

# The Bible Banner

December 2025



BIBLE PICTURE PATHWAYS.COM



## Giving to God--When Less is More

A little girl loved the Lord and longed to share the message of Christ with those on the mission field. She contributed a penny to a missionary to help in the work of evangelizing the people of Burma. The missionary was so touched by the little girl's response that he decided to do the most he could with that little penny. After careful thought, he bought a gospel tract and personally gave it to a young chieftain. The chieftain would not admit that he could not read, yet he burned with a desire to know the contents of the leaflet. He traveled 250 miles to find someone who would read it to him. After hearing the gospel message, it was not long until this young chief made a profession of faith in Christ. Returning to his people, he told them what the Lord had done for him. Later he invited missionaries to come and share Jesus with the village. Many tribesmen accepted the good news and were converted. All this and probably more resulted from one dedicated penny given in Christ's name by a little girl who gave from her heart. Indeed, *"God hath chosen the weak things of the world to confound the things which are mighty...That, according as it is written, He that glorieth, let him glory in the Lord."* 1 Corinthians 1:27b,31



### Pink Lemonade Beet Cookies (Makes approximately 50 cookies)

(An un"beet"able way to get your family to like beets. These cookies are rich in vitamin B-9, also called folate.)

Wet ingredients: 1 medium beet, finely grated (approximately 1 cup grated)  
1/2 cup light olive oil (or slightly less, depending on the beet)

Dry ingredients: 3/4 cup almond flour 3/4 whole white wheat flour  
1 1/2 cups oat flour 1 cup organic sugar  
1 tsp salt 3/4 -1 Tbsp lemon juice powder

Wash and peel the beet and set it aside. Mix all the dry ingredients together in a stainless steel mixing bowl (You can use plastic, but it may end up stained pink.) Measure oil to have ready. Also have a little extra flour on hand if needed. Grate beet finely, and add beet and oil to the dry ingredients at the same time (or close to it). Mix thoroughly until the dough is smooth, soft and moldable like playdough. Depending on the size of the beet, you may have to add more flour if necessary to reach playdough consistency. (I usually end up mixing with my hands--this leaves them a pretty pink for the rest of the day.) Use a small cookie scoop to place dough on a cookie sheet and then flatten OR form into hearts by rolling a "log," folding it in half, pressing it together, and pointing one end to form a heart. Bake at 350°F (180°C) for about 15 minutes, or longer if needed. Remove from the oven and let cool before eating. (Note: You may be able to replace some of the flour with a different kind, but adding more wheat flour may affect color. Try coconut flour or a light millet flour to retain color.) Oh, and even though they have beets in them, moderation is still a virtue. ☺



### QUOTABLE QUOTES

***"In essentials,  
unity; in non-  
essentials, liberty;  
in all things,  
charity."***

-- John Wesley

### Profitable Traditions--Cultivate Systematic Benevolence (Regular giving)

It is a wonderful thing to teach children to return tithe and also to lay aside some love offerings for Jesus. One way to do this is to use clear jars that are marked with different titles. Discuss with your children how we give to Jesus. Read Leviticus 27:32, *"And concerning the tithe... the tenth shall be holy unto the LORD."* Teaching a child that tithe is one tenth is easy enough even when they are young. Count out 10 pennies with them. Teach them to return one out of every ten pennies to God. (This will be the same with 10 nickels, 10 dimes, 10 quarters or 10 dollars.) Mark one jar tithe and put the money in there. The other two (or more) jars mark as mission offering, church budget, etc. This will help teach children to regularly give part of their money they get to help support God's cause in the world.



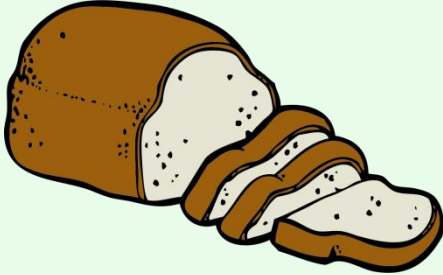
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## Counting Bread

Editor's Note

"We were in real trouble financially," a mother of three stated, "It was so bad, I literally had to count bread." She explained that when her husband brought home his paycheck, they would pay rent, utilities, and a few things they **had** to pay, but this left so little for food that she had to sit down and figure out exactly how much each child could have for each meal until the next check. This included just how many slices of bread they could have. "Believe me," she laughed, "there was no eating between meals at our house."



She continued, "We've never ever had enough money to live on-- not as we should. Please don't misunderstand me. My husband is a good man, but he doesn't have any skills or a profession. We have to depend on common labor and that doesn't pay very much... We never returned tithe because there was never anything left over." Then she told how one day, she and her husband went to a meeting where a man shared some of God's promises from Matthew 6 and Malachi 3:10. He encouraged the people to be honest with God and return a faithful tithe. As they squeezed hands and looked at each other, the woman and her husband knew they had something to do when they

reached home. First, they wanted to see for themselves if the Bible really said what it sounded like it said. Sure enough, it said, "**But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you.**" Matthew 6:33 and "**Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it.**" Malachi 3:10

She continued, "We read it over and over, I don't know how many times. Finally, my husband asked, 'What do you think?' I said, 'I guess we might just as well try it. Nothing else seems to work.' So we knelt and asked God to give us the faith and the courage to do it His way. We both knew it wasn't going to be easy."

"At the close of the following week, the very first thing we did was take out the tithe. Then we set aside some offerings. We had never given much, maybe a dime or two, but had always wished we could give more. I guess we both felt that if we were going to go broke, we might just as well do it in a big way."

At this, the elder who was listening struggled to repress a smile.

"Well,..." she continued, "it did solve one problem. I didn't have to count bread that week-- there wasn't any money left to buy any! We just bowed our heads and prayed, 'God, we did it your way. Now we are in your hands.' But you know, before we even got hungry, a man who lived across the street came over and said he was going outside (to the mainland) and had a lot of groceries he didn't want to bother with. Could we use them? Use them! Could we! When he finished carting those boxes, we had more food in the house than I had seen for months."

"And then in the middle of the week, another neighbor dropped by with a big shopping bag filled with fruits and vegetables. He said a boat had just come in and he wondered if the kids wouldn't like these. The kids, as he called them, hadn't seen the likes of these in I don't know how long. As soon as he closed the door, they made a beeline for that bag. I didn't have the heart to stop them-- it had been too long." A tear puddled and ran down her cheek. In a voice choked with emotion, she concluded, "That was two years ago: I have **never** had to count bread again. Isn't God good?"

Six months later the elder met her husband. The man confided he had always felt guilty because he couldn't support his family as he wished and knew he ought to. "But you know," he added, "since we began doing things God's way, we have always had what we needed. Not a surplus, but enough."

Indeed, from experience the elder knew God does "open the windows of heaven" for those who are honest with Him. He makes the balance of their incomes worth more than the original amount (before they took out the tenth.) How is this so, that less is more? No one knows. Maybe things cost less, wear longer, come from unknown sources. Whatever. But it is true. Those who are skeptical have never tried it, for God's promises are true. He says, "**Honour the LORD with thy substance, and with the firstfruits of all thine increase: So shall thy barns be filled with plenty, and thy presses shall burst out with new wine.**" Proverbs 3:9,10







## Avoiding Neural Tube Defects with Folate

Folate is vitamin B9. It helps the body make red blood cells. Folate is needed for healthy cell growth and function. This nutrient is very important during early pregnancy to lower the risk of birth defects of the brain and spine. The CDC states that, *"Neural tube defects (NTDs) are threatening birth defects of the brain and spine. NTDs develop very early during pregnancy, often before you know you are pregnant."*<sup>1</sup> As always, an ounce of prevention is worth a pound of cure. Every person should be making sure that they get enough folate, but especially women of childbearing years. This is evident because, *"In 1991 it was shown that about 8 out of 10 cases [of NTDs] are due to a lack of vitamin B9 (folate) and are therefore preventable."*<sup>2</sup>

This is good to know especially for mothers because, *"Neural tube defects include spina bifida and anencephaly. Folate deficiency can also increase your chances of placental abruption, a condition where your placenta separates from your uterus. In addition, your baby may be premature (preterm birth) and/or have a low birth weight. Studies have also shown low folate during pregnancy could lead to the development of autism in your child."*<sup>2</sup>

So how do you know if you have folate deficiency? *"One of the first symptoms of folate deficiency is extreme tiredness (fatigue). Other symptoms may include anemia symptoms [like] paleness, shortness of breath (dyspnea), irritability, or dizziness; oral symptoms [like] tender, red tongue, mouth sores or mouth ulcers, reduced sense of taste; neurological symptoms [like] memory loss, difficulty concentrating, confusion, problems with judgment,"*<sup>3</sup> etc. Really, it is just best to make sure you are getting enough folate, even before you have symptoms.

### Neural Tube Defects from Folate Deficiency



Encephalocele



Spina bifida



Anencephaly

*"One of the most common causes of folate deficiency is not eating a healthy, balanced diet."*<sup>3</sup> Folate is the God-made vitamin naturally occurring in food. Folic acid is the synthetic, man-made vitamin often used as a supplement. As usual, God's way is better. Studies have found that even in those taking the man-made folic acid, there are still NTDs happening. One study concluded, *"Our findings for choline, for which low levels were a risk factor and higher levels were a protective factor for NTDs, may offer a useful clue toward understanding the complex etiologies of NTDs in an era of folic acid fortification of the food supply."*<sup>4</sup> Translation to English: Mothers who were taking multivitamins including the man-made folic acid were still having some NTDs because they were low in choline that wasn't in their multi-vitamin. However, if instead they had eaten the foods God made with folate, they also would likely have gotten the necessary choline. Popping pills, even vitamin pills, is not the answer. Eating a healthy balanced diet is.

According to Fooddata.com, *"High folate foods include beans, lentils, asparagus, spinach, broccoli, avocado, mangoes, lettuce, sweet corn, oranges, and whole wheat bread. The current daily value (DV) for folate (Vitamin B9) is 400mcg."*<sup>5</sup> They go on to show that 1 cup of green soybeans contains 121% of the daily allowance of folate. <sup>5</sup> Lentils in the same amount contain 90% of the daily value. Several other beans also rank in the 60 to 90 percent range. One cup of asparagus, spinach, broccoli and avocado contain between 40 and 70 percent of DV for folate. One cup of cooked beets provides 34% of the DV. All these foods also contain choline, and beets contain both choline and betaine which helps the body produce choline.

Want a easy folate supplement? Once a week, trying getting out a healthy salad dressing and eating the whole head of Romaine lettuce. It is said to have 851.36 mcg of folate.<sup>6</sup> That is more than 200% of the DV, so technically you could split the salad with a friend. However you do it, it's time to start eating with nutrition in mind. Because it is written, *"Ye are bought with a price: therefore glorify God in your body, and in your spirit, which are God's."* 1 Corinthians 6:20

1--<https://www.cdc.gov/birth-defects/about/neural-tube-defects.html> 2-- <https://pmc.ncbi.nlm.nih.gov/articles/PMC9381685/>

2--<https://my.clevelandclinic.org/health/diseases/22198-folate-deficiency> 4-- <https://pubmed.ncbi.nlm.nih.gov/19593156/>

5--<https://www.myfooddata.com/articles/foods-high-in-folate-vitamin-B9.php>

6-- <https://www.urmc.rochester.edu/encyclopedia/content?contenttypeid=76&contentid=11251-4>



## Starving with Money in the House -- Prophetic News Notes

When I first heard the 1989 story of the Cottam couple who were *"convicted... of third-degree murder in the starvation death of their 14-year-old son during a six-week religious fast..."*<sup>1</sup> and heard that in Pennsylvania, where the couple lived, *"Luzerne County Coroner George Hudock said when he performed the autopsy on Eric, he found that the boy, who had a 5-foot-9 inch frame, weighed only 69 pounds, where a normal 14-year-old should weigh 150,"*<sup>2</sup> it was horrendous. How could this happen in America to a "Christian" couple?



But the story got worse, especially when I learned that *"At the time of Eric's death, the Cottams had \$3,700 in cash and savings, which they told authorities they could not use to buy food because it was for God."*<sup>1</sup> The story put questions in my mind, and more so after hearing that



Video Vault: Cottam Murder Trial

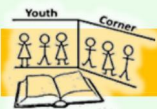
*"Trooper James Henry testified that when he went to the home, Larry Cottam surrendered more than \$2,100 in cash and documents indicating the couple had over \$1,400 in various bank accounts. Henry said Cottam told him it was a tithe and belonged to God and could not be spent on food."*<sup>2</sup> I knew God was faithful and had never let me down, so what went wrong here? I began a quest for answers. I found *"Larry Cottam, 39, [was] an unemployed truck driver..."* when he *"and his 38-year-old wife, Leona, failed in their parental duty to provide food for their children."*<sup>1</sup>

It is hard to believe that these parents in America couldn't do something to obtain a little money to buy food for their kids, or even find some edible

wild plants, but it appears that there were some horrific things in the past that made the Cottams very leery of asking people for help. Despite the outcome, I don't believe God failed here, but man in many, many different ways. The case is far too complicated to detail here, but in digging, I learned some things from this story. One is, however sincere the Cottams may have been, from a biblical perspective, they also made some big mistakes. First of all, God does not propose to do for us what we can do for ourselves. Never does God propose we do nothing while waiting for a miracle. Proverbs 20:4 warns, *"The sluggard will not plow by reason of the cold; therefore shall he beg in harvest, and have nothing."* Divine power is always to be connected with human effort. In John 11:38-44, we find that though Lazarus was raised to life by a miracle, human hands were called to roll away the stone and remove the grave-clothes.

Also, consider that in 1989, \$3,700 was probably tithe on at least a year's income. God DOESN'T say, "Set aside tithe money in your bank account." He says, *"Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith..."* *Malachi 3:10a* The storehouse is NOT your bank account or a jar or envelope at home. The storehouse is where it can be dealt out and used as needed to feed those who minister to God's flock. In the Cottams' case, I think horrific happenings caused them to hold their tithe, and who is ultimately responsible for that, God will have to judge. But for our learning, I found this statement from an old Review and Herald to be thought provoking. *"A tithe of all our increase is the Lord's. He has reserved it to himself to be employed for religious purposes. It is holy. Nothing less than this has he accepted in any dispensation. A neglect or postponement of this duty, will provoke the divine displeasure."*<sup>5</sup> Many years ago a woman said to me, *"My husband and I have a lot of tithe stocked up, but we don't know where to put it, there is so much corruption."* My answer was, *"Find somewhere and donate it. The worst thing you can do is keep it. It is certainly not yours. The devil would like nothing better than for you to hold on to it."* No creditor would consider your bill paid if you just set the money aside in your bank account instead of making your monthly payment. Why do we think that returning tithe to God is any different? Deuteronomy 23:21 states, *"When thou shalt vow a vow unto the LORD thy God, thou shalt not slack [delay, loiter, procrastinate, be late] to pay it: for the LORD thy God will surely require it of thee; and it would be sin in thee."* It is simply presumption (and a last day deception) to claim God's promises while not fulfilling His conditions. Don't delay to *"Study to shew thyself approved unto God, a workman that needeth not to be ashamed, rightly dividing the word of truth."* *2 Timothy 2:15*

1-- <https://www.latimes.com/archives/la-xpm-1989-09-10-mn-2586-story.html> 2- <https://www.upi.com/Archives/1989/08/28/Father-testifies-death-of-son-like-Biblical-sacrifice/4650620280000/> 3- Screenshot--Cottam Murder Trial <https://www.youtube.com/watch?v=bOQulJsgjnk> 4-- {RH, May 16, 1882 par. 27}



## The Biggest Gift

**A national convention was being held for directors of church fund-raising organizations. During one of the more relaxing periods in the program, someone tossed out the question, "What is the largest pledge you ever received?" One man related the circumstances leading to a \$10,000 pledge, which was topped by another involving \$15,000; this was upped to one in which \$25,000 was the pledge. But then a man said he would like to tell of an unforgettable experience involving the largest pledge he ever saw. His story went like this.**

One evening a church finance committee was going over the names of its members, trying to determine the financial potential for a new church project. Not being acquainted with the membership, I watched with interest as the members' cards were separated in reference to their financial potential. One member glanced at a card, then casually flipped it to one side of the table. I was curious. I picked it up and read the name, Mrs. Lyons.

"What's the matter with this one?" I asked.

"She doesn't have anything," was the reply. They went back to sorting. I wasn't satisfied. "She's a member, isn't she?"

"Of course."

"If she's a member, shouldn't she be given the courtesy of a visit?"

"If you want to visit her, go ahead. We haven't any time to waste." I put the card in my pocket.

All I got was a lot of head shaking when I tried to find her address that snowy February evening. I was about to give up when a man pointed to a dingy, two-story building across a row of railroad tracks. She lived on the wrong side of the tracks--literally. The man who answered my knock answered my question by jerking his thumb toward a dimly-lit stairway. I could hardly find the door at the top, but a welcome smile greeted me as Mrs. Lyons urged, "Do come in... come in. I'm so glad you called."

I entered a room smelling of fresh paint that was as dimly lit as the stairway. My hostess led me to an adjoining room where a fire burned in a little wood stove. The naked bulb hanging from the ceiling tried to dissolve the darkness. When my eyes became adjusted, I could see the reason for the dimness as Mrs. Lyons didn't need any light-- she was blind!-- and alone. Her eyes were chalky white, but her smile was so warm, so generous, I immediately forgot the trouble I had experienced in locating her home. I noticed the wall had been painted recently. Green. She had some of it on her hands and some streaks on her face. "I see you have painted your apartment."

"Yes, does it look nice?"

"Very nice."

"Well, I can't see it, but I have a neighbor whose son has been out of work for a long time. He was so discouraged I decided to get him to paint my rooms so he could earn a little money." (And she couldn't see them!)

Rubbing her hands lightly, she unfolded a story which made me ashamed I had ever complained, even once. She was a widow living on a pension, one-half of which went to pay for the rent. The balance could hardly provide food, but she explained, "I don't eat very much." (She couldn't on that amount.) She had spent some time in the hospital a month or two before so she was trying to pay on that bill also. It didn't take a computer to figure out that she was living on the threadbare edge of poverty. While I was occupied trying to match income with expenses, she flashed that smile again.



"My, my, I shouldn't be burdening you with my problems. God has been so good to me. I have this nice place to live, this little stove to keep me warm. And the food I need." Then leaning forward, she asked, "Did you come to see me about the new church?"

"Yes, I did, " I managed to say. (Somehow it didn't seem very important.)

"Oh, that's wonderful; please tell me about it."

I whispered a prayer for the skill to paint such a vivid picture of the new church that she would be able to "see" it. I described it with every detail I could remember. When I finished she said, "Oh, I can hardly wait to see it!"

She asked two or three questions about the building, and I explained.

Then she said, "Did you come to see me about my pledge?"

"No, I really didn't, sister. I just came to visit you and tell you about the church."

A frown crossed her face. "But...but I want to make a pledge; I want to help build the church."

"I really think," I hesitated, "I think you have more than you can take care of without helping build a church. There are plenty of us who can do that."

"But you don't understand," her voice had a pleading tone, "God has been so good to me...I *must* help." Extending a foot, she showed me an ugly scar just above the ankle where she said a large ulcer had been. This sore had defied all the efforts of the doctors. She was finally told that in order to preserve her life the leg would have to be amputated. "Being blind is hard, but losing one of my legs..." She didn't finish.

The doctor told her this wasn't an emergency. He was going on his vacation and when he returned, he would check her into the hospital for the operation. During the two weeks he was gone, two sisters in the church, retired, but former nurses, came to see her. They put cabbage poultices on the sore and prayed fervently that God would spare her limb. Whatever it was, cabbage leaves and prayer or prayer and cabbage leaves, when the doctor returned he saw to his utter amazement that the ulcer was healed-- her leg was saved!

"Earnestly she pleaded, "Now do you see why I must help build Him a house? I have to."

By this time I could have crawled under the door without opening it. I felt that small. I did manage to say, "All right sister, you help build Him a house; I'm sure He will bless you."

"But don't you have anything for me to sign?" ("Please, Lord," I prayed, "anything but this-- not a pledge.")



"Yes, I have a pledge card." What else could I say? Slowly I took a card from my pocket and asked, "How much are you going to try to give?"

Now her face really lit up, "I've been thinking. I think I can give 50 cents a week. Will that be enough?" I couldn't answer. I wrote 50 cents in the proper place on the card. She said, "You'll have to hold my hand in the right place so I can write my name on the right line." So I directed her hand as she slowly formed each letter of her name. Then she looked at me with those sightless eyes and said, "Thank you, thank you so much for coming."

I'll admit I carefully monitored this gift. Not only did she faithfully place her 50 cents in the building fund each week, but God did bless her financially so she no longer had to live with the specter of want.

"That," I concluded, "was the largest pledge I ever saw."

It reminds me of another story in the Bible. *"And he [Jesus] said, Of a truth I say unto you, that this poor widow hath cast in more than they all: For all these have of their abundance cast in unto the offerings of God: but she of her penury [poverty] hath cast in all the living that she had." Luke 21:3,4* God looks at more than the size of the gift. He looks at how much is left over and at the cheerfulness of the giver.

## Kids' Corner

### God's Amazing Creatures

The Japanese tree frog lives in Japan, China, Mongolia, Russia and Korea. Japanese tree frogs eat mostly insects and spiders. Sometimes Japanese tree frogs have strange colors. In South Korea, some frogs were seen that were completely blue or yellow with green patterns. Another blue frog was found in Russia.



We don't usually think of frogs living in cold winter weather. But Jesus made the Japanese tree frog so it can live through extreme cold, with some frogs showing cold resistance at temperatures as low as -22°F or -30 °C for up to 120 days. Other frog species would freeze and die at these temperatures, but Japanese tree frogs don't form ice inside their bodies. Scientist have found several ways that help keep this frog from freezing. One is they have a special way of keeping water from freezing in some places in their body where it would kill them, and letting it freeze in other places. In fact, these frogs make their own cryoprotectants or antifreeze. When it gets cold they make more glycerol (a kind of fat), and they also use glucose (a kind of body sugar fuel) to keep them from freezing. But scientists still don't know all the reasons why this frog doesn't die in cold like other frogs. But I'm sure Jesus knows.

When we get to heaven, we can ask Him.

### The Girl who Loved Jesus

Cover your eyes. Can you see anything? That is what it is like to be blind. Fanny Crosby became blind when she was just a little baby. Even though she couldn't see, Ms. Crosby learned to love Jesus, and she wrote many songs you might sing at church. Some of the songs she wrote are "Blessed Assurance, Jesus is Mine," "All the Way My Savior Leads Me," and "To God Be the Glory." She is credited with writing more than 8,000 hymns.\* She started writing when she was a little like you. Did you know that Fanny Crosby's first poem was written when she was only 8 years old?



This poem became her life motto. The poem read like this:

*"Oh what a happy soul am I  
Although I cannot see.  
I am resolved that in this world  
contented I shall be.  
How many blessings I enjoy  
that other people don't.  
To weep and sigh, because I'm blind?  
I cannot and I won't."*



With help from her grandmother, from the time Ms. Crosby was 10 years old, she memorized five chapters of the Bible each week. By the time she was 15, she had memorized the books of Matthew, Mark, Luke, and John, Genesis and the rest of the first five books of the Bible, the book of Proverbs, Song of Solomon, and many of the Psalms.\* It is said that Ms. Crosby set a personal goal of winning a million people to Jesus with her hymns.\* A million is a lot of people. Even if you didn't eat or sleep, it would take more than 11 days just to count to a million. But telling people about Jesus made Ms. Crosby happy. Even though Ms. Crosby was blind and could have complained, she didn't. Fanny Crosby showed the truth of what the Bible says in 1Timothy 6:6, *"But godliness with contentment is great gain."* In simple words that means "Being happy because Jesus is my friend is good for me." Can you be happy even when it's hard?

\* <https://www.youtube.com/watch?v=9ewYKa59ylU&t=176s> <https://www.azquotes.com/quote/1386362> [https://en.wikipedia.org/wiki/Fanny\\_Crosby](https://en.wikipedia.org/wiki/Fanny_Crosby)