

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

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

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

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

God's blessings to you as you help others experience the joy of faithful stewardship.

Michael Anthony Harpe



Director
Stewardship Ministries
North American Division of Seventh-day Adventists

Stewardship Directors

Marcos Bomfim, General Conference

Michael Harpe, North American Division

Cynthia Huskins, Atlantic Union

Paul Musafili, Seventh-day Adventist Church in Canada

Emmanuel Asiedu, Columbia Union

Jermaine Jackson, Lake Union

David VandeVere, Mid-America Union

Mark Remboldt, North Pacific Union

Stephen Mayer, Pacific Union

David Long, Southern Union

Tony Anobile, Southwestern Union

Don Lloyd, Guam-Micronesia Mission



About the Author

Melvin Santos serves as the Vice President for Administration and Stewardship Director for the Kansas-Nebraska Conference. He is also the author and speaker of the *Discipleship Master Plan: A Disciple-making Strategy for Churches and Conferences*. At a young age he was greatly influenced by the teachings of Elder Mel Rees, a former GC Stewardship director.

Melvin is passionate about establishing discipleship-driven churches and maximizing every member's ministry potential and effectiveness as lay ministers. He also enjoys mentoring and training pastors and church leaders around the country.

He firmly believes that a successful disciple-maker also needs to be a committed steward. In his leisure time, he enjoys being a digital creator and influencer, traveling, gardening, exploring different countries, and learning new languages.

He currently lives in Kansas, with his wife, Juliet Santos, who is a board-certified family practice nurse practitioner and the co-founder and co-speaker of the Discipleship Master Plan Institute. They are proud parents of three wonderful adult children and sons-in-law: Elizabeth (Paul), Lauren (Brad), and their youngest son, Michael.

About the Readings

This material can be translated, printed, or photocopied by Seventh-day Adventist entities without securing further permission. Republished documents should include the following credit line: North American Division Stewardship Ministries.

All Scripture is from the New International Version (NIV)

Holy Bible, New International Version®, NIV® Copyright ©1973, 1978, 1984, 2011 by Biblica, Inc.® Used by permission. All rights reserved worldwide.

About My Personal Giving Plan

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

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

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

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

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

Calendar of Offerings – NAD 2025

Special Offerings

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

Thirteenth-Sabbath Offerings for 2025

First Quarter:	Northern Asia-Pacific Division (NSD)
Second Quarter:	Southern Asia-Pacific Division (SSD)
Third Quarter:	Southern Africa-Indian Ocean Division (SID)
Fourth Quarter:	South American Division (SAD)

Summary of Offerings

Local Church Budget	27
Conference Advance	12
Union Designated	2
NAD	5
World Budget	6

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. The offering often goes toward constructing a building that will be used for education, evangelism, or media outreach. The 13th Sabbath offerings have been used to establish schools such as Central Philippine Adventist College. A recent offering made a youth camp possible in Belize. All the church members around the world join hands in these projects through sacrificial giving. In 1913, the 13th Sabbath overflow amounted to 474 dollars. Now, it exceeds a quarter of a million dollars. We call it an overflow offering because it encourages extra giving beyond the usual mission offering. In practice, 25 percent of the 13th Sabbath offering is considered overflow. The rest is more broadly distributed to continue mission work around the globe. You can also give a 13th Sabbath offering anytime by marking it on your tithe envelope. Do you want to be part of something big? You'll be part of a worldwide community expanding Adventist mission work when you give to the 13th Sabbath offering. Remember: Our giving funds the mission to finish the work.

Birthday Thank Offering

On your birthday, you usually get a present. However, in church, many people give a gift on their special day. It is called a Birthday Thank Offering. Have you ever given someone a thank-you gift? Maybe they watched your cat for a weekend or sang a song at your wedding, and you just wanted to show how grateful you felt. Well, church members sometimes offer a gift of pure gratitude to God. It might be on the occasion of a birthday, thanking God for the blessings of the past year. Or maybe thanking Him for one blessing

in particular, such as a promotion at work. Or a new grandbaby. They mark it on their tithe envelope as a Birthday Thank Offering.

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

Conference Advance

Your local Conference is a sisterhood of local churches that helps each congregation within its boundaries to accomplish important objectives that are beyond the reach of any one church alone. A Conference Advance offering addresses these specific needs as well as a variety of special projects. One of the largest portions goes to fund Christian education. Another substantial part of the Conference Advance offering is set aside for evangelism in the local community. It is also used to finance programs and advertising that most local churches cannot shoulder alone. Child evangelism, inner-city evangelism, Vacation Bible School, summer camps, and youth evangelism are also areas supported by the Conference Advance offering. Another benefit of the Conference Advance offering is the popular Union papers and magazines that are shipped free of charge to church members. These informative publications help to unite believers over a large area and create a sense of community. All of these educational and life-changing programs are possible because individual members choose to contribute a suggested amount of 1 to 2 percent of their income to Conference Advance.

Local Church Budget

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

Mission Investment Offering

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

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

There are many ways to enter into partnership with God. For example, you might dedicate the money you save using coupons at the grocery store, or you can dedicate the money you save by skipping dessert when eating out. One person picked up aluminum cans that she found on her morning run and gave the proceeds to

investment. Every dollar you raise goes to advance Adventist missions overseas. Come up with your own mission investment idea today.

Sabbath School Mission Offering

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

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

World Budget Offering

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

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

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

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

Special Projects Offerings

These offerings include ministries such as Women's Ministries and Christian Record Services. My Personal Giving Plan doesn't recommend a specific percentage for these since the need and scope will vary from project to project. For example, these offerings support undertaking local church building initiatives or a mission trip. The special projects also include requests for help from denominational entities such as ADRA and Adventist World Radio, as well as other Adventist supporting ministries that you may wish to assist.

2025 North American Division Sabbath School Mission Investment Projects

MID-AMERICA UNION

The Tentmaker Mission in the Minnesota Conference will train lay church members to start small Bible study groups in their workplaces.

As part of its ministry to people experiencing homelessness the New Haven Church (Overland Park, Kansas) proposes to create an Extreme Cold Weather Small Group Station to shelter 8-12 individuals between 6pm and 8am when the overnight temperatures are expected to fall below 25 degrees (Fahrenheit).

NORTH PACIFIC UNION

The Seattle/Tacoma metro area is one of the least reached areas in the United States, with an Adventist to general population ratio of 1:900. The Washington Conference is launching an athletics-based Center of Influence to reach those who aren't looking for a church but are looking for community.

PACIFIC UNION

The Lanai Church, which serves a small island population of just under 3,000 people, needs to expand their facility. This project will provide more space for children's Sabbath School, events, and guest speaker housing (the cheapest hotel room on the island costs more than \$1,000 a night).

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 2025.

Primary Author: Melvin Santos

Editors: Michael Harpe, Rudy Salazar, & Lisa Rasmussen

North American Division Stewardship Ministries © 2025

January 4

Local Church Budget

The first Sabbath of the New Year is an opportunity to press the reset button of our lives, goals, and relationship with God. If you keep a prayer journal, take it out sometime today and reflect on how God has led in your life and your family's life. During this self-evaluation, ask God what changes you need to make for the coming year. Then pray for the Holy Spirit to give you strength to transform each area of your life that needs a fix.

Jesus emphasized the great principle of life when He said, "But seek first the kingdom of God, and His righteousness; and all these things shall be added unto you." (Matthew 6:33, NKJV). The key word is FIRST. Many people seek the kingdom of God, but they allow the cares of this life to dominate and consume them so they don't have anything left to give to God.

Let's put Christ and His kingdom first. Jesus didn't say not to ask for other things like as happiness, security, success, or even money. When God comes first, He will reorder our lives and show His power by blessing us in all ways according to His purpose. Sometimes He will even bless us through trials.

Let's ask God to empty us of self and fill us with the Holy Spirit each day of this year so we can do what He wants us to. Our offering for today is for the local church budget. Let's pray...

January 11, 2025

Religious Liberty

It's often said that religious liberty is in the DNA of the Seventh-day Adventist Church. From the very start of the Advent movement, we stood for an idea that was radical for its time—that religious freedom was for *everyone*, regardless of who they were or what they believed.

What shaped this belief? It was our conviction that God doesn't want forced obedience. As Ellen White wrote, "God desires from all His creatures the service of love—service that springs from an appreciation of His character."

And so, in the very first issue of *Liberty* magazine, which rolled off the presses in 1906, the editor described this unique Adventist understanding of religious liberty. He wrote: "We believe no power but the power of love can rightfully compel the human conscience."

Today, almost 120 years later, the culture around us has changed dramatically. But our commitment to religious liberty as a reflection of God's character hasn't changed.

As students of prophecy, we know that a time will come when our freedom to worship will be taken away. But until then, God calls us be His ambassadors of liberty—to faithfully reflect His character and His love within our communities and our nation.

Today, let's continue in the footsteps of our early Adventist pioneers in generously supporting the religious liberty ministries of our church.

January 18

Local Church Budget

Author Melvin Santos Speaking:

It didn't make sense. When I was young, I was confused about why there was an offering call every worship service. I really did not understand why a church who worshipped the God who owns the universe and galaxies would let His people beg for funds. I rationalized that perhaps God could not afford to take care of His children, or He wants His children to be poor. But why doesn't He just provide for their needs miraculously? He could.

Then when I read a passage in Psalms I began to understand why, "If I were hungry, I would not tell you; For the world is Mine, and all its fullness. Offer to God thanksgiving and pay your vows to the Most High. Call upon Me in the day of trouble; I will deliver you, and you shall glorify Me." (Psalm 50: 12,14-15, NKJV).

This is where I learned that God wants His children to trust Him for their needs. Through this experience God wants a RELATIONSHIP with His children, not a donation. This giving, however, builds the relational experience where we learn to glorify Him in all things in our lives. As we give, God blesses so we can bless others and grow His kingdom.

Let's glorify the Lord with our offerings. Our offering for today is for the local church budget. Let's pray...

January 25

Carolina Youth

God is the Creator and Owner of everything, and we're created for His glory and honor. In His divine design God's purpose for us is to be His managers on earth. As we work closely together with Him, we take part in His divine nature, His mercy and love. After sin entered, this relationship became vital for God's work to restore His divine image and character in us.

God uses the church for our restoration process. Giving offerings becomes more than just a religious obligation. It's a personal journey of growth, learning, and transformation. It's a way of life that brings us closer to the God's divine image and character. Giving and sharing is participating in this larger purpose, our worship and relationship.

This is the main reason for giving offerings. God wants us to participate actively in helping people restore their relationship with their Creator.

God designed tithing to be a blessing to His people who carry it out to the end of time. "Our heavenly Father did not originate the plan of systematic benevolence to enrich Himself, but to be a great blessing to man. He saw that this system of beneficence was just what man needed" (*Counsels on Stewardship*, p.67).

Everything we have is a blessing from God, and in return, we are to be responsible stewards and pass it on to others.

Today, let's not hoard our blessing but instead, let's share it! Our offering is for our Carolina Youth. Let us pray...

February 1

Local Church Budget

Proverbs 3 says, “Honor the Lord with your possessions, and with the first fruits of all your increase; so, your barns will be filled with plenty, and your vats will overflow with new wine” (Proverbs 3:9-10, NKJV).

Author Melvin Santos Speaking:

Shortly after our wedding, we flew to Berrien Springs, Michigan to start my seminary classes. We moved into our barely furnished apartment. We just had our clothes and whatever else we could pack in our suitcases. This prompted a shopping excursion.

What struck me was a powerful wave of emotion when we purchased our very first microwave and a set of pots and pans. It was not the objects themselves, but the realization that they were ours, collectively. We owned these items as a married couple, together.

When we accept Christ as our Savior, we enter into a partnership with God spiritually and with our material possessions. Everything we own is God's; we are merely stewards managing these things on His behalf.

How we view our possessions, and how we handle them, becomes a litmus test of our faith. It's through this stewardship plan of giving that we truly “honor the Lord.” When we focus on honoring the Lord, His promise is that we will be abundantly filled to overflowing.

Today, let's be filled to overflowing by giving back to God and sharing our blessings. Our offering for today is for the local church budget. Let's pray...

February 8, 2025

Adventist Television Ministries Evangelism

In 1 Corinthians 9:22 Paul says, “I have become all things to all people so that by all possible means I might save some” (NIV). As one of those possible means to save some, the Adventist church in North America is using television. There are millions of people who watch Adventist media programs every year. If the Apostle Paul would have been alive in the 21st century, he would be sharing a Christ-centered message of hope and wholeness through technology and media.

Jesus told the Apostle Peter, “Feed my sheep.” Peter would also be using the internet and social media to feed His lambs. We are living in a time when people are watching more TV than reading books or pamphlets. The average person watches TV for around 2 hours and 51 minutes while reading for no more than 16 minutes and 48 seconds during the average day.

Ellen White said this in 1914, “the circulation of the printed page has come to be a mighty factor in the dissemination of the truths of the third angel's message.” (*Review & Herald*, November 5, 1914). If she was alive today, Mrs. White would point to TV as the mighty factor in preaching the three angels’ message.

Your offering today will help Adventist Television Ministries continue to reach millions of people around the world and help spread the gospel to those who are searching and those who are lost. Help us fulfill the great commission.

February 15

Local Church Budget

When Joseph Leek died, he left nearly \$1.8 million to an organization that provided guide dogs for the blind. Nothing unusual there. Except that nobody, not even his own family, had any idea that he had that kind of money. The 90-year-old lived like a pauper, according to his daughters. He watched television at a neighbor's house to save on electricity, put off home repairs, and bought secondhand clothes. Joseph's problem was not the lack of money; he was driven to save money to help others.

Likewise, the lack of funds isn't the real issue in the church, but a lack of understanding in the purpose of giving and why God installed this as part of the redemptive restoration process. When we don't participate in giving, it weakens our spirituality and the spirit of generosity.

By giving regularly, we nurture a generous spirit which aligns more with Christ's character. Giving offerings shouldn't be motivated by earthly rewards, but by sharing in Christ's eternal glory. Now this is priceless!

The right understanding of giving should propel us to give more for His glory. That's why our donations to the church should not be driven by emotional appeals and feelings, but by our love and deep commitment to Christ and the people He gave His life for.

Today, let's ask the Holy Spirit to help us give so we can reflect Christ's unselfishness. Our offering for today is for the local church budget. Let's pray...

February 22

Carolina Youth

Did you ever wonder why God created the elements of the world in a specific order? In His divine plan, He created the world in logical sequence to prepare a home for mankind. He created mankind in His image and created the Sabbath for man so He can spend special time with them.

But sin disrupted this plan. God sent Jesus to redeem us and restore what was lost. Through the work of Christ and the Holy Spirit, God uses the Sabbath and stewardship of time, talents, treasures, temple, and testimony, to restore this relationship and develop our character.

One way God prepares us to handle His eternal riches is through tithes and offerings. Giving regularly and faithfully is important because it develops kindness and selflessness. When we give systematically, we become more generous like Christ.

However, giving isn't about expecting rewards here on earth but knowing we're partaking in Christ's eternal glory. Giving regularly makes us grateful and humble as we contribute to the well-being of others. It recreates a new attitude in us that giving is more satisfying than receiving.

Most importantly, giving is not about charity; it's a way to worship and show our faith, trust, and love for God.

Today and through the Holy Spirit, let's participate in Christ's eternal glory through our tithes and offerings. Our offering for today is for our Carolina Youth. Let's Pray...

March 1

Local Church Budget

Author Melvin Santos Speaking:

Several years ago, I was studying the subject of motivation and motivational factors that drive people. Some people will use reward or threat to get people to respond such as receiving a paycheck or getting fired. Others use fear and guilt. They create fear of losing something if they don't act. Some are motivated by statistical measures and defined goals that provide them with a clear benchmark to strive towards. However, I discovered that all these are low-level motivators and only short term.

In the spiritual world, the same principles apply when it comes to giving tithes and offerings. The highest motivation should be our love for Christ in response to His love for us! This stems from a deep, personal connection and commitment that far outweighs any other incentives.

“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. ‘Ye are not your own; for ye are bought with a price: therefore, glorify God in your body, and in your spirit, which are God's’” (*Counsels on Stewardship*, p.72).

We give our offerings not to pay for His sacrifice. It wouldn't even come close, but to show our love for Him.

Our offering today is for the local church budget. Let's give in responses to Christ great love for us!

March 8, 2025

Adventist World Radio

(Note to the offering reader: Download the AWR 2025 video and the latest offering resources at awr.org/offering)

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

In addition, solar-powered Godpods are reaching everyone from prisoners to shepherds! And the ministry's semi-truck in Ukraine is both meeting needs in the community and broadcasting Bible-based messages of hope wherever it goes.

In 2023 and 2024, the ministry joined with the General Conference's "Total Member Involvement" initiative to hold more than 1,500 meetings across 40+ countries during *Christ for Europe*. From the UK to Italy to Ukraine, people made decisions for baptism. Shortly after these events, meetings in Zambia, Rwanda and Papua New Guinea saw record crowds and baptisms.

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

Thank you for your support of Adventist World Radio.

March 15

Local Church Budget

Author Melvin Santos Speaking:

I visited a country during a mission trip where the people didn't have many conveniences or material things like we do in North America. They lived in dilapidated homes where conditions were deplorable. No one owned vehicles so they walked. Despite their sad state of affairs, the people seemed happy and content with what little they had.

Their faith in God was rich and genuine, resulting in praise and melodious singing as they went about their daily activities. They didn't seem to worry as much. I was humbled and ashamed to say that I required many things to be comfortable.

I learned that the greatest danger is the accumulation of things. Why? Because we focus most of our time and energy on what is not kingdom-worthy. We feel entitled to spend more on ourselves instead of helping those in need.

“If the hearts of God's people were filled with love for Christ, if every church member were thoroughly imbued with the spirit of self-sacrifice, if all manifested through earnestness, there would be no lack of funds for home or foreign missions. Our resources would be multiplied; a thousand doors of usefulness would be opened, and we would be invited to enter” (*Testimonies for the Church*, Vol.6, p.449).

Our offering for today is for the local church budget. Let's pray...

March 22

Carolina Youth

How many of you here today are thankful for God's blessings? Although we don't deserve these blessings, they are generously given to us by our Father in heaven.

I've discovered the Bible's teachings of God as the Owner and we as managers. God has set a divine plan reminding us of this owner-manager relationship weekly. Every seventh day of the week, the Saturday Sabbath, is God's day. This holy day is designed for us to worship Him and dedicate our time to Him, while we are entrusted with the management of the remaining six days.

Similarly, every tenth of our income or possessions, known as a tithe, is God's. However, He entrusts us with the management of the remaining 90%. We manage it according to His will and what will give Him glory.

God's plan states that the tithe belongs to Him. We worship Him by returning His share and giving our freewill offerings because of our love for Him. However, sometimes we forget that giving is part of our worship, not simply a financial donation.

The problem starts when we forget we are managers and assume the position of owner. It's easy to forget that everything ultimately belongs to the Lord, including our time...and even every breath we take is a gift from God, isn't it?

Let's worship him by returning our tithes and offerings.
Our offering for today is for our Carolina Youth. Let's pray...

March 29

Local Church Budget

Jesus shared the parable of the talents to illustrate our relationship with Him and purpose in life. The three servants were each given talents according to their abilities. In the end, two were commended for investing their talents wisely, and one was not.

The parable teaches us that we need to use the talents we've been given to grow God's kingdom and for God's glory. We shouldn't hide or neglect them. God rewards those who act in faith by investing what He has given.

He gives us the responsibility to manage our time, talents, treasures, temple, and testimony. What belongs to God? For time, it's one-seventh of our week; for talents, we must use it and double it; for our treasures, one-tenth; for our health, we must care for our bodies because we are the temple of the Holy Spirit; and for our testimony, we must tell the story of what God has done for us and how he is transforming us.

God has committed these things to us; how we invest them reveals whether we can be entrusted with eternal riches. By using and growing these talents, they develop in us Christ-like characters and He then multiplies what He gave to us.

Why not ask God to help us manage His gifts? Our offering for today is for the local church budget. Let's pray...

April 5

Local Church Budget

Researchers estimate that there are 10 quadrillion ants on earth. Ants live in colonies and are very industrious with various tasks. Everything they do is for the sake of the “queen” ant. It’s been noted that an ant is helpless without its colony, but when ants work as a team, they are practically unstoppable.

The verse in Psalm 8 humbles me, “What is man that You are mindful of him, and the son of man that You visit him?” (Psalm 8:4, NKJV) Why is God the Creator so mindful of us human beings? Of all His creatures, God has uniquely lavished His love on us by sacrificing His Son to redeem us. On top of that, He invites us to join Him in the grand purpose of saving humankind.

If we insist on doing our own thing, we are no better than the anonymous ant, just struggling ineffectively to store enough food for the next winter. But when we make God’s interests our interest, His plans as our plans, and return our tithes and offerings, we honor Him and acknowledge Him as our Redeemer, and, like the many ants working together, we take our place in the eternal plan of salvation.

Our offering for today is for the local church budget. Let’s pray...

April 12, 2025

Hope Channel International

Hope Channel International (HCI) is an Adventist global media network that offers programs on Christian living with a holistic focus on faith, health, relationships, and community. Hope Channel began broadcasting in North America in 2003. Today, Hope Channel is a global network with more than 80 channels broadcasting in over 100 languages. In December 2023, in response to the heightened sense of loneliness prevalent during the holiday season, Hope Channel International stepped forward with a heartfelt campaign to foster connections and address the epidemic of isolation in our society. At the heart of this initiative was a strategic billboard placement in the iconic Times Square in New York City. Positioned where an average of 330,000 people pass through daily, this strategic move amplifies Hope Channel's reach to millions from diverse backgrounds.

Jesus quoted the following passage from Isaiah 61:1, "The Spirit of the Lord GOD is upon Me; Because the LORD has anointed Me to preach good tidings to the poor; He has sent Me to heal the brokenhearted." (NKJV).

Through this campaign in Times Square in New York City and all the different TV programs being shown 24/7, Hope Channel is truly preaching the good news to all the world.

Prayer: Dear Jesus, out of the blessings we have received from your hand, we give back these offerings. Bless Hope Channel as they reach not only the homes, but the hearts of many people.

April 19

Local Church Budget

Charles Schwab, Bank of America, and Fidelity are among many financial institutions that provide financial advisers to help people invest their money to prepare for retirement.

Christ gave solid investment advice, “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal, for where your treasure is, there your heart will be also” (Matthew 6: NKJV). In other words, invest your treasures in the kingdom of heaven.

God has a simple plan in place to finance His kingdom work here on earth. It’s so simple. First, He blesses His children, and then they return faithfully the tithe and freewill offerings. That’s it.

As there are greater needs in growing God’s kingdom, He increases the blessings He gives to His children. So, the more faithfully we return, the more He gives. This is the divine partnership God wants His people to understand.

There is no other plan, no substitute, no alternate. An all-wise God knew the right plan from the beginning. His investment system is fail-proof.

Do you want to see God do a miracle? Let’s invest in Kingdom work and watch Him work His wonders.

Our offering for today is for the local church budget. Let’s pray...

April 26

Carolina Youth

Author Melvin Santos Speaking:

When I was little boy, I was asked to help collect the offerings with the adult deacons and deaconesses. I wondered how in the world we get the money to God. My young innocent mind was trying to process this dilemma. Is there a special place we deposit the money and God sends His angels to pick it up later? Then I learned that the church represents the body of Christ on earth. So, when we give to the church, we really give it to God by faith.

God doesn't need our money to do His work on earth. He owns the universe and galaxies. But He allows us to partner with Him so He can bless us, make us the funnel to bless others, and grow His kingdom. God's systematic giving plan enables us to develop His character. Our great opportunity is to join heavenly agencies in the great plan of redemption.

“We cannot enrich Him with our gifts. Says the Psalmist: ‘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's possible for us to manifest our gratitude and love to God. He has provided no other.” (*Counsels on Stewardship*, p.18).

Today, let's be the blessing that blesses others. Our offering for today is for our Carolina Youth. Let's pray...

May 3

Local Church Budget

Author Melvin Santos Speaking:

While shopping at Lowe's hardware store one day, I saw a bird trapped inside the store that probably had entered through the outdoor garden section. Its wing seemed broken, it couldn't fly, and was too weak perhaps from days of not being able to eat. If left alone this bird would die. I found a discarded box and went over to get the bird. I took that bird home and placed it in a makeshift birdcage and gave it water and food. The next day the bird was more alert and flapping its wings. I took it outside and opened the cage door. The bird slowly walked out and flew to the nearest tree. I felt great that I was able to help one of God's little creatures live another day!

Jesus' words, "Consider the ravens, for they neither sow nor reap, which have neither storehouse nor barn; and God feeds them. Of how much more value are you than the birds?" (Luke 12:24, NKJV). Jesus wants us to trust Him because God the Father cares so much for us.

God has placed the church to care for the broken hearted, to help the downtrodden, to proclaim liberty to the captives, and to share the love of Jesus through the various ministries it has set up.

Our offering today is for the local church budget. Let's continue to be that point person God can use to support His ministries. Let us pray...

May 10

Disaster and Famine Relief

This Sabbath, our church joins many others in collecting a special offering to support ongoing disaster relief efforts. Funds collected today support both Adventist humanitarian organizations, Adventist Community Services and ADRA. Each serves in different geographical areas.

Adventist Community Services, also known as ACS, responds to disasters of all kinds across the North American Division which includes the United States, Canada, Bermuda, Guam, and Micronesia.

As we approach Christ's return, the Bible tells us that crisis events will increase. Emergency Management records have tracked disasters for over 50 years and confirm tornadoes are touching down with greater impact, hurricanes are moving at greater speeds, and violent killings in the form of mass shootings increase with alarming frequency.

Adventist Community Services stands ready to serve those affected by these and other tragedies. ACS Volunteers:

- open collection centers to receive and sort donations, sending them to areas of greatest need,
- provide emotional and spiritual care to the distraught,
- and deliver essential supplies to areas hardest hit by a disaster.

I John 3:18 tells us to love with action and in truth. Today, we ask that you give liberally, and we thank you for joining the team who extends the hand of mercy to people in crisis. Together we are serving communities in Christ's name.

May 17

Local Church Budget

Author Melvin Santos Speaking:

When our kids were of age to work, it warmed our hearts when we saw them buying gifts for each other for special occasions such as birthdays and Christmas, or no occasion at all. They received great joy in seeing their siblings' reactions when opening the gifts.

God too, loves a cheerful giver. I learned in my study of giving that our motives for giving are important. Giving results from two motives -- either from unselfish love, or for personal reward.

The gifts exchanged between couples may serve as an example of unselfish devotion. On the other hand, many gifts are not gifts at all, but a means to an end. They may be given to promote, to influence, or to bribe. Some give out of pressure or obligation.

God measures the gift by the motive of the giver. But "the offering from the heart that loves, God delights to honor.... If we have given our hearts to Jesus, we also shall bring our gifts to Him. Our gold and silver, our most precious earthly possessions, our highest mental and spiritual endowments, will be freely devoted to Him who loved us, and gave Himself for us." (*Desire of Ages*, p.65)

Today, let's give from a heart that loves our God. Our offering for today is for the local church budget.

May 24

Carolina Youth

The COVID-19 pandemic caused thousands of deaths around the world and made people rethink their purpose in life. We've all been affected by this. Recent wars displaced millions from their homes creating major cultural, political, and population shifts. These crises created openness in spiritual things. People are searching for meaning and peace. They're hungry to make sense out of all the chaos in the world.

Churches in our conference can be that haven and point of contact for people to hear about Jesus. Offerings collected monthly for Conference Advance give opportunities for ministries in all churches to be funded so it can plant seeds of hope and love.

Now is the time to invest in God's work. Why not ask God for bigger requests so He can bless us abundantly? We don't need to wait until we have more to give more. We can flex our faith in God now.

Note the promise, "The time has come when we are to expect large blessings from the Lord. We must rise to a higher standard on the subject of faith... The Word of God is our endorsement. We must take it, simply believing every word. With this assurance we may claim large things, and according to our faith it will be unto us" (*That I May Know Him*, p. 226).

Today, let's lay all on the altar and give our all to God. Our offering for today is for our Carolina Youth. Let's pray...

May 31

Local Church Budget

When God liberated the Israelites from Egypt, He instructed them to dedicate a tithe of their belongings to the sanctuary's service. This was a distinct contribution designated for a specific purpose.

The tithe was reserved for supporting those who served in the sanctuary. It was to be collected from the increase of all growth, and together with gifts and offerings, it furnished resources to sustain the gospel's ministry at that time.

Today, God expects from us no less. His blessings to us are not diminished, but rather greater, than they were for the Israelites. His kingdom continues to need funds and resources.

The tithe is set aside to those who are directly involved in gospel ministries such as ministers, teachers, missionaries, and Bible workers. Offerings, on the other hand, are used for the operational cost of the church and various ministries.

The great commission to “Go and make disciples” and tell people about the love of God must be carried forward. God has made substantial provision for this task through tithes and offerings. He intends that the gospel ministry IS fully funded. He considers the tithe as His own, and it should always be viewed as a sacred reserve.

Today, let's fulfill the gospel commission to “Go and make disciples” by funding it with the Lord's money. Our offering for today is for the local church budget. Let's pray...

June 7

Local Church Budget

Author Melvin Santos Speaking:

For many years gardening was often a challenge to us. It seemed like the vegetable plants we planted and cared for preferred to die! We never harvested anything. It was very disappointing. Every year, we would try again but with the same results. Finally, after watching enough YouTube channels on how to garden successfully, we learned that you need to have the right soil, watering system, and care. So we followed the recommendations.

For the first time, we were able to grow tomatoes, kale, and zucchinis. We were amazed to see such a big harvest. Gardening became one of our favorite hobbies in the summer!

One of the things we learned was to plant several dozen varieties of vegetables. Not just one kind! We wanted to produce enough crops so we could share with our neighbors. We were able to do just that this past summer.

The apostle Paul used farming terminology to convey the principles of giving. “But this I say: He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully” (2 Corinthians 9:6, NKJV).

Likewise, remember that when we return our tithes and offerings, every time we give liberally, we are sowing bountifully so we can also reap bountifully. God will multiply the funds we give back to him. His miracles will abound!

Today, let’s sow generously! Our offering for today is for the local church budget. Let’s pray...

June 14

Women's Ministries

Our offering today helps provide opportunities for Adventist women of North America to create deeper connections with other women—connections both within and beyond our church walls whose ultimate purpose is to invite every woman closer to Jesus.

We form connections like those one young woman found in a group started by the women of her church for mothers of young children. “This mom’s group has ignited my journey of finding faith in motherhood,” she said. “Knowing I am prayed over daily, and having Godly mentor moms in my life means more than I can tell you.”

We form connections like the those of the dedicated women who lead an after-school life skills group for teen girls in their neighborhood, providing essential help and a brighter future.

We form connections like evangelistic meetings spearheaded by women bringing a message of hope and wholeness to their communities. These and many more touch points are made possible through the women’s ministries offering.

Additionally, this offering helps provide funds for leadership training, equipping women of all ages to better serve Jesus in a variety of ways in their homes, churches, and beyond. Thank you for generously supporting the Adventist women of North America in our mission to make a tangible difference for eternity. Let’s pray...

June 21

Local Church Budget

One of the most exciting passages I discovered is found in Malachi. It says, “‘Bring all the tithes into the storehouse, that there may be food in My house, and try Me now in this,’ says the Lord of hosts, ‘If I will not open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it’” (Malachi 3:10, NKJV).

God wants us to test and prove Him now by returning faithfully our tithes and giving our freewill offerings.

We live in a world that says our hearts will be glad the more we get, the more we hoard and keep. God says, “No. I have designed your heart to be glad when you give.” Now this is the heart of God!

What God promises is that He will open wide the windows of heaven to pour out all His blessings. Wow! Can you imagine this? His blessings may be spiritual, emotional, and/or physical blessings! It will be overflowing.

But remember, we give not to receive God’s blessings, but in response to His love for us and to receive His heart.

Today, let’s try God and bring our tithes and offerings into His storehouse so we can witness how He will perform miracles in our lives. Our offering for today is for the local church budget. Let’s pray...

June 28

Carolina Youth

Author Melvin Santos Speaking:

For the longest time, in my early years, I quietly disagreed with this Bible passage in Acts 20, “I have shown you in every way, by laboring like this, that you must support the weak. And remember the words of the Lord Jesus, that He said, ‘It is more blessed to give than to receive.’” (Acts 20:35, NKJV).

I wondered how people can say, “I receive a blessing when I give.” On the contrary, in my younger years, I always enjoyed receiving gifts. To pay for the gift and give it to someone wouldn’t bring me joy. That would cost me time and money.

When I fell in love, got married, and had children, I finally learned that when you’re in love, there is a greater joy in giving gifts to your wife and children. I would do anything for them because I love them.

Then I understood that this is the Spirit of Christ, who sacrificed all to share His love with us. When I participate in giving, or helping someone in need who can’t reciprocate the deed or pay me back, I’m sharing the love of Jesus. Now, that’s the heart of Jesus.

Just seeing the smiles on my family’s faces were enough for me to experience this passage, “It is more blessed to give than to receive.”

Today, let’s share our gifts with a generous heart. Our offering today is for our Carolina Youth. Let’s pray...

July 5

Local Church Budget

Author Melvin Santos Speaking:

Growing up I was taught at an early age to show respect and honor to God and country. For example, I was taught to never put anything on top of the Bible, because the Word of God is holy; and to never let the flag of our country touch the ground, because people have sacrificed their lives for the liberty of our country.

When it comes to tithes and offerings, we should always honor God by giving to Him the first part of our income and blessings; not what's left after we have paid the bills.

Jesus addressed the concerns of people today, "For after all these things the Gentiles seek. For your heavenly Father knows that you need all these things. But seek first the kingdom of God and His righteousness, and all these things shall be added to you" (Matthew 6:32-33, NKJV).

The promise is that if we put Christ and His work first in everything, He will take care of all our needs. No need to be concerned about our food, clothing, or anything. God will surely come through and not only "add these things" but abundantly open the windows of heaven for us.

Today, let's return our gifts to the Lord by faith because of His gracious love for us. Our offering for today is for the local church budget. Let's pray...

July 12

Carolina Youth

“Give to the LORD the glory due His name; Bring an offering, and come before Him. Oh, worship the LORD in the beauty of holiness!” 1 Chronicles 16:29

Have you ever considered that giving our tithes and offerings is an act of worship to God? We often think of giving as something we do to show gratitude to God for what He has blessed us with. Sometimes we might give out of obligation because we promised God that we would. But giving is so much more than that! Giving is worship—just as much as singing, preaching, praying, and meditating!

In David’s time, bringing an offering meant a sheep or a goat or even an ox to be killed on the altar of burnt offering. Today, we give monetary offerings as we worship God. And the best part is that we can even see results from our giving!

Our offering today is for our Carolina Youth. What an amazing way to worship God! We give today so that our youth can grow into the next generation of leaders and missionaries to finish the work, so we can go home soon! Let us pray.

July 19

Local Church Budget

Someone came to their pastor and complained, “Pastor, we can’t afford to give our tithes and offerings. We’re just barely making it from week to week. I wish we just had extra money to give, but we don’t.”

When finances are tight, it requires more faith to return your tithes and offerings. Some will rationalize, “God really does not need my funds.” That’s true, our God is wealthy. But it’s especially important to remember that when funds are tight, that’s when it’s critical that you can’t afford NOT to return your tithe and offerings. We can’t expect to steal from God and be blessed. We all need God’s blessings.

Tough times force us to demonstrate our faith that God as our Partner will come through to provide even when it seems impossible. This is His part of the covenant. Trust in the Lord that He will provide as He promised.

"The more we bring to God's treasure house, the more we shall have to bring; for He will open ways before us, increasing our substance"(*Our High Calling*, p. 197).

Millions of Christians have put their faith into action with God. Not once has He failed to make it possible. Let’s live in faith so that God can bless us beyond our wildest imagination!

Let’s continue to trust in the Lord by bringing our tithes and offerings to Him. Our offering for today is for the local church budget. Let’s pray...

July 26

Carolina Youth

A pastoral couple opened a chain of health clinics years ago. During the financial crash, they invested their funds to sustain clinic operations. On Sabbath, during the offering, the wife gave the last twenty-dollar bill in her purse. She figured that God could make better use of this money. Her husband also put the last twenty dollars in his wallet into the offering plate. Both wondered silently how they would pay the bills knowing they had only \$75 left in their checking account for food for their family and pay for school tuition until their next paychecks came. But they trusted God.

The next day she cleaned her home office and saw a pile of papers. She had forgotten to bill her corporate client for her consulting services for several months. Six months have passed since she provided the service. She was sure the company would decline payment.

But in faith, she called the company and informed them of her failure to bill them on time. Upon receiving the message, the company apologized profusely for this oversight and sent an overnight check for \$6,000!

God provided the answer for this couple's dilemma six months before their crisis. Before they even knew they would be in a bind, God already had the answer to their prayer planned before they could even ask.

Today, regardless of the mountains your facing, let's choose to trust God. Our offering for today is for our Carolina Youth. Let's pray...

August 2

Local Church Budget

Author Melvin Santos Speaking:

Birthdays were always a special and happy occasion in our home. When it's one of the sibling's birthdays, we gave all our kids gifts to enjoy, not just the celebrant. But when it was our birthday, during their younger years, they would draw pictures and color them expressing their creativity and love for their parents. They didn't have the money to purchase gifts or nice Hallmark cards. Yet when they presented them to us, we cherished those handmade cards more than all the commercial cards produced by Hallmark. Why? Because they were our children's expression of love from the heart. It's hard not to express this love without giving a gift.

Likewise, every offering gift should be measured by the unfathomable Gift of heaven. The greatest offering one could make would then appear as nothing in comparison. "How vain the endeavor to measure with mathematical rules, time, money, and love against a love and sacrifice that is measureless and incomputable!" (*Testimonies for the Church*, Vol.4, p.119).

If we can catch a glimpse of just how much God loves us, we would faint. All self-interest and selfish motives will disappear, we will be lost in awe and wonder. It would spur us to shower our Lord with more gifts and with praise and thanksgiving.

Our offering for today is for the local church budget. Let's pray...

August 9

Christian Record Services for the Blind

In the heart of compassion and dedication, Christian Record Services (CRS) stands tall as it celebrates an incredible milestone—125 years of unwavering commitment to serving individuals worldwide who are blind or visually impaired. Since its inception, CRS has been a beacon of hope, breaking down barriers and providing life-changing services to individuals facing vision challenges.

I love that we can share the mercy and grace of Jesus Christ with people who are blind or experiencing vision loss. One such person was Elizabeth, who was blinded by a shotgun blast to the face. Through her love for Jesus she was able to forgive the ones responsible. Elizabeth attends National Camps for Blind Children, a service of CRS. She says, “There is so much love, happiness, and joy at camp.”

Camps are just one of the services Christian Record Services offers. Other programs include Bible study lessons, books, magazines, and Bibles in audio, braille, and large print from a library of over 2,000 titles. Members can also deepen social, educational, and spiritual connections through PhoneFaith, scholarships for higher education, and, of course, National Camps for Blind Children.

These services and programs are free of charge to people who are legally blind. Your offerings will help further the ministry’s mission to *empower* people who are blind to *engage* their communities and *embrace* the Blessed Hope.

August 16

Local Church Budget

Author Melvin Santos Speaking:

Gardening is fun if you know what you're doing. When I first heard about pruning, I thought this was harming the poor plant. When you prune fruit-bearing plants you will stimulate the production of more flowers which will, in turn, develop into fruits. Also, pruning reduces the number of stems, branches, and leaves that may be competing for the resources which are needed to produce fruit.

Likewise, giving to the Lord our time, talents, temple, treasure, and our testimony is like pruning. What logically sounds as if it's taking away from us, is really allowing us to bear more fruit for God's glory. The more we cut away from personal use and give it to God, the more He multiplies what we gave Him.

We must remember that the giving must keep pace with the prospering hand of God. In other words, God will prosper you and raise your income or give you some other forms of blessings to meet the needs of His work.

We should also increase the gifts we return as God's blessings increase. No one can outgive God. His blessings are always greater than the gifts.

The reason God does this is because there's a greater need in the church to reach more people for the kingdom.

Let's by faith answer the need and keep pace with the upswing in His blessings. Our offering for today is for the local church budget. Let's pray...

August 23

Carolina Youth

Some think that asking for offerings needs to be a polished “sales pitch” to convince people to give or give more. There are two types of givers. One group says, “they give until it hurts!” and the other group says, “every time they give, it hurts!”

The apostle Paul says we should give “not out of necessity or grudgingly. For God loves a cheerful giver.” (2 Corinthians 9:7, NKJV). The Bible is clear about not making people feel guilty or obligated to give. Otherwise, they will give with an attitude that is not pleasing to God.

So how does one become a cheerful giver? The Bible tells us that our offerings must be given willingly and freely. This springs from the principle of love for Christ. As our love for God grows with the help of the Holy Spirit, we will want to share His love with other people so they, too, can learn of God’s love.

This should prompt us to be giving a “love” offering or a “free-will” offering that is not “urged” or “begged.” When we do this, God will fill our hearts until they’re completely free of earthliness and blend with the divine. He removes selfish motives.

Let’s give cheerfully, gladly, willingly, while being thankful that we advance God's kingdom in the world. Our offering for today is for our Carolina Youth. Let’s pray...

August 30

Local Church Budget

Data from a Barna Group research project called “Why Giving Is Good” reveals that generosity is reciprocated. This is especially true among practicing Christians—the 65% majority—say they have been the recipient of someone’s generosity and now are motivated to model generosity for others.¹

If this is true, have you ever wondered how much we should give? In Deuteronomy it states, “Every man shall give as he is able, according to the blessing of the Lord your God which He has given you” (Deuteronomy 16:17, NKJV).

How has God blessed you this month and this year? Let’s give according to the blessings He has given us.

We are encouraged to expect larger blessings from the Lord for the sake of His kingdom. Listen to this promise, “The time has come when we are to expect large blessings from the Lord. We must rise to a higher standard on the subject of faith... The word of God is our endorsement. We must take it, simply believing every word. With this assurance we may claim large things, and according to our faith it will be unto us” (*That I May Know Him*, p. 226).

Today, why not ask God to bless you for the sake of His kingdom? Our offering for today is for the local church budget. Let’s pray...

¹ (Barna Group, “Why Giving Is Good”, Nov. 2021).

September 6

Local Church Budget

Author Melvin Santos Speaking:

My mother was a great cook. Growing up in a big family of eight, my mother cooked meals using the largest pots. I was amazed how she could create big meals from a very small pantry. I called my mom the miracle chef.

I was often intrigued how Jesus performed the miracle of the five loaves and two fish. One of the powerful lessons I learned from this story was not about the miracle, but why Jesus chose to focus on the generosity of the little boy who gave up his lunch! The disciples didn't coerce the boy or purchase his lunch. The boy freely gave his lunch to Jesus. Andrew even questioned the size of the offering, "...but what are they among so many?" (John 6:9, NKJV).

Now, Jesus could have performed the miracle from nothing, but instead He chose to use the boy's lunch offering to multiply it into a feast to feed thousands of men, women, and children. God looks at our willingness to give. This is the basis Jesus performs His great miracle.

I believe that every time we give out of love to God and ask Him to bless the offerings, He blesses and multiplies it so that it can reach thousands for His kingdom.

Today, let's share with the Lord our five loaves and two fish. Our offering for today is for the local church budget. Let's ask God to multiply these funds for His glory. Let's pray...

September 13

World Budget (Radio Ministries)

We recommend playing the video at awr.org/offering, but if you can't, feel free to use this reading!

Imagine learning about God through a message in a bottle! That's exactly what happened to a devout Muslim in Israel, who found a bottle containing a flyer for Adventist World Radio's video Bible study series. It made him curious, so he, his wife, and their 10 children decided to watch. His daughter Sarah gasped during one of the videos. She'd recently started having dreams where she was learning about the Bible, and she exclaimed to her family, "The woman in this video is saying exactly what the man in my dream told me!" After watching these videos, the entire family decided to get baptized.

This wasn't an isolated incident. AWR's radio station in Nazareth has started broadcasting programs in Israel, the West Bank, Palestine and beyond, and hundreds have been contacting the station and studying the Bible as a result.

But the Middle East isn't the only supposedly "impossible" place being reached with the gospel! Last year, in Europe, 1,530 churches across 38 European countries participated in AWR and Total Member Involvement's *Christ for Europe* initiative. Attendees included everyone from refugees in Ukraine to people who found out about the meetings during Coronation celebrations in London.

We encourage you to give generously to support all the radio ministries of the Seventh-day Adventist Church. Let's pray...

September 20

Local Church Budget

Author Melvin Santos Speaking:

My favorite fruit is mango. A mango boasts an exotic and captivating flavor. The richness and complexity of a mango's taste make it a truly indulgent fruit! The initial taste is a burst of luscious sweetness, followed by a slightly tart undertone that provides a perfect balance.

When I read Psalm 34, "Oh, taste and see that the Lord is good; Blessed is the man who trusts in Him! Oh, fear the Lord, you His saints! There is no lack to those who fear Him."

This figurative language, drawn from Psalm 34:8, "Taste and see that the Lord is good," invites us to not just believe in God's rich goodness, but actively experience it in our lives.

To "taste" the Lord is to engage with faith in a deeply personal, intimate way. Just as we use our sense of taste to savor and appreciate different flavors, we are called to savor and appreciate the richness and diversity of God's love, mercy, and grace. It means opening our hearts to the work of the Holy Spirit and allowing God's word to nourish and guide us.

The goodness of the Lord is revealed in countless ways. It is present in the beauty of creation, in acts of kindness, and in the love we share with others.

Today, let's taste and see that the Lord is good by giving back our tithes and offering! Our offering for today is for the local church budget. Let's pray...

September 27

Carolina Youth

We can learn a few lessons from nature: Like humans, ants exhibit social behavior, thriving in meticulously structured societies known as colonies. Remarkably, the unity within these ant colonies is so profound that they collectively work towards the shared goals of survival, growth, and reproduction, functioning much like a unified entity or a "superorganism."² Worker ants often use teamwork to move larger objects, coordinating their movements to ensure successful transportation. For instance, leafcutter ants carry leaves and other vegetation that can weigh up to 50 times their body weight. This is equivalent to a human lifting about 7,850 pounds!

Once a month, a Sabbath is set aside for Conference Advance offering. This is used for local evangelism to finance programs most local churches cannot shoulder on their own. Elementary education, child evangelism, academy operation, the monthly Union magazines, summer camps, and youth evangelism are also areas supported by the Conference Advance offering.

These designated monthly Sabbath offerings offer educational and life-changing programs which are only possible because individual members choose to contribute to the larger task. Collectively, when members and churches contribute to this fund, we can fund more ministries and reach more people.

Let's remember that we can impact many churches and communities when we give our offerings systematically for God's kingdom. Our offering today is for the Carolina Youth. Let's pray...

² Heather Campbell & Benjamin Blanchard, *Ants: A Visual Guide*, Princeton University Press, 2023.

October 4

Local Church Budget

Author Melvin Santos Speaking:

My wife and I were committed to teaching our children to be self-reliant from an early age. We encouraged them to master basic tasks such as washing hands and dressing, and to take responsibility for their life choices, including choosing life partners and careers.

However, while cultivating their independence was a priority, we also wanted them to understand the importance of spiritual dependence. In a spiritual sense, the Bible does not promote self-reliance. Instead, it champions the idea of depending on God in all aspects of life. It teaches us that we must learn to trust God completely and surrender our worries and plans to Him.

In our pursuit of self-reliance, we often find it difficult to let go and trust God. We worry about our jobs, our health, our finances, and our future. We fret over things we cannot control, which leaves us anxious and stressed. This anxiety and stress consume our thoughts and energy, diverting us from the time we should be devoting to prayer, worship, and service to others.

We must learn to "Trust in the Lord with all your heart and do not lean on your own understanding; in all your ways acknowledge Him, and He will make your paths straight" (Proverbs 3:5-6, NKJV). This reliance on God is achieved when we place our complete trust in Him, rather than depending on our own wisdom.

Our offering for today is for the local church budget. Let's pray...

October 11

Mt Pisgah Academy

In the parable of the Rich Fool, Jesus talks about a person who was poor spiritually because he invested in the wrong things in life. Despite his worldly affluence, he is deemed spiritually impoverished because he hoards wealth for self-gratification, while neglecting to invest in God's kingdom. Jesus concludes the parable with a warning, "This is how it will be with whoever stores up things for themselves but is not rich toward God" (Luke 12:13-21, NKJV).

So, the key is to be rich toward God? How do we do that? It means treasuring what He treasures: our relationship with Him and others, love and compassion for hurting human beings, and a heart that seeks to do good and be generous.

Paul echoes this sentiment in 1 Timothy 6:18, urging believers "to do good, to be rich in good deeds, and to be generous and willing to share." This isn't just about charitable acts or monetary donations. It's about an attitude of generosity that permeates all aspects of our lives, reflecting God's own generosity towards us.

Remember, we're most like God when we're generous with our money and our actions. What has God given you to invest in others?

Our offering for today is for Mt Pisgah Academy. Let's pray...

October 18

Local Church Budget

Author Melvin Santos Speaking:

My wife and I have the privilege of conducting discipleship training for pastors and church members around the country, speaking to diverse cultures and backgrounds. One of these encounters with the Samoan community left a lasting impression on us. What struck us most was their deep respect for pastors and elders, a reverence that is almost akin to the honor bestowed upon royalty.

The younger members serve the adults first during potluck with a unique level of respect towards their pastors, treating them with reverence. This act of respect wasn't just a duty, but a privilege and joy.

Reflecting on this cultural practice, it made us ponder upon the importance of prioritizing Christ in everything we do. We believe that when our actions and intentions demonstrate the highest respect for Him they are a form of worship that deeply touches His heart. He is blessed when we worship Him, when we voice our praise, and when we present Him with our offerings of love.

“It is the humble, grateful, reverential heart that makes the offering as a sweet-smelling savor, acceptable to God” (*Our High Calling*, p.197).

It is this act of giving with love that truly counts. It's not about the monetary value of what we give but the intention of our hearts.

Today, let's put God first in our lives through our tithes and offerings. Our offering for today is for the local church budget. Let's pray...

October 25

Carolina Youth

For many years the story of the widow who gave her two mites has always intrigued me. In terms of monetary value, she didn't give much. But why was her deed even mentioned in the Bible? The lesson I learned was profound—God values the giver's heart more than the amount given.

The widow, in her poverty, gave all she had out of love. Her offering consisted of two mites, the equivalent of ¼ of a penny in today's money, but it was everything she had. She had sacrificed everything, unlike the others in the temple who only contributed out of the abundance of their funds. The widow's example has inspired thousands throughout history to give.

God gives everyone the privilege to give. If given from a heart of love, they are as acceptable as the large donations of the rich. This means, "The poor are not excluded from the privilege of giving. They, as well as the wealthy, may act a part in this work. The lesson that Christ gave in regard to the widow's two mites shows us that the smallest willing offerings of the poor, if given from a heart of love, are as acceptable as the largest donations of the rich" (*Testimonies for the Church*, Vol.3, p. 398).

Let's all give today from our heart to God. Our offering for today is for our Carolina Youth. Let us pray...

November 1

Local Church Budget

“Your clothes did not wear out and your feet did not swell during these forty years” (Deuteronomy 8:4, NIV).

When the Israelites trusted in God for their needs and were faithful to Him, He always came through. Imagine clothes and sandals that did not wear out over 40 years of use! Now that’s the miracle of God. That’s a testimony of His love and care of His children.

Author Melvin Santos Speaking:

In our family, my wife and I remind ourselves that everything we own belongs to God! The first microwave we purchased as a married couple became a living testimony of God’s faithfulness.

This microwave, after ten years of usage, became a topic of discussion. My wife said, “Any time now, I want to replace this microwave when it stops working!” One morning, the microwave stopped working! My wife rejoiced at the thought of a replacement. I didn’t know anything about fixing appliances. Well, as I was visiting a church member that afternoon, he heard of our dilemma and offered to look at the appliance. In two minutes, he said, “Pastor, here’s the problem. I replaced the fuse and it’s now working!” The cost of the fuse? Twelve cents. That microwave continued to work for a total of 21 years—to my wife’s dismay—until we finally donated it to a family member!

Our God is always good! Let’s see how God will take care of our needs today. Our offering for today is for the local church budget. Let’s pray...

November 8

Annual Sacrifice for Global Mission

In 1857 David Livingstone was invited to receive a tribute and speak to students at Cambridge University in England. He had left behind a prosperous life in Europe to devote himself to preaching the gospel on the African continent. As he stood in front of the students, he uttered the following words,

People talk of the sacrifice I have made in spending so much of my life in Africa. Can that be called a sacrifice which is simply paid back as a small part of a great debt owing to our God, which we can never repay?—Is that a sacrifice which brings its own blest reward in healthful activity, the consciousness of doing good, peace of mind, and a bright hope of a glorious destiny hereafter?—Away with the word in such a view, and with such a thought! . . . I never made a sacrifice. Of this we ought not to talk, when we remember the great sacrifice which HE made who left His Father's throne on high to give Himself for us.

Today, we continue our tradition for every member of the Adventist church to give sacrificially so the General Conference can continue with the endeavor of Global Mission.

Prayer: Dear Jesus, we thank you for the sacrifice you made by coming to this world to save us. We want to give sacrificially of our offerings, that signify part of our lives. Bless these tithes and offerings.

November 15

Carolina Evangelism

A recent article by McKinsey & Company noted that nearly two-thirds of US-based employees who were surveyed said that COVID-19 has caused them to reflect on their purpose in life. Nearly half said that they're reconsidering the kind of work they do because of the pandemic.

The research stated that people who live their purpose at work are more productive than people who don't. They're also healthier, more resilient, and more likely to stay with the company. When employees feel that their purpose is aligned with the organization's purpose, the benefits expand to include stronger employee engagement, heightened loyalty, and a greater willingness to recommend the company to others.³

God gives us the privilege of partnering with Him in His kingdom work. It's incredible that He gives us the joy of giving, and in doing so we find our purpose in life.

God could have accomplished His mission of saving sinners without the aid of mankind. However, He knew that we couldn't be happy without being part of the great work that would cultivate in us self-denial, compassion, kindness, and goodness—in other words, the Fruit of the Spirit.

Today, let's practice our purpose in life by partnering with God in Kingdom work. Our offering for today is for Carolina Evangelism. Let's pray...

³ (McKinsey & Company, April 5, 2021, article, "Help your Employees find Purpose -or Watch them Leave.)

November 22

Local Church Budget

Author Melvin Santos Speaking:

I remember the moment when my wife and I said, “I do” on our wedding day. We made a covenant promise and pledge before God that we would love and be faithful and true to each other. We expressed this covenant of love with words, actions, and gifts to each other!

The day we all accepted the Lord, we too made a covenant of love with Him. We honor Him when we take time to worship Him and share His love with others by acts of kindness.

But another way we develop our relationship with God and honor and glorify Him is when we return our gifts of time, talents, and our tithes and offerings to Him.

"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 there would not be room to receive His gifts" (*Counsels on Stewardship*, p.77).

God has given us this opportunity to enter into a partnership with the Ruler of the universe who is not only interested in the orderly operation of the great galaxies of heaven but also interested in every detail of our lives.

Have you set aside your gifts for Him today? Let's support the ministries around our conference that help people learn more about our God of love. Our offering today is for local church budget. Let's pray...

November 29

Carolina Youth

During their wanderings in the desert, the wilderness transformed into a unique classroom where God imparted life's essential principles to the children of Israel. Each day, He sent manna from heaven, teaching them invaluable lessons in reliance and gratitude.

God could have effortlessly created a river to quench their thirst or provided an excess of "natural" food for months of sustenance. However, He chose instead to instruct the Israelites to trust Him for their daily needs. For forty years, they depended on God to provide food and water.

In contrast, we have the convenience of turning on a faucet to get a drink or go to our pantry where there is enough food to last for days. It becomes challenging to rely on God when our basic survival needs are easily met.

However, Jesus said, "...Man shall not live by bread alone, but by every word that proceeds from the mouth of God" (Mathew 4:4, NKJV). But Jesus is speaking beyond the needs of the human body. He is referring to the needs of a human being consisting of a body, soul, and spirit. The words of God are the source of nourishment and life for our soul and spirit which only God can provide.

So, how can we learn to trust and depend on Him today? The answer lies in our faithfulness to dedicate our time, talents, and treasures to God for the advancement of His kingdom.

Our offering today is for our Carolina Youth. Let us pray...

December 6

Local Church Budget

Author Melvin Santos Speaking:

In my younger years, my fascination with mathematics, particularly with the concept of multiplication, was immense. I was especially excited learning the principles of multiplication because it was one of the fastest ways to reach a higher total. Multiplication is a mathematical process that adds a number to itself repeatedly a specific number of times.

This mathematical principle later found an analogy in my spiritual journey. I realized that the growth of God's kingdom often resonates better with multiplication than addition. For example, it is better to have five people each doing one ministry and teaching others to do the same, rather than for one person doing five ministries by himself. This is the essence of “disciplers” — disciples who train other disciples.

Another way to step into the realm of such multiplication is through generous offerings to God. When we present our offerings to God, He multiplies them, extending the blessings to many. We need not dwell on the mathematics of our giving or attempt to rationalize the outcomes. Merely giving in faith is sufficient.

Reflect on the promise, “He will reward honest, simple reliance upon Him. The little that is wisely and economically used in the service of the Lord of heaven will increase in the very act of imparting” (*Desire of Ages*, p. 371).

Let's see how God multiplies the gifts we give to Him. Our offering for today is for the local church budget. Let us pray...

December 13

Adventist Community Services

In Luke 10:30-37 Jesus tells a parable about a priest, a Levite, and a Samaritan who came upon a man who had been beaten and robbed. When the priest and the Levite saw the man, they concluded that their help was optional. They *could* help, but they did not *have* to help, and in the face of competing priorities, they opted *not* to help.

The Samaritan, on the other hand, did not see his help as optional. Not even the hatred between his country and the other man's could overcome his compassion. He saw no alternative but to help.

In Luke 10:37 Jesus tells us all to “go and do likewise.” As Christians we see each person in need as a beloved son or daughter of God and we are compelled to help.

Adventist Community Services, or ACS, is part of this response, serving communities in Christ's name. ACS is the Adventist Church—you and me—helping our neighbors in need.

Across the North American Division our offerings go to work, helping the hurting. Whether by providing food, teaching literacy, distributing diapers, organizing job fairs, or opening dental clinics, our help is not optional. It is the extension of God's love to His creation.

Today's offering is an invitation to join the ACS team through your gift; to bring relief and comfort to your neighbors and to make compassion your priority. Let's pray

December 20

Local Church Budget

Author Melvin Santos Speaking:

My then six-year-old son came up to me and said, “Dad, I need a lot of money, and I need to make it fast!” I smiled and inquired, “Why do you need a lot of money quickly?” I didn’t know what my son was thinking of doing with all this fast cash and why he needed the funds so urgently. I thought maybe he wanted to buy a new toy or bike for himself.

He said, “Well, Mom’s birthday is coming up and I want to buy a nice gift for her!” That sure cheered my heart, and so I gave him the funds!

My son was asking for money, not for selfish reasons but out of love for his mom.

When I think about church offerings, every gift we give should be measured by the unfathomable Gift of heaven. The greatest offering we received from God is Jesus, and there is no way we can measure His love and sacrifice for us. Anything we give would appear as nothing in comparison.

“How vain the endeavor to measure with mathematical rules, time, money, and love against a love and sacrifice that is measureless and incomputable!” (*Testimonies for the Church*, Vol.4, p.119).

Let’s return our tithes and offerings in response to the abundance of God’s love for us. Our offering for today is for the local church budget. Let’s pray...

December 27

Carolina Youth

Author Melvin Santos Speaking:

When I was in my teens, I read a powerful promise, "Our heavenly Father has a thousand ways to provide for us of which we know nothing. Those who accept the one principle of making the service of God supreme, will find perplexities vanish and a plain path before their feet" (*Ministry of Healing*, p.481).

It really was not relevant to me then because my parents provided my food, lodging, and basic needs. But after I got married and had our three kids, many expenses ate our income rapidly. Every dollar mattered. I remembered wishing that our babies would hurry up and get out of the "diaper stage" because every diaper cost money.

It would be easy to rationalize that our children are part of our ministry, therefore, we didn't need to give our offerings for several months.

But that would put me in charge of running "God's business" instead of allowing God to take care for our needs. We learned to step out in faith and depend on Him.

Now that I look back on those days, it's amazing how God came through in thousands of ways to provide for our needs! It was fun to see how He provided all our needs then and continues to do so now.

Today, let's not rationalize our commitment to God. Let's trust God with all our needs by returning our tithes and offerings faithfully. Our offering for today is for our Carolina Youth.