

Our mission as a church is “to reach the North American Division territory 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. 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.

Bonita J. Shields
Director

About the Author

Andrew Raduly is a Seventh-day Adventist minister who started his ministry 20 years ago in Minnesota. He continued on to serve in Canada, Montana, and Virginia. He is happily married to Judit, and together they have five-year-old rambunctious triplets.

Originally from Hungary, Andrew is a polyglot, speaking several languages. He is an avid reader, most recently in the areas of on history, finance, futurism, artificial intelligence, singularity, and quantum physics. He enjoys photography and traveling. His travels have extended to Switzerland, the EU countries, Africa, and South America. He also enjoys running and has completed numerous marathons around the world. Andrew is the founder of three FM radio stations in the Midwest that serve a market of more than 100,000 people on a daily basis.

In 2018, Andrew completed his doctorate degree in organizational leadership from Andrews University. His dissertation focused on financial literacy. The thesis of his work probed the hypothesis that cognitive ability and financial information alone will not produce a markedly large difference in financial literacy levels. Other variables such as policy decisions, political will, economic background, family, cultural affinity, geography, and personal motivational factors also contribute to an overall positive financial literacy health.

Andrew is currently working on his first book due to be published in 2022 on the topic of wealth inequality and its corrosive effect on democracy and spirituality.

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 My Personal Giving Plan. Like all plans, it requires thought and consideration. No great work can be built upon emotional or sporadic giving.

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 13th Sabbath, the church focuses on one of its world divisions to accomplish a mission goal. Often, the offering goes toward constructing a building that will be used for education, evangelism, or media outreach. Thirteenth-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 on these projects through sacrificial giving. In 1913, the 13th Sabbath overflow amounted to 474 dollars. Now, it exceeds a quarter-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. Also, you can 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.

2020 Thirteenth-Sabbath Offerings

First Quarter:	Inter-European Division
Second Quarter:	Trans-European Division
Third Quarter:	West-Central Africa Division
Fourth Quarter:	Southern Asia Division

Birthday Thank Offering

Usually on your birthday, you get a present. But 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 to thank 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. So, 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. 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 1-2 percent of their income to the Conference Advance.

Local Church Budget

Perhaps the most obvious need addressed in the 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 so 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 3-5 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.

(Beginning in 2020, local churches will retain three additional offerings to be used for their local church budgets.)

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 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%. That's how the partnership worked. She promised to give 10% 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 all kinds of 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.

2020 North American Division Sabbath School Mission Investment Projects

SOUTHWESTERN UNION

MULTIPLY CAMERON COUNTY: Cameron County (Brownsville, Harlingen, San Benito), a very poor area at the southern tip of Texas and the Mexico border, has a rapidly growing population (approaching ½ million) yet the Adventist work has been declining over the last few decades. The Adventist work in neighboring counties has experienced rapid growth through soul winning, church planting and a strong Adventist educational presence. This project will use the methods proven in neighboring counties to take the Adventist message to everyone in Cameron County, Texas in a healthy, wholistic way.

The objectives of Multiply Cameron County are to:

1. Plant six new churches/Centers of Influence (English, Spanish, Bilingual).
2. Start one new Adventist school.
3. In each church (current & new) start, strengthen and multiply...
 - a. Club ministries (Adventurers, Pathfinders, Master Guides)
 - b. Ministry Groups & Events (Health, Family, Finance, Prophecy, Tutoring, ESL, etc.)
 - c. Sabbath School groups
 - d. Reaping meetings
4. Area Lay Training Events Twice a Year

This is the fourth “Multiply” two-year initiative from the Texas Conference. The other events were: “Multiply” San Antonio 2014-2015; Austin 2016-2017; and Tarrant County 2018-2019. These initiatives resulted in many new churches planted and rapid growth in baptisms and membership in these areas.

SEVENTH-DAY ADVENTIST CHURCH IN CANADA

MASKWACIS OUTREACH CHURCH & COMMUNITY CENTRE: The building will serve as a base for the reserve congregation to help heal Maskwacis residents spiritually as well as physically. It will be a safe, accessible, permanent place on the Reserve where Adventist principles can be modeled, experienced, learned, and incorporated into the lives of individuals and the Cree community.

The objectives of Maskwacis Outreach Church & Community Centre are to:

1. Increase attendance at Sabbath services and prayer meetings by 10 percent each year;
2. Offer practical assistance for daily living through seminars on health-related topics, which have proven of great interest when offered—especially those addressing mental health; and
3. Increase local church leadership from within the Reserve community.

It is time to transition from an off-reserve offering of assistance and services to a Reserve-based program. This

will move the group from the “outside” to the hub of Reserve life. As First Nations Adventists are seen regularly participating at the church-community centre, it is anticipated that there will be greater acceptance of the Church as part of the Reserve community.

SQUAMISH CHURCH PLANT: The Sea to Ski Corridor north of Vancouver in British Columbia, including the towns of Squamish, Whistler, and Pemberton, is an area with little Adventist presence. Only one active Adventist member lives full-time in Pemberton and one active family lives part-time in Whistler. Presently, no Adventists live in Squamish. Our aim is to plant a church in Squamish and establish small groups in Whistler and Pemberton. Squamish is a fast-growing city with a working-class population. It attracts people who like the outdoors and want to live close to the ski resort at Whistler for work and play. Pemberton is a bedroom community that mostly supports Whistler. Pemberton also has a sizeable First Nations community. Whistler has a world class ski resort that attracts clientele from throughout the world.

The objectives of Squamish Church Plant are to:

1. Place a pastoral family in Squamish in January of 2020. Robert Folkenberg III is uniquely qualified to reach the Sea to Ski Corridor. He is young, an experienced outdoor enthusiast, and has a heart to reach the area.
2. Make contacts through socializing in different communities, through outdoor adventures,

through socializing with neighbors, and through literature evangelism.

3. Begin small group meetings and invite contacts to join them.
4. Follow up on the known inactive Adventists living in the area.
5. Work with Summer Megabook workers and follow up on the interest generated.

This is a dark area. A donor has a burden for the people in the growing town of Squamish and is willing to fund part of the expenses over a four-year period. This project's success will be measured by the sustainability level of the church in four years (January, 2024). British Columbia Conference AdCom will assess this in coordination with the Ministerial Director.

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 the 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 one to three 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.

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 2020.

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January 4, 2020

Local Church Budget

When we serve, miracles happen. For nine decades Oseola McCarty lived an unassuming, humble life. A washerwoman, like her grandmother, she learned early to be frugal. She started saving at 8-years old. When she died at the age of 91, her bank account stood at \$280,000, of which she donated \$150,000. The McCarty scholarship helps needy students. Her example inspired Ted Turner to donate one billion dollars to charity.

President Clinton awarded her the Presidential Citizens Medal. Harvard University gave her an honorary doctorate. The United Nations distinguished Ms. McCarty with the Avicenna Medal for her selfless commitment to education.

When we serve others, miracles happen. Let us commit to supporting our local church budget with a zest worthy of our Lord. Our local church budget sponsors programs that affect our communities and neighbors.

When asked why she chose the University of Southern Mississippi as a recipient of her donation, Ms. McCarty responded: “Because it’s *here*.” Our local church budgets are *here*, in need of our support. Let us pledge our systematic, long-term support this entire year to our local church budget.

January 11th, 2020

Potomac Conference Evangelism

This little light of mine. “This little light of mine, I’m gonna let it shine...” when we sing this beloved tune we are declaring our lights will not be hidden, nor will the Devil be able to put it out. This light we will boldly carry into the darkness so the world can see the glory of God.

There are actually many ways to let your light shine in your community and throughout this entire Conference. When you give generously to the evangelism offering your light actually goes to places you never physically travel. Your offering could find its way to a hurting family seeking help. It could shine brightly in a prophecy meeting. Perhaps it could fund an eye-opening Bible study for a curious young adult. Your offering could bring light to so many people who have not yet heard about the wonderful love of Jesus.

Today’s offering for evangelism throughout our Conference. The more you share for this vital work, the more opportunities you may have to share this little light of mine to those desperately needing a little light of their own.

January 18, 2020

Local Church Budget

A couple remains financially faithful. The unexpected news was raw: “You have cancer!” The treatment was very costly and the insurance company declined coverage. The choices were stark: empty the retirement funds or challenge the insurance company for payment. The expenses increased with a major unexpected home repair which was also declined by an unrelated insurance company. The amounts owed by these institutions were very similar. The husband and wife prayed for divine counsel. Prior to receiving the bad news, the couple had made commitments to invest significantly in God’s Church and its related local ministries. These major financial blows were perceived as “Satan’s justly excuses” to dishonor the commitments made earlier.

After careful consideration, the couple decided to remain faithful to their pledges to the Lord. Several months later, within five minutes of each other, both insurance companies called and said they would pay. This couple remained faithful despite very difficult circumstances. They did not waver. The best news: there is no more cancer!

Today, we remain faithful by supporting our local church budget.

January 25, 2020

Religious Liberty

Thus saith the Lord! Recently, I read the following quote from a cherished book called *Christian Service* by Ellen G. White: “Men will exalt and rigidly enforce laws that are in direct opposition to the law of God. Though zealous in enforcing their own commandments, they will turn away from a plain ‘Thus saith the Lord’” (*Testimonies* vol. 9, p. 229).

This beautiful quote reminded me that around the world there are people, systems, and powerful decision-making bodies that enforce a view of Christianity that is diametrically opposed to Scriptural truth.

The Seventh-day Adventist Church in North America advocates for religious tolerance and mutual respect toward other religious traditions through its magazine, *Liberty*, and its efforts in the public sphere. *Liberty* is sent free of charge to many lawmakers and public figures. Our church likewise advocates and defends the religious rights in employment disputes for our Seventh-day Adventist Church members.

Our generous offering today will provide continued resources to expand this indispensable work in defending religious liberty across the North American Division.

February 1, 2020

Local Church Budget

Help, at the right time. A physician and his wife walked into a store and met a fellow church member. The member was frequently absent from church meetings. When asked why, the reply was: “we had some hard times, and needed to go to the local food bank open on Saturdays.” The physician and his wife felt impressed by the Holy Spirit to purchase a gift card from a local grocery store. They quoted a beautiful Bible verse on the card and set it in the church mailbox for this member.

Several weeks later, the member walked up to the couple and gave them a hug. She said: “I know this gift card was sitting for a while in my mailbox, but it came just at the right time. Thank you.” The physician and his wife were overwhelmed with gratitude. Tears welled up in their eyes. God had used them to help another person in need just at the right time.

Today’s offering is for our local church budget. We have worthy causes that minister to our local communities “just at the right time” for those who need it the most. Let us be generous with our contributions. Let us be part of God’s plan described in the book of Matthew: “for I was hungry and you gave Me food; I was thirsty and you gave Me drink; I was a stranger and you took Me in” (Matthew 25:35).

February 8, 2020

Adventist Television Ministries

“Who is that new person?” The pastor leaned over to the elder and asked: “Who is that new person sitting in the back pew?”

Elder: “He is a visitor who also came last week.”

Pastor: “How did he hear about us?”

Elder: “He was channel flipping and found Hope TV.”

Pastor: “That is excellent.”

Elder: “Yes. He said that the ‘preacher’ was talking about the Sabbath on TV and it was very interesting.”

Pastor: “Did you talk with him?”

Elder: “Yes, I did last week when you were at the other church.”

Pastor: “Did he enjoy his first visit last week?”

Elder: “It looks like it, since he came back this week again. I think he wants to meet you, pastor.”

This conversation takes place more and more often in churches around the world. Our Seventh-day Adventist television ministries here at home and across the world are making a huge impact in promoting the Gospel to millions of viewers. With your help, commitment, and sacrificial giving, we can continue to provide these modern-age services. Let’s commit a portion of our income to these ministries.

February 15, 2020

Local Church Budget

The angel recorded every offering made to God. In *Testimonies to the Church* (vol. 2, p. 518), Ellen White notes the following statement: “I was shown that the recording angel makes a faithful record of every offering dedicated to God and put into the treasury.” She continues on page 520 with the following words: “Duties in this direction are binding upon all who profess to be followers of Christ. God’s law specifies their duty to their fellow men: ‘Thou shalt love thy neighbor as thyself.’”

In February we celebrate love in secular society. But from a spiritual perspective, God also celebrates the importance of love toward our fellow human beings. Mrs. White is very explicit in stating that loving our neighbor is a “duty” for all of us who profess to be “followers of Christ.” Such an imperative is inescapable. God desires that we serve, in love, those closest to our spheres of influence. These could be our neighbors, coworkers, or anyone we come into contact with regularly.

This week our offering is dedicated to the local church budget. Our local churches have ministries that reach out corporately to our local communities and our “neighbors.” Let us be generous with our tithes and offerings so that our outreach may be a substantial blessing for those who receive it.

February 22nd, 2020

Potomac Conference Education

This family was not able to afford tuition at any other Christian School in their area, and approached the principal of one of our schools. The parents told the principal they were the only school that told them they would find a way for the family to afford to send their children. Eventually they sent five children through the school, with the last graduating in June of 2019. Here is the letter they wrote the principal:

We will never be able to express how much this school has meant to us over the years. I remember when we first met, and you were explaining the school. You made us promise to give you one year and we would see the difference. Well, 11 years have gone by and you have proven that statement to be true.

We appreciate all the long days, being there in the good and bad times, and giving of yourself time after time. Each teacher, past and present, has helped lay a foundation in our kids. Academically they have soared through high school and now college. They have learned hard work pays off; perseverance is necessary; and never give up.

There is no way for us to ever repay the debt we owe this school. There is no dollar amount we can put on the education and personal experiences you have invested in them.

Tonight is bittersweet for us. We celebrate with the 8th grade graduating class one last time. Thank you for all the great years, the great memories and allowing us to be a part of this wonderful school!

Ephesians 6:8 Knowing that whatsoever good thing any man doeth, the same shall he receive of the Lord.

This is our prayer for each staff member: that God blesses you and your families for all the good things you have done over the years for our family.

February 29, 2020

NAD Evangelism

A legacy to remember. Charles Marshall Kinny was the first African-American ordained minister in the Seventh-day Adventist Church. Kinny organized the first African-American Adventist churches in the United States. He was born a slave in Virginia and after the Civil War ended Kinny accepted the Advent message and became a Seventh-day Adventist in 1878.

He worked as a pastor, evangelist, and lecturer in several states. His work was very fruitful and he is considered by many to be the “founder of Black Adventism.” The General Conference leadership turned to Kinny many times for advice on how to reach African-American brothers and sisters for Jesus Christ.

February is Black History month. We celebrate the achievements of our brothers and sisters in faith. This Sabbath our offerings go to support new church plants across the North American Division. Let us cherish the legacy of our spiritual forefathers, such as Charles Marshall Kinny, and give generously.

Charles Marshall Kinny information was retrieved from: <http://www.blacksdahistory.org/charles-kinny.html>

March 7, 2020

Local Church Budget

Faithful in small things. The university student riding the subway had to make a choice: Would he spend his last 50 dollars on discretionary spending or give it to God as an offering? A verse came into his mind: “But seek first the kingdom of God and His righteousness, and all these things shall be added to you” (Matthew 6:33). As a new Adventist, he understood that miracles happen when the people of God stay faithful to the ideas and values that lift us closer to heaven. His offering, he argued, would help the local church reach others just like him.

The reason he became an Adventist Christian was due to a local Seventh-day Adventist church sponsoring a teacher who in turn gave Bible studies to students. He was one of those students who accepted Jesus Christ and chose to be baptized. The student decided to stay faithful to his pledged promise and give an offering to God in the local church.

The local church has an array of ministry opportunities that reach out to students, single parents, economically disadvantaged people, the sick, and the imprisoned. Our faithful and generous support of these ministries will have a tremendous dividend for eternity. Let us be liberal and magnanimous in supporting our local church budget. This support will serve people in need and introduce them to Jesus.

March 14, 2020

Adventist World Radio/Hope Channel

Maria had hit rock bottom. After escaping an abusive marriage, she eventually found love again with a kind policeman. But then the unthinkable happened and she and her husband were ambushed during a drive-by shooting. Her husband shielded her with his body. She survived; he didn't. Her anguish became unbearable. She succumbed to depression and even turned to séances.

One day, her sister forwarded her an AWR360° cell phone sermon about the state of the dead. She became convicted about the Bible truth and prayed for forgiveness. That Sabbath, she walked into an Adventist church with her children, and has attended ever since.

But the Lord wasn't done with her. She wanted to reach others with the Three Angels' Messages. Incredibly, she forgave both her abusive first husband, and her second husband's killers, and started sending them cell phone sermons. They now listen every week.

This is just the tip of the iceberg. Hundreds of thousands of people are regularly listening to AWR360° cell phone sermons, and that number continues to grow worldwide.

The offering today goes to support Adventist World Radio and Hope Channel Ministries. Both are transforming lives for eternity.

March 21, 2020

Local Church Budget

God opens doors we can't imagine. A small church and school decided to start a building project. They contracted a local architect to design the project. The architect priced the construction cost at \$75,000. The quoted price was within the local church's saved budget. The project commenced, but the excavation cost of the building site was higher than expected. The church realized that the project was significantly underestimated and that they lacked sufficient funds.

The contractor abandoned the project and the architect left the area. "What are we going to do now?" asked the church members. They decided to pray. There was no miraculous descent of dollar bills from the sky. Yet, something happened. A church member started a fundraiser for the needed funds. The church members saw that she needed help and offered to work with her. This brought the church together. Her project succeeded in providing more than \$36,000 a year and sparked a growth in unity, faith, and trust. Tithes and offerings increased. The church grew. Within a few years, the church completed a million-dollar project and saw what God can and will do when people unite, humble themselves, and pray.

Today's offering is for the local church budget. Let us unite, pray, and ask God to show us a miracle. Let us become accessories to this miracle by returning faithfully His tithes and offerings.

March 28th, 2020

Camp Blue Ridge

The Power of Camp

These days more than ever, both kids and families are in need of a place to recharge and connect with their Creator. Today, like never before, children are under tremendous pressure. Self-doubt, peer pressure, substance abuse, and a myriad of harmful things nag at kids every day. Even kids who have a strong support structures at home face significant obstacles.

Camp provides opportunities for students to pull away and get a breather from the everyday stressors that they face. It gives an opportunity to catch a vision for the bigger picture of their lives. As many of us know, there is a unique power of summer camp that Kids need. And please don't think that it's just kids that need camp. Adults need camp for many similar reasons and some different reasons. Families love going to camp together as well. Today's families merely get an average of 37 minutes a day near each other and less than 3 minutes a day engaged in quality conversation. Camp Blue Ridge offers a unique place that children and families can come together in an environment that stimulates quality personal time whether it be individual personal time, family time, or time with our creator. We have to say that of all the Adventist camps within the denomination, Camp Blue Ridge is one of the most naturally beautiful camps that our church owns. Over the past several years the NAD has taken quite an interest in camp ministry and is pushing the vision that our camps have a major impact on youth and young adult evangelism within the church.

This week's offering is for Camp Blue Ridge as we work towards building the new gymnasium/multi-purpose building and focus on leading children and families to Christ and become a healthy disciple making camp.

April 4, 2020

Local Church Budget

When we serve, we create a better future. Shellie and her two children walked into a local library. She struck up a conversation with another mother who also had two children of similar age. A friendship ensued. A few months went by and Shellie learned that her friend struggled financially, living paycheck to paycheck.

The Lord impressed Shellie, a nurse, to help. She talked with her husband and they decided to purchase a few boxes of diapers and clothes, and send them to her friend anonymously. They learned that the struggling mother did not have any means to purchase the much-needed diapers. The gifts could not have come at a better time.

Despite desiring to remain anonymous, Shellie and husband were discovered and were thanked for their kindness. Such acts of kindness are examples of how we can serve and, in the process, create miracles in other people's lives.

Today, single-parent households are one of the fastest growing demographics. Single parents live in our local communities; working, shopping, and eating.

When we are faithful in our giving, we serve the needs of our local communities such as single-parent households. Let us give generously today to our local church budget.

April 11, 2020

Christian Record Offering

How much is your sight worth? A few years ago, Claudia was talking with Roger, a recently baptized Adventist teenager, about disabilities. Roger was in awe of how Claudia was able to get around, read, and function with a severe disability that drastically reduced her sight. Claudia had lost her eyesight 10 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 for one hour. Roger kept bumping into things in his house, could not find anything, and felt 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 the visually impaired. It also provides camps for children who are blind and cannot afford to attend them.

Our monetary gifts on behalf of Christian Record Services bring us closer to Jesus and also fulfill the commission described in Matthew 28:18-20.

April 18, 2020

Local Church Budget

Dream big. Susan Herbert Timmons managed 5,000 volunteers who served local communities in Virginia.

The women's ministries team sat at the table planning activities to reach women in the community. The discussion centered on how to reach out to young moms, busy working women, and the homebound. Down the hall, the deacons were discussing ways to spruce up the church grounds. The children's ministry team was designing the summer Vacation Bible School and ways to reach neighborhood children. The worship team was planning a special music program to inspire our local community as well as church members. The evangelistic team was scheduling a series of speakers to address end-time events. Each team member volunteered time and talent to spread God's love.

While each congregation has unique needs and a similarly unique community to serve, the willingness of volunteers is needed to provide the guidance, direction, and support to engage others in Christ's ministry and our calling to spread the gospel.

When you support your local church budget, you provide the resources to enable the work of these ministries in your community. At the same time, you honor and encourage the volunteers to dream big so that they may draw others closer to Christ.

April 25th, 2020

Potomac Conference Evangelism

Can one postcard make a difference? The postcard somehow ended up over 20 miles from the meeting site. The woman who received it did not want to go, but she knew her daughter's family lived closer, perhaps they would be interested. This family showed up and never missed a night. Among them was a 14-year-old boy. He was captivated immediately. His parents had taken him to many different churches and other non-Christian services. But this was the first time everything seemed to make sense. The evangelist was using the Bible to explain about God and His plans for the teenager, and he was hooked. How glad he was that the postcard had somehow made it to his grandmother.

He was baptized, but the rest of his family quickly lost interest. He rode his bicycle 20 miles roundtrip from his home to this church at least four times per week to attend Sabbath services; be part of Pathfinders; and join the many youth activities. That one postcard led him to God and his new church family.

It was there he met a girl in the youth group, and they would eventually fall in love, get married, and have three wonderful kids. That one postcard helped fill his life with love.

Eventually, he felt called to serve God in ministry. He became a pastor and helped many others see the loving God found in the Bible. That one postcard led many others to find Jesus.

What if there had not been enough money to send that one extra postcard? How things could have been so different. When you give generously today to the conference evangelism offering, you never know how that little extra might impact many people for an eternity. Let's make sure no one misses an invitation like that one little postcard offered a 14-year-old boy.

May 2, 2020

Local Church Budget

Do we know our neighbor? Ellen G. White once noted: “Wherever a church is established, all the members should engage actively in missionary work. They should visit every family in the neighborhood and know their spiritual condition” (*Testimonies*, vol. 6, 296).

To a postmodern, ultra-busy, perennially distracted Western mind (such as a North American Seventh-day Adventist Christian), such counsel seems surreal or out of this age. Did she really say that we should know our neighbor’s “spiritual condition”? Wouldn’t that be a bit nosy? Perhaps offensive to our neighbor? Did she mean we should do that personally? Or corporately as a church?

Her counsel seems to be clear: “wherever a church is established, all the members should engage actively” in ministry that will denote empathy, care, and genuine service. This was the model that Jesus Christ also followed. Our Savior cared for the people whom He served in the local communities.

We are called to serve our local communities personally and also corporately as a local church. Let us be faithful and support the ministry of our faith community and thus hasten the coming of our Lord Jesus Christ.

May 9, 2020

Disaster and Famine Relief

Adventist Community Services. In a small town near Baltimore, Maryland, flooding destroyed homes and businesses within a two-hour time frame.

Adventist Community Services Disaster Response (ACS DR) volunteers organized a “Muck Out” for the affected homes in the community. Each home they visited was close to a waterway that had produced river-like water flow out in the streets. Many boxes and furniture had held water for more than two weeks. Additionally, some of the homes developed mold.

One family whose basement was flooded with more than 24 inches of water appreciated the help.

Volunteers worked on their home removing furniture, carpet, drywall, and the remaining debris. The ACS DR teams were also able to provide other needs, such as food, water, and basic items.

ACS DR works throughout the North American Division serving communities in times of crisis. Today, your offering will be gratefully received to support the North American Division Adventist Community Services and the Adventist Development and Relief Agency (ADRA) internationally to assist before, during, and after disasters and traumatic events.

—Wynelle Steven is the Assistant Director at Adventist Community Services.

May 16, 2020

Local Church Budget

Yes, we can. Yes we should! A couple of years ago, *The Compass Magazine* had an interesting article about tithe and offerings. The article noted that in 2017, close to 1.02 billion dollars were given in tithe in the NAD. There was more interesting statistical data: one third of “active” Adventist members did not return a tithe. Young people and old alike “neglected” to be faithful in returning a tithe to the Lord. Why didn’t they give? The reason was not theological. It was not pastor-related (whether they liked or disliked the pastoral service). Believe it or not, it was simply a case of forgetfulness. People just plain forgot to pay their tithe.

Another subset of the same demographic noted that “they needed to tithe more regularly.” The Bible concurs. We can, and we should, remember to pay an honest tithe to our God. It is estimated that if most active Adventists would return an honest tithe, our annual income would easily double to \$2 billion.

Let us make a new covenant with our Lord to be faithful and return a faithful tithe to He. Yes, we can, and yes, we should!

Article sourced and retrieved from:

https://thecompassmagazine.com/blog/the-tithe-conundrum-what-percent-of-adventists-actually-tithe#_edn2

May 23rd, 2020

Potomac Conference Education

One of our schools recently received a thank you note. The author started off by saying they had not been raised as a Seventh-day Adventist and never understood the commitment many of their Adventist friends had to spending large amounts of money to send their children to Adventist schools. The individual became a parent and still thought the public school down the street would be good for their child. That thought changed as they attended an open house for kindergarten and left knowing the local public school would not be the school they would use. But where would their child go to school?

Right after they were faced with choosing another school they received a notice about a local Adventist school, a friend suggested the same Adventist school and they realized an individual they valued had worked at this Adventist school. It's not much of a leap to figure out that they chose to have their child in the Adventist school. Their experience has been more than positive and their child loves Jesus.

This story doesn't have an ending as the child is young and has many more years at the school, but I can't help but wonder if there had not been a relatively local Adventist school what school would have been chosen. At another school, would the child have been encouraged to love Jesus by their teachers? At another school, would the parent believe the school made a positive difference in their lives?

I choose to believe that there is a noticeable positive difference between Adventist schools and other school. As you give your offering today, please know that you are helping to continue the positive difference and giving children the opportunity to freely hear about and share Jesus in Adventist schools.

May 30, 2020

Union Designated

Seek you first the kingdom of God. From cashless societies, to mega metropolises, to positronium fueled space exploration, humanity is rapidly accelerating its existence into an uncertain future.

Lifespans are prolonged. In the near future, medicine is personalized via nanotechnology to an unprecedented molecular level. Some argue that singularity (the science of merging humanity with algorithmic computer artificial intelligence) will redefine the very essence of what it means to be a human. The exponential growth in scientific advances and its related experiential continuum of our lives will most likely create insecurity and by extension will question identity.

The Bible promises us that certainty and a spectacular future (John 14:1-3) will be given to us by our Savior Jesus Christ. There is a caveat here: we are to seek the kingdom of God **first** (Matthew 6:33).

In this age, traditional orthodoxy is challenged, assumptions are discarded, and biblical counsel is dismissed as archaic and trivial. Yet, the God of the universe reassures us that if we seek Him first, we will spend eternity with Him (Revelation 21:4).

Let us seek Him, first. A glorious future awaits with Him.

June 6, 2020

Local Church Budget

Church money. Max was just a young boy living in rural Virginia with his parents and his sister. One summer evening, they went for a short drive to the river to eat their picnic supper.

Soon it was time for the family to pack up and go home. When they arrived home, they found the back door broken and wide open. Someone had broken into their home and stolen many of their belongings.

Later that night while Max was lying in his bed trying to go to sleep, he remembered something very important. He ran to his parents' room excitedly asking if the robber had found their "church money." His parents got up and they all went to the kitchen. Sure enough, the jar full of money was still there.

The family had been saving their extra coins and an occasional dollar to give as an offering on the coming Sabbath. They were so thankful that the gifts for the church were safe. With thankful hearts they carried the jar to church the following Sabbath and happily placed the money, jar and all, in the offering plate.

Let's be thankful today for the blessings we have and the monies we can generously share as we give to support the local budget needs for our church today.

—Carol Doudiken is a local elder in the Potomac Conference, and this story is about her uncle.

June 13, 2020

Local Church Budget

A chaplain hero serves, and lives are saved. Brad Brown lost his wife to cancer only five months before the devastating Camp Fire destroyed Paradise, California, in 2018. He worked as a chaplain at a nearby Adventist hospital when the fire enveloped the entire region. He called his two teenage children and told them that he loved them, after which he lost cell phone coverage.

More than 80 percent of Paradise was destroyed and close to 90 fatalities were reported. When the fire was the most intense, Brad decided to use his minivan to transport critical care and hospice patients from the burning hospital to safety. His actions and service saved lives. *TIME Magazine* named Brad Brown one of the heroes of 2018.

Nearly 1,300 Adventist church members were affected, with many losing everything except their lives. In crises such as these, it's inspiring to witness the outpouring of support from our faith community. Today, let's give to our local church budget to support those in need in times like this.

June 20, 2020

Local Church Budget

Appreciating our earthly and heavenly fathers.

Sonora Smart Dodd was 16 when she lost her mother in childbirth. Her father, a Civil War veteran, single-handedly raised six children, including a newborn. They lived in Washington State and life was not always easy. Years later, as Sonora sat in church listening to a Mother's Day sermon, she felt a deep desire to honor her father, William Jackson Smart. She started a petition in her town to designate June 5, her father's birthday, as a holiday. The town obliged, and a few weeks later the first Father's Day was celebrated on June 19, 1910.

In 1972, President Richard Nixon elevated the local statute to federal level and proclaimed Father's Day a national holiday. The affection of a grateful daughter led to fathers across the world being recognized and appreciated.

Every Sabbath, when we gather in churches across the country, we celebrate a close and intrinsic relationship with our heavenly Father. Let us cherish not only our natural earthly fathers, but also our Heavenly one.

As we collect our local offerings and tithe, let us be grateful to our Father for our lives, health, and families.

June 27th, 2020

Camp Blue Ridge

Growing a Healthy, Disciple Making Camp. The North American Division has 61 camps and conference centers, Camp Blue ridge is one of them. We as a denomination employ 2,700 college staff and over 700 other volunteers. We had 31,000 campers last summer, 8,937 decisions for Christ, 3,553 decisions for baptism, and 544 baptisms at summer camp in 2019 alone, and our camps reported just under 210,000 guests at their facilities. Along side the North American Division, Camp Blue Ridge is on a journey along with the Potomac People to grow a healthy, disciple making camp.

They have been undergoing major renovations from replacing the sewer system in it's entirety, replacing the roofs on all the cabins, complete renovation to Town Hall, installing a generator system at camp to sustain through power loss for guests, Cafeteria bathroom remodel, re-insulation of buildings, and many others. This effort has been very time consuming and expensive, but highly necessary.

As we seek to provide a high level of excellence for our guests we look forward to putting in a gymnasium/meeting facility and R/V park that our guests can use to get away and spend time with God in His nature. With a high variety of natural resources in the area for outdoor enthusiasts like Hiking, Fishing, Rock Climbing, and Horseback adventures through the George Washington national forest, Camp Blue Ridge has something for you and your family.

This weeks offering is for Camp Blue Ridge as we work towards building the new gymnasium/multi-purpose building and focus on leading children and families to Christ and become a healthy disciple making camp.

July 4, 2020

Local Church Budget

Our citizenship is heaven. Ever since the fifth grade, Andrew desired to move to the United States and be one of its citizens. This incredible honor materialized when Andrew arrived in New York City in 1999. From the beginning, Andrew was spellbound. The skyscrapers, the hustle and bustle of the city, and the kindness and generosity of its people were electrifying.

Everywhere Andrew traveled, people from all backgrounds, colors, and cultures welcomed him as one of their own. Andrew could barely speak English, but that hardly mattered. America's people displayed a decency and desire to help even when communication was difficult.

Andrew fell in love with America: its zest for life, its optimism, and its belief in the collective potential for a better world. Andrew became a citizen and for the past 20 years has made the United States his temporary home. He has studied, married, and welcomed children in its land. He calls it a *temporary* home because as much as he loves his country, he looks forward to a permanent eternity with our God.

With an eye towards a country promised by our Savior, let us be faithful in returning our tithes and offerings to hasten its coming.

July 11, 2020

Women's Ministries

We don't know all of their names. Women invested in Jesus's cause from the beginning. When Jesus traveled, the Twelve went with him, along with Mary Magdalene, Joanna, Susanna, "and many others who provided for Him from their substance" (Luke 8:1-3). Lydia, a businesswoman, became the first follower of Jesus in Europe. Priscilla and her husband, Aquila, hosted Paul in Corinth, Ephesus, and Rome.

Women's investment goes beyond financial. Jesus met a Samaritan woman who became the first evangelist in John's gospel. Mary Magdalene was the first witness of Jesus's resurrection. Tabitha, or Dorcas, shared the gospel through acts of service. Phoebe, a deacon, traveled hundreds of miles to deliver Paul's letter to Rome. Junia, an apostle, went to prison for Jesus's cause.

Our mothers, sisters, and daughters still face unique challenges as we serve Christ together. Women's Ministries provides opportunities and resources for women to experience spiritual growth, freedom from abuse, mentoring, networking, and greater service at home, church, and in the community.

You may not know all of their names, but your investment today will impact the lives of women and men across this division, for Jesus's cause.

—Raewyn Orlich is a pastor in Victorville, California.

July 18, 2020

Local Church Budget

God never takes a break. July is a summer month perfect for vacations. Some of us are getting ready to spend some leisure time at the lake, in the mountains, or even in a foreign country. We disconnect, leaving behind our work, hectic schedules, and the minutia of the daily grind. Hopefully, we return refreshed and ready for a new cycle of work, family, and routine.

Many know John 3:16 by heart. Its core message is that God loves humanity and came to save it. From the moment humanity chose sin in the Garden of Eden, God never had a day off from His “work.” Every day, the Creator of the universe “shows up for work” by healing, protecting, advising (via the Holy Spirit), admonishing, hoping (for wise choices), crying, and smiling.

Can you imagine the 9-to-5 grind in God’s schedule?” The sheer magnitude of God’s presence in our universe at all times and being of service to a fallen humanity is overwhelming—yet encouraging. He is there for us—we can count on Him. At all times.

Let us remember God in the midst of our vacation preparations. God never takes a day off, or a break. He is serving humanity 24 hours a day, every day, until His Son returns again.

July 25th, 2020

Potomac Conference Evangelism

This little light of mine. “This little light of mine, I’m gonna let it shine...” when we sing this beloved tune we are declaring our lights will not be hidden, nor will the Devil be able to put it out. This light we will boldly carry into the darkness so the world can see the glory of God.

There are actually many ways to let your light shine in your community and throughout this entire Conference. When you give generously to the evangelism offering your light actually goes to places you never physically travel. Your offering could find its way to a hurting family seeking help. It could shine brightly in a prophecy meeting. Perhaps it could fund an eye-opening Bible study for a curious young adult. Your offering could bring light to so many people who have not yet heard about the wonderful love of Jesus.

Today’s offering for evangelism throughout our Conference. The more you share for this vital work, the more opportunities you may have to share this little light of mine to those desperately needing a little light of their own.

August 1, 2020

Local Church Budget

A lifesaving serum. In 1925, a major diphtheria epidemic was just about to sweep Nome, Alaska. The harsh and excessively cold Alaskan environment hindered the transportation of a lifesaving serum that would stop the spread of the epidemic. It was so cold that the engine of the sole aircraft that could have potentially delivered the medicine did not turn on.

Dogs were employed with sleds to transport the medication. It was an arduous journey with limited visibility, high winds, and temperatures of minus 31-degrees Celsius. Balto, a Siberian husky, relied solely on his senses to keep Gunnar Kaasen on the right track and lead him into Nome. Their delivery averted the epidemic.

God also staved off a major catastrophe by sending His only Son Jesus Christ to deliver a lifesaving sacrifice on the cross. Jesus endured ridicule, mockery, abuse, and violence for the salvation of humanity. Isaiah 53 tells us that Jesus was led as a lamb to a slaughterhouse and did not object. It was His choice to finish the journey and provide a lifesaving option.

The local church is a body of believers that reaches out on a regular basis to people who do not know Jesus Christ. Our tithe and offerings are an intricate part in this outreach. Let us be faithful in returning that which is God's.

August 8, 2020

Oakwood/Andrews/Loma Linda Universities

Find your place – faith, friends, future. Serving more than 9,500 students combined, Andrews, Loma Linda, and Oakwood Universities are specially tasked with preparing future church leaders for the mission fields of healthcare and pastoral work.

You can tangibly help a student like Vanessa, who chose to attend Loma Linda University because of its holistic approach to health. To her, health went beyond physical healing. It included the social, emotional, intellectual, environmental, and spiritual health of her patients.

Or you can help a student like Christian, who was raised Roman Catholic in Ecuador and decided to leave a career in technology to become a pastor and attend the Seminary at Andrews University. His friends, family, sponsors, and mentors at Andrews helped him “rekindle the spark that ignites a commitment toward a true revolution of thought and action.” And he now wants to “wholeheartedly change this world with Christ and for Christ!”

Please give generously to help make a difference for students like Vanessa and Christian. Your help will be greatly multiplied by all those who are assisted by these future leaders of our churches and communities.

—Marc A. Grundy is Director of Marketing for the Association of Adventist Colleges and Universities

August 15, 2020

Local Church Budget

Is it really too much? After her baptism, Luzia made a plan to return her offering as a percentage of her income. She did not want to “forget” to be grateful to God. While living in Brazil, Luzia got a well-paid job, and writing checks for the tithes and offerings became painful. She always understood that tithes don’t belong to us and we return them to God. But she wasn’t so sure about offerings anymore.

Luzia prayed and finally understood that offerings are a way to show God our gratitude for the blessings received, and the only way to reduce the amount was if God reduced her blessings. Looking back, she can see that after returning tithe and giving offerings she always had enough to pay her bills, buy all she needed, and even make trips around the world.

She says the best thing happened when she and her husband moved to the United States. They sold their condo in Brazil and with that money bought a house for cash in the States. Daily she thanks God for this blessing and miracle, because, by her calculations, it should never have been possible.

God doesn’t need our money. He only wants us to learn to trust Him and His plans for our life. Luzia encourages you to try and see God’s generosity!

—Luzia Raleigh is a local elder in the Roanoke, Virginia Seventh-day Adventist Church

August 22nd, 2020

Potomac Conference Education

A friend shared that although her parents were not attendees of any Seventh-day Adventist church they permitted her grandmother to weekly take her and her siblings to Sabbath School. This started when she was a toddler. When the children became of school age her grandmother suggested to her parents that they send the children to the local Adventist school. Although these parents did not have a personal commitment to Adventism they believed the education their children would receive was superior to the local public schools. Financially, it was not an easy choice, but they worked to make it possible. Her parents choose to live a simple lifestyle and invest in their children by sending them to Adventist schools. All three children went to Adventist schools through their high school years.

Today, all three siblings are active members of a Seventh-day Adventist church. They hold fond memories of teachers who shared Jesus with them and cared about them as individuals. Many of their closest friendships were formed in Adventist schools decades ago and these friendships continue to be mutual sources of support and encouragement. Clearly, these young people and many others were positively impacted by their years in Adventist schools. Our offering today goes toward supporting Adventist Education. Please join me in continuing to make a lasting impact in the lives of our young people.

August 29, 2020

Local Church Budget

Can we make a difference? With fewer than 40 people in attendance, the Roundup and Lewistown Seventh-day Adventist churches in rural Montana asked a very important question: “How can we impact our local communities with such small congregations?” Its “graying” constituency felt inadequate and had mobility, health, and age issues. Many argued that the modern technology was “way over our head.” We prayed, and then... God had a sense of humor.

In 2014, a man named Richard called asking: “Would you like a radio station? I will pay for most expenses and help set it up. Please tell me, Pastor, how many radio stations would you like to have?” Richard did not listen to the pastor’s arguments, and the rest is history!

In 2014, three FM radio stations were founded in the communities of Lewistown, Roundup, and Billings, Montana. In the first two churches, the members run these stations: Producing weekly content for their entire city, running computers, setting up microphones, broadcasting on social media.

Whether it’s running radio stations or supporting our local church budget, together we can make a difference!

September 5, 2020

Local Church Budget

Debt. In 2018, Americans collectively owed nearly four trillion dollars in consumer debt. A big chunk of this debt was credit card debt. The interest payment on such debt servicing alone stood at an astronomical \$104 billion.

One would ask, why are we borrowing so much? In 2014, a Gallup World Poll commissioned a study asking adults from more than 140 countries some basic questions related to “financial concepts, interest rates, compounding, inflation, and risk diversification.” Only one in three adults was able to give a correct answer. Collectively, we are becoming a financially illiterate society.

In contrast, the Bible gives us very strong counsel when it comes to debt: Don’t have it. “The borrower is servant to the lender,” the book of Proverbs (22:7) warns us. Borrowing robs us of the freedom to sponsor causes that are important to God.

Our offering today is for local church budget. Are we able to stay faithful in our giving or do we have to fret and worry that we are not able to meet all of our obligations due to excessive debt?

Information retrieved from:

<https://www.lexingtonlaw.com/blog/news/investment-literacy-survey.html>

September 12, 2020

Local Church Budget

Start where you are. Chris Gardner's fascinating story is portrayed in the movie, *The Pursuit of Happyness*. As a single parent with a young boy in tow, Gardner's character, played by Will Smith, had a hard time making it. He struggled to find adequate housing, as he had odd jobs and poor transportation. The story was emotional, raw, and uncomfortable at times. In the end, Gardner's exasperated pursuit of happiness was successful.

In real life, Chris Gardner becomes very prosperous. In his #1 New York Times best seller, *Start Where You Are*, he describes a roadmap that invites his success to be replicated. One of the most important points a reader takes away reading this book is that for anyone to succeed they need to start where they are.

"Come to Me, all you who labor and are heavy laden, and I will give you rest" (Matthew 11:28). Around the world a tired humanity is desperately searching for a substitute that will take away burdens and give peace. Yet, God reminds us that we can come to Him as we are.

Today, as we give to our local church budget, remember that our presence in this community allows us to reach people where they are.

September 19, 2020

Local Church Budget

Train up a child. Parents often feel guilty for not doing enough for their children. In fact, at times, some of us parents go overboard and indulge our children. Desires are satisfied, toys pile up in the guest bedroom, high-priced electronics are purchased. Soon after some of these articles are acquired, interest in them subsides and they are relegated to obscurity. Is this story familiar?

The Bible teaches us that we should “train up a child in the way he should go, and when he is old he will not depart from it” (Proverbs 22:6). Teaching children about tithes and offerings is best in their earlier years. They can be taught to count out the tithe from monies they earned. They can also participate in donating to worthy causes.

The key in this training is the selection of proper timing, attitude, and benevolence. The child should not feel compelled. If properly explained, most children desire to participate in a project that helps other people.

Recently, a local pastor learned with delight that a young boy was returning his tithe faithfully because “that’s what God desired.”

Let us teach our children to be faithful in their earning and return to God what is rightfully His. This training will reap extraordinary dividends in the future.

September 26th, 2020

Camp Blue Ridge

The Power of Camp

These days more than ever, both kids and families are in need of a place to recharge and connect with their Creator. Today, like never before, children are under tremendous pressure. Self-doubt, peer pressure, substance abuse, and a myriad of harmful things nag at kids every day. Even kids who have a strong support structures at home face significant obstacles.

Camp provides opportunities for students to pull away and get a breather from the everyday stressors that they face. It gives an opportunity to catch a vision for the bigger picture of their lives. As many of us know, there is a unique power of summer camp that Kids need. And please don't think that it's just kids that need camp. Adults need camp for many similar reasons and some different reasons. Families love going to camp together as well. Today's families merely get an average of 37 minutes a day near each other and less than 3 minutes a day engaged in quality conversation. Camp Blue Ridge offers a unique place that children and families can come together in an environment that stimulates quality personal time whether it be individual personal time, family time, or time with our creator. We have to say that of all the Adventist camps within the denomination, Camp Blue Ridge is one of the most naturally beautiful camps that our church owns. Over the past several years the NAD has taken quite an interest in camp ministry and is pushing the vision that our camps have a major impact on youth and young adult evangelism within the church.

This week's offering is for Camp Blue Ridge as we work towards building the new gymnasium/multi-purpose building and focus on leading children and families to Christ and become a healthy disciple making camp.

October 3, 2020

Local Church Budget

Financial infidelity. This a term that describes a myriad of actions, activities and attitudes about money hidden from a particular partner. Dr. Bonnie Eaker Weil notes in her book *Financial Infidelity* that such 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 financially unfaithful to their partners.

The same pervasive attitude is present in the Christian context. In a previous write up we noted that one third of active 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 robing 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.

October 10, 2020

NAD Voice of Prophecy / La Voz de la Esperanza

“Equipping the World for Christ to Come.” The Voice of Prophecy exists to proclaim the everlasting gospel of Christ—leading people to accept Jesus as their personal Savior and nurturing them in preparation for His soon return.

A leader in religious broadcasting, the Voice of Prophecy focuses on God’s love and heralds the soon return of Christ—providing hope to broken people and guidance for daily living. Founded in 1929 by H.M.S. Richards, the ministry continues today under the leadership of Speaker/Director Shawn Boonstra and Associate Speaker Jean Boonstra. In 1942, La Voz de la Esperanza began broadcasting to bring the gospel to the Spanish-speaking world.

The Voice of Prophecy can be heard in nearly three dozen languages, and Bible lessons are available in more than 70 languages. Local *Discover Bible Schools* have been established in more than 2,000 churches across North America, with hundreds more around the world. La Voz de la Esperanza also has a Bible School with four collections of lessons.

As the Voice of Prophecy and La Voz de la Esperanza look to the future, they will continue to focus on sharing the love of Christ with a hurting world.

Let us support this Christ-centered ministry with our resources on this World Budget Sabbath.

October 17, 2020

Local Church Budget

The golden rule. Luke 6:31 introduces us to the gold standard of behavior toward others. It states that whatever you would like from people, you should do the same for them first. This is very sound advice. Yet, Matthew asks the very poignant question: “if you love those who love you, what reward have you?” (Matthew 5:46). In other words, if we only offer a transactional love and desire something in return, that love is meaningless.

In many instances in the Gospels, Jesus teaches His followers to love, give, and help unconditionally.

As a Seventh-day Adventist nonprofit institution, we are called to look for opportunities of service to our local communities. A parishioner once related a story to his pastor about a church. This Adventist church became so vital to the lifeblood of the local community that, if it were to be relocated without a warning, the local community would greatly suffer.

Have we become such indispensable extensions of our local communities? Are we serving them unconditionally, without any ulterior motives? The golden rule states that we are to love as we are loved. Jesus goes one step further when He asks us to love unconditionally.

October 24th, 2020

Potomac Conference Evangelism

Can one postcard make a difference? The postcard somehow ended up over 20 miles from the meeting site. The woman who received it did not want to go, but she knew her daughter's family lived closer, perhaps they would be interested. This family showed up and never missed a night. Among them was a 14-year-old boy. He was captivated immediately. His parents had taken him to many different churches and other non-Christian services. But this was the first time everything seemed to make sense. The evangelist was using the Bible to explain about God and His plans for the teenager, and he was hooked. How glad he was that the postcard had somehow made it to his grandmother.

He was baptized, but the rest of his family quickly lost interest. He rode his bicycle 20 miles roundtrip from his home to this church at least four times per week to attend Sabbath services; be part of Pathfinders; and join the many youth activities. That one postcard led him to God and his new church family.

It was there he met a girl in the youth group, and they would eventually fall in love, get married, and have three wonderful kids. That one postcard helped fill his life with love.

Eventually, he felt called to serve God in ministry. He became a pastor and helped many others see the loving God found in the Bible. That one postcard led many others to find Jesus.

What if there had not been enough money to send that one extra postcard? How things could have been so different. When you give generously today to the conference evangelism offering, you never know how that little extra might impact many people for an eternity. Let's make sure no one misses an invitation like that one little postcard offered a 14-year-old boy.

October 31, 2020

Union Designated

Lunch money. In the communist regime of Romania, a teacher felt called by God to teach in a government-run school. The all-boys boarding academy was no picnic for her. She often tried talking to the students about Jesus, but was unsuccessful.

The teacher decided to pray for a venue in which God would use her to be a witness. She noticed that the students' state-provided school lunches were a bit on the light side. This observation impressed her to save a little money every month and put it in a special jar. When she would hear of a hungry student, the jar would be emptied, food would be purchased, and the student would be filled.

Soon, news got around in the student body about the teacher and her lunch provisions. The teacher rented a small house next to the school building. The students often walked to her house for food during recess. This idea of feeding hungry students became a ministry for her with great success.

Three of the students started listening to her stories about Jesus. They started reading the Bible and engaging in Bible studies. Two were baptized.

What ministry is God calling you to engage in and witness with? Do you have a talent and a desire to be used by God? God can use you and your talents to witness to others.

November 7, 2020

Local Church Budget

Is our faithfulness to God first? Ellen G. White noted the following: “We are not to consecrate to Him what remains of our income after all our real or imaginary wants are satisfied; but before any portion is consumed, we should set apart that which God has specified as His. Many persons will meet all inferior demands and dues, and leave to God only the last gleanings, if there be any. If not, His cause must wait till a more convenient season” (R&H., May 16, 1882).

When we are unfaithful with our tithes and offerings, we are sending a message. We send a message when we choose to put God and the spreading of the Gospel as a secondary or tertiary priority. We send a message that His cause must wait.

The plan of salvation was activated and Jesus volunteered to die for humanity on the cross. But what if He would have said: “I don’t really know about this.” Or, “Why don’t we wait a bit and see how this whole thing will play out?” Could you imagine if Jesus would have chosen to relegate humanity and its salvation as non-important?

God placed the salvation of humanity as a first priority in His life from the “foundation of the world” according to Ephesians 1:4. Let us remain faithful and place God first as well by returning His tithes and offerings.

November 14, 2020

Annual Sacrifice for Global Mission

Let's sacrifice. Prem received medical training and then chose to live on a small stipend in a remote town in India as a Global Mission pioneer. Before Prem arrived, there were no Adventists in the region. The nearest hospital is several hours away, so pioneer Prem uses the talents God has given him to serve the town's sick. He transformed his living room into a clinic where he lovingly teaches the locals how to adopt a wholistic lifestyle and treats their illnesses. Then he prays for the Heavenly Physician to heal and bless them.

Through Prem's compassionate words and actions, many of his former patients now come each Sabbath to the local church building.

Global Mission pioneers sacrifice much to take Jesus to the unreached cities, towns, and villages around the world and to put His method of outreach into action. The question is, What are you willing to sacrifice to help support them?

The November 14 Annual Sacrifice Offering is a great time to make a special gift to support the work of Global Mission pioneers. If you want to help share Jesus with unreached people, write "Annual Sacrifice Offering" on your tithe envelope.

November 21, 2020

Local Church Budget

Let's give for the right reasons. In 1939, U.S. president Franklin D. Roosevelt, at the behest of the retail lobby, decided to change the American* Thanksgiving Day from its traditional date to one week earlier. The retail community was worried that the short shopping season would have a negative effect on the still fragile economy, and the president was trying to help stimulate it. Several states celebrated the original Thanksgiving Day. About half of the states decided to keep the new, earlier version of the holiday. Disruption, confusion, and acrimony led Congress to pass a law that cemented Thanksgiving Day to its original fourth Thursday of November.

In the spirit of Thanksgiving Day, let us recount all of the blessings that we have received from God in this past year. And when we sit down and plan our systematic giving to our local church, let us remember to give for the right reasons. Let us give with a grateful heart. Scripture tells us that God “loves a cheerful giver” (2 Corinthians 9:7).

Today our offering goes to the local church budget. When we give for the right reasons, cheerfully, with a love-filled heart, God will bless us abundantly.

**Thanksgiving is celebrated in Canada on the second Monday in October.*

November 28th, 2020

Potomac Conference Education

This family was not able to afford tuition at any other Christian School in their area, and approached the principal of one of our schools. The parents told the principal they were the only school that told them they would find a way for the family to afford to send their children. Eventually they sent five children through the school, with the last graduating in June of 2019. Here is the letter they wrote the principal:

We will never be able to express how much this school has meant to us over the years. I remember when we first met, and you were explaining the school. You made us promise to give you one year and we would see the difference. Well, 11 years have gone by and you have proven that statement to be true.

We appreciate all the long days, being there in the good and bad times, and giving of yourself time after time. Each teacher, past and present, has helped lay a foundation in our kids. Academically they have soared through high school and now college. They have learned hard work pays off; perseverance is necessary; and never give up.

There is no way for us to ever repay the debt we owe this school. There is no dollar amount we can put on the education and personal experiences you have invested in them.

Tonight is bittersweet for us. We celebrate with the 8th grade graduating class one last time. Thank you for all the great years, the great memories and allowing us to be a part of this wonderful school!

Ephesians 6:8 Knowing that whatsoever good thing any man doeth, the same shall he receive of the Lord.

This is our prayer for each staff member: that God blesses you and your families for all the good things you have done over the years for our family.

December 5, 2020

Local Church Budget

Consumerism or service? December is accompanied by holiday shopping anxiety for some of us. The holiday season implies spending and keeping up with “standards” that are self-imposed or copied from the proverbial Joneses. In November 2018, the American Research Group, Inc., noted that the average American would spend \$992 on holiday gifts. This number was up from the previous year (\$983 in 2017). Single-item purchases are becoming more expensive and larger.

But something is changing. Consumers are getting fatigued with the constant drumbeat of spend, spend, spend. Movements are springing up around the idea of consuming less and living more affordably. From tiny houses to skipping gifting entirely, our society is shifting priorities. More and more people are treasuring experiences, family, and opportunities to serve instead of purchasing objects with an arbitrarily inflated value.

The Bible reminds us that “where your treasure is, there your heart will be also” (Matthew 6:21). Before the holiday season begins, let us resolve to focus on people, needs, and opportunities to serve. Let us seek those in need in our local communities and cherish the opportunities God puts in our way. We have a choice: We can continue to be consumers, or we can be providers of vital services for those vulnerable and in need.

December 12, 2020

Adventist Community Services

You meet the most wonderful people. Jason Morgan and his wife retired from the Air Force after 27 years of service. Jason served as bodyguard to Four-star Generals and was also involved in other sensitive military tasks all around the world. They recently moved into the same neighborhood as Patty Marsh, Upper Columbia Conference Director of ACS, Adventist Community Services.

Patty and her husband, Larry, met them while on their walk as the couple was moving in. Somewhere in the conversation Jason mentioned that he loved to knit winter caps. Patty came up with a wonderful idea of utilizing his creative skills to knit winter caps for the kids at STEAM Ahead and the Spokane Better Living Center Food Pantry in Washington.

Jason was so grateful for this opportunity and thanked Patty for providing places for him to share his handiwork. Patty stated, “You meet the most wonderful people as you give your best to bless others.”

By supporting ACS, you can make a lasting impact in your community, whether it's by volunteering your time or donating goods and financial contributions.

—Wynelle Stevens is Assistant Director at Adventist Community Services.

December 19, 2020

Local Church Budget

Accessory to a miracle. On December 22, Lauren heard that her father needed emergency open-heart surgery. He lived in Europe, but Lauren was in the States. To fly to Europe on short notice was prohibitively expensive. An expired passport was also a concern. Her desire was to take her young daughter, Sabine, on this trip. The least expensive tickets were \$1,200. She needed two. Lauren prayed.

On Sabbath, Lauren and her family continued to pray. Church members formed a circle of prayer. And the miracles came.

First, the passport was renewed in just a few days. Second, a sister in the local church felt impressed to send a check for \$1,000 to Lauren. (It was mailed before the Sabbath on which the family prayed for a miracle.) Third, Lauren discovered that she had enough reward points to purchase a ticket. Fourth, Delta was informed of the story behind the short notice trip and discounted the second ticket to \$731.

Lauren broke down with tears in her eyes and related the story of these miracles to her father. He also was touched by God's kindness. The following Sabbath he made amends with God and took part in communion.

This miracle was possible because ordinary people decided to serve others. When we give to the local church budget, we too become accessories to miracles.

December 26th, 2020

Camp Blue Ridge

Growing a Healthy, Disciple Making Camp. The North American Division has 61 camps and conference centers, Camp Blue ridge is one of them. We as a denomination employ 2,700 college staff and over 700 other volunteers. We had 31,000 campers last summer, 8,937 decisions for Christ, 3,553 decisions for baptism, and 544 baptisms at summer camp in 2019 alone, and our camps reported just under 210,000 guests at their facilities. Along side the North American Division, Camp Blue Ridge is on a journey along with the Potomac People to grow a healthy, disciple making camp.

They have been undergoing major renovations from replacing the sewer system in it's entirety, replacing the roofs on all the cabins, complete renovation to Town Hall, installing a generator system at camp to sustain through power loss for guests, Cafeteria bathroom remodel, re-insulation of buildings, and many others. This effort has been very time consuming and expensive, but highly necessary.

As we seek to provide a high level of excellence for our guests we look forward to putting in a gymnasium/meeting facility and R/V park that our guests can use to get away and spend time with God in His nature. With a high variety of natural resources in the area for outdoor enthusiasts like Hiking, Fishing, Rock Climbing, and Horseback adventures through the George Washington national forest, Camp Blue Ridge has something for you and your family.

This weeks offering is for Camp Blue Ridge as we work towards building the new gymnasium/multi-purpose building and focus on leading children and families to Christ and become a healthy disciple making camp.