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

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

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

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

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

Michael Anthony Harpe, director Stewardship Ministries

North American Division of Seventh-day Adventists







Dear Presenter,

Thank you for your willingness to share the offering appeals with your local congregation. It is a wonderful and gratifying responsibility. How you present these readings will determine how effective they are. Here are some suggestions to consider before you share:

Pray: Pray for the power of the Holy Spirit. Pray that God will use your words to speak to the hearts in the congregation.

Practice: Read over the appeal at least three times to familiarize yourself with it. Read slowly and clearly. Underline or highlight key words to be emphasized during the reading. Strive to share these readings with excellence.

Prepare: Sometimes materials for special days are sent to your local church to distribute or present along with the appeal. Determine how they can be used most effectively.

Personalize: If you have a personal experience that you think will add strength to the appeal, please share it. People connect with others through stories.

Present with Passion: A presentation can have all the above elements, but without passion, it may not stir the hearts of the hearers. Ask God to fill your heart with His Spirit so that you can present the appeal with spirit and truth.

May God richly bless you and speak through you as we take this journey together in 2025.

-North American Division Stewardship Ministries

The Texas Conference offering appeals originated from the North American Division Stewardship Ministries' Offertory Readings. Please find additional resources at TexasAdventist.org/Stewardship.







Marcos Bomfim, General Conference of Seventh-day Adventists
Michael Harpe, North American Division of Seventh-day Adventists
Cynthia Huskins, Atlantic Union of Seventh-day Adventists
Paul Musafili, Seventh-day Adventist Church in Canada
Emmanuel Asiedu, Columbia Union of Seventh-day Adventists
Jermaine Jackson, Lake Union of Seventh-day Adventists
David VandeVere, Mid-America Union of Seventh-day Adventists
Mark Remboldt, North Pacific Union of Seventh-day Adventists
Stephen Mayer, Pacific Union of Seventh-day Adventists
David Long, Southern Union of Seventh-day Adventists
Tony Anobile, Sr., Southwestern Union of Seventh-day Adventists
Don Lloyd, Guam-Micronesia Mission of Seventh-day Adventists









Melvin Santos serves as the vice president for Administration and Stewardship director for the Kansas-Nebraska Conference of Seventh-day Adventists. He is also the author and presenter of the Discipleship Master Plan: A Disciple-making Strategy for Churches and Conferences. At a young

age, he was greatly influenced by the teachings of Mel Rees, a former General Conference of Seventh-day Adventists Stewardship director.

Santos is passionate about establishing discipleshipdriven churches and maximizing every member's ministry potential and effectiveness as a lay minister. He also enjoys mentoring and training pastors and church leaders around the country.

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

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







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

- Local Church Budget: 3-5 percent
- Texas Vision (Conference Offering): 1–2 percent (Lake Whitney Ranch, academy worthy student aid, new church and school building projects)
- World Budget: 1-3 percent

Visit personalgivingplan.com to see a more extensive breakdown for each category.

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

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







Calendar of Offerings – NAD 2025	Special Offerings		
	January 11	Religious Liberty	
	February 8	Adventist Television Ministries Evang	elism
	March 8	Adventist World Radio	
	April 12	Hope Channel International, Inc.	
	May 10	Disaster and Famine Relief	
	June 14	Women's Ministries	
	July 12	General Conference Session Offering: Digital Strategy for Mission	
of	August 9	Christian Record Services	
Calendar	September 13	World Budget Emphasis: Radio Ministries	
	November 8	World Budget Emphasis: Annual Sacrifice	
	December 13	Adventist Community Services	
	Thirteenth-Sabbath Offerings for 2025		
	First Quarter	Northern Asia-Pacific Division (NSD)	
	Second Quarter	Southern Asia-Pacific Division (SSD)	
	Third Quarter	Southern Africa-Indian Ocean Division	(SID)
	Fourth Quarter	South American Division (SAD)	
	Summary of Offerings, including number of weeks.		
	Local Church Budget		27
	Texas Vision (Conference Offering)		12
	Union Designated 2		
	North American	Division of Seventh-day Adventists	5
	World Budget	(),	6



Together As One

13th Sabbath Offering

You've heard how everyone in an Amish community comes together for a barn raising. Well, Seventh-day Adventists also have projects where we all pitch in to accomplish a goal. That is the purpose of the 13th Sabbath offering. Every 13th Sabbath, the entire world church focuses on accomplishing a mission goal in one of its divisions. The offering often goes toward constructing a building that will be used for education, evangelism or media outreach. The 13th Sabbath offerings have been used to establish schools, such as Central Philippine Adventist College. A recent offering made a youth camp possible in Belize. The church members around the world join hands in these projects through sacrificial giving. In 1913, the 13th Sabbath overflow amounted to \$474.00. Now, it exceeds a guarter of a million dollars. We call it an overflow offering because it encourages extra giving beyond the usual mission offering. In practice, 25 percent of the 13th Sabbath offering is considered overflow. The rest is more broadly distributed to continue mission work around the globe. You can also give a 13th Sabbath offering anytime by marking it on your tithe envelope. Do you want to be part of something big? You'll be part of a worldwide community expanding Adventist mission work when you give to the 13th Sabbath offering. Remember: our giving funds the mission to finish the work.







Birthday Thank Offering

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

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







Texas Vision Conference Offering

Your local conference is a sisterhood of churches that helps each congregation within its boundaries to accomplish important objectives that are beyond the reach of any one church alone. A Texas Vision offering addresses specific needs as well as a variety of special projects. One-quarter of this offering provides worthy student scholarships for students in grades 9 to 12 at Texas Conference schools. One-half goes toward Lake Whitney Ranch development. The remaining quarter of the offering provides a one-time gift for new building projects by conference churches and schools. These educational and life-changing programs are possible because individual members choose to contribute a suggested amount of 1 to 2 percent of their income to the Texas Vision conference offering.







Local Church Budget

Like every family, the local church has ongoing financial obligations, such as paying for power and heat. Many other expenses, which enable the church to be a light in its community, are not as obvious: children's magazines, Sabbath School Bible study guides, teaching supplies, staff salaries, cleaning services, church school operating expenses, property insurance, worthy student fund, and community outreach. Because these costs must be met month after month, the My Personal Giving Plan recommends that 3 to 5 percent of one's income be set aside for the Local Church Budget. This systematic giving ensures that all share in both the blessings and responsibilities of the local congregation.







Mission Investment Offering

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

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

There are many ways to enter into partnership with God. For example, you might dedicate the money you save using coupons at the grocery store, or you can dedicate the money you save by skipping dessert when eating out. One person picked up aluminum cans that she found on her morning run and gave the proceeds to investment. Every dollar you raise goes to advance Adventist missions overseas. Come up with your own mission investment idea today.







Sabbath School Mission Offering

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

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







World Budget Offering

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

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

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

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







Special Projects Offerings

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







2025 North American Division of Seventh-day Adventists Sabbath School Mission Investment Projects

Mid-American Union

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

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

North Pacific Union

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

Pacific Union

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







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

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

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

Let's ask God to empty us of ourselves and fill us with the Holy Spirit each day of this year so we can do what He wants us to. As we return our tithes, let us remember today's offering focus and give liberally for the local church budget.







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

What shaped this belief? It was our conviction that God doesn't want forced obedience. As Ellen G. White wrote in *Patriarchs and Prophets*, "God desires from all His creatures the service of love—service that springs from an appreciation of His character," (p. 33-34).

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

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

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

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







Melvin Santos, the offertory reading author, shared that when he was young, he was confused about why there was an offering call every worship service. He did not understand why a church that worshipped the God who owns the universe and galaxies would let His people beg for funds. He rationalized that perhaps God could not afford to take care of His children, or maybe He wanted His children to be poor. He also wondered why God didn't just provide for the needs miraculously when He could.

A passage in Psalm 50 helped Santos understand. Verses 12, 14 and 15, NKJV, share, "If I were hungry, I would not tell you; For the world is Mine, and all its fullness. Offer to God thanksgiving, And pay your vows to the Most High. Call upon Me in the day of trouble; I will deliver you, and you shall glorify Me."

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

Let's glorify the Lord by returning our tithes and giving our offerings to support today's offering focus for the local church budget.







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

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

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

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

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

Today, let's not hoard our blessing but instead, let's share it! As we return our tithes, let us give our offerings generously for the Texas Vision conference offering.







Proverbs 3:9-10, NKJV, says, "Honor the Lord with your possessions, And with the firstfruits of all your increase; So your barns will be filled with plenty, And your vats will overflow with new wine."

Melvin Santos, the offertory reading author, shares that shortly after his wedding, he and his bride flew to Berrien Springs, Michigan, to start his seminary classes. He remembers moving into their barely furnished apartment with whatever they could pack in their suitcases. This prompted a shopping excursion.

He was struck by a powerful wave of emotion when they purchased their very first microwave and a set of pots and pans. It was not that he valued the objects themselves, but the realization that they were theirs, collectively. They owned these items as a married couple, together.

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

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

Today, let's be filled to overflowing by giving back to God and sharing our blessings. As we return our tithes, let's remember our local church budget with our offerings.







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

Jesus told Peter in John 21:17, NIV, "Feed my sheep." If Peter were alive today, he would also be using the internet and social media to feed God's lambs. We are living in a time when people are watching TV more than reading books or pamphlets. The average person watches TV for around 2 hours and 51 minutes while reading for no more than 16 minutes and 48 seconds during the average day.

Ellen G. White said this in the November 5, 1914, issue of The Review and Herald: "The circulation of the printed page has come to be a mighty factor in the dissemination of the truths of the third angel's message." If she were alive today, she would point to TV as the mighty factor in preaching the three angels' message.

As you return your tithes, please remember today's offering focus, Adventist Television Ministries. Giving your offerings for this important ministry will help to reach millions of people around the world, spreading the gospel to those who are searching and those who are lost, helping to fulfill the Great Commission.







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

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

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

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

Today, let's ask the Holy Spirit to help us give so we can reflect Christ's unselfishness. As we return our tithes, let's remember the local church budget with our offerings.







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

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

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

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

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

Today and through the Holy Spirit, let's participate in Christ's eternal glory by returning our tithes and giving offerings generously. The offering focus for this week is the Texas Vision conference offering.







Melvin Santos, the offertory reading author, shared that several years ago he was studying the motivational factors that drive people. He learned that some people respond to rewards or threats, such as receiving a paycheck or getting fired. Others are motivated by fear and guilt, so they respond to messages that create a fear of losing something if they don't act. A third group of people are motivated by statistical measures and defined goals that provide them with a clear benchmark to strive toward. While studying motivational factors, he discovered that all of these are only short-term, low-level motivators.

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

Ellen G. White shared in *Counsels on Stewardship*, "We belong to God; we are His sons and daughters,—His by creation, and His by the gift of His only-begotten Son for our redemption. 'Ye are not your own; for ye are bought with a price: therefore glorify God in your body, and in your spirit, which are God's" p. 72.

If we gave our offerings to pay for His sacrifice, it would not even come close. We give our offerings to show our love for Him.

As we return our tithes, let's give our offerings in response to Christ's great love for us! Today's offering focus is for our local church budget.





Find the AWR 2025 video and latest offering resources at awr.org/offering

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

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

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

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

As you return your tithes, please consider supporting Adventist World Radio with your offerings.







Melvin Santos, the offertory reading author, shared about visiting a country during a mission trip where the people didn't have as many conveniences or material things as we do in North America. They lived in dilapidated homes where conditions were deplorable. No one owned vehicles, so they walked. Despite their sad situation, the people seemed happy and content with what little they had.

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

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

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

As we return our tithes, let us remember the local church budget as we give our offerings.







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

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

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

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

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

In addition to returning our tithes, our focus for today is the Texas Vision conference offering.







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

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

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

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

Why not ask God to help us manage His gifts as we return our tithes and give our offerings? Today's offering focus is on our local church budget—a necessity for continuing our mission here in our community.







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

Psalm 8:4, NKJV, is humbling. It says, "What is man that You are mindful of him, And the son of man that You visit him?" Why is God the Creator so mindful of us human beings? Of all His creatures, God has uniquely lavished His love on us by sacrificing His Son to redeem us. On top of that, He invites us to join Him in the grand purpose of saving humankind.

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

Let's work together, returning our tithes and giving our offerings, to further God's plans.







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

Jesus quoted the following passage from Isaiah 61:1, NKJV,

"The Spirit of the Lord God is upon Me, Because the Lord has anointed Me To preach good tidings to the poor; He has sent Me to heal the brokenhearted."

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







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

Christ gave solid investment advice in Matthew 6:19-21, NKJV, "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also." In other words, invest your treasures in the kingdom of heaven.

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

To keep pace with the growing needs as God's kingdom expands, He increases the blessings He gives to His children. So, the more faithfully we return, the more He gives. This is the divine partnership God wants His people to understand.

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

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

As we return our tithes, let us also remember today's offering focus and give liberally for the local church budget.







Melvin Santos, the offertory reading author, shared a story from when he was a little boy. He was asked to help collect the offerings with the adult deacons and deaconesses. He wondered how the money reached God. His young, innocent mind tried to process this dilemma. Is there a special place we deposit the money and God sends His angels to pick it up later? Then he learned that the church represents the body of Christ on Earth. So, when we give to the church, we really give it to God by faith.

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

Ellen G. White shares in *Counsels on Stewardship*, "The Lord does not need our offerings. We cannot enrich Him by our gifts. Says the psalmist: 'All things come of Thee, and of Thine own have we given Thee.' Yet God permits us to show our appreciation of His mercies by self-sacrificing efforts to extend the same to others. This is the only way in which it is possible for us to manifest our gratitude and love to God. He has provided no other" p. 18.

Today, let us be a blessing that extends to others. As we return our tithes, let us also give our offerings generously for the Texas Vision conference offering.







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

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

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

As we return our tithes and give our offerings for the local church budget, let us continue to be a point person God can use to support His ministries.







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

ACS responds to disasters of all kinds across the North American Division of Seventh-day Adventists, which includes the United States, Canada, Bermuda, Guam and Micronesia.

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

ACS stands ready to serve those affected by these and other tragedies. ACS volunteers:

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

1 John 3:18, NIV, tells us to love "with actions and in truth."

Today, as you return your tithes, we also ask that you give liberally of your offerings, and we thank you for joining the team that extends a hand of mercy to people in crisis. Together, we are serving communities in Christ's name.







Melvin Santos, the offertory reading author, shared that when his kids were of age to work, it warmed his heart to see them buying gifts for each other for special occasions such as birthdays and Christmas or even for no occasion at all. They received great joy in seeing their siblings' reactions when opening the gifts.

Giving results from two motives—either unselfish love or for personal reward. The gifts exchanged between couples may serve as an example of unselfish devotion. On the other hand, some give gifts out of pressure or obligation.

According to 2 Corinthians 9:7, NKJV, "God loves a cheerful giver." Author Ellen G. White adds that God also looks at our motivation for giving. In her book, *The Desire of Ages*, White shares, "The offering from the heart that loves, God delights to honor, giving it highest efficiency in service for Him. If we have given our hearts to Jesus, we also shall bring our gifts to Him. Our gold and silver, our most precious earthly possessions, our highest mental and spiritual endowments, will be freely devoted to Him who loved us, and gave Himself for us" p. 65.

Today, as we return our tithes and give our offerings, let us reflect our love for God. Today's offering supports our local church budget.







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

Churches in our conference can be that haven and point of contact for people to hear about Jesus. Offerings collected monthly for Texas Vision give opportunities to plant seeds of hope and love.

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

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

Today, let's lay everything at the altar and give our all to God, returning our tithes and giving our funds for the Texas Vision conference offering to plant seeds for God's Kingdom.







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

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

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

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

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

Today, let's fulfill the Great Commission to "Go and make disciples" by returning God's money with our tithes and by giving our offerings to support the local church budget.







Melvin Santos, the offertory reading author, shared that for many years gardening was often a challenge. He said that the vegetable plants he and his wife planted and cared for preferred to die! They never harvested anything. It was very disappointing to them. Every year, they would try again with the same results. Finally, after watching enough tutorials on how to garden successfully, they learned that you need to have the right soil, watering system and care.

By following the recommendations, they were finally able to grow tomatoes, kale and zucchini. They were amazed to see such a big harvest. Gardening then became one of their favorite hobbies in the summer.

One of the things they learned was to plant several dozen varieties of vegetables, not just one kind. Their goal was to produce enough crops so they could share their harvest with their neighbors, a goal they achieved this past summer.

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

Today, let's sow generously as we return our tithes and give our offerings for the local church budget. When we sow bountifully, we reap bountifully. God will multiply the funds we give back to Him, allowing His miracles to abound.







Our offering today provides opportunities for Adventist women in North America to create deeper connections with other women—connections both within and beyond our church walls—and ultimately invite every woman to develop a closer connection with Jesus.

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

Teen girls made connections in an after-school life skills group formed by dedicated women in their neighborhood, providing essential help and a brighter future.

Evangelistic meetings spearheaded by women provided connections while bringing a message of hope and wholeness to communities.

These and many more touchpoints are made possible through the women's ministries offering. Additionally, this offering helps provide funds for leadership training, equipping women of all ages to better serve Jesus in a variety of ways in their homes, churches and beyond.

Thank you for generously supporting the Adventist women of North America in our mission to make a tangible difference for eternity.







Malachi 3:10, NKJV, provides one of the most exciting passages in the Bible. It says, "Bring all the tithes into the storehouse, That there may be food in My house, And try Me now in this," Says the Lord of hosts, "If I will not open for you the windows of heaven And pour out for you such blessing That there will not be room enough to receive it."

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

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

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

It is important to remember that we give not to receive God's blessings, but in response to His love for us and to receive His heart.

Today, let's test God and bring our tithes and offerings into His storehouse so we can witness how He will perform miracles in our lives. As we return our tithes, let us remember today's offering for the local church budget.







Melvin Santos, the offertory reading author, recalled that for the longest time, in his early years, he quietly disagreed with the Bible passage found in Acts 20:35, which says, "I have shown you in every way, by laboring like this, that you must support the weak. And remember the words of the Lord Jesus, that He said, 'It is more blessed to give than to receive.'"

How can people say, "I receive a blessing when I give," he wondered. For Santos, that wouldn't bring him joy, because it would cost time and money. Yet, in his younger years, he enjoyed receiving gifts.

When he got married and had children, the author finally understood the greater joy of giving gifts to those you love. He shared, "I would do anything for them, because I love them."

It was then that he understood that this is the Spirit of Christ, who sacrificed to share His love with everyone. When we participate in giving or helping someone in need who can't reciprocate the deed, we are sharing the love and the heart of Jesus.

Seeing the smiles on the faces of his family members was enough to experience the meaning of the Acts 20 passage, which declares, "It is more blessed to give than to receive."

Today, let's share our gifts with a generous heart. As we return our tithes, let us remember the Texas Vision conference offering as we work together to advance the work here in Texas.





