



FAITHFUL STEWARDS

40 STORIES OF FAITH & ACTION

WALTER E. BROWN

Taste and See

Why publish these 40 stories of faith and action? Will they bring encouragement and hope? Will your devotional life be strengthened? I believe so, and even more. Dr. Maxwell Maltz states in his book, *Psychocybernetics*, that it takes about 21 days to affect a mental change, about 21 days to get used to a face after plastic surgery, and about 21 days to get used to living in a different house before it feels like home. He also writes, “Our self-image and our habits tend to go together. Change one and you will automatically change the other” (*Psychocybernetics*, p. 108).

Why not take, not only the next 21 days, but the next 40 days to start an invigorating, positive habit. There is no better time than the present. We could all gain a closer walk with God, resulting in a more giving heart. “It is a law both of the intellectual and the spiritual nature that by beholding we become changed” (Ellen G. White, *Mind, Character, and Personality*, vol. 2, p. 418). We gradually adapt to what we dwell upon. What do you dwell upon most of the time? The spiritual thoughts and stories in this book are of how God has worked and continues to work in the lives of His people.

Although this is not required reading, I invite you to take five minutes out of your busy schedules to enter this devotional reading with your full hearts and minds, to meditate upon it throughout the day, and to see what God does in your lives! “And we all, who with unveiled faces contemplate the Lord’s glory, are being transformed into his image with ever-increasing glory, which comes from the Lord, who is the Spirit” (2 Corinthians 3:18, NIV)

John Mathews
Director of Stewardship
North American Division

Transformation

Meditate on the things of this world,
You will lose heavens race.
Behold the Lamb of God,
And transformation will take place.

By John Mathews

Day 1

Giving While We Can

"I must work the works of Him who sent me, while it is day: the night cometh, when no man can work" (John 9:4, KJV).

An elderly blind woman in France once gave a large sum of money to the church for missions. A friend told her that she had given more than she could afford.

"No," said the woman. "The amount I gave is the same as my electric bill each month. I am blind and need no lights. So I give that money to bring light to others."

A missionary persuaded a merchant of the great needs of his field. The merchant gave the missionary a check. The following morning, the merchant learned that his business had suffered a heavy financial loss. Regretfully, the missionary returned the check after the merchant requested it. In a few days, however, the missionary received a larger check. The merchant, expressing sorrow for asking for the return of his first check, wrote: "God is teaching me that I must give while I can."

Like the merchant, may God teach each of us that we must "give while we can."

Tom Hennlein,
Iowa-Missouri Conference Offertory Reading,
July 1990.

"All can aid the cause by giving unselfishly of their means to help the various branches of the work....Those who give money to promote the cause are bearing a part of the burden of the work; they are colaborers with Christ" (Ellen G. White).

Day 2

Giving Out of Honesty

“For the eyes of the Lord search back and forth across the whole earth, looking for people whose hearts are perfect toward Him, so that he can show his great power in helping them” (2 Chronicles 16:9, TLB).

One evening shortly after sundown, Mr. Sheldon, a California rancher, called his wife to come outside to see a phenomenon. He pointed to their several acres of sweet potatoes, and then said: “Look at that long line of big rabbits! You know we cannot fight them with all the sagebrush and woods around our property. We are no match for them with their many hiding places. There’s nothing they would like better than to eat the sweet potato tops. Why aren’t they in our field?”

The wife saw the heads of the animals turning from one side to another as if the rabbits themselves were greatly puzzled why they could not get at the potato tops.

“You know, darling, the Lord is restraining those hungry rabbits. He is rebuking the devourer for our sakes and He wants us to honor him by our tithe.”

When the neighbors came to see the bountiful crop of sweet potatoes, they confessed that the rabbits had eaten all their plants. The Sheldons told of the jack rabbit line-up they had witnessed. All acknowledged that it was a miracle that the pests had not touched that one field. This experience made a great impression on Mr. Sheldon, who had not at that time been converted. He had called his wife’s tithing principles “a foolish notion.” Now he was happy to have her tithe the proceeds on their protected sweet potatoes.

Lois Christian Randolph,
Target Heaven
(Review and Herald®, 1973), p. 313.

“An all-wise God knew best what system of benevolence would be in accordance with His providence, and has given His people directions in regard to it. It has ever proved that nine tenths are worth more to them than ten tenths” (Ellen G. White).

Day 3

Giving From the Heart

“There is one who makes himself rich, yet has nothing; And one who makes himself poor, yet has great riches” (Proverbs 13:7).

A story is told of two wealthy Christians, a lawyer and a merchant, who joined a party that was traveling around the world on a pleasure and sight-seeing trip. Before they started, their minister asked them to observe and remember any unusual or interesting things they see in the missionary countries they would visit. The men promised to do so.

In Korea they saw a boy pulling a rude plow through a field by the side of the road, while an old man held the handles and directed it. The lawyer was amazed and took a snapshot.

“That’s a curious picture,” he said to the missionary who served as the group’s guide and interpreter. “I suppose they are very poor.”

“Yes,” was the quiet reply. “That is the family of Chi Num. When the church was being built, they were eager to give something to it, but they had no money. They ended up selling their only ox and gave the money to the church. This spring they are pulling the plow themselves.”

The lawyer and the businessman were silent for some time. Then the businessman said, “That must have been a real sacrifice.”

“They did not so call it,” said the missionary. “They considered it fortunate that they had the ox to sell.”

The lawyer and the businessman had little more to say. But when they returned home, the lawyer took that picture to his minister and told him the story.

“I want to double my pledge to the church,” he said. “And give me some plow work to do, please. I have never known what sacrifice for the church meant. A converted heathen taught me. I am ashamed to say I have never yet given anything to my church that cost me anything.”

Written by Walter E. Brown.

“Unselfish liberality threw the early church into a transport of joy; for the believers knew that their efforts were helping send the gospel message to those in darkness. Their benevolence testified that they had not received the grace of God in vain. What could produce such liberality but the sanctification of the Spirit? In the eyes of believers and unbelievers it was a miracle of grace” (Ellen G. White).

Day 4

Giving Instead of Getting

“Pride goes before destruction, And a haughty spirit before a fall. Better to be of a humble spirit with the lowly, Than to divide the spoil with the proud”
(Proverbs 16:18, 19).

Many years ago I received a *Readers Digest* sweepstakes invitation with the following message: “Imagine the thrill of walking into a bank near the Brown home and surprising the teller when you deposit a \$50,000 certified check in your savings account. And think of the look on the faces of your Springfield neighbors when you drive down your street in a brand new luxury car—a car you completely paid for in cash.”

As I thought about the motivating principle suggested in this sweepstakes mailing, it appeared that the appeal was to our self-seeking nature. Seeking as much for ourselves as we can get with no interest in others does not, in the end, lead to real joy and happiness. On the other hand, love and unselfishness is a great blessing to others, as well as us personally. We will be blessed and strengthened in our Christian walk if we seek to develop an unselfish and generous spirit.

Written by Walter E. Brown.

“The spirit of liberality is the spirit of heaven. The spirit of selfishness is the spirit of Satan” (Ellen G. White).

Day 5

Giving for the Good of Others

“I have shown you in every way, by laboring like this, that you must support the weak. And remember the words of the Lord Jesus, that He said, ‘It is more blessed to give than to receive’” (Acts 20:35).

We have all received gifts, and it always makes us feel good to be remembered in this way by friends and family. It is also a good feeling to receive heartfelt appreciation from someone to whom we have given a gift that we have put a lot of thought into. Some have never learned the joy of giving; their aim in life seems to be getting everything for themselves. That is not the way to true happiness.

About 1890 a wealthy Englishman kept busy looking after a shipping line. Every morning he read the papers carefully, noticing particularly the weather reports. He also worried because he feared that there might be a war. His ships were his life.

At the age of sixty he sold his business for more than five million dollars. He thought he would be happy now since he wouldn't ever have to work again. But he was not. The newspaper no longer interested him. He found life empty and finally decided to drown himself.

On a cold foggy morning he went to one of the bridges over the Thames, planning to jump off. As he was about to climb over the railing, he saw a poor, miserably dressed man crouching nearby. “What are you doing here?” he asked, walking up to the man.

“Oh sir, I don't like to tell you, but I came here to drown myself. I have no money for the rent and my family will be put onto the street today.”

The merchant took out his purse and handed it to the man.

Oh, thank you sir. God bless you.” The merchant's interest was aroused. He went with the man to his home, paid the overdue rent, and arranged for food to be brought for the hungry family.

That night he was happier than he had been for months. He had discovered that it is truly more blessed to give than receive.

Virgil E. Robinson,
Reach Out

(Review and Herald®, 1970), p. 113.

“Would men make their property secure? Let them place it in the hands that bear the marks of the crucifixion. Would they enjoy their substance? Let them use it to bless the needy and suffering” (Ellen G. White).

Giving for Missions

“Go ye therefore, and teach all nations, baptizing them in the name of the Father, and of the Son, and of the Holy Ghost: Teaching them to observe all things whatsoever I have commanded you: and, lo, I am with you always, even unto the end of the world. Amen” (Matthew 28:19, 20, KJV).

In their insightful book, *Behind the Stained Glass Windows*, John and Sylvia Ronsvalle reported that many have come to an incorrect conclusion about mission giving. The stewardship team discovered that many pastors believe that funds that go out of the congregation take money out of their own baskets. They see these appeals as a great big vacuum cleaner, sucking money out of the congregation. They are wrong! Pastors tend to think that if they push missions too hard, it will hurt the local operations. Studies tend to show the opposite. Pastors should know better, but they see missions as competing with local budget needs. Pastors who take their church members on short-term mission trips have a better perspective. God is doing great things all over the world—nearby and far off. I encourage you to lend your influence to the worldwide work.

*North American Division (NAD)
Pastor's Stewardship Newsletter,
September 2008.*

“To show a liberal, self-denying spirit for the success of foreign missions is a sure way to advance home missionary work; for the prosperity of the home depends largely, under God, upon the reflex influence of the evangelical work done in countries afar off” (Ellen G. White).

Day 7

Giving as a Result of Obedience

“Who is the man who fears the Lord? He will instruct him in the way he should choose. His soul will abide in prosperity, And his descendants will inherit the land” (Psalm 25:12, 13, NASB).

When my husband and I got acquainted, he operated a seasonal business which was open seven days a week during the summer and closed during the winter months.

During the winter was when Ralph and I got acquainted, and he started to keep the Sabbath and to return tithe. When summer came, he decided to keep the business closed on Sabbath. His father said, “There is more business on Saturday than on any other day of the week. If you close on Saturday, you will starve.”

Ralph kept his business closed on the Sabbath, which normally would have been the opening day of the season. He held his opening the next day—on Sunday. He had more business on that one day than any entire week before, when the business was open seven days a week.

Ralph and I were married shortly after this. We always found that God blesses those who love Him and keep His commandments.

Olga Speer,
NAD Pastor's Stewardship Newsletter,
May 2007.

“ ‘The tithe ... is the Lord's.’ Here the same form of expression is employed as in the law of the Sabbath. ‘The seventh day is the Sabbath of the Lord thy God.’ Exodus 20:10. God reserved to Himself a specified portion of man's time and of his means, and no man could, without guilt, appropriate either for his own interests” (Ellen G. White).

Giving Back the Tenth

“ ‘Will a man rob God? Yet you have robbed Me! But you say, “In what way have we robbed You?” In tithes and offerings’ ” (Malachi 3:8).

The Flour Miller tried in his country church to get the people to tithe. They always gave the excuse that they could not get along on the nine-tenths.

So the Flour Miller promised that he would pay all of the expenses of the church the next year. He was paying most of them anyway, and the people were delighted that he should pay all. The end of the year came and they thought it would be nice to show their appreciation—so they gave a banquet in his honor for his generosity.

Each one who had previously given grudgingly and of necessity stood and spoke kind words of thanks. Finally the Flour Miller, in his response, thanked them for the dinner and denied that he deserved any credit at all for either his generosity or the dinner, neither could he receive their thanks and appreciation. He then explained how from each one of their loads of grain that they had brought to the mill he had taken out a tenth and set it aside for God. Each one had really received pay for only nine-tenths of his grain, and they had never missed God's part. The Miller concluded by saying, "I have been doing this for years in our church, and never missed God's tenth, and I knew that you would not miss it either."

Richard V. Clearwaters,
Stewardship Sermonettes
(Dunham Publishing Company, 1955), p. 10.

“God blesses the work of men’s hands, that they may return to Him His portion. He gives them the sunshine and the rain; He causes vegetation to flourish; He gives health and ability to acquire means. Every blessing comes from His bountiful hand, and he desires men and women to show their gratitude by returning Him a portion in tithes and offerings...” (Ellen G. White).

Day 9

Giving Cheerfully

“So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver” (2 Corinthians 9:7).

Two little Chinese boys stood outside of the Sabbath school waiting to go in one Sabbath morning. They greeted each other cheerfully, and one of the boys said, “Why don’t you go in?”

“My stomach hurts,” replied the other boy.

“What’s the matter? Didn’t you have any breakfast this morning?”

“Well I had a mo mo (biscuit),” answered the other lad, but I didn’t eat it. See.” With that he drew the biscuit out of his pocket and continued, “I didn’t eat it because I didn’t have anything to give for my Sabbath school offering. So I brought my biscuit, but my tummy hurts so!”

The other boy looked at him and said, “You know, I didn’t have any breakfast this morning, either, except a mo mo. See, here is my mo mo”

The other lad became excited and said, “Say, I’ve got an idea! You have a mo mo and I have a mo mo. Why couldn’t we break one mo mo in two pieces? We could each eat half, and then we’d have one whole mo mo to give to Jesus.”

“Say, that’s a good idea,” said the other. They broke one in half and each boy ate a part. They ate it slowly to get all the good out of it. Then their stomachs felt better and they went proudly and happily into Sabbath School.

They enjoyed the entire program. And when the offering plate was passed around, each boy put his hand on the whole mo mo and together they dropped it in. Some of the children smiled. But I didn’t smile. I felt like crying, for their offering was far greater than mine. In fact, I felt as if it were the largest offering given.

Jesus once said that the widow’s mite was more than all that was given that day, for she gave of her very living.

Somehow I felt that Jesus must have looked with special love at two poor little Chinese boys who were willing to give their very living to the One who had given His life upon the cross of Calvary.

Going to a Sabbath school where you see such love and loyalty and devotion brings a great blessing to our hearts. Those two little boys preached a living sermon that day on cheerful giving.”

Adlai Esteb,
Straight Ahead
(Review and Herald®, 1974), p. 276.

“The spirit of liberality is the spirit of Heaven.... The cross of Calvary should appeal to the benevolence of every follower of the Saviour. The principle there illustrated is to give” (Ellen G. White).

Giving Strengthens Faith

“ ‘And I will rebuke the devourer for your sakes, So that he will not destroy the fruit of your ground, Nor shall the vine fail to bear fruit for you in the field,’ Says the Lord of Hosts” (Malachi 3:11).

One Seventh-day Adventist tells that he has paid a faithful tithe for 63 years. Once he lived on a 1600-acre ranch in Montana. He had 640 acres planted to wheat and oats, and the wheat had all headed out when a severe hailstorm struck that area. When the storm was two miles away, he rushed into the house to plead with God for the fulfillment of Malachi 3:8-12. The moment the hailstorm reached his acreage, the Lord spared this tithe payer's wheat and oats by turning the hail into water. For miles around, the neighbors' crops were a total loss. People came from far and near to see the wheat crop standing in perfect shape. From their harvest of thousands of bushels, this Adventist family gave to their needy neighbors hundreds of bushels of the wheat preserved by God's power.

Lois Christian Randolph,
Target Heaven, p. 313.

“Our Heavenly Father has a thousand ways to provide for us, of which we know nothing. Those who accept the one principle of making the service and honor of God supreme will find perplexities vanish and a plain path before their feet” (Ellen G. White).

Giving Faithful Service

“ ‘Well done, good and faithful servant; you were faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord’ ” (Matthew 25:21).

We must all learn to obey God, whether we understand the reason for the command or not. In a very early issue of the *Sabbath School Worker* I came across a story that illustrates this principle.

An Eastern king needed a faithful servant. Two men applied for the position. The king paid both men the day's wage in advance, then took them to a well and put a basket down beside it. "Now, men," he said, "try your best to fill this basket with water from the well. I'll be back this evening to see how you have gotten on." So saying, he went away; and the men began to work. It wasn't long before one man said, "What a silly business—trying to fill a basket with water!"

"But we have been paid our wages," said the other. "He knows why he told us to do it. That is not our business."

"Well, I am not going to keep on doing such a foolish work," said the first man, and throwing down his bucket, he went away.

The other man worked on faithfully, drawing water and pouring it into the basket. And just before sunset the well was dry! Looking down into it, he saw something shining! He let down his bucket, moved it carefully this way and that, and drew up a beautiful diamond ring! "Ah, now I see why the king wanted us to pour water into a basket," he said. "If we had brought up the ring before the well was dry, it would have been found in the basket!" Just then the king came back. The man showed him the ring he had just drawn up. The king smiled and said, "It's yours. You have been faithful in a little thing; now I see I can trust you in great things. Henceforth you will stand at my right hand."

Eric B. Hare,
Make God First

(Review and Herald®, 1986), p. 99.

"The Lord is still testing us to see whether we will prove faithful servants. He is calling upon His people to consider His goodness, to respond to His mercy, and to give proof of their loyalty by bringing all the tithes into His storehouse" (Ellen G. White).

Giving Confidently

“Give, and it will be given to you: good measure, pressed down, shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you” (Luke 6:38).

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 the first of October. 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 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. 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 interest 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.

Shirley Ann Munroe,
Daily Bread: A Team of Horses,
NAD Pastor's Stewardship Newsletter, June 2004.

"Of all your possessions I reserve a tenth for myself, besides gifts and offerings, which are to be brought into my storehouse. This is the provision God has made for carrying forward the work of the gospel" (Review and Herald).

Giving that Inspires

“Better is the poor who walks in his integrity Than one perverse in his ways, though he be rich” (Proverbs 28:6).

I have always enjoyed stories that tell of God’s providences in the lives of His children. A story I remember well was told to me by the elderly lady that to whom it happened. We called her “Grandma Sherick.” She lived with my Great Grandma Thompson, who took care of her, in a small loft apartment above a store in downtown Gowanda, New York. The only access to this apartment was the fire escape stairs that ran down the back of the red brick building.

Perhaps you have guessed by now that both grandmas lived on meager incomes. Grandma Sherick had such a small income that it was hard for her to obtain anything beyond food and shelter.

I was a young child when she told me her “Angel Story.” I was young enough that I could stand on the rockers on the back of her Boston rocking chair and wildly rock her back and forth while her feet flew up and down. I can still remember her laughing.

Grandma Sherick needed new soles on her shoes. You know, the sturdy high-top black shoes that elderly ladies wore in the “olden days.” She had no money, nor any idea how she would ever get money to have her shoes “cobbled,” as it was called then.

Of course, just by having already read several of these stewardship stories, you know that she had been faithful to God and trusted Him to help her. She had prayed for several months that He would provide this service she needed so desperately.

At this point in her story, she took me back to her very small bedroom where I saw the cot she knelt beside each night, and where she praised God and petitioned Him for the few things she needed. She showed me the spot at the foot of her bed where she placed her worn shoes each evening, just before getting into bed.

One night she woke to a brilliant light at the foot of her bed. No words were spoken, but she knew she had seen her angel. In the morning, when she reached for her shoes, she found that they had been cobbled. She said the workmanship was perfect.

As a young child, I felt awe at having been in that room where the angel had shown his presence to that faithful grandma. Since my early years I have felt the tug upon my heart to faithfully return to God my tithes and offerings. Maybe that story, told to me by Grandma Sherick, is where it all started.

Written by Diane Brown.

“Even the very poor should bring their offerings to God. They are to be sharers of the grace of Christ by denying self to help those whose need is more pressing than their own. The poor man’s gift, the fruit of self-denial, comes up before God as fragrant incense” (Ellen G. White).

Giving God's Money

"For what profit is it to a man if he gains the whole world, and loses his own soul? Or what will a man give in exchange for his soul?"
(Matthew 16:26).

Billionaire philanthropist Foster Friess, founder of Friess Associates asset management firm, has contributed millions to relief efforts around the globe, including the Asian tsunami, Hurricane Katrina, the Haiti earthquake, supporting orphanages, mobile medical vans for low-income neighborhoods, orthopedic surgeries for disabled children, water purification systems for mission fields, and numerous other projects.

Giving everyone—of the hundreds—who attended his 70th birthday celebration a \$70,000 check made out to each of their favorite charities, Foster Friess stated, "I believe we are merely stewards, not owners, of what God has given to us. I tell friends who accuse me of being generous that it's the Lord's money."

Recipient of the Benefactor of the Year Award, Foster Friess addressed the Paul Weyrich Awards Dinner in Washington, DC, February 9, 2011: "America experienced the marriage between capitalism and Christianity..."

"Judeo-Christian values provided a unique ingredient in the founding and development of the American Republic. They worked to restrain selfishness and encourage charity.

A prime truth is that human nature, left to itself, is selfish, but the teaching of the Gospel admonished men to resist it.

Two threads can be traced through history: greed and the Gospel.

Of the gospel, it is written in Matthew, chapter 16:26: 'For what is a man profited, if he shall gain the whole world, and lose his own soul?'

Of greed, Harry S. Truman wrote, on December 24, 1946, 'Selfishness and greed, individual or national, cause most of our troubles.'

William J. Federer, *Change to Chains*, vol. 1 (Amerisearch Inc., 2011), pp. 122, 123.

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Change to Chains—6000 Year Quest for Control, Volume 1: Rise of the Republic,
by William J. Federer.

"Christ is our Redeemer, our owner, and he is intensely interested that we shall have peace in this world. He seeks to present before us the attractions of heaven; for where the treasure is, there will the heart be also. To lay up treasure in heaven is to use our God-given capabilities in acquiring means and influence that may be used for the glory of God. Every dollar we earn is the Lord's property, and should be used in reference to the time when we shall be called to give an account of our stewardship" (Ellen G. White).

Giving for the Glory of God

“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).

In this wonderful promise, God says, “Try me out. You bring in the tithe, and I will open the windows of heaven.” Some people think that God promises wealth in return for their tithe. Often He does bless His faithful children with prosperity, but thousands have been equally faithful and yet remained poor all their lives. But the blessing? They have received it in full measure, even to the point of overflowing.

One Sabbath I sat by my grandfather, Elder W. C. White, one of the sons of Ellen G. White, in the St. Helena Sanitarium church. That day a moving appeal was made for missions. When the offering plate came down our row, I watched to see what Grandpa White would do. He took out his pocketbook, and without even looking to see how much it contained, he opened both compartments, turned it upside down, and emptied it onto the plate! Although he was a faithful tithe payer all his life, Grandpa was never blessed with riches. When he died, his house was sold to settle the mortgage.

But was my grandfather blessed? Was Malachi 3:10 fulfilled for him? He would answer, “Most definitely, yes!” He was blessed with seven children, who all remained true to the faith in which they were reared. Every one of the seven entered the Lord’s work, and three became foreign missionaries.

Grandpa was also blessed with an unusual opportunity to work for God. For years he helped his mother, Sister White, in her special work. After her death, he cared for her writings and helped Adventist publishing houses get them translated into many languages.

When he died at the age of 83, the key to the Elmshaven office was in his pocket. Hardly knowing what it meant to be ill, he had spent that last day of his life at work.

At Grandpa’s funeral, Elder J. L. McElhany, president of the General Conference, said, “If everyone to whom our brother has done a kindness could place one blossom upon his bier, he would sleep today beneath a wilderness of flowers.”

For Grandpa White, the blessing had been poured out.

Virgil E. Robinson,
Reach Out
(Review and Herald®, 1970), p. 59.

“The completeness of Christian character is attained when the impulse to help and bless others springs constantly from within—when the sunshine of heaven fills the heart and is revealed in the countenance” (Ellen G. White).

Giving From Conviction

“The Lord is my shepherd, I shall not want.... You prepare a table before me in the presence of my enemies; You anoint my head with oil; My cup runs over” (Psalm 23:1, 5).

“You can’t have more money now than you did last year!” snorted my uncle. “I was a sales manager for 30 years, and I know you can’t make less money, give more to the church, and still have more left over—it’s just impossible!”

Teaching jobs were scarce that year. The only one available paid \$300 less in annual salary than my previous position. And involved added transportation costs. With many misgivings, I signed the contract and looked for ways to economize. I had always returned my tithe, but offerings consisted of “wallet-potluck” on Sabbath mornings. Faced with less income, I decided to return a double tithe using the second one for budgeted offerings.

A few weeks into the program, I noticed that something was different. Previously, with a larger salary, I had never been able to save money. Now my bank account grew steadily.

When I mentioned this increase to my un-churched uncle and showed him my bank book, he shook his head in disbelief. “I just don’t understand it,” he murmured. “Economically it can’t happen!” Though a career businessman who understood dollars and cents, he didn’t understand that God’s economics defy common sense.

During that year, I never missed the cut in salary. As a bonus, the job that looked rather unpromising at first developed into a fine educational position which has lasted more than four decades.

Through the years the tithe has grown, too. In the beginning, it was returned on “take-home pay” only; later, a first tithe was returned on gross income and a second tithe on “take-home pay.” Later still, both tithes were returned on gross income. Finally, it has grown to much more than double tithe.

I truthfully can say I have never missed a penny of that money. Returning it is no credit to me. God has done a miracle by stretching the remaining funds for more than I could ever ask or think.

*NAD Pastor’s Stewardship Newsletter,
September 2003.*

“God is constantly bestowing upon you the blessings of this life; and if He asks you to dispense His gifts by helping in the various branches of His work, it is for your own temporal and spiritual interest to do so, and thus acknowledge God as the giver of every blessing” (Ellen G. White).

Day 17

Two Families (Part 1)

“ ‘Now if God so clothes the grass of the field, which today is, and tomorrow is thrown into the oven, will He not much more clothe you, O you of little faith?’ ” (Matthew 6:30)

In 1906, two families attended some evangelistic meetings conducted by Carlyle B. Haynes. The two families came faithfully to the meetings. The ladies were professing Christians and their husbands were not.

They leased a plot of land on which two single-family houses stood. The land comprised a small acreage which ran through from one country road to another, possibly a quarter of a mile apart. One house faced one road, the other house the other road, their backs to each other, and the land stretched between the houses. They shared the land equally between them. There was no fence, or wall, or dividing mark between them—only an imaginary line.

The quality of the land was the same throughout. The men put in an equal amount of time gardening. They fertilized it the same. They gave it the same attention. They planted the same things—potatoes, tomatoes, peas, snap beans, radishes, beets, corn, turnips, lettuce, lima beans—the usual garden stuff of the region.

They bought their seed at the same store, planting it in the same way and at the same time. All things were equal. The soil was the same, the seed was the same, the cultivation was the same, the crops were the same, the rain upon both plots of ground was the same, the fertilizer was the same, the sun shone upon both the same, all things were alike—except one.

Both women believed in tithing and endeavored to obtain the consent of their husbands to tithe the weekly wage. Both men, as a result of attending the meetings, came to believe that tithing was right. The difference between them was that one, believing tithing was right, told his wife to tithe his wages; but the other, believing equally that tithing was right, forbade his wife to tithe his wages.

“Christians should not allow themselves to be troubled with anxious care as to the necessities of life. If men love and obey God, and do their part, God will provide for all their wants.... Do your duty, and trust in God; for He knows of what things you have need” (Ellen G. White).

(Continued on Day 18)

Two Families (Part 2)

“There is one who scatters, yet increases more; And there is one who withholds more than is right, But it leads to poverty. The generous soul will be made rich, And he who waters will also be watered himself” (Proverbs 11:24, 25).

So the one family paid tithe; the other did not. And both believed they should.

With my wife, I roomed and boarded all that summer in the home of the tithe payer. All that I am relating took place before my eyes that season, spreading itself before me with an impressiveness that is unforgettable, etching itself into my mind with a sharpness which has never dulled. These things I saw. They made upon me, and upon many others who also saw them, a lasting impression.

Through that entire summer the tithe payer’s growing things flourished amazingly and abundantly. Through that entire summer the non-tithe payer’s growing things languished and died astonishingly.

It is not to be supposed that destructive insect life would possess any knowledge of where the boundary line between the two properties ran. The fact remains, however, that there was some Intelligence at work, the functioning of which prevented destructive pests from crossing a wholly imaginary and invisible line. The pests—potato bugs, tomato worms, corn borers, and other destructive insects—were abundantly and terribly ruinous in the garden stuff of the non-tithe payer; but in the garden of the tithe payer every crop flourished in such a way and to such a degree that his produce supplied prize-winning specimens for local exhibitions.

Carlyle B. Haynes,
The Legion of the Tenth
(Southern Publishing Association, 1956), pp. 79, 80.

“God’s plan in the tithing system is beautiful in its simplicity and equality. All may take hold of it in faith and courage, for it is divine in its origins. In it are combined simplicity and utility, and it does not require depth of learning to understand and execute it” (Ellen G. White).

Giving from a Loyal Heart

"For the eyes of the LORD run to and fro throughout the whole earth, to show Himself strong on behalf of those whose heart is loyal to Him" (2 Chronicles 16:9).

I became a member of the Seventh-day Adventist Church in my late 20s and began to tithe. The Lord blessed from the beginning. When I had no money to buy my daughter a spring coat, a nice lady gave us not one, but two coats.

A few years later a man from the conference came to the church to talk about stewardship. He spoke about the idea of returning a double tithe. I thought, I can't do that. Then he told about how the children of Israel sometimes gave 25 percent or more. And I thought, I can do that.

At the time I was a housewife and babysitter. The company where my husband worked was about to close, and he would lose a good job. So now came testing time. Would I return the full tithes and offerings that God had already prompted me to give? I decided to give the full amount and put my trust in the Lord.

My husband worked what he thought was his last week and was able to put in a lot of overtime. Then the office lady said, "I don't know why, but you are to work one more week." The pay for that week was almost double his normal salary. After finishing that week and thinking he would be laid off, he went to the office to pick up his check. The lady said, "I can't understand what is happening. You are to work next week too." At the end of the third "extra" week, the plant finally closed, and my husband was given three weeks' pay for vacation. We paid all our bills and went to Florida to visit my parents. When we got home, my husband quickly found a job and went to work the following Monday.

I know all these blessings came because I decided to be faithful to my commitment with the Lord.

Pauline Lewis,
Literature Evangelism Newsletter,
published in the early 1980s.

"The means in our possession may not seem to be sufficient for the work; but if we will move forward in faith, believing in the all-sufficient power of God, abundant resources will open before us. If the work be of God, He Himself will provide the means for its accomplishment. He will reward honest, simple reliance upon Him" (Ellen G. White).

Giving Out of Faithfulness

*“Let them shout for joy and be glad, Who favor my righteous cause;
And let them say continually, ‘Let the Lord be magnified, Who has
pleasure in the prosperity of His servant’ ” (Psalm 35:27).*

On one of the last days of 1968, my wife and I were discussing finances while walking to work.

“We certainly can’t say that we’ve gone cold or hungry; the Lord has supplied all our needs this year,” she said.

“And even many of our wants,” I replied. “But still we have a few more bills to get off in the next mail, then I hope we’ll be ready for 1969.”

My wife began thinking about our obligations to God.

“Have you turned in our tithe for December?” she asked.

“No, I’m planning to do that this coming Sabbath. You know, I think I should put in some extra tithe, just in case I may have forgotten to tithe one of the few checks I’ve received for stories and music lessons.”

“All right. How much?” We decided on an amount that we thought would set the bookkeeping straight between us and God.

About two hours later my telephone rang. I lifted the receiver and heard an excited voice.

“You know what?” said my wife.

“No, what?” She is always surprising me with something.

“Well, when the mail came this morning there was a long envelope with something green inside. It was addressed to me. I opened it, and there was a check for a story I wrote so long ago I had almost forgotten about it. Now listen! That check is for the exact amount that we decided to give in increased tithe!”

“How about that!” was all I could say. “So now you owe the Lord a few extra dollars on that check!”

“Of course. It’s an easy bargain the Lord makes with us. We give one tenth, and He returns nine—and a blessing besides.”

Our tithe does not belong to us. The Bible says the tithe is the Lord’s; you may have only a penny to pay on a dime’s income, but take it to the house of God. Place it in a tithe envelope and as you turn it in say, “Here, Lord, this belongs to You; I bring it gladly to you.”

Then—watch the windows of heaven open as the blessings come showering down!

Virgil E. Robinson,
Reach Out, p. 27.

“The offering from the heart that loves, God delights to honor, giving it the highest efficiency in service for Him. If we have given our hearts to Jesus, we also shall bring our gifts to Him. Our gold and silver, our most precious earthly possessions, our highest mental and spiritual endowments, will be freely devoted to Him who loved us, and gave Himself for us” (Ellen G. White).

Giving of Our Talents

“And those who know Your name will put their trust in You; For You, LORD, have not forsaken those who seek You” (Psalm 9:10).

The well-known Seventh-day Adventist artist, Harry Anderson, was an American illustrator and member of the Illustrator’s Hall of Fame. Always very humble about his talent, his great desire was that his pictures would help lead others to Christ; and as his wife, Ruth, put it, “We wouldn’t think of a picture’s going out without the prayer that it may be influential to some struggling soul.”

Harry and Ruth were not only faithful financial contributors to their church, they also sent their children to church school—and Ruth drove 28 miles each way to make this possible. Harry was a local elder and Sabbath school superintendent, as well as a teacher and speaker in their local church.

Harry painted more than 300 pictures for the Seventh-day Adventist Church, at prices well below market value. This constitutes a major financial contribution in support of his faith. He also gave up a more lucrative job for several years of his career and worked for the Review and Herald Publishing Association to serve his Church.

Harry got to keep only about half of the commission on any painting. The rest went to model expense, photography and supplies, heat, and taxes, including Social Security. One expense he did not have was that of a public relations or sales agent, as many artists utilize. “The Lord is our PR agent,” Ruth explained. “He sends us business.” That saved 30 percent on the price of each picture. The Andersons paid a tithe of their income to their church, in addition to regular freewill offerings. The total financial contribution, in one form or another, probably equaled as much or more than the expense that an agent would have been to them.

Is there a way you can give back by using your talents? Many can give large financial donations and others can give smaller ones, but we all should look for ways to use our God-given gifts to benefit God’s work by investing the talents He gives us.

Raymond H. Woosley and Ruth Anderson,
Harry Anderson: The Man Behind the Paintings
(Review and Herald®, 1976).

“And the effort to bless others will react in blessings upon ourselves. This was the purpose of God in giving us a part to act in the plan of redemption. He has granted men the privilege of becoming partakers of the divine nature and, in their turn, of diffusing blessings to their fellow men. This is the highest honor, the greatest joy that it is possible for God to bestow upon men. Those who thus become participants in labors of love are brought nearest to their Creator” (Ellen G. White).

Giving When Impressed

“Therefore do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ ... For your Heavenly Father knows that you need all these things’ ” (Matthew 6:31, 32).

I used to pastor a Seventh-day Adventist church in Meridian, Mississippi. One day we received an unusual letter from my mother, who lived in 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 get 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.

Written by Walter E. Brown.

“Worry is blind, and cannot discern the future; but Jesus sees the end from the beginning. In every difficulty He has His way prepared to bring relief” (Ellen G. White).

Day 23

Giving When It Seems Impossible (Part 1)

"Moreover it is required in stewards that one be found faithful"
(1 Corinthians 4:2).

Years ago I was in a revival campaign in a country community in West Texas. In a daytime service, I set out to teach people gathered under a brush arbor that God demanded first place in everything, that He wanted tithes and offerings from the loving and believing hearts of His people. Present in the service that day was a dear country preacher, Brother Kuykendal. He was then, and had been for years, a country missionary in Palo Pinto County, preaching in churchless communities, building up weak churches, selling and giving away gospel literature as a rural missionary. He asked if he might tell how God had dealt with him about tithing, I gladly asked him to proceed. He arose and told his story about like this.

Some years ago, when I was a county missionary of this county, the famous Baptist businessman, H. Z. Duke, who founded the Duke and Ayers Nickel Stores over a wide area, came to this county and, speaking as a Christian layman, urged the men and women everywhere to try God and see if He would not make good His promises to bless them in material things when they gave tithes and offerings to His cause. After Mr. Duke had spoken in one community, I took him in my buggy to another community. Mr. Duke said to me, "Brother Kuykendal, do you believe in tithing?"

"I certainly do," I said. "I believe in tithing and I preach it myself."

"But, Brother Kuykendal, do you practice tithing?"

Sadly I had to answer, "No, I do not. I believe in tithing, But I cannot practice it. You see, I have 13 children at home. Every meal 15 of us sit down at the table. I receive only \$125 a month, \$1,500 a year as salary. I have to maintain my own horse and buggy for constant traveling. It is just impossible to take care of all the needs of a family of fifteen out of \$125 a month and have money left to tithe. So I believe in tithing, and I preach it, but I cannot practice it."

Mr. Duke was a very kindly man. He said, "Brother Kuykendal, would you like to tithe?" Would you tithe if I would back you up financially so you could be sure you would not lose by it?"

"Nothing would please me more," I said.

So Mr. Duke made me the following proposition: "I want you to set out to give God at least \$12.50 every month, as soon as you get your salary. Then, as you feel led, you may give more. I promise you that if you need help, I will give it. Simply write me a letter and say. 'Brother Duke, I am giving a tithe but I miss the money. I need it for my family. I have given this year so much.' I promise you that I will send you a check by return mail. Are you willing to try tithing on that basis?"

I hesitated a moment, moved with emotion, and Brother Duke said, "I have 32 stores. I have plenty of money to make good my promise. I will be glad to do it. Will you risk me and start tithing on my simple promise that I will make good any amount you have given, any time that you find you miss it and need it? Will you trust me about it?"

"A continual imparting of God's gifts wherever the cause of God or the needs of humanity demand our aid, does not tend to poverty.... The sower multiplies his seed by casting it away. So it is with those who are faithful in distributing God's gifts. By imparting they increase their blessings" (Ellen G. White).

(Continued on Day 24)

Giving When It Seems Impossible (Part 2)

"Then Jesus said to His disciples, 'If anyone desires to come after Me, let him deny himself, and take up his cross, and follow Me' (Matthew 16:24).

I gladly accepted his offer. I said, "Yes, Brother Duke, I have long wanted to tithe, but I felt I simply could not do it. Now, thank God, I can tithe and I will be glad to. And I will not feel like a hypocrite when I tell others they ought to tithe."

So I started tithing for the first time in my life. Every month I took out first of all one-tenth of my salary and gave it to the Lord's cause; then, as I felt led, I gave more. In the back of my mind I always had this thought: Mr. Duke promised me that he would make it up any time I need it. He will send me the money if I simply ask him for it.

But a strange thing happened. It seemed our money went farther than before. I would preach in some country community and somebody would tie a crate of chickens on the back of my buggy. Somebody would put a ham under the seat. Or a godly woman would put some home-canned fruit in my buggy.

A neighbor farmer said, "Brother Kuykendal, God blessed me so that I cannot get all my corn in the crib this year. I have a big wagon load extra that I cannot keep. May I put it in your crib for your buggy horse?"

Another neighbor drove over with a great hay wagon full of hay for the cow.

It was very strange, but that year we had no doctor bills. The children's clothes seemed not to wear out so badly. It was a happy, happy time. I never did have to call on Mr. H. Z. Duke to make up the money I had given to the Lord in tithes.

Then one day, when the year was about gone and the test was about over, I suddenly realized with shame that I had believed what H. Z. Duke said. He promised to make good anything I lacked because of tithing, and I believed him. But my Heavenly Father had made the same promise, and I had not believed Him! I had taken the word of a man when I did not take the promise of God! Now I had proven God's promises and found that He took care of me and my big family on a small salary. I found that \$125 per month took care of our family better, with God's blessing, than \$125 did without being under the blessed covenant which He has made with those who seek first the kingdom of God and who tithe.

That godly country preacher stood there before the congregation weeping. With the deepest emotion he said: "Now I have tithed for many years. My salary has been increased year after year. We have always had enough. We have never been shamed. The greatest spiritual blessing of my life, aside from my salvation, has been in learning to trust God about daily needs for my home and big family.

John R. Rice,
Fifty Years of Soul-stirring Illustrations
(Sword of the Lord Publishers, 1978).

"The spirit of liberality is the spirit of heaven. Christ's self-sacrificing love is revealed upon the cross. That man might be saved, He gave all that He had and then gave Himself. The cross of Christ appeals to the benevolence of every follower of the blessed Saviour" (Ellen G. White).

Giving Brings Happiness

"There is one who scatters, yet increases more; And there is one who withholds more than is right, But it leads to poverty. The generous soul will be made rich, And he who waters will also be watered himself" (Proverbs 11:24, 25).

The joy of giving applies to the rich as well as the poor, as seen in the following story.

Vernon Wilson of Poquoson, Virginia, gave 1,600 diamonds, rubies, sapphires, emeralds, and other gems valued at \$182,000 to the local branch of Habitat for Humanity. When asked about his gift, he said, "I have gotten more satisfaction out of working with the people at Habitat than I ever did with pulling out the gems and admiring them and dreaming about what I could do with them."

-NAD Pastor's Stewardship Newsletter, January 2009

Vernon Wilson gave of his best; consider a lady who also wanted to give her best.

"Is this the best that you have?" asked the lady in the perfume shop. "I want the very best."

The salesman stepped into a back room and returned with a package. As he opened the alabaster box, the perfume filled the room with its wonderful fragrance. "This is the best you can buy," he said.

You know the rest of the story. The lady took the costly ointment and used it to anoint Jesus' feet while He sat at dinner.

Do you feel like Mary did? That only the best is good enough for your Lord?

Iowa-Missouri Conference Offertory Reading, 1993.

"All may feel that they can act a part in carrying forward the precious work of salvation. Every man, woman and youth may become a treasurer for the Lord, and may be an agent to meet the demands upon the treasury" (Ellen G. White).

Giving and Trusting God

“But this I say: He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully” (2 Corinthians 9:6).

Winter was approaching and my wife and I had just been given notice to vacate a small cottage we were renting.

After a fruitless search for an affordable place that would meet our needs, God opened the way for us to purchase a new mobile home. He also provided a place for us to set it up.

Two problems, for which we had no money, came with the trailer: an unreliable well and a poor septic system.

Because I was a veteran of the Second World War, I was advised to contact the Department of Veterans Affairs and appeal for funds, which I did. When their representative came to see us, he requested that we itemize where every cent of our family finances went to, which we agreed to do. He told us he would have to present the information to a committee, and he promised to return to get our report.

Several days later, when he came back, I saw a look of consternation come over his face as he studied our list. “What is this ‘tithe’ that you have at the top of the list?” he asked.

I explained to him that tithe was ten percent of all money we received, and that we returned it to God through the church. “My church would be lucky to get a dime,” he replied. He asked whether there was some item on the list in which we could hide the tithe.

“No,” we said, “it’s God’s.”

“You’ve given me a tough job,” he said as he left, clearly frustrated. “I doubt you’ll get any money.”

Two weeks later, he returned with a surprised look on his face. As he got out of his car he pointed to heaven. “Somebody is really taking care of you,” he exclaimed. “You’re getting the money you need. You’ll be receiving a check shortly in the mail.”

Years later, the well purchased with those funds still flows. It has never failed; even when surrounding wells went dry.

Albert E. Howard,
NAD Pastor’s Stewardship Newsletter,
June 2007.

“Let us keep fresh in our memory all the tender mercies that God has shown us,—the tears He has wiped away, the pains He has soothed, the anxieties removed, the fears dispelled, the wants supplied, the blessings bestowed,—thus strengthening ourselves for all that is before us through the remainder of our pilgrimage” (Ellen G. White).

Giving and Trusting God

“ ‘And I was afraid, and went and hid your talent in the ground. Look, there you have what is yours’ ” (Matthew 25:25).

The Associated Press reported a story of a man who died alone one summer in Carson City, Nevada. He had lived in the same neighborhood for years, but no one seemed to know him. This was evidenced by the fact that his body was not discovered until weeks after his passing. His name was Walter Samaszko, Jr., and he was 69 years old.

Aside from noting the sad circumstances in which his body was found, with only a few hundred dollars in his bank account and his meager living conditions, what made this story particularly interesting is the fact that the cleanup crews found an extensive collection of gold coins, hidden away in old ammunition boxes, worth more than \$7 million.

This collection was auctioned away in a Carson City courtroom at little over half its value. The funds were then used to satisfy close to \$800,000 in government estate taxes and miscellaneous fees. Any profits were given to Samaszko's first cousin, his sole heir.

Just think of what good \$7 million can do—yet in this case it was hidden away, known about only by its owner. And upon the owner's death, most of its worth was used for taxes and fees.

Situations like this attest to the truth found in the parable of the talents, particularly the part about the man who buried his only talent. Though the amount was small, burying it brought use neither to its owner, nor anyone else.

Money, investments, land, or whatever we might have been lent while on this earth is not ours to hoard. Let's be faithful with what has been entrusted to us and use it to help further God's work on this earth.

Retrieved by Walter E. Brown.

A reflection upon the story reported from
<http://www.foxnews.com/us/2012/09/17/nevada-man-dies-with-200-in-bank-7m-in-gold-hidden-inside-home/>
(accessed January 29, 2013).

“For all that we might become through the right use of our talents God holds us responsible. We shall be judged according to what we ought to have done, but did not accomplish because we did not use our powers to glorify God” (Ellen G. White).

Giving When the Way is Not Easy

*"It shall come to pass, That before they call I will answer;
And while they are still speaking, I will hear" (Isaiah 65:24).*

It was our first month of marriage, and we were filled with wide-eyed zeal and love for the church. I was not yet employed, and my wife was also looking for a job. In two weeks I had an interview with the conference president—perhaps to be hired as a ministerial intern. We were living off our wedding present money.

That money was running out, and we still had a week and three days until the interview. In fact, all the money we had left was our tithe and offerings. On Friday afternoon, with our food supply almost exhausted and our rent due the day after the interview, I found it very tempting to use that tithe money for more tangible needs. I tried to reason with my wife that God would understand and that He didn't want us to starve or be street people. And who knew if we would even get a job? We could pay back the tithe when we got hired.

In her quiet and unassuming way, she looked at me and said, "We must trust God and return to Him what is His." I remembered how I had spent my tithe when I was in college and how I had regretted it. Somehow I never got around to paying back because another emergency would always seem to pop up.

Sabbath morning, I finally resolved that I didn't want to repeat the mistakes of the past. But I watched with longing eyes as our tithe envelope traveled to the front of the church, to be sung and prayed over, and then consigned to the church treasurer's office.

On the way home from church, I couldn't stop worrying about what we would do that week without money, food, or a job.

While entering our little apartment, I noticed a huge brown envelope stuffed into our mailbox. We assumed it was some belated wedding pictures. We opened the envelope and poured the contents onto the bed. A heap of dead presidents' pictures stared up at us. My wife's mother had sent us 25 belated wedding cards filled with cash.

Hallelujah! We paid our rent, bought food, returned our tithe and a thank offering, and I got hired two weeks later.

Roscoe J. Howard,
NAD Pastor's Stewardship Newsletter,
January 2009.

"The system of tithes and offerings was intended to impress the minds of men with a great truth—that God is the source of every blessing to His creatures, and that to Him man's gratitude is due for the good gifts of His providence" (Ellen G. White).

Giving Builds Trust

“And all the tithe of the land, whether of the seed of the land or of the fruit of the tree, is the LORD’s. It is holy to the LORD”
(Leviticus 27:30).

I was pursuing a relationship with God and one night while studying. He showed me that tithing was important to the growth of that relationship. Right then I made a commitment to give a faithful tithe and have been doing so ever since.

Because of this, God has given me a higher-paying job. Although I work in a hospital, I haven’t had to work on Sabbath. In addition, I love what I do. I believe this is providential and it has strengthened my trust in God. He asks me to give, then blesses me for doing so.

If anyone is struggling with the thought of whether or not to tithe, consider the loss of the opportunity to build a trusting relationship with God. Returning tithe is a “win-win situation”: our giving honors God and we are blessed by seeing Him open the windows of heaven.

William Quoos,
NAD Pastor’s Stewardship Newsletter,
October 2005.

“While some go forth to preach, He calls upon others to answer His claims upon them for offerings with which to support His cause on the earth. He has means in the hands of men that His divine gifts may flow through human channels in doing the work appointed us in saving our fellow men” (Ellen G. White).

Giving When Times Are Hard

“But seek first the kingdom of God and His righteousness, and all these things shall be added to you” (Matthew 6:33).

With two sons in an Adventist academy, my husband and I were struggling to make ends meet. Convinced of the merits of Christian education, we had sold practically everything of value to keep our sons in school. Then came tax time.

With trepidation, my husband and I filled out the tax forms. We had a small federal tax refund coming, but Virginia state taxes hadn't been withheld from our military-retirement check. We owed \$300!

“What shall we do?” My husband worried. “Perhaps we can borrow it from your mom.”

“Not this time!” I exclaimed.

My parents were always bailing us out. They were even helping with the kids' tuition. I was determined not to ask for another penny. Instead, I decided to claim God's promises.

Every morning I knelt in prayer and presented our need to God. Every night when my husband came home from work, he would ask, “Did you get the money from your mom yet?”

“No, the Lord will provide,” I would answer.

But as the April 15th deadline approached, even I began to worry. Then, feeling ashamed, I'd push my worries aside and renew my fervent prayers.

D-day arrived. The moment I opened my eyes in the morning, my husband's barrage began.

“You have to get the money from your mom today and mail in that check,” he said.

In fact, he said he had already discussed the matter with her. I might as well admit it: God has let me down, I thought. As I drove to my parents' house I began to cry, “God, I just don't understand! We're trying to do everything You ask. We return tithe and give offerings. We sacrifice to give our kids a Christian education, and my parents have to pay our bills. It isn't right!”

Mom gave me cash, so I deposited it in the bank, wrote out a check, and stuffed it into the tax envelope. Still I couldn't bring myself to mail it. Instead, I felt impressed to pay our taxes in person at the courthouse. As I handed the clerk the forms, she said, “Just let me check your figures.”

In a moment she was back with a smile. “Well it appears as if somebody made a mistake. You don't owe \$300. You'll get a refund.”

I was suddenly speechless. A refund? That was impossible, for we had gone over those figures a dozen times! She took the forms, signed her name to them, and sent them off. I praised God all the way back to return my parent's money.

As it turned out, our figures actually had been correct; we did owe that money. Because the clerk at the courthouse made a mistake, no penalty was added. By the time we received a payment notice, the funds were available, and we didn't have to borrow anything.

Sherian Atkins Wills,
NAD Pastor's Stewardship Newsletter,
April 2005.

“The sower multiplies his seed by casting it away. So it is with those who are faithful in distributing God's gifts. By imparting they increase their blessings. God has promised them a sufficiency that they may continue to give” (Ellen G. White).

Giving as a Matter of Principle

“And My God shall supply all your need according to His riches in glory by Christ Jesus” (Philippians 4:19).

When my husband and I were newly married, our church taught us the principle of tithing. We read God’s promise to people who paid a faithful tithe: “ ‘Test me in this ... and see if I will not ... pour out so much blessing that you will not have room enough for it’ ” (Malachi 3:10, NIV). At the time we were very poor. Even though we didn’t see how we could afford to pay tithe, we chose to obey God. We decided to give God’s ten percent first instead of from whatever was left after paying our bills. Over the past 31 years, we have seen God provide for our needs in very unexpected, supernatural ways.

As we trust God with our finances, He takes our tithes and offerings and multiplies them for the work of His kingdom. Many people have seen God’s care for their need, when they paid a faithful tithe. Our missionary friends, Mike and Mary, also saw God’s provisions as they spent the first ten years of their marriage in Mexico and Bolivia.

On one occasion, when Mary was pregnant and attending language school, they were short on groceries. She felt impressed to write out a grocery list, though she had no money to purchase the food. That very afternoon the doorbell rang, and they found two bags of groceries on the steps. Those bags contained the exact items on her list! Only one item was missing—bread. A few hours later when Mike went to his part-time job, a bakery truck pulled up to his workplace and gave them some day-old bread. When Mike brought the bread home, Mary broke down and cried tears of joy and thanksgiving. Her thankfulness to the Lord just overwhelmed her!

If you think you can’t afford to pay tithe, try it anyway. You might find out that you can’t afford not to.

Barb Marshall,
NAD Pastor’s Stewardship Newsletter,
November 2004.

“We are never called upon to make a real sacrifice for God. Many things He asks us to yield to Him, but in doing this we are but giving up that which hinders us in the heavenward way. Even when called upon to surrender those things which in themselves are good, we may be sure that God is thus working out for us some higher good” (Ellen G. White).

Giving So God Can Bless

“Honor the Lord with your possessions, And with the firstfruits of all your increase; So your barns will be filled with plenty, And your vats will overflow with new wine” (Proverbs 3:9, 10).

I grew up on a farm and was a farmer myself for 40 years. Early in life I was taught Bible principles, particularly Sabbath observance and tithing. No matter if the weather was too wet or too dry, too hot, or too cold for the work to be done as originally planned, we never felt the need to plow, plan, or harvest on Sabbath. This principle stayed with me throughout my entire life.

Of course, as a farmer, I was never sure how much, if any, profit I'd realize at the end of a season. So I always figured my tithe and taxes after the crops were harvested and sold. Paying for land and equipment many times required all the income received. In a farming operation, it is common to have taxable and tithe-able “income” with no actual cash to pay it. When that happened, as it often did, I'd have to go to a lending institution and borrow the money for these items. I didn't like that.

One year, partway through the harvest, I looked at the remaining crops to be harvested and estimated I would be approximately \$5,000 short of the funds needed to take care of my obligations for land and equipment. But I decided to go ahead and return as tithe \$500 of the crop money I had already received. This would be easier than later trying to convince a lending institution to loan me money to give to the church.

To my surprise, when the last portion of the crop was harvested and sold, I received approximately \$5,000 more than I had first estimated—just the right amount I had returned tithe on. After that experience I revised my plan of returning tithe. I gave it on a projected income before I had no cash left. I have been blessed ever since.

Eugene Roddy,
NAD Pastor's Stewardship Newsletter,
April 2008.

“Whenever God's people, in any period of the world, have cheerfully and willingly carried out His plan in systematic benevolence and in gifts and offerings, they have realized the standing promise that prosperity should attend all their labors just in proportion as they obeyed His requirements. When they acknowledged the claims of God and complied with His requirements honoring Him with their substance, their barns were filled with plenty” (Ellen G. White).

Giving to a Trustworthy God

“ ‘And this stone which I have set as a pillar shall be God’s house, and of all that You give me I will surely give a tenth to You’ ”
(Genesis 28:22).

When I was baptized at age 39, I understood the tithe principle, but it wasn’t easy to practice under the circumstances.

My husband put up such a resistance to my returning tithe that I finally opened a separate checking account, had the tithe portion directly deposited, and rented a post office box for church-related mail. With trembling prayer, stepping out in faith, I returned God’s tithe faithfully. To my amazement, our financial condition improved.

After a couple of years, I was comfortable trusting God with my pocketbook. But God rocked my boat again. The Carolina Conference was encouraging members to adopt the “10+10+” plan. We completed a series of studies at prayer meeting from *Counsels on Stewardship*, which I enjoyed. But still I felt very uncomfortable. Malachi 3:3-12 rang through my mind constantly. It talked about tithe and offerings. I had given a dollar here and there in offerings, but the Holy Spirit was convicting me to put God to the test. I argued with God for six months. We owed thousands of dollars in medical bills for my husband’s open heart surgery, and we needed a new roof, oil for winter heat, major car repairs, and the usual living expenses. I hadn’t received a raise in 16 months. I was scared.

“God, how can You expect more of me?” I argued. But wrestling in prayer only made the conviction stronger. By December of that year I decided to prove God. On the first Sabbath of the New Year, the Holy Spirit impressed me to give five percent in offerings.

God didn’t let me down or have me wait. The next week my boss gave me a raise—for the exact amount of my offering! Immediately the government also notified my husband of a raise in his small Social Security check; again it was the exact amount.

I continued to increase my offerings by one percent each year until I was participating fully in the “10+10+” plan.

The good news is that God’s arithmetic still works! We lacked for nothing. The bills always got paid, and we were able to pay small amounts for emergencies. Though I had a very sick husband to support, we never went without the necessities of life. God even gave us some things we wanted, too.

God is faithful and trustworthy. I have learned that He will never let me down if I trust Him enough to be faithful.

Helen L. Self,
NAD Pastor’s Stewardship Newsletter,
July 2003.

“The spirit of Christian liberality will strengthen as it is exercised, and will not need to be unhealthfully stimulated. All who possess this spirit, the spirit of Christ, will with cheerful alacrity press their gifts into the Lords treasury” (Ellen G. White).

Giving Staves Off Selfishness

“Then the people rejoiced, for they had offered willingly, because with a loyal heart they had offered willingly to the LORD; and King David also rejoiced greatly” (1 Chronicles 29:9).

It 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. 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 assistance.

I am rich.

Norman Versteeg,
NAD Pastor’s Stewardship Newsletter,
November 2007.

“The system of tithes and offerings was intended to impress the minds of men with a great truth—that God is the source of every blessing to His creatures, and that to Him man’s gratitude is due for the good gifts of His providence” (Ellen G. White).

Giving Because of Principle

“And you shall remember the Lord your God, for it is He who gives you power to get wealth, that He may establish His covenant which He swore to your fathers, as it is this day” (Deuteronomy 8:18).

When I think of the Biblical principle of tithing, I remember back to a time when my wife, Mavis, and I were at Union College and had run out of money. We didn't know what to do as we had just 25 cents left to last for two weeks until Mavis' monthly check arrived. We decided to make it a matter of prayer and petitioned God for wisdom and guidance. We did have some powdered milk and soup, so we bought a loaf of bread with our quarter.

The morning mail brought a letter from my mother. Mom was a widow and had a very small income, but she had sent a birthday card and enclosed ten dollars for my upcoming birthday on May 16. Gratefully I bought two dollars worth of gas; this would be enough for Mavis to drive to and from work for the rest of the month. We then paid tithe and bought four bags of groceries, which lasted us exactly two weeks.

A number of years later, I was practicing medicine in Hemphill, Texas and our son, Brian, was a medical student at Loma Linda University. Mavis traveled out to Loma Linda to help out Brian and our daughter-in-law, Charrie, after their first child, Tyler, was born. On the Saturday night after her arrival, Mavis called to say that we were behind on Brian's tuition. I asked how much, and she said, "\$4,500." Mavis then asked what we were going to do, to which she added, "I wrote a check for \$1,500 because that is all we have in the bank." I told her to write another check for \$3,000 and asked her to have special prayer with Brian and Charrie, and I would get back to them shortly.

I immediately got down on my knees and began to pray. I asked God to help us and claimed many of His promises. When I finished praying, I went to get a drink of water and the phone rang. It was a man from Houston, Texas who wanted to know if I had any Red Brangus Cattle for sale. I told him that I did.

"I only want the very best for an embryo transfer program," he said.

I assured him that I had what he wanted. He said he would like to come up on Sunday and look at them, and I met him the next morning at 10 a.m. to show him my heifers. In one pen I had five of my best heifers and he wanted to know the price of one. I said my price was \$4,500. He said, "Can I pick the one I want?" And I told him that he could. After visiting awhile with this Mexican rancher, he said he would take two if I would sell them to him.

"Yes," I said. "I will."

He gave me \$4,500 on the spot and came back the next week with \$4,500 for the other heifer. God not only answered our prayers but gave us enough to pay tithe and a little extra as a blessing. Our God is good and great.

Written by Leonard Shockey.

"Acts of generosity and benevolence were designed by God to keep the hearts of the children of men tender and sympathetic, and to encourage in them an interest and affection for one another in imitation of the Master, who for our sakes became poor, that we through His poverty might be made rich" (Ellen G. White).

Giving to a Miracle-Working God

“For God is not unjust to forget your work and labor of love which you have shown toward His name, in that you have ministered to the saints, and do minister” (Hebrews 6:10).

I almost never thought about financially supporting Union Springs Academy. It just didn't seem that I could do anything. I didn't have a high-paying job, and I was usually struggling just to take care of life's necessities.

On a late summer Sabbath, the conference youth director came to my church to share the financial needs of the academy. Even though I didn't have any money that day, I felt God urging me to pledge a specific amount. From my pew I argued with God that I needed something more urgently than the academy needed my money. I needed another refrigerator; mine wasn't keeping food cold, and several items had recently spoiled before I had a chance to use them. A lump-sum paycheck I would be receiving in ten days was already designated to purchase a second-hand unit.

The Spirit persisted. I pledged the amount I was expecting to spend on the refrigerator. “You will have to provide for my needs,” I told God. “I need a refrigerator that works.”

When I returned home from church that Sabbath afternoon, I found the milk ice-cold. Two weeks after I made my pledge to the academy, I had to turn the control down because food was freezing in the refrigerator compartment. But God didn't stop at that.

Several days after making my pledge, I was offered a week's work that gave me more than the amount pledged. And when that earlier promised paycheck arrived, it was more than \$400 beyond what I had counted on receiving!

God took care of the need—on every level. And through me, He helped care for the school He loves.

S. L. Bailey,
NAD Pastor's Stewardship Newsletter,
January 2006.

“And every act of self-sacrifice strengthens the spirit of beneficence in the giver's heart, allying him more closely to the One who was rich, yet for our sakes became poor, that we through His poverty might be rich” (Ellen G. White).

Giving Because of a Living Faith

"Now godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out. And having food and clothing, with these we shall be content" (1 Timothy 6:6-8).

We first met her more than 20 years ago, an elderly woman living alone in a rented room perched on a steep hillside, overlooking the city of Kavila. Her living faith has never been forgotten, though she herself has long since gone to rest.

When we visited her, the first thing she did after extending a warm welcome was to pull from under her mattress a beautifully embroidered little bag containing her tithes and offerings. This was then presented to my husband with such joy that we were always reminded that "it is more blessed to give than to receive." The amount never ceased to amaze us, as she had no regular income and no pension. Occasionally she gave an English lesson for a few drachmas, or translated something into one of the five languages she knew, but mostly she depended on the kindness of friends and neighbors to supplement her meager earnings. However, she tithed faithfully. When a friend brought her a plate of food and a slice of bread, she would accept it gratefully, thank the donor warmly, estimate its monetary worth, and set aside her tithe and offering before eating it.

Although her worldly possessions were minimal, she was always sensitive to the needs of others. One day she found some money that had been pushed under her door and went out to buy some much-needed groceries. Then she found a poor man begging, so she gave him the money and returned home empty-handed. As she opened her door, the same amount of money was laying on the floor!

"I keep trying to give it away," she said, "but God keeps giving it back to me."

One day we took her up into the hills behind Kavala on a brief outing. As she looked out over the vineyards and olive groves to the sparkling Mediterranean and the blue horizon, her face lit up in excitement and she cried out, "Oh, I am so rich!" Then, seeing the puzzled look on our faces, she added, "All this belongs to my Father, I am His daughter, so all this beauty is mine."

She was truly rich.

May God grant us, who have so much more of this world's bounties than she ever had, a double portion of her gratitude and praise.

Revel Papiroannou,
SDA Women's Devotional
(Review and Herald®, 2002).

"The Saviour called His disciples to Him, and bade them mark the widow's poverty. Then His words of commendation fell upon her ear: 'Of a truth I say unto you, that this poor widow hath cast in more than they all.' Tears of joy filled her eyes as she felt that her act was understood and appreciated. Many would have advised her to keep her pittance for her own use; ... But Jesus understood her motive" (Ellen G. White).

Giving as Directed By God

"The silver is Mine, and the gold is Mine," says the LORD of hosts"
(Haggai 2:8).

Jenny was in trouble. In fact, her faith had been tested many times in recent months. She had not been a Seventh-day Adventist for long. When she and her mother accepted Jesus and His message, her father was very unhappy. He did everything he could to make it miserable for the two new Christians.

Jenny was attending Avondale College in Australia, and it was a battle and a march to keep the bills paid. Then her mother died. It was a terrible blow. Her father had demanded she quit school and help him in his office. Without his knowledge or permission, Jenny caught the train back to Avondale to continue her education.

Here was where the trouble came—trouble in paying the bills every month. She was getting further and further behind. Two or three times the kindly business manager reminded her that the account must be paid. The day of reckoning had arrived. If money was not forthcoming that very day, Jenny must drop out of school.

Let's leave Jenny and her problem for a minute and go to the Batuna Training School far north in the Solomon Islands. Elwyn Martin and his bride, Alma, had just arrived as missionaries. For some reason they could not understand, they were deeply impressed that their friend Jenny back in Avondale needed help. They had no money, yet the burden rested so heavily upon their hearts that Elwyn went to the treasurer of the mission and asked for a 25-dollar advance. This unusual request was granted.

Another missionary who was returning to Australia added some more to their gift and three months later he personally took the money to Jenny at Avondale. But Jenny never knew where the 25 dollars came from.

Now, the thrilling part of the story. The money was the exact amount of Jenny's debt, and it arrived the very day that she had to either pay her bill or leave school. Three months before Jenny's crisis, God had impressed friends hundreds of miles away to meet her need.

Robert H. Pierson,
In Step With Jesus
(Review and Herald®, 1977), p. 44.

"The earth is the Lord's and all the treasures it contains. The cattle upon a thousand hills are His. All the gold and silver belongs to Him. He has entrusted His treasures to stewards, that with them they may advance His cause and glorify His name" (Ellen G. White).

Giving Brings Blessings

“Trust in the LORD with all your heart, And lean not on your own understanding; in all your ways acknowledge Him, and He shall direct your paths” (Proverbs 3:5, 6).

When I was baptized and joined the Adventist Church, I was working as finance director of the city of Portland, Maine.

Baptism, though a freeing experience, brought a host of financial challenges. With a new home to pay for and four children to educate in Adventist schools, I found it difficult to make ends meet. To make matters worse, my wife, a teacher, was not employed at the time. We agreed for her to stay at home with our children. As a result, I became the sole breadwinner of our family.

I realized the devil was not happy with me and was doing all he could to discourage me. And he almost succeeded. I struggled briefly with reducing my tithe and offerings to meet my expenses. But then I remembered the promise that if I was faithful, God would take care of my needs. I claimed that promise, even though I had no clear picture of the way out of my difficulties. But God had a plan already in place.

In addition to my responsibilities as finance director, I was also city treasurer and tax collector. By virtue of these positions, I became very active in the Treasurers and Tax Collectors Association in the state of Maine. This gave me some recognition among my colleagues and opened the door for God to work His plan.

The University of Maine Governmental Resources Office contacted me and asked me to author a book on fiscal management. This I did, and entitled it Cash Management for Smaller Municipalities. Shortly after its publication, I was again contacted by the university to perform an evaluation of treasury and tax collectors.

These towns asked me to help them improve their financial systems. For this I received a stipend and expense monies. Every time after that, when the end of the month found me short, I was called by the university to teach workshops on municipal finance. All of our needs, and even some of our wants, were met. Praise God, from whom all blessings flow!

John G. DePalma,
NAD Pastor's Stewardship Newsletter,
April 2003.

“None need fear that their liberality would bring them to want. Obedience to God's commandments would surely result in prosperity” (Ellen G. White).

Giving and Watching God Provide

“I have been young, and now am old; Yet I have not seen the righteous forsaken, Nor his descendants begging bread”
(Psalm 37:25).

When my wife, Diane, and I were dating, like many young people, we talked a lot about our thoughts and opinions of life. Among many ideas we had in common, we found that we both were committed to the tithing principle.

So it was that after we were married, we set up a budget and at the top of the list was our tithe, and our offerings came next. We both felt we could trust God to care for us and never doubted He would, even though at times we have wondered how He would do it. After our children were born, we chose for Diane to stay at home so our entire income came from my paycheck alone.

I can look back on many experiences throughout the years and see where God saw us through difficult circumstances and even gave us extra. One such experience happened soon after we moved to Phoenix, Arizona, where I was pastor of the Phoenix Camelback Church in the late 70s.

We were badly in need of several pieces of furniture. One Friday afternoon, Diane was in a furniture store and saw a sign saying that on Saturday all of the sale furniture would be on clearance for \$39 an item. Diane saw several items that would be just right for us and asked the manager if there was a possibility she could purchase ahead of the sale. She told him that Saturday was our Sabbath, and that we did not do business on that day. To her surprise he said, “Just tell me which items you would like and I will mark them sold. You can come and pick them up on Monday.” She selected several nice solid wood pieces that would have cost hundreds of dollars otherwise. We still have that furniture 36 years later. We have found that often God helps us find the things we need at a discount, and we believe this is one way He honors our commitment to Him when we established our home 50 years ago.

Written by Walter E. Brown.

“God blesses the work of men’s hands, that they may return to Him His portion. He gives them the sunshine and the rain; He causes vegetation to flourish; He gives health and ability to acquire means. Every blessing comes from His bountiful hand, and He desires men and women to show their gratitude by returning Him a portion in tithes and offerings.... They are to reveal an unselfish interest in the building up of His work in all parts of the world” (Ellen G. White).

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Are you on the fence about tithing your hard-earned money? Do you wonder if it is wise to give offerings to church needs while the urgent needs of your own family remain on your conscience each moment of the day?

In today's economy, every cent must be carefully accounted for and put to wise use. The management of money and possessions remains a tough subject—perhaps now more than ever. It's difficult to know what might befall our situations next.

What does the Bible say? What does God Himself say? And what happens when God's children, in recent times, put these words and promises to the test?

This 40-day devotional will guide you through biblical principles of giving, tithing, compassion, generosity, and leaning on God to provide what is needed. This book aims to demonstrate how His principles of stewardship are of the utmost importance at all times.



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