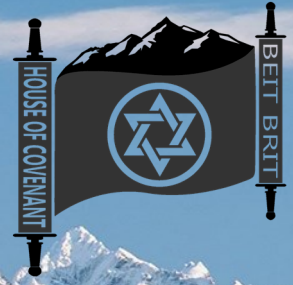


House of Covenant NEWSLETTER

February 2025



APPRECIATION - *Nisar and Angela Ahmed*

We want to take a moment to express our heartfelt appreciation for Nisar and Angela Ahmed. Nisar has been an invaluable part of our food ministry, faithfully providing meals for work crews and events alike. His talent as a Master Chef is clear, but it's his deep kindness and generosity of spirit that truly shine through in every meal he prepares.

Angela, equally dedicated, has been a wonderful help in preparing food for long-term storage and often assists Nisar in his vital work. She has also gone above and beyond in picking up food for our pantry, assisting our congregation in many unspoken ways.

Together, Nisar and Angela go the extra mile in every way, even purchasing the main course for festivals and events out of their own pockets. Their joy in serving others is truly evident, and their giving hearts have made such a difference in our community. We are deeply grateful for everything they do. Thank you, Nisar and Angela, for your unwavering commitment and generosity!



RESOURCES

To view teachings online, search YouTube for [House Of Covenant In Bend Oregon](#).

For recommended books, resources, and study materials visit [lostintranslation.org](#).

Tithe online through Tithely! Visit our website at [www.houseofcovenant.org](#).

WHERE TO FIND US

Phone: (458) 899-4922

Email: office.houseofcovenant@gmail.com

Website: www.houseofcovenant.org

We meet at:

21300 Bear Creek Rd.
Bend, OR 97701

Office hours:

Tuesday - Friday 10am - 6pm
Saturday 10am - 3pm
Sunday - Monday Closed

Mailing address:

House of Covenant
PO Box 8224
Bend, OR 97708

Zeke and Zylee Adams

Zeke and Zylee Adams each possess a unique set of qualities and characteristics that not only balances their marriage but also blesses House of Covenant. Our interview began with Zeke recounting the beginning of their courtship, which had me laughing out loud.

Zeke grew up attending a Christian church just down the street where he served as both the youth pastor and worship leader, but when his mom, Sara, married Eric [Carson], Eric introduced them both to House of Covenant. Eric and Sara each pointed out two girls they wanted Zeke to meet, but Zeke only had eyes for Zylee. Eric texted Zylee's mom to ask permission for Zeke to ask Zylee out, and after many, many months (eight, to be exact) of attending House of Covenant and not asking her out—because he was “nervous beyond all get-out—” he finally worked up the courage. One Shabbat he got dressed up and arrived early at congregation to discover it was a feast day:

There was no morning service! In the meantime, Zylee had figured out what he was up to, and she waited quietly. Her patience paid off, and after a period of finally dating, they were married in August of 2022. Rabbi Adam counseled them in the months prior and helped them plan their ceremony with all the Jewish elements. Little Ezra came in 2024 and is the sweetest combination of Zeke's quiet watchfulness and Zylee's easy and evident joy.

Zylee has been attending House of Covenant since she was in nursery school and she still enjoys friendships that began during those years. She has participated in Hebrew dance since she was eight and has been up on stage with Don and Cecelia leading praise off-and-on for a few years now. She recalls her Bat Mitzvah—a 20-page, 50-minute teaching where she acted out scenes from the Bible as Mary. She said she was terribly nervous but that her prior experiences up front, as well as her time in Speakers for Jesus, prepared her. Like others her age, Zylee completed high school—for her a combination of home school, college-level classes at COCC, and online courses—during the pandemic, which meant making certain adjustments.

Both Zeke and Zylee are grateful for the uniqueness of this congregation. Aside from Zylee's presence at House of Covenant, Zeke was immediately drawn to the way Adam and John were able to share truth from the entire Bible and back up their teachings with Scripture. As one who has an intellectual perspective, Zeke continues to appreciate the teaching and learning that goes deeper than the feel-good message that many churches today depend on: *“God loves you and loves everything, and that was the message every week. You read the Gospels, and that was it.”* For Zeke, making the decision to begin following Torah was simple and sensible and backed by concrete evidence. Similarly, Zylee declares: *“I am Jewish, regardless of what DNA tests reveal.”* They both express how much they've learned from Rabbi Adam—his leadership, his counsel, his teaching, and how God moves through him. House of Covenant has shaped their lives in powerful and positive ways.

Zeke conveys what many other congregants express, and that is a strong and easy sense of family and belonging at House of Covenant (both figurately and literally for this quiet couple). They both agree: *“The fellowship here just keeps growing and providing authentic friendships that don't exist in the same way outside of this congregation.”*

As they build their beautiful family and Zeke secures his future career goals, they are committed to living in obedience to Torah and faithfully serving House of Covenant. Zylee feels a tremendous calling to express her faith through singing and dancing, they are both gifted musicians, and Zeke is a huge asset to the security team. They are also open to more should they be called, and that is just part of what makes them both cherished members of this family.



Welcome to Chai with the Rabbi, where we introduce biblical insights from a Hebraic perspective that draw us closer in covenant relationship with God.

The Tithe – Part 2

Shalom! In our last newsletter I wrote about the biblical practice of tithing: it's foundations, the Hebrew words, and the principle behind it. I also mentioned there were three different types of tithe. If you missed the article, please give it a read so you can be caught up. You can find our Newsletters on the House of Covenant website, www.houseofcovenant.org/newsletters under teachings.

Foundation of the Tithe Revisited

In brief, the tithe, also known as the first fruits, comes from the Hebrew word *ma'aser* which finds its root in the word *a'aser*, which means: *"Ten, to take the tenth, to give the tenth part/portion."* The practice of tithing is written throughout the Bible and is viewed as a holy and righteous act of obedience to our Creator. It was an established practice long before Mt. Sinai, *"Then Melchizedek king of Salem brought out bread and wine. He was priest of God Most High, and he blessed Abram, saying, blessed be Abram by God Most High, Creator of heaven and earth. And blessed be God Most High, who delivered your enemies into your hand. Then Abram gave him a tenth (ma'aser) of everything."* – Genesis 14:18 – 20.

As I mentioned in the first article there is not just one tithe described in the Torah, but three. There are many different commentaries amongst Christian circles, but they are missing the ancient Jewish cultural insight and practices in Yeshua's time. Here are the three types of tithes:

1. **Levitical Tithe:** This is what is typically understood to be the tithe. Ten percent was given as the first fruits. It was given to the Levites and Kohanim (priests) for their service to God and their service to their fellow Israelites, in the Temple and beyond. All the other tribes were given a portion of the Promised Land as an inheritance. The Levites were given a duty as their inheritance. This meant their entire lives were devoted to serving God and His people. They were the teachers, the healers, the scribes, the guardians of the Temple, its services, logistics, and much more. Since all their time was devoted to this responsibility, there was no time to work the land and provide for themselves. The Levites and Kohanim represented God's family. This type of tithe is detailed in Leviticus 27:30-34, Numbers 18:21-26, and Deuteronomy 12:5-6.
2. **Feast Tithe:** This was an additional ten percent given above the Levitical tithe. It was paid back to oneself as a means to pay for pilgrimage to the Temple in Jerusalem and for the celebration of the feasts. One was to take this tithe and purchase food and supplies for celebratory meals with family and friends during the feasts to give thanks joyfully. This is detailed in Deuteronomy 14:22-27.
3. **Poor:** This was a third ten percent given first to the local Levites in any region outside of Israel, then given to the poor and sojourner – a sojourner was one who was a convert to God and the Israelites. They walked the path and ways of Torah and Messiah alongside the Jewish People. This was only to be given in their local city or town. This can be found in Deuteronomy 14:28-29.

Unless one lived in Jerusalem, the Levitical tithe was collected and stored in the local synagogue. Then representatives from each town traveled to Jerusalem to present their community's tithes in the Temple.



When the Tithes Were Offered

- **The Levitical Tithe** was collected from year 1- 6. The 7th year was a sabbatical year, so no tithe was collected. When I teach this, believers usually get excited and ask, “*So I don’t have to pay tithe on a sabbatical year?*” The reaction to my answer is usually met with disappointment. I tell them, one doesn’t have to pay a tithe on the sabbatical year if they don’t work for the entire year, or if you work for free. No work, no pay, no tithe. A more appropriate response would be excitement that we have the joyful honor to fulfill a command of God. His commands are given to bless us and bless others.
- **The Feast Tithe** was collected for years 1, 2, 4 & 5. Again, this was to pay for pilgrimage and celebration to Jerusalem for the feasts.
- **The Poor Tithe** was collected from year 3 & 6. Given to the local Levite, then the poor and sojourners.

This means two tithes were paid every year, for a total of 20%.

The Difference Between Tithe and Offering

Here at House of Covenant, we have the Tzedakah box (tithe and offering box) up front and give our tithes during praise time. We do this because tithing is an act of praise and worship to God. In ancient times, the Israelites would sing and dance around the walls of Jerusalem and bring their tithes and offerings into the Temple. Sometimes I will be confronted by people with Matthew 6:1- 4 which talks about not “*practicing your tzedakah before men,*” and “*don’t let your left hand know what your right hand is doing.*” Tzedakah (righteousness/justice) was a term used for the giving of offerings. These phrases from Yeshua are references to a practice in the Temple 2000 years ago.

Ancient Temple Practice

In the Temple courtyard were 13 jugs (trumpets – narrow at the top and wide on the bottom). 9 of these trumpets were for tithes. The other 4 were for offerings. This is why Yeshua was able to teach the lesson to his disciples about the rich man and widow giving tithe. He asked his disciples which one was giving more. Despite the rich man giving a larger amount (because anyone could hear the money dropping into the trumpet), the widow was giving much more. Even though she only gave a few pennies, it was all that she had.

Yeshua’s reference to “*don’t let your left hand know what your right hand is doing*” was a direct reference for the offering to the poor. There was one more trumpet besides the public 13. This last trumpet was in an enclosed side chamber called the “Room of Silence.” When one was making an offering to the poor, they were to go into the Room of Silence, so no one would know how much was being given. In Jewish culture, the highest form of giving was when one did not know who they were giving to, and the recipient did not know the giver. This was done so the giver would not get credit, but rather God was given the credit, and the recipient wasn’t embarrassed for needing charity. These ancient practices can be read about in Alfred Edersheim’s book: *The Temple: Its Ministry and Services*.

The other verses believers quote are 2 Corinthians 9:1-15 with an emphasis on verse 7, “*Let each one give as he has decided in his heart, not grudgingly or under compulsion—for God loves a cheerful giver.*” Usually this is referenced to try to prove that tithing isn’t an obligation, but one should only give what one has decided in their heart (actually, most use this to not tithe at all, because they are doing so grudgingly). This view is a total lack of understanding of verses and scripture as a whole. The verses here do not use the words for tithe, but rather for offering. The context itself is about the Corinthian congregation’s generosity in offerings that are above and beyond tithing.

In Conclusion

The giving of the tithe is a command given by God for our benefit. Not only does it take care of the priesthood, so they can take care of us, it also ensures our heart and trust do not reside in money but rather in our Heavenly Father who is the source of all our provisions and blessings. Sadly, too many believers can be heard saying: “I can’t afford to give a tithe. I won’t be able to pay my rent.” In reality, Malachi 3 tells us that when we don’t bring the full tithe into the storehouse, we are robbing God. He says we are under a curse, the entire nation, because we are robbing Him. Then God tells us to bring the whole tithe into the storehouse, so there will be food in His House. He concludes with: “*Test me in this,*” says the Lord Almighty, “*and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.*” Our strongest counsel for those struggling financially is ... start tithing. Then watch and see how God delivers on His promise.

Welcome to A Rabbi's Ongoing Perspective, where we introduce biblical viewpoints on financial and economic topics.

General Financial Biblical Thinking

We believe that our Bible indicates we should have a savings plan that will help insulate us from difficult times, whether personally or if our nation goes through a recession or worse. We should also be saving for both our and our family's future. In today's world, it is essential to also save for our retirement. These habits should be established so we can help others in their time of need. Otherwise, we are always the one in need, whether we are just starting our career or are retired or needing to retire.

Our good financial management, as directed by God, is what will see us through recessions or worse and direct us how to prudently save for the things we want and need. It will also provide for us during our retirement years. It is never too early to start saving for all of the above.



Good Financial Habits to Develop

How many of us regularly reconcile our checking account? When I say regularly, I mean monthly. I sometimes hear that people look at their current balance by using their phone to check their bank account online. This is usually done to determine if they have the money to make a new purchase. This should never be done. Your balance should be kept on a running register which is used to record all of your deposits and subtractions. Some of you may not use checking accounts often, and almost never write checks. However, most of you have an account that is used for everyday deposits and withdrawals of some kind. These accounts should be reconciled each month.

Reconciling a checking account ensures that your records match your bank's records, helping you catch errors, fraud, or missed transactions. This habit will prevent overdraft or bounced check charges from occurring in your account. I continue to hear of people that have these types of charges occur almost on a monthly basis. Without addressing this mismanagement, this can add up to hundreds of dollars over time. This is not a godly way to manage your finances.

Here's a step-by-step guide to reconciling your checking account:

1. Gather Your Records

- Your bank statement (online or paper).
- Your checkbook register or personal transaction log (you should absolutely keep one).
- Any receipts or financial records of transactions.

2. Compare Transactions

- Match each deposit, check, debit card transaction, or withdrawal in your register to those listed on the bank statement.
- Mark each matched transaction in your register and/or bank statement.
- Look for any missing or incorrect transactions.

3. Identify Discrepancies

- Missing Transactions? A check may not have cleared yet, or an automatic payment may not have processed.
- Duplicate Transactions? Check for accidental double charges.
- Bank Errors? Though rare, banks can make mistakes.
- Fees and Interest? Your bank may have charged service fees or paid interest you didn't record.

4. Adjust Your Records

- Add missing transactions, such as fees or interest, to your check register.
- Correct any errors in your records.

5. Calculate the Correct Balance

- Use this formula:
 - Bank Statement Ending Balance
 - Outstanding Deposits (deposits recorded in your register but not yet in the bank statement)
 - Outstanding Checks/Payments (checks, withdrawals or payments you've recorded but haven't cleared) = Adjusted Balance
 - Your adjusted balance should match your register's balance.

6. Investigate and Resolve Differences

- If the balances don't match:
 - Double-check all transactions for entry mistakes.
 - Review transactions from the previous month to ensure a discrepancy didn't carry over.
 - If you find a bank error, contact your bank to correct it.

7. Maintain Regular Reconciliation

- Reconcile your account monthly to keep records accurate.
- Consider using accounting software (like QuickBooks, Excel, or your bank's online tools).

Investing

As we await the complete implementation of a new administration's policies, investing should be done very cautiously. It seems that the outgoing administration was willing to accelerate disruptive financial policies and aggressive overseas military policies that are causing an escalation of conflicts in Europe, Asia, and the Mideast. The new administration is implementing many excellent policies. However, many of them will require time to have positive effects on foreign affairs and the national deficit. Unfortunately, most will also have a negative effect on the economy in the short run but have excellent positive results in the medium and long-term. Navigating through this will require an expertise in economic and budgetary issues. In addition, the outgoing administration may not go away quietly. They could make matters difficult by implementing lawfare or worse. It could be possible that the economy is attacked using the banking or investment markets to implement a confrontation.

Over the next few months, we should be on the lookout for possible instability overseas as well as in our own country. The outgoing administration still has much influence with foreign leaders and with our banking and investment interests here at home. We don't know to what extent they may attempt continuing the escalatory and destabilizing policies they implemented over the last four years. I continue to dollar cost average* precious metals and add investments of Treasury Bills via treasurydirect.org. See previous letters for more information.

* Dollar cost average is an investment concept that describes investing done slowly, in smaller amounts, over time. Thus your purchase price is averaged by these smaller purchases over a period of time.

*As a disclaimer: The above article is not professional investment advice.
It is an expose of what John Klein is thinking and doing with finances.
Please contact your financial advisor for investment advice.*

UPCOMING EVENTS

Purim *Friday, March 14th at 6:30pm*

Purim (The Feast of Lots) commemorates the time when the Jewish people living in Persia were saved from extermination. This was the time of beautiful Queen Esther, wise Mordechai, the Persian King Xerxes, and the evil Haman. We will have Oneg (potluck), and encourage everyone to wear family-friendly costumes for this event. Please bring a side dish or dessert to share. Join us for our retelling of the story of Esther and an evening of fun. There is NO service on Saturday, March 15th.

Bake it Happen Fundraiser *Saturday, March 22nd during service*

We are having a silent auction bake sale to raise funds for our Women's Retreat in Leavenworth this summer! The auction will take place before service and during break. Winners will be announced at the end of service. If you would like to donate a baked item for the fundraiser, please contact Karren Spears (541-633-3506) or Teresa Tieben (541-390-5522).

Passover *Saturday, April 12th*

Passover is the beginning of the Jewish religious New Year. This feast is the remembrance of God's deliverance from slavery among the Egyptians and the Exodus from Egypt. It's also the time of Yeshua the Messiah's great sacrifice. We will have hosts for our in-home Passover Seders. Please sign up using the clipboards as they become available.

Unleavened Bread *Saturday, April 12th - 19th*

Unleavened Bread is the week-long observance of removing the leaven from our homes and the eating of matzah. This also commemorates the Exodus and symbolizes the removal of sin (leaven) from our lives. Messiah, the Bread of Life, was in the grave during this feast.

First Fruits *Saturday, April 19th, 10am*

First Fruits occurs on the first day following the Sabbath after Passover. This celebration is to remember that our first and best harvest belongs to the Lord Yeshua the Messiah who resurrected on this day. This also begins the Counting of the Omer. Join us at 10am for this special First Fruits/Resurrection Day celebration! There will be a fruit and veggie Oneg (potluck) after service.

All upcoming events and services are listed on our online calendar at houseofcovenant.org.

CLASSES AND GROUPS *All events meet at 21300 Bear Creek Rd unless noted.*

Hebrew Class

Mondays, 6pm

Kevin Wells: 541-480-5424

Davidic Dance Class

Mondays, 7pm

Darla Estes: 541-550-6750

Isaiah Study Group

Thursdays, 6:30pm

Sherel Stosik: 808-778-1172

Men's Group

Every other Thursday, 6:30pm

Jeb Anderson: 541-316-3570