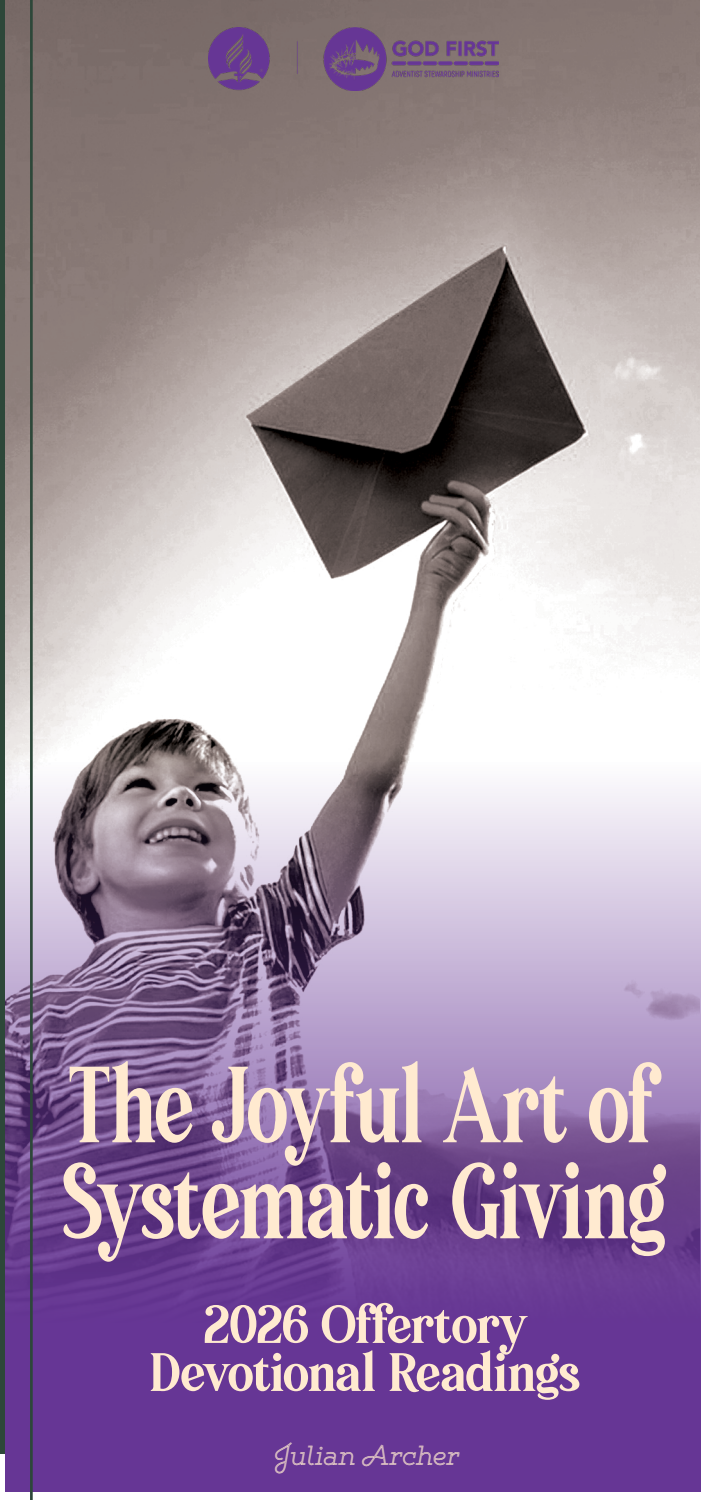

The Joyful Art of Systematic Giving

2026 Offertory Devotional Readings

Julian Archer

Acknowledgments

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Brief Introduction

The Tithe and Offerings Offertory Devotional Readings is an annual publication from the Stewardship Ministries Department of the General Conference. Its purpose is to enrich the worship experience in our local churches and deepen members' understanding of stewardship.

You are encouraged to either read or present the content before the offering is collected. Always include the appeal and conclude with a prayer.

If your local church prefers a video format, a video version of the Tithe and Offerings Offertory Devotional Readings is available at:

GodFirst: https://www.youtube.com/@godfirstvideos-gcstewards

A Simple Guide to the Offertory Devotional Videos

The Offertory Devotional Readings you have in hand gave origin to the Offertory Devotional Videos. These two-minute educational and motivational videos are planned to be presented every Sabbath in your church, before the offering collection. You may play or download the two-minute videos (for this and previous years) by using the QR code below. The following are instructions on how to use them:

- The videos are to be presented in church before the offering collection.
- They do not include the appeal or the final prayer, which should be supplied by the person scheduled to promote the offerings.
- The videos may (and should) also be shared through social media or during congresses, youth programs, small group meetings, camp meetings, church boards, Stewardship Weeks of Prayer, etc.
- The videos were recorded in English, but each division or union is permitted to translate them into their various languages or customise them with regional accents.
- The entire video with original soundtrack—no voice-over/no letterings—will also be available, upon request, to divisions and unions at no charge from the General Conference Stewardship Ministries Department.
- Local church pastors and stewardship ministries directors must be informed about the videos and how to download them and share them in their churches, especially before the offering collection.

Money is the exact index to a [person's] true character. All through Scripture, there is an intimate correlation between the development of a [person's] character and how [they handle their] money." Richard C. Halverson



About the Author

Julian Archer

Julian retired from a fast-paced business career in his late thirties and founded the ministry Faith vs. Finance. He is the author of HELP! I've Been Blessed! He talks about how to stop God's blessings from becoming curses, and he loves to share the testimony God has given him as a way of strengthening the faith of others. Today, as Stewardship Director for the South Pacific Division, Julian is a passionate believer that stewardship education should be more about faith-raising than fundraising, and he has also discovered that grateful living leads to cheerful giving. He is married to a Proverbs 31 wife, Melinda, and they're blessed with two adult sons. They live in a small country town on Australia's east coast.



Systematic Benevolence

Systematic Benevolence is a method of returning tithe and offerings that focuses on intentionally and systematically dedicating a percentage of our income to God's essential mission work around the world.

The model of proportional tithe and offerings has its origins throughout the Bible and was promoted by early Adventist pioneers to help support frontline gospel workers. It was a system of preplanned, intentional, and proportional giving by members that allowed God's church family to grow rapidly.

Ellen White wrote, "This matter of giving is not left to impulse. God has given us definite instruction in regard to it. He has specified tithes and offerings as the measure of our obligation. And he desires us to give regularly and systematically. . . . After the tithe is set apart, let gifts and offerings be apportioned, 'as God hath prospered you'" (*The Review & Herald*, May 9, 1893).

Is Systematic Benevolence still relevant today? Yes, more than ever. All mission activities, from local church outreach to massive, nationwide evangelism initiatives, are made possible through your giving. However, in many parts of the world, offerings for our local church needs have been growing, but mission offerings have been declining.

Appeal

As we return our tithe to God and give Him our offerings on this first Sabbath of 2026, let's commit to Systematic Benevolence for the year ahead. Let's set aside a percentage of our income throughout 2026 and systematically give it to God's mission, both locally and worldwide. Thank you for your faithful management of God's blessings.



Sabbath 2 · January 10, 2026

Jesus Saves, I Spend

Was Jesus a saver or a spender? He was the epitome of generosity—a big giver—but the Bible doesn't have any references to Him being a big spender, even though He had 24/7 access.

Even when He "showed off" His unlimited wealth by generously creating a meal for more than 5,000 people out of thin air, He still wasn't wasteful. He asked His disciples to collect the leftovers—not just the whole loaves and whole fish, but every last fragment. And what was His reason? "So that nothing is wasted" (John 6:12, NLT).

Did you see that? Jesus saved twelve baskets of scraps immediately after proving that He could instantaneously provide so much food that wasting twelve *thousand* baskets wouldn't have been an issue.

How easy it is, when God has blessed us abundantly, day after day, year after year, to start to be wasteful or overspend in some areas of our lives, often without even knowing it. We often spend, spend, spend on our homes, transport, holidays, recreation, and overall lifestyles.

Jesus saves. Shouldn't we save too?

Appeal

As you return God's tithe and give your Promise offerings today, you can partner with Jesus in His saving of people. Let's ask God for forgiveness for the times that we have wasted our blessings on useless things and ask Him for help to give as He gives and to save as He saves.



Larry's Lions

The Bible tells us that Satan is *the* master of deception. He makes poisons taste delicious and even lets some people make healthy food taste terrible! He makes truth look like error, and error look like truth, and now the whole world is confused.

His offer of satisfaction through worldly success, thousands of social media followers, or the ability to earn or travel more than your friends is nothing more than a cruel counterfeit for the *true* peace and *true* satisfaction that Jesus offers.

The story is told of two men, Larry and Bill, who lost their jobs and couldn't find any work. Bill saw an advertisement from a zoo paying $5,000 per captured lion. It was a dangerous career indeed, but they decided to try and capture some wild lions.

Off they went into lion country with an innocent lamb, a homemade cage, and a computer spreadsheet showing all their financial goals. As they scrambled across a rocky ledge, it broke, and they slid down into a steep-walled pit full of hungry lions. Larry quickly assessed their situation and cried out, "Bill, we're rich! We're rich!"

Don't be deceived. Satan "prowls around like a roaring lion, looking for someone to devour" (1 Peter 5:8, NLT).

Appeal

As we think about God's protection and the blessings that He so bountifully gives us, may it inspire us to be faithful in returning His tithe and giving our Promise offerings to Him. And may we always seek and find the true satisfaction that only God can provide us with. Thank you for your faithful giving today.



The Rule of Tens

Have you heard about the rule of ten? It's based on some ancient financial advice, and it is still practiced by many people around the world today. Using this rule of ten system has allowed some families to manage their money wisely and to find financial freedom.

It works like this. When God gives you income, the very *first* payments should go to the three categories of ten:

- *10% for God's Tithe:* This is an act of loyalty, faithfulness, and gratitude. It is a recognition that all you have comes from God and that the first 10% is actually already His, so you faithfully return it to Him.
- *10% as Offerings:* This 10% is given as Promise offerings, donations, and gifts. It shows that you recognise God's gifts and that it is more blessed to give than to receive.
- *10% for Savings:* This is a gift to yourself and your family so that you can be better prepared for future needs that might arise. The Bible teaches us the importance of saving to better care for our family in hard times.

In Malachi 3, God challenges us to test Him by faithfully returning the 10% tithe and giving a percentage amount that we can choose as Promise offerings. True financial freedom comes through our returning tithe to God, giving to others, saving wisely, and spending carefully.

Appeal

Are you giving your first and your best to the Master? God invites all His children to be regular and systematic in their giving. The Bible teaches that those who put God first will be rewarded for their faithfulness. Thank you for giving generously to God's work today.



Use Things, Love People

As we prepare to return our tithe and give our offerings today, remember this wise saying: "In an age that loves things and uses people, Christians are called to love people and use things."

Jesus showed us how to do this. He used mud to love a blind man. He used sand to love an adulteress. He used water and clay pots to love some newlyweds. He used loaves and fish to love a crowd of hungry people. He used his garment to love a bleeding woman.

And finally, He used a cross and three nails to build a bridge of love.

Jesus *used* things to *love* people.

But, in a divine twist of amazing multiplication, Jesus also uses the people He loves. He uses us to love others—to love everyone—even our enemies, the people who have unjustly used us.

As His stewards, God invites us to use our things to love people. We should use our time, talents, treasures, and testimony to lead people to Jesus. What a privilege it is to be coworkers in God's vineyard.

Appeal

Do you love God enough to be used by Him? As you return your 10% tithe and give your Promise offerings today, ask yourself how you can use things—your home, finances, talents, and time—to love people. It's a beautiful way of living. It's God's way. Thank you for your faithful giving today.



Cross-Focused Christians

Some passages in the Bible seem to be completely out of place. For example, why did Jesus explain in Matthew 6 that "the eye is the lamp of the body" (verse 22, NIV) right in the middle of some materialism-blasting verses like, "Do not store up for yourselves treasures on earth" and "You cannot serve both God and money" (verses 19, 24, NIV)?

What do our earthly treasures and Christ's "You cannot serve both God and money" statements have to do with our eyes?

We know that looking at fancy advertisements with our eyes can directly impact how we use the material blessings God entrusts to us. But could it also be that Jesus is warning us against the foolishness of walking along His path with our right eye on heavenly treasures and our left eye on earthly treasures? When we do that, we become a "diverted-eye Christian"! We are then unable to focus clearly on the eternal things that matter.

Thank God that Jesus is not only our Way, but He's also the Light for our path, and He even offers eye salve to help us see clearly as we follow Him.

Let's be clear-sighted, focused Christians by keeping both of our eyes on the cross of Jesus.

Appeal

Let's joyfully lay up our treasures in heaven, where we will enjoy them for eternity. As we return God's tithe and give our Promise offerings, let's do it with both eyes on our Savior, Jesus Christ, from whom all our blessings come. Thank you, Jesus.



Sabbath 7 · February 14, 2026

Do You Have Nothing or Everything?

The disciples must have asked Jesus, "Are you sure, Lord? Do you really want us to go out empty-handed? No gold or silver, not even copper? No bag and no spare clothes? What, not even a pair of sandals?"

Jesus replied, "Yes. Just go. Heal the sick. Cleanse the lepers. Raise the dead. Cast out demons."

In Matthew, we read his eyewitness account of this faith-challenging command from Christ. Jesus equipped the disciples with something that can probably be described as "nothing/everything"—they were to carry *nothing*, but with trust in Jesus, they had *everything*—the Bible calls it faith.

A few years later, Peter and John, filled with the Holy Spirit, were walking to the temple when a lame man begged for some coins. Peter's response, even with no money in his purse, shows his faith and trust in God. Peter said: "Silver and gold I do not have, but what I do have I give you: In the name of Jesus Christ of Nazareth, rise up and walk" (Acts 3:6).

The man jumped up and leaped around, praising God! What a miracle!

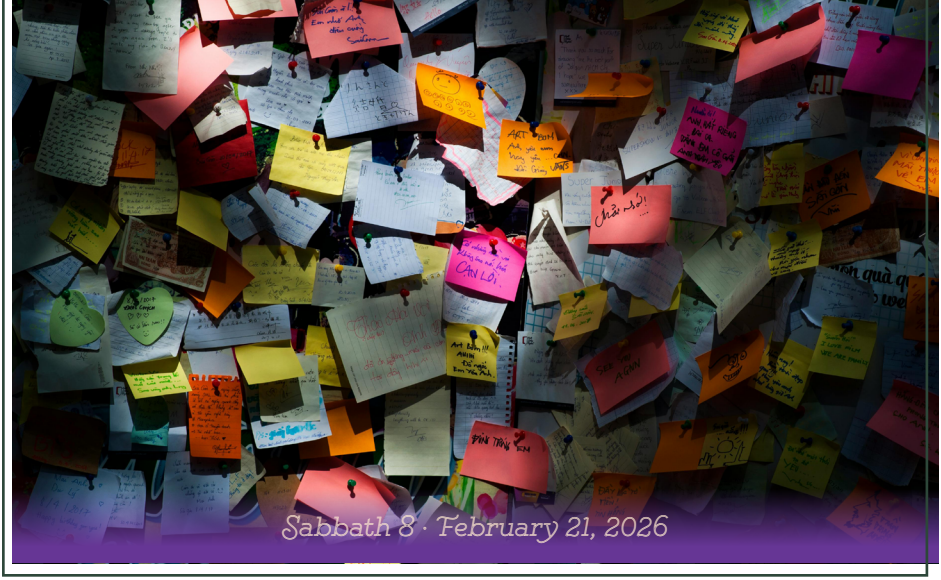
In the padded-pew affluence of the 21st century, we can no longer honestly say, "Silver and gold have I none" because we do have some money. However, today, we find it hard to say, "In the name of Jesus Christ of Nazareth, rise up and walk."

Have our finances stolen our faith?

Peter's purse was full of nothing/everything . . . and he used it to buy a miracle.

Appeal

As we now return God's 10% as tithe and give our Promise offerings, let's ask God to break the bonds of whatever limits our faith. Let's pray that God will help us experience the mighty work He can and wants to do, whether our purse is empty or full. Thank you for your faithful giving today.



Sabbath 8 · February 21, 2026

A Force-Field of Faith

In 1915, a lady named Ellen G. White passed away. She had spoken and written about health, education, theology, family, devotional life, prayer, and leadership for seventy years.

Her writings are now available in more than 150 languages—more than any other American author. She wrote more than 5,000 articles and 40 books and left behind more than 100,000 handwritten pages.

Some people say that one of her most powerful paragraphs is the one below. When fully understood, it covers our entire life, including our faith and our finances:

> "The Father's presence encircled Christ, and nothing befell Him but that which infinite love permitted for the blessing of the world. Here was His source of comfort, and it is for us. He who is imbued with the Spirit of Christ abides in Christ. The blow that is aimed at him falls upon the Savior, who surrounds him with His presence. Whatever comes to him comes from Christ. He has no need to resist evil, for Christ is his defense. Nothing can touch him except by our Lord's permission, and "all thing" that are permitted "work together for good to them that love God." Romans 8:28" (Ellen G. White, *Thoughts from the Mount of Blessings*, p. 71).

What an incredible promise! When walking with Christ, any blow that the enemy aims at us falls on Jesus first, and He only lets through those challenges that will work together for our good.

Our life is in God's hands. What an awesome place to be!

Appeal

As we now return God's tithe and give our regular and systematic Promise offerings, let's do it with a joyful and grateful heart. Jesus is our Protector and our Provider. When walking in Christ and with Christ's Spirit in us, we have nothing to fear, for our faith or finances. Thank you for your faithful giving today.



Sabbath 9 · February 28, 2026

Giving Up, Blood Pressure Down

Jesus said, "Give, and you will receive. Your gift will return to you in full—pressed down, shaken together to make room for more, running over, and poured into your lap. The amount you give will determine the amount you get back" (Luke 6:38, NLT).

For at least two thousand years, the words of Acts 20:35—"It is more blessed to give than to receive"—have been on the lips of preachers and fundraisers, but we know it's true. Something wonderful happens inside us when we go against our instinctively self-centered human nature.

Researchers around the globe have identified generous giving as a key to increasing happiness. However, could generosity include more benefits than just nice feelings? Researchers at the University of British Columbia put it to the test.

Every week for three weeks, they gave two $20 notes to patients with high blood pressure and guided them on how to spend the money. Half of the patients were told to spend the money on themselves, so they purchased clothes, massages, face creams, and other self-focused gifts. The other patients were told to spend the money on others. They bought muffins for firefighters, cookies for neighbors, gifts for their grandchildren, and donated to charities.

The result? The self-spenders had no change in their blood pressure, while the gift givers showed a significant reduction in blood pressure. Giving is a blessing.

Maybe future doctors will simply write, "Be generous twice a week until blood pressure returns to normal."

Appeal

It truly is "more blessed to give than to receive." God has blessed the Seventh-day Adventist Church with a system of giving that is a great blessing to us and others. It's now time to return God's tithe and give our Promise offerings joyfully. Let's thank God for the beautiful privilege of giving.



Enough

One of the most common questions we ask ourselves regarding our income and savings is, "How much is enough?" And it's a very valid question.

Is there a financial value at which a Christian can say, "I now have enough"?

Do we have enough when our net worth is ten times the average annual household income of the country where we live? Or does it need to be twenty, fifty, or one hundred times more?

A man once said, "I'll know I have enough when I don't have to suck the flesh off mango seeds!"

Retirement planners tell us that we need a certain amount of savings and assets to retire comfortably. Should this amount be any different for a truly devoted follower of Christ?

"Enough" is actually a relative term. For a follower of Christ, the important question is not how much is enough, but rather, is striving to acquire my level of enough getting between me and my Lord?

So, is it? Is it getting between our hearts and God's?

If it is, then we need to make some severe changes . . . even if we're still sucking the flesh off mango seeds.

Appeal

As we now return God's 10% tithe and give our regular and systematic Promise offerings, let's ask God to reveal the things that might be drawing us away from completely trusting Him. Let's live wisely and always remember and act on the belief that Jesus is *always* enough. Thank you for your faithful giving today.

Sabbath 11 · March 14, 2026

Adventist World Radio

Imagine if your outreach methods had no walls, borders, or limits to stop them from reaching billions of people. Adventist World Radio's (AWR) broadcasts travel across the airwaves to places where missionaries cannot go, transforming lives for eternity.

Radio overcomes the barriers of government restrictions, cultural opposition, illiteracy, and geography. And radios are one of the cheapest forms of technology, accessible to most of the world's population.

AWR broadcasts the Advent hope in Christ to the people of the world in their own languages. Producers in local studios create programs in more than 100 "heart languages"—the mother tongues that touch listeners' hearts most profoundly. More languages are added as producers and airtime funding become available.

Many studios also operate Bible correspondence schools, through which they can communicate God's beautiful messages with listeners. AWR receives more than 100,000 letters, phone calls, texts, and email messages from listeners yearly.

AWR's goal is to reach every person with the saving message of God's love through programs aired in over 200 critically important languages spoken in the world. This goal can become a reality through your financial partnership.

Appeal

If your church's offerings are distributed according to the Combined Offering Plan, a portion of your weekly offering will go to AWR through the General Conference's World Mission Fund. But if you are impressed to send a special offering to AWR in addition to your Promise offerings, you may write AWR on your tithe or offering envelope, or access https://awr.org/support/, choosing one of the options to give. Thank you.



Sabbath 12 · March 21, 2026

Protecting His Fingerprints

Presidents, prime ministers, and politicians encourage us to care for the environment, but shouldn't Christians be exempt?

The Bible clearly and repeatedly tells us that this old world will soon pass away and that Earth 2.0 (the new and final version) will take its place. Surely, that must mean that we can care less about the environment.

It is true that you and I are called to be faithful stewards—managers and carers—of the time, talents, and treasures that God entrusts to us, and there's great joy in doing so. However, an additional beauty of our lives is that we were also appointed stewards of all God's creation.

Genesis 1:26 says, "God said, 'Let us make human beings in our image, to be like us. They will reign over the fish in the sea, the birds in the sky, the livestock, all the wild animals on the earth, and the small animals that scurry along the ground'" (NLT).

So, we were appointed to be stewards of all creation—before we were even created!

What a privilege it is to care for an environment so thoroughly covered with God's beautiful fingerprints. Yes, it is decaying rapidly, often because we don't protect it as faithfully as we should, but it's still the most beautiful thing this side of the ozone layer!

God's signature is written across the entire earth. Let's be faithful stewards of everything, including His creation.

Appeal

Through our return of God's tithe and the giving of our regular and systematic Promise offerings, God reminds us that we are stewards of everything He has given to us. Let's ask Him for a greater sense of compassion for His creation and a real desire to properly care for what is left on this earth until Jesus returns. Thank you for your faithfulgiving today.



Sabbath 13 · March 28, 2026

Heinz, Kraft, Wrigley, Hershey, and Colgate

Tithing is the biblical system of returning 10% of your increase, such as profits, wages, and salary, to God's storehouse. It is clearly requested by God in the Bible, but it is still a somewhat controversial topic across Christianity.

Some who argue that tithing was only for the Jews, and that today, we are called to give our "all" for God, often end up returning far less than 10% to Him. In comparison, other Christians meticulously return an exact 10% tithe—even on the estimated value of gifts they receive—but have little interest in caring for the poor or refugees or showing mercy to others.

Jesus Himself said we should do both—return an honest tithe *and* actively uphold justice, mercy, and faith (Matthew 23:23). And God told Moses that "all the tithe of the land . . . is holy to the LORD" (Leviticus 27:30, NKJV).

From years of testing God, as instructed in Malachi 3:8–12, millions of Seventh-day Adventists have become firm believers in tithing. Maybe you have also heard of the families from the business world whose surnames are now the famous brands Heinz, Kraft, Wrigley, Hershey, and Colgate. Did you know that they were all faithful tithers?

Jesus encourages us to return a faithful tithe to God so that the everlasting gospel can be preached far and wide to hasten Jesus' soon return.

Let's ask ourselves this important question today: Are my tithes in proportion to my blessings?

Appeal

As we now return 10% of our increase to God as tithe and give our regular and systematic Promise offerings, let's ask God to reveal to us if we have left out anything essential in our tithe calculations. Then, let's step out in faith and follow His Word in our giving. Thank you for your faithful giving today.



Dying to Our Self

Six thousand years ago, Satan tempted Eve to think of herself before God. She did.

Four thousand years later, Satan tempted Jesus in the wilderness with the same offer on a different contract—look out for Yourself. He didn't.

For three years, Satan tempted Jesus to put Himself first. Just once. But He never did. Not once.

Weeks passed. Prophecy's unmovable deadline approached. Satan got wildly desperate. He had Jesus flogged, tortured, spat on, and forsaken by all, but Christ remained sinless and selfless.

Satan nailed Him to a cross and lifted Him high for the final attack. If he could plant a tiny seed of self-preservation in Christ's torture-hazed mind, the victory would be his. Demons entered religious leaders, soldiers, and the criminal alongside Jesus as they hurled a hellfire of temptation at Him, "*If* You are the Son of God, save Yourself." He still didn't.

"Jesus, defend Yourself! Prove Yourself!" It was the frantic heart cry of every disciple, of every weeping soul at the foot of the cross (and of Satan!).

Finally, the Jewish leaders unknowingly spoke a profound truth: "He cannot save Himself."

Jesus could not save both Himself and us, so He chose us. Today, He invites us to find and crucify our self.

Appeal

As we now return God's tithe and give our regular and systematic Promise offerings, let's each take a moment to ask God to remove any selfish desires in our hearts. Let's ask Him for a new heart that is selfless and generous. Thank you for your faithful giving today.



Sabbath 15 · April 11, 2026

A Channel of Hope (Hope Channel International)

Did you know that in the Middle East and North Africa region, there are only 7,026 Seventh-day Adventists among a population of 574 million? Even if every church member reached one person every day, it would take 224 years to share the gospel with everyone. The need is overwhelming, but through media, Hope Channel is reaching the unreached today.

Hope Channel is the Seventh-day Adventist Church's global media ministry, broadcasting in more than 100 languages. In the 10/40 Window—covering regions like the Middle East, Ethiopia, and India, where billions have little or no access to the gospel—Hope Channel is sharing Jesus where in-person evangelism is impossible. Through television, digital platforms, and online Bible study programs, people are discovering the hope found in Christ.

In Ethiopia, a 14-year-old girl had been separated from her family because of the active war. Alone and uncertain of the future, she found comfort in Hope Channel. When fear crept in, she turned to programs that reminded her of God's presence. Even though war kept her from her family, nothing could separate her from Christ's love.

Revelation 14:6 tells us that the gospel will go to every nation, tribe, tongue, and people. Through media, Hope Channel is making that a reality.

Your offering, if distributed as suggested by the Combined Offering Plan, helps support mission-driven ministries like Hope Channel. And if you want to do even more, we invite you to make an additional gift to Hope Channel specifically.

Appeal

Because of your generosity today, more people will have the opportunity to experience the love of Christ, no matter where they live. Thank you for supporting the mission.



The New Necessary

Do you sometimes think of upgrading your bicycle, car, house, or holiday? I often do. It's normal, but is it necessary?

A Volkswagen car advertisement reads, "Every so often, you realise you're worth a bit more, and the things you once found extravagant become altogether necessary. Because once we get a taste of a better life, there's no going back."

What an incredible insight into human nature. We continually want more and better and nicer things, even though it may cause others to have less or distract us from our God-given mission.

Are the people who humbly follow Jesus of Nazareth and believe that they have an incredible eternity awaiting them called to upgrade their lifestyles at the same rate as people who don't know God? Are we also to seek satisfaction and worth from the nice things we own?

The Bible clearly teaches that we can be conservative in our living so that we can be liberal in our giving. Maybe God allows us to be "worth a bit more" so that we can upgrade our standard of *giving*, not just our standard of *living*.

Maybe it is time for us to have an upgrade of our giving.

Appeal

Your regular and systematic offerings, called Promise offerings, are your partnership with God. He promises, "Give, and it will be given to you: good measure, pressed down, shaken together, and running over. . . . For with the same measure that you use, it will be measured back to you" (Luke 6:38). If you doubt this promise, test God. Prove Him, and you will see for yourself.



But What About Tomorrow?

Often, when we decide to give to a good cause, the question arises, "How much can I afford to give but still have enough for my future?" It's an excellent question that should be asked. However, our answers are often guided too much by worries about tomorrow, so our gifts often shrink from relatively generous to safe, or even worse.

God's promises remind us of some universal principles of giving, and they are as sure as gravity.

In Proverbs 11:24, 25, we read, "One gives freely, yet grows all the richer; another withholds what he should give, and only suffers want. Whoever brings blessing will be enriched, and one who waters will himself be watered" (ESV). That's a promise from our Father.

Jesus tells us, "Do not worry about tomorrow, for tomorrow will worry about its own things" (Matthew 6:34, NKJV). He also promises, "Give, and it will be given to you. Good measure, pressed down, shaken together, running over, will be put into your lap" (Luke 6:38, ESV).

Our Father is the Great Provider. He gives us food, clothing, shelter, work, strength, education, and so much more. Let's be about our Father's business. Let's live and give by faith, and let God prove His promises for both today and tomorrow.

Appeal

As we now return God's tithe and give our Promise offerings, which we are encouraged to preplan and set aside as a percentage of our income, let's also ask God to fulfill His promises to care for our needs. Let's thank Him for all His provisions and ask forgiveness for the times when we have held back offerings to try and feel more secure.



Sabbath 18 · May 2, 2026

The End of Ownership

Our human nature naturally wants to own things, and it seems that the longer we live, the more things we want to own. But God looks at things differently.

In Psalm 50:10–12, God says, "Every beast of the forest is Mine, and the cattle on a thousand hills. I know all the birds of the mountains, and the wild beasts of the field are Mine. If I were hungry, I would not tell you; for the world is Mine, and all its fullness" (NKJV).

Then, in Deuteronomy 8:17, 18, He says, "Then you say in your heart, 'My power and the might of my hand have gained me this wealth.' And you shall remember the LORD your God, for it is He who gives you power to get wealth, that He may establish His covenant which He swore to your fathers, as it is this day" (NKJV).

God owns everything, and He invites us to be faithful stewards of all that He entrusts to our care. A steward is a person who manages something on behalf of the owner. God owns this world and everything in it, and He asks us to manage it carefully for Him.

When we understand that God owns everything, our ownership ends, and stewardship begins.

Appeal

As you return God's tithe and give your Promise offerings today, remember to thank God for the many blessings He has given you. Ask Him to show you how to spread your blessings around so that they can do a lot of good for others and His work. Thank you for your faithful giving today.

ADRA

Sabbath 19 · May 9, 2026

Disaster and Famine Relief Offering (ADRA)

Two humanitarian workers talked late into the night in Kathmandu, Nepal. They wanted to catch up after years apart, but they also didn't really want to sleep, knowing that earthquake aftershocks through the night could rock their already damaged hotel.

Simon and Julian had spent years in Nepal doing humanitarian work with the Adventist Development & Relief Agency (ADRA). Just 48 hours after a massive earthquake struck—killing nearly 9,000 people and injuring over 22,000—they were called back to Nepal to assist in ADRA's emergency response.

Here is a link to a video about ADRA.

With decades of trusted experience, ADRA is often among the first on the ground when disaster strikes—whether in Nepal, Haiti, the Philippines, Sudan, or right in your own country. But even with years of training and experience, the emotional toll is heavy.

That night in Nepal, Julian felt overwhelmed by the suffering all around them and confessed how helpless he felt. He turned to Simon for wisdom. Simon replied: "Julian, when we realise we can't help every person in need, we need to do for one what we wish we could do for everyone."

Do you wish you could help everyone affected by disasters, famines, and conflicts around the world? You can't do it alone—none of us can. But you can do for *one* what you wish you could do for *all*.

Appeal

The Seventh-day Adventist Church's system of tithes and offerings is a powerful way for us to unite in God's worldwide mission. Alone, our gifts may not seem like much, but together, we are changing lives around the globe. If your territory has adopted the Combined Offering Plan, a portion of your unassigned regular and systematic offerings will always be allocated to the Disaster and Famine Relief fund. But if, in addition to your tithe and Promise offerings, you want to do more, you may also give directly to the Disaster and Famine Relief fund, managed by ADRA.

With your support, ADRA can continue to be a first responder—bringing hope, healing, and practical help to the least and the lost worldwide. Thank you for being part of God's hands in times of crisis.



What Are You Living For?

Our calendars, our spending plans, and our bank statements reveal our priorities. Where we invest our time and money is a true reflection of our life's focus. It exposes what we are *actually* living for.

Consider this important question: Did Jesus die for what you're living for?

Would Jesus' calendar and bank statements look like yours? Maybe yours reveals some investments of time and money in things that are unimportant to Him, or perhaps even directly opposite to His will. Are the priorities that He lived and died for reflected in yours?

Jesus came so that we can have life to the fullest. The world tells us that Jesus' way of life is boring and outdated, but Jesus, our Creator, knows what's best for us. Many disciples around the world can testify that God's ways are always the best. And not just financially, but also in marriage, health, relationships, peace, satisfaction, and so much more.

If you're wondering whether to jump into God's will 100%, I encourage you to. Go ahead and jump. Live totally for Him.

Jesus said, "Whoever desires to save his life will lose it, but whoever loses his life for My sake and the gospel's will save it" (Mark 8:35).

Did Jesus die for what you're living for?

Appeal

As you return God's tithe and give your Promise offerings today, think about your calendar and spending habits. Do they reflect God's priorities? If there are things to improve, humbly ask God to give you the strength and courage to invest in His work with the time, talents, and finances that He has entrusted to you. Thank you for your faithfulness.



The Eight T's of Grateful Living

I've spent a number of years traveling the globe, sharing the biblical principles of grateful living and the impact of money on our spirituality. I started my journey with the Three T's of Grateful Living—Time, Talents, and Treasure—and have since identified a fourth, fifth, sixth, and seventh T.

However, while sharing in Arizona in the United States of America, a conversation with some of the local Apache and Navajo people opened my eyes to the eighth T, so now I have the complete set, hopefully!

The Eight *T*'s of Grateful Living teach me to live gratefully and generously with my:

1. *Time*—Dedicating time every day to God and His work.
2. *Talents*—Using my God-given abilities to serve Him.
3. *Treasure*—Faithfulness with tithes, offerings, and assets.
4. *Testimony*—Faithfully sharing what God has done and is doing in my life.
5. *Temple*—Caring for my mind and body for God's service.
6. *Territory*—Faithfully caring for my land and the environment.
7. *Truth*—Faithfully protecting and sharing God's Word.
8. *Tribe*—Caring for my family, church family, and global family.

To see the full set of Grateful Living resources for your church, visit:

These T's are all things that God entrusts to us to be used carefully and prayerfully for His glory. Paul said it beautifully: "Whatever you do, do it *all* for the glory of God" (1 Corinthians 10:31, NIV, emphasis added).

Let's live gratefully and generously in all eight areas of life.

Appeal

As we now collect God's tithe and give our Promise offerings that we are encouraged to preplan and set apart as a percentage of our income during the week, let's ask God to help us to be faithful in all of the 8 T's: Time, Talents, Treasure, Testimony, Temple, Territory, Truth, and Tribe.



Sabbath 22 · May 30, 2026

Wealth and Health

It has been said that life has two parts: In the first half, we spend our health to gain our wealth, and then later in life, we spend our wealth trying to buy back our health!

The Seventh-day Adventist Church has been blessed with many health principles directly from our Creator Himself. We run clinics, hospitals, healthy cooking classes, and health retreats that change the lives of thousands of people every day.

What a privilege it is to see renewed health and hope in the faces of our friends, patients, and clients as they learn to follow God's laws of health. Most of us subconsciously know our Creator's laws of exercise, sunlight, wholesome nutrition, rest, spirituality, water, fresh air, and more. Still, the busyness of working to pay our living costs—and just surviving the deadlines of life—can sometimes force healthy choices into the back seat.

How's your life balance going? Are you focusing enough on your health?

I love the apostle John's greeting to his friends, and it's my prayer for you too: "I pray that you may prosper in all things and be in health, just as your soul prospers" (3 John 2, NKJV).

What a beautiful balance of wealth, health, and spirituality.

Appeal

As you now return God's tithe and give your Promise offerings, remember that it is God who gives us health and strength to earn money. Give some prayerful thought to God's health principles, and think about what you can do to follow our Creator's health laws more closely for His glory. Thank you for your faithful giving today.



Sozo

Sōzō is a Greek word meaning salvation; to save, to heal. It's about holistic healing—physically, mentally, and spiritually.

In Luke chapter 8—which was written in Greek by a medical doctor—we read of a woman with a severe health problem. Through twelve years of expensive sickness, she had spent all her money, but instead of getting better, she grew worse. So, she came to Jesus seeking physical healing.

In faith that Jesus had the power to heal her sickness, she reached out through a pressing crowd and touched His garment. Through a miracle, she was immediately healed physically, and she knew it.

But Jesus had an even greater gift for her. He turned to her and said, "Daughter, your faith has healed [*sōzō*] you. Go in peace" (verse 48, NIV). She came for physical healing, but Jesus made her whole—physically, mentally, and spiritually. He gave her peace.

Is that how you want to live, in physical, mental, and spiritual health? Do you want deep inner peace? If you do, try spending less time and energy seeking financial and lifestyle goals, and instead, seek the *sōzō* that only Jesus can give.

It's absolutely priceless.

Appeal

As we now return God's tithe and give the Promise offerings, which we are encouraged to preplan and set aside as a percentage of our income, let's ask God for whole-of-life healing. Let's invite Him to help us see the importance of focusing more on our beautiful Savior, Jesus, and spending less time chasing our material and lifestyle goals. Thank you for your faithful giving today.



Do You Want a New Ferrari?

The story is told of a man, let's call him Peter, who received a new sports car as a gift from his brother. One day, he drove it into the city and parked it on the street while he did some shopping. On returning to his car, his arms loaded with shopping bags, he saw a young homeless boy staring at the shiny, new vehicle with wide eyes.

As Peter approached the car, the boy shyly asked, "Excuse me, sir. Is this your car?"

"Yes, it is," Peter replied. "My brother gave it to me. It was a gift."

The boy's eyes lit up with surprise at the thought of such a generous and expensive gift. "Wow!" he said. "That's incredible! I wish . . . I wish . . ."

But before he could finish his sentence, Peter finished it for him. "Yes, I know, son. You wish you had a brother like that."

"No, no, sir. That's not it," the boy quickly replied. "I wish . . . I just wish I could *be* a brother like that."

Just like Abraham of old, we are each blessed to be a blessing (Genesis 12:2).

Jesus said it perfectly, "It is more blessed to give than to receive" (Acts 20:35).

Appeal

As you return God's tithe and give your Promise offerings today, consider ways that you, too, can be a brother like that. You don't need to be rich enough to give away a sports car. God simply asks you to look at the things He has entrusted in your care, big or small, and to use them to love people. Thank you for your faithful giving today.



Sabbath 25 · June 20, 2026

Fast-Moving Pilgrims

Author C. S. Lewis wrote, "Our Father refreshes us on the journey with some pleasant inns, but He will not encourage us to mistake them for home."

We can be so focused on the material blessings that God gives us that we forget whose they are and what they are for. Our assets are not actually ours. Money, houses, investments, clothes, sports equipment, furniture, decorations, tools, and even talents are entrusted to us to be enjoyed, yes, but also to test us—to see whether we will use them for eternal interests or selfish purposes.

We are called, trained, resourced, and empowered to be fast-moving pilgrims. We have a simple but crucial mission—to help people fix their eyes on Jesus Christ. God supports and funds this mission with the talents and possessions He entrusts to us. What a privilege!

Let's use God's resources to encourage people to fix their eyes on Jesus. In doing so, we will also be empowered to keep our eyes on Him.

As Helen Lemmel penned, "Turn your eyes upon Jesus, look full in His wonderful face, and the things of earth will grow strangely dim in the light of His glory and grace."

Appeal

It's now time to return God's tithe and give the Promise offerings, which we are encouraged to preplan and set aside as a percentage of our income this week. Let's ask God to help us live lightly and not be bogged down with desires for more worldly things. Let's run the race set before us and lay off every weight that might slow us down. Thank you for your faithfulness.



Treasures of the Heart

Remember when Satan tempted Jesus in the wilderness? Do you ever feel similar temptations? Have you ever felt that society and media lead you up to a high place and tempt you with all the riches and comforts of the world?

Sadly, we often respond to these temptations like little children, saying, "I want it. I want it. I want it now!" Many people have already stored up far more than they *need*, but they're addicted to "having just a little bit more."

Christ's statement in Matthew 6:19, 21 was not just a suggestion but a command: "Do not lay up for yourselves treasures on earth, . . . for where your treasure is, there your heart will be also." Jesus didn't start this sentence with, "I think it would be best if you don't . . ." or "Things might go better if you try not to . . . " He said, "*Do not* lay up for yourselves treasures on earth." And why not? Because where your treasure is, your heart will follow.

If your treasure is on earth, then so is your heart, and that's not a good thing.

Praise God for the old hymn that says, "Turn your eyes upon Jesus, look full in His wonderful face, and the things of earth will grow strangely dim in the light of His glory and grace."

Appeal

As we now return God's tithe and give the Promise offerings set aside as a percentage of our income, let's ask Him to help us see the attractions and distractions of this world in the light of eternity. By God's grace, may we turn our eyes upon Jesus and cheerfully give our treasure to the mission and ministries of His heart.



Keep the Faith

Imagine that you're in Rome in the year AD 65. The apostle Paul is imprisoned, awaiting his approaching execution.

For decades, Paul has ministered to the rich and poor—and he's experienced both situations himself. He's watched professing followers of Jesus use God's gifts to glorify themselves instead of the Giver. He's watched them exalt *human* genius, revere *worldly* success, desire *earthly* luxuries, and teach their children to do the same. Yet he's also witnessed heart conversions, mind-blowing generosity, and incredible sacrifice.

He's felt guilt for not always following the example of Jesus, who, being rich, became poor for our sake, that we, through His poverty, might become rich eternally.

A decade earlier, Paul had an epiphany. He saw right through everything offered by the world, and he realised that his greatest possible satisfaction, his highest privilege, his very reason for existing, was to lift up Jesus Christ.

With death approaching, Paul writes to young Timothy. It's a dying man's last letter, crowded with wisdom, fatherly advice, and earnest pleading. He concludes, "I have fought the good fight, I have finished the race, I have kept the faith" (2 Timothy 4:7).

That's also Paul's prayer for us. In all our decisions in life, he encourages us to keep the faith.

Appeal

It's now time to return God's tithe and give the Promise offerings, which we are encouraged to preplan and set aside as a percentage of our income this week. Let's ask God to help us hold on tightly to Him. Let's reflect on God's faithfulness in our return of tithe and offerings. Let's keep the faith.



Sabbath 28 · July 11, 2026

World Mission Fund Offering

Before we collect the tithe and offerings today, I want to share with you some of the ways that offerings are invested for God's kingdom. You may be surprised to learn that, besides supporting the mission of your local church and regional missionary initiatives, your offerings help support the work overseen by 324 missionary families worldwide.

When your offering is distributed as suggested by the Combined Offering Plan, 20% of your total offering supports the World Mission Fund. Resources from this fund are distributed by the General Conference to world divisions, unions, and fields, helping build and sustain frontline mission work in those regions. While our tithes help provide salaries of missionaries, our offerings help fund all other missionary needs locally, regionally, and internationally.

Did you know that your church can only operate if it is funded by offerings? Offerings can also supply the needs of buildings and equipment that missionaries need to carry out their work.

Did you know that 66% of the world's population is still waiting to experience the refreshing news about Jesus? The good news is that in recent years, millions of people—even in the most challenging areas—have found salvation in Jesus and joined the Seventh-day Adventist Church.

Thanks to your offerings, thousands of new congregations have been planted in underreached areas and among new people groups. The ongoing support of your offerings is vital to growing and sustaining this new work throughout the world. Please keep this life-giving river flowing.

Appeal

The Seventh-day Adventist Church's system of tithes and offerings is a powerful way for us to unite in God's worldwide mission. Alone, our gifts don't go far, but together, we are changing the lives of millions of people. If your territory has adopted the Combined Offering Plan, which is true in most of the Adventist world, 20% of all your unassigned Promise offerings will automatically be allocated to the World Mission Fund. But you may decide to do more by giving directly to the World Mission Fund in addition to your tithe and Promise offerings. God will use your offerings to change lives around the world.



Sabbath 29 · July 18, 2026

Charity Is Our Luxury

They were an anomaly to my young, ambitious, profit-driven mind: a husband-and-wife team who ran their businesses for God.

Over the years, I studied their financial reports and even helped structure their network of companies, trusts, and foundations to maximise gifts to charities and ministries. The process allowed me to uncover their deepest values, firmly rooted in 2 Corinthians 8:9, and challenge my heart's motivations.

They came from an era when wealthy Christians didn't flaunt their blessings. They believed that every cent they owned was God's and was reserved solely for His glory, never their own.

They could have lived a luxurious lifestyle, but they lived frugally yet comfortably on far less than the average household income. They made any evidence of their wealth almost invisible.

On observing the husband making yet another unnecessarily frugal decision, when the selection of the upgraded option could have made their lives much more comfortable, I asked the question, "Dad, why don't you and Mum spend more on yourselves? Why not enjoy more of life's luxuries?"

Two decades later, his simple yet life-changing answer is still ringing in my ears: "Charity is our luxury."

Appeal

It's now time to return God's tithe and give the Promise offerings, which we are encouraged to preplan and set aside as a percentage of our income this week. Let's each prayerfully consider what luxuries we enjoy—large or small—and decide to sacrifice some or all of them for the luxury of growing the kingdom of heaven. Thank you for your faithfulness.



Giving Credit

Oswald Chambers wrote a book titled *My Utmost for His Highest*. It has been described as "the most beloved devotional of all time." Chambers' incredible ability to cut to the very heart of Christian living is almost unmatched.

One such example is this insightful statement about our talents and gifts: "We have the idea that we can dedicate our gifts to God. However, you cannot dedicate what is not yours."

It's so easy to think that our gifts, our money, and all that we have belong to us, and then accept any profit, praise, or applause that might come with it, but that's not God's way.

On page 68 of *Prophets & Kings,* Ellen G. White wrote:

> "Raised to a pinnacle of greatness and surrounded with the gifts of fortune, Solomon became dizzy, lost his balance, and fell. . . . Thus it was that the temple of Jehovah came to be known throughout the nations as "Solomon's temple." The human agent had taken to himself the glory that belonged to the One "'higher than the highest," (Ecclesiastes 5:8). . . . Man cannot show greater weakness than by allowing men to ascribe to him the honor for gifts that are Heaven-bestowed."

Let's find rest and peace today in the joy of giving full credit where it is always due—to God our Creator, Sustainer, and Redeemer.

Appeal

As you return God's tithe and give your Promise offerings today, say a prayer to God to thank Him for giving you your talents, gifts, and money, and ask Him to guide you as you seek to be a faithful steward of it all.



Financial Peace

The names of Latimer and Ridley are tied together in history because they were tied to the same stake to be burned as martyrs on October 16, 1555. On the evening before Ridley's execution, a friend offered to stay by his side all night to comfort him, but Ridley politely declined his offer, saying, "God willing, I plan to sleep as quietly tonight as ever I did in my life."

How could Ridley have such peace when he was about to lose literally everything on earth, including his life? And why are some rich, healthy people so stressed while some of the poorest enjoy deep peace?

As we get more life experience, we begin to understand that peace is not the absence of problems; it's the *presence* of God. Ultimately, true peace doesn't rely on externals but internals.

Perfect health is not required. Great wealth is not required. Fairy-tale relationships are not required.

We find peace when we find God. As Paul wrote in Philippians 4:6, 7, "Do not be anxious about anything, but in every situation, by prayer and petition, with thanksgiving, present your requests to God. And the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus" (NIV).

Are you looking for peace? Look for God first, and you'll sleep well.

Appeal

It's now time to return God's 10% tithe and give the Promise offerings, which we are encouraged to preplan and set aside as a percentage of our income this week. Are you seeking financial peace? Being faithful to God in tithe and offerings can give you a deep peace that passes understanding. Thank you for your faithfulness.



Sabbath 32 · August 8, 2026

Compassionate Capitalism

Here's a question: As Christians living in money-powered, increasingly capitalist societies, how can we be productive members of society whilst still being Christlike, selfless servants to all people?

Have you heard the term compassionate capitalism? It's been used in various ways, but it holds the key to answering our question above when rightly implemented.

Compassionate capitalism isn't a new concept. Four thousand years ago, Abram was told in Genesis 12:1–3 that he would be greatly blessed by God. Why was God giving Abram the blessings? So that he could be a blessing to all. Abram was blessed to be a blessing—that's compassionate capitalism right there.

And two thousand years ago, Jesus encouraged His followers to share their profits. In Luke 6:38, Jesus said, "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" (NIV). Ever since Jesus spoke these words, His true followers have sought to live by them.

In 1 Timothy 6:17–19, the apostle Paul commanded the rich—who were often capitalists by word and action—to "be rich in good works, ready to give, willing to share." Compassionate capitalism is simply us reflecting the creativity, generosity, and love of God. It is following God's will.

Whatever your situation, an essential key to bridling self-centered, capitalist tendencies is to give compassionate service to others.

Appeal

It's now time to return God's tithe and give the Promise offerings, which we are encouraged to preplan and set aside as a percentage of our income this week. Let's ask God to help us always be compassionate as we faithfully manage the many blessings He has given us. Thank you for your faithfulness.



Survivor's Guilt

Every tragedy has victims and survivors.

Maybe your taxi was late, causing you to miss the plane that crashed and killed everyone on board.

Maybe you live on a hill, safe from the flooding that destroyed all the homes that you can see, day after day, from your front yard.

Maybe a week after the storm, you fall to your knees in tears as you mow the lawn of your perfectly pristine home while viewing the rubble where your neighbor's house once stood.

Maybe you moved your family to another country just before a war broke out in the country you moved from..

Surviving a tragedy or a traumatic event can cause us to believe that we've done something wrong because we were unharmed when others were hurt or killed. Survivor's guilt is real. In a world where violence is common and natural and man-made disasters are so prevalent, what should the Christian survivor's response be?

If you feel blessed, even unfairly blessed, I encourage you to praise God for your blessings and then pass them on. Feed, clothe, visit, shelter, and love the victims and their families. As Jesus said in Acts 20:35, "It is more blessed to give than to receive."

You survived for a purpose. Go out in God's strength and fulfill that purpose.

Appeal

As you gratefully return God's 10% tithe and give your offerings today, consider ways to minister to people who may not feel as blessed as you are. Find someone who has suffered from a great loss and give them the comfort that God gave you in your times of loss. Thank you for your generosity.



Giving While You're Living

Have you ever heard the wise saying, "Do your giving while you're living, so you know where it's going"?

It's good to leave money and investments to your family and God's work when you die, but God also calls us to give generously while we're alive.

Maybe you have heard about contested wills, where greedy beneficiaries ignore the wishes of the deceased. Or stories of mission-minded Christians who die and their estates are squandered by beneficiaries who just wanted another luxury holiday, another rental property, or some other self-focused acquisition.

As followers of Jesus Christ, we must seriously consider what He would have us do with His assets that He has entrusted us to manage, in both life and death. Should we leave them to our children, the church, or another entity? Is there a right way to divide God's assets?

And related to this, should we hold tightly to our assets *until* we die, when they're completely useless to us anyway? What would Jesus do?

In the book *Counsels on Stewardship*, Ellen G. White wrote, "Dying legacies are a miserable substitute for living benevolence. The servants of God should be making their wills every day, in good works and liberal offerings to God" (p. 326).

So, let's hear that wise saying again, "Do your giving while you're living, so you know where it's going."

Appeal

As we now return God's tithe and give our Promise offerings, let's remember that God is the Owner of everything and that, each day we are living, He invites us to be faithful stewards of all His gifts. Let's do our giving while we're living, so we know where it's going. Thank you for your faithfulness.



Sabbath 35 · August 29, 2026

Longer Tables

An unknown author once wrote, "If you are more fortunate than others, build a longer table, not a taller fence."

What a beautiful and powerful statement! Write it down and seek to live it in your daily life. I'll repeat it: "If you are more fortunate than others, build a longer table, not a taller fence."

When God blesses us, it's easy to focus on protecting and defending our blessings with fences, but the Bible teaches us that, like Abram in Genesis 12:2, we are blessed to be a blessing. We are blessed so that we can extend our tables—and then watch as God refills our pantry so that we can do it all again!

Remember 2 Corinthians 9:6, 8: "He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. . . . God is able to make all grace abound toward you, that you, always having all sufficiency in all things, may have an abundance for every good work."

Jesus loved long tables. He loved to share His food with as many people as possible, sometimes five thousand friends at a single meal! If you're seeking wisdom on extending your table this year and want to be incredibly blessed in the process, read His hospitality guidelines in Luke 14:12–24.

We don't have time to discuss all the proven benefits of hospitality, but in summary, longer tables bring longer health, friendships, and life. Enjoy!

Appeal

As Acts 20:35 says, it truly is "more blessed to give than to receive." God has blessed the Seventh-day Adventist Church with a system of giving that is a great blessing to us and others. It's now time to return God's 10% tithe and joyfully give our Promise offerings too. Let's thank God for the beautiful privilege of sharing His blessings with others today.



The Giving Trade

Famous authors are often quoted, but we rarely hear from their spouses. An exception is James White, the husband of the world's most-translated female author, Ellen G. White.

James was also a writer, teacher, and preacher who left us a legacy of wisdom, including this simple but powerful statement about the art of giving: "Giving is a trade, to be learned just as well as any other trade" (*Review and Herald*, Feb. 17, 1903).

One thing we can learn by listening to people's stories about their charitable giving is that money is often easier to make than to give away wisely. Wise and cheerful giving certainly is an art and a trade that must be learned because the skill doesn't come naturally.

Many regular givers have felt the sting of donating to a cause that looked legitimate but later proved to be a waste. We've given via channels that seemed effective, but later learned of systems that can make our giving dollars go even further. We can learn from our mistakes, but we can also learn from our mistakes and, just as importantly, the skills of others.

Let's treat our giving as a God-guided trade as we seek to faithfully and cheerfully manage His resources.

Appeal

As we now return God's tithe and give our Promise offerings to His church, we can be grateful for the robust and worldwide money management system that God has given to the Seventh-day Adventist Church. From our local church treasurer to the auditors and finance managers, God has blessed us with a fine team of faithful stewards to carefully and prayerfully manage the collection and use of our gifts to God.



Sabbath 37 · September 12, 2026

World Mission Fund (Unusual Opportunities)

Our heavenly Father works in wonderful ways to open doors to spread His message of love and faith around the world, and our offerings are shared to meet the needs of many new ministries.

But have you ever wondered what happens when carefully planned evangelistic meetings are successful way beyond expectations? Suddenly, existing churches overflow, and new churches must be built, rented, or purchased—fast. But that costs money beyond the planned amount the church had set aside before the evangelist meetings began. How can the church provide the local church buildings, Bibles, leadership training, and more so that new believers can grow spiritually?

God has impressed the church to make a way to prepare for the unexpected by establishing the Unusual Opportunities Fund, whose resources may be used when such unexpected blessings come to God's people. If your territory has adopted the Combined Offering Plan, a portion of all your regular and systematic unassigned offerings will be allocated to the World Mission Unusual Opportunities Fund. But if, in addition to your tithes and Promise offerings, you want to do more for the mission of the church, you can give directly to this fund so that the church is ready when God says yes to our prayers. Together, we can make giant leaps for mission.

Appeal

The Seventh-day Adventist Church's system of tithes and offerings is a powerful way for us to unite in God's worldwide mission. Alone, our offerings don't go far, but together, we are changing the lives of millions of people. As you return your tithe and Promise offerings, let us put our desires last and God first.



Sabbath 38 · September 19, 2026

Love Gives

It sticks out like a swollen, bandaged thumb. It's as plain as the nose on your face. It's obvious, evident, plain, visible, as clear as day, and cannot be hidden. But I didn't see it.

Anyone with a simple grasp of written language sees it. It's unmissable, and it's absolutely foundational to the Christian faith. I'm still unsure how I overlooked this two-word truth for so long.

I've spent years studying and sharing about faith, finances, and generosity, yet I still missed it. Maybe I overcomplicated it or skipped right over it, but it was staring me in the face right there, under my nose, in black and white. Nothing could be clearer. But I still didn't see it.

It's embedded at the start of the Bible's most famous verse: John 3:16. Millions, maybe billions, of people have memorised it. I've heard five-year-old children say it and probably understand it. I've been able to recite this verse myself for more than forty years, and I've recited it regularly, yet it might as well have been invisible to me. I just didn't see it.

Then, one day, there it was.

"For God so *loved* the world that He *gave*. . ."

It's simple.

Love gives.

Appeal

As we return God's 10% tithe and give our Promise offerings today, remember that these gifts are our love response to the One who loved us so much that He gave. Yes, love gives—that's what it does. Let's give today because of our love for God and His work. Thank you for giving.



Timeless Truths

An elderly man once said, "Most of the wisdom that people know when they're 70 can't actually be put into words." One of the joys of aging is that, over the years, we can see a build up of evidence for certain timeless truths.

Truths such as:

- "Prevention is better than a cure."
- "Money can't buy happiness."
- "Every meal either harms or heals you."
- "God's ways are the best ways always."

We usually hear these truths in our youth, but they seem too unbelievable or countercultural to be accurate, so we decide to live in the opposite direction for a time, just to test the truths. After a time, we realise that they really are true and that living by the truth can set us free.

But sometimes, these timeless truths seem to go against all common sense. For example, "It is more blessed to give than to receive." Really? Hadn't the author ever sat around a sparkling Christmas tree waiting to receive an expensive gift? No, they hadn't. It was actually the Christ of Christmas who said it in Acts 20:35.

After decades of observing life, older Christians will tell you that there is overwhelming evidence that it's not what we hold but what we share that makes us rich.

It truly is "more blessed to give than to receive."

Appeal

As we return our tithe and offerings to God today, let's thank Him for the timeless truths in the Bible and for His Holy Spirit of Truth, who guides us and provides for our needs.



Sabbath 40 · October 3, 2026

Sheep-Walking

Sheep are intelligent animals, yet they're known for instinctively following the other sheep around them, sometimes all the way to the slaughterhouse!

Even amid the tragic impacts of pandemics, wars, and other disasters, much of the world is still focused on self—consumerism, real estate prices, holidays, and parties. Yes, the world will keep looking to self, but where's my focus? Should I just sleepily follow the world, or should my mind be awake and focused on something greater?

In 1 John 2:15, 16, we read, "Do not love the world or anything in the world. If anyone loves the world, love for the Father is not in them. For everything in the world—the lust of the flesh, the lust of the eyes, and the pride of life—comes not from the Father but from the world" (NIV).

It's so easy just to follow the flock's fears and fantasies, but should followers of Jesus be sleepwalking, or sheep-walking, in the ways of the world? No. We need to wake up.

We're called to live out God's ways of love, care, and compassion. God has raised us to be in the flock but not of the flock, in the world but not of the world, so we can lead people to hope and healing in these challenging times.

As we see in Romans 13:11, "The hour has already come for you to wake up from your slumber, because our salvation is nearer now than when we first believed" (NIV).

Let's lift our eyes above the worries and the ways of this old world. Let's follow the Good Shepherd and help other sheep follow Him.

Appeal

As we now return God's 10% tithe and give our Promise offerings, let's recommit ourselves to turning away from following the crowd into the world's self-centered ways. Let's live generously and gratefully, just as God intended. Thank you.



Sabbath 41 · October 10, 2026

The War Is Real

The modern-day use of trade sanctions against hostile nations isn't new. These trade wars are an ancient and highly effective tactic used to achieve military and political goals. Sanctions stop the flow of needed goods and services to an enemy nation, and they can be as effective as the sieging of cities, the bombing of roads and bridges, and the destruction of factories and warehouses. These actions all focus on cutting essential resources.

Military history clearly reveals that if the enemy's supply lines can be cut, confused, or diverted, then their frontline soldiers will be less able to fight with strength and resources. It's an important, war-winning strategy.

Satan has eyes on the supply line for God's work—you and me. He wants to confuse us about our mission, distract us from our purpose, and tempt us to divert the resources that God has entrusted to us.

Satan uses deception, and sometimes even things that appear to be important purchases or wise investments, to get us to divert God's resources away from His frontline mission work.

Satan doesn't care where we invest God's resources as long as they're not invested in sharing the amazing news of the everlasting gospel with the world.

Appeal

The Seventh-day Adventist Church's system of tithes and offerings is a powerful supply chain that resources God's worldwide mission. Alone, our gifts don't go far, but together, we are changing the lives of millions of people. As we give today, let's each consider if there is any way that we are hindering God's work by limiting the resources available to the frontlines of the war. Thank you for your faithfulness.



Sabbath 42 · October 17, 2026

Carefully and Prayerfully, but Not Fearfully

In Matthew 14:27, Jesus said, "Be of good cheer! It is I; do not be afraid" (NKJV). Believing Jesus, Peter soon found himself in the middle of the stormy sea, standing on nothing but water!

But just moments into his faith journey, he took his eyes off Jesus, saw all the dangers surrounding him, and began to sink in fear. How easy it is to be like Peter—from faithful to fearful in a moment.

We often fear because we're overfocusing on temporary securities, like finances, careers, investments, health, or even our lives. Yes, we must manage these things faithfully, but Jesus tells us not to worry or fear.

When fear starts rising, we are invited to dive into our Bibles; fix our minds on Jesus, His promises, and our eternity with Him; and let the fear melt away like frost in the morning sun. When we study God's perfect love, it casts out all our fears.

The Bible clearly explains that calamities will happen on earth. Jesus foretold these terrible things before they happened so that our faith would be strengthened when we see them happening.

In times of crisis—with our health, finances, or other losses—let's move forward carefully and prayerfully, but not fearfully.

Appeal

It's now time to return God's 10% tithe and give the Promise offerings that we are encouraged to set apart from our income during this past week. What a joy it is to know that God is our Provider and that He is faithful, even in the most challenging times, to care for our needs. Thank you for your faithfulness today.



Sabbath 43 · October 24, 2026

Cliff-Hanger

If you had to hang from a rope over a frighteningly high cliff and were given a choice between two ropes—a thin, frayed one or a scientifically engineered, strong one—which rope would you place more faith in? It's scary either way! But I think you would choose the strong rope.

And would you rather step off the cliff with a lot of faith in the thin rope or a little faith in the strong rope?

Ultimately, it wouldn't matter how much faith you had because your safety doesn't rely on your level of faith; it relies on the strength of the rope. Faith is only as good as the object or person that we have faith in.

God gives us skills and talents and encourages us to use them wisely, but never to hang our whole weight on them or even have faith in them.

Our well-honed skills, proven strategies, time-tested programs, and maybe even our track record of successes are a great blessing, but God calls us to have faith in Him, not our abilities. Compared to God's strength and support, even at their best, our skills and talents are just a thin little rope.

What sort of rope have you been placing your faith in this week?

Appeal

It's now time to return God's tithe and give Him our regular and systematic Promise offerings. What a privilege it is to know our awesome God and believe that whatever our situation is when we have faith in Him, He will save us and hold us tight.



Sabbath 44 · October 31, 2026

Giving While You're Living

What a privilege it is to return to God some of the many blessings He entrusts to us. Throughout our lives and at our death, we can give generously to God's work and thereby acknowledge Him as the Giver of all good things.

Sadly, many well-meaning people hold on to assets and investments above their needs until the day they die. And then, often before the grave flowers have even wilted, family members phone the lawyers to find out, "How much did I get?" How tragically sad this is.

If we genuinely believe that *all* we own is God's, then why does it all somehow become our children's on the day we die? Death doesn't remove God's ownership nor our responsibility to be faithful stewards.

We each have ample opportunity to give generously to God and our families and be incredibly blessed in the process. So why would we leave our giving until it's too late? Would a faithful steward leave God's assets to be spent on the unknowable desires of the next generation or, worse still, on family arguments and legal fees?

So, what's the solution? Do your giving while you're living, so you know where it's going.

In 2 Corinthians 9:6–8, God gives us this beautiful promise, "He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver. And God is able to make all grace abound toward you, that you, always having all sufficiency in all things, may have an abundance for every good work."

Appeal

As we now return God's 10% tithe and give our Promise offerings, let's give with a grateful and cheerful heart. God has already blessed us in our lives, and now we can show our thankfulness by returning these gifts to Him.



Sabbath 45 · November 7, 2026

One Mission

More than twenty-two million people from every walk of life call themselves Seventh-day Adventists. Standing side by side, with our arms outstretched and hands joined, we could form a globe-circling human chain reaching from Sydney to Auckland to Santiago to Buenos Aires to Johannesburg to Perth and right back to Sydney!

From the poorest of the poor to multibillionaires, from people on life-support machines to Olympic athletes, Adventists wear every skin color and worship God in more than 900 languages. We are as multicultural and diversely assorted as any group of people on earth, yet we are also one.

Our unity is found in Jesus Christ, the One who prayed in John chapter 17 that His followers would also be one. He wants us to be united in joy (verse 13), in mission (verse 18), in truth (verses 14, 17, 19), in witness (verse 20), in glory (verse 22), and in love (verse 26).

One way that we do this is by faithfully stewarding His global tithe and offering system. Together, we unite our gifts to God, and He uses them to support and grow His work across the planet.

Appeal

Our tithe and offerings today, as always, are given to God through the church, not to the church to meet its needs. All our giving is a love response to God, and He asks us to show our love by giving to Him and His work through His church. Thank you for faithfully giving to God's global mission through your tithe and offerings today.



Sabbath 46 · November 14, 2026

Unsung Heroes

Global Mission pioneers are some of the unsung heroes of the Adventist mission. Around the world today, hundreds of these dedicated laypeople are entering new areas and reaching previously unreached people groups to start new Seventh-day Adventist congregations.

Many of the places they go are areas where the church has struggled or never succeeded in the past, but no one has told the pioneers that it can't be done.

Living on a modest stipend, they move into these communities and put Christ's method of ministry into practice. They mingle with the people, working alongside them in the rice fields or playing soccer with children in the city. They show sympathy, meet practical needs, and earn the confidence of those they serve. Then, they invite them to follow Jesus.

Like Jesus, these pioneers immerse themselves in the communities they serve. They sacrifice their time and efforts to live simply and bring others into a loving relationship with God.

And it is to support them that the church has the Annual Sacrifice Fund. If your territory has adopted the Combined Offering Plan, a portion of your regular and systematic offerings will be allocated to this fund. In addition to that, once a year, members around the world are invited to sacrifice another portion of their income, besides their tithe and Promise offerings, and send that portion to this fund.

Just as God has called these Global Mission pioneers to give up so much to serve Him, He calls us to sacrifice too—even if we remain at home.

Appeal

This is one of the ways we may sacrifice and unite in God's worldwide mission. Alone, our gifts may not go far, but together, we are transforming lives across the globe. As you return your tithe and your regular systematic offerings, you can be sure that God is using your gifts to change lives for eternity. Thank you.



Sabbath 47 · November 21, 2026

God's Megaphone

Like Noah, Elijah, and John the Baptist, Seventh-day Adventists have been assigned one of the most exciting missions ever. We are the forerunners—those appointed to announce the soon-coming King. And what's our cry? In its purest form, the three angels' messages of Revelation 14 loudly proclaim, "The greatest rescue event in the history of our planet is soon to take place. Be ready!"

The original Greek words describing the loud voice with which these messages are given basically describe a megaphone. That's us, God's megaphone of love!

The Adventist movement has been entrusted with the privilege of being used by the Holy Spirit to tell the world. We are called to humbly, yet loudly, announce Christ's return through loving acts of kindness, person-to-person sharing, evangelistic campaigns, media ministries, centers of influence, humanitarian services, schools, hospitals, and the list goes on.

John the Baptist prepared the way for the Lord by announcing the soon coming of Jesus, calling people to repentance, and helping them to prepare their hearts and characters for Jesus' arrival. So, too, today, those who keep the commandments of God and have the testimony and faith of Jesus Christ have been invited to be the forerunners who loudly and clearly announce the soon arrival of Jesus.

Appeal

The Seventh-day Adventist Church's system of tithes and offerings is a powerful supply chain that resources God's worldwide mission to announce the three angels' messages. Thank you for revealing your love for God and everyone through your faithful giving today.



Sabbath 48 · November 28, 2026

Old, Poor, and Alone

He was surviving the pains of old age, living on a meager income alone in government housing. He'd read a book on stewardship and wanted me, the author, to visit with him. The only reason he gave me to visit was, "I just want to tell you something."

I delayed the visit because I knew in my heart that he'd just ask me for money, but I arranged an appointment anyway, secretly hoping that he wouldn't be home.

After chatting about his old furniture and how he budgets every coin into separate containers to try and pay his bills, he got to the point. He began, "I just want you to know how much your book about material blessings challenged me."

"Really?" I said. I was surprised that a book on affluence, written for wealthy Christians, would have had any impact on a poor old man living alone.

"Yes. I've always returned a 10% tithe to God, but a few years ago, I set a goal to give a regular second 10% of my income for mission projects, and I recently reached that goal. But while reading your book, God convicted me to give a third 10% for mission. I just wanted to let you know that I'm nearly at 30%, and God is blessing me so much!"

The tears of joy in his eyes reflected the tears of conviction in mine. He's not old, poor, and alone. He's looking forward to his new pain-free body, rich in the Lord and truly part of God's family.

As I walked back to my car, I asked God to forgive me for hesitating to visit him, for judging his heart by his circumstances, and for being too selfish with the material blessings God had given to me.

Appeal

As we now return God's 10% tithe and give our Promise offerings, let's each consider how God is convicting us to prayerfully and systematically set aside a greater percentage of our income for His mission of saving the lost.



Sabbath 49 · December 5, 2026

Fundraising or Faith-Raising?

Somebody once said, "If you take care of the pennies, the pounds will take care of themselves." It's a sound piece of financial advice that crosses cultures and currencies. When we faithfully care for small amounts of money, we will have enough for the bigger expenses.

It's also a good guide for people who manage the funds entrusted to churches and ministries. They're also expected to be faithful stewards of every penny that comes into or passes through their hands on its way into God's work.

But what if leaders have been faithful, even with the pennies, but there still aren't enough pounds to do all God has called them to do? Should they use the best fundraising techniques and tools to get more money for ministry?

Yes, proven fundraising methods and technologies are very helpful. Still, as important as they are, there's also a more sustainable and effective fundraiser than simply creating highly polished and well-crafted fundraising appeals.

Faith-raising is the key that unlocks God's accounts, which are managed by His stewards. When we hear firsthand stories and testimonies of God's faithfulness to others and then test His promises and experience His blessings, our faith and giving increase.

If you take care of the faith-raising, the fundraising will take care of itself.

Appeal

As we now return God's 10% tithe and give our Promise offerings, let's test His promises, just as He invites us to. Let's remember the ways He has blessed us, and at every opportunity, let's raise each other's faith by sharing our testimonies about God's goodness and faithfulness.



Sabbath 50 · December 12, 2026

Watch Out!

Colombian drug dealer Pablo Escobar was the leader of a cartel that controlled up to 80% of the world's cocaine sales. His brother Roberto was one of the cartel's accountants and author of the book *The Accountant's Story: Inside the Violent World of the Medellín Cartel*. In the book, Roberto reveals, "Pablo was earning so much cash that each year we would simply write off approximately 10 percent of our money because the rats would eat it or it would be damaged beyond use by water and dampness." Some sources claim that Escobar's annual 10% "tithe for the rats" was more than a billion dollars!

Jesus once said, "Do not lay up for yourselves treasures on earth, where moth and rust destroy" (Matthew 6:19). I think Jesus might have known a few greedy people in His day. Luke 12:13–21 tells Jesus' parable of the rich fool, and it's not pretty: "Someone in the crowd said to him, 'Teacher, tell my brother to divide the inheritance with me.' Jesus replied, 'Man, who appointed me a judge or an arbiter between you?' Then he said to them, 'Watch out!'" (verses 13–15, NIV).

Jesus' urgency makes it sound like the crowd is about to be squashed by an out-of-control bus. It's like Jesus has just seen a raging bull running at them, and He yells, "Watch out! Run for your lives!" He's giving a severe warning here: "Watch out! Be on your guard against all kinds of greed; a man's life does not consist of the abundance of his possessions."

It has been said that the earth provides enough to satisfy everyone's need but not everyone's greed. Let's watch out and be on our guard against *all* kinds of greed.

Appeal

As we return God's tithe and give our Promise offerings today, let's ask God to search our hearts to see if there are any greedy ways inside us, and then to lead us in His everlasting ways.



Sabbath 51 ·December 19, 2026

Eternity in Our Hearts

"Will what I do today make a difference in eternity?"

This question challenges us to rethink our plans for today and every day. We need to prioritise the time and blessings that God has entrusted to us in a way that will bring Him glory and praise forever.

As followers of Jesus Christ, we can know with absolute certainty that our years here on earth are just a fleeting, troubled start to a beautiful eternity. As the apostle John penned so encouragingly, "I write these things to you who believe in the name of the Son of God so that you may know that you have eternal life" (1 John 5:13, NIV).

Did you see that? We can know that we will live forever . . . and ever and ever. What a promise!

All we need to do is accept it. By accepting God's offer, we become free to make eternity-effecting choices about our relationships, careers, education, spending, and giving.

We can all live our lives for eternity—starting today!

Appeal

As you return God's tithe and give your Promise offerings at the end of this year, please ask yourself, "Will my plans for today, for next year, truly make a difference in eternity?" God is inviting us to worship Him by setting up a regular and systematic giving system that shows our gratitude for His blessings. Through faithful stewardship, we can make a difference for eternity. Thank you for your faithful giving today.



Sabbath 52 · December 26, 2026

Planning Our Giving in 2027

Systematic Benevolence is a method of returning tithe and offerings that focuses on intentionally and systematically dedicating a percentage of our income to God's essential mission work at home and around the world.

As we look to the new year ahead and consider all that God has already done for us through Jesus and all the blessings He gave us in the year now ending, let's each prayerfully reconsider our giving.

Has God prospered you in the year that is ending now? Would you like to learn how to trust Him more and depend more on Him? After faithfully returning the 10% tithe to God, you are invited to increase the percentage of your income that you regularly give as Promise offerings. What about increasing it by one, two, five percent, or more?

Appeal

What percentage of your income is the Lord inviting you to commit as your Promise offerings, besides tithe, during the next year? As we make that commitment in His presence, let us worship Him with tithe and our Promise offerings on this last Sabbath of the year. Let us put ourselves last and God first!

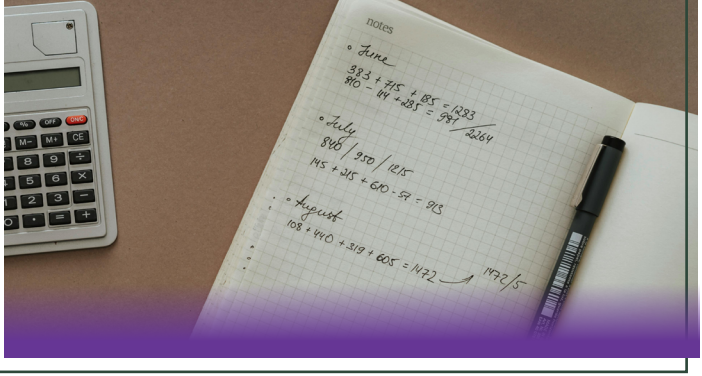


What is the Promise Offering?

"But this I say: He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver" (2 Corinthians 9:6, 7).

"Promise" is a name used for regular and systematic offering (different from spontaneous offerings), in which:

- It is considered as important and binding as tithe (Malachi 3:8–10).
- The system is proportional.
- It is given as a percentage or proportion of the income (Deuteronomy 16:17; 1 Corinthians 16:1).
- The worshipper chooses the percentage of the income that will be regularly given as "Promise" (any percentage is valid).
- The regularity of giving is determined by the regularity of the blessing which is received (the income).
- It should be given after any income (Proverbs 3:9).
- It is not expected when there is no income (2 Corinthians 8:12).
- The worshipper offers it immediately after the tithe, and before any other expense is met or giving is done (Proverbs 3:9; Matthew 6:33).
- Regularity, percentage, and period of validity must be previously "vowed," "promised," or "purposed" by the worshipper (2 Corinthians 9:7).



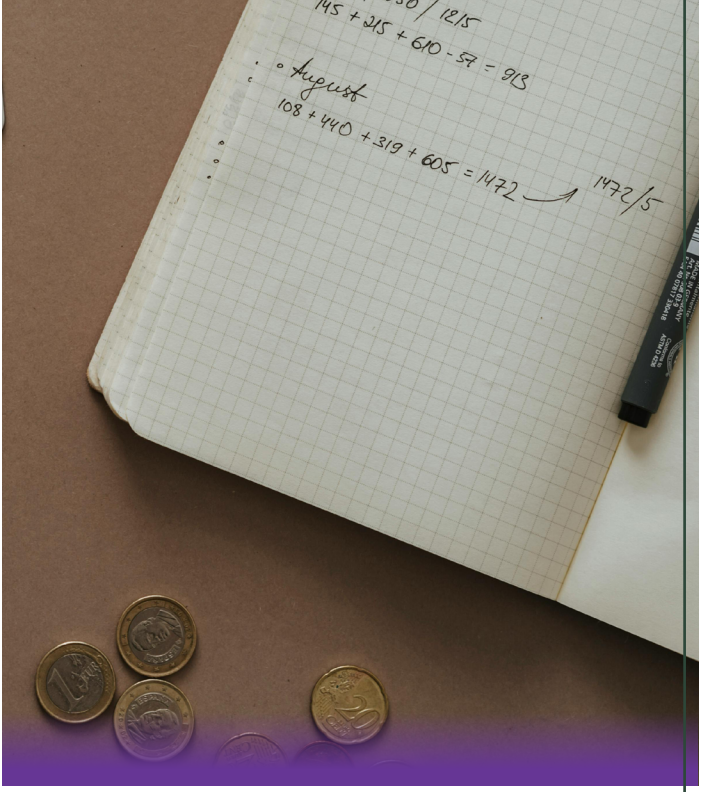
Comparing Tithe, Promise, and Special Offerings

"'Will a man rob God? Yet you have robbed Me! But you say, "In what way have we robbed You?" In tithes and offerings. You are cursed with a curse, for you have robbed Me, even this whole nation. 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 3:8–10).

In Malachi 3:8–10, tithes and offerings are clearly placed under the same system. This implicitly suggests at least three similar characteristics for both tithes and offerings: (1) regularity (according to the income), (2) proportionality (a proportion of any income), and (3) delivery (brought to the storehouse).

Ellen G. White also agrees that tithes and offerings are under the same system. She alludes to the fact that this system includes the concept of also giving offerings as a proportion of the income: "In the Bible system of tithes and offerings [both under the same system] the amounts paid by different persons will of course vary greatly, since they are proportioned to the income (*Counsels on Stewardship*, p. 73).

In another quotation, she says that this offering, along with the tithe, is not spontaneous or voluntary, but is part "of our obligation." This thought is in line with Malachi 3:8–10, which states that not bringing that offering is viewed by God as dishonesty. She writes: "This matter of giving is not left to impulse. God has given us definite instruction in regard to it. He has specified tithes and offerings as the measure of our obligation. And He desires us to give regularly and systematically (*Counsels on Stewardship*, p. 80).



Features/Offerings	Tithe	Promise	Special (Spontaneous) Offering
Regularity	Determined by the frequency of one's income	Determined by the frequency of one's income	Sporadic.
System	Proportioned to the income	Proportioned to the income	According to the impression of the feeling or heart
Mandatory	Lifelong	Lifelong	Circumstantially (when prompted by the Spirit)
Percentage	Predetermined by God (10%)	Chosen by the worshiper (___%)	N/A
Possibility of Percentage Adjustment	No	Yes	N/A
Delivered to	Storehouse	Storehouse	Place chosen by the worshipper
Final Recipients	Local, regional, and international range	Local, regional, and international range (suggested)	Chosen by the worshipper



The Three Offering Plans

Combined Offering Plan

The Combined Offering Plan was voted as the General Conference promoted and recommended offering plan at 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% for the local church; 20% to the General Conference for mission funds, and 20–30% for mission work in the local field. Divisions making use of this plan currently include: ECD, ESD, EUD, IAD, NSD, SAD, SID, SPD (Island Fields), SSD, SUD, WAD, and MENAUM. Learn more about this plan here: https://stewardship.adventist.org/combined-offering.

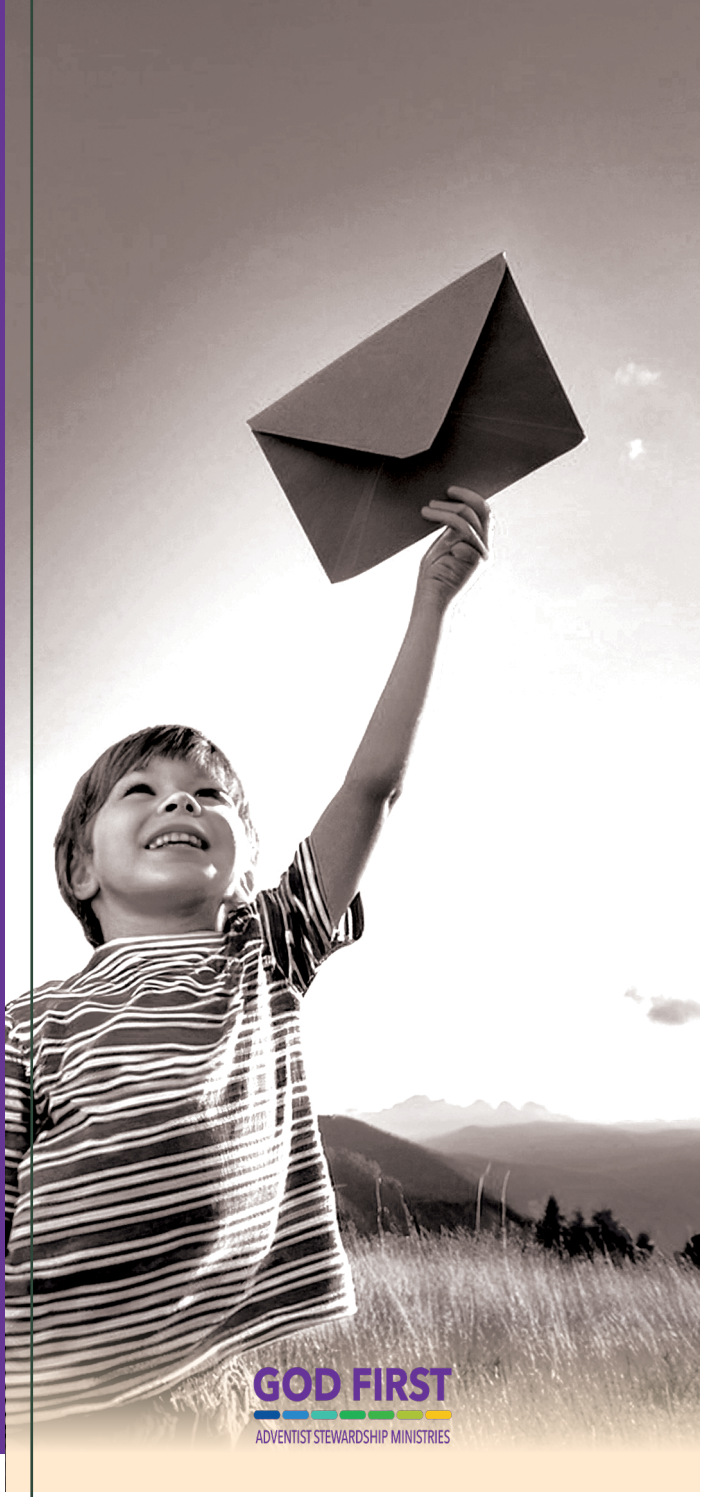
Calendar of Offerings

In the Calendar of Offerings, the original option, different destinations for offerings are promoted each Sabbath during the worship service following the approved calendar of offerings as voted by the General Conference committee every year. A calendar of the weeks of each year is drawn, with certain offerings designated accordingly. About 26 Sabbath offerings are assigned to the local church, and the others are allocated between the other levels of church organisation or designations in the local field. All loose offerings (not in marked envelopes) will go to the offering of the day. There are six Special Offerings days for particular ministries. Divisions ascribing to this plan currently include the Israel Field, SPD, TED.

Personal Giving Plan

The Personal Giving Plan organises the financial needs of the church into three categories (roughly the same three categories covered by the Combined Offering Plan) and offers a suggested percentage of the member's income to be dedicated to them. They are:

- **Local Church Budget (3–5%)**, which would include utilities, maintenance, insurance, school operating expenses, children's magazines, teaching supplies, staff salaries, bulletins.
- **Conference Advance Budget (1–2%)** for Christian education, local evangelism, Vacation Bible School, summer camps, union magazines, etc.
- **World Budget (1–3%)** to support the global mission needs of the church as promoted in the approved Calendar of Offerings. Sabbath School offerings are received and treated the same way as in the Calendar of Offerings plan. This plan also makes provision for giving toward special projects. The NAD currently ascribes to this plan.


GOD FIRST
ADVENTIST STEWARDSHIP MINISTRIES