, I had reserved the Saturdays in my life for religious celebration.

Having made my little speech, I was sure that this was the end of an embarrassing situation, and all I needed to do was to get off the phone as

quickly as possible. However, the gracious voice on the telephone apologized to me and said, “Mr. Randall, I’m sorry that you’ll miss your first meeting. But if you will agree to serve on this council, I promise you that during the rest of your term I will not schedule another meeting on Saturday.”

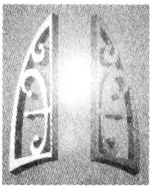
“This organization needs people with character and principles,” she continued. “I am looking forward to meeting you!”

She was true to her word. And since that time the council position has brought me in touch with senators, representatives, other government officials, and hospital leaders all across the country.

I’ve been convinced again of the value of community involvement by Adventist Christians and have renewed my confidence in a special promise recorded in the Bible.

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

Chuck Randall is owner of White Oak Retirement Center in Lawton, Michigan. He is a member of the Paw Paw, Michigan, Seventh-day Adventist Church.



A YOUNG TEACHER’S BLESSING

By Paul W. Robberson

ONE OF MY earliest memories of church life, after becoming a Seventh-day Adventist Christian at age 22, is of teaching a young-adult Sabbath school class. I had agreed to be the teacher less than two years after I had begun to study the Bible myself.

Clearly I didn’t have the experience I needed, but I learned that God gives gifts and makes provision in ways that are beyond our abilities or means.

The subject of the lesson one week was the Sabbath. The class was full. I didn’t know many people in the class, and I guessed that visitors were present, but I lacked the knack of setting people at ease by opening with greetings and welcomes.

I was particularly afraid someone would ask a question I couldn’t answer. However, I had studied the questions, looked up the answers, underlined the teacher helps, and prayed that the Lord would help. With grit and determination I launched into the lesson—rather mechanically, I am sure—posing each question, eliciting each answer. The closing bell brought great relief to me, and doubtless to the members of the class.

In the ensuing years I have been privileged to teach many hundreds of Bible lessons—to individuals, to classes small and large, to evangelistic follow-up meetings, to convention gatherings, even to groups that had to have my words

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translated into Spanish, Japanese, and Russian. When I hear “Great lesson,” “I enjoyed that study,” or “I never thought of it that way before,” I say “thanks” and thank the Lord.

After that young-adult lesson about the Sabbath, however, I didn’t hear anyone say a word. They just rose and left—all except for Alan.

Alan sat in his chair until all the others had left. He then rose and walked up to me. I will never forget his words.

“I’m Roman Catholic. I’ve been studying the Bible and have come to believe in the Sabbath. I have been looking for God’s true church, and today I found it.”

Words cannot express my joy, then or now. By God’s blessing and with the guidance of the Holy Spirit, I pray that I may continue to be a faithful steward of the precious gift of teaching.

So shall my word be that goeth forth out of my mouth: it shall not return unto me void, but it shall accomplish that which I please, and it shall prosper in the thing whereto I sent it. Isaiah 55:11.

Paul W. Robberson is an actuary in Chicago, Illinois. He is a member of the Hinsdale, Illinois, Seventh-day Adventist Church.



THE LOAN

By Hubert Moog

AS A CHILD growing up in a small Adventist church in northwestern Ohio, I heard many sermons from pastors, evangelists, and local elders about the truths of the Bible. The matter of faithfulness in tithes and offerings brought conviction to my young heart. I began to return faithfully to God that which He claims as His—the tithe. As I grew older I also started giving offerings.

During academy I continued to follow these convictions and arranged for tithing of my school earnings. Upon graduation from Emmanuel Missionary College (now Andrews University), I accepted my first denominational position as an accountant at Wisconsin Academy. While there I married my college sweetheart, and in due time two little girls blessed our home.

As is the case so often for families with young children (ours were only 13 months apart) the medical bills for childhood illnesses became a challenge to handle on our small denominational salary. In time our share of the medical bills, after health-care subsidies, made it very difficult to cover all our family expenses and continue to be faithful in returning tithe and offerings. We finally succumbed to the temptation not to return tithe and offerings on time. We steadily fell behind on those obligations until we were many months in arrears.

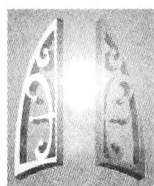
My wife and I were conscience stricken, but we didn't know how to catch up on our small salary. Finally we decided we had to do something. We decided to borrow enough money to be up-to-date with the tithe, offerings, and a pledge we had made for a local project. Without anywhere else to turn, we borrowed the money from a local lending agency. The interest rate was high, but we wanted to be right with God. The high interest seemed a small price to pay for a clear conscience.

Almost from that very day forward, our financial fortunes began to improve, slowly but steadily. While we have never been close to wealthy, the Lord has blessed us and has satisfied our needs.

From that painful experience many years ago, we learned the joys and contentment that are ours when we put God first. We learned not to use His funds as we want, even when we are in financial distress. Then He is free to keep His promises of blessings for faithfulness.

And I will give them an heart to know me, that I am the Lord: and they shall be my people, and I will be their God: for they shall return unto me with their whole heart. Jeremiah 24:7.

Hubert Moog retired in 1998 as treasurer of the Michigan Conference of Seventh-day Adventists in Lansing, Michigan. He is a member of the Lansing Seventh-day Adventist Church.



THE VOICE OF PROPHECY AND A BROWN SWISS COW

By Ellamae Watts

IN 1952 Bill, my husband, was working as a farm laborer. His employer supplied us a house, utilities, a Brown Swiss cow, and \$200 a month. We were expecting our third child.

We lived 30 miles from the nearest Adventist church, so we needed a reliable car. We were paying \$105 a month for car payment, which, after tithe, left us \$75 a month to live on.

One day Bill attended a special church business meeting called to raise money to bring the *Voice of Prophecy* to our area.

Upon his return home he said, "I pledged \$10 a week to support the *Voice of Prophecy*."

"We can't do that," I said. "You get \$200 a month. Tithe is \$20; we have a \$105 car payment, and that leaves \$75 a month. With \$10 *a week* pledged to the *Voice of Prophecy*, that leaves us just \$35 a month for everything else."

"But I pledged it," he replied, "so we must pay it."

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So we did.

Just about then, for some reason, Bill's employer bought us a second Brown Swiss cow, which we didn't need. So were able to sell the extra cream, which more than paid for the \$10 a week pledge to the *Voice of Prophecy*.

As each has received a gift, employ it for one another, as good stewards of God's varied grace. 1 Peter 4:10, RSV.

Ellamae Watts is owner of Watts Decorators in Lakin, Kansas. She is a member of the Garden City, Kansas, Seventh-day Adventist Church.

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