

Our mission is “to reach the North American Division and the world with the distinctive, Christ-centered Seventh-day Adventist message of hope and wholeness.” Stewardship Ministries is dedicated to helping members catch this vision.

Systematic giving is part of being a faithful steward. When we return tithe, we are recognizing that God owns everything. Giving offerings expresses our gratitude for what God has done for us. God loves a cheerful giver and He has chosen this method to support those who preach the gospel as they reach the world with His message.

You will find an extensive selection of videos emphasizing various offerings by visiting our website at [www.nadstewardship.org/videos](http://www.nadstewardship.org/videos). You can use them in conjunction with the offering appeals or in place of them. They average between a-minute-and-a-half and two minutes in length.

Faithful stewardship is a matter of the heart. We don't give to receive love and blessings from God. We give because we have already received God's love and blessings. We give because our hearts and lives are full of the joy of the Lord. We give because we want to live out God's character of abundant generosity—especially as exhibited through the giving of the ultimate gift: the life of His Son. Giving is a natural response for recipients of God's goodness. God's blessings to you as you help others experience the joy of faithful stewardship.

Michael Anthony Harpe



Director

Stewardship Ministries

North American Division of Seventh-day Adventists

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Anthony M. Reid, DMin., currently serves the Ontario Conference of the Seventh-day Adventist Church in Canada as the Stewardship Director and Public Affairs and Religious Liberty Director. His ministerial service has included local pastor, family ministries director, evangelist, university teacher, seminar presenter, and Christian counselor. As a young pastor, his views and practice of stewardship were influenced by the teachings of Ben Maxon, former General Conference Stewardship director.

Anthony believes that God created the family and made them stewards. Thus, when he preaches and presents seminars in the churches, he enjoys connecting stewardship principles to the family. Recently, he has written a booklet on the five foundational principles of stewardship (worship, wellbeing, witnessing, wealth and the world) as part of the stewardship thrust in his conference.

To rejuvenate his mind and body, he enjoys listening to music, attending the gym, playing table tennis, and spending time in nature manicuring his lawn and vegetable garden.

Currently, he resides in one of the Greater Toronto cities with his wife Wendy, who is a Human Resource and Immigration consultant, and they are happy and grateful parents of Amarissa, a senior at an Adventist high school.

## About the Readings

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## About My Personal Giving Plan

The North American Division encourages the use of the “My Personal Giving Plan.” This plan was developed as a guideline to assist members in systematic giving. The plan suggests that, in addition to returning 10 percent of a member’s personal income as tithe, certain percentages may be dedicated as offerings to three main categories:

- Local Church Budget: 3–5 percent
- Conference Advance: 1–2 percent  
(education, evangelism, VBS, summer camps, and Union magazines)
- World Budget: 1–3 percent

Visit <https://www.personalgivingplan.com> to see a more extensive breakdown for each category.

The My Personal Giving Plan encourages each of us to renew our commitment to the principles of Christian stewardship. While it blesses the church as a whole, its real impact is on us as individuals in our faith-based covenant with God.

Everything in God’s creation is orderly and purposeful. The same can be said of the My Personal Giving Plan. Like all plans, it requires thought and consideration. No great work can be built upon emotional or sporadic giving.

## Calendar of Offerings – NAD 2026

### *Special Offerings*

January 10	Religious Liberty
February 14	Adventist Television Ministries Evangelism
March 14	Adventist World Radio
April 11	Hope Channel International, Inc.
May 9	Disaster and Famine Relief
June 13	Women's Ministries
July 11	World Budget
August 8	Christian Record Services
September 12	World Budget (Emphasis: Radio Ministries)
November 14	World Budget (Emphasis: Annual Sacrifice)
December 12	Adventist Community Services

### *Thirteenth-Sabbath Offerings for 2026*

First Quarter:	South Pacific Division (SPD)
Second Quarter:	East-Central Africa Division (ECD)
Third Quarter:	Inter-European Division (EUD)
Fourth Quarter:	Trans-European Division (TED)

### *Summary of Offerings*

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## ***Where Do My Offerings Go?***

### ***13th Sabbath Offering***

You've heard how everyone in an Amish community comes together for a barn raising. Well, Seventh-day Adventists also have projects where we all pitch in to accomplish a goal. That is the purpose of the 13th Sabbath offering. Every 13<sup>th</sup> Sabbath, the church focuses on one of its world Divisions to accomplish a mission goal. The offering often goes toward constructing a building that will be used for education, evangelism, or media outreach. The 13th Sabbath offerings have been used to establish schools such as Central Philippine Adventist College. A recent offering made a youth camp possible in Belize. All the church members around the world join hands in these projects through sacrificial giving. In 1913, the 13th Sabbath overflow amounted to 474 dollars. Now, it exceeds a quarter of a million dollars. We call it an overflow offering because it encourages extra giving beyond the usual mission offering. In practice, 25 percent of the 13th Sabbath offering is considered overflow. The rest is more broadly distributed to continue mission work around the globe. You can also give a 13th Sabbath offering anytime by marking it on your tithe envelope. Do you want to be part of something big? You'll be part of a worldwide community expanding Adventist mission work when you give to the 13th Sabbath offering. Remember: Our giving funds the mission to finish the work.

### ***Birthday Thank Offering***

On your birthday, you usually get a present. However, in church, many people give a gift on their special day. It is called a Birthday Thank Offering. Have you ever given

someone a thank-you gift? Maybe they watched your cat for a weekend or sang a song at your wedding, and you just wanted to show how grateful you felt. Well, church members sometimes offer a gift of pure gratitude to God. It might be on the occasion of a birthday, thanking God for the blessings of the past year. Or maybe thanking Him for one blessing in particular, such as a promotion at work. Or a new grandbaby. They mark it on their tithe envelope as a Birthday Thank Offering.

So, what happens to the Birthday Thank Offering? This gift is directed to church Divisions outside North America to do mission work. Much of it is used in evangelistic activities, but some also goes to clinics, hospitals, and educational institutions. A portion of your gift goes to administer the General Conference mission program, helping to move missionaries into new fields and advance the Adventist message. Thus, your gift of gratitude goes to missionaries and church institutions around the world who in turn will accept it with gratitude. It shows that being thankful can be contagious, doesn't it?

### *Conference Advance*

Your local Conference is a sisterhood of local churches that helps each congregation within its boundaries to accomplish important objectives that are beyond the reach of any one church alone. A Conference Advance offering addresses these specific needs as well as a variety of special projects. One of the largest portions goes to fund Christian education. Another substantial part of the Conference Advance offering is set aside for evangelism in the local community. It is also used to finance programs and advertising that most local churches cannot shoulder alone. Child evangelism, inner-city evangelism, Vacation Bible

School, summer camps, and youth evangelism are also areas supported by the Conference Advance offering. Another benefit of the Conference Advance offering is the popular Union papers and magazines that are shipped free of charge to church members. These informative publications help to unite believers over a large area and create a sense of community. All of these educational and life-changing programs are possible because individual members choose to contribute a suggested amount of 1 to 2 percent of their income to Conference Advance.

### *Local Church Budget*

Perhaps the most obvious need addressed in the My Personal Giving Plan is the local church. Like every family, the local church family has financial obligations to meet. Some are easy to see like power and heat, but many are not as obvious: children's magazines, Sabbath School Bible study guides, teaching supplies, staff salaries, cleaning services, church school operating expenses, property insurance, worthy student fund, and community outreach. These are but a few of the costs that must be met month after month as the local church seeks to be a light in the community. Because these expenses are constant, My Personal Giving Plan recommends that 3 to 5 percent of one's income be set aside for the local church budget. This systematic giving ensures that all share both in the blessings and the responsibilities of the local congregation.

### *Mission Investment Offering*

The Mission Investment Offering is a partnership between you and God. You pick a project and dedicate the income to the Mission Investment Offering.

Here's an example involving chickens! When Kelly Rose Bishop was a teenager, she decided to commit 10 percent of her egg business to investment. She sold eggs to regular customers and to people who just stopped by her house. After two months, she noticed that her sales had gone up by 50 percent. That's how the partnership worked. She promised to give 10 percent of her income (that was her part), but she believes that God blessed her little business because the 10 percent grew due to a new larger income. That was God's part.

There are many ways to enter into partnership with God. For example, you might dedicate the money you save using coupons at the grocery store, or you can dedicate the money you save by skipping dessert when eating out. One person picked up aluminum cans that she found on her morning run and gave the proceeds to investment. Every dollar you raise goes to advance Adventist missions overseas. Come up with your own mission investment idea today.

### *Sabbath School Mission Offering*

When the Sabbath School Mission Offering envelope comes around, it is easy to slip in a dollar or two. But when you find out where it goes, you might want to give more!

The mission offering travels to church Divisions outside North America where the needs are great. Much of it is used in evangelistic activities, but some also goes to aid clinics, hospitals, and educational institutions. Adventist World Radio gets help from this offering, and a portion of your gift goes to administer the General Conference's mission program, which helps to train and move missionaries into new fields to advance the Adventist message. The offering that you give in your Sabbath School

room literally goes a long way as it aids mission work around the globe.

### *World Budget Offering*

The Seventh-day Adventist Church is a worldwide church, and the world budget is our contribution to this global mission.

From the earliest days of the Adventist Church, men and women have responded to Christ's Great Commission by looking beyond their own shores. Today, Seventh-day Adventists make up one of the fastest growing Christian churches in the world, with more than 3,000 people being baptized every day! In more than 200 countries and in more than 600 languages, the message of Jesus's soon return can be heard.

Historically, it has been the privilege and duty of materially blessed members in developed nations to plant seeds of growth in poorer regions of the world. New evangelistic strategies that address ever-changing global realities are constantly being developed, and our offerings give life to these new programs.

My Personal Giving Plan recommends that 1 to 3 percent of our income be set aside for this global outreach. Working together, we can make sure the Adventist message continues to grow worldwide.

### *Special Projects Offerings*

These offerings include ministries such as Women's Ministries and Christian Record Services. My Personal Giving Plan doesn't recommend a specific percentage for these since the need and scope will vary from project to project. For example, these offerings support undertaking

local church building initiatives or a mission trip. The special projects also include requests for help from denominational entities such as ADRA and Adventist World Radio, as well as other Adventist supporting ministries that you may wish to assist.

## **2026 North American Division Sabbath School Mission Investment Projects**

### **COLUMBIA UNION**

The Pennsylvania Conference is ministering to a population of refugees from Bhutan who have settled in the Harrisburg area. Staff who speak their native language are ministering to their spiritual and practical needs by providing religious programs and literature and assisting with cultural acclimation.

### **LAKE UNION**

The Berean Transformation Center in South Bend, Indiana is reaching out to its community through services to the homeless, youth empowerment, mental health initiatives, and financial literary classes. Funds will support these projects as well as enhancements to their facility.

### **SOUTHERN UNION**

Louisville Adventist Academy in Louisville, Kentucky is bursting at the seams. They need five new classrooms, a gymnasium with a stage, a kitchen, and other essential facilities to continue ministering to Adventist and non-Adventist children in their community.

Dear Presenter,

Thank you for your willingness to share the offering appeals with your local congregation. It is a wonderful and gratifying responsibility. How you present these readings will determine how effective they are. Here are some suggestions to consider before you share:

**Pray:** Pray for the power of the Holy Spirit. Pray that God will use your words to speak to the hearts in the congregation.

**Practice:** Read over the appeal at least three times to familiarize yourself with it. Read slowly and clearly. Underline or highlight key words to be emphasized during the reading. Strive to share these readings with excellence.

**Prepare:** Sometimes materials for special days are sent to your local church to distribute or present along with the appeal. Determine how they can be used most effectively.

**Personalize:** If you have a personal experience that you think will add strength to the appeal, please share it. People connect with others through stories.

**Present with Passion:** A presentation can have all the above elements, but without passion, it may not stir the hearts of the hearers. Ask God to fill your heart with His Spirit so that you can present the appeal with spirit and truth.

May God richly bless you and speak through you as we take this journey together in 2026.

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January 3, 2026

## Local Church Budget

There is something special about the beginning of a new year. It's the energy and the excitement. It's the opportunities that it offers. It provides the chance to forget the past and its challenges, while we embrace the possibility to start over. The New Year offers the opportunity for us to look at the future with optimism and gratefulness. For this reason, I like new, don't you?

Paul liked the idea of new also. That's why he encourages us to look towards the future instead of looking back. He says, "Forgetting what is behind and straining toward what is ahead" (Philippians 3: 13, 14, NIV), we should press toward the goal to win. The encouraging thing is, when Christ is in the lead, we must succeed. For this reason, we can embrace the possibilities of the new year— striving to be better stewards for God.

So may our goals this year include spending consistent time in *worship* and developing a relationship of steel with God. May we take care of our *wellbeing* (*physically and psychologically*) and *witness* about His love by using our talents and gifts. May we faithfully return to God the designated portion of our *wealth* and take care of our *world* and the environment.

Let's determine to make 2026 an exceptional year of sacrificial generosity, in our local church and worldwide.

January 10, 2026

## **Religious Liberty Sabbath**

Seventh-day Adventists have stood firmly for religious liberty—for everyone—for more than 150 years. But do you know the reason why?

Part of the reason is that, when our church was founded, almost every American state had Sunday-keeping laws on the books. Adventist pastors, farmers, laborers, and others were arrested, jailed, or fined for doing “secular work” on Sunday. Even Wille White, son of James and Ellen, was arrested in Oakland, California, in 1882 for keeping the Pacific Press Publishing presses operating on a Sunday! But that’s not the full story. The deeper reason why we continue to stand for religious liberty—in the courts, before legislatures, and through the pages of *Liberty* magazine—is because we want to reflect the character of the God we serve. He’s a God who created us in His image and who has given each one of us the freedom to choose whom we will worship. He’s a God who, in the words of Ellen White, “desires only the service of love,” which “cannot be won by force or authority” (*The Desire of Ages*, 22).

Today, please help support this vital ministry of religious liberty. It’s a ministry that defends not only the rights of individual conscience, but also the ability of our church to continue to do its mission. And as we face uncertain days ahead, your prayers and support are needed now, more than ever.

January 17, 2026

## **Local Church Budget**

You may have heard it said, and it is true that patience is a virtue. What is also true and closely linked to patience is found in the opening verse of the parable of Luke 18:1-8 (NIV). Jesus told his disciples that they should “always pray and not give up” (verse 1). In today’s fast paced, instant, and have-to-get-it-now world, learning to be patient and not lose heart or become discouraged is surely a quality that is desirable. The widow in this parable showed the importance of being patient in one’s petitions and pursuits. In her attempt to get the judge to defend her against her enemy, who seemed to have been making her life difficult, she kept on asking for his defense. Finally, the judge yielded to her persistence and vindicated her.

The same is true of God. When we are diligent in our prayer life, longsuffering when we are seeking to invoke Christ’s intervention, and faithful in honoring Him in our stewardship, He will move to positive action. Let us remember that unlike the judge we cannot wear out God.

Today, as we worship Him through the return of our tithes and giving of our offerings, let us practice being persistent in honoring Him with our substance and the first fruit of our increase.

January 24, 2026

## **Local Conference Advance**

The Conference leadership is tasked with guiding the churches in proclaiming the gospel in their areas. They do this in at least four ways. First, they provide pastors and specialized personnel like Family Ministries. Second, they encourage conference-sponsored evangelism activities done through pastors and members. Third, the conference supports and supervises Adventist schools. Fourth, they collaborate with the local congregations to build churches, schools, and other facilities.

For much of this work, the Conference depends on the local church and its members for their financial contributions, as the tithe only covers the salaries of the pastors and other specialized conference ministries and personnel. To finance the remainder of these projects, most conferences collect an offering once per month. The name for this offering may vary in some conferences, but it is generally called Conference Advance. While each giver must decide for themselves how much to give, it is recommended that each of us give the equivalent of 1.2% of our income. When this offering is collected, the local treasurer will then forward it to the conference.

Thank you for your committed support to the conference initiatives through your giving and for not becoming “weary of doing good, for in due season we will reap, if we do not give up” (Gal. 6:2, 9, ESV).

May you receive the bountiful blessings of God today.

January 31, 2026

## **Local Church Budget**

This wonderful world in which we live came from the hand of the Creator in new and pristine beauty. Thus, God declared it was “very good” (Genesis 1:31, KJV). The creation was flawless and perfect. There was no discord in the universe. However, every day since Adam and Eve chose to eat the forbidden fruit in disobedience to God’s instruction, our planet has been ebbing away. We observe the impact of this deterioration in physical diseases that plague humanity, psychological stress that is at its peak, social displacements resulting from broken relationships, and geographical tensions playing out in wars and commotions. But there is hope in the midst of this chaotic puzzle.

In Revelation 21:1-5, John speaks about Christ, the great puzzle solver, who will make a new heaven and a new earth, for the old ones will pass away. In this new heaven, you will find the holy city, the new Jerusalem. And in this city, God “will wipe away every tear from their eyes, and death shall be no more, neither shall there be mourning, nor crying, nor pain anymore, for the former things have passed away” (verse 4, ESV). Affliction will not rise again. As C.S. Lewis once said, “Joy will be the serious business of heaven.”

As we give to our local budget today, let us make it our utmost goal to invite others to enroll in the new kingdom of God.

February 7, 2026

## Local Church Budget

John Paul Young's song "*Love Is in the Air*" became a worldwide hit in 1978. Its opening lines declare: "*Love is in the air, everywhere I look around. Love is in the air, every sight and every sound.*"

Long before this song was written, Christians have been singing about love in the beloved hymn "*Love at Home*," composed by John Hugh McNaughton in 1860. Its opening words remind us, "*There is beauty all around when there's love at home; There is joy in every sound when there's love at home.*"

Reflecting on love, the Apostle John writes, "*We love because He first loved us*" (1 John 4:19, NIV). Love truly fills the air because God loved us first. While many express love through flowers and gifts, Christians are reminded that the greatest act of love came from Jesus Christ, who gave Himself for a world He loves without end. The Apostle Paul affirms this when he writes: "*Husbands, love your wives, just as Christ loved the church and gave himself up for her*" (Ephesians 5:25, NIV). Christ's love, demonstrated on Calvary, is unmatched—its effects are eternal, securing salvation for humanity and restoring the universe.

Today, as we enter God's loving presence and return our tithes and freewill offerings, let us receive His love with grateful hearts and commit to sharing that love with others. Indeed, *love is in the air!*

February 14, 2026

## **Adventist Television Ministries Evangelism**

The Bible records different methods of spreading the gospel, and in today's society, media plays a vital role in fulfilling that mission.

For many years, the North American Division has partnered with life-changing ministries such as *It Is Written*, *Voice of Prophecy*, *Breath of Life*, *Faith for Today*, *La Voz de la Esperanza*, *Jesus 101*, and *LifeTalk Radio*. These ministries cast the net far and wide, reaching people who might never set foot in a church. Many of the souls they touch become interested leads for local churches to nurture and bring to Christ. Jesus illustrated this principle in Matthew 13:47-48 (NIV), "The kingdom of heaven is like a net that was let down into the lake and caught all kinds of fish. When it was full, the fishermen pulled it up on the shore."

Adventist Television Ministries are modern-day fishers of men, casting the gospel net into cities, homes, and even the "concrete jungles" where traditional methods may not reach.

Ellen White emphasized this work over a century ago, "Again and again I am instructed to present to our churches the work that should be done in our large cities. There is a great work to be done, not only where we have churches already established, but also in places where the truth has never been fully presented." (*Evangelism*, p. 32).

Brothers and sisters, we are all called to be fishers of men. Today, through our offerings, we can support Adventist Television Ministries as they continue to spread God's message of salvation. Let's give generously.

February 21, 2026

## **Local Church Budget**

Children are a heritage from God and should be included in the call to respond to Him through stewardship. They, like all of us, are beneficiaries of God's grace. So, how are children to be involved in the call to be faithful stewards? The instruction to Israel gives an example. "These commandments that I give you today, are to be impressed upon your children" (Deuteronomy 6:6, 7, NIV), in the home, outside of the home, and even when you are resting. Like Israel, as a church, we are to model and teach the concepts of stewardship to our children. Help them to understand what it means to use God's gift of time to worship and build a relationship with him, to take care of their mind and body, to use their talents and abilities to witness to others, to be caretakers of our environment, and also to return their tithe and freewill offering to the Lord.

We are encouraged as parents to teach our children by example what it means to show their love for Christ, and to bring their offerings to the Lord. Ellen White writes that, "their gifts would be as little rivulets (streams), which when united and set flowing, would swell into a river" (*Counsels on Stewardship*, p. 293).

Today, let us all be model stewards by returning our tithes and offerings, modelling for our children what God desires of us all.

February 28, 2026

## **Local Conference Advance**

The Seventh-day Adventist Church operates many educational institutions, at the kindergarten, middle, secondary, and tertiary levels in the conferences of the North America Division territory. These schools are supported financially by a number of sources. For example, generous donors, organizations, subsidies from local conferences, union conferences, and—importantly—local church members, who believe in the educational philosophy of our church. The philosophy says true education is redemptive in nature, and does not only focus on academic learning, but also on helping students to develop faith in God and a commitment to serve others.

Ellen G. White supports this view when she says, “In the highest sense the work of education and the work of redemption are one” (*Education*, p. 30). That is to say, both the effort to share Christ with students and the mission to present Jesus to the world have the same purpose of rebuilding the image of God in His children. The wise man Solomon states it best, “The fear of the LORD is the beginning of wisdom, and the knowledge of the Holy One is understanding” (Proverbs 9:10, ESV).

Dear brothers and sisters, our children, and future generations will call us blessed because we faithfully support our education system, giving them an opportunity to learn about Christ at their most impressionable age. Let us give to support our conference advance today.

March 7, 2026

## **Local Church Budget**

Have you ever experienced being abandoned? Do you sometimes feel forsaken? Dr. Jen Theule, a psychologist of the Canadian Psychological Association, when writing about child attachment describes it as an emotional relationship between two people in which one is dependent on the other to fulfil their needs and provide nurture and protection.<sup>1</sup> In the case of children, they depend on their parents or significant caregiver (such as a teacher) to provide for their needs over time. When this is not forthcoming, the child experiences several emotional disconnects, which can cause an adverse impact on how they operate in relationships in later years. However, when the process of attachment is successful, children grow up feeling secure. When it is not successful, they grow up experiencing various types of insecurities.

The Scripture assures us in many places that our Creator will never abandon us. One such scripture is Isaiah 49:15, which says, “Can a woman forget her nursing child, that she should have no compassion on the son of her womb? Even these may forget, yet I will not forget you” (ESV). God will never forsake us, and we can trust His word.

So, as we return our tithes and offerings today, let us give with a willing heart to our local church budget, so that our children and youth can be nurtured for the glory of God.

<sup>1</sup> <https://cpa.ca/attachment-in-children/>

March 14, 2026

## **World Budget Adventist World Radio (GC)**

*(Note to the offering reader: Download the AWR 2026 video and the latest offering resources at [awr.org/offering](http://awr.org/offering))*

Adventist World Radio (AWR) uses many forms of technology to reach people where they are, in their local dialect. From AWR's shortwave towers in Guam to 2,000 radio stations around the world, these messages are broadcasting in more than 130 languages every day. And for those who aren't in range of a radio station, AWR's YouTube videos, ministry app, cell phone evangelism messages and tracts are ministering to millions.

In addition, solar-powered Godpods are reaching everyone from prisoners to shepherds! Recently, the head of a gang of thieves in Madagascar stole a Godpod, thinking it was a radio. He was shocked when, deep in their hideout in a cave, this "radio" seemed to get a signal. He and his men started listening to the Bible messages, and after connecting with a local Adventist church and studying the Bible, 33 former thieves were baptized into the Adventist Church.

In addition, over the last year, the ministry has made even more inroads in the Philippines as rebel soldiers continue to put down their guns and pick up Bibles . . . and many are even holding evangelistic meetings after getting baptized!

God predicted that one day we would be "utterly amazed" (Habakkuk 1:5, NIV) at what He would do—and we are!

Thank you for your support of Adventist World Radio.

March 21, 2026

## **Local Church Budget**

Youth make up a significant part of the church and they represent the present and future of our faith community. The youth bring several God-given qualities to the church, including (but not limited to) vitality, fresh perspectives, creativity, relevancy, renewed energy, and enthusiasm. Engaging them in the operations of the church ensures continuity of our religious distinctions and allows them to develop strength in their moral and spiritual responsibilities. One such spiritual responsibility is to be a faithful steward. Writing to the youth, Ellen G. White points out that young people should be taught that it is their privilege to help out in the cause of Christ and should practice self-denial. “It is the duty of all who touch the work of God to learn economy in the use of time and money” (*Counsels on Stewardship*, p. 292). This suggests that young people have much to offer to the mission of Christ when it comes to their financial faithfulness, their time, and their talents.

Solomon shares an important insight that agrees with the sentiments of Mrs. White. He says, “Start children off on the way they should go, and even when they are old, they will not turn from it” (Proverbs 22:6, NIV). Young people should be given the tools, the encouragement, and the help needed to model Christ-centered stewardship.

May our youth worship God in Spirit and in truth as we faithfully use our gifts to glorify God.

March 28, 2026

### **Local Conference Advance**

The Scribes and Pharisees tried to trap Jesus. However, they were never successful. At every try, Jesus was able to use their malicious attempts to teach truths and lessons of eternal value.

One such lesson comes from Mark 12:17 (ESV). “Jesus said to them, ‘Render to Caesar the things that are Caesar's, and to God the things that are God's.’ And they marveled at him.” This response of Christ is an eternal truth that invites all of God’s children, whether by redemption or creation, to recognize His authority. While Jesus’ wisdom and skill freed Him from the entanglement of His attackers, it also points to our obligation to support our government and to honor Him with our gifts.

In the case of our stewardship, we are invited to return to God what belongs to Him. We are to give Him one-seventh of our week in worship. We are to spend time to witness of His saving grace. We are to care for our wellbeing – emotionally and physically. And we are to return one-tenth of our earnings and give a freewill offering, to undertake the cost of ministry and mission. This demonstrates our loyalty to God.

Today as we give, let’s give in commitment because Jesus is deserving of our gifts.

April 4, 2026

## **Local Church Budget**

The resurrection of Christ was the most amazing day in earth's history. It was the day when He made the greatest comeback ever. This comeback can convince anyone, even an atheist like Lee Strobel, an author, journalist, and legal editor of great renown. In his bestselling book, "The Case for a Miracle," Strobel tells how he converted from being an atheist. He reports that the conversion of his wife to Christianity drew him into examining the resurrection for two years. After completing his analysis of the historical data of Christ's resurrection, Strobel discovered evidence that points to the fact that the resurrection was an actual historical event. This converted his heart to Christ.

Paul shares with us the importance of the resurrection. He says, "For I delivered to you as of first importance what I also received: that Christ died for our sins in accordance with the Scriptures, that he was buried, that he was raised on the third day in accordance with the Scriptures, and that he appeared to Cephas, then to the twelve. Then he appeared to more than five hundred brothers at one time, most of whom are still alive, though some have fallen asleep. Then he appeared to James, then to all the apostles. Last of all, as to one untimely born, he appeared also to me" (1 Corinthians 15:3-8, ESV).

As we give today, pray that this converting power will be experienced by all.

April 11, 2026

## **Hope Channel International**

Did you know that in the Middle East and North Africa region, there are only 6,614 Seventh-day Adventists among a population of 612 million? Even if every church member reached one person every day, it would take 254 years to share the gospel with everyone. The need is overwhelming, but through media, Hope Channel is reaching the unreached today.

In Ethiopia, a 14-year-old girl had been separated from her family because of the active war. Alone and uncertain of the future, she found comfort in Hope Channel. When fear crept in, she turned to programs that reminded her of God's presence. Even though war kept her from her family, nothing could separate her from Christ's love.

Hope Channel is the Seventh-day Adventist Church's global media ministry, broadcasting in more than 100 languages. In the 10/40 Window – covering regions like the Middle East, Ethiopia, and India, where billions have little or no access to the gospel – Hope Channel is sharing Jesus where in-person evangelism is impossible. Through television, digital platforms, and online Bible study programs, people are discovering the hope found in Christ.

Revelation 14:6 tells us that the gospel will go to every nation, tribe, tongue, and people. Through media, Hope Channel is making that a reality. Because of your generosity today, more people will have the opportunity to experience the love of Christ – no matter where they live. Thank you for supporting this mission.

April 18, 2026

## **Local Church Budget**

The Bible makes this interesting analogy: “As iron sharpens iron, so one person sharpens another.” (Proverbs 27:17, NIV). Today, we are sitting in church because someone sharpened you and shared the gospel story. This is so true in the life of Riley.

Anthony (the writer of this appeal) had driven for approximately an hour on a cold fall day to fulfill a stewardship weekend appointment he had with a small congregation. The service went well. He preached on the topic, “It’s a matter of the heart.” After the hymn of consecration and the benediction, during the transition time before potluck, he chose to mingle and talk to people. He chose to start with brother Riley, who was sitting at the media booth. After introducing himself, he asked Riley if he was the one responsible for streaming. Anthony had brought with him a recorded instructional video on how to complete the newly designed tithe and offering envelope.

They didn’t get very far into that part of the conversation before Riley began to share with him how he started to attend the church. He identified three persons who showed unwavering love and acceptance to him. He eventually got baptized.

Riley’s testimony reminds us of the words of Jeremiah 31:3, “I have loved you with an everlasting love; therefore, I have drawn you with loving kindness” (KJV). Let’s remember the job we have as a local church to sharpen each other. As we give to help our local church programs, may we experience and show God’s unrelenting love.

April 25, 2026

### **Local Conference Advance**

God still impresses His people to give sacrificially, without fanfare, to build up His work. The writer (Anthony) reported sitting in a meeting where the discussion centered on the commitment and benevolence of some donors. As he listened, goosebumps erupted on his forearms. This particular story was riveting. He was in awe. He was thrilled. To think that this person in question was not a baptized member of the church at the time—he was inspired. According to the story, the donor's only association with Adventism was through an encounter with a George Vandeman (founder of It is Written) evangelistic series he attended in his early life. And yet he had no reservation in giving millions to help in the construction of a new phase of the conference headquarters. The report says he gave over and over again, willingly, not caring to be mentioned. And he refrained from living a lavish lifestyle. In fact, it is said, he would often say, "It's not my money, it belongs to God."

God is still inviting willing persons who are able to contribute to His cause. As He instructed Israel, He's calling us to, "Give generously...without a grudging heart; then because of this the LORD your God will bless you, in everything you put your hand to" (Deuteronomy 15:10, NIV).

Today, as we return our tithes and offerings, and give to our conference's needs, may the promises of God be ours.

May 2, 2026

## **Local Church Budget**

In 1987, Northwest Airlines Flight 225 tragically crashed shortly after takeoff, resulting in the loss of 155 lives. Miraculously, a four-year-old girl named Cecelia was the sole survivor. Investigations revealed that during the plane's descent, Cecelia's mother, Paula Chican, unbuckled her own seatbelt, knelt in front of her daughter, and wrapped her arms and body around Cecelia to shield her from the impact. This selfless act of maternal love protected Cecelia, demonstrating the profound lengths to which a parent's love can go.

Oh my, the love of a mother, this is what God is telling us today, "Can a mother forget the baby at her breast and have no compassion on the child she has borne? Though she may forget, I will not forget you!" (Isaiah 49:15, NIV).

The local church should be a place where people feel that kind of love. John 13:35 says, "By this everyone will know that you are my disciples, if you love one another."

As we celebrate Mother's Day next week, let's return our tithes and offerings with grateful hearts knowing that Christ's love is even greater than the love of a mother. Let's worship God today, and may we love Christ deeply as we appreciate our mothers.

May 9, 2026

## **Disaster and Famine Relief (GC and NAD)**

Imagine being trapped on the second story of your home, with rising floodwaters at your chin, after being told that no rescue boats were in your area. That was the terrifying reality for a couple in Tennessee after a devastating hurricane. They were saying their goodbyes to each other, believing their time had come, when an unexpected rescue boat called out to them, offering them a lifeline!

Later, this couple arrived at an Adventist Disaster Response distribution site seeking emergency supplies. They shared their story with volunteers, expressing their gratitude and calling the help they received a miracle. Along with the food and supplies, ACS volunteers prayed with them and encouraged them on their journey of faith.

When crisis strikes, Adventist Disaster Response teams serve communities across the United States—providing practical aid and spiritual care after hurricanes, tornadoes, wildfires, floods, and even mass shootings. In moments of devastation, our volunteers stand beside survivors, reminding them they are not alone.

Psalm 34:18 reminds us, “The Lord is close to the brokenhearted and saves those who are crushed in spirit” (NIV). When disaster strikes, we have the opportunity to reflect God's love by standing with those who are hurting. Let your neighbors know they are not alone in their time of need. Give today through your local church offering or at [www.communityservices.org](http://www.communityservices.org) and bring relief, comfort, and Christ's love to your neighbors. Stand by your neighbors today through your gift. Your offering makes a difference. Together, we can be the hands and feet of Jesus.

May 16, 2026

## Local Church Budget

Our churches should be sanctuaries, places of safety not only in their physical structure but also in their psychological and spiritual atmosphere. Every person who enters, whether a regular attendee or a visitor, should feel genuinely welcomed and valued. We must be careful not to judge or criticize others based on appearances or perceived shortcomings. The church is not a place for the perfect—it is a hospital for sinners in need of healing and grace. Kathryn Davis, host of the *Magnify* podcast and seminary teacher, reminds us that “hiding our imperfections or harshly judging ourselves or others for those imperfections can be [harmful] to our mental health.”<sup>1</sup>

Jesus Himself faced criticism for spending time with sinners. His response was clear: “It is not the healthy who need a doctor, but the sick. I have not come to call the righteous, but sinners” (Mark 2:17, NIV).

As a church, our mission is to reflect Christ’s love and create a space where people can grow in faith without fear of rejection. Jesus was patient and kind, while Satan, the “accuser of the brethren,” seeks to bring shame and make us feel unworthy. Yet, Jesus reassures us, just as He did the woman condemned by the Pharisees: “*Neither do I condemn you; go and sin no more*” (John 8:11, NKJV).

As we return our offerings today, let us also recommit to supporting a church that embodies Christ’s love—a safe and welcoming home for all.

<sup>1</sup> <https://www.ldsiving.com/how-to-make-our-church-communities-the-safest-place-to-make-mistakes/s/11798>

May 23, 2026

## **Local Conference Advance**

In attempting to implement special projects, many conferences have established various strategies to raise funds to meet the demands of their ministry projects. In one such conference in Canada, they have established what is called the Church Building Investment Fund (CBIF). The idea behind CBIF is that each member systematically contributes two dollars every Sabbath. The monies collected are tallied at the end of a given year by the conference treasury and then redistributed to the congregations to assist in their mortgage elimination. A certain formula is used to determine the amount each church would receive for the period. This process has gone on with much success for decades.

Paul writes, “My friends, we want you to know that the churches in Macedonia have shown others God's gift of undeserved grace. Although they were going through hard times and were very poor, they were glad to give generously. They gave as much as they could afford and even more, simply because they wanted to.” (2 Cor. 8:1-3, CEV). As members of the body of Christ, we have a holy calling to assist each other in carrying out the ministry of the church.

As you worship by returning your tithes and offerings and contributing to the ministries of your conference, Ellen White reminds us that “When you place the Lord first and realize that the Lord's house is dishonored by debt, God will bless you” (*Counsels on Stewardship*, p. 262).

Let's support our Conference Advance fund so they can continue to help churches honor the Lord.

May 30, 2026

## **Local Church Budget**

“We make a living by what we get, but we make a life by what we give.” – Winston Churchill

When the author of our reading became a member of the Seventh-day Adventist Church decades ago, a song, “Love is Something,” written by Malvina Reynolds, was sung during their Adventist Youth (AY) programs. This song was sung during the evening offering collection. The first verse went something like this: “Love is something if you give it away, give it away, give it away. Love is something if you give it away, you end up having more.”

The idea that love begets more love could not be truer. When we love like Jesus loves, the benefits are abundant. When we give like Jesus gives—without limitation—the blessings return in abundance, running over. And we “won’t have enough room to take it in!” (Malachi 3:10, NLT).

The Bible says in Acts 20:35, “Remembering the words the Lord Jesus himself said: ‘It is more blessed to give than to receive.’”

May the copious blessings of heaven be ours, as we give in love, gratitude, and without reservation to the cause of Christ in our local church today.

June 6, 2026

## **Local Church Budget**

A son took his old father to a restaurant for an evening dinner. His father, being very old and weak, while eating, dropped food on his shirt and pants. The mess that he made disgusted the other diners in the restaurant, while his son remained calm. After they were finished eating, the son, who was not embarrassed at all, quietly took him to the washroom, wiped off the food particles, removed the stains, combed his hair and fitted his glasses firmly. When they came out, the entire restaurant was watching them in dead silence, not able to grasp how someone could embarrass themselves publicly like that.

The son settled the bill and started to leave the eatery with his father. An old man amongst the diners called out to the son and uttered the words, “You have left a lesson for every son and hope for every father.” The restaurant went silent.

Paul writes, “We who are strong have an obligation to bear with ... the weak, and not to please ourselves” (Romans 15:1, ESV). As part of our stewardship responsibility on earth, we are required to care for each other. We are to show compassion and have empathy, and to love our neighbors as ourselves.

As we return our tithes and offerings today, let us give knowing that we are taking care of those who are in need, just as God takes care of us.

June 13, 2026

## **Women's Ministries (NAD)**

Today is Women's Ministries Emphasis Day—a special Sabbath to celebrate the meaningful contributions women make in their homes, churches, and communities.

Every day, women step up to minister in ways that truly matter, following the words of Jesus in John 13:34 to “Love one another as I have loved you.” They minister across generations with compassion and purpose—praying, mentoring, discipling, and comforting those walking through life's hardest seasons. Whether organizing health fairs, abuse prevention workshops, or teen mentorship programs, women create opportunities for healing and growth, as well as hosting gatherings that foster joy, laughter, and fellowship. Women deliver meals, provide household goods for struggling families, and support cancer patients. They lead evangelistic efforts, facilitate Bible studies, and help other women grow spiritually. In both quiet moments and public spaces, women are the hands and feet of Jesus—living out His love in practical, powerful ways.

Women's Ministries empowers women to grow as leaders by offering training, resources, and spiritual development to help them serve more effectively. Recognizing that education is a key part of leadership, Women's Ministries supports collegiate women attending Adventist universities through the Women's Ministries Scholarship Fund.

When you give to Women's Ministries, you're investing in lives transformed by women committed to loving like Jesus. Join us in empowering women to serve, grow, and lead in the name of Christ.

June 20, 2026

## **Local Church Budget**

During the 1992 Olympics, British sprinter Derek Redmond was favored to win the 400-meter race. But halfway through, he tore his hamstring and collapsed in pain. Determined, he got up and began hobbling toward the finish line. Suddenly, a man pushed past security and ran onto the track—it was his father, Jim Redmond. Ignoring the officials, Jim wrapped his arm around Derek and said, “You don’t have to do this.”

Derek, through tears, replied, “Yes, I do.”

His father held him up and said, “Then we’ll finish together.” Step by step, they moved forward, with Jim supporting his son all the way to the finish line. The stadium erupted in cheers—not because Derek won, but because of the incredible display of a father’s love. Jim didn’t care about medals or records—he just wanted to be there for his son.

Just like that, God runs to us in our pain, carries us when we can’t go on, and helps us finish the race. “I will be your God through all your lifetime, yes, even when your hair is white with age. I made you and I will care for you. I will carry you along and be your Savior” (Isaiah 46:4, TLB).

God, our Supreme Father, loved us so much that He adopted us as His children, “See what kind of love the Father has given to us in that we should be called God’s children, and that is what we are!” (1 John 3:1, CEB).

Today, let’s give in appreciation for what our heavenly Father has done for us. Happy Father’s Day!

June 27, 2026

## **Local Conference Advance**

Camps are not just places of social interaction and connection. They are also places where visions are reinforced. Before graduating from high school, the author of this offering call had a strong desire to further his education. He was not a Christian yet. Two years after graduating high school he became a member of the church and soon after applied to a Seventh-day Adventist college. Upon acceptance, he was excited. However, he suffered disappointment when the financial support he was hoping for did not materialize. But gladly it did not remain that way for long.

Following this seeming disappointment, he attended a youth camp his conference had initiated. It was the best decision ever. It was so inspiring and motivating that it resulted in him returning home with renewed vigor to attend college. That very year he enrolled in a student worker study program. Four years later he graduated as a ministerial student.

Indeed, Jeremiah is right when he said God has great plans for us. “For I know the plans I have for you, declares the LORD, plans for welfare and not for evil, to give you a future and a hope” (Jeremiah 29: 11, ESV). Camps can be the birthplace of Godly inspirations that will affect its attendees for eternity.

As you worship through giving today, consider contributing to camp ministries. Someone attending camp might be inspired because of your gift.

July 4, 2026

## **Local Church Budget**

Did you know that there are two countries in the North American Division of Seventh-day Adventists that celebrate their nationhood in the first week of the month of July? You guessed it right. They are Canada, on July 1, and the United States of America, on July 4. So, happy Canada Day to Canada and happy Independence Day to the United States of America! Nationhood in the history of a country is a milestone of separation from another country's rulership. This means that the country is free to lead and rule itself by its own government and laws.

Although these holidays are not like Easter or Christmas, for many citizens, they are a time to reflect on God's goodness to us as a people. As members of the Judeo-Christian faith, we are called to "Proclaim liberty throughout the land to all its inhabitants" (Leviticus 25:10, NIV) and to celebrate the gift of freedom from the bondage of sin.

While we express gratitude to be able to live in a land of freedom, may we also look in faith to the future, and commit our lives to God and His will. May we bring our gifts in worship to the true God, who declares, "Blessed is the nation whose God is the Lord" (Psalm 33:12, ESV). And may the coffers of our local church never be empty.

July 11, 2026

## **World Budget (GC)**

Known for its speed and agility, the cheetah is the fastest land mammal, able to go from zero to 60 miles per hour in just three seconds.

When an unexpected situation hits the Seventh-day Adventist Church, we too need to be nimble and agile to respond rapidly. By so doing, we can turn a challenge into a new opportunity to increase the impact of God's mission throughout the world.

In recent years your support of the World Mission Budget offering has helped fund projects such as an outreach center in Eastern Europe and television stations in Norway. It has funded a comprehensive health outreach program in Sweden and Ebola education in Africa. And when local outreach programs in Rwanda resulted in hundreds of new believers and new church buildings were urgently needed, your gifts helped make that possible!

Our prayer is that you will be generous as we meet challenges and opportunities around the world to preach the Adventist message and paint a compelling portrait of God in many lands.

**PRAYER:** Dear Lord, we know You love a cheerful giver. Move us, we pray, to respond with speed to Your call to give generously to further Your work.

July 18, 2026

## **Local Church Budget**

Every steward has been endowed by God with at least one talent. As faithful stewards we are to seek opportunities to develop and expand our talents. Not only are we expected to develop our talents for personal gain, but we are to seek to grow and increase so that the mission of Christ and the kingdom of God can advance. For example, a person who has the ability to sing continues to rehearse, so that they might become better at singing the right notes and conveying the message of the song they are performing. The same is true of our financial resources. We should give careful and prayerful thought to how we invest our monies, so that the returns can be beneficial not just to our own bank accounts but also to the cause of Christ.

The parable of the talents (NKJV) or bags of gold (NIV) in Matthew 25:14-30 highlights the importance and the expectation of increasing our resources. Like the master, God expects that we will make use of the opportunities presented to us to grow the resources He has given us. In fact, those who increased their talents in the parable were given more. They are declared as “good and faithful servants” (verses 21, 23).

Today as we gather to worship through giving, let us seek to be good and faithful servants who will assist in the ministries and mission of our local church.

July 25, 2026

## Local Conference Advance

In the process of salvation, God has established several markers of loyalty to Himself. One such example of loyalty is the faithful returning of one's tithe. The tithe, as we know, is designated by God. We do not have the choice to determine the amount. The one tenth has already been decided by God.

Many wonder what the purpose of the tithe is and what is it used for.

The Scriptures point out several purposes of the tithe. First, it was designed to support the priesthood in the Old Testament. Today, that means pastors and gospel workers. "Don't you know that those who serve in the temple get their food from the temple...In the same way, the Lord has commanded that those who preach the gospel should receive their living from the gospel" (1 Corinthians 9:13-14, NIV). Secondly, tithing supports ministry workers (Deuteronomy 14:28-29). Thirdly, tithing is a form of worship. Next, it shows God we trust *Him* (not money) to provide for us (Malachi 3:8-12). Also, God promises to bless us for giving. Along with other purposes, tithing as a part of stewardship builds character.

As we worship God today, let us be aware that tithing is about more than the money. It is about our loyalty, allegiance, and commitment to God. Let us be faithful stewards as we support God's work and the ministries of the Conference.

August 1, 2026

## **Local Church Budget**

A purse is a personal belonging that usually contains several items that are deemed essential to its owner. A pastor's wife was giving a talk to a group of ladies when she grabbed her purse and began to pull out various objects. As she pulled out each item, she explained what it meant to her. A cell phone: "This helps me stay connected." A wallet: "With this I can get everything I need." Tylenol: "This takes away my pain." Tide stick: "It removes stains." A knife: "This provides protection and makes me feel safe (though I only use it to peel my fruits)." Last, a chocolate kiss: "A little something sweet to pick me up when I'm feeling down and remind me that I am loved."

There are several spiritual lessons that can be drawn from the description of these items. One of them is that you need to prioritize what you carry in your purse. In other words, a purse should carry only the things you need. Having a personal relationship with Christ provides much the same things and even more than a purse.

Scripture declares, "His divine power has given us everything we need for a godly life, through the knowledge of Him who called us by His own glory and goodness" (2 Peter 1:3, NIV).

Today, let us include Christ in the purse of our heart as we worship Him, through returning our tithes and offerings.

August 8, 2026

## **Christian Record Services (NAD)**

How much is your sight worth?

A few years ago, Claudia was talking with a recently baptized Adventist teenager about disabilities. Roger was in awe how Claudia was able to get around, read, and function with a severe disability that drastically reduced her sight. Claudia lost her eyesight ten years prior and was totally and legally blind. She was studying to become a Seventh-day Adventist Christian, and was reading several publications that were provided by Christian Record Services.

After Roger left Claudia's home, he decided to put a bandana on his eyes and try to function without his eyesight for an entire day. He tried memorizing the placement of furniture, dishes, and other essentials in his room. He only lasted one hour. Roger kept bumping into things in his house, could not find anything, and was frustrated. He took off his bandana and understood how important it is to have eyesight and be able to function.

Christian Record Services is an organization that provides materials and services for people who are limited in their ability to see or are totally blind. They also provide camps for children who are blind and cannot afford it.

By supporting Christian Record Services with your generous financial contribution, we provide opportunities for people and children who need it the most. Your monetary gifts to this organization will bring blind people closer to Jesus and will also fulfill the commission described in Matthew 28:18-20.

August 15, 2026

## **Local Church Budget**

The Stewardship department of the Ontario Conference has a Quick-Start Guide on Stewardship that shares an article about five groups of givers in the body of Christ. First, you have the non-givers, that give virtually nothing to support the mission of their church, sometimes due to little or no understanding of stewardship responsibility. Second, the occasional givers: they are irregular in attendance and thus their giving is confined to token amounts. Third, selective givers: this is a growing group who support only those projects that appeal to them. The fourth group is the impulsive givers: this group may be reasonable in their attendance but are occasional givers. They may give an impressive amount, but they don't remain excited about giving. Then there are the committed givers: this group of systematic givers make up approximately 25 percent of the church's givers. They are active in the services, they attend regularly, and they support the mission of the church. Committed givers show that there is joy in giving.

Let's be systematic givers. It is a joy to give because it helps others, fulfills the requirements of God, and helps the church and its mission. Giving for these and other reasons bring deep satisfaction.

Today, let us return our tithes and offering willingly and generously to our local budget "for God loves a cheerful giver" and He "is able to bless you abundantly" (1 Corinthians 9: 6-8, NIV).

August 22, 2026

## Local Conference Advance

Why are the people of God expected to be faithful stewards in spite of challenges? One answer can be found in an article entitled, “For the Sake of Mission,” that was published in the *Canadian Adventist Messenger* magazine by the Adventist Church in Canada. In this article, Douglas Pereira summarized the dedication and commitment of 28-year-old James White. He wrote that White, despite having a foot injury, trudged 13 kilometers (8.6 miles) to and from Rocky Hill to Middletown, Connecticut; a journey that would take 13 minutes to drive.

Why did he go through this ordeal? Where did such determination come from? Pereira said it was because James White was motivated by God’s mission: because of this act in 1849, 1,000 copies of his first edition of *The Present Truth* were produced.

Paul says, “And let us not grow weary of doing good, for in due season we will reap, if we do not give up” (Galatians 6:9, ESV). God expects us to be faithful stewards in our support of His work, regardless of whether the times are challenging.

Today, as we give to Christ’s cause, may we be motivated to support ministry in our local conference of the world mission.

August 29, 2026

## **Local Church Budget**

Young people can be great supporters and helpers of each other. There was once a teenager who shared that a couple of her friends were struggling with mathematics and needed help. There was a mathematics concept that they found difficult to understand. One day one of these friends told her about their situation. When she heard about the problem her friends were having, she asked if she could share what she knew. Her friends gladly accepted the offer. The outcome was quite interesting. The teenager reported personal growth, just as her friends gained the knowledge and understanding of the mathematical concept. And when it was exam time, all her friends got better grades. Being successful gave them all confidence and they continued to do well in the subject.

One of the lessons of Mark 2:1-12 is that the “stronger” should endeavour to help the weak. In this narrative, we see the paralytic’s four friends, using unconventional ways (that of breaking the roof) to bring their friend to Jesus Christ for healing. Part of every steward’s responsibility is to help those in need.

As we return our tithes and freewill offering today, may the Lord Almighty bless us, and make us willing to help those who are in need. And may those we help find Jesus.

September 5, 2026

## **Local Church Budget**

Being able to work is a blessing from God that brings benefits. When the author (Anthony) started college, he worked in a one-year work-study program at the school food factory to pay for his education. He points out two benefits he recalled receiving. First, he was able to earn a significant portion of his tuition that allowed him to start and eventually complete his studies four years later. Second and the most fulfilling is that he gained the knowledge and the skill of how to make cornflakes. He said that he also learned that there is self-worth, satisfaction, a sense of purpose, and dignity that comes from participating in meaningful labour. This has driven his work ethic until now.

When God created the earth He placed our fore-parents there and gave them work because He knew of the benefits that would be gained from engaging in it. God instructed Adam to work and watch over the Garden of Eden (Genesis 2:15). Being diligent in working would bring an abundance (Proverbs 14:23), it would bring satisfaction (Proverb 13:4), and it would bring wealth (Proverbs 10: 4).

As Labor Day looms in a couple of days, we are reminded that being able to work is a blessing from God. Therefore, as we worship today, let us thank Him that we can work and return to His cause a portion of what He has provided for us. Importantly, let us labor for souls.

September 12, 2026

### **World Budget (Emphasis: Radio Ministries)**

God's plan for the support of His work on this earth is through the tithe and freewill offerings of His people. Today's offering is for the proclamation of the Adventist gospel to all the world by radio.

Adventist radio ministries have had a profound global impact, reaching people in places where traditional mission work is limited or impossible. Radio waves go where missionaries cannot go. Radio can be heard in cars and behind closed doors where people cannot enter. Romans 10:17 says, "So, then faith comes by hearing, and hearing by the word of God."

Through your offering today, many people will be reached by hearing the Adventist message on their radios. Many radio listeners enroll in Bible correspondence schools or request in-person visits. Many will hear hope-filled messages, especially today when people are isolated, anxious, or in despair. In times of uncertainty, faith-based radio brings peace and spiritual comfort.

Besides Adventist Word Radio (AWR), the Adventist church supports radio stations and programs around the world that reach people with the distinctive, Christ-centered, Seventh-day Adventist message of hope and wholeness.

Prayer: Dear Jesus, we pray for the Adventist radio stations that are proclaiming the gospel around the world. We pray that the programs will touch many lives and bring people to a closer relationship with you. AMEN!

September 19, 2026

## Local Church Budget

In 1 Timothy 5:18, Paul writes, “You shall not muzzle an ox when it treads out the grain,” and “The laborer deserves his wages” (ESV). He is quoting what Moses said about the ox from Deuteronomy 25:4 and what Jesus said about the laborer from Luke 10:7. Explaining this passage, John Mathews, retired North American Division Stewardship director, writes, “The phrase about the ox means it is fair for the ox to eat grain while working. *Similarly*, the devoted laborers who preach the gospel should be rewarded with wages” (*Stewardship: Motives of the Heart*, p. 66).

God creates and operates in systems. One such system is the tithing system. The tithing system was used to support the Levites who maintained the tabernacle (Numbers 18:24). In our era, the equivalent of the Levites would be those who devote their lives to preaching the gospel. Ellen White writes, “The tithe is set apart for a special use. It is not to be regarded as a poor fund. It is to be especially devoted to the support of those who are bearing God’s message to the world; and it should not be diverted from this purpose” (Ellen G. White, *Counsels on Stewardship*, p. 103).

As we worship God today, let’s all commit to continue supporting God’s work in tithes and offerings, at the local church and the wider field.

September 26, 2026

### **Local Conference Advance**

In 1982, a small nine-student church school ended the school year with a \$4,000 deficit. The conference asked the local church to honor the debt or the school would be shut down.

The new pastor arrived in September. When made aware of the situation, he asked the treasurer and head elder, “What plans are in place to retire the debt?”

They responded, “We don’t have the money; we don’t know what to do.” With only two months to raise the funds, the local pastor reminded the congregation of their need to fulfill their promise and clear the debt.

An anonymous donor announced that he was willing to donate two months’ worth of his salary (half the outstanding debt) if the church would match the rest. The next Sabbath the treasurer passionately pled, “This is a wonderful opportunity we cannot let pass. Folks, we need to match this generous gift!” Her enthusiasm jolted the local church into action. Donations poured in and the debt was retired. Today, that school is a thriving K-12 institution.

Our local conference ministries depend on our sacrificial and systematic support. Let us be faithful and support the work of our local conference with our generous financial contributions.

October 3, 2026

## **Local Church Budget**

Allow me to quote an excerpt from a sermon, “A budget process is a matter of trust. We trust the committee members who come up with the dollar amounts that they need. We trust the Budget Review Committee. We trust the process of open meetings for all to participate. If we are willing to place our trust in the process, then we can place our trust in the budget and all the ministries and missions it represents. At some point we have to decide, I will support this budget, I will support those committee members who have guided and helped manage the financial ministry of our church. I will trust our church’s honest efforts to be faithful to the ministry that God has given us.”<sup>1</sup>

Budgeting is indeed a matter of trust. It shows who we have confidence in. When we budget, it is a sign that we take the words of Paul in 1 Corinthians 4:2 seriously. “Moreover, it is required of stewards that they be found faithful” (ESV). Ultimately, it shows more than anything else that we trust God, who provides for us in the first place.

As we return our tithes and offerings today, may it be our pledge to practice budgeting. In so doing, not only does it make us better money managers, but it shows who we trust.

<sup>1</sup><https://open.bu.edu/bitstream/handle/2144/498/Conversion+of+the+Purse.doc?sequence=1>

October 10, 2026

## **Union Designated**

Desmond Doss was an unassuming army medic often ridiculed for his stance on non-violent approaches to military service. His army colleagues often threw boots at him when he knelt for prayer. He was called a coward and other names for his firm stance as a noncombatant conscientious objector. Yet, in 1945, at the Battle of Okinawa, Desmond Doss saved the lives of 75 men. He braved enemy fire, snipers, and an inhospitable terrain to save lives.

For such valor and courage, he received some of the highest military honors. President Harry S. Truman awarded Doss the Medal of Honor on October 12, 1945.

This service came at a price. Doss was wounded and evacuated from battle. Seventeen pieces of shrapnel were present after his gallant rescue missions. For the next five-and-a-half years, Doss underwent medical treatments that eventually culminated in him losing his hearing.

Such an amazing life story reminds us that service comes at a price. Jesus Christ Himself offered His life for the salvation of humanity. What a beautiful example to follow and legacy to remember.

By giving generously today, we are supporting programs and initiatives that are greatly appreciated in our local communities and fields.

October 17, 2026

## **Local Church Budget**

The chorus, “Give it with love, store it above, give it with a willing heart. And if you have it now, give it with love, store it above, give it with a willing heart,” was a popular chorus that was used during the time when the meetings’ nightly offerings were being collected, underneath the huge evangelistic tents, that ran for weeks. It’s still vivid in the author’s mind. Ushers moved up and down the isles as they received the monetary gifts of the jubilant worshippers. Reflecting on the words of this chorus brings to mind the very important thought of what should be the basis of our giving to the cause of Christ.

The most powerful principle and motivation that should drive our participation in the cause of Christ is love. The love of God is the foundation of His throne and the motivation behind His decision to create us. It was His love for humanity that established the plan of redemption before the Fall. Christ’s love for His creation was what compelled Him to leave His native home of heaven and go to the cross. This is described by the universal Scripture of the gospel—John 3:16, “For God so loved the world, that he gave his only Son, that whoever believes in him should not perish but have eternal life” (ESV). What manner of love?

As we return our tithes and offering today, may we be motivated and transformed by the great love of God.

October 24, 2026

## **Local Conference Advance**

In Malachi 3:10, God invites His people to bring the full tithe into the storehouse. Many have asked, “What or where is the storehouse?” The Bible answers in Numbers 18:21, “To the Levites I have given every tithe in Israel for an inheritance, in return for their service that they do, their service in the tent of meeting” (NIV). God further instructed the Israelites to bring their tithes and freewill offerings to a place of His choosing (Deuteronomy 12:6). In the time of Solomon, tithe was returned to the temple, the location from which the Levites received their support. So, the Israelites understood what Malachi meant by the storehouse—a central place from which the tithe was administered.

In the same way, Seventh-day Adventists voted that the storehouse is the parent body known as the conference or conference mission. It is from the conference or mission that the salaries of pastors and other gospel workers of the church are managed. Members are encouraged to return their tithes and offerings through their local church to the conference treasury, to take care of the overall worldwide mission of the church.

Let us continue to commit to returning God’s tithe and our freewill gifts to the treasury house or the storehouse (the Conference), so that His mission can advance without hindrance or concern. In so doing the Second Coming of Christ is hastened.

October 31, 2026

## **Union Designated**

*Financial infidelity.* This a term that describes hiding any of a myriad of actions, activities, or attitudes about money from one's spouse. Dr. Bonnie Eaker Weil notes in her book *Financial Infidelity* that this phenomenon is the number one destroyer of relationships. Many couples feel betrayed by the offending partner's actions done in secret. The surprising revelation in reading the book is that many people do not see themselves as financially unfaithful to their partners.

The same pervasive attitude is present in the Christian context. It is hard to have a concrete number but is estimated that one third of active, church-attending Seventh-day Adventist members do not return a faithful tithe. One of the main causes for such unfaithfulness was due to plain forgetfulness.

In the Bible the Lord tells us that not returning His tithe and offering is alike to robbing God (Malachi 3:8). Such a strong statement may be unpalatable. Nevertheless, Scripture makes a very strong point that some of us are financially unfaithful to God.

Such financial infidelity may have deeper roots than a simple case of forgetfulness. Being faithful financially to our Lord is a predictor of our long-term relationship with Him. Let us remain faithful to Him.

November 7, 2026

## **Local Church Budget**

Depending on your source, it is said that the human body is made up of 60-70 percent water. This means we cannot do without water if our bodies are going to be healthy. Time, like water, is a common resource that is needed to utilize all the other resources given by God. Time is the basis of Stewardship.

We use time to worship God and to form a relationship with Him, through which He instructs us how to utilize His resources. We use time to care for our wellbeing, engaging in physical, mental, and emotional activities that will help us function optimally. We use time to witness, sharing our faith and assisting people in their areas of felt need. This is what our talents and spiritual gifts are for. We use time to work so that we might gain wealth to support the mission of Christ through returning a faithful tithe and freewill offering, and also to take care of our own livelihoods. Finally, we also use time to care for our world—the environment that provides subsistence for us. Time is a special resource given by God to be used to glorify Him.

Today, as we return our tithes and freewill offerings we are encouraged to spend our time in meaningful endeavors. Paul writes, “Look carefully then how you walk, not as unwise but as wise, making the best use of the time, because the days are evil” (Ephesians 5:15-16, ESV).

November 14, 2026

## **Annual Sacrifice for Global Mission (GC)**

God loves cities. The book of Jonah is the proof of it. God sent a prophet to bring repentance to a very wicked city. The work of one man can make a difference to one city. Jesus loves cities because He loves people, and cities are where most people now live. More than 100 years ago Ellen White challenged the Adventist movement to reach the cities using innovative methods, “There is means now tied up that should be in use for the unworked cities... These cities have been neglected for years” (*Evangelism*, p.428). Let’s use creativity and persistence to follow God’s call to reach the cities.

580 cities have a population of more than 1 million people. Of these cities, 31 have not even one Seventh-day Adventist congregation, and 119 have fewer than 125 Adventists. Ellen White wrote, “The work in the cities is the essential work for this time” (*Review and Herald*, Nov. 17, 1910, par. 8). Today the world’s urban population is 13 times greater than when she wrote.

If you were to watch a line of Cairo residents walking past the Great Pyramid at the rate of one person every five seconds, it would take six days before you would see one Seventh-day Adventist.

Your offering today will establish Seventh-day Adventist presence in cities around the world.

November 21, 2026

## **Local Church Budget**

It has been said that “It’s not your aptitude that determines your altitude, but it is your attitude.” Attitude can be described as a mindset, a point of view, or frame of mind that a person has toward someone or something. An attitude can also be seen in one’s behavior. According to a 2013 edition of the Stewardship Leaders Guide for the Local Church, “Attitude is central to stewardship, and the right attitude exists when we recognize God as Creator and Owner of all” (p. 10). As God’s stewards, blessed with the bounties of His hand, we need to foster a positive and grateful attitude towards supporting the work of Christ and the plan of salvation.

The story of the wise men that came to worship Christ (Matthew 2:1-11) is an example of what it means for faithful stewards to have a wonderful attitude. When they studied the prophecies and discovered where the Messiah was going to be born, they joyfully brought their gifts to Jesus. More importantly, they displayed a positive and optimistic attitude. They were not forced to give. They gave gladly out of a willing heart.

Today, as we return our tithes and freewill offering to the coffers of the local church budget, let us do so with an attitude of gratitude.

November 28, 2026

### **Local Conference Advance**

The country of Hungary has the distinction of having had the world's highest ever printed denomination banknotes, at a staggering quintillion Pengo (the local currency between 1927 and 1946). That is a one followed by 18 zeros. In fact, Hungary managed to win another record by introducing a 100-quintillion note in 1946. After the second world war, inflation doubled every 15 hours. How much was 100 quintillion Pengo worth? A grand total of twenty cents.

Over the past decade, the average inflation in Canada has been around 2.5%. US inflation has averaged 3.2%. When inflation occurs, purchasing power erodes. Thus, every year, your dollar will buy 2.5% less in Canada (or 3.2% less in the US).

As a non-profit organization, our church relies and depends on benevolent donations. As we plan our systematic giving, let us increase our donations to account for the yearly purchasing power loss caused by inflation.

Exodus 36:3, "They received from Moses all the offerings the Israelites had brought to carry out the work of constructing the sanctuary. And the people continued to bring freewill offerings morning after morning."

Today as we return our tithe and freewill offering, we are invited to commit and contribute to the Conference advance.

December 5, 2026

## **Local Church Budget**

When it comes to the giving of one's finances to special church projects or tithes and offerings, you might have heard the phrase, "It's not equal giving, but equal sacrifice." This is true. Members are not expected to put the same amount of money into the offering plate (digitally or literally) each time they give to the cause of Christ. The fact is everyone's financial situation is different. However, each giver should give sacrificially, according to how God has blessed them. Sacrificial giving demonstrates where the giver's loyalty truly lies.

Sacrificial giving is demonstrated in the story of the widow's offering. Mark 12:41-44 says, "And he sat down opposite the treasury and watched the people putting money into the offering box. Many rich people put in large sums. And a poor widow came and put in two small copper coins, which make a penny. And he called his disciples to him and said to them, 'Truly, I say to you, this poor widow has put in more than all those who are contributing to the offering box. For they all contributed out of their abundance, but she out of her poverty has put in everything she had, all she had to live on'" (ESV).

We can learn from this brief narrative that giving sacrificially is the kind of giving that gets God's attention and blessings.

Today, let us give sacrificially to please the Lord.

December 12, 2026

## **Adventist Community Services (NAD)**

People come in all shapes and sizes, and so do their struggles. For over 50 years, Adventist Community Services (ACS) has been a lifeline to those in need—offering food to the hungry, clothing to the cold, shelter to the displaced, and encouragement to the discouraged. But above all, ACS offers something deeper: the love of Christ in action.

Recently, a man walked into a local ACS center, his face worn with exhaustion. He had lost his job, his home, and nearly his hope. A volunteer welcomed him with warmth, helped him find clothes and a meal, and then simply listened. As he left, he paused and said, “I didn’t think anyone still cared. But today, I felt seen.”

This is the heart of ACS: seeing people, hearing their struggles, and reminding them they are not alone.

Ellen G. White wrote: “Christ’s method alone will give true success in reaching the people. The Savior mingled with men as one who desired their good. He showed His sympathy for them, ministered to their needs, and won their confidence. Then He bade them, ‘Follow Me.’” (Ministry of Healing, p. 143)

Through ACS, we are called to mingle, minister, and bring hope. Today, your offering will help sustain these ministries, providing tangible help and spiritual encouragement to those who need it most.

December 19, 2026

## **Local Church Budget**

The birth of a baby is usually a time of celebration and happiness for the family into which it is born. The reason for this happiness varies from family to family or parent to parent. Anthony, the writer shares that when his daughter was born, he and his wife were “over the moon.” They were elated. They were happy because it was an answer to many years of praying. Now, they could watch her grow and develop and learn how to better appreciate and understand the role that God, our Provider and Sustainer, plays in our lives.

When Jesus Christ was born, it was the most joyful time in the universe, especially on planet earth. And though He was born in an animal’s house, His birth was a joyful occasion. He was a gift from God to our planet. Luke 2:13-14 says, “There was with the angel a multitude of the heavenly host praising God and saying, ‘Glory to God in the highest, and on earth peace among those with whom he is pleased!’” (ESV). Because of the birth of Christ, we have a Sacrifice, a Savior, a High Priest, and a soon coming King.

On this blessed Sabbath day, before Christmas day, let us bring our gifts of worship, our tithes and offerings, singing joy to the world the Lord is come, and the earth should receive her King.

December 26, 2026

### **Local Conference Advance**

We are at the final Sabbath of the year. And what a year it has been! Regardless of our mixed experiences, we can exclaim in celebratory tones, the words of the prophet, Samuel, “Ebenezer,” “Till now the Lord has helped us (1 Samuel 7:12, ESV). And in the grateful voice of Jeremiah, “It is of the LORD's mercies that we are not consumed, because his compassions fail not. They are new every morning: great is thy faithfulness” (Lamentations 3:22-23, KJV). Our arrival at this point in time is surely and solely the act of God. What better way to express our gratitude than to worship God, and to tell Him thanks through our prayers and singing His praises.

Today, my dear brothers and sisters, let us “Enter His gates with thanksgiving and His courts with praise; give thanks to Him and praise His name. For the Lord is good and His love endures forever; His faithfulness continues through all generations” (Psalm 100:4, 5, NIV).

Let us bring all our offerings before the Lord (ourselves included) and bow down and worship Him.

Thank you, Lord, for providing for us another year. Thank you for living in our hearts and for leading in our lives. We have come collectively to return our gifts for the work in your church throughout this conference. Amen! Hallelujah!