The ELEVENTH MEETING

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

Psalm 66:16

Tom and Violet Zapara

William A. Fagal

Robert L. Lister

Noelene Johnsson

Frank Phillips

Perry Parks

Phil Follett

Dwight K. Nelson

Smuts van Rooyen

Teri Gardner

OUR BUSINESS, HIS DESIRES By Tom and Violet Zapara

FOR US, stewardship is being in alignment with God's desires. Of course, that's a growing process. There's always room for improvement; there are always better ways of being a better steward. Through the years God has blessed our various business ventures. He has continually opened our minds to better ways we can be used by Him. And as we have tried more and more to align ourselves with His desires, He has allowed us to see some of His providential leading, even in the nitty-gritty of day-to-day business operations.

After we sold Zee Medical Products a few years ago, we still wanted to have our hand in some business enterprise. We couldn't just quit. Business seems to come naturally to us. We enjoy it. We think it is a talent God gave us, and so, as stewards of His gifts, we have an obligation to improve that talent and bring Him some return.

We still owned another small company that sold emergency medical equipment—items that would be used, for example, in ambulances and emergency/rescue vehicles. The company was doing OK, but we needed more products in our line. We learned of a Canadian man who had recently begun manufacturing on-demand ventilators. His product would be ideal to add to our line. We did some research and decided we wanted to become the exclusive U.S. distributor of that ventilator.

After some initial discussion with the man, we arranged a trip to Montreal to make our formal proposal. We were well prepared, because we were eager to get this product. We *wanted* it. In our proposal we guaranteed the man a very generous advertising budget to reach some very bold sales goals. By any standard, our offer was generous. It was, in our view, an offer he couldn't refuse. We couldn't imagine his turning us down. He didn't give us an answer right then, but we left Montreal confident that we had succeeded.

Two days later the man called and said, "No deal." He wanted to distribute the product himself.

We were stunned. This didn't make sense. The man must be crazy. We couldn't understand it. This deal would have made so much sense—and probably a good deal of money—for him and for us.

In our disappointment we could only guess that God was working on something else. And He was.

That same week we happened to learn about a different company, a well-established one that had been around for 20 years and manufactured a state-of-the-art ventilator, even better than the Canadian one. The difference was that this respected company didn't need a distributor for the ventilator.

They wanted a buyer for the company. And within that very week we bought it.

Apparently God wanted us to buy that company all along. He knew that landing the distributorship for the Canadian product would have prevented us from pursuing this larger opportunity. And He probably knew that the whole episode would be a powerful lesson for us in how much interest He takes in our business affairs when we've decided to align ourselves with His desires.

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.

Tom and Violet Zapara, now retired, live parts of each year in South Laguna, California, and Kona, Hawaii. They attend the Laguna Niguel and Kona Seventh-day Adventist churches.

A CAP AND GOWN AND \$125

By William A. Fagal

IN THE fall of 1938 I started my senior year at Atlantic Union College. I had worked much of my way, but the Great Depression was on, my parents' meager funds had run out, and nothing was left for my college expenses.

So I began my senior year in debt, owing the college \$125 from the previous year—equivalent to several thousand dollars today—and there were no student loans. I got an extra job and was delighted to find that if I could keep my health and work the hours that I planned, I could have enough time for my studies, still earn all my expenses, and graduate with my class without owing a dollar. In fact, I had to—no one who owed the college anything was allowed to graduate.

But then I remembered the *tithe*. If I returned 10 percent of my income to God's work, I would never make it financially. Surely God wanted me to graduate, I reasoned, for I looked forward to a place in His ministry. I decided I needed some good counsel.

The next day I saw my religion professor, a man in whom I had great confidence, walking toward me across the campus. We met under an old gnarled apple tree. Kicking its fallen leaves, I carefully outlined my problem and concluded with the question, "Do you really think God expects me to return a tenth to Him when I'm in debt and doing so will jeopardize the completion of my college education?"

After a thoughtful moment he said, "Indeed you are in trouble. Surely you need God's blessing. In fact, you need more of it than I do, because you are in debt. I don't know of any way to secure God's blessing upon your finances other than to be faithful in the tithe."

I had my answer; that very moment I made my decision. To this day I feel a

well of gratitude in my heart that it was the right decision, and I never missed a week in returning my tithe to the work of God.

But the months that followed were just as bad as I had anticipated. As hard as I worked, I could not gain a cent on my \$125 debt from the previous year. After a time it became clear that I would end the year owing as much as when I had begun. In the spring the business manager of the college called me in, reminding me that I would not be allowed to graduate with a debt.

He asked me, "Should we order a cap and gown for you, or do you intend to defer graduation?" I was class president and felt a responsibility to graduate with my class. I told the business manager to order the cap and gown; the bill would be paid on time.

Things did not improve, but God did not forget me and my problem.

Along with my fellow seniors, I had invited relatives and friends to my graduation. The night before commencement the others showed the pens, watches, and various gifts they had received as graduation presents. But I had received no such gifts. In fact, I had expected none, completely forgetting that such a custom existed.

But I had received cash gifts, which the donors did not know I needed but which God knew all about. On commencement morning these cash gifts totaled enough to cover the amount I needed to graduate! One hour before commencement I walked into the business office, dressed in my cap and gown, and laid down the final dollar.

Graduation that day brought me not only happiness at completing a major part of my education but the unshakable conviction that indeed God does live and that if we are faithful with Him, He will be more than faithful with us. He will open the windows of heaven and pour out the promised blessing. My heart was so full that truly there was not room enough to receive all the blessing of heaven. Many times since, I have remembered the lessons of that year. I can testify gladly that God has always kept His promises to me.

Obey, I beseech thee, the voice of the Lord . . . : so it shall be well unto thee. Jeremiah 38:20.

The late William A. Fagal was the founder and director/speaker of the Faith for Today television broadcast. This story originally appeared in By Faith I Live (Southern Publishing Association, 1965) and has been adapted and condensed for this volume by Elder Fagal's son, William Alan Fagal, director of the Ellen G. White Estate Branch Office at Andrews University in Berrien Springs, Michigan.

GOD KEEPS HIS PROMISES

By Robert L. Lister

PROMISES are made to be kept, but it is so easy for us to break our promises. The God that we serve is able to do more than we could ever think of asking Him. God is one on whom we can depend to keep His promises

During the early years of our ministry my wife—Connie—and I faced a big test and strong temptation when we had to choose whether we would return our tithe and offerings or pay our house mortgage. There was enough money that month to pay only one or the other, not both.

I had been taught from my earliest years that tithe is holy to the Lord and is acceptable to God only when it is given in love and presented as the firstfruits of our increase. To my way of thinking, that meant that it must be set aside in the tithe envelope before any other bills are paid.

So in this crisis we decided to return the tithe and offering, and trust God to supply us with additional money to pay the mortgage. I prepared the tithe envelope, wrote the check, and tucked it into my Bible until Sabbath came. When the call was made for the tithe, we placed the envelope in the offering plate with the joy of knowing that God was pleased with our faithfulness. As usual, we spent all day in church activities from Sabbath school to divine worship to fellowship dinner to missionary activities in the community to visiting the nursing homes and hospitals, then back to church for Adventist Youth meeting and sunset vespers. It was a long but happy day.

When we got home, Connie checked the mailbox. Included in the mail was a brown envelope from the Internal Revenue Service. The letter inside explained that a review audit had been done for our income tax return from four years earlier. The IRS had discovered a mistake in the amount that had been deducted. A refund check was included in the letter. It equaled just a little more than the amount we needed to pay the mortgage. The letter was postmarked the same day we had made our decision to put God first and wrote that faith-filled tithe and offering check.

God keeps His promises.

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

Robert L. Lister is president of the Southwest Region Conference of Seventh-day Adventists in Dallas, Texas.

LOOKING OUT FOR GOD'S FAMILY

By Noelene Johnsson

DISCOVERED Matthew 6:33 as a stewardship message when, a few years ago, I borrowed a backdated copy of *Guideposts*. A story in the magazine explained the text as an assurance that if we look out for God's family, He will look out for ours.

This application of the text appealed to me, because I had come to the realization that God wanted me to be a good steward of more than just money. Besides, my kids were starting out in their careers and away from home. I needed to trust them to God. And so I started looking for ways to care for His other grown-up children.

One night my daughter, Julie, called to tell me of a young man, the brother of a friend of hers in Chicago, who needed help. The young man had grown up in southern Africa, where his family were missionaries. The father had died, and because he had not completed the allotted years of service, the family back in America was not eligible for continued support or education subsidies from the church.

The seeming indifference of the church had bothered the brother, and perhaps as a way of seeking closure with the past, he had gone back to tour Africa, much as other kids of the time toured Europe. But southeastern Africa was not Europe. A young American crossing borders without proper identification and reasons for travel was suspect in one newly independent country. The young man was arrested and put in jail. Could we, our daughter wondered, with our General Conference connections, do anything to help?

Wanting to help a troubled son of the church and friend of my daughter, we immediately asked around to find the best possible contact. We learned of a missionary from Jamaica who was currently in that field and telexed him about the problem. This missionary immediately went into action, seeking outside help. He visited the young man, found him medicines, a Bible, and a Sabbath school quarterly. Before long my daughter called with the happy news that the young man had been released and now had a new attitude toward his church.

The mother, in her gratitude, promised my daughter, "If you ever need anything, give me a call."

Unknown to me, a short time later in Chicago, Julie had oral surgery. Late on a Friday night her mouth began to bleed, but she was too weak to go for help. So she called this busy mother, a nurse. The woman must have been weary after a week's work, but she drove across the city to tend to Julie's need.

Truly Matthew 6:33 had been fulfilled for me.

Seek first his kingdom and his righteousness, and all these things will be given to you as well. Matthew 6:33, NIV.

Noelene Johnsson is director of children's ministries at the North American Division of Seventh-day Adventists in Silver Spring, Maryland. She is a member of Sligo Seventh-day Adventist Church in Takoma Park, Maryland.

TITHE FROM THE HEART

By Frank Phillips

IN 1967 my wife and I bought a cattle farm in northeast Texas, intending that I would resign from my position as train dispatcher for a transcontinental railroad and move to the farm as soon as possible. My work was challenging, interesting, and rewarding, but the work situation left much to be desired. Promised a promotion, I sometimes worked for weeks without a rest day. After 25 years of work I was dissatisfied with my life.

I was not a member of any church, but my wife had been an Adventist for 10 years. I knew most of the beliefs but was not convinced and had no desire to join. To me, tithe was a church tax. Offerings were a few occasional dollars. Saturday was just another workday, for railroads operate seven days a week.

We began spending vacations at our cattle farm, clearing brush, rebuilding fences, and improving pastures. On one of our trips there a pulpwood cutter offered a good price for the pine trees in the woods on the farm. Thinking this would help clear the land, I accepted, leaving the decision of when to cut up to him. Time went by, and we heard nothing.

During the next several years we built up the herd of cattle. A neighbor offered to manage the farm for us for a percentage of the profits. His service was beneficial to both parties. It seemed that shortly we would be moving.

In the meantime, he and others advised against cutting the trees for pulp because of the large amount of brush that would be left. Unexpectedly, we met the pulp cutter just as he was inspecting the trees before starting to cut. After we explained our reasons, he willingly canceled the agreement.

As time passed, our position improved, but the goal of relocating always seemed to be just out of reach. Every opening was closed, every plan thwarted.

On January 1, 1977, I had a job change that gave me Saturdays off. After several months I began attending church occasionally with my wife. That fall our farm manager called to report that a logging crew was in the area, and the foreman wanted to buy the lumber trees on the farm. I authorized him to make the sale. In a short time we had checks for almost 60 times what had been offered earlier by the pulp cutter. We took a long vacation at the farm, sold a large calf crop, and returned

OAOA-6 161

home to add the increase to three uncashed paychecks. We had more cash than we ever had before in our lives.

I recognized the hand of the Lord in this but agonized over the need to return His tithe. Needing excuses, I thought to myself, My wife will kill me if I give this much money to the church. So I asked her, "Should I pay tithe?"

"You had better," she answered.

That settled it. I did. This influenced me also to give God my heart. After 20 years I could no longer reject His call.

In less than 90 days I was baptized. We never did move to the farm, for it seemed to us that the Lord wanted us where we were all the time. I told my company I would no longer work on Sabbath. The last 10 years I worked, I never had a Sabbath work problem. Two years after I was baptized we sold the farm for more than seven times our purchase price.

Four years after my baptism I began to learn why God might have wanted me to stay in Clovis, where we had resided. Our first elder died, and the church selected me to succeed him, not because of great ability on my part, but because I was practically the only person available. God made up for my lack. During the 19 years I have been in the church we have had nine pastors. One stayed four years, some only a few months. Customarily we have waited three to nine months between pastors. Through these times our church has pressed together. We've maintained a slow but steady growth from 40 members in 1984 to 104 in 1997. God has given me a great honor in being part of this. Maybe that's why He wanted us to stay in Clovis.

My son, give me your heart, and let your eyes observe my ways. Proverbs 23:26, NKJV.

Frank Phillips retired in 1988 as chief train dispatcher for the Santa Fe Railway at Clovis, New Mexico. He is a member of the Clovis Seventh-day Adventist Church.

GOD'S PROTECTING PROMISE

By Perry Parks

My FATHER was a little like some of the Holstein cows we had. He and the cows thought the grass always seemed to look a little greener on the other side of the fence. So we moved to no less than three different dairy farms during my time at home—two in eastern Washington and one in northern Idaho.

During our time in northern Idaho we not only milked cows but also raised wheat and oats. One summer when our wheat crop was nearly ready to harvest, something happened that made a lasting impression on my mind and on my way of life.

The Northwest, like many other parts of America, can experience some very strong thunderstorms with heavy hail in the hot summer months. We seldom got hail that would do serious damage to our crops, but in the summer of 1951 we saw one of those very black clouds that we knew was loaded with hail. It was heading our way.

As the sky grew darker and darker we prayed and reminded the Lord of His promises to those who are faithful to Him. My father had returned a faithful tithe on his increase, and the other farm families in the area knew that we were Seventh-day Adventist Christians.

The hail came that day, and when it was finished, we went out to survey the damage to our crop. We were amazed to find that fields on both sides of our farm belonging to others had been totally flattened and destroyed by the storm. The destroying hail seemed to come right up to our fence and stop. Ninety-five percent of our crop was untouched by the hail. As a young teenager I was convinced that in a special way the Lord watches over, provides for, and protects those who honor Him as faithful stewards and return a tithe of all their increase.

From that day forward I determined that I would always acknowledge God as my Creator and return to Him a faithful tithe on my increase. And I would do it not as an insurance policy but as a simple recognition that He is Lord.

"And all nations will call you blessed, for you will be a delightful land," says the Lord of hosts. Malachi 3:12, NKJV.

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FOLLOWING HIM

By Phil Follett

AIL flattened all the fields for miles around. But not one hailstone touched my crops. You see, I return a faithful tithe.

Whenever I buy a house, the Lord sees that the prices are low. When I sell one, the prices are always high. That's because I tithe faithfully.

I have often heard and marveled at those stories. And while I never deny God's faithfulness in caring for His people, I have wondered why such good things don't always happen to me in spite of my lifelong tithing practice.

In reality, I know that stewardship isn't just about spectacular stories of protection or deliverance. It isn't just about how "tithing pays." It isn't even just about money.

Stewardship is about life: a faithful life, a life lived under the lordship of Christ.

As a teenage youth, I had to struggle for an understanding of God. I found myself questioning the church, the Bible, even the reality of God's existence. I wanted proofs. I wanted feelings. I wanted more than I could find.

I don't know when God "found" me. But I recall clearly the day when my search ended, when after reading the Bible, I knew in my mind and heart that God was real and that He was my Friend. Satisfying evidence replaced my demand for absolute proofs. He was real, and I knew Him.

Then I heard Him say, "Follow Me. If you would know Me as your Friend, you must serve me as your Lord."

I've sometimes followed from a distance. I've sometimes failed Him. And I've been disappointed when I didn't receive what I hoped for out of life.

When my wife died of cancer, still clinging by faith to God's promises, I faltered. When my son was diagnosed with an incurable illness, I asked hard questions. But even through such wrenching experiences, I knew He was saying, "When you follow Me, I will always walk with you, even through dark valleys. When I am your Lord, I am also your constant Friend."

Certainly He has helped me buy automobiles that lasted longer than usual. He has protected me from accidents and disasters. I found reliable renters for the home I couldn't sell. He blessed me with a beautiful daughter and two loving grandchildren. But the greatest stewardship testimony I can share is this: When I follow Him, He stays by my side. When I serve Him as Lord, He is also my unfailing Friend.

And that, I believe, is the fruitage of genuine stewardship.

Come unto me, all ye that labour and are heavy laden, and I will give you rest. Take my yoke upon you, and learn of me; for I am meek and lowly in heart: and ye shall find rest unto your souls. For my yoke is easy, and my burden is light. Matthew 11:28-30.

Phil Follett is general vice president of the General Conference of Seventh-day Adventists in Silver Spring, Maryland. He is a member of the Silver Spring Seventh-day Adventist Church.



DID GOD PROMISE A HOLDUP WHEN HE PROMISED TO HOLD UP HIS PROMISE?

By Dwight K. Nelson

Do YOU suppose God had a holdup in mind when He promised to hold up His end of the tithing bargain in Malachi 3:10?

I'll never forget what happened to us when we were pastoring in Salem, Oregon. We came to one of those months particularly common to young families when their checkbook says there is more month than money in it. And of course we'd been tithing too! But our checking account added up to one big goose egg. Zero. In fact, according to my calculations, we were actually overdrawn—by one check.

But happily for me, the check that took us under was still outstanding. The dry cleaners down the street hadn't cashed our check for some time now. So I went in to inform the owner.

He asked me for the date of the check in my check register. I told him. He thought for a moment, then looked up: "Oh, I remember—that night after you wrote us the check, our business was robbed. They stole all our cash, all our checks."

"Oh, that's terrible," I responded. "Let me write you another check."

"Oh no, that won't be necessary." He smiled. "Our insurance paid us back. So consider it a free load of dry cleaning—on the house!"

Now it was my turn to smile! Can you believe it—God had used a robbery at the dry cleaners to keep us solvent!

There's more truth than poetry to God's announcement to the children of Israel that for the past 40 years He had held up His end of the tithing promise: "I have led you forty years in the wilderness. Your clothes have not worn out on you, and your sandals have not worn out on your feet" (Deuteronomy 29:5, NKJV). Wow! What a Senior Partner to have in our financial management!

Now look—God isn't promising to make you and me millionaires if only we'll honor Him with our tithe and offerings. Not at all! But clearly, God comes through for His friends in ways that are not easily measured or quantified. Sandals and clothes, and dry cleaners!

But in the end He has already come through for all of us in the most infinitely quantifiable manner possible, when He emptied His treasury in the crimson gift of His life and death at Calvary. What's so amazing is that this same God who has already gone broke for us looks us in the face and in the bank account today and has the audacity to promise to go even further. "Put me to the test" (Malachi 3:10, RSV).

God didn't pull off that holdup, but I can testify that He still holds up His end of His promise every day of our lives!

The earth is the Lord's, and the fulness thereof; the world, and they that dwell therein. Psalm 24:1.

Dwight K. Nelson is senior pastor of Pioneer Memorial Church in Berrien Springs, Michigan.



GIDDY-YUP FOR MY COMPASSION

By Smuts van Rooyen

HE SERVICE was almost over when Melvin walked down the aisle into our prayer meeting. His clothes seemed three sizes too big.

Why would anyone want to wage war with his pants? I thought to myself.

After the service he introduced himself and asked for a ride to the local YMCA.

"Real sense of entitlement this one has," I grumbled to myself. "Next thing, he'll be asking me to get him a job."

On the way to the car he cinched up his belt two or three notches and asked if I would consider helping him find work, a reasonable place to stay, and a good doctor he could see for free.

"I think I need assistance," he said. "To judge by my clothes, I may have lost considerable weight, but I'm not sure."

I was not sure either, but not of my weight. Weeks before, I had asked God to test my reluctant compassion to see if it could be prodded to action.

"Lord, this foot-dragging, brakes-on, frightened compassion I have is a real problem. Do You suppose You can do anything with it? Please, won't You try?" I had prayed. He had evidently thought He would try, for here was Melvin in great need asking politely for my compassion.

After three days of interviews we landed Melvin a job at a local car wash. It lasted 10 days. Then he had a complete emotional meltdown. Lying on the YMCA floor in a fetal position, he acknowledged suffering from amnesia.

"I don't know where I live, I don't know if I have a family, I don't know my own name," he wept.

What he could remember was carrying a small white casket, doing autopsies, and a quotation from the book *The Great Controversy*. That was all.

I immediately took him to the university hospital, where he was admitted to the psychiatric ward.

"He'll need you to stay close to him, Pastor," the physician said, "especially when he finally gets out."

The Lord surprised me by the way He put the giddy-yup in my pony. I found myself motivated both by a deep, even painful, pity and an unbearable curiosity. To my amazement, I wanted involvement in this man's life at a significant level.

During seven months in the hospital his dramatic past unfolded. His name was actually Charles, not Melvin. He had once been an Adventist, been happily married, had carried his infant son to his grave, and worked in a coroner's office. He also had been shot in the chest by his wife's lover, served divorce papers while still recovering, and then gone over the edge.

Charles stayed at our house for weeks after dismissal from the hospital. He smoked a lot. It was tough on our furniture, but more so on my wife. Together we found work for him, helped him buy an old car, and opened a bank account with funds to tide him over. He was extremely grateful for our help and said we'd saved his life.

In time Charles met an attractive woman, got married, and—finally—began wearing pants that fit him. As for me, I finally had tapped into a wondrous, inner stream of God-given compassion.

Is not this the kind of fasting I have chosen: to loose the chains of injustice and untie the cords of the yoke, to set the oppressed free and break every yoke? Is it not to share your food with the hungry and to provide the poor wanderer with shelter—when you see the naked, to clothe him, and not to turn away from your own flesh and blood? Then your light will break forth like the dawn, and your healing will quickly appear. Isaiah 58:6-8, NIV.

Smuts van Rooyen is senior pastor of the Vallejo Drive Seventh-day Adventist Church in Glendale, California.

A QUILT OF GOD'S LOVE By Teri Gardner

HEN MY husband and I lived in Keene, Texas, two other Adventist ladies and I decided to meet each week on Mondays for a time of prayer and Bible study. After a few weeks one of the other ladies suggested that we use our prayer and study time to bless someone else. So we began meeting at Carol's home.

Carol was very ill. She had to make twice-weekly visits to the hospital for kidney dialysis. She was a sweet lady, and we got to know and love her as we visited with her every Monday morning. We found a very lonely woman behind those doors and not only lonely but mistreated by her spouse and her teenage children.

Since moving to Keene I had been making single-size quilts and giving them away as gifts. I was now in the process of making a special one for myself. It was turning out beautifully, and I was eager to finish it so I could put it into use. Since I had made and given away so many quilts in the past, I felt comfortable in keeping this special one for my own.

One Sunday evening when the children were in bed, I got out the quilt and determined to get it finished. My husband, Bill, was gone for a couple of hours, and the radio played soft music. I was busy tying when a voice in my head said, "Give this to Carol." I looked around to see who had spoken, but no one was in sight. I continued to sew, and about five minutes later the voice in my head spoke clearly: "Give this to Carol."

"No!" I blurted out. "This time the quilt is mine."

I sat at the table with thoughts racing through my mind: I can't give this up. I've been looking forward to getting this done and using it. I decided that this strange "talk" in my head was nothing more than a little trick my mind was playing on me.

But a moment later the voice came back, more determined this time: "Give this to Carol."

Now on my last row of tying, I said, "OK, Lord, if this is Your will, I will give this to Carol." I finished the quilt, folded it, and laid it on the piano.

The next morning, Monday, I put the quilt in a brown paper bag and headed to Carol's house. I was the first to arrive. As we visited, before the others arrived, Carol mentioned that it was her birthday. She said her mother had made and sent her two lovely pillows for her couch.

"I wish she had made me a quilt that I could use while lying here on the couch during the day," Carol said.

I looked at the pillows and then handed her the brown paper bag. She opened it, and with a beautiful smile she pulled out the quilt.

"I didn't know it was your birthday, or I would have brought it in something better than a brown paper bag," I said.

Her eyes met mine, and tears started down our cheeks.

When the other two women arrived, I told them all the story of the persistent voice I'd heard the night before. I told them that Carol obviously was so loved by God that He took special measures to get her this quilt by special delivery. She was very special to God, and He had used me and the quilt to let her know.

Carol died two months later.

In the last few weeks before her death we realized Carol had the full assurance that God dearly loved her.

I thank the Lord for giving me this experience and for allowing me to have a small part in delivering a message of love to one of His dear suffering children.

Do not neglect doing good and sharing; for with such sacrifices God is pleased. Hebrews 13:16, NASB.

Teri Gardner is a homemaker and pastor's spouse in Hastings, Michigan. She is a member of the Hastings Seventh-day Adventist Church.

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