

# The SIXTH MEETING

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

*Psalm 66:16*

Kent H. Van Arsdell

Rose Otis

Ellsworth McKee

William B. Hull

Skip Bell

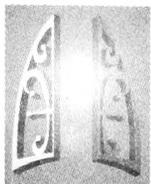
Norma N. Nelson

James A. Cress

Raymond S. Moore

Gilbert Wilks

Dwight Hilderbrandt



## THE CONSULTANT

*By Kent H. Van Arsdell*

**T**HE SYMPTOMS were unmistakable: high overhead and expenses with low patient receipts. Diagnosis: a financially unstable, struggling practice. Left untreated, the prognosis for survival was poor.

Two years earlier I had returned from mission service with high hopes and big dreams. I wanted to develop a strong Christian medical practice, have a balanced family life, be active in the local church, and give generously to God's cause.

My wife, Joan, and I felt that God had led us to Knoxville. The local hospital had offered me an excellent start-up package, including moving expenses from Singapore and a generous income guarantee for my first two years in practice.

Things began slowly, but this was to be expected. However, as the months, and then a year, rolled by, we began to worry. My practice was improving, but not as quickly or consistently as we had hoped. My actual earnings were still below the guarantee level. What would happen to my practice once the income guarantee expired?

All too soon the two years were over, the income guarantee ended, and I was on my own financially. That first January paycheck was below average and somewhat worrisome, but February's check was truly abysmal. It seemed that our worst fears were being realized. I was doing my best to succeed but had little to show for my efforts.

To add to the pressure, I was involved in establishing a local 3ABN downlink station in Knoxville. I really wanted to give generously to that project, but with my income suddenly drastically lower, my ability to give was also greatly reduced.

So we called in the expert Consultant on the case. We poured out our worries before God, seeking His help and guidance. And then I made a radical covenant with God: If the current year's income was higher than my previous year's income guarantee, I would return to the Lord 40 percent of the additional income, doubling my usual percentage of tithe and charitable giving.

Realistically, the most I could hope for was to come somehow close to the previous year's income. Even to dream of earning more than that seemed almost ludicrous.

The very next month my income was considerably higher than usual—my best ever in fact. By early in the fall we were startled to realize that I might not only meet but actually surpass the previous year's guarantee. But we were truly shocked at the end of the year when we discovered that I had not only surpassed the previous year's income guarantee but had exceeded it by more than 50 percent.

We still can't explain this financial turnaround by anything other than God's

direct blessing in response to that pledge. He gave generously to me, enabling me to give generously back to Him. He is truly the best Consultant this physician could ever have.

**Now to him who is able to do immeasurably more than all we ask or imagine, according to his power that is at work within us, to him be glory. Ephesians 3:20, 21, NIV.**

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*Kent H. Van Arsdell is a physician specializing in internal medicine in Knoxville, Tennessee. He is a member of the Knoxville First Seventh-day Adventist Church.*

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## LESSONS FROM A JELLY JAR

*By Rose Otis*

**A**S A CHILD, I spent a lot of time with my maternal grandmother, Jennie. She was a second-generation Seventh-day Adventist and my spiritual mentor. Although she was married to a nonbelieving spouse who kept a close watch on the family's financial assets, my grandmother never failed to honor God with a faithful tithe and with offerings.

Her only source of income came from the meager rent from her father-in-law's farmhouse. From that income she was challenged to run the household, buy the groceries, and finance any little "extras" that she enjoyed giving, or doing for, her grandchildren.

When the rent money came in at the first of each month, Grandma would cash the check and carefully budget the funds to cover that month's expenses. I still remember the shelf where she kept several jelly jars in her kitchen cabinet. One was labeled "Tithe." Others bore labels such as "V.O.P.," "Church Expense," and "Investment." Alongside the jars she kept a small stack of tithe envelopes. (Sometimes those envelopes got pressed into other service. In fact, even today I have Grandma's two favorite bread recipes, written in her own handwriting on tithe envelopes! That's what can happen when you keep your tithe envelopes in your kitchen cabinets.)

I liked to be there on Fridays when she'd get the jars down from the cupboard to decide how much money from each jar would go into the tithe envelope that week.

There were times when I knew my grandmother needed things, but I also knew that she wouldn't consider dipping into those jelly jars to finance personal needs. God had never failed to provide, and she would stick with Him through thick and thin. One day she gave me my own "tithe" and "investment" jars. And when she paid me to help her shell peas or remove the stems from strawberries,

she always paid me in change so that I could put a share of my earnings in the appropriate jar.

It should come as no surprise that throughout my adult life tithing has always been the first money to be set aside from any increase. My grandma had made sure that I learned the lesson of the jelly jars well.

**Gather me the people together, and I will make them hear my words, that they may learn to fear me all the days that they shall live upon the earth, and that they may teach their children. Deuteronomy 4:10.**

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*Rose Otis is vice president for ministries of the North American Division of Seventh-day Adventists in Silver Spring, Maryland. She is a member of the Spencerville, Maryland, Seventh-day Adventist Church.*



## LESSON FROM A ROLLER COASTER

*By Ellsworth McKee*

I'M A believer in the saying "You can't outgive the Lord." I've seen the truth of this statement over and over again throughout my life.

I was born on an apple farm in an old log tenant house back behind the owner's home in the mountains of North Carolina. It was during the Great Depression, and Dad did odd jobs, sometimes making 50 cents a day. When the doctor came to deliver me on a snowy Christmas Eve, Dad had no money to pay him. Instead, he offered either his cow or his car. The doctor chose the cow. It was a good thing, because Dad needed that car.

A short time later we moved to Chattanooga, where Dad had begun to sell cookies out of the back seat of his car.

When I was about 2 years old, he and Mother bought a five-person bakery in Chattanooga. It was successful, and a few years later they started a bakery in Charlotte, North Carolina.

Two years into World War II profits were great. But because of the 90 percent war tax rate, Dad gave his tithing and offerings only on the 10 percent of profits left after taxes. So he really was giving only 1 percent tithing on his earnings before taxes and 1 percent offerings. The next year profits were low, so the tax was almost nothing. Dad then gave 10 percent tithing and 10 percent offerings, and profits became much better again for a year or two. In other words, the less income he made, the lower his tax rates. He was therefore tithing a much larger percentage of his income when profits were poor.

I believe Dad's roller-coaster giving is why our profits were up and down. We had one year when Mother and Dad drew no salary. Living off their savings

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was the only way they could keep the bakery from losing money.

Near the end of 1961 Dad found out that Sharon and I had pledged more money than he and Mother had on the soon-to-be-built church in Collegedale. He could not believe we were outgiving them. They each made several times what I made, owed nothing, and had no children at home. Then Dad called my sister, Wyn, and her husband, John, a minister, and found out they also were giving to the church a much higher percentage of their income. Dad was shocked.

As a result he promised me and the Lord that he would never give less than 30 to 50 percent of his income before taxes. When Dad and Mother started giving this much, the company profits really took off. And we have never had a bad year since. Coincidence? I don't think so.

I'm reminded of the story of the three kinds of givers: the flint, the sponge, and the honeycomb. If you want something from the flint, you have to strike it—hard. If you want something from the sponge, you have to squeeze it. But the honeycomb just overflows with its own sweetness. In our giving, Sharon and I have tried to be more like the honeycomb.

**God loves a cheerful giver. 2 Corinthians 9:7, RSV.**

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*Ellsworth McKee is chairman of the board of McKee Foods Corporation in Collegedale, Tennessee. He is a member of the Ooltewah, Tennessee, Seventh-day Adventist Church.*

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### GOD DIDN'T FORGET

*By William B. Hull*

**A** FEW weeks after graduating from academy I received two letters. One stated that I had been accepted for my freshman year at Pacific Union College. The other said I was accepted for a job with the state agriculture department.

After much soul searching, praying, and seeking advice, I decided I wanted to be a minister more than I wanted to count bugs and measure insecticide. So I went to PUC.

I had enough money from my summer work to buy some new clothes and pay my entrance fees but not much for my tuition. My work at the college dairy would have to take care of that. But even though I worked hard and long at that job, I wasn't able to keep up with my bill.

One day at the business office I learned the hard facts. I would need to have \$150 in order to register for spring quarter and an additional \$18 to purchase my textbooks.

This was a crisis. I knew my parents were not able to help; there was no point in asking. I didn't know of any resource available to me. I walked sadly out of the

business office, up through the lobby of Grainger Hall, the men's dormitory, then up the trail toward the fire circle where we had "afterglow" prayer circles following vespers on Friday evening.

About halfway up the hill I sat down on a stump and began to pray. Was this the end of my college and ministerial hopes? Was God telling me I should have taken that agricultural inspector job? I took my empty billfold from my pocket and held it open, showing it to God and crying out that I didn't have any money. As I continued to pray and contemplate what to do, I was impressed to look in the side pockets of my billfold. I had never put money in the picture or card pockets of my billfold. I was puzzled at the impression. But to my surprise someone—either my father or mother, I presume—had put a folded \$20 bill into one of those pockets.

Well, I thought, *at least I can return my tithe on this and still have the \$18 I need for textbooks.* But finally I decided my only course was to use the money to get home. When I returned to the lobby of Grainger Hall, I noticed a letter in my mailbox. It was from my sister, and in it was a check.

Eight years before, when I was just a boy, I had bought a cow and calf for \$75. The bull calf was a newborn, and the cow was sick. With my father's help I nursed the cow back to health and raised the calf. I began a milk route in the neighborhood that lasted three years. When I was in my freshman year in academy, I was offered \$175 for both. I sold them, gave the money to my mother, told her to take out tithe and a little for savings and send the rest to my sister, who was a freshman at Pacific Union College, trying to work for her expenses.

I didn't do it as a loan. It was a gift as far as I was concerned, and I had forgotten about it. But my sister hadn't. And God didn't forget.

I hadn't written to my sister that year. How could she know of my need? I didn't even know I would need any money until that very morning. Yet there was a check for \$150.

She explained how she had hoped to pay me back and how she and her husband had finally been able to save up the money and were impressed to send it to me. She had mailed the letter and check several days before. It arrived on the very morning I needed it.

**Before they call, I will answer. Isaiah 65:24.**

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*William B. Hull retired in 1997 as director of public relations and communications for the Idaho Conference of Seventh-day Adventists in Boise, Idaho. He is a member of the Cloverdale Seventh-day Adventist Church in Boise.*



## FAITH AND ACCEPTANCE

*By Skip Bell*

**E**VEN NOW when I hear the song, a lump forms in my throat. “There shall be showers of blessing. . . . Showers of blessing we need; Mercy drops round us are falling, but for the showers we plead.” The events surrounding my most memorable hearing of the song contributed to my understanding of God and His calling to me.

The fragile blades of green wheat were wilting. Weeks had passed in North Dakota without rain. The old-timers insisted they couldn’t remember such a drought. The early rain in the spring had given the crops a great start, but hope yielded to worry as summer advanced. We needed rain, now desperately so, before the wheat could mature for harvest. Without rain, families could lose their farms and equipment, there would be no money for the children’s education, ministry efforts in the state would lose vital support, spirits would be broken.

Our camp meeting that summer was dominated by the discussion. What would be the effects of the drought? The next seven days were crucial to the crops. We needed rain now!

The worry could be read in every face. These were God’s people; honest, hardworking, dedicated to the church, faithful stewards of His blessings. They knew the lessons of seedtime and harvest. Faith was put to the test. Would God see them through this crisis? Would they be faithful to Him whatever happened? They expressed their resolve to serve God regardless of the fate of their crops. This was stewardship. This was service without question. This was a promise to be faithful without regard to personal well-being or judgment of Him for physical circumstances on earth.

Pastors and people decided to hold an all-night prayer session in shifts on Friday evening. It was my third year in ministry, and my wife, Joni, and I were excited about the plan for laying our needs before God, of trusting only in His mercy. We would claim God’s blessing. I agreed to take one of the most uncomfortable early morning hours; I thought it would demonstrate my youthful stamina.

That Friday evening and Sabbath morning our campgrounds in Harvey, North Dakota, were filled with prayer. Oh yes, we also listened for weather reports. No rain predicted. Not a chance in fact. We prayed. The sun shone bright. At noon the sky was empty.

Sabbath afternoon we gathered in the large pavilion for an ordination service. Eager hands pointed to some thunderclouds forming on the horizon as we entered the building. The clouds were a long way off, but they offered hope. The speaker

presented a powerful message. We felt the Holy Spirit had called us, empowered us, and blessed us with every needed gift.

And then we heard the distant thunder.

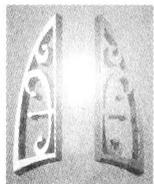
The ordination prayer was offered, and we heard the gentle sound of rain on the tin roof, a sweet song growing ever louder in its hymn of God's grace. God had given us rain.

One of our beloved senior pastors, rejoicing in the miracle, rushed to the front and broke into that song. We all stood. There were few dry eyes. We began to praise God, then to pray. We were in no hurry to go anywhere. After all, it was raining outside!

**Be glad then, you children of Zion, and rejoice in the Lord your God; for He has given you the former rain faithfully, and He will cause the rain to come down for you—the former rain, and the latter rain. Joel 2:23, NKJV.**

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*Skip Bell is president of the New York Conference of Seventh-day Adventists in Syracuse, New York. He is a member of the Westvale Seventh-day Adventist Church in Syracuse.*



## THE MOVE

*By Norma N. Nelson*

**I** DID *not* want to go to Albany. It didn't matter to me that the call had come from the governor of the state of New York. I lived in New Haven, Connecticut. My family and friends were in New Haven. I was active in the church. Everything was going fine for me. Why should I leave this comfortable place and go to a distant city I didn't know?

But the call was persistent. The governor's staff even contacted members of the board of my company and urged them to encourage me to accept the call. Some of these board members said, "You know, appointment as assistant commissioner of social services for the state of New York is nothing to sneeze at."

One morning in desperation, I went very early to my office. I looked outside my window at the calm pond with a white swan gently swimming around. The office was large and spacious. I felt comfortable there. I didn't want to leave. So I fell to my knees and prayed, "Lord, don't let them call and offer the position again. I don't want to go."

I got up and sat on my couch with my head in my hands. Within half an hour the phone rang. It was the governor's office in Albany. "Please accept the governor's appointment," the voice cajoled. "You will have a great impact on the minority community here."

"Lord, I asked You to prevent this. Why didn't You listen?"

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I sought out my pastor for advice. Against my hopes, even he encouraged me to take the position. Friends and family saw this as a major professional advancement. But I was mad at God. I was happy where I was, or so I thought. My time was my own. I didn't want to get caught up in politics. Besides, what was I going to do in Albany? I had visited the place and found it dull. Were I leaving New Haven on my own volition, Albany was not the place I would go. But after considerable struggle, and fearing that I would regret this move the rest of my life, I gave in.

From the day I arrived in Albany it seemed as if the youth of the local Adventist church and the community were waiting for me. Everybody wanted some of my time, at work and on my own time. I had no more time for myself.

One typical case illustrates how the demands of church life and work converged. One day at the office the secretary buzzed to say that a young woman was waiting to see me. She had no appointment, but she would not leave.

"Send her in," I said, with considerable weariness in my voice. The young woman entered, slumped into a chair, burst into tears, and told a long story of immigration woes.

"Who sent you to me? This isn't an immigration office. I'm not a lawyer. How could I possibly help you?"

I tossed these questions at her roughly. But she made no move to go. A church member had told her that if she needed any type of help, all she had to do was talk to me, and I would do everything I could.

Silently I screamed to God for help and heard a distinct reply, "Help the young woman."

"But how?" I retorted, and quick as lightning the answer came back: "In all thy ways acknowledge him, and he shall direct thy paths."

So I wearily took all the necessary information, promised to do my best, and ushered her out. Later that week I met with the Immigration and Naturalization Services in Albany. Over several weeks more meetings were held, including some with the United States Senator. Finally we got the issues resolved for this young woman. Thank God! I could go back to my real job and find time for myself.

The experience with the young woman helped me see that God brought me to Albany because He had other tasks for me to do besides the ones I got paid for. Soon I was immersed in a new avocation—dealing with youth issues, straightening out immigration problems, finding scholarships, tutoring/mentoring, feeding, and caring for those who needed a place to stay. Sometimes it has seemed that I have been running a social services agency of my own. Besides my two sons, I've been able to help more than 20 other young people, now part of my extended family, to complete their schooling and begin professional lives. They still write or call "home" to talk or seek advice.

When at times I feel down and wonder why I came to Albany, the Lord

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prompts someone from this extended family or from my staff to say, “God sent you to Albany for me.”

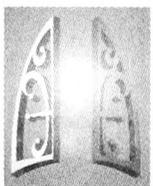
Working with youth is hard—much harder sometimes than my professional job—but the rewards are extraordinary. Certainly, my move here was planned—not by me, for sure—but planned nonetheless.

**So he, trembling and astonished, said, “Lord, what do You want me to do?” Then the Lord said to him, “Arise and go into the city, and you will be told what you must do.” Acts 9:6, NKJV.**

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### JOY ALL AROUND

*By James A. Cress*

**I** ENJOY raising money.

Early in my ministry I had the privilege of baptizing an individual who soon thereafter donated \$250,000 to the local conference in joyous celebration of her newfound faith. This experience led me to adopt the personal goal to end every year of my ministry by raising more money for God’s cause than the church had invested in supporting me. In short, I want to work for the church by raising extra funds equivalent to my salary and expenses, plus providing additional funds to expand Christ’s kingdom.

I’ve worked toward my objective in several ways. First in conducting public evangelistic meetings, I managed and spent large sums of money. However, I soon learned soul-winning endeavors do not cost the church. Instead, they are a strong investment that brings great financial returns. We once did a tracking study; it demonstrated that within 14 months of their accession new converts return to the church all the money invested in winning them. Anything that they give beyond that return is pure financial gain to God’s cause.

This understanding led me to preach stewardship carefully in every series of public meetings that I ever conducted and to expect all the evangelists I trained or managed to do likewise. It is only reasonable to help people understand the expectations of heaven as well as the blessings of financial partnership with God right at the beginning of their walk with Jesus.

Second, I enjoy preaching and teaching stewardship. What a joy to encourage others toward faithfulness and to see them grow spiritually as they experiment with God’s challenge to “test” His generosity through their own giving!

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If a family in my congregation does not return tithe or support the church, I make a personal pastoral visit to encourage them to experiment with “growing into faithfulness.” I suggest that they begin at whatever percentage level they believe they can give and then increase that amount by just one percent per month until they are experiencing a faithful relationship with God’s instructions.

We have ample counsel that God honors experiments of faith. After all, He says, “Prove me.” And Ellen White writes: “Real experience is a variety of careful experiments made with the mind freed from prejudice and uncontrolled by previously established opinions and habits” (*Testimonies*, vol. 3, p. 69). That is what I want for my members—real experience! And notice how it comes: By “careful experiments.”

Third, I enjoy challenging those individuals who are capable of giving large donations to sponsor special projects beyond their regular giving. It is a privilege to expand their faith by expanding their opportunities to support mission ventures that would not be accomplished without their generosity. I never apologize for asking people to give more than they could imagine possible. I have had more than one individual join me in praying their business or personal finances into greater success just so they could meet their very generous pledges. Such donors regularly thank me for raising their awareness of the potential for their generosity to expand Christ’s kingdom.

Finally, I like to help those who cannot give large sums still to have a big role in supporting large projects. I invite them to give smaller amounts on a monthly basis. By just such a plan, we support the PREACH (Project for Reaching Every Active Clergy at Home) program, which sends *Ministry* magazine as a professional courtesy to clergy of all denominations. This proves the biblical principle of giving even beyond what we think we can afford.

So, joy for me, joy for the donor, and joy for the expanded mission of the church all result from the privilege of encouraging others to give.

**For I bear witness that according to their ability, yes, and beyond their ability, they were freely willing, imploring us with much urgency that we would receive the gift. 2 Corinthians 8:3, 4, NKJV.**

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## EXPERIMENTING WITH GOD

By *Raymond S. Moore*

**S**IXTY YEARS ago my wife, Dorothy, and I decided to try Ellen White's "experimental religion," a daring experiment to deal intimately with the King of kings beyond normal tithes and offerings. He had said, "Prove me" and "now." That started a train of events that has lasted to this day.

In 1938 we each made about \$1,325 a year as California public school teachers. We tithed and saved frugally to buy a new car, build a new house, and earn master's degrees. Then we learned of second tithing and that Israelites gave up to a third of their income. I eyed Dorothy. She blinked. There went our car, house, and degrees. Yet we always had something to give—for the needy, for missions. And astonishingly, two years later, we had a new car, a house, and most of the requirements for our master's degrees. God kept His word.

Everything we did seemed to prosper: God found me a delightful principalship, then five years as a World War II medical personnel officer in San Francisco and New Guinea, ending on General MacArthur's staff in Manila. Back home, a California city school superintendent's job awaited me.

Then the University of Southern California offered a teaching job, including free tuition for a doctorate. I had no doctoral ambitions, and gray-haired brethren said I'd lose my faith. Yet we had GI Bill money, the USC's salary, and wartime savings, so we accepted. But to put God first, we reserved our evenings for Bible and Spirit of Prophecy study instead of university assignments.

Since USC was called "Harvard of the West," we planned for at least four years and began in June 1946. Again, astonishingly, God took charge and blessed above all we could ask or think. USC granted my doctorate in 11 months. Nothing like it had happened before at the university. We can't explain it, except that God made everything go precisely right. He did it.

I then spent 25 fulfilling years working in higher education inside and outside the denomination. But God had one more job. An elderly couple asked for help on a land-condemnation sale. I expected to receive nothing, but they gave me more than \$750,000.

We took it to the General Conference, which helped us start a research foundation. A U.S. government grant funded more research, which *Reader's Digest* wrote about and published worldwide. That was the beginning of the modern American home-schooling movement, with giant evangelistic potential for the church. The experiment came from God totally through the books *Child Guidance* and *Education*. What a God!

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“Try me now in this,” says the Lord of hosts, “if I will not open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it.” Malachi 3:10, NKJV.

And the Lord will make you the head and not the tail; you shall be above only, and not be beneath, if you heed the commandments of the Lord your God, which I command you today, and are careful to observe them. Deuteronomy 28:13, NKJV.

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*Raymond S. Moore is chairman/CEO of The Moore Foundation in Washougal, Washington. He is a member of the Riverside Seventh-day Adventist Church in Washougal.*

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### I NEED YOUR HELP, GOD

*By Gilbert Wilks*

**I**N 1958 I was 18 years old when I faced my biggest lifetime confrontation with God.

Newly married, right out of academy, I was trying to make a living at the minimum wage of \$1.10 per hour, working as a Linotype operator for the Garden City, Kansas, *Daily Telegram*. Just the day before, I had been lectured by a stern foreman: “Get more work done, or you’re out of here.” I was afraid, wondering about God—wanting to serve Him but tempted to say, “I’m going to forget God. He’s not for real.”

The Linotype is a complicated machine. Part of its mechanism has a unit with more than 90 reeds that fit into a comblike part. The machine jammed, making five or six reeds fall out. As I loosened the screws to locate them into their proper position—bang!—*all* the reeds fell out of their proper place!

“God, what am I going to do now? It’s impossible to put those reeds back quickly. I’ll be fired. I want to curse You. No! God, I’m going to ask You to help me. I really want to serve You. I’m in trouble. I’m trying. Will You help me get those reeds back into the right place?”

Still angry and upset, I managed to hold the comb-like part up as close to the proper position as possible. Suddenly, amazingly, all of the reeds slipped perfectly into place.

I was humbled; I couldn’t believe what God had just done. I knew it was a sign in my behalf, and I was very thankful. Right there I prayed, “God, I want to be a partner with You and share with others the love and concern You have for us, especially in the little things of life.”

My wife and I began returning tithe and giving offerings. We made a commitment to help out with the evangelistic team coming to town. We

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started a savings account. I made only \$62 a week, yet even after fulfilling our commitments to God, we still were able to save \$15 to \$30 each month.

We are now in our late 50s and have experienced many sorrows—the typical sorrows of life experienced by many who are reading this book. One of the greatest was when our son, at age 18, broke his neck in a gymnastics accident and became a quadriplegic. Our sorrows have come in many forms, but God's blessings have always been given in a greater portion.

As I look back over the years, my most precious memories are those of being able to participate with God in giving our tithes and offerings, and donating our time in projects to tell others about Him through the printed word.

My greatest thrill came when God allowed me to be a part of developing *Steps to Christ* in the *Happiness Digest* format. We also found joy in sharing with others the book *Terry . . . Follow Your Heart*, the story of how God helped our family survive our son's tragic accident.

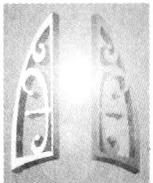
God loves us as His children, and I can recommend Him in times of happiness and sorrow. When we give of our time, labor, and treasure, we form a lasting partnership with Him that nothing can shake for eternity.

**God did not send His Son into the world to condemn the world, but that the world through Him might be saved. John 3:17, NKJV.**

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*Gilbert Wilks is co-owner of Wilks Publications in Walla Walla, Washington, and Portland, Tennessee. He is a member of the Highland Seventh-day Adventist Church in Portland.*

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## FAITH AND A FIVE-DOLLAR BILL

*By Dwight Hilderbrandt*

**F**IVE DAYS before my sixteenth birthday I arrived on the campus of Southern Missionary College (now Southern Adventist University) to attend Collegedale Academy for my junior and senior years of secondary school and then four years of college. That beautiful June day was special because I hoped to be the first person in my immediate family to graduate from college.

I had been told that if I was willing to work, I could earn my way through academy *and* also college. As I stepped off the bus in front of the college store, I was almost overwhelmed with the beauty of the valley where the school is located. The driver opened the baggage compartment and removed all my earthly belongs in a single, shiny new footlocker that my mother had bought for me to take to school.

As the bus drove away down the narrow main street of Collegedale I looked up the hill to the lovely old buildings of the college and began to wonder what I

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was doing there. Having paid for my bus trip to Chattanooga and then the bus ticket on to Collegedale (which I had not planned for), I had one single \$5 bill to my name. I pulled it out of my pocket and thought, *How will I ever get through school with this?*

The next day, when I went to the business office to find work, my courage was tested even more. I was told that because I was not yet 16 years of age, I wouldn't be able to work in any of the industries. I would have to do custodial or some other service-type work. Alas! My job assignment was to work on the farm at the tremendous rate of 35 cents an hour.

My next stop was the accounting office, where I had to provide my Social Security number and all the usual payroll details. One question asked of each student was "Do you want your tithe and church expense offering withheld from your pay?"

*I've come to school to train to be a worker for the Lord, I thought. It will take all I make to put me through school. Can I afford the tithe and offering out of my 35 cents per hour?* At that moment the Bible spoke to me. I remembered that the Lord had promised His blessing if I was faithful to bring the tithe to Him.

"Yes, please withhold the tithe and 2 percent for church expense," I told the person in the accounting office.

I know that God keeps His promise. Seven years later I graduated from college with my degree and all my bills paid. I didn't owe one penny of debt for my education to complete academy and college. For the entire seven years the tithe and church expense offering were always cared for first.

**Bring the full tithes into the storehouse, that there may be food in my house; and thereby put me to the test, says the Lord of hosts, if I will not open the windows of heaven for you and pour down for you an overflowing blessing. Malachi 3:10, RSV.**

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