

STEWARDSHIP MINISTRIES
OF THE SEVENTH-DAY ADVENTIST CHURCH



Tithe & Offerings Readings 2017

Meditations on the Excellence of Faithfulness



by
Dr. Kefa Ntenga Nyarenchi Matwetwe



STEWARDSHIP MINISTRIES DEPARTMENT OF THE
SEVENTH-DAY ADVENTIST CHURCH

ATTENTION!

**Dated material
to be adapted, translated and distributed to
Seventh-day Adventist churches
before December 2016 for January 2017.**

This resource is for use during the divine service before the offering is taken up. It may be bound so that the page for the day can be easily torn off and taken onto the pulpit by the designated elder/offering facilitator. It may also be downloaded online from www.adventiststewardship.com on the resources page. Each week's reading will also be posted on www.facebook.com/Dynamicstewards by Thursday of each week for access by local elders, service leaders and interested members. Be sure to download the new *Dynamic Steward App* for Apple and Android:  

The *Tithe & Offerings Readings* booklet is edited and prepared by the Stewardship Ministries Department, General Conference of Seventh-day Adventists, 12501 Old Columbia Pike, Silver Spring, MD 20904, USA, © 2017. We may be contacted via flomoj@gc.adventist.org.

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We welcome your comments and suggestions for future authors and themes for the *Tithe & Offerings Readings*.

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BIOGRAPHICAL SKETCH: DR. KEFA NTENGA NYARENCHI MATWETWE

Kefa Ntenga Nyarenchi Matwetwe was born and raised in Kisii, Kenya, where he completed his primary and secondary school education. He then moved to Tanzania and South Africa to pursue his graduate and postgraduate studies.

Although Matwetwe was raised in an economically challenged family that faced many difficulties, his life is a true testimony of God's abundant goodness and grace.

Matwetwe holds a Ph.D. in Systematic Theology and Ethics, and a Masters and Bachelor of Arts in Theological Studies. He also holds a series of diplomas; he has done extensive studies in areas of Stewardship, Theology, Human Sexuality, Finances Entrepreneurship, Development and more, and is in the process of writing books in these areas.

Pastor Matwetwe is the Stewardship, Trust Services and Prayer Ministries director of the South Botswana Conference of Seventh-day Adventists; he is also a district pastor, pastoring Phakalane Seventh-day Adventist Church in Botswana. He is an ordained minister of the gospel. He has served the church for more than 20 years as a conference executive secretary, a departmental director, a departmental coordinator, a counselor and a district pastor.

Matwetwe is married to Martha, who is a registered social worker, a counselor, a teacher and a smart homemaker. The Matwetwes are blessed with three children: Naomi, who is 17 years old; Deborah, 9 years; and Enoch, 5.

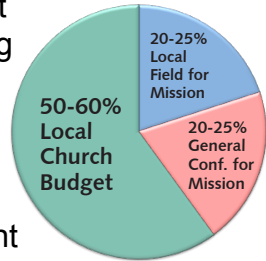
The General Conference Stewardship Ministries Department is grateful for the inspiring yet instructional approach that Dr. Matwetwe has taken in these readings for this year and looks forward to a positive response from God's stewards around the world!



OFFERING PLANS

There are three different offering plans used within the worldwide Seventh-day Adventist Church.

The Combined Offering Plan was voted as an option in a the Annual Council of 2002 after a recommendation by the World Stewardship Summit of 2001. It supports all levels of the church by putting total funds collected into one pool. The funds are distributed according to a formula approved by each division but within the following percentages: 50-60 percent for the local church; 20-25 percent to the GC for mission funds and 20-25 percent for mission work in the local field. Divisions making use of this plan currently include: **ECD, ESD, IAD, NSD, SAD, SID, SPD (Island Fields), SSD, SUD, WAD.**



The Calendar of Offerings is the original option. A calendar of the weeks of each year is drawn with certain offerings designated accordingly. About 26 offerings are assigned to the local church, and the others are allocated between the other levels of church organization or designations in the local field. There are six Special Offerings days for particular ministries. Divisions ascribing to this plan currently include the **EUD, Israel Field, MENA, SPD, TED.**

The Personal Giving Plan suggests that certain percentages of the member's personal income be dedicated as offering to three main categories: 3-5 percent to the local church budget, 1-2 percent to the Conference Advance budget (education, evangelism, VBS, summer camps, union magazines); and 1-3 percent for the World Budget given in support of global mission needs and other items. The **NAD** currently ascribes to this plan.

For those divisions using the Calendar of Offerings, the calendar is outlined on the following pages for your convenience. Special offerings and Thirteenth Sabbath offerings are listed there, too, for the interest of all.

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CALENDAR OF OFFERINGS 2017

January

- 7.....Outreach/Church Budget
- 14.....Division
- 21.....Church Budget
- 28.....Conference/Union

February

- 4.....Outreach/Church Budget
- 11.....Division
- 18.....Church Budget
- 25.....Conference/Union

March

- 4.....Outreach/Church Budget
- 11⁺.....Adventist World Radio
- 18.....Church Budget
- 25.....Conference/Union

April

- 1.....Outreach/Church Budget
- 8⁺.....World Mission Budget
- 15.....Church Budget
- 22.....Conference/Union
- 29.....Church Budget

May

- 6.....Outreach/Church Budget
- 13⁺(Program provided for NAD only) Disaster and Famine Relief
- 20.....Church Budget
- 27.....Conference/Union

June

- 3.....Outreach/Church Budget
- 10.....Division
- 17.....Church Budget
- 24.....Conference/Union



July

- 1.....Outreach/Church Budget
- 8*+.....World Mission Budget
- 15.....Church Budget
- 22.....Conference/Union
- 29.....Church Budget

August

- 5.....Outreach/Church Budget
- 12.....Division
- 19.....Church Budget
- 26.....Conference/Union

September

- 2.....Outreach/Church Budget
- 9*+...World Mission Budget (Unusual Opportunities)
- 16.....Church Budget
- 23.....Conference/Union
- 30.....Church Budget

October

- 7.....Outreach/Church Budget
- 14.....Division
- 21.....Church Budget
- 28.....Conference/Union

November

- 4.....Outreach/Church Budget
- 11*+.....Annual Sacrifice (Global Mission)
- 18.....Church Budget
- 25.....Conference/Union

December

- 2.....Outreach/Church Budget
- 9.....Division
- 16.....Church Budget
- 23.....Conference/Union
- 30.....Church Budget

*Program provided by the General Conference

*Worldwide offering



SABBATHS WITHOUT DESIGNATED OFFERINGS (DIVISION).

There are six Sabbaths in 2016 that do not have designated offerings. Each division committee is to designate these offerings for use in their division, union or conference. Hence, they are labeled “Division” offerings in the calendar. These Sabbaths are:

January	14
February	11
June	10
August	12
October	14
December	9

Summary of Offerings

General Conference	6
Division	6
Conference/Union	12
Church	<u>28</u>
Total:	52

SCHEDULED SPECIAL OFFERINGS

March 11.....	Adventist World Radio
April 8.....	World Mission Budget
May 13.....	Disaster and Famine Relief
July 8.....	World Mission Budget
September 9.....	World Mission Budget (Unusual Opportunities)
November 11.....	Annual Sacrifice (Global Mission)



THIRTEENTH SABBATH OFFERINGS FOR 2017

Trans-European Division.....March 25
West-Central Africa Division.....June 24
Southern Asia DivisionSeptember 30
Euro-Asia Division.....December 30

Purpose for These Readings:

These readings are meant to provide a spiritual framework and create a worshipful atmosphere for giving on Sabbath mornings. While the offerings listed (headings only) in this resource follow the Calendar of Offerings plan, the readings themselves are generic in nature and can therefore be used no matter what offering plan the local division is following. The inclusion of specific offerings as listed is for educational and information purposes only, thus helping stewards and givers to know how their giving supports Adventist mission globally through the General Conference and church ministries locally (local church, conference, union and division).

**THESE INTRODUCTORY PAGES ARE REPEATED
AT THE END OF THE BOOKLET FOR YOUR CONVENIENCE,
AS THESE PAGES MAY BE DISCARDED WHEN THE READINGS ARE
TORN OFF FOR USE EACH WEEK.**



January 7, 2017

Genesis 39:2: “The Lord was with Joseph so that he prospered, and he lived in the house of his Egyptian master.”

Joseph went through the most discouraging experience of being hated, rejected, betrayed, almost killed by his own brothers, sold into slavery, framed by a woman and sentenced to prison. Joseph was able to resist the temptation of a beautiful woman although it meant he would go to prison.

Because of his faithfulness, the Lord took him from prison and made him prime minister.

Joseph’s faithfulness stands out as an epitome for every follower of Christ to emulate.

We, too, by His grace can choose to be faithful even if it means that we suffer a little while. The Lord Himself will restore us and make us strong.

If the thought of giving conjures up the thought of suffering in one’s mind, the best way to test that feeling would be to give. So many can testify that giving is truly a great blessing.

Appeal: This year, let us make a deliberate choice and effort to resist all kinds of temptation and remain faithful stewards and the Lord will reward us.

Prayer: Thank you, Father, for the examples of the excellence of faithfulness in Your Word. Help us to be faithful in our dealings with You and our fellow beings. Amen.



January 14, 2017

1 Peter 5:10: “And the God of all grace, who called you to his eternal glory in Christ, after you have suffered a little while, will himself restore you and make you strong, firm and steadfast.”

Job’s life story depicts the struggles he experienced. The Bible portrays him as a man of upright character who loves God and is very wealthy. Yet God in His infinite wisdom allows Satan to assault him by destroying his flocks, material possessions, his children and his own health.

Through these experiences, Satan intended to drive a wedge between Job and his God, by getting Job to believe that God was not just and good. Job’s life, however, was not built on material possessions but on God; hence, Job refused to give up on God, even though he did not understand why these things were happening to him. Because of his integrity, the Lord blessed the latter part of his life more than the first by giving him double of what he had lost.

We, too, must trust God even when we do not understand the difficult situations we face.

Appeal: Let us not allow any experience or anyone drive a wedge between us and God. Let us remain faithful in all situations and continue to trust Him.

Prayer: Lord, thank You for all and in all. Help us to accept whatever You allow to happen to us. May we remain firmly committed and faithful to You. Amen.



January 21, 2017

1 Samuel 1:10: “In her deep anguish Hannah prayed to the LORD, weeping bitterly.”

In 1 Samuel chapter one, we read the story of Hannah, a woman who desperately wanted a child of her own. With each passing year the possibilities seemed more dim. Her rival, Penninah, constantly provoked her because of her barrenness. In the midst of her discouragement and mental anguish, she did not abandon her faith but turned to God in prayer.

“Lord Almighty, if you will only look upon your servant’s misery and remember me, and not forget your servant but give her a son, then I will give him to the Lord for all the days of his Life, and no razor will ever be used on his head” (1 Samuel 1:11).

The Lord was able to turn the tables of events upside down by granting her what she asked of Him, and she gave the child back to the Lord as she vowed.

Hannah’s faithfulness is a testimony to us—a great legacy of excellence in faithfulness.

Appeal: As we return the Lord’s tithe and give our freewill offerings both in cash or in kind, let us not return or give what costs us little, such as a comfortable tithe or offering, but let us give gifts of true sacrifice. Let us not present to God mere tokens but our entire life.

Prayer: Heavenly Father, thank You that You are a hearing and answering God. Help us to return faithfully what You have required and give generously from what You have given us. Amen.

January 28, 2017

Luke 16:10, 11: “Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?”

Nowadays teachings on finances center around giving people tricks and tips on how to prosper and make enough money. The preachers of the “prosperity gospel” encourage their believers to give so much and insist that God will give them multiple returns on what they have given. Such a poor handling of this very important subject has contributed to the “casino” mentality among many Christians who behave as if God operates the “lottery” company and all you need to do is give much and wait for an instant miracle!

In stewardship, “to obey is better than sacrifice.” Ellen G. White says that “Christians are safe only in acquiring money as God directs, and using it in channels which he can bless” (*Counsels on Stewardship*, p. 141).

Appeal: God wants His people to obey, serve and follow Him with a whole heart rather than to maintain a superficial commitment based on tradition or ceremonial systems.

Prayer: Holy Father, Your commandments and teachings are holy; teach us to obey You and to give our hearts to You first before we return our tithes and give our offerings. Amen.



February 4, 2017

John 12:8: “You will always have the poor among you, but you will not always have me.”

In *The Adventist Home*, p. 369, Ellen G. White says, “If we have prosperity in our secular business, it is because God blesses us. A part of this income is to be devoted to the poor, and a large portion to be applied to the cause of God.”

Committed Christians should learn to give to God through His church and share with the poor.

Ephesians 5:25 teaches that Jesus “loved the church and gave himself up for her.” All followers of Christ should practice loving the church by giving to God and to the poor through the church.

Appeal: As we return our tithes and give our offerings for outreach and church budget today, let us remember that wherever our money goes, there goes a part of our life! Hence, our giving becomes more meaningful. We are tangibly giving part of ourselves to God through the church.

Prayer: Loving Father, teach us to follow the example of our Savior. As we return Your tithe and give our freewill offerings today, help us to remember that we are giving up a part of our lives, for where our treasure is, there will our hearts be also. Amen.



February 11, 2017

James 1:17: “Every good and perfect gift is from above, coming down from the Father of the heavenly lights, who does not change like shifting shadows.”

Our lives are a gift to be returned lovingly and systematically to the River of Life.

Luke 6:38 tells us to “give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.”

Ellen G. White in *Testimonies*, vol. 6, p. 448, says, “In God’s kingdom there is a constant interchange— taking in, and giving out; receiving, and returning to the Lord His own.” She goes on to remind us in *Counsels on Stewardship*, p. 50, that “as you cooperate with Christ, your hand will open to impart still more. And God will refill your hand.... He will give to you that you may give to others.”

Appeal: We continually receive God’s blessings, and we are to continually give them away to make room for receiving more!

Prayer: Heavenly Father, thank You for all the good gifts we receive from You. Help us to lovingly and systematically return them to You. Amen.



February 18, 2017

Philippians 4:12: “I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want.”

Paul is one Bible character who shows us that contentment is a Bible principle and therefore should become part of our way of life as Christians.

Addressing the Roman soldiers in Luke 3:14, Jesus said, “Don’t exhort money and don’t accuse people falsely—be content with your pay.”

The same advice is especially important to us in today’s world, where we receive thousands of messages daily trying to persuade us to buy things we do not need and with money we do not have.

Ellen G. White in *Selected Messages*, vol. 2, p. 200, advises, “You are to receive a definite sum as wages for your work, and live within that sum.”

Appeal: Let us practice the principle of spending less money than we receive, so that we can be generous rather than dependent.

Prayer: Lord, teach us to learn to be content and learn to live within the means You give us. Amen.



February 25, 2017

Proverbs 22:7: “The rich rule over the poor, and the borrower is a slave to the lender.”

In biblical times, financial indebtedness meant physical bondage, but in today’s world that has been replaced by mental anxiety, stress and depression.

Many people are shackled by excessive debt. The results are that families are destroyed because of financial worries and loss of peace. People feel frustrated and intimidated at home and outside. They lack physical energy and enthusiasm.

Spiritual lives are ruined and lives are even lost. Low self-esteem is produced and cultivated, and a timidity is developed that leads to the inability to minister to others as God directs. There is no motivation to speak about Christ. *The Adventist Home*, pp. 392, 393, continues to advise that “when one becomes involved in debt he is in one of Satan’s nets, which he sets for souls.... Deny yourself a thousand things rather than run into debt.”

Appeal: Get out of debt and stay out of debt, because when we are in debt we lose a portion of our God-given freedom.

Prayer: Almighty God, help us as Your children to live debt-free lives and to put You first in our lives, even as we return Your tithe and give our freewill offerings. Amen.



March 4, 2017

2 Corinthians 13:5: “Examine yourselves to see whether you are in the faith; test yourselves. Do you not realize that Christ Jesus is in you—unless, of course, you fail the test?”

Our attitudes and habits regarding money and possessions demonstrate to God our usefulness to Him and whether we can be trusted with riches eternally. They also reveal much to Him about each of us.

The rich young ruler of Matthew 19:16-22 wanted to be Christ’s disciple. It appeared as though he kept all the commandments. But his attitude toward wealth was wrong.

The attitude of every Christian regarding money and possessions should be based on these three important principles: (1) God owns and provides and should be first in everything. (2) God’s providence to me should benefit my household. (3) I should also share God’s blessings with the world.

Appeal: Ellen G. White in her book *Our High Calling*, p. 192, says, “Open your account book and see how your account stands with God, with your household, and with the world.”

Prayer: Lord, You own everything in heaven and on earth. Thank You for providing for us. Help us to put You first in all and to be a blessing to others. Amen.

March 11, 2017

Special Appeal: Adventist World Radio

Submitted by Shelley Nolan-Freesland

Romans 10:14: “How, then, can they call on the one they have not believed in? And how can they believe in the one of whom they have not heard? And how can they hear without someone preaching to them?”

Adventist World Radio is filling a unique role on the front lines of church outreach. Radio waves carry the gospel to places where church workers would otherwise have a very difficult time entering—and people are listening!

From North Africa and Sudan to Bangladesh and China, people are hearing of God’s love for the first time through AWR’s programs, and they are responding with testimonies of transformed lives. One new believer in Ethiopia wrote:

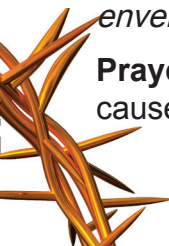
“I found your station accidentally. After listening to your programs for the last two years, I started to go to church. My life is changing gradually. I would like to tell you that many people are listening to your programs. God bless you!”

Appeal: Adventist World Radio’s programs can be heard in more than 100 languages through shortwave, local AM/FM radio and podcasts. These broadcasts bypass harsh governments and hostile cultures, bringing hope directly into people’s homes and hearts. But there are still millions of listeners who cannot hear the message of salvation in a language they can understand. With your help, AWR can keep adding new languages and reach ever-further into untouched territories. *Regularly, the GC receives a portion of offerings taken up from divisions, and redistributes the funds to mission projects and institutions. AWR is included in that list. Additional offerings for AWR may be given in a marked envelop.*

Prayer: Multiply our offerings today, dear Lord, to further this cause. Amen.

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March 18, 2017

Offering: Church Budget

Acts 20:35: “It is more blessed to give than to receive.”

John Wesley was preaching to a large congregation. There was a farmer sitting in the front row. Wesley began by saying: “Make all you can!” The farmer smiled; he agreed with that. The next point was: “Save all you can!” The farmer nodded approvingly. The third point was: “Give all you can!” A frown covered the farmer’s face. The preacher had gone too far (*The Homiletic Review*, vol. XLIII, Jan–Jun, 1902, p. 449).

Most people see receiving as a blessing, but the Bible teaches that we are blessed when we give. Why?

1. Giving reflects the character of God. God is a giving God: “For God so loved the world that He gave...” (John 3:16).
2. Giving results in the giver being blessed: “A generous person will prosper; whoever refreshes others will himself be refreshed” (Proverbs 22:9).
3. Givers bring blessings to others. “Those who give to the poor will lack nothing” (Proverbs 28:27).

Appeal: There are two kinds of people in the world: givers and receivers. Which one are you? Be a giver and you’ll be blessed.

Prayer: Dear God, thank You for Your excellent example of generosity. Help us to emulate You. Amen.



March 25, 2017

2 Corinthians 9:7: “Each one of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.”

Giving reflects the character of God. God is a giving God. John 3:16 says, “For God so loved the world that He gave...” He demonstrates His love with the action of giving. He gives continually; there is no ending to the list of things that God gives us. He gives not because of what He has, but because it is His nature to give. Our human nature is contrary to His. We want to receive. Sometimes we give to impress people, but the giving that reflects the nature of God is done as an act of love to the recipient. This is not something that we can manufacture for ourselves or force ourselves to do; it is a manifestation of God’s special work in our hearts. The closer we come to God, the more we reflect His nature. John Maxwell in his book *The 21 Indispensable Qualities of a Leader*, teaches that giving is the highest level of living because we are like God when we give.

Appeal: Decide today to partner with God and become a giver. Givers are happy people. They live for others and are loved and appreciated by others.

Prayer: Our Father in heaven, we thank You this morning that You gave and that You continue to give. Help us to become givers too. Amen.



April 1, 2017

Psalm 50:12: “If I were hungry I would not tell you, for the world is mine, and all that is in it.”

Since God owns everything, He doesn't need our money, but we need to give. We don't give because He is poor; we give in obedience to Him.

Giving to God helps us to keep our lives in focus and to remember who He is and who we are. He instructs us in Proverbs 3:9, 10 to “honor the Lord with your wealth, with the first fruits of all your crops, then your barns will be filled to overflowing, and your vats will brim over with new wine.”

Giving is a key to unlock God's blessing in your life! Although God doesn't need our money, money is useful to the work of His kingdom here on earth. When we give to Him, we are helping to extend His kingdom through His church.

Appeal: As we return God's tithe and give our freewill offerings today, let us not give grudgingly but with a cheerful heart, knowing that we are storing up for ourselves treasure in heaven by investing in His work.

Prayer: Heavenly Father, accept and receive these tithes and offerings. Use them to Your glory for the advancement of Your work. Amen.



April 8, 2017

**Special Appeal: World Mission Budget
Submitted by GC Treasury**

Matthew 28:19, 20: “Therefore go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, and teaching them to obey everything I have commanded you. And surely I am with you always, to the very end of the age.”

Did you know that there are approximately 16,500 people groups in the world population of 7.4 billion? Did you know that 3.1 billion people in 6,700 of these people groups (or 42 percent of the world population) have almost no Christian presence?

Regularly, the GC receives a portion of our offerings via the divisions, and redistributes the funds to mission projects and entities. The World Mission Budget is included in that list.

It helps fund missionaries, hospitals, clinics, schools and churches. It also helps print literature and prepare broadcasts so that people who may otherwise never know of Jesus can hear or read about Him in their own language.

Appeal: By giving, we have a special opportunity to help share God’s words of hope and love. Your help is appreciated. Thank you for systematically giving to the Lord’s work so that the World Mission Budget can grow and help to reach a world in need.

Prayer: Dear Lord, thank You for the privilege of knowing You. Accept our offerings of gratitude today, and may their effect be multiplied in Your mission field. Amen.



April 15, 2017

Malachi 3:8-10: “ ‘Will a mere mortal rob God? Yet you rob me. But you ask, “How are we robbing you?” In tithes and offerings. You are under a curse—your whole nation—because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,’ says the Lord Almighty, ‘and see if I will throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.’ ”

Through these verses we learn important lessons:

1. God *commands* that we should return tithes and bring offerings, and this command is universal and timeless. It does not change depending on situation, circumstances, economic status, level of earning, where we live, etc.
2. We are to tithe completely. The verses instruct that we should bring the “whole tithe.” We are not supposed to bring parts of it or bring it occasionally, but we are to bring the whole amount faithfully.

Appeal: Let us consider the seriousness of the offense when we fail to return God’s tithe and bring our offerings into the storehouse of the Lord. Malachi says that it is robbery and disobedience in the house of the Lord.

Prayer: Lord, help us to return a faithful tithe and give faithful offerings as per Your command. Amen.

April 22, 2017

Psalm 24:1, 2: “The earth is the Lord’s, and everything in it, the world, and all who live in it; for he founded it upon the seas and established it on the waters.”

In the parable of the talents in Matthew 25:14-30, Jesus taught that God owns everything that we have. He entrusts possessions to us for a time to bring about an increase. Luke 12:42-48 further teaches that our role is that of a steward, or manager, who takes care of the owner’s possessions on behalf of the owner. The steward should always handle the possessions with the goal of doing whatever the owner desires to be done, in anticipation of the owner’s return. He asks himself/herself, “What does the owner want? How would He use this resource?”

When we begin to see the things we have as God’s but entrusted to us for a time, we will begin to approach life from a totally different perspective.

Appeal: The realization that we are stewards of God’s possessions is a big step toward faithfulness. It shifts our goal from getting rich to desiring to glorify God with whatever we have.

Prayer: Heavenly Father, help us to be more faithful as managers of what You have entrusted to us. Teach us to begin to value the things that You value. Amen.



April 29, 2017

Matthew 6:24: “You cannot serve both God and money.”

Placing our security in possessions rather than in God is very dangerous. Money can quickly become our security in life, and in that way it becomes our god. No wonder Jesus warned that we need to serve one or the other.

Either God or money will occupy the supreme place in our lives. God’s desire is that we find our sense of security in Him alone. However, our human tendency is to feel secure only when we feel that we have enough money or material possessions.

When we try to find security in material things, we will always be disappointed. Countless people throughout history have tried it and discovered in the end that money doesn’t satisfy the deepest needs in the heart. That is why Solomon could say in Ecclesiastes 5:10, “Whoever loves money is never satisfied with their income.” He also said in Proverbs 11:28, “Those who trust in their riches will fall, but the righteous will thrive like a green leaf.”

Appeal: Let us not place our security in possessions but in God. “You cannot serve both God and money” (Matthew 6:24). God or money will occupy the supreme place in our lives.

Prayer: Lord, in plenty and in little, help us to put our trust in You. Amen.



May 6, 2017

Malachi 3:8: “ ‘Will a mere mortal rob God? Yet you rob me. But you ask, “How are we robbing you?” In tithes and offerings.’ ”

In His message to His people through the prophet Malachi, God accuses His people of a two-pronged robbery! His charge is that they have robbed Him in tithes **and** offerings.

There is a discrepancy in our church as far as giving is concerned. Tithe is 10 percent of income. There is no biblical percentage for offerings. Fewer members give freewill offerings than those who return tithe, and the total offerings is less than the total tithe.

We may feel that we have “fulfilled all righteousness” after returning God’s tithe. We fail to realize that in God’s economy when we have tithed, we have not yet given. When we give freewill offerings, only then have we begun to give.

The giving of freewill offerings is as important as the returning of tithe. In fact, it is the giving of generous offerings that shows the deep love we have for the Lord. Offerings are given in appreciation according to the extent to which the Lord has blessed us. We determine the percentage we want to give!

The percentage of our income that we give as offerings is our generosity factor. It was at 4.14 percent globally in 2014. What will it be this year?

Appeal: As we give our tithes and offerings today, let us remember that tithes test our loyalty to God, and offerings reveal the depth of our gratitude.

Prayer: Father, help us to return a faithful tithe and give a regular, generous offering. Amen.

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May 13, 2017

Special Appeal: Disaster and Famine Relief

Luke 21:11: “There will be great earthquakes, famines and pestilences in various places, and fearful events and great signs from heaven.”

We know that the hardships faced today are signs of Jesus’ soon return. By our offerings today we can serve our neighbors: our brothers and sisters around the world who are facing these disasters, who are suffering in crisis, and whose lives are being threatened by famine. Many of us wait until a disaster strikes or until lives are being lost before making a contribution to emergency work. It is a fact, however, that acting in preparation saves *more* lives, and giving in advance makes that preparation go further. Every U.S. dollar given in emergency preparation is worth \$7 in emergency response.

Disaster and famine relief funds support the Adventist Development and Relief Agency (ADRA) and Adventist Community Services (ACS), the humanitarian arms of our church around the world and in the United States.

Regularly, the GC receives a portion of our offerings via the divisions, and redistributes the funds to mission projects and institutions. ADRA and ACS are included in that list. Additional offerings for ADRA or ACS may be given in a marked envelop.

Appeal: Our regular contributions to God’s cause will change lives in the very worst of circumstances. Our support of ADRA and ACS is more than money—it mean shelter, clean water, emergency food, protection, a lifeline. Our support is God’s love in action.

Prayer: Dear Lord, thank You for the privilege of supporting the relief work around the world. Bless those who are delivering the aid. Amen.

May 20, 2017

1 Corinthians 16:1, 2: “Now about the collection for God’s people: Do what I told the Galatian churches to do. On the first day of every week, each one of you should set aside a sum of money in keeping with your income, saving it up, so that when I come no collections will have to be made.”

Pre-planned giving, or Systematic Benevolence, is a divine plan! Paul suggests this in his letter to the Corinthians.

Ellen G. White in *Counsels on Stewardship*, p. 66, notes, “It was by the Lord Jesus Christ Himself, who gave his life for the life of the world, that this plan for systematic giving was devised.” She further says in *Testimonies*, vol. 1, p. 190, “I was pointed back to the days of the apostles and saw that God laid the plan by the descent of His Holy Spirit, and that by the gift of prophecy He counseled His people in regard to a system of benevolence.” Then in *Testimonies*, vol. 3, p. 411, she says, “God has devised a plan by which all may give as He has prospered them, and which will make giving a habit without waiting for special calls.”

Appeal: Let us consider that as we return God’s tithe and give our freewill offerings today: “Whenever God’s people, in any period of the world, have cheerfully and willingly carried out His plan in systematic benevolence, and in gifts and offerings, they have realized the standing promise that prosperity should attend all their labors just in proportion as they have obeyed His requirements” (*Testimonies*, vol. 3, p. 395).

Prayer: Thank you, Lord, for Your divine plan of pre-planned giving, or Systematic Benevolence, that unites Adventists around the world in your work! Amen.

May 27, 2017

1 Samuel 16:7: “The Lord does not look at the things people look at. People look at the outward appearance, but the Lord looks at the heart.”

To value riches more than character is one’s worst choice. The world usually judges people by how much they have materially, and character flaws in wealthy persons are easily overlooked. God, on the other hand, judges us not by our wealth but by our character.

How do we judge ourselves? How do we judge others? What do we pray for when we pray for ourselves—material things or the development of character?

When one starts thinking more about what one has than who one is, one is valuing riches more than character. Proverbs 3:13-16 says, “Blessed are those who find wisdom, those who gain understanding, for she is more profitable than silver and yields better returns than gold. She is more precious than rubies; nothing you desire can compare with her. Long life is in her right hand; in her left hand are riches and honor.”

Appeal: Wisdom is better than riches. May we consider this as we worship the Lord in tithe and offerings today!

Prayer: Lord, please give us wisdom. Amen.



June 3, 2017

Joshua 7:11, 12: “Israel has sinned; they have violated my covenant, which I commanded them to keep. They have taken some of the devoted things; they have stolen, they have lied, they have put them with their own possessions. That is why the Israelites cannot stand against their enemies.”

God is very particular about our actions as stewards. God is very particular about what He has commanded and blessed. It is the duty of the steward to carry out the instructions of the Lord to the letter.

We find episodes in the Bible that can attest to this very crucial fact: (1) God deprived Moses of his most cherished dream of entering the Promised Land because rather than talking to the rock, he struck the rock out of anger. (2) The sons of Aaron, Nadab and Abihu, were struck dead by the fire of the presence of God because they offered unauthorized fire before the Lord. (3) The one who tried to support the ark of the covenant to prevent it from falling—when the oxen carrying it stumbled—died. They were doing a noble and commendable thing by all standards, but one that was forbidden by the Lord.

Appeal: How have we responded with regard to those duties that God has declared holy? Let us consider carefully whether we have been good stewards in terms of God’s tithe, our offerings, our bodies, the Sabbath and our marriages.

Prayer: Our Father, forgive us for desecrating that which is holy and set us free from selfishness. Amen.



June 10, 2017

1 Kings 17:15, 16: “She went away and did as Elijah had told her. So there was food every day for Elijah and for the woman and her family. For the jar of flour was not used up and the jug of oil did not run dry, in keeping with the word of the Lord spoken by Elijah.”

The story of the widow of Zarephath teaches us many lessons about the blessings of faithful stewardship.

The Master in His powerful sermon cited her exemplary faithfulness, which is worthy of emulation! “I assure you that there were many widows in Israel.... Yet Elijah was not sent to any of them, but to a widow in Zarephath in the region of Sidon” (Luke 4:25, 26).

The fact that this peculiar woman was not even an Israelite and thus ignorant about all the oracles of God makes her faithfulness stand tall in the faith honor roll. It is for that reason that Jesus singled her out as an object lesson of faithfulness. We must note that God did not send Elijah to those with means, but to a poor widow. This should be a rebuke to us who excuse our refusal to give to the cause of God on the basis that we are in dire economic straits.

Appeal: Like the widow of Zarephath, God will bless us in ways that transcend our imagination if we make Him first in our lives and Lord of our possessions.

Prayer: Dear Lord, help us to be faithful regardless of our financial situation. Amen.



June 17, 2017

Matthew 6:19: “Do not store up for yourself treasures on earth, where moth and vermin destroy, and where thieves break in and steal.”

On his way to New York City to seek his fortune, William Colgate met a godly canal-boat captain who defined success in the following terms: “Be a good man, give your heart to Jesus, pay to God all that belongs to Him.” When he established a business, Colgate remembered that advice. He gave to God one tenth of the first dollar he earned, and ever afterward he considered ten cents of every dollar as sacred to the Lord. As the Colgate business increased, so did the man’s generosity. Eventually, he would regularly give over half of his income to religious work. His success story is attributed to his faithfulness in returning tithe and devoting a percentage of his income to God’s work. He was generous in all things. He invested in God’s work before material things.

William Colgate took on the challenge in Malachi 3:10 and found that the floodgates of heaven were indeed opened. He found that tithing was the investment of a lifetime (www.nairaland.com/1456683/successs-stories-tithers-add-, accessed 8/29/16).

Appeal: Let us respond faithfully to God’s instructions in Malachi 3:10.

Prayer: Thank You, Father, for Your abundant generosity. Help us to share in the joy of generosity and be faithful stewards. Amen.

June 24, 2017

1 Corinthians 6:19, 20: “Do you not know that your bodies are temples of the Holy Spirit, who is in you, whom you have received from God? You are not your own; you were bought at a price. Therefore, honor God with your bodies.”

Many people think they have a right to do whatever they want with their own bodies. When we accept Jesus Christ as our Savior and Lord, the Holy Spirit fills us and lives in us. We no longer claim ownership of our bodies because we have been bought with a price. No wonder Ellen G. White in *Christ's Object Lessons*, p. 346, says, “By allowing ourselves to form wrong habits, by keeping late hours, by gratifying appetite at the expense of health, we lay the foundation for feebleness. By neglecting physical exercise, by overworking mind or body, we unbalance the nervous system. Those who thus shorten their lives and unfit themselves for service by disregarding nature's laws are guilty of robbery toward God. And they are robbing their fellow men also.”

Appeal: Let us not knowingly cripple our bodies by wrong habits that lead to poor health and make it impossible to render to God our perfect service.

Prayer: Thank You, Lord, for the gift of the Holy Spirit, who dwells in us. Help us to be good stewards in every way and take good care of our bodies. Amen.



July 1, 2017

Deuteronomy 23:21-23: “If you make a vow to the Lord your God, do not be slow to pay it, for the Lord your God will certainly demand it of you and you will be guilty of sin. But if you refrain from making a vow, you will not be guilty. Whatever your lips utter you must be sure to do, because you made your vow freely to the Lord your God with your own mouth.”

In the Israelite culture making vows was a serious matter. Vows were voluntary, but once made they were unbreakable. It was and still is considered foolish to make a vow you cannot keep or partially fulfill. It is better not to vow than to make a vow to God and break it. It is better still to make a vow and keep it.

As Adventists, we can remember the following baptismal vow: “Do you believe in church organization? Is it your purpose to worship God and to support the church through tithe and offerings and by your personal effort and influence?” Those of us who have made this vow to God through His church are held accountable for fulfilling it.

Appeal: Let us fulfill the other vows we have made to God and our fellow human beings and stop playing games with God.

Prayer: Lord, help us to fulfill the vows we have made. May we support the church through tithe and offerings as well as through our personal effort and influence. Amen.



July 8, 2017

**Special Appeal: World Mission Budget
Submitted by GC Treasury**

In addition to Tithe, freewill offerings are essential in order to provide equitable support for the church's world work. Offerings that are given in a spirit of Systematic Disinterested Benevolence nurture the sense of responsibility each member feels for the church's work, permits members to receive the blessing that regular and planned giving brings to the giver, and ensures a steady flow of funds for all aspects of a balanced program.

Regularly, the GC receives a portion of our offerings via the divisions, and redistributes the funds to mission entities. The World Mission Budget is on this list.

It helps fund missionaries, hospitals, clinics, schools, and churches. It also helps print literature and prepare broadcasts so that people who may otherwise never know of Jesus can hear or read about Him in their own language.

Ellen G. White says that, "in His providence, the Lord has ordained that the work in His vineyard should be sustained by the means entrusted to the hands of His stewards" (*Testimonies*, vol. 3, p.117).

Appeal: May we be faithful stewards today and promise to sustain the Lord's work by giving with a spirit of Systematic Disinterested Benevolence.

Prayer: Dear Lord, we want to be good stewards. Help us to be faithful and regular in our giving. Amen



July 15, 2017

Matthew 24:14: “And this gospel of the kingdom will be preached in the whole world as a testimony to all nations, and then the end will come.”

When we return an honest tithe, give our generous offerings and gifts to the Lord and help the poor, we do so in acknowledgment of God’s ownership of all things.

In so doing, we also support the proclamation of His gospel before the time of crisis and render faithful service to our fellow human beings.

As we return God’s tithe and give our freewill offerings today, let us remember the words of Ellen G. White in *Early Writings*, p. 56, where she says, “Houses and lands will be of no use to the saints in the time of trouble.... At that time their possessions cannot be disposed of to advance the cause of present truth.”

Appeal: May we not be found in that position in the last days before Jesus comes!

Prayer: Thank You, Lord, for entrusting us with Your resources. Help us to be faithful in using them for Your glory and for building up Your kingdom. Amen.



July 22, 2017

Offering: Conference/Union

Deuteronomy 10:14: “To the Lord your God belong the heavens, even the highest heavens, the earth and everything in it.” Psalm 24:1 similarly says, “The earth is the Lord’s, and everything in it.”

The Bible reveals specific items that God owns. Leviticus 25:23 identifies Him as the Owner of all land. Haggai 2:8 says He owns the precious metals: “The silver is mine and the gold is mine, says the Lord Almighty”; and Psalm 50:10-12 tells us, “For every animal of the forest is mine, and the cattle on a thousand hills. I know every bird in the mountains, and the insects in the field are mine. If I were hungry, I would not tell you, for the world is mine, and all that is in it.”

The Lord owns all things, and He has never transferred the ownership of His creation to anyone. Besides being the Owner, God is ultimately in control of every event that occurs upon the earth. Nothing takes Him by surprise! He will make all things right. What an awesome God we serve!

Appeal: As we return God’s tithe and give our freewill offerings today, we affirm God’s ownership over all creation and His lordship in our lives.

Prayer: Heavenly Father, we praise and thank You for being the Creator and Sustainer of everything in heaven and on earth. Amen.



July 29, 2017

1 Corinthians 4:2: “Now it is required that those who have been given a trust must prove faithful.”

This is how our responsibility as stewards is summarized for us by the apostle Paul.

The Bible describes the role of human beings as that of a “steward.” A steward is a manager, or caretaker, of someone else’s possessions. God has given *us* the authority to be stewards of His own creation.

Psalms 8:6 profoundly states, “You made him [man] ruler over the works of your [the Lord’s] hands; you put everything under his feet.”

Ellen G. White in her book *In Heavenly Places*, p. 302, says, “The moment a man loses sight of the fact that his capabilities and possessions are the Lord’s, that moment he is embezzling his Lord’s goods. He is acting the part of an unjust steward.”

Even our capabilities are a gift from God. The means by which we are able to forge careers, carry out business, make things to sell or grow crops are all gifts from God.

Appeal: As we return God’s tithes and give our freewill offerings to the Lord, let’s remember that the Master will require each of His stewards to give an account of his stewardship of the gifts of God.

Prayer: Lord, help each one of us to be good and faithful stewards. Bless the gifts that we have brought back to You in gratitude today. Amen.



August 5, 2017

Romans 13:8 “Let no debt remain outstanding.”

In the Old Testament being out of debt was one of the promised rewards for obedience. “If you fully obey the Lord your God and carefully follow all his commands I give you today, the Lord your God will set you high above all the nations of the earth....You will lend to many nations but will borrow from none” (Deuteronomy: 28:1,12).

On the other hand, indebtedness was one of the curses inflicted for disobedience: “However, if you do not obey the Lord your God and do not carefully follow all his commands and decrees I am giving you today, all these curses will come on you.... The foreigners who reside among you will rise above you higher and higher, but you will sink lower and lower. They will lend to you, but you will not lend to them” (Deuteronomy 28:15, 43, 44).

Ellen G White in *Counsels on Stewardship*, p. 257, advises, “Deny your taste, deny the indulgence of appetite, save your pence and pay your debts. Work them off as fast as possible. When you can stand forth a free man again, owing no man anything, you will have achieved a great victory.”

Appeal: Let us not run into debt. It has the potential to weaken our faith and render us unable to help others.

Prayer: Heavenly Father, help us to avoid unnecessary borrowing. Amen.



August 12, 2017

John 3:16: “For God so loved the world, that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life.”

Because God loved, He gave. His giving is motivated by love, and this should also form the basis of our attitude in giving. An attitude of love in giving is of paramount importance. “If I give all I possess to the poor... but do not have love, I gain nothing” (1 Corinthians 13:3). If I give without love, it will not benefit the giver whatsoever.

When we give, we must give out of a heart filled with love, and by doing so we recognize that our gifts, though given for the benefit of people, are actually given to the Lord Himself.

When we return tithe and give freewill offerings to the Lord motivated by love, then the giving becomes an act of worship.

Ellen G. White in *Counsels on Stewardship*, pp. 18, 19, says, “ ‘All things come of Thee, and of Thine own have we given Thee.’ Yet God permits us to show our appreciation of His mercies by self-sacrificing efforts to extend the same to others. This is the only way in which it is possible for us to manifest our gratitude and love to God. He has provided no other.”

Appeal: Let us express our love for God and worship Him by bringing our gifts to Him.

Prayer: Lord, help us to give out of love. Amen.



August 19, 2017

Luke 5:16: “But Jesus often withdrew to lonely places and prayed.”

To accomplish what God wants us to, like Jesus we need to be sensitive to what the Holy Spirit is saying to us. Just as a GPS can help us locate a street or address in a big city or town, God’s spirit can lead and guide us like a supernatural GPS. The Holy Spirit can help us follow the route God has planned for our lives.

It is, therefore, important for us to learn to be more sensitive to God’s Spirit. And this is possible if we spend time in getting better acquainted with our heavenly Father through His Word and in prayer.

The more we study God’s Word, the more we can get to know what our heavenly Father is like and what His will is. Also, the more time we spend meditating on His Word and in prayer—communing with the Lord—the better we will be able to hear His voice.

Appeal: Let us be good stewards of the time with which the Lord has entrusted us. In our busy schedules we desperately need to make room for staying aware of God’s Spirit. We need to hear His voice.

Prayer: Lord, baptize us with Your Holy Spirit and keep us close to You so that we can carry out Your will. Amen.



August 26, 2017

Offering: Conference/Union

Daniel 3:17: “The God we serve is able to deliver us from it, and he will rescue us from Your Majesty’s hand.”

This is what three Hebrew boys declared in the story of Daniel chapter 3. There we read that the faith of Shadrach, Meshach and Abednego was tried, and they were thrown into the fiery furnace.

That was their faith in God talking. They also added, in verse 18, “But even if he does not [deliver us] ... we will not serve your gods or worship the golden image you have set up.”

When we go through the fiery trials of life, it is so important for us to have faith in God; but we also need to have a commitment to the Lord such as the three Hebrew youths had. We need to be as committed as Job was when he said, “Though he slay me, yet I will hope in him” (Job 13:15).

Appeal: As we return God’s tithe and give our freewill offerings today, let us remember that when we are in doubt as to what we should do, if put our confidence in Him, He will reveal His will to us.

Prayer: God, please increase our faith so that we can put our confidence in You even when we do not see clearly or understand fully. Amen.



September 2, 2017

Offering: Outreach/Church Budget

Jeremiah 29:11: “ ‘For I know the plans I have for you,’ declares the Lord, ‘plans to prosper you and not to harm you, plans to give you hope and a future.’ ”

The most important thing in our lives is to follow God’s plan. When Abraham was 75 years old, God told him to leave his country—the land of his fathers—and wouldn’t even tell him where he was supposed to go! God said to him, “Go ... to the land I will show you” (Genesis 12:1).

Abraham didn’t question God. He just loaded up all of his belongings, took his family and started out on a journey to follow God’s plan.

What a great example in the history of humanity of someone who trusted the Lord so much that he committed himself to God’s plan, even though he had no idea where God’s plan was taking him.

1 Corinthians 2:9 says, “ ‘What no eye has seen, what no ear has heard, and what no human mind has conceived’—the things God has prepared for those who love Him.”

Appeal: God has many wonderful plans for our lives because He loves us. Let us trust and obey Him; His plan is best. Do not give up on God’s plan for your life.

Prayer: Father, thank You so much for all Your plans for us. Help us to trust You with our lives and possessions and circumstances. Amen.



September 9, 2017

Special Appeal: World Mission Budget (Unusual Opportunities)

Submitted by GC Treasury

From time to time situations develop that create mission opportunities to which the church could respond quickly if funds were available. These opportunities might disappear if we had to wait for months or years to raise funds.

The “Unusual Opportunities” Fund is used for these unique opportunities.

Regularly, the GC receives a portion of our offerings via the division, and redistributes the funds to mission projects and entities. The Unusual Opportunities Fund is included in that list.

For the past several years, this offering has averaged more than US\$700,000, portions of which have been used for television stations in Norway and Ebola education in West Africa.

Appeal: We can have a part in responding to these urgent opportunities by participating regularly in the giving of freewill offerings. Additional offerings for this specific fund may be given in a marked envelope

Prayer: Dear Lord, thank You for the privilege of helping those in need of hearing about You. Amen.



September 16, 2017

Isaiah 1:19: “If you are willing and obedient, you will eat the good of the land” (*NKJV*).

Abraham made a commitment that few of us will ever have to make. Genesis 22 relates that after God had given Abraham and Sarah their promised son, Isaac, the Lord told Abraham to take his only son, Isaac, and offer him to God as a sacrifice.

The Bible reveals that Abraham didn't even hesitate to obey the Lord. He took his son Isaac to mount Moriah, where God had told him to make the sacrifice. It must have torn a hole in Abraham's heart when Isaac asked him, “Father ... where is the lamb...?” (v. 7). But Abraham spoke words of faith when he said that God would provide Himself a lamb. When he was ready to make his sacrifice, all of a sudden the angel of the Lord called out to him and said, “Don't lay a hand on the boy!” (v. 12). Then God provided a ram for Abraham to sacrifice.

Note that when Abraham was willing to give God his all, God didn't require it. God required only a commitment to Him and a willingness to obey.

Appeal: Have you made a commitment to obey God? Remember that if we trust and obey Him, we shall eat the good of the Land.

Prayer: Our Father, help us to trust and obey You. May we be willing to sacrifice our all to You! Amen.



September 23, 2017

Malachi 3:10: “ ‘Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,’ says the Lord Almighty, ‘and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough to store it.’ ”

God encourages His faithful followers to return their whole tithe, an honest tenth, into God’s storehouse (the local church), rather than give it elsewhere, so that He can bless them. Gifts to ministries other than the local church should not be above the tithe in our giving priorities.

Tithe is not some kind of bribe whereby we can receive certain things from above; neither does God need our contributions in order to keep His store of blessings from us running low.

God wants very much to bless all of us in every way, but He cannot bless selfishness. He will not reinforce stingy habits. Above all, our God wants us to experience the joy of generosity. But He has an objective for the tithe and offerings, and that is having them come into the storehouse. By setting aside a tenth of all our profit and giving generous offerings, we affirm God’s lordship in our lives and His wisdom in funding His mission on earth through His church.

Appeal: Today as we return God’s tithe and give our freewill offerings, let’s hear the voice of the Lord calling out through Malachi 3:10 as we fill the storehouse faithfully.

Prayer: Lord, thank You for providing a means for fulfilling Your mission on earth. May we take care of the storehouse! Amen.

September 30, 2017

John 3:16: “For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life.”

God loves us and wants us to know Him and experience a meaningful life. He created us in His own image, and He desires an intimate relationship with each one of us.

Our heavenly Father watches us with eyes of love and affection. He cares for us too deeply to have stayed in heaven, looking down on us and watching us fall and fail. Instead, He came down out of heaven into this sinful world in the person of His precious Son, Jesus Christ, that we may have life, and have it abundantly (John 10:10).

Ellen G. White reminds us that “we belong to God; we are His sons and daughters—His by creation and His by the gift of His only-begotten Son for our redemption.... The mind, the heart, the will, and the affections belong to God; the money that we handle is the Lord’s” (*Counsels on Stewardship*, p. 72).

Appeal: Let us remember that we are His, that we are loved, and that He has entrusted us with means in order to show His love to the world.

Prayer: Thank You, Father, for Your love to us. Help us to demonstrate that love to others. Amen.



October 7, 2017

Philippians 2:15: "...so that you may become blameless and pure, 'children of God without fault in a warped and crooked generation.' Then you will shine among them like stars in the sky."

Honest behavior is an issue of faith. Every honest decision we make strengthens our faith in the living God; it also helps us to grow into a closer relationship with Christ and maintain our credibility for evangelism.

Robert Adams was in the used manufacturing equipment business and had been trying to sell a very expensive specialized piece of equipment. Cash flow was extremely tight. Finally, an interested buyer decided to purchase it, but at the last moment he said, "I'll buy it, but only on one condition—that you don't report the full sale price so I won't have to pay all the sales tax."

Although Adams was tempted to comply with the demand, he responded, "I'm sorry, I can't do that because Jesus Christ is my Lord." Robert acted honestly even though it was going to cost him money.

Ellen G. White says, "The spirit manifested by the leaders will be, to a great extent, reflected by the people" (*Christian Service*, p. 177).

Appeal: Let us be honest in all our dealings and faithful in our stewardship, so that we may be an example to others.

Prayer: Lord, help us to be honest as we faithfully return Your tithe and give our freewill offerings today. Amen.



October 14, 2017

Exodus 20:15: “You shall not steal.”

When being dishonest we are acting as if the living God doesn't even exist! We believe that God is not able to provide exactly what we need even though He has promised to do so, so we decide to take matters into our own hands and handle them in our own dishonest way. We are also acting as if God is incapable of discovering our dishonesty and is powerless to discipline us. If we really believe God will discipline us, then we will not consider acting dishonestly.

Ellen G. White in *Counsels on Stewardship*, p. 100, says, “If you have refused to deal honestly with God, I beseech you to think of your deficiency, and if possible to make restitution. If this cannot be done, in humble penitence pray that God for Christ's sake will pardon your great debt. Begin now to act like Christians. Make no excuse for failing to give the Lord His own. Now, ... while it is not yet too late for wrongs to be righted, while it is called today, if ye will hear His voice, harden not your hearts.”

Appeal: Dishonesty violates the second commandment. Mark 12:31 includes this notion under the broader commandment of loving our neighbor. When we act dishonestly we are stealing from another person. Dishonesty always injures God, but it injures other people as well.

Prayer: Heavenly Father, help us to be honest in all situations with You first, and then with all people. Amen.

October 21, 2017

Proverbs 11:24, 25: “One person gives freely, yet gains even more; another withholds unduly, but comes to poverty. A generous person will prosper; whoever refreshes others will be refreshed.”

Some people believe and teach that returning tithe and giving freewill offerings and gifts results in only spiritual blessings. Others believe and teach that “you give to get!”

When we give, we should also do so with a sense of expectancy that the Lord will provide a material sustenance or increase. What we never know is when or how the Lord may choose to provide this increase.

Ellen G. White in *Testimonies*, vol. 2, p. 240, says, “When Christians are controlled by the principles of heaven, they will dispense with one hand while the other gains. This is the only rational and healthy position a Christian can occupy while having and still making money.”

Appeal: Let us cheerfully and willingly return God’s tithe and give our freewill offerings anticipating that the Lord will provide both spiritual and material increase. Let us focus on our giving and trust the Lord with our receiving.

Prayer: Lord, accept Your tithe and our offerings and gifts that we bring to You today with a glad heart. Amen.



October 28, 2017

Acts 5:1-11 tells us that Ananias and Sapphira, under the Holy Spirit's influence, decided to sell their property and give the proceeds to the disciples to further God's work. Later they changed their minds and kept part of the sum for themselves, thinking nobody would know.

As a result of this act, Ananias and Sapphira "lost this life and the life to come" (*The Acts of Apostles*, p. 76).

Ellen G White in *Testimonies*, vol. 4, pp. 469, 470, says, "Although no visible marks of God's displeasure follow the repetition of the sin of Ananias and Sapphira now, yet the sin . . . will as surely be visited upon the transgressor in the day of judgment, and many will feel the curse of God even in this life."

Appeal: We should never forget that our money is not hidden from God. He knows how much He has blessed us with and how much we should put into His treasury. Attempting to lie to the Holy Spirit reveals how unconscious we are of God's ever presence.

Prayer: Dear God, nothing is hidden from you about ourselves. Help us to be conscious of your abiding presence. Amen.



November 4, 2017

Leviticus 10:1, 2: “Aaron’s sons Nadab and Abihu took their censers, put fire in them and added incense; and they offered unauthorized fire before the Lord, contrary to His command. So fire came out from the presence of the Lord and consumed them, and they died before the Lord.”

When we fail to make a distinction between what is Holy and what is common, or when we fail to follow the requirements of the Lord as specified by Him, we bring a judgment upon ourselves.

Nadab and Abihu thought to themselves that it would be OK to substitute the sacred for the common since both were fire. Rationalizing God’s requirements even in matters of returning God’s tithe and giving our freewill offerings brings us to our own ruin.

Ellen G. White in *Counsels on Stewardship*, p. 205, says, “Men are repeating the sin of Nadab and Abihu. They are using common instead of sacred fire in the service of God. The Lord accepts no such offerings.”

Let us be respectful of the guidance we have in the Scriptures with regard to the way the Lord proposes for us to support His work. Let us give study to it until we understand it and are willing to accept the privilege of being partners with God in this sacred work with our means and our efforts.

Appeal: Let us not rationalize God’s requirements, even in matters of tithe and offerings.

Prayer: Dear God, help us to differentiate between the holy and the common and reverently follow Your instructions. Amen.



November 11, 2017

Special Appeal: Annual Sacrifice (Global Mission)

Submitted by Adventist Mission

2 Corinthians 9:2: “For I know your eagerness to help, and I have been boasting about it to the Macedonians, telling them that since last year you in Achaia were ready to give; and your enthusiasm has stirred most of them to action.”

Since 1990, the Annual Sacrifice Offering has made it possible for Global Mission pioneers to establish more than 13,000 new congregations in previously unreached areas of the world.

Global Mission, the frontline mission arm of the church, uses a wholistic approach to reach people. Global Mission pioneers work within their own culture, where they understand the community and speak the local language. They help with people’s basic needs, such as food, water and shelter, or healthcare and education. They share lessons from the Bible whenever they can.

Your financial support makes it possible for Adventist workers on the “frontlines” to offer hope and assurance to those who live in fear and despair. Every bit will make a big difference to someone who is still waiting to hear about Jesus.

Appeal: Give as generously as you can and you will become a partner in the frontline mission work of God’s church through the Annual Sacrifice Offering, .

Prayer: Dear Lord, may we follow the example of the early church Christians and give sacrificially to support the gospel mission. Amen.

November 18, 2017

2 Corinthians 8:2-5: “In the midst of a very severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the Lord’s people. And they exceeded our expectations: They gave themselves first of all to the Lord, and then by the will of God also to us.”

The Bible tells us that the Macedonians were in severe trials, in extreme poverty, and were new in the faith as compared to the believers in Jerusalem, where the gospel was first preached.

When a need arose in Jerusalem and the believers there needed help, the Macedonians, on their own without being asked, contributed and sent help. Even after the apostle Paul tried to stop them from giving they pleaded to have a part in the privilege of sharing.

Take note that their love for Jesus motivated them to give beyond their means. They *first* gave themselves to the Lord, and the Lord filled their hearts with love and joy; then they gave out of willing hearts, not under pressure or compulsion.

Appeal: When we return God’s tithe and give our freewill offerings, let us first give our hearts with love and joy, and then give of our means willingly and cheerfully.

Prayer: Lord, we give ourselves unreservedly first to You, then we return Your tithes and give our freewill offerings. Amen.

November 25, 2017

Mark 12:41-43: “Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts. But a poor widow came and put in two very small copper coins, worth only a few cents. Calling his disciples to him, Jesus said ‘Truly I tell you, this poor widow has put more into the treasury than all the others.’ ”

Notice that this poor widow gave all she had left with which to live on. She loved the Lord so much that instead of satisfying her human need, she longed to see the Lord’s work progress. Jesus did not try to stop her from giving because she was poor! He knew that giving brings its own blessing to the giver.

Even though the amount of money she put in was just a fraction of a cent, she had done better than the theatrical rich givers who poured in sacks of money to be seen by all.

Appeal: As we return God’s tithe and give our freewill offerings today, let us remember that in the sight of Heaven, it is not really the size of a gift that counts but the motive that prompts it. Heaven is interested only in the amount of love and devotion the gift represents, not its monetary value. (See *The SDA Bible Commentary*, vol. 5, p. 649.)

Prayer: Heavenly Father, help us to return Your tithe and give our freewill offerings prompted by Your love. Amen.



December 2, 2017

Regarding offerings, the Lord has given specific guidelines for giving. The Old Testament provides principles upon which we need to base our giving:

1. Deuteronomy 16:16, 17: “No one should appear before the Lord empty-handed: Each of you must bring a gift in proportion to the way the Lord your God has blessed you.”
2. Leviticus 22:20: “Do not bring anything with a defect, because it will not be accepted on your behalf.”

The first principle is that we are expected to give in proportion to the way the Lord has blessed us. This, together with the principle of Systematic (regular) Benevolence, suggests a regular percentage of income to be set aside as offerings. Second, whatever we bring to God should be our very best offering.

The rewards of our giving are eternal ones. Ellen G. White in *Counsels on Stewardship*, p. 196, says, “I was shown that the recording angel makes a faithful record of every offering dedicated to God, and put into the treasury, and also the final result of the means thus bestowed. The eye of God takes cognizance of every farthing devoted to His cause, and of the willingness or reluctance of the giver. The motive in giving is also chronicled. Those self-sacrificing, consecrated ones who render back to God the things that are His, as He requires of them, will be rewarded according to their works.”

Appeal: As we give our offerings today, let us know that God is more concerned with our motive for giving. Let us give according to the way the Lord has blessed us.

Prayer: Father, we thank You for the gift of Your Son, Jesus. Help us to give a perfect offering today and always. Amen

December 9, 2017

Daniel 1:5, 8: “The king assigned them a daily amount of food and wine from the king’s table. They were to be trained for three years, and after that they were to enter the king’s service.... But Daniel resolved not to defile himself with the royal food and wine, and he asked the chief official for permission not to defile himself this way.”

Although Daniel was in a culture that did not honor God, he still obeyed God’s laws. Daniel determined to be devoted to principle and to be committed to a course of action.

When Daniel resolved not to defile himself, he was being true to a lifelong determination to do what was right and not to give in to the pressures around him.

Ellen G. White in *Counsels on Diet and Foods*, p. 81, says, “Grains, fruits, nuts, and vegetables constitute the diet chosen for us by our creator. These foods, prepared in as simple and natural a manner as possible, are the most healthful and nourishing.”

Appeal: Let us not compromise our standards and live more like the world among us. Like Daniel, let us resolve to obey God rather than people. Let us be good stewards of our health!

Prayer: Heavenly Father, we bring our offerings in gratitude for the gifts You give us, including life and health. Thank You for the health-reform message, and thank You for the diet you chose for us. Amen.

December 16, 2017

Luke 19:8: “If I have cheated anybody out of anything, I will pay back four times the amount.”

Withholding tithe for whatever reason is very serious.

Ellen G. White in *Counsels on Stewardship*, p. 86, puts it this way: “To defraud God is the greatest crime of which man can be guilty; and yet this sin is deep and widespread.”

“All that is withheld of that which God claims the tenth of the increase is recorded in the books of heaven against the withholders as robbery” (*Testimony Treasures*, vol. 1, p. 373).

The Bible is not silent regarding what to do with stolen items or withheld tithe. Ezekiel 33:15, 16 establishes the principle of restitution: “ ‘If they give back what they took in pledge for a loan, return what they have stolen, follow the decrees that give life, and do no evil—that person will surely live; they will not die.’ None of the sins that person has committed will be remembered against them. They have done what is just and right; they will surely live.”

Appeal: Like Zacchaeus, let us search our past and make restitution, because the Lord will not overlook any action of tithe withheld nor dishonesty in our dealings with others. We will meet the records in the final judgment. Thank the Lord for His offer of forgiveness when we confess our sins.

Prayer: Lord, help us to make restitution with You and with our fellow human beings before the door of mercy is closed so that we can be authentic examples for You! Amen.

December 23, 2017

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Offering: Conference/Union

It is said that when Henry Crowell was a young boy he contracted tuberculosis and was unable to go to school; so he spent seven years working hard outdoors as a way to recover his health. He then bought a small business called the Quaker Mill in Ohio in the United States.

Sometime before Crowell bought the Quaker Mill, he heard a sermon by Dwight Moody that moved him deeply. He committed his life to Christ and prayed: “I can’t be a preacher, but I can be a good businessman. God, if you will let me make money, I will use it in your service.”

And so from the very beginning of his business venture, Crowell dedicated 10 percent of his profit to God’s work. The Lord blessed this man’s enterprise, and Crowell’s giving also multiplied. For more than 40 years this Quaker Oats founder gave 60 to 70 percent of his income to Christian causes (www.nairaland.com/1456683/successs-stories-tithers-add-, accessed 8/29/16).

Referring to the promise in Malachi 3:10, Ellen G. White in *Counsels on Stewardship*, p. 77, says, “The Lord made a special covenant with men, that if they would regularly set apart the portion designated for the advancement of Christ’s kingdom, the Lord would bless them abundantly so that there would be no room to receive His gifts.”

Appeal: Let us honor God’s covenant with us by returning to God an honest tithe and giving Him our best offerings.

Prayer: Lord, thank You for reminding us that true prosperity depends on our covenant relationship with you. Amen.



December 30, 2017

Psalm 8:6: “You made them ruler over the works of your hands; you put everything under their feet.”

As stewards, our responsibility involves the care and management of our entire lives and of the earth God created. We are to properly take care of and use our body temple, time, abilities and possessions for the glory of God and to advance the Lord’s work.

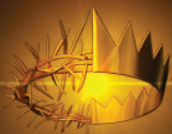
Ellen G. White makes a profound statement in *Testimonies*, vol. 4, p. 475: “When they shall arouse and lay their prayers, their wealth, and all their energies and resources at the feet of Jesus, the cause of truth will triumph.”

The Lord has brought us safely through another year. We are grateful for His mercies. We know that we are one year closer to His return, and we believe that Jesus is coming soon. We are told, however, that He will come only when this gospel has reached the entire world. Let us do as the Spirit of Prophecy encourages and lay our prayers, wealth, energies and resources at the feet of Jesus, so that the work may be finished and that Jesus will come.

Appeal: As we begin the new year of 2018, let us purpose to be good stewards for Jesus in every way as we eagerly look forward to the coming of our Lord and Savior.

Prayer: Heavenly Father, help us to be faithful stewards, and please come soon to take us home. Amen.





STEWARDSHIP MINISTRIES
OF THE SEVENTH-DAY ADVENTIST CHURCH



Tithe & Offerings Readings 2017



Meditations on the Excellence of Faithfulness

by
Dr. Kefa Ntenga Nyarenchi Matwetwe

STEWARDSHIP MINISTRIES DEPARTMENT OF THE
SEVENTH-DAY ADVENTIST CHURCH

ATTENTION!

**Dated material
to be adapted, translated and distributed to
Seventh-day Adventist churches
before December 2016 for January 2017.**

This resource is for use during the divine service before the offering is taken up. It may be bound so that the page for the day can be easily torn off and taken onto the pulpit by the designated elder/offering facilitator. It may also be downloaded online from www.adventiststewardship.com on the resources page. Each week's reading will also be posted on www.facebook.com/Dynamicstewards by Thursday of each week for access by local elders, service leaders and interested members. Be sure to download the new *Dynamic Steward App* for Apple and Android:  

The *Tithe & Offerings Readings* booklet is edited and prepared by the Stewardship Ministries Department, General Conference of Seventh-day Adventists, 12501 Old Columbia Pike, Silver Spring, MD 20904, USA, © 2017. We may be contacted via flomoj@gc.adventist.org.

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We welcome your comments and suggestions for future authors and themes for the *Tithe & Offerings Readings*.

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BIOGRAPHICAL SKETCH: DR. KEFA NTENGA NYARENCHI MATWETWE

Kefa Ntenga Nyarenchi Matwetwe was born and raised in Kisii, Kenya, where he completed his primary and secondary school education. He then moved to Tanzania and South Africa to pursue his graduate and postgraduate studies.

Although Matwetwe was raised in an economically challenged family that faced many difficulties, his life is a true testimony of God's abundant goodness and grace.

Matwetwe holds a Ph.D. in Systematic Theology and Ethics, and a Masters and Bachelor of Arts in Theological Studies. He also holds a series of diplomas; he has done extensive studies in areas of Stewardship, Theology, Human Sexuality, Finances Entrepreneurship, Development and more, and is in the process of writing books in these areas.

Pastor Matwetwe is the Stewardship, Trust Services and Prayer Ministries director of the South Botswana Conference of Seventh-day Adventists; he is also a district pastor, pastoring Phakalane Seventh-day Adventist Church in Botswana. He is an ordained minister of the gospel. He has served the church for more than 20 years as a conference executive secretary, a departmental director, a departmental coordinator, a counselor and a district pastor.

Matwetwe is married to Martha, who is a registered social worker, a counselor, a teacher and a smart homemaker. The Matwetwes are blessed with three children: Naomi, who is 17 years old; Deborah, 9 years; and Enoch, 5.

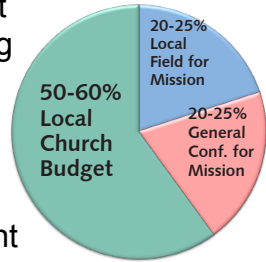
The General Conference Stewardship Ministries Department is grateful for the inspiring yet instructional approach that Dr. Matwetwe has taken in these readings for this year and looks forward to a positive response from God's stewards around the world!



OFFERING PLANS

There are three different offering plans used within the worldwide Seventh-day Adventist Church.

The Combined Offering Plan was voted as an option in a the Annual Council of 2002 after a recommendation by the World Stewardship Summit of 2001. It supports all levels of the church by putting total funds collected into one pool. The funds are distributed according to a formula approved by each division but within the following percentages: 50-60 percent for the local church; 20-25 percent to the GC for mission funds and 20-25 percent for mission work in the local field. Divisions making use of this plan currently include: **ECD, ESD, IAD, NSD, SAD, SID, SPD (Island Fields), SSD, SUD, WAD.**



The Calendar of Offerings is the original option. A calendar of the weeks of each year is drawn with certain offerings designated accordingly. About 26 offerings are assigned to the local church, and the others are allocated between the other levels of church organization or designations in the local field. There are six Special Offerings days for particular ministries. Divisions ascribing to this plan currently include the **EUD, Israel Field, MENA, SPD, TED.**

The Personal Giving Plan suggests that certain percentages of the member's personal income be dedicated as offering to three main categories: 3-5 percent to the local church budget, 1-2 percent to the Conference Advance budget (education, evangelism, VBS, summer camps, union magazines); and 1-3 percent for the World Budget given in support of global mission needs and other items. The **NAD** currently ascribes to this plan.

For those divisions using the Calendar of Offerings, the calendar is outlined on the following pages for your convenience. Special offerings and Thirteenth Sabbath offerings are listed there, too, for the interest of all.

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CALENDAR OF OFFERINGS 2017

January

- 7.....Outreach/Church Budget
- 14.....Division
- 21.....Church Budget
- 28.....Conference/Union

February

- 4.....Outreach/Church Budget
- 11.....Division
- 18.....Church Budget
- 25.....Conference/Union

March

- 4.....Outreach/Church Budget
- 11⁺.....Adventist World Radio
- 18.....Church Budget
- 25.....Conference/Union

April

- 1.....Outreach/Church Budget
- 8⁺.....World Mission Budget
- 15.....Church Budget
- 22.....Conference/Union
- 29.....Church Budget

May

- 6.....Outreach/Church Budget
- 13⁺(Program provided for NAD only) Disaster and Famine Relief
- 20.....Church Budget
- 27.....Conference/Union

June

- 3.....Outreach/Church Budget
- 10.....Division
- 17.....Church Budget
- 24.....Conference/Union



July

- 1.....Outreach/Church Budget
- 8*+.....World Mission Budget
- 15.....Church Budget
- 22.....Conference/Union
- 29.....Church Budget

August

- 5.....Outreach/Church Budget
- 12.....Division
- 19.....Church Budget
- 26.....Conference/Union

September

- 2.....Outreach/Church Budget
- 9*+...World Mission Budget (Unusual Opportunities)
- 16.....Church Budget
- 23.....Conference/Union
- 30.....Church Budget

October

- 7.....Outreach/Church Budget
- 14.....Division
- 21.....Church Budget
- 28.....Conference/Union

November

- 4.....Outreach/Church Budget
- 11*+.....Annual Sacrifice (Global Mission)
- 18.....Church Budget
- 25.....Conference/Union

December

- 2.....Outreach/Church Budget
- 9.....Division
- 16.....Church Budget
- 23.....Conference/Union
- 30.....Church Budget

*Program provided by the General Conference

*Worldwide offering

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SABBATHS WITHOUT DESIGNATED OFFERINGS (DIVISION).

There are six Sabbaths in 2016 that do not have designated offerings. Each division committee is to designate these offerings for use in their division, union or conference. Hence, they are labeled “Division” offerings in the calendar. These Sabbaths are:

January	14
February	11
June	10
August	12
October	14
December	9

Summary of Offerings

General Conference	6
Division	6
Conference/Union	12
Church	<u>28</u>
Total:	52

SCHEDULED SPECIAL OFFERINGS

March 11.....	Adventist World Radio
April 8.....	World Mission Budget
May 13.....	Disaster and Famine Relief
July 8.....	World Mission Budget
September 9.....	World Mission Budget (Unusual Opportunities)
November 11.....	Annual Sacrifice (Global Mission)



THIRTEENTH SABBATH OFFERINGS FOR 2017

Trans-European Division.....March 25
West-Central Africa Division.....June 24
Southern Asia DivisionSeptember 30
Euro-Asia Division.....December 30

Purpose for These Readings:

These readings are meant to provide a spiritual framework and create a worshipful atmosphere for giving on Sabbath mornings. While the offerings listed (headings only) in this resource follow the Calendar of Offerings plan, the readings themselves are generic in nature and can therefore be used no matter what offering plan the local division is following. The inclusion of specific offerings as listed is for educational and information purposes only, thus helping stewards and givers to know how their giving supports Adventist mission globally through the General Conference and church ministries locally (local church, conference, union and division).

**THESE INTRODUCTORY PAGES ARE REPEATED
AT THE END OF THE BOOKLET FOR YOUR CONVENIENCE,
AS THESE PAGES MAY BE DISCARDED WHEN THE READINGS ARE
TORN OFF FOR USE EACH WEEK.**





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