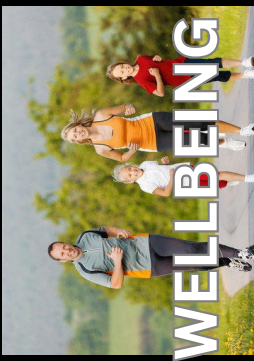
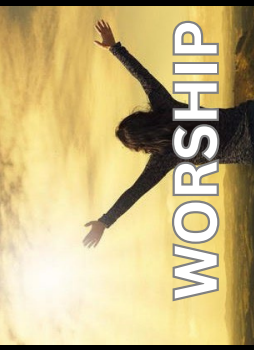


Committed to Giving My Best



# A Quick-Start Guide on *Stewardship*

Stewardship Department of the Ontario Conference of the  
Seventh-day Adventist Church





Dr. Anthony Reid

October 26, 2023

Dear Stewardship Leader,

Christian Greetings! I hope you are doing well! I would like to take this opportunity to thank you for your willingness to serve the Lord in the capacity of Stewardship Leader for your church. It is a wonderful privilege to partner with God for the advancement of His Kingdom. It is no secret that the times in which we live require a new strategy and commitment to God's Work.

I would like to encourage you to read through the following pages to fully understand the scope of this bedrock ministry. All other departments are directly influenced by the principles of stewardship. If our department is strong, and by God's grace and power successful, it will greatly impact all other areas of God's Church. As you will soon find out, Stewardship is a lifestyle. It is not a program, or event, it is a way of life in the Kingdom of God. It is a lifestyle that requires us to give our best. This means, loving the Lord our God with all our heart, soul, strength, and mind (Luke 10: 27). Jesus says, this guarantees us eternal life (v. 28). This is the emphasis that we will work together to promote: "*Committed to Giving My Best.*"

I believe that when we give our best, committedly to God, great things will be accomplished. If we take one step at a time, put God first, model what it means to be a faithful and generous steward, pray and encourage our members, we will see them give their best to fulfill and fund the mission of hope and whole.

May God richly bless you as we bring this priority to each member of God's church. May the power and might of the Holy Spirit guide and direct your every step. May the presence of God envelop you every moment of every day. May you experience the joy of Giving My Best now and always. May God continue to bless your Worship, Well-being, Witness and Wealth.

In His Service,



Pastor, Anthony Reid (D. Min).  
Director, Stewardship Department  
Ontario Conference of Seventh-day Adventist

AMR/gp



# Overview

The local church stewardship leader has a vital role as a planner and as an educator. As a member of the church board, he or she works closely with the pastor(s) and other church leaders in strategic planning for the mission of the church, and in scheduling and conducting stewardship education sermons, programmes and other activities regularly throughout the year. He or she also functions as a liaison for the local conference.

## The Ministry of Stewardship

The true ministry of a stewardship leader lies in encouraging believers in the best use of all the resources God has provided, including the management of abilities, time, one's body, and material possessions. Local congregations have a corporate responsibility for the stewardship of their resources, as well as for nurturing, guiding and developing individuals in their understanding of whole-life stewardship. Viewed in its totality, stewardship is the root of mission and the goal of discipleship.

Jesus spent much time discussing the material aspects of life. He knew His hearers could not understand the great principles of His kingdom unless they had an understanding of their "steward" relationship with God.

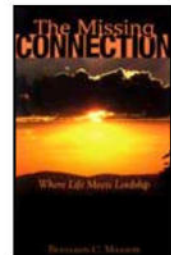
As stewards, we are created in God's image, to reflect His character and carry out His purposes. When we acknowledge that everything belongs to God, we can learn to manage what is entrusted to us according to the divine plan.

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### **The Missing Connection**

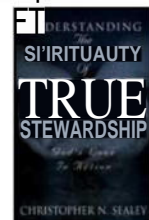
In trying to understand the crucial issue of Jesus Christ as Lord of your life, it is easy to get caught up in the legalism Luther aptly describes as the "oil of our bone." Why do I feel as if I am on the outside, nose pressed against the pane, looking in? Remember me? Do you know who I am? It is possible for Christians to do many good things in Jesus' name but fail to find *The Missing Connection*.



By Ben Maxson  
(GC Stewardship Department)  
Catalogue #318935  
Available from AdventSource  
at [www.adventsource.org](http://www.adventsource.org)  
or 800-328-0525

### **Understanding the Spirituality of True Stewardship**

Most people equate stewardship with the solicitation of money. This book begins with a biblical outline of the origin of stewardship. Learn how stewardship provides a demonstration of God's love toward us, while giving an opportunity for us to respond to His love.



By Christopher Sealey  
(AdventSource^)  
Catalogue #318930  
Available from AdventSource at  
[www.adventsource.org](http://www.adventsource.org)  
or 800-328-0525

# ***Stewardship Ministry Description***

## **Introduction**

Often thought of as involving only the raising of money, the true ministry of stewardship is helping believers become disciples of Christ in the use of all the resources God has provided. This includes the management of one's body, material possessions, abilities and time.

Jesus spent much time discussing the material aspects of life. He knew His hearers couldn't understand the great principles of His kingdom unless they had an understanding of their "steward" relationship with God. He told the gathering in His Sermon on the Mount that, "where your treasure is, there will your heart be also" (Matthew 6: 21).

God asks the church to be a fellowship of individuals sharing a common purpose and caring for one another as they grow in faith. The New Testament speaks of the church as the "body" of Christ. (Ephesians 1:22).

Christ calls us into His body for the purpose of establishing a saving relationship with Him and the community of believers. As Ellen White comments, "Every believer should be wholehearted in his attachment to the church. Its prosperity should be his first interest, and unless he feels under sacred obligation to make his connection with the church a benefit to it in preference to himself, it can do far better without him. It is in the power of all to do something for the cause of God" (Counsels on Stewardship, page 42).

The church is meant to be a learning experience for each member. The members are to "stir up one another to love and good works" and "forsake not the assembling of ourselves together, but encourage one another" in Christian growth (Hebrews 10:24-25). This is one way in which church members care for and minister to each other.

A local church stewardship secretary or finance committee chairperson, like any other church officer, is a minister. Every Christian believer is called to ministry, gifted by the Holy Spirit, and in baptism ordained for ministry.

God supplies each person in the church with the resources for ministry-scripture, spiritual power, God's character, and spiritual gifts.

The recognition of God's ownership leads to financial faithfulness. This faithfulness is manifested in returning an honest tithe and offerings of thanks to God for His abundant provision and His sustaining power.

# Duties of the Local Church Stewardship Leader

The ministry, to which a person is called when he or she becomes the stewardship leader of a congregation, whether the title is finance committee chairperson or stewardship secretary, can best be described in the following ways:

1. **Education.** The systematic sharing of stewardship principles with church members is the most important phase of the stewardship leader's responsibilities. This involves the planning and implementation of a stewardship education programme, assisting the pastor on World Stewardship Day in December, planning and/or conduction stewardship classes, tithe and offering education during worship, and teaching stewardship concepts during Sabbath School, in new member classes, midweek meetings and on other occasions.
2. **Planning and budgeting.** As a member of the church board the stewardship leader should be knowledgeable concerning the overall plans of the church, and assist in helping to develop funding resources to achieve the local church growth strategy. He or she should also take a key role in the planning and budgeting process, either as general coordinator or an active participant. It is vital that church plans and the church budget be one connected whole, not two separate activities.
3. **Finance committee meetings.** Although it is best in smaller congregations for the stewardship leader to chair this committee, it is essential that he or she be an active member.
4. **Visitation.** The stewardship leader is usually the coordinator of any visitation committees organized in conjunction with stewardship education. This includes sitting with the pastor and church board to set up the schedule of visits, determine who the visitors will be and the purposes of their visits, It also involves the actual follow through, overseeing preparations for visitor training and orientation, creation of name cards, obtaining materials, and communicating with all involved.
5. **Conference representatives.** The stewardship leader represents the local conference in the development programme of the sisterhood of churches, as well as any offerings that involve a wider sphere than that of the local church. The congregation will look to you for information, answers to questions and honest reporting on the results of their giving to the world mission of the Adventist Church.

Responsibilities in the Local Church by the Church Resources Consortium, North American Division of the Seventh-day Adventist Church. Copyright © 1997, Revised 2002. Permission to copy for local church use

## Getting Organized

Unfortunately, in many churches today stewardship activities and church planning are carried out in a fragmented, disorganized fashion. Some churches have only a finance committee whose function is very brief and related mostly to getting the church budget approved. Church boards are often overburdened with business details and therefore unable to focus on developing a mission statement and engaging in strategic, long-term planning.

If your church has a clear mission statement in place and has evaluated its challenges and established its goals, you have a great foundation on which to build! If not, you will need to form a team of dedicated individuals who have management and planning experience and are willing to devote their time and efforts to identifying the mission of your local church and developing plans for fulfilling its mission. (Contact AdventSource for information on who to develop a mission statement and create long-range plans.)

This group usually functions as a sub-committee of the church board and makes recommendations to it. (In small congregations, the church board may need to assume this role.) This strategic planning is vitally important because it cannot be separated from budgeting and finance issues. All church leaders and all departments need to have representation in this process. To truly be successful it must draw the attention and support of the entire church.

**It is the recognition of  
God's ownership that leads  
to financial faithfulness**

### ***Planning and Budgeting Cycle***

As soon as new church officers are elected the planning process begins (ideally at least 3 months before the church's fiscal year starts)

1. ***Develop or Reaffirm Your Church's Mission Statement.*** Remember that a clear and concise statement of mission must answer the following questions:

Who are we?  
What do we believe and teach?  
What is our purpose?

2. ***Conduct a Resource Review.*** To determine the current position of your church in relation to its mission statement, ask questions about these three types of church resources:

***Spiritual resources:*** Does our church develop specific annual plans for the spiritual nurture and growth of its members? Do we teach spiritual gifts awareness and implementation for our members? Do we have an active prayer ministry?



**Human resources:** Do we keep a current human resources log of available talent and use it regularly? Do we invite church members to have a voice in the church's planning and budget development? Is the focus of church departments on mission and outreach, or mostly preservation of existing programmes?

**Financial resources:** What has been the percentage of tithe increases in our church for each of the past five years? What is the ratio of tithing members/families to total church attendance? What has been the percentage of increase in offerings over each of the past five years for church budget, conference and world-wide projects?

3. **Identify and Prioritize** the Challenges that emerge from your analysis of the mission statement and resource questions. Involving a broad segment of church members in a review of the mission statement and the challenges facing the church is highly recommended. This procedure will take longer, but the process will help to clarify the challenges facing your church. You will also be building support for the church's long-term goals.
  
4. **Develop a Ministry Action Plan.** This process centers your planning around the ministries your church conceives as God's will for its life, based on your mission statement. Rather than focusing on itemized list of expenses, ministry action planning is based on people. It is concerned with the purpose of the church and what is to be accomplished with God's blessings.

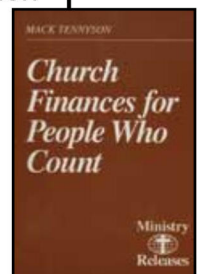
*We have been challenged to broaden our vision: "We must get away from our smallness and make larger plans" (Evangelism, p.46). "A great work is to be accomplished; broader plans must be laid" (Testimonies, vol. 5, p. 187).*

**Church Finances for People Who Count**

A 110-page handbook for church treasures, trustees, deacons, and ministry staff. Includes chapters on the spiritual role of the church treasurer, internal control, a sample record-keeping system, three criteria for deducting a gift on your tax return, church budgets, and raising money to build a church. Part of the GC Ministerial Association's continuing education units programme.

By Mack Tennyson  
(GC Ministerial Association)  
Catalogue #311000

Available from AdventSource at  
[www.adventsource.org](http://www.adventsource.org) or  
800-328-0525



5. **Direct the Budgeting Process.** The church's mission statement, together with its prioritized challenges and future plans, should be placed as an introduction to the church budget. This serves as a reminder that the budget is a tool for the implementation of the church's mission.

In ministry action planning the church budget is divided into categories related to church ministries. Each ministry consists of plans, activities and programmes carefully built around the mission of the church. When this is clearly perceived, members can see the difference between giving to "the church budget" and supporting the ministries of the church as partners in accomplishing its mission.

When the draft of the proposed budget has been approved by the planning/finance team it is submitted to the church board for approval, then finally presented as the Church Master Plan to the entire church in business session. Usually the stewardship leader (who also chaired the planning/finance committee) presents the master plan, assisted by the pastor(s) and/or other church leaders. The purpose of this procedure is to ensure the widest possible support.

6. **Administer the Master Plan and Budget.** The careful implementation of what has been approved by the church is vitally important to the stability and growth of your local congregation. Progress reports should be given regularly throughout the year. Member confidence in church leadership increases when funds are clearly being used in harmony with established guidelines.

It is recommended that a quarterly evaluation of "where we are at present" in relation to the church's mission statement, challenges and goals be presented to the church board, and to the members in a business session when deemed appropriate.

The planning/finance team also conducts a regular budget review to:

- a. Verify that church money is being spent according to plan
  - b. Make necessary recommendations to the church board when unanticipated needs or emergencies arise
  - c. Compile figures for reports
7. **Evaluate the Entire Process.** Creating long-range plans and a corresponding budget is one of the most important ways to ensure the success of the local church. For this reason, the yearly reappointment of some members of the planning/finance team is highly recommended.

A major weakness for many congregations is waiting too late in the church year to begin the planning process. Here are some questions to ask as you evaluate your church's planning and budgeting process:

- When should church officers be elected?
- How and when should the church mission statement and challenges be voted?
- How and when should ministry action plans be requested from church leaders?
- When should the strategic plans and budget be approved?

### **Stewardship Education**

The main objective of stewardship education is to develop in members an understanding of and commitment to the biblical concepts of individual and corporate stewardship. (You will find a yearly planning calendar very useful for facilitating scheduling and achieving balance in this ministry.)

#### ***Some of the themes to develop include:***

1. Biblical basis for stewardship
2. Total life stewardship
3. Individual and corporate accountability
4. The importance of our global mission
5. Tithing principles
6. Principles for giving offerings
7. History of "systematic benevolence" in the Seventh-day Adventist church
8. How to plan giving
9. Stewardship of health and other abilities
10. Dealing with selfishness and covetousness
11. Making God first
12. Ownership ideas
13. Partnerships
14. Unity and cooperation
15. The role of praise
16. Philosophy of prosperity and wealth

#### **Stewardship Brochures**

These brochures detail the biblical explanation of the meaning of stewardship and its relationship to a Christian's life as a partner in mission and ministry with God. They offer responses to the most common questions about stewardship and are excellent training tools for educating church members.

##### *What is Tithing?*

Catalogue #31500

##### *What is Equal Sacrifice?*

Catalogue #315003

##### *What is the Conference Advance Offering?*

Catalogue #315008

##### *What Benefits do Tithes Bring to the Local Church?*

Catalogue #315011

##### *What is a Steward?*

Catalogue #315010

##### *What is the Church Budget?*

Catalogue #315006

##### *What is Stewardship?*

Catalogue #315004

##### *Why Should We Tithe?*

Catalogue #315005

##### *What are Offerings?*

Catalogue #315001

##### *Why Should We Give Offerings?*

Catalogue #315002

##### *What is a Personal Giving Plan?*

Catalogue #315009

##### *What is the Birthday/Thank Offering?*

Catalogue #315007

Quantity discounts are available from AdventSource at [www.adventsource.org](http://www.adventsource.org) or 800-328-0525

The means of carrying out stewardship education for church members will vary according to the needs of the local congregation. The following methods have been used successfully in many churches:

1. Stewardship sermons
2. Careful planning and presentation of tithe and offering comments during the worship service
3. Testimonies from members about their stewardship experiences
4. Teaching through special classes, seminars and Bible studies
5. Use of printed materials such as posters, brochures and commitment cards
6. Visual presentations (video, DVD, etc.)
7. Seminars on personal and family finance
8. Conferences on stewardship
9. Participation in annual church Stewardship Week
10. Promoting the Seventh-day Adventist calendar of Special Days and Offerings
11. Special nurture and training for children and new members
12. Personal example of the stewardship leader
13. Personal visitation (See Every-Member Response below)

### ***Every-Member Response***

Every-Member Response is a visitation programme where church members are personally contacted and invited to make a commitment. The purpose of the visit is to:

- Review with members the mission statement, challenges, goals and plans of the church
- Show how the church budget is based on the mission statement and the church's challenges and goals
- Answer members' questions
- Invite members to participate
- Pray with members and their families

Careful planning and implementation are crucial to the success of this programme. Begin by preparing a packet of materials to be given to all church members which includes the church's mission statement, challenges, goals, ministry action plans and the budget (all part of the church's master plan).

Carefully choose members who have been approved by the church board for a visitation task force. It is usually best for them to visit homes in teams of two. The goal is to visit each member within a given week (Sunday-Thursday) and receive the commitment cards on the following Sabbath.

### ***Personal Giving Plan***

The Personal Giving Plan has been introduced to the North American Division as a suggested systematic stewardship plan. The following material has been prepared as a guideline to refresh the Personal Giving Plan concepts so new materials can be prepared for pastors and members.

The plan encourages each of us to renew our commitment to the principles of Christian stewardship. God invites us to respond to His church's needs with both our minds and our hearts.

(NAD Stewardship Department)

Complete Kit *Catalogue #311200*

Booklet *Catalogue #311220*

DVD *Catalogue #311380*

Quantity discounts are available from AdventSource at [www.adventsource.org](http://www.adventsource.org) or 800-328-0525

One aim of personal visits is to increase the percentage of members who are actively supporting the church's ministries and its budget. Please note, however, that it is not the responsibility of the visitations team to tell members how much to give. The objective is not a dollar amount, but 100 percent member participation. How much a person gives is between that individual and God. The responsibility of the church is to provide adequate information so the member can make an intelligent decision.

The visiting team may point out what income the church needs on a monthly basis to reach its goals, but should never ask for a pledge of a specific amount. A commitment card is left with the member to be used as a means of response (to be completed and brought to church on Commitment Sabbath). The team does NOT request the card during their visit.

The visiting team should invite individuals and family units to consider God's will prayerfully and dedicate a share of their time and skills, as well as their income, to the Lord, not to any person. The team then concludes with prayer and leaves the home promptly so the visit is closed on a spiritual note.

Normally, church officers and visiting team members make their individual commitments before launching the Every-Member Response programme.

A well-conducted personal presentation to every member in his or her home is the best possible means for church budget promotion and support.

# ***Types of Givers***

Levels of giving among your members can be improved by identifying and reaching out to these different types of “giving groups”:

1. ***The Non-Giver:*** Sadly, in many church today there is a surprising percentage of members who give virtually nothing to support the mission of their churches. These members enjoy the benefits and privileges of fellowship, but apparently feel little sense of responsibility. Many have been taken captive by a materialistic philosophy of life. Others have lost sight of the mission of their church, or have lost confidence in the way the church handles money. Some members simply have had little or no education in Christian stewardship principles or in managing their personal finances.
2. ***The Occasional Giver:*** Often these members are irregular in attendance—perhaps attending once a month, or as little as three or four times a year. Their giving is usually confined to token amounts.
3. ***The Selective Giver:*** A growing group of members are “selective givers.” They support only the projects that appeal to them. They must be interested in a special project or activity before making a commitment.
4. ***The Impulsive Giver:*** The members of this group are reasonably consistent in their attendance, but their giving is sporadic. They are inspired to give from time to time—sometimes quite generously. But their excitement is not lasting.
5. ***The Committed Giver:*** Approximately 25 percent of the membership of most churches are committed givers. These members are active in their service and in their attendance, and are committed to giving regularly to support the mission of the church. An increasing number of these members are also committed to growth in giving.

As you prayerfully look at your church membership, ask yourself: What can we do to reach these different giving groups? How can we help them to a deeper commitment to Christ and the mission of the church? Then gear your stewardship education programmes accordingly.

## ***Ways to Improve Giving***

Promptly visit all new members in their homes. Welcome them to your church family and offer to answer any questions they have regarding the use of funds given to the church. Share how God has blessed you personally for your financial faithfulness. Distribute envelopes to the children and youth in their Sabbath school classes. Explain how to fill them out and talk about the importance of giving tithes and offerings.

Arrange for members to give short (3-4 minute) personal testimonies on Sabbath mornings. They should be well prepared and have a positive message about how they started giving, how God has blessed them, and how they plan to grow as givers.

Study church management practices regarding tithe and offering funds from counting and depositing to receipting and reporting. If needed, recommend methods to improve efficiency, accountability, and member privacy.

Maintain up-to-date records of giving. Report progress regularly, using the church bulletin, newsletter, visitation, special posters or bulletin board announcements, and oral presentations.

Schedule an annual audit of church finances and share pertinent information with your members. Keeping them informed will help to build their confidence in church leadership.

Present a series of seminars on the relationship of stewardship to end-time events. Evaluate at the end of each year the progress and effectiveness of church objectives, plans, and budgets. Recommend necessary changes.

### ***Managing Money God's Way***

Adventist Christians believe that God has given to mankind only conditional ownership. We accept God as the Creator and therefore true Owner of the world and everything in it. A vital principle in Christian money management is that money and material possessions must be used according to the wishes and directions of the Owner.

#### **Online Giving**

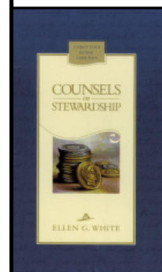
When you add Adventist Giving to your church's website, you give people a flexible way to share their tithe and offerings. Adventist Giving allows people to give no matter where they are on Sabbath, and makes it easy for people who pay all of their bills online to include giving in their monthly budget. Adventist Giving is a free service provided by the North American Division.

For more information or to sign up your church visit [www.adventistgiving.org](http://www.adventistgiving.org)

#### ***Counsels on Stewardship***

A compilation of Ellen White's teaching on tithe, offerings, and principles of personal, family and church finance. The Christian's relationship to money and property is also presented.

By Ellen G. White  
(Review & Herald)  
*Catalogue #318230*  
Quantity discounts are available from *AdventSource* at [www.adventsource.org](http://www.adventsource.org) or 800-328-0525



“We should never forget that we are placed on trial in this world, to determine our fitness for the future life. None can enter heaven whose characters are defiled by the foul blot of selfishness. Therefore, God tests us here, by committing to us temporal possessions, that our use of these may show whether we can be trusted with eternal riches” (*Counsels on Stewardship*, p.22)

Since our management of money and possessions is a test of eternal consequences, every Christian needs to know and explicitly follow God's management principles.

1. **Acquiring Money.** "By the sweat of your brow will you eat your food..." (Genesis 3:19 NIV). After Adam and Eve left the Garden of Eden humanity was to earn a living by labour. Consider this enlightening statement from *The Great Controversy*: "Nothing is so demoralizing or intoxication, particularly to the young, as the acquisition of money or property without labour" (p. 387). We must consciously replace the popular ideas of society (which promote getting as wealthy as possible as fast as possible by any means possible) with a value system that cherishes the dignity of honest work.
2. **Returning Tithe.** Contrary to common belief, the tithing principle was not ordained by God for the support of the ministers. That is the use to which tithe money is allocated. The reason for tithing is to show allegiance to God as the Creator and Owner of everything. This is first found in the Garden of Eden through the restriction placed on the tree of knowledge of good and evil. This tree was a constant reminder of God's ownership of all things. By taking for themselves that which God had forbidden, Adam and Eve violated the owner/steward principle. (See *Testimonies*, vol. 6, p. 386.)

**Titling is a constant recognition of God's ownership**

"Bring the whole tithe into the storehouse, that there may be food in my house. 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 you will not have room enough for it" (Malachi 3:10 NIV). Before any portion of income is used we should acknowledge God's ownership by setting apart that which God has specified as His. This is not a matter of showing gratitude or generosity, but of simple honesty. Those who consistently carry out this principle will find that through God's blessing their nine-tenths is worth more than the entire sum without His blessing.

3. **Giving Offerings.** "Each of you must bring a gift in proportion to the way the Lord your God has blessed you" (Deut. 16:17 NIV). Offerings are an expression of love and gratitude to God, given by a willing heart for the sustenance of God's worship and His work. Part of the beauty of God's plan is that it is in the power of all to do something for the cause of God. Those who regularly give offerings will come to recognize the value of sacrificing for the benefit of others.

The Seventh-day Adventist church divides offerings into four areas:

- Local church operation (50 percent)
- Conference development (20 percent)
- World missions (20 percent)
- Special projects (10 percent)

Members are asked to distribute offerings on a regular basis to these four specific areas of need. These four offering areas should be indicated on all tithe and offering envelopes (see *General Conference Working Policy*, Sec. T 05).

4. **Saving.** Christians should develop a habit of saving a portion of their income. This is essential to good money management because it will provide not only for anticipated needs but also for emergencies.



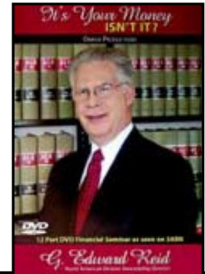
There is a difference, however, between saving and hoarding. God will bless those who discipline themselves to practice reasonable habits of saving. On the other hand, money hoarded is like buried treasure-it has no usefulness.

5. **Avoiding Debt.** Perhaps the biggest blessing of learning to save is that it can help people avoid the financial nightmare of becoming trapped in mountains of debt. There are times when a person must of necessity enter into debt, such as with the purchase of a home. However, debt should never be taken on without a realistic plan for repayment.

Most debts threatening family security today result from two related causes: the failure to make and live within a budget and the inability to distinguish between needs and wants. Many people have not educated themselves to keep their expenditures within the limit of their incomes. They become caught in a vicious cycle of living on credit from one month to the next.

We must remember that in Matthew 6:31-33 Jesus did not obligate His Father to provide for our wants-only our needs. Stewardship education can help Christian money managers in developing the maturity to discern the difference between true needs and wants (see Resource section).

6. **Investing.** Those who have honestly acquired material wealth may, through wise planning, invest their means in such a way that by their generosity the work of God will be strengthened. Through keeping strictly to right principles, the Christian steward who is faithful will finally hear the words: Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many. Come and share your master's happiness! (Matthew 25:23)



***It's Your Money! Isn't It?*  
DVD Set**

G. Edward Reid brings an end-time urgency to the way we handle money in this DVD seminar conducted by the author himself. *It's Your Money! Isn't It?* is a selection of four DVDs designed with ease of use in mind. Each disc contains three presentations.

By G. Edward Reid  
(Review and Herald)  
*Catalogue #310113*  
Available from AdventSource at  
[www.adventsource.org](http://www.adventsource.org) or  
800-328-0525

## Resources

The following resources are recommended for your ministry.  
Available from AdventSource at 800-328-0525 or [www.adventsource.org](http://www.adventsource.org)

***ABC's of Financial Freedom*** - by Gordon Botting.

(Sponsored by the Pacific Union Conference, this series also contains leaders and participants guides and videos)  
Catalogue #315510

***Church Finances for People Who Count*** - by Mack Tennyson. (GC Ministerial Association)

Catalogue #311000

***Counsels on Stewardship***- by Ellen G. White. (Review & Herald) Catalogue #318230

***It's Your Money! (Isn't It?)*** - by G. Edward Reid. (Review & Herald) Catalogue #310113

***The Missing Connection*** - by Ben Maxson. (GC Stewardship Department) Catalogue #318935

***Personal Giving Plan*** - (NAD Stewardship Department)

Complete Kit Catalogue #311200

Booklet Catalogue #311220

DVD Catalogue #311380

***Stewardship Brochures*** - by Herold Lee and Thurman Petty. (AdventSource)

What is Tithing ? Catalogue #315000

What is Equal Sacrifice? Catalogue #315003

What is the Conference Advance Offering? Catalogue #315008

What Benefits do Tithes Bring to the Local Church? Catalogue #315011

What is a Steward? Catalogue #315010

What is the Church Budget? Catalogue #315006

What is Stewardship? Catalogue #315004

Why Should We Tithe? Catalogue #315005

What are Offerings? Catalogue #315001

Why Should We Give Offerings? Catalogue #315002

What is a Personal Giving Plan? Catalogue #315009

What is the Birthday/Thank Offering? Catalogue #315007

Quantity discounts are available

***Understanding the Spirituality of True Stewardship*** - by Christopher Sealey.

(AdventSource) Catalogue #318930

***Taking Charge of Your Money*** - by Henry Edward Felder. (Review & Herald)

Detailed handbooks and informative leaflets have been prepared on every aspect of stewardship education. For a complete listing visit AdventSource online at [www.adventsource.org](http://www.adventsource.org). You can also request a catalogue of stewardship resources by calling 1-800-328-0525

Books available from the Adventist Book Center at 800-765-6955 or [www.adventistbookcentre.com](http://www.adventistbookcentre.com)

## ***25 Ways to Improve Giving***

Stewardship leaders are often looking for ways to reach the large percent of church members who feel no real obligation to support the local church. The following principles, by Don E. Crane, will assist with that challenge.

Select the ideas that will most benefit your church stewardship and strategic plans.

1. Develop a biblically-based philosophy of stewardship and teach members how to do the same.
2. Teach total-life stewardship, so church members will understand that stewardship involves every aspect of life.
3. Exemplify Christian giving. Church members need to see the pastor, elders and all church leaders setting the example of giving. Important: These leaders should be able to give positive testimony of the blessings of God and their growth in giving. For example, a positive may involves:
  - a. How I started giving.
  - b. What I am doing now.
  - c. What God has done for me because of my faithfulness.
  - d. How I plan to grow as a giver
4. Teach stewardship lessons regularly
5. Preach regularly on stewardship themes and include stewardship ideas in sermon material
6. Establish a Stewardship and Strategic Plans Committee. Train the committee members to become involved in all of the recommended functions of education, budgeting and receipting, and strategic planning and promotion.
7. Develop a clear, concise statement of your church's mission, and help create an awareness and understanding of its meaning.
8. Select prioritized challenges and strategic objectives that will give meaning and purpose to ministry action plans.
9. Build a church budget based on the important ministries within your church.
10. Plan an annual every-member response that supports your church's mission and strategic objectives.
11. Conduct new-member stewardship training classes.
12. Visit all new members in their homes. Explain how to use the tithe and offering envelopes.
13. Prepare in advance to make the tithe and offering time a genuine part of the worship experience.

14. Provide a 3 to 4 minute testimony that incorporates a positive stewardship worship experience.
15. Give information about church member giving. What was the giving this past Sabbath in tithes and offerings? Did we reach our church budget objective? Make this very short and informative.
16. Use the tithe and offering envelope system. Encourage usage and report on envelope effectiveness in educating members to give regularly.
17. Distribute envelopes to children and youth. Encourage parents to instruct the children in their use as a growth-in-giving experience.
18. Plan special instructions for children on total-life stewardship.
19. Use leaflets, bulletins, posters, videos, and letters in stewardship education.
20. Study church management practices regarding tithe and offering funds, from counting to receipting. Recommend methods to improve church member confidence.
21. Maintain up-to-date records of member giving. Report on member faithfulness.
22. Request your conference to conduct an annual audit.
23. Build a series of stewardship seminars on the relationship of stewardship to end-time events.
24. Lead out in personal and family finance seminars.
25. At the end of each church year, evaluate the progress and effectiveness of church objectives, strategic plans and the church budget.

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# ***Seven Biblical Principles of Faithful Stewardship***

1. God is the Owner of Everything.
  - a. Psalm 24:1
  - b. Psalm 50:12
  - c. 1 Chron. 29:13,14
  
2. We are managers of what God has given us.
  - a. 1 Timothy 6:7
  - b. Matthew 25:14
  - c. 1 Corinthians 4:1,2
  
3. Our purpose in life is to glorify God.
  - a. 1 Corinthians 10:31
  - b. Matthew 5:16
  
4. Prosperity is having what you need when you need it.
  - a. Philippians 4:19
  - b. Matthew 28:20
  - c. Isaiah 26:3
  
5. Debt is bad.
  - a. Proverbs 22:7
  - b. Deuteronomy 28:15-68
  - c. Romans 13:8
  
6. The Tithe is the minimum testimony of our Christian Commitment.
  - a. Genesis 14:20
  - b. Genesis 28:20-22
  - c. Malachi 3:6-10
  
7. We must all give an account to God of our stewardship.
  - a. Matthew 25:19
  - b. 2 Corinthians 5:10
  - c. Revelation 22:12

## ***Seven Biblical Principles of Faithful Tithing***

1. The Tithe is Holy.
  - a. Leviticus 27:30
2. The Tithe belongs to God.
  - a. Leviticus 27:30
3. We should put God first.
  - a. Proverbs 3:9,10
  - b. Genesis 28:20-22
4. God will honour careful obedience with blessings.
  - a. Deuteronomy 28:1-14
5. Failure to tithe is robbery of God.
  - a. Malachi 3:6-10
6. An honest tithe has three elements.
  - a. 10%—Genesis 28:22 (portion or percentage)
  - b. It must be returned to God's storehouse—Malachi 3:10 (place)
  - c. It is to be used to support the ministry—Numbers 18:21 (purpose)
7. God's Plan is best.
  - a. Proverbs 3:5,6

“If all, both rich and poor would bring their tithes into the storehouse; there would be a sufficient supply of means to release the cause from financial embarrassment and to nobly carry forward the missionary work in its various departments.” (4T475)

“If all the tithes of our people flowed into the treasury of the Lord as they should, such blessings would be received that gifts and offerings for sacred purposes would be multiplied tenfold, and thus the channel between God and man would be kept open. The followers of Christ should not wait for thrilling missionary appeals to arouse them to action. If spiritually awake, they would hear in the income of every week, whether much or little, the voice of God and of conscience with authority demanding the tithes and offerings due the Lord.” (4T474)

“It is part of your work to teach those whom you bring into the truth to bring the tithe into the storehouse as an acknowledgement of their dependence on God. They should be fully enlightened as to their duty to return to the Lord His own” (Evangelism, pg. 250)

“Let the church appoint pastors or elders who are devoted to the Lord Jesus, and let these men see that officers are chosen who will attend faithfully to the work of gathering in the tithe. If the pastors show that they are not fitted for their charge, if they fail to set before the church the importance of returning to God His own, if they do not see to it that the officers under them are faithful, and that the tithe is brought in, they are in peril. They are neglecting a matter which involves a blessing or a curse to the church. They should be relieved of their personal responsibility, and other men should be tested and tried” (Counsels on Stewardship, pg. 106)

# ***The Personal Giving Plan***

The Personal Giving Plan (PGP) has been introduced to much of the North American Division as a suggested systematic stewardship plan. The following material has been prepared as a guideline to refresh the PGP concepts so that new materials can be prepared for pastors and members. Accordingly, this is not a new programme but rather an enhancement of the original PGP with the goal of educating the NAD church family. We hope that the following explanation will give a better understanding regarding the Personal Giving Plan.

## ***System and Simplicity***

The PGP organizes nearly all church financial support into five areas:

- a. Tithe
- b. Local Church Budget
- c. Conference Advance Budget
- d. World Budget
- e. Special Projects and miscellaneous offering

## ***Planned giving brings all offerings together in an overall plan for systematic benevolence.***

Planned giving helps eliminate inequities and reduces the confusion caused by a multiplicity of competing offering appeals. Seventh-day Adventists support systematic giving as the foundation to properly operate the entire church in a responsible and balanced manner.

The tithe is the Lord's and is a tenth of our income or in the case of a business—a tenth of the increase or profit. The tithe is Holy and is not negotiable. Offerings, on the other hand, are given systematically not on a Biblically mandated percentage but rather "as God has prospered us." The giving percentage is left to the individual. The PGP suggests a percentage so that the church can plan its budget and carry on its mission. Some may not be able to meet the suggested guidelines and others could contribute a much higher percentage. The following list repeats the five areas mentioned above with the suggested percentages for the offerings given.

- a. Tithe - 10 % - To support the gospel ministry of the world church.
- b. Local Church - 5% - To support the local church mission, ministry and physical plant.
- c. Conference Advance - 2% - To support the non-tithe projects of the Local Conference. This usually includes Secondary Education (Academy), Evangelism, the Youth Camp, etc.
- d. World Budget - 3% - To maintain and expand the missionary outreach of the World Church.



e. ***Special Projects:***

Funds given in this category are more discretionary to the individual giver.

Funds might go to a special appeal, a needy person, or a project of special interest to the giver. This giving category is beyond the regular systematic giving and so therefore does not have a suggested percentage.

Contributions to most direct mail or phone solicitations would fit in the category. Members should realize that appeals made directly to the home are discretionary and should be supported, if one is able, only as part of the overall systematic giving plan as part of this category.

***Planned giving can be thought of as a three step process.***

Step 1 Return God's tithe

Step 2 Give an offering as God has prospered

Step 3 Distribute the offering proportionately

Each of us must decide how much we shall give...and for what. No one can make this decision for anyone else. The suggested percentages are only intended to show the proportion of one area of need to another.

"Every man shall give as he is able, according to the blessing of the Lord thy God which he hath given thee" (Deuteronomy 16:17).

Coordinated and Planned Giving is essential for gospel order.

"The body is a unit, though it is made up of many parts; and though all its parts are many, they form one body. So it is with Christ" (1 Corinthians 12:12 NIV)

The Bible says that the human body and the church body are similar.

Each part:

- is essential to the health of the entire body
- has a special function to perform
- is dependent upon other parts
- is strongest when the whole body is strong
- is weak when the body is weak
- contributes to the achievement of the whole body
- must function in unison with other parts for success

There is serious trouble when one part of the body tries to be independent of the others. The result is chaos and death. But, by coordinating their functions in unity, there is life. The Bible teaches that no part can function successfully without the other parts.

Each part of the church is dependent upon all its parts:

- each local church member
- each family
- each local church
- each local conference
- each union conference
- each division of the General Conference
- the General Conference

It is the combined strength of each part which makes the entire church body strong and successful in restoring the image of God in the entire body. It is the wise coordination of all its functions which enables great progress and achievements. No single congregation could fulfill the gospel commission to take the gospel to all the world, but as churches work together with the blessing of God the work goes forward.

As never before, the church needs the strength of thoughtful, coordinated, and united action which Planned Giving provides.

*The Biblical model of church mission is stated in Acts 1:8...*

“But ye shall receive power,  
After that the Holy Ghost is come upon you;  
and ye shall be witnesses unto Me  
Both in Jerusalem,  
And in all Judea and Samaria,  
And unto the uttermost part of the earth.”

*In our present-day application:*

Jerusalem – represents the local church needs.

Judea and Samaria –represent the region or conference needs.

All the earth –represents the world budget needs.

### ***Offering Appeals***

In those churches following the Personal Giving Plan, appropriate offering appeals will continue for:

- Local Church Budget
- Conference Advance Budget
- World Budget
- Special Projects and miscellaneous offerings

The report or appeal will feature the items listed in the Calendar of Special Days and Offerings.

Educational and promotional material about various offerings will continue to be provided and should be used in each church. This will help keep the church membership informed about various needs and opportunities in the local church, the conference, and the world field. This material informs members who may be systematically supporting

(this particular offering) through the Personal Giving Plan, of special needs they may wish to support with funds beyond the planned amount.

### ***Offerings Designated by Church Policy***

Church policy indicates that the loose undesignated offering goes to the “offering of the day” (U 35). It generally follows this pattern:

- a. Church Budget –1st, 3rd Sabbath each month
- b. Conference Advance Budget –4th Sabbath each month
- c. World Budget –Weekly Sabbath School and 2nd Sabbath each month
- d. Special Project and Miscellaneous Offerings –as published in the Calendar of Special Days and Offerings (This when there is a 5th Sabbath in a month)

Occasionally, a scheduled offering may need to be shifted from one Sabbath to another, but no scheduled offerings are to be omitted. This helps keep it proportionately fair for the various recipient entities.

The Calendar of Special Days and Offerings prepared by the North American Division provides the annual schedule for all worship service reports and appeals. Offering information and appeals are prepared by the Division and sent to each conference to be customized by the addition of the conference offerings and then distributed to the pastors, treasurers, and elders. This provides organization for offerings and campaigns. It also helps to coordinate the distribution of educational information.

Offertory and financial reports are helpful in determining the spiritual health of the church. They keep us informed and assist in stewardship education.

### ***Individual Choices Maintained***

Under the Personal Giving Plan those who wish to give specific offerings for specific items may do so. Those who wish to give offerings which provide proportional support for the entire church programme may do so. Either way members can give special and specific gifts. The gifts will be used as it is marked on the offering envelope.

The treasurers at the local church and the various levels of the church organization are obligated to honour the choices displayed on the offering envelope. Church auditors are instructed to see that tithe and offerings are credited as marked on the offering envelope.

After all the above information is digested, it's still your choice –whether you give and for what. That's the way it has always been in God's cause. This is what makes planned giving a personal spiritual experience.

**Counsels on  
STEWARDSHIP  
Ellen G. White  
(Study Guide)**

# Study Guide: Counsels on Stewardship

By: Ellen G. White

Study Guide Index

Prepared under the auspices of the Ellen G. White Estate, Inc., the General Conference  
Department of Stewardship and Development and Trust Services.

## TWO EDITIONS

In addition to the complete edition, there is now an abridged edition of Counsels on Stewardship in use in many areas of the world.

Section and chapter titles are identical.

## QUESTION REFERENCES

Following each question is a page and paragraph reference for finding the answer in both editions, making it possible for this study guide to be used with either edition.

CS 13:4 refers to Counsels on Stewardship, the complete edition, page 13, paragraph 4.

CSA 11:4 refers to Counsels on Stewardship, the abridged edition, page 11, paragraph 4.

Any portion of a paragraph that begins a page is considered as the first paragraph on that page.

## SUGGESTIONS FOR READING THE BOOK AND ANSWERING QUESTIONS

Read the introduction to the lesson.

Each lesson includes several chapters of the book. Read only one chapter at a time.

Then answer the questions for that chapter.

The reference following each question refers you to the page and paragraph where the answer will be found.

Fill in the blanks, circle true or false, yes or no, or write your answer in the space between the questions.

## SUGGESTIONS FOR GROUP STUDIES

1. Have each person read Counsels on Stewardship and answer the questions in the study guide at home, then bring the books to class.
2. Review the lesson and check the answers for the lesson studied.
3. Show the slide presentation. (Available from the Department of Stewardship and Development.)
4. Assign the next lesson, then survey it to stimulate interest.
5. Individuals, families, church services, prayer meetings, and college and academy classes could profitably use the study guide.

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## SPIRIT OF THE PIONEERS

[Statistics below were current when this guide was prepared in 1979. Adventist membership in 2000 is near 11 million.]

From about 100 scattered believers to more than 20,000 local churches with more than 3 million Seventh-day Adventists around the world. How did it happen?

From a small printing press in Paris, Maine, to 51 publishing houses, producing literature valued at more than US\$100 million in 278 languages and dialects. What made it possible?

From our first church school in Buck's Bridge, New York, to more than 530 colleges, universities, and secondary schools, 3,800 elementary schools, and 20,000 teachers serving nearly half a million students. What energized such growth?

From our first Sabbath schools in Buck's Bridge and Rochester, New York, to more than 37,000 Sabbath schools with nearly 4 million Sabbath school members. What is responsible for such growth?

What has been the secret of the Seventh-day Adventist movement?

The three angels' messages? Yes!

The everlasting gospel? Of course!

God's financial plan? Very important!

The presence and blessings of God? Definitely!

But the greatest human ingredient has been the SPIRIT OF THE PIONEERS. Courageous, ordinary, Holy Spirit-filled people, sharing the gospel with boldness, giving time, talents, money--even themselves--because they loved the Lord.

As you study these lessons and read the experiences of the pioneers, try to recapture this spirit. The spirit of the pioneers is not dead. It is alive and well. Perhaps you will rediscover it within yourself.

## Lesson 1

### Section 1

#### HEAVEN'S LAW OF BENEVOLENCE AND ITS PURPOSE

##### Introduction:

Heaven's "law of benevolence" is the least understood and therefore the least observed law of God. It involves your receiving gifts of life from God and your sharing His gifts of life with Him and others. It involves every area of your life, every aspect of your character development. This opening lesson should help you realize that stewardship involves your management and use of whatever "life" God shares with you each day.

The information in Section I of Counsels on Stewardship has the potential to change your life and enrich your personal spiritual relationship with Jesus. The pioneers of all generations have profited from the principles revealed anew in this lesson.

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### Chapter 1

#### Co-workers With God

*Why would the Creator of the universe invite you to be a co-worker co-worker with Him? Amazing principles of life are awaiting your discovery in this chapter. Read CS 13-16 or CSA 11-14. (Always read each chapter before answering the questions.)*

1. In the plan of salvation, God illustrates a basic law of life. "\_\_\_\_\_ has appointed, in the plan salvation, the \_\_\_\_\_ of \_\_\_\_\_ and \_\_\_\_\_, making the work of beneficence, in all its \_\_\_\_\_, twice blessed." CS 13:4 or CSA 11:4
2. Who is blessed most, the giver or receiver? \_\_\_\_\_ CS 13:4 or CSA 11:4
3. "Our Redeemer formed the plan of enlisting him [man] as His co-worker." Why? CS 13:5 or CSA 11:5
4. A. "By a \_\_\_\_\_ of \_\_\_\_\_ which would \_\_\_\_\_ his \_\_\_\_\_, He bestows upon man the best means of \_\_\_\_\_, and keeps him \_\_\_\_\_ to \_\_\_\_\_ the poor and to \_\_\_\_\_ His cause." CS 13:5 or CSA 11:5  
B. "And as we heed these calls, by \_\_\_\_\_ and by \_\_\_\_\_ of \_\_\_\_\_, we are \_\_\_\_\_ to the image of Him who for our sakes \_\_\_\_\_." CS 13:5; 14:1 or CSA 11:5; 12:1
5. Circle True or False. CS 14:2, 3 or CSA 12:2, 3
  - A. The Father's gift of Christ demonstrates that nothing would be withheld if it were needed for our salvation. True False
  - B. The spirit of liberality is the spirit of heaven. True False
  - C. Christ gave all He had, then gave Himself. True False

6. What is the principle of worldlings? CS 14:3 or CSA 12:3 \_\_\_\_\_
7. What is the principle of heaven? CS 14:3 or CSA 12:3 \_\_\_\_\_
8. What "should not be a lamented fact"? CS 14:4 or CSA 12:4 \_\_\_\_\_
9. List two special dangers or snares to God's people.  
 A. \_\_\_\_\_  
 B. \_\_\_\_\_ CS 15:1 or CSA 12:4
10. "They should understand that it is His \_\_\_\_\_ that multiplies the \_\_\_\_\_ for their \_\_\_\_\_. Objects that \_\_\_\_\_ benevolence into \_\_\_\_\_ must be \_\_\_\_\_ before them, or they \_\_\_\_\_ after the \_\_\_\_\_ of the great Exemplar." CS 15:1 or CSA 12:4; 13:1
11. Consider: CS 15:2, 3 or CSA 13:2, 3  
 A. What is one of God's ways of exalting man? \_\_\_\_\_  
 B. Why does God entrust us with means to finance His cause instead of raining silver from heaven? \_\_\_\_\_  
 C. Who planned this system of beneficence? \_\_\_\_\_  
 D. Why? \_\_\_\_\_  
 E. What are two significant descriptions of God?  
 1. \_\_\_\_\_  
 2. \_\_\_\_\_
12. What will love do to "Christ's believing people"? CS 16:2 or CSA 14:2  
 A. \_\_\_\_\_  
 B. \_\_\_\_\_  
 C. \_\_\_\_\_

---

## Chapter 2

### Our Bountiful Benefactor

God gives continually. Why? What if He stopped giving? What if God gave you "life" on the same scale as you give to Him? Please read CS 17-19 or CSA 15, 16.

13. God is a bountiful benefactor. How will we respond if we love Him? CS 17:5 or CSA 15:3  
 \_\_\_\_\_

14. When may we impatiently exclaim, "Is there no end of giving?" CS 18:3 or CSA 15:4  
 \_\_\_\_\_

15. In what way does God permit us to show our appreciation of His mercies? CS 18:4 or CSA 16:1  
 \_\_\_\_\_

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## Chapter 3

### Why God Employs Men as His Almoners

Why does God want you to become a giver? What happens within you if you don't?

Please read CS 20-23 or CSA 17-19.

16. How is "the spirit of beneficence in the giver's heart" strengthened? CS 20:2 or CSA 17:2  
 \_\_\_\_\_

17. Fill in the blanks.

- A. "\_\_\_\_\_ the good gifts of God to man will prove only a \_\_\_\_\_, unless he employs them to \_\_\_\_\_ his fellow men, and for the \_\_\_\_\_ of \_\_\_\_\_ in the earth." CS 20:2 or CSA 17:2



B. "It is this increasing \_\_\_\_\_ to \_\_\_\_\_, the selfishness which the desire for \_\_\_\_\_ begets, that deadens the \_\_\_\_\_ of the church, and removes the \_\_\_\_\_ of God from her." CS 20:3 or CSA 17:3

18. With whom is our great conflict? CS 21:4 or CSA 18:3 \_\_\_\_\_

19. Circle True or False. CS 22:2 or CSA 18:4

A. God places us on trial in this world. True False

B. Selfishness and character development are unrelated. True False

C. The use of temporal possessions has nothing to do with eternal life or riches. True False

20. List six specific gifts from God, for the use of which we must render an account to Him. CS 22:3 or CSA 18:5

A. \_\_\_\_\_ B. \_\_\_\_\_ C. \_\_\_\_\_

D. \_\_\_\_\_ E. \_\_\_\_\_ F. \_\_\_\_\_

21. How can wealth become a golden bond of gratitude and affection between us and our fellow men and a strong tie to bind our affections to our Redeemer? CS 22:4 or CSA 19:2 \_\_\_\_\_

22. Suffering and calamity can awaken within us which three attributes of God's character? CS 23:2 or CSA 19:3

A. \_\_\_\_\_ B. \_\_\_\_\_ C. \_\_\_\_\_

## Chapter 4

### The Conflicting Principles of Christ and Satan

Conflicting principles determined the divergent life styles of Christ and Satan. Which principles dominate your daily "use of life" and determine your lifestyle? Please read CS 24-26 or CSA 20-22.

23. Fill in the blanks. CS 24:2, 3 or CSA 20:2, 3

A. "Selfishness is the \_\_\_\_\_ of \_\_\_\_\_."

B. "\_\_\_\_\_, \_\_\_\_\_, and \_\_\_\_\_ are filled with a desire to make \_\_\_\_\_ a \_\_\_\_\_."

C. "Selfishness \_\_\_\_\_ Christlikeness, filling man with \_\_\_\_\_."

D. "But \_\_\_\_\_ is blind to the \_\_\_\_\_ which God \_\_\_\_\_."

24. What is generally-- CS 25:2 or CSA 20:4

A. The strongest human impulse? \_\_\_\_\_

B. The weakest impulses? \_\_\_\_\_

25. Circle True or False. CS 25:3, 4 or CSA 21:1, 2

A. It is both wise and safe to give or withhold money or service based on our emotions, sympathies, and interests. True False

B. Fixed principles should be the basis for self-denial and self-sacrifice. True False

C. The keynote of Christ's teachings is self-sacrifice. True False

26. "The \_\_\_\_\_ of \_\_\_\_\_ always reveal themselves in a \_\_\_\_\_ of duty, and a \_\_\_\_\_ to use God's \_\_\_\_\_ for the \_\_\_\_\_ of His \_\_\_\_\_." CS 26:2 or CSA 21:3

27. Circle True or False. CS 26:3 or CSA 21:4

A. Christ asks us "to give our lives as a sacrifice for others." True False

B. Selfishness can be overcome only by manifesting love to God and to our fellow men. True False

## Chapter 5

### Beneficence Where Christ Abides

Compare the amount of giving in a life where Christ abides and in one where He doesn't. Please read CS 27, 28 or CSA 23.

28. Circle True or False. CS 27:1 or CSA 23:1

Nothing saps spirituality from the soul more quickly than to enclose it in selfishness and self-caring.

True False

29. Will Christian principles always be made visible by the followers of Christ? Yes No CS 27:3 or CSA 23:3

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## Chapter 6

### Preaching Practical Sermons

Did you realize you are a preacher? What kind of sermons are you preaching? What can you learn about yourself from analyzing them? Please read CS 29, 30 or CSA 24, 25, 30.

A. A living example of an unselfish character has but little power upon men. True False CS 29:1 or CSA 24:1

B. The most difficult sermon to preach and the hardest to practice is self-denial. True False CS 29:3 or CSA 24:3

C. The altar of self-sacrifice is the appointed place of meeting between God and the soul. True False CS 30:2 or CSA 24:4

31. Fill in the blanks. CS 30:3 or CSA 25:1

"The very \_\_\_\_\_ of \_\_\_\_\_ expands the  
\_\_\_\_\_ of the \_\_\_\_\_."

*"Unless a grain of wheat falls into the earth and dies, it remains [just one grain; never becomes more but lives] by itself alone. But if it dies, it produces many others and yields a rich harvest" (John 12:24, The Amplified Bible).\**

### THE EARLIER "PIONEERS"

Consider the lifestyle of the earlier pioneers.

"An expensive dwelling, elaborate furnishings, display, luxury, and ease, do not furnish the conditions essential to a happy, useful life. Jesus came to this earth to accomplish the greatest work ever accomplished among men. . . . What were the conditions chosen by the infinite Father for His son? A secluded home in the Galilean hills; a household sustained by honest, self-respecting labor; a life of simplicity; daily conflict with difficulty and hardship; self-sacrifice, economy, and patient, gladsome service. . . .

"So with the great majority of the best and noblest men of all ages. Read the history of Abraham, Jacob, and Joseph, of Moses, David, and Elisha. Study the lives of men of later times who have most worthily filled positions of trust and responsibility, the men whose influence has been most effective for the world's uplifting.

"How many of these were reared in country homes. They knew little of luxury. They did not spend their youth in amusement. Many were forced to struggle with poverty and hardship. They early learned to work, and their active life in the open air gave vigor and elasticity to all their faculties. Forced to depend upon their own resources, they learned to combat difficulties and to surmount obstacles, and they gained courage and perseverance. They learned the lessons of self-reliance and self-control. Sheltered in a great degree from evil associations, they were satisfied with natural pleasures and wholesome companionships. They were simple in their tastes and temperate in their habits. They were governed by principle, and they grew up pure and strong and true. When called to their lifework, they brought to it physical and mental power, buoyancy of spirit, ability to plan and execute, and steadfastness in resisting evil, that made them a positive power for good in the world."-- The Ministry of Healing, pp. 365, 366.

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## Lesson 2

### Section II

#### GOD'S WORK AND ITS SUPPORT

##### Introduction

Lucifer is currently using materialism (an inordinate love and grasping for "things") more cunningly, universally, and devastatingly to individual spirituality than in any other era. His success is obvious in two predominant areas: individual selfishness and the absence of adequate gifts of time, abilities, and money even to begin to attain present potential for sharing the gospel. Section II of Counsels on Stewardship contains some very pointed statements that may "shake you up" and cause you to evaluate seriously the quality of your relationship with Christ. How strong is your attachment to His cause, which has brought to you the knowledge of His love as revealed by His gift of Himself?

#### Chapter 7

##### The Lord's Work to Be Maintained

Thoughtfully measure your love for God and His cause by evaluating your willingness to support it with your consecration, money, effort, sacrifice, et cetera; to do so with cheerfulness and joy; to consider it an "opportunity." This chapter is challenging. Please read CS 35-41 or CSA 27-31. (Always read each chapter before answering the questions.)

1. "God's people are \_\_\_\_\_ to a work that \_\_\_\_\_ and \_\_\_\_\_." CS 35:3 or CSA 27:2
2. Name the only two storehouses in the universe where we can place our treasures. CS 35:4 or CSA 27:3
  - A. \_\_\_\_\_
  - B. \_\_\_\_\_
3. God entrusts us with goods to be carefully traded upon. What is the "revenue" received? CS 35:4 or CSA 27:3  
\_\_\_\_\_
4.
  - A. Wherever there is life in a church, there is increase and growth. True False CS 36:1 or CSA 27:4
  - B. Giving has very little to do with our capacity to receive more from God. True False CS 36:1 or CSA 28:1
  - C. He who receives, but never gives, soon ceases to receive. True False CS 36:1 or CSA 28:1
  - D. It is not returning to the Lord His own that makes men poor. True False CS 36:2 or CSA 28:2
5. What neglected obligations, if met, would open the way for the world to hear the message? CS 36:3 or CSA 28:3  
\_\_\_\_\_
6. If we have the love of God in our hearts, and a spirit of self-sacrifice, what would be four results? CS 37:1 or CSA 28:3; 29:1
  - A. \_\_\_\_\_
  - B. \_\_\_\_\_
  - C. \_\_\_\_\_
  - D. \_\_\_\_\_
7. We cannot make God richer by our gifts, but what does His cause need? CS 37:3 or CSA 29:3  
\_\_\_\_\_
8. Some say, "God's work is not dependent on our gifts." These statements tell the truth about the needs of God's cause.
  - A. "To accomplish this work, \_\_\_\_\_ is \_\_\_\_\_. I know that times are hard, \_\_\_\_\_ is not \_\_\_\_\_; but the truth must be spread, and \_\_\_\_\_ to spread it must be \_\_\_\_\_ in the \_\_\_\_\_." CS 39:3 or CSA 29:5; 30:1
  - B. "The work must not stop for \_\_\_\_\_ of \_\_\_\_\_. More \_\_\_\_\_ must be \_\_\_\_\_ in it." CS 40:2 or CSA 30:3
  - C. "Did they but realize how \_\_\_\_\_ is the \_\_\_\_\_ of all \_\_\_\_\_ for the \_\_\_\_\_ of souls, they would

\_\_\_\_\_ their \_\_\_\_\_ as freely as did the  
\_\_\_\_\_ of the \_\_\_\_\_." CS 40:4; or CSA 30:5

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## Chapter 8

### Wholehearted Attachment to the Church

Evaluate anew the wholeheartedness of your attachment to God and His church. Please read CS 42-45 or CSA 32-34.

9. Put in your own words the contrast between--

A. Those wholeheartedly attached to God and His cause CS 42:1, 2 or CSA 32:1, 2

B. And those strongly attached to the world. CS 42:1, 3; 43:1 or CSA 32:1, 3; 33:1

10. The spirit of the pioneers.

"We are to stand as \_\_\_\_\_, willing to \_\_\_\_\_ the  
\_\_\_\_\_ of life itself, \_\_\_\_\_, in the service of God." CS 44:1 or  
CSA 33:3

11. Instead of waiting for more appeals, what question should we ask ourselves? CS 44:3 or CSA 33:4

12. List three specific purposes for which God has entrusted you with money. CS 45:2 or CSA 34:2

A. \_\_\_\_\_

B. \_\_\_\_\_

C. \_\_\_\_\_

13. Do you squarely and personally face obvious financial needs in God's cause and see them as part of His plan to share the gospel? CS 45:3 or CSA 34:3

A. God Himself originates the plans for advancement of His work. True False

B. God Himself has provided His people with a surplus of means, so we may cheerfully respond to calls for help. True False

C. If "His people" faithfully bring to His treasury the means lent them,

1. Many souls will be won to the truth. True False

2. Christ's coming will be hastened. True False

---

## Chapter 9

### The Voice of Consecration

Consecration is like a voice speaking from the "heart." How well do you "speak" this language? Please read CS 46-50 or CSA 35-37.

14. Is this the language of your heart?

"I am \_\_\_\_\_, my Saviour; Thou hast \_\_\_\_\_ the ransom for my  
soul, and \_\_\_\_\_ that I am or ever hope to be \_\_\_\_\_. Help me  
to \_\_\_\_\_, not to \_\_\_\_\_, not to \_\_\_\_\_,  
but to use to Thine own name's glory." CS 46:1 or CSA 35:1

15. God "lays His hand upon": CS 46:3 or CSA 35:2

A. \_\_\_\_\_ B. \_\_\_\_\_ C. \_\_\_\_\_

16. If only half our members return tithe and give offerings, what conditions will exist in our churches? CS 47:2 or CSA 35:5

A. \_\_\_\_\_ B. \_\_\_\_\_

17. What insults and brings reproach upon God? CS 48:4 or CSA 36:5

\_\_\_\_\_

18. Ever thought about this?

“\_\_\_\_\_ from God always brings a \_\_\_\_\_. Spiritual \_\_\_\_\_ is closely bound up with \_\_\_\_\_.” CS 49:2 or CSA 36:5

19. When we give, God promises to refill our hands. Name the two conditions we must fulfill. CS 50:1 or CSA 37:1

- A. \_\_\_\_\_  
B. \_\_\_\_\_

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## Chapter 10

### A Call to Greater Earnestness

Only those who have a gigantic love for God could respond with the earnestness called for in this chapter. CS 51-57 or CSA 38-41 should now be read.

20. Why is there so much “dwarfed religion”? CS 52:1 or CSA 38:2

21. What Jesus expects of His followers.

“All that it is in our power to \_\_\_\_\_ will \_\_\_\_\_ into the Lord’s \_\_\_\_\_, to be used for the \_\_\_\_\_ of \_\_\_\_\_.” CS 55:2 or CSA 40:2

22. How blessings become snares.

“Can it be that the \_\_\_\_\_ that God has given to you shall be \_\_\_\_\_ to become a \_\_\_\_\_?” CS 57:1 or CSA 41:2

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## Chapter 11

### Selling Homes and Property

You are about to look upon your possessions from a new perspective. Please read CS 58-60 or CSA 42-44.

23. A. You received the gospel because of the gifts and sacrifice of others, but have no responsibility to make gifts and sacrifices so others may hear the gospel. True False CS 58:1 or CSA 42:1  
B. We can safely wait until the beginning of the time of trouble. True False CS 59:3 or CSA 43:3  
C. If we wait too long to inquire whether or not it is our duty to sell property, He will let us keep it. True False CS 60:2 or CSA 43:4  
D. If we earnestly inquire of God, He will teach us when to sell and how much to sell. True False CS 60:3 or CSA 44:1

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“Honor the Lord by giving him the first part of all your income, and he will fill your barns with wheat and barley and overflow your wine vats with the finest wines” (Prov. 3:9, 10, TLB).\*

### THE “PIONEER” OF THE PIONEERS

Born in 1792 and only 15 years of age when he left his home in Fairhaven, Massachusetts, Joseph Bates early displayed the spirit of a pioneer. Twenty-one years he spent at sea; he experienced shipwreck, capture, forced service in the British Navy, and two and a half years as a prisoner of war.

Because of the influence of his wife, Prudence, whom he married in 1818, he dedicated his life to God while still at sea. She served faithfully with him for more than fifty years until her death in August of 1870.

In 1828, at the age of 36, he retired from the sea, having accumulated a modest fortune. For the next forty-four years he was a true pioneer on many fronts. He organized the Fairhaven Temperance Society, a local antislavery society, and was active in many causes relating to healthful living.

It was in 1839 that he accepted the Second Advent and began preaching. In 1844 he sold his home and most of his other real estate in order to finance himself in preaching.

An incident on Kent Island, in the Maryland waters of the Chesapeake Bay, illustrates the spirit of this pioneer. Some who opposed his message threatened to ride the 51-year-old Bates out of town on a rail. He instantly replied, "If you will put a saddle on it, we would rather ride than walk." He also added: "If the Lord has no more for us to do, we had as well lie at the bottom of the Chesapeake Bay as anywhere else until the Lord comes. But if He has any more work for us to do, you can't touch us!"--The Early Life and Later Experience and Labors of Elder Joseph Bates, 1878 ed., p. 282.

Up until the final month of his eightieth and final year, he was traveling and teaching in the churches. Such was the spirit of Joseph Bates, one of the oldest and most active of the pioneers.

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## Lesson 3

### Section III

#### GOD'S RESERVES--THE TITHE

##### Introduction

When God created the world and all that was in it, He made provision to sustain liberally what He had brought forth. He provided an abundance to meet necessities, plus a little extra.

God organized the church to aid in the spiritual renewal of those seeking to develop His character and to share the gospel. He made provision to finance its activities amply. If His plan of finance were followed by those who accept His name and blessings, there would be an abundance of resources to finance His cause. Returning the tithe and giving offerings is still His basic plan of finance. This lesson could help you gain new spiritual insights not only of tithe and offerings but of God's continued liberality in spite of man's persistent self-indulgence.

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## Chapter 12

### A Test of Loyalty

God provides "life" but "claims" a portion of it in order to test our love and loyalty. Please read CS 65-68 or CSA 46-49. (Always read each chapter before answering the questions.)

1. Proverbs 3:9 and 10 teach that "God, as the \_\_\_\_\_ of all our benefits, has a \_\_\_\_\_; that His \_\_\_\_\_ should be our \_\_\_\_\_; and that a \_\_\_\_\_ will attend all who honor this claim."  
CS 65:2 or CSA 46:2
2. God established the principle of His ownership of all:
  - A. Name one thing God reserved for Himself in the Garden of Eden as a test of His ownership.  
\_\_\_\_\_ CS 65:3 or CSA 46:3
  - B. What serves as a test of God's ownership of all we possess? \_\_\_\_\_ CS 65:4  
or CSA 46:4
3. Who devised the plan of systematic giving? \_\_\_\_\_ CS 66:1 or CSA 47:1
4. Name two parts of man's life God has reserved for Himself. CS 66:2, 3 or CSA 47:2, 3
  - A. \_\_\_\_\_
  - B. \_\_\_\_\_
5. A. Tithing was practiced before the Jews were a nation. True False CS 67:2 or CSA 48:2

- B. The nine-tenths is “worth more” to God’s people than the ten-tenths. True False CS 68:2 or CSA 49:1
- C. The tithing system is “doubly essential now” as under the Jewish economy. True False CS 68:4 or CSA 49:3

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## Chapter 13

### Founded Upon Eternal Principles

The tithing system is not new. We have merely rediscovered the plan God has used through the millenniums to test man’s loyalty and finance His cause. Please read CS 69-72 or CSA 50-52.

- 6.
  - A. The tithing system started with Abraham and Melchizedek. True False CS 69:1 or CSA 50:1
  - B. The tithing system reaches back to the days of Adam. True False CS 69:1 or CSA 50:1
  - C. The apostle Paul had little to say about tithe and offerings. True False CS 69:3; 71:1 or CSA 50:3, 4, 5
  - D. Because of high taxes today, God requires less from us. True False CS 71:4 or CSA 51:4
  - E. God “demands” the tithe as a token of our loyalty to Him. True False CS 72:1 or CSA 52:1

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## Chapter 14

### A Plan Beautiful in Simplicity

Anywhere on earth, God’s tithing system can be understood. It is fair to all. Its blessings are available to everyone. Please read CS 73-79 or CSA 53-55.

- 7. “I entreat my brethren and sisters \_\_\_\_\_ the \_\_\_\_\_ to awaken to the \_\_\_\_\_ that \_\_\_\_\_ them to \_\_\_\_\_ a \_\_\_\_\_.” CS 74:4 or CSA 54:3
- 8. God has made a contract, a covenant, to bless us. What does He “require” of us in return? CS 75:2 or CSA 54:4  
\_\_\_\_\_
- 9. As salvation through Christ alone is more fully brought to light, what will be more fully carried out and more extended? CS 75:4; 76:1 or CSA 55:2
  - A. \_\_\_\_\_
  - B. Why? \_\_\_\_\_

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## Chapter 15

### A Question of Honesty

Honesty would make it possible for God’s blessings to be more fully received. Please read CS 77-79 or CSA 56, 57.

- 10. If God has blessed you with means, how are you to regard it? CS 78:4 or CSA 56:5  
\_\_\_\_\_
- 11. Instead of diverting tithe and offerings to pay personal expenses, what three steps should be taken? CS 79:1 or CSA 57:1
  - A. \_\_\_\_\_
  - B. \_\_\_\_\_
  - C. \_\_\_\_\_

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## Chapter 16

### Regularity and System

This brief but extremely significant chapter and question contains a secret for your happy financial partnership with God. Please read CS 80, 81 or CSA 58.

- 12. Number these statements with their correct priority. CS 80, 81 or CSA 58

- \_\_\_\_\_ Family and other expenses.
- \_\_\_\_\_ God's tithe.
- \_\_\_\_\_ Church offerings.

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## Chapter 17

### The Message of Malachi

Malachi's message and Ellen White's comments may disturb you. Please read CS 82-88 or CSA 59-62.

13. State the consequences of withholding what God requests. \_\_\_\_\_ CS 83:1 or CSA 59:3
14. Even though the Lord invites us to be partners in His work, what may we "choose" to do? CS 83:2 or CSA 59:4; 60:1
  - A. \_\_\_\_\_
  - B. \_\_\_\_\_
  - C. \_\_\_\_\_
  - D. \_\_\_\_\_
  - E. \_\_\_\_\_
15. Name the greatest crime of which man can be guilty. \_\_\_\_\_ CS 86:3 or CSA 61:5
16. Many will not be blessed until what takes place? \_\_\_\_\_ CS 87:1 or CSA 61:6
17. "Darkness" is in some of our churches. CS 87:2 or CSA 62:2
  - A. Describe how both rich and poor are responsible.
  - B. Who is also held responsible?

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## Chapter 18

### Let Us Prove the Lord

Do you feel God has not blessed you according to His ability? Could it be because you have not given according to your ability? CS 89-91 or CSA 63, 64 offers factual answers.

18. Why do some who claim to be Christians meet with loss instead of gain? They: CS 90:2 or CSA 64:1
  - A. \_\_\_\_\_
  - B. \_\_\_\_\_
  - C. \_\_\_\_\_
  - D. \_\_\_\_\_
19. Consider the relationship between requirements and promises.
 

"But the Lord has \_\_\_\_\_ upon us in our fallen condition, and accompanies His \_\_\_\_\_ with \_\_\_\_\_. He calls upon His people to \_\_\_\_\_ Him, declaring that He will \_\_\_\_\_ obedience with the \_\_\_\_\_ blessings." CS 90:3; 91:1 or CSA 64:2

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## Chapter 19

### Appropriating God's Reserve Funds

Have you ever "stolen" from God but still expected His continual blessings? Please read CS 92-94 or CSA 65, 66.

20. Will some always be in debt? CS 93:2 or CSA 66:1 Yes No  
\_\_\_\_\_
21. Have you ever stopped giving because you didn't like the way "things" were being done? CS 93:4; 94:1 or CSA 66:2
  - A. "But will you \_\_\_\_\_ because you think the \_\_\_\_\_ of the \_\_\_\_\_ is not right?"
  - B. "Send in your petitions for things to \_\_\_\_\_ and \_\_\_\_\_";



but \_\_\_\_\_ from the work of God, and \_\_\_\_\_, because \_\_\_\_\_ are not doing right.”

-----

## Chapter 20

### The Response of an Aroused Conscience

A decided improvement in the quality of spirituality may strongly improve the finances of your family and church.

Please read CS 95-100 or CSA 67-70.

22. How does God look upon “back tithe”? CS 96:3 or CSA 68:3

23. Many members ask what they should do about withheld tithe. Fill in the blanks for the answer:

“If you have \_\_\_\_\_ the Lord, \_\_\_\_\_. As far as possible, \_\_\_\_\_ the \_\_\_\_\_, and then ask the Saviour to \_\_\_\_\_ you.” CS 98:1 or CSA 69:3

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## Chapter 21

### The Use of the Tithe

God is rather particular about how His tithe is used. CS 101-103 or CSA 71-73 gives pertinent information.

24. A. A minister has no more authority than any other church member to retain or apply the tithe according to his own judgment. True False CS 101:2 or CSA 71:2
- B. Since the church is God’s house, tithe may be used to pay for church construction and expenses. True False CS 102:2; 103:4 or CSA 72:2; 73:3
- C. The church school is where Bible is taught; therefore, a portion of the tithe may be used for church school building construction and expenses. True False CS 102:4 or CSA 72:4
- D. Those who meddle with the tithe, diverting it from God’s intended purpose, may lose eternal life. True False CS 102:5 or CSA 72:5
- 

## Chapter 22

### Education by Ministers and Church Officers

This chapter contains some of the most forthright statements in the book. Contemplate the seriousness with which God views tithe and offerings. Please read CS 104-107 or CSA 74-77.

25. Consider this promise:

“If they \_\_\_\_\_ to do their whole duty in \_\_\_\_\_ the people to be \_\_\_\_\_ in \_\_\_\_\_ to God His own, there \_\_\_\_\_ be a \_\_\_\_\_ of \_\_\_\_\_ in the \_\_\_\_\_ to carry forward the Lord’s work.” CS 104:1 or CSA 74:1

26. Who has responsibility for tithe-and-offering education in the churches? CS 106:2, 4; 107:1 or CSA 76:2, 4; 77:1

27. If pastors fail to set before the church the importance of returning God’s tithe, they should be relieved of their responsibilities. True False CS 106:2 or CSA 76:2

28. Are the blessings of the rich within reach of the poor? Yes No CS 107:2 or CSA 77:2

29. The motive with which we work, not the amount, determines the value of service or gifts. True False CS 107:2 or CSA 77:2

“But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully. Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver” (2 Cor. 9:6, 7).

## OUR HOME--OUR DIET

On April 16, 1852, in a letter to the Howland family of Topsham, Maine, Ellen White wrote the following description of their "home" in Rochester, New York. Among other activities, they were publishing the Review and Herald.

"We are just getting settled in Rochester. We have rented an old house for one hundred and seventy-five dollars a year. We have the press in the house. Were it not for this, we should have to pay fifty dollars a year for office room. You would smile could you look in upon us and see our furniture. We have bought the two old bedsteads for twenty-five cents each. My husband brought me home six old chairs, no two of them alike, for which he paid one dollar, and soon he presented me with four more old chairs without any seating, for which he paid sixty-two cents. The frames are strong, and I have been seating them with drilling.

"Butter is so high that we do not purchase it, neither can we afford potatoes. We use sauce in the place of butter, and turnips for potatoes. Our first meals were taken on a fireboard placed upon two empty flour barrels. We are willing to endure privations if the work of God can be advanced. We believe the Lord's hand was in our coming to this place."—Life Sketches, p. 142.

At that time James and Ellen White had been married about five years. During those years nearly all their resources had been used in the cause of God. More than the majority may realize, people are choosing a lifestyle that is simpler and less costly. More money is being allocated to the cause of God. The spirit of the pioneers is still alive.

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## Lesson 4

### Section IV

#### TO EVERY MAN ACCORDING TO HIS ABILITY

##### Introduction

Regardless of who you are, how many or few talents you may possess, or your station in life, you are responsible to God for the management and use of whatever "life" you possess. He does not expect from one individual the same achievements or use of life as he does from another. It is not merely what you have done with your life but how that compares with your potential. "Behold, I am coming soon, bringing my recompense, to repay every one for what he has done" (Rev. 22:12, RSV\*).

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## Chapter 23

### The Principles of Stewardship

This chapter briefly refers to a few basic stewardship principles that remind us that all we are and have originates with God. Please read CS 111-113 or CSA 79, 80. (Always read each chapter before answering the questions.)

1. Complete these statements. CS 111:2, 3 or CSA 79:1, 2

A. "It means much, very much to us

1. to be \_\_\_\_\_

2. to be \_\_\_\_\_

3. to be \_\_\_\_\_"

B. "Do \_\_\_\_\_ realize that all they have is \_\_\_\_\_ to be

\_\_\_\_\_ and \_\_\_\_\_ to God's glory?" CS 111:3 or CSA 79:2

2. Jesus saves us, but what determines our position and trust in the world to come? CS 112:4 or CSA 80:1

3. List two benefits of practical benevolence. CS 112:5; 113:1 or CSA 80:2

A. \_\_\_\_\_

B. \_\_\_\_\_

-----

## Chapter 24

### Our Talents

Do you restrict the idea of talents to merely something you do in a special manner and limit the idea of stewardship to money? This chapter should widen your viewpoint on both these subjects. Read pages CS 114-117 or CSA 81-83.

4. Eight talents are described. List them.

- A. \_\_\_\_\_ CS 114:2 or CSA 81:2
- B. \_\_\_\_\_ CS 114:2 or CSA 81:2
- C. \_\_\_\_\_ CS 114:2 or CSA 81:2
- D. \_\_\_\_\_ CS 114:2 or CSA 81:2
- E. \_\_\_\_\_ CS 114:4 or CSA 81:3
- F. \_\_\_\_\_ CS 115:2 or CSA 81:4
- G. \_\_\_\_\_ CS 115:4 or CSA 81:6
- H. \_\_\_\_\_ CS 115:5 or CSA 82:2

5. God distributes talents. Man is the recipient.

- A. God is so fair that He gives everyone the same number of talents. True False CS 116:1 or CSA 82:3
- B. God holds us accountable only for the number and use of the talents He gave us. True False CS 116:2 or CSA 82:4
- C. It is the faithfulness with which we use God's gifts, not size or amounts, that wins His commendation. True False CS 116:3 or CSA 82:5
- D. God gives us talents to enrich ourselves first and then to support His cause. True False CS 117:4 or CSA 83:2

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## Chapter 25

### Responsibilities of the Man With One Talent

God and His cause need people with many talents. Do you minimize your talents and think that there is little you can offer? This chapter urges you to "give as you are able," whether you have one or many talents. Read CS 118-122 or CSA 84-86.

6. How do one-talent stewards often respond to the needs of God's cause? CS 118:1, 3 or CSA 84:1, 2

- A. \_\_\_\_\_
- B. \_\_\_\_\_
- C. \_\_\_\_\_
- D. \_\_\_\_\_
- E. \_\_\_\_\_
- F. \_\_\_\_\_

7. What is the only "capital" of many poor people? CS 121:2 or CSA 85:1

\_\_\_\_\_ and \_\_\_\_\_

- 8. A. The financially poor person is just as accountable to God for the capital of physical strength as a financially rich person is for the capital of money. True False CS 121:2, 3; 122:1, 2 or CSA 85:1, 2, 3
- B. If a person in need is unwilling to make proper use of time and effort, little can be done to help him spiritually, physically, or financially. True False CS 122:3 or CSA 85:4; 86:1

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## Chapter 26

### Robbing God of Rightful Service

Chapter 24 reminded you that your talents include various areas of life that God gives you or helps you to develop. This chapter reminds you that God expects you to use a liberal portion of these talents in His service. If you do not, then He regards it as robbery. Please read CS 123-126 or CSA 87, 88.

9. The Saviour accepted poverty (not only financial poverty) so mankind could have salvation. What do many Sabbathkeepers do with possessions? CS 123:1 or CSA 87:1 \_\_\_\_\_
10. The "great sin" of man:  
"Many a man devotes \_\_\_\_\_ and \_\_\_\_\_ to the \_\_\_\_\_ of a trade or profession that he may become a successful \_\_\_\_\_ in the \_\_\_\_\_; and yet he makes no \_\_\_\_\_ to cultivate those talents which would render him a successful laborer in the \_\_\_\_\_ of the \_\_\_\_\_. He has \_\_\_\_\_ his powers, \_\_\_\_\_ his talents. He has \_\_\_\_\_ to his heavenly Master." CS 124:2 or CSA 87:2
11. The sin of neglect applies equally to all and constitutes a form of robbery.  
"Whatever the talent \_\_\_\_\_ to us may be, we are \_\_\_\_\_ to use it in the \_\_\_\_\_ of \_\_\_\_\_, and not in the \_\_\_\_\_ of \_\_\_\_\_." CS 125:3 or CSA 88:3

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## Chapter 27

### Facing the Judgment Day

If you have only one talent, withholding it from His service is as serious with God as some who may withhold their many talents. This chapter helps you evaluate, in the setting of the judgment, your use of whatever talents you have. Please read CS 127-130 or CSA 89, 90.

12. Name 3 results of neglecting to use our talents when we have the opportunity and privilege CS 127:2 or CSA 89:1
- A. \_\_\_\_\_
- B. \_\_\_\_\_
- C. \_\_\_\_\_
13. The judgment will reveal startling facts about those who called themselves Christians. CS 128:2 or CSA 89:2
- A. Many will be found to have served themselves instead of God. True False
- B. Serving self, not God, has been the center and actual purpose of their lives. True False
- C. By using their talents to please self and make personal gain, they have improved and enlarged the capabilities and powers entrusted them by God. True False
- D. Their lives have been one long system of robbery. True False
14. Fill in the blanks. CS 128:3; 129:1 or CSA 89:3
- A. In the judgment, "those who think that God will accept \_\_\_\_\_ and \_\_\_\_\_ will be \_\_\_\_\_."
- B. "\_\_\_\_\_ will \_\_\_\_\_ put His superscription upon the work of any man, \_\_\_\_\_ or \_\_\_\_\_, \_\_\_\_\_ or \_\_\_\_\_, that is not done \_\_\_\_\_, \_\_\_\_\_, and with an eye single to His glory."
15. In the judgment: CS 129:2 or CSA 89:4; 90:1
- A. What question is never asked?

B. What question is asked concerning our use of "life"?

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### THE APOSTLE PAUL

The spirit and life of the apostle Paul portrays the spirit of all pioneers. Paul reviews his life:

"I have worked harder, been put in jail oftener, been whipped times without number, and faced death again and again and again. Five different times the Jews gave me their terrible thirty-nine lashes. Three times I was beaten with rods. Once I was stoned. Three times I was shipwrecked. Once I was in the open sea all night and the whole next day.

"I have traveled many weary miles and have been often in great danger from flooded rivers, and from robbers, and from my own people, the Jews, as well as from the hands of the Gentiles. I have faced grave dangers from mobs in the cities and from death in the deserts and in the stormy seas and from men who claim to be brothers of Christ but are not.

"I have lived with weariness and pain and sleepless nights. Often I have been hungry and thirsty and have gone without food; often I have shivered with cold, without enough clothing to keep me warm.

"Then, besides all this, I have the constant worry of how the churches are getting along: Who makes a mistake and I do not feel his sadness? Who falls without my longing to help him? Who is spiritually hurt without my fury rising against the one who hurt him?

"But if I must brag, I would rather brag about the things that show how weak I am. God, the Father of our Lord Jesus Christ, who is to be praised forever and ever, knows I tell the truth" (2 Cor. 11:23-31, TLB\*).

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## Lesson 5

### Section V

#### STEWARDS OF WEALTH

##### Introduction

Many people are apologetic and feel somewhat guilty for possessing a moderate amount of financial wealth. It is not the amount of wealth you possess but how you use it that is the point of focus. Poverty, as well as prosperity, may be dangerous to spirituality. This lesson is an effort to make you think seriously about whether or not your poverty or prosperity is imperceptibly separating you from God, eternal life, and eternal wealth.

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## Chapter 28

### Wealth an Entrusted Talent

Two of the predominant misconceptions concerning financial wealth are (1) if you possess it, it's yours, and (2) you are not responsible to the Creator of wealth for your use of it. This chapter provides insights to the contrary. Please read CS 133-140 or CSA 92-95. (Always read each chapter before answering the questions.)

1. "The followers of Christ are not to \_\_\_\_\_; they are to look upon \_\_\_\_\_ as the Lord's \_\_\_\_\_." CS 133:1 or CSA 92:1
2. "Satan used worldly treasure to \_\_\_\_\_, \_\_\_\_\_, and \_\_\_\_\_ souls, to accomplish their ruin." CS 133:3 or CSA 92:2

3. List five purposes for which God entrusts us with wealth: CS 133:3; 134:1 or CSA 92:2
- A. \_\_\_\_\_
- B. \_\_\_\_\_
- C. \_\_\_\_\_
- D. \_\_\_\_\_
- E. \_\_\_\_\_
4. Satan continuously devises ways for us to squander God-given financial, physical, moral, and mental powers.
- A. Why? CS 134:3; 154:1, 2 or CSA 92:3; 93:1, 2
- B. By keeping us occupied, what question goes unconsidered? CS 135:4 or CSA 93:4
5. What one word describes how Jesus felt when He saw “His purchased inheritance charmed with Satan’s inventions”? CS 136:1 or CSA 93:5
- \_\_\_\_\_
6. What expels the love of God from the heart? CS 136:2 or CSA 93:6
- \_\_\_\_\_
7. The Bible: CS 138:2, 3 or CSA 94:3, 4
- A. Condemns the rich man for being rich. True False
- B. Says that the acquisition of wealth is a sin. True False
- C. Says that money is the root of all evil. True False
- D. Says that God gives the power to get wealth. True False
- E. Says that the ability to get wealth is a precious talent. True False
- F. Says that wealth is dangerous only when placed in competition with immortal treasure. True False
8. “\_\_\_\_\_ itself is the \_\_\_\_\_ of God to \_\_\_\_\_, to be used with \_\_\_\_\_ in His \_\_\_\_\_.” CS 139:2 or CSA 95:2
- \_\_\_\_\_

## Chapter 29

### Methods of Acquiring Wealth

The way you acquire, keep, and use wealth reveals incontrovertibly the true nature of your love for God and your fellow men. Please read CS 141-146 or CSA 96-98.

9. Here’s how not to acquire wealth.
- A. “As we deal with our fellow men in \_\_\_\_\_, or in more daring \_\_\_\_\_, so will we \_\_\_\_\_ with God.” CS 142:2 or CSA 96:4
- B. “They will sacrifice \_\_\_\_\_ and \_\_\_\_\_ for a \_\_\_\_\_ advantage.” CS 142:2 or CSA 96:4
- C. “If men \_\_\_\_\_ property in a manner that is not \_\_\_\_\_ by the word of God, they obtain it at a \_\_\_\_\_ of the \_\_\_\_\_ of \_\_\_\_\_.” CS 143:1 or CSA 97:2
- D. “He [the Christian] is not to \_\_\_\_\_ its [the world’s] \_\_\_\_\_ practices, its \_\_\_\_\_, its \_\_\_\_\_.” CS 144:3 or CSA 97:4
- E. “Every attempt to take advantage of the \_\_\_\_\_, \_\_\_\_\_, or \_\_\_\_\_ of another, is registered as \_\_\_\_\_ in the ledger of heaven.” CS 144:3 or CSA 97:4; 98:1
10. Sharp transactions or acquiring of property beneath its value is not acceptable to God, even if the money is given to His cause. True False CS 145:3 or CSA 98:3
- \_\_\_\_\_

## Chapter 30

### Danger in Prosperity

Lucifer takes advantage of a person's desire for more wealth. He uses wealth to separate people from God and eternity. God uses wealth as a way to measure the depth of your love for Him and to unite you with Him for eternity. Please read CS 147-153 or CSA 99-102.

11. What three spiritual qualities of life, if absent from our lives, will allow prosperity to arouse the natural inclination to presumption? CS 148:2 or CSA 99:2

- A. \_\_\_\_\_
- B. \_\_\_\_\_
- C. \_\_\_\_\_

12. Why is there an almost insane desire to accumulate financial wealth?

"All this \_\_\_\_\_, this \_\_\_\_\_, this \_\_\_\_\_, this \_\_\_\_\_ after earthly power, is the result of the \_\_\_\_\_ of his powers to a wrong object." CS 149:3 or CSA 100:3

13. Financial wealth can do this:

" \_\_\_\_\_, and cause many who possess them to act as though they were \_\_\_\_\_ of reason." CS 150:3 or CSA 101:2

14. Speaking of Sabbathkeeping Adventists:

"At present their greatest \_\_\_\_\_ is in their \_\_\_\_\_ of \_\_\_\_\_." CS 153:4 or CSA 102:4

15. List five adverse results of accumulating and keeping financial wealth. CS 153:4 or CSA 102:4

- A. \_\_\_\_\_
- B. \_\_\_\_\_
- C. \_\_\_\_\_
- D. \_\_\_\_\_
- E. \_\_\_\_\_

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## Chapter 31

### Satan's Wiles

Wealth may be a blessing or a curse, do immense good or harm. Satan can slow up or, for a time, stop the advance of the gospel by urging you to keep the wealth God has given you for the advance of truth. Please read CS 154-156 or CSA 103, 104.

16. What will happen to people whom Satan influences to care more about money than building up God's cause? CS 154:1, 3; 155:1 or CSA 103:1, 2

17. Name four ways some joyfully anticipate spending extravagantly for self, but do not feel the same way about liberally supporting God's cause. CS 155:4; 156:1 or CSA 104:1

- A. \_\_\_\_\_ C. \_\_\_\_\_
- B. \_\_\_\_\_ D. \_\_\_\_\_

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## Chapter 32

### Wealth Misused

The greatest misuse of wealth is to trust it instead of Jesus. How much wealth would you need in order to feel secure? Is your trust in God being imperceptibly transferred to things? Prayerfully read CS 157-159 or CSA 105, 106.

18. Why is hoarded wealth a curse and snare? CS 157:1 or CSA 105:1

19. When will the possessor of financial wealth transfer his affections from money to God? CS 157:3 or CSA 105:3

20. Because God loves, we live. Here's what happens when we love: "Through love he [the possessor of money] is then led to minister to the \_\_\_\_\_ of the \_\_\_\_\_ and to \_\_\_\_\_ the \_\_\_\_\_ of God." CS 157:3 or CSA 105:3
21. Love leads to a fulfillment of duty, so that wealth will not increase so rapidly as to prove a snare. Why? CS 158:2 or CSA 106:2
- 
22. God does not condemn wealth, or prudence and foresight in possessing and using it. Name two things He condemns besides hoarding it. CS 159:2 or CSA 106:4
- A. \_\_\_\_\_
- B. \_\_\_\_\_

## Chapter 33

### Sympathy for the Poor

This chapter reminds us that, as stewards of wealth, we are to have sympathy for those who may not have enough of the necessities of life. Please read CS 160-167 or CSA 107-109.

23. Imagine the lifestyles Jesus could have had when He was on earth. Contemplate why He made the choice He did. "Our Saviour, during all His sojourn on earth, shared the lot of the \_\_\_\_\_ and \_\_\_\_\_. Self-denial and \_\_\_\_\_ characterized His life." CS 160:3; 161:1 or CSA 107:1
24. Here is an amazing example:  
 "God recognizes no \_\_\_\_\_ of \_\_\_\_\_. With Him there is no \_\_\_\_\_. In His sight, men are simply men, \_\_\_\_\_ or \_\_\_\_\_." CS 162:3 or CSA 107:4
25. What miracle does the Lord use today to provide for the bereaved widow and the fatherless?  
 "But He works a miracle upon \_\_\_\_\_, He \_\_\_\_\_ from the soul, He \_\_\_\_\_ the fountain of \_\_\_\_\_." CS 163:4 or CSA 108:4
26. Is it possible to err in giving gifts of money to the poor who do not work or practice economy, instead of using the funds for other types of missionary work? Yes No CS 166:1 or CSA 109:2

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### TRAVELING FOR GOD

In December, 1856, James and Ellen White, with two others, traveled to Waukon, Iowa, to offer spiritual help to the believers. Severe winter snowdrifts blocked the roads. Few would have considered traveling those 200 miles in an open sleigh. Upon arrival at the Mississippi River, a violent rain had covered the river ice with about a foot of water. Several teams of horses had already broken through the ice.

At the edge of the river, Brother Hart asked, "Is it Iowa, or back to Illinois? We have come to the Red Sea: shall we cross?" Mrs. White answered, "Go forward, trusting in Israel's God." (See A. W. Spalding, *Origin and History of Seventh-day Adventists*, vol. 1, pp. 284, 285.)

The following Sunday they continued on their way through bitterly cold weather. From Volney, Iowa, December 24, 1856, Ellen White wrote the following words to her three sons:

"We are all quite well. Have had rather a tedious time getting thus far. Yesterday for miles there was no track. Our horses had to plough through snow, very deep, but on we came. O such fare as we have had on this journey. Last Monday we could get no decent food and tasted not a morsel with the exception of a small apple from morn until night..."



“Last night we slept in an unfinished chamber, where there was an opening for the stovepipe running through the top of the house--a large space, big enough for a couple cats to jump out of.”--Letter 4, 1856.

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## Lesson 6

### Section VI

#### LIBERALITY ABOUNDING IN POVERTY

Section VII

#### THE WEALTH OF THE GENTILES

Section VIII

#### THE TRUE MOTIVES FOR ACCEPTABLE GIVING

Introduction

How “sacrificial” should a “poor” person be? Under what conditions should the church accept the “wealth of the Gentiles”? Is the motive with which a gift is given actually more important to God than the value of the gift? Finally, are worldly methods actually being used in some of our churches to stimulate giving? These are among the crucial themes you should ponder in sections VI, VII, and VIII of Counsels on Stewardship.

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## Chapter 34

### Liberality Commended

God commends the liberal giver, not on the basis of whether a person is rich or poor, or whether the amount offered is small or large. Motive is important to God. Please read CS 171-176 or CSA 111-114. (Always read each chapter before answering the questions.)

1. The apostle Paul was hesitant to preach about tithe and offerings. True False CS 171, 172, or CSA 111
2. Even though the Macedonian believers were financially poor, why did they gladly and liberally support the gospel? CS 171:3 or CSA 111:2
3.
  - A. The Macedonians rejoiced in the privilege of denying themselves the necessities of life in order to supply the needs of others. True False CS 172:1 or CSA 111:3
  - B. Their liberality was the result of Paul’s pressure, not the sanctification of the Spirit of God. True False CS 172:3; 173:1 or CSA 112:1
  - C. Since the widow of Zarephath and her son were about to die anyway, Elijah’s request for their last meal was not much of a test of her faith in God’s power to provide. True False CS 173:3 or CSA 112:2
  - D. This was the supreme test of her faith. True False CS 173:5; 174:1 or CSA 112:4
  - E. The oil and meal that lasted throughout the drought was supplied to honor Elijah, not the widow of Zarephath. True False CS 174:3 or CSA 113:2
  - F. Many would have advised the widow whom Jesus observed in the Temple to keep her pittance for her own needs instead of giving it to the well-fed and corrupt priests. True False CS 175:2 or CSA 113:4; 114:1
  - G. God accepted the gift and commended the widow in the Temple because it was all she had, not because of her love for God and desire to support the Temple services. True False CS 175:2; 176:2 or CSA 114:1, 4

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## Chapter 35

### Precious in God’s Sight

Have you observed Christians who give beyond what appears to be their “ability to give”? Is it realistic? Does it

indicate love and a higher spiritual experience? Or is it ridiculous, blind, and spurious devotion? This brief chapter gives God's viewpoint. Please read CS 177-180 or CSA 115, 116.

4. Is it possible a person who gives money and/or labor far beyond his/her ability is manifesting a superior wisdom? Yes No CS 177:2, 3 or CSA 115:1, 2

5. Discover a spiritual experience seldom witnessed today.

A. " \_\_\_\_\_ in \_\_\_\_\_, who had experienced the \_\_\_\_\_ influences of the truth, and who therefore prized it, and felt \_\_\_\_\_ to God for it, have thought that they could and should \_\_\_\_\_ themselves of even the \_\_\_\_\_ of life, in order to bring in their \_\_\_\_\_ to the treasury of the Lord." CS 179:1 or CSA 115:3

B. Thought question: Do you think a person will be saved who does not love God enough to deprive self of clothing or sell a very valued possession in order to bring offerings of love to God? Yes No CS 179:1 or CSA 115:3

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## Chapter 36

### Favors to Be Received as Well as Imparted

Should a gift of time, abilities, or money for God's cause be refused because some givers are not members of our movement? Perhaps they are not even Christians! What if they are atheists? CS 183-185 or CSA 118, 119 is brief but packed with revealing inspiration.

6. Three reasons for not refusing gifts are here revealed.

"They may have \_\_\_\_\_ with the work, and \_\_\_\_\_ in \_\_\_\_\_, and \_\_\_\_\_ in His words; but their gifts are \_\_\_\_\_ to be \_\_\_\_\_ on that account." CS 184:1 or CSA 118:3

7. List three things we could do to receive more favors to help advance God's cause. CS 184:2 or CSA 118:4; 119:1

A. \_\_\_\_\_  
B. \_\_\_\_\_  
C. \_\_\_\_\_

8. "The Lord would \_\_\_\_\_ worldly men, \_\_\_\_\_, to give of their abundance for the \_\_\_\_\_ of the \_\_\_\_\_, if we would \_\_\_\_\_ them \_\_\_\_\_, and \_\_\_\_\_ them an \_\_\_\_\_ of doing those things which it is \_\_\_\_\_ to do." CS 185:1 or CSA 119:2

9. "But we need not sacrifice \_\_\_\_\_ of \_\_\_\_\_ while \_\_\_\_\_ of every opportunity to \_\_\_\_\_ the cause of God." CS 185:2 or CSA 119:3

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## Chapter 37

### God Preparing the Way

When you contact someone to give money for God's cause, can this be an opportunity to develop their interest in spiritual things and help lead some to Jesus? Please read CS 186-188 or CSA 120.

10. Because God's cause is sacred, we should not approach men and women living a "worldly life" for money for our schools, sanitariums, or other gospel activities. True False CS 188:3 or CSA 120:2

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## Chapter 38

### The Harvest Ingathering Work

Could it be that the original spiritual and financial purposes of Harvest Ingathering have been lost sight of by you

and your local church? Do its original basic purposes need to be reviewed and reemphasized? Please read CS 189-191 or CSA 121, 122.

11. List the three steps of personal preparation for Harvest Ingathering and list two soulwinning objectives of it.

- A. \_\_\_\_\_
- B. \_\_\_\_\_
- C. \_\_\_\_\_
- D. \_\_\_\_\_
- E. \_\_\_\_\_

12. At the time Harvest Ingathering was introduced as a new plan, CS 190:3; 191:1 or CSA 122:1

- A. What was its spiritual purpose?
- B. What was its financial purpose?
- C. What classes of people were reached?

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## Chapter 39

### The True Motive in All Service

The motive with which a service is rendered or a gift of "life" is given is more important to God than the amount of the gift. Please read CS 195-197 or CSA 124, 125.

13. "The eye of God takes cognizance of every \_\_\_\_\_ devoted to His cause, and of the \_\_\_\_\_ or \_\_\_\_\_ of the giver." CS 196:3 or CSA 124:5

14. Love is a principle that controls our actions.

"And \_\_\_\_\_ will be revealed in \_\_\_\_\_ . . . Christ \_\_\_\_\_ all for us, and those who \_\_\_\_\_ Christ will be ready to \_\_\_\_\_ all for the sake of their Redeemer." CS 197:3 or CSA 125:3

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## Chapter 40

### Freewill Offerings

The place of motive in giving is continued in this chapter. Not only will giving be done because we love God, it will be done willingly and cheerfully. Please read CS 198-200 or CSA 126, 127.

15. Observe how coercion is absent when love is present.

"If we have \_\_\_\_\_ our \_\_\_\_\_ to Jesus, we also shall \_\_\_\_\_ our \_\_\_\_\_ to Him." CS 198:2 or CSA 126:2

- 16. A. It is better not to give at all than to give grudgingly. True False CS 199:2 or CSA 127:2
- B. We mock God if we give when we don't have the spirit to give freely. True False CS 199:2 or CSA 127:2

17. Reasons for uncertain gifts.

"The \_\_\_\_\_ of \_\_\_\_\_ would no longer be dependent on the \_\_\_\_\_ of impulse, and \_\_\_\_\_ according to the \_\_\_\_\_ feelings of men." CS 199:4; 200:1 or CSA 127:3

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## Chapter 41

### Popular Methods of Appeal

There is great danger in using substitute methods (other than tithe, offerings, wills, trusts, et cetera) for supporting God's cause. Other methods may actually encourage you to withhold yourself from God. Please read CS 201-206 or CSA 128-131.

18. Describe the minds from which spurious plans to support God's cause come. CS 201:1 or CSA 128:1

\_\_\_\_\_

19. Why are such plans invented? CS 201:1 or CSA 128:1

20. Here is revealed a spiritual danger.

“Men refuse to give for the \_\_\_\_\_ of God; but for the \_\_\_\_\_ of \_\_\_\_\_, and the \_\_\_\_\_ of \_\_\_\_\_ for selfish considerations, they will part with their money.” CS 202:3; 203:1 or CSA 128:3

21. Christ cannot accept these funds, because “they were not given through their \_\_\_\_\_ and \_\_\_\_\_ to Him, but through their \_\_\_\_\_ of \_\_\_\_\_.” CS 204:2 or CSA 130:2

“What profit is there if you gain the whole world--and lose eternal life? What can be compared with the value of eternal life?” (Matt. 16:26, TLB\*).

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### **A PIONEER'S UNMARKED GRAVE**

His name, Samuel Rhodes, never gained the prominence of Bates, White, or Andrews. Yet his life and unmarked Grave symbolize the spirit of the pioneers that has moved men and women from many countries to take the gospel into new territories all over the world. Discouragement faced and overcome, not a few of these also rest today in unmarked graves throughout the earth.

Born in 1813 in New York State, he spent all his money as a very successful preacher of the second advent of Christ. After the great disappointment of 1844 he was truly disappointed and discouraged. For three years he lived in the Adirondack Mountains of New York. Finally, his spirit soothed, he responded to the appeals of Hiram Edson to rejoin the little band. The spirit had returned to this pioneer, and he again preached the message.

He accompanied James and Ellen White into Maine, New Hampshire, and Vermont. He was a member of the Advent Review publishing committee with Bates, White, and Andrews. He designed the first Seventh-day Adventist prophetic charts.

In 1850, fired by the report of Joseph Bates, who had gone to Michigan in 1849, Rhodes set out for that frontier. On he went to Indiana, spreading the “word.” He was the first pioneer to go into Illinois and Wisconsin. His efforts brought many men and women into the movement, a number of whom became leaders.

In 1867 a letter was received from him stating his wife had died. One more letter came the following year. After that, nothing. He died in Marshall, Michigan, in April, 1883, at 70 years of age. No one knows how he died, except that he had worn out his body, which was returned to Battle Creek for burial in a lonely, unmarked grave. The spirit of the pioneers continues.

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## **Lesson 7**

### **Section IX**

#### **THE PURSUIT OF EARTHLY TREASURE**

##### **Section X**

#### **THE LURE OF SPECULATION**

##### **Introduction**

The pursuit of earthly riches and the lure of speculation is, at the moment, drawing literally millions of people away from Christ. This is the purpose of its instigator. Lucifer knows it is very difficult, and usually impossible, for hearts that are fastened on riches, position, honor, et cetera, also to be fastened securely on Jesus Christ and the kingdom

of heaven. This is a challenging lesson from which many personal spiritual insights may be gained.

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## Chapter 42

### The Peril of Covetousness

The deceitfulness and futility of self-love can never compare with the openness and advantages of love centered in Jesus Christ. Please read CS 209-216 or CSA 133-136. (Always read each chapter before answering the questions.)

1. One peril of covetousness is separation from God. How?

“They cultivate a love for \_\_\_\_\_, for \_\_\_\_\_ and \_\_\_\_\_, until it absorbs the powers of \_\_\_\_\_ and \_\_\_\_\_, and shuts out love for the \_\_\_\_\_ and for \_\_\_\_\_ for whom Christ died.” CS 209:1 or CSA 133:1

2. List the three great temptations Satan used against Jesus: CS 209:3 or CSA 133:3

- A. \_\_\_\_\_
- B. \_\_\_\_\_
- C. \_\_\_\_\_

3. As it was in the days of Jesus, even today, “it is the \_\_\_\_\_ of \_\_\_\_\_ to make the world very \_\_\_\_\_.” CS 213:3 or CSA 134:5

4. Many professed Christians will make any sacrifice to gain riches. List some of the things that often happen as they “succeed.” CS 213:3; 214:1, 2 or CSA 135:1, 2

- A. \_\_\_\_\_
- B. \_\_\_\_\_
- C. \_\_\_\_\_
- D. \_\_\_\_\_
- E. \_\_\_\_\_
- F. \_\_\_\_\_
- G. \_\_\_\_\_

5. Contemplate the speed with which the change takes place. “It is often found that the change from \_\_\_\_\_ to \_\_\_\_\_ has been made so \_\_\_\_\_ by the wily \_\_\_\_\_ of the evil one, that the deceived soul is not aware that he has \_\_\_\_\_ has company with Christ, and is His servant \_\_\_\_\_ in \_\_\_\_\_.” CS 214:4; 215:1 or CSA 135:4

6. The love and spirit of the pioneers is here illustrated.

A. “Then it was necessary for some to sell their \_\_\_\_\_ and \_\_\_\_\_, and obtain \_\_\_\_\_, while their means were freely lent to the Lord to publish the truth, and otherwise aid in \_\_\_\_\_ the \_\_\_\_\_ of God. These self-sacrificing ones \_\_\_\_\_.” CS 215:2 or CSA 135:5

B. Is God calling for such devotion today, “even to sell their homes to meet the wants of the cause”? True False CS 215:3 or CSA 136:1

7. God condemns scanty offerings and feeble efforts.

“If the \_\_\_\_\_ the that is now \_\_\_\_\_ were the \_\_\_\_\_ they could do, they would not be under \_\_\_\_\_; but with their \_\_\_\_\_ they could do much more.” CS 215:4; 216:1 or CSA 136:2

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## Chapter 43

### Trying to Serve God and Mammon

One of the most common juggling acts on earth is the attempt to serve God and mammon equally. It is never successful. One always dominates the other. Your exercise of the power of choice determines the outcome. Please read CS 217-222 or CSA 137-140.

8. In the struggle between God and mammon:

- A. Satan unsuccessfully uses worldliness and commercialism to crowd thoughts of God from the mind. True False CS 219:2 or CSA 137:3
- B. Various enterprises and inventions are used by Satan to occupy people's attention so they will forget God. True False CS 219:2 or CSA 137:3
- C. Judas' great hereditary and cultivated tendency to evil was covetousness. True False CS 219:4 or CSA 138:2
- D. It is possible for some to become so cold and backslidden they do not realize they have transferred their affections from God to mammon. True False CS 220:4 or CSA 138:5; 139:1
- E. In general, as God increases the possessions of those in poverty, their benevolence keeps pace with their accumulation. True False CS 221:5; 222:1 or CSA 139:4
- F. With some, their benevolence is actually far less than in the days of their poverty. True False CS 222:1 or CSA 140:1

9. "Some, when in \_\_\_\_\_, are \_\_\_\_\_ are with their little; but as they acquire \_\_\_\_\_, they become \_\_\_\_\_. The reason they have so little \_\_\_\_\_, is because they do not keep moving forward as they \_\_\_\_\_, and \_\_\_\_\_ to the cause of God even at a \_\_\_\_\_." CS 222:2 or CSA 140:2

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## Chapter 44

### Vain Professors

Unless love for God increases as your earthly treasure increases, there is danger of becoming a vain professor instead of an active Christian. Please read CS 223-228 or CSA 141, 142.

10. Many church members are actually worshiping the goods God has entrusted to them instead of worshiping Him. True False CS 223:1 or CSA 141:1
11. We may profess to trust God, but ultimately our actions demonstrate the amount of our faith. True False CS 225:2 or CSA 141:3
- 

## Chapter 45

### Grasping for Riches

Grasping for riches by acts of speculation was pursued in the days of the pioneers as it is today. To discover why it is spiritually dangerous, please read CS 231-235 or CSA 144, 145.

12. List two reasons why speculation for quick riches is spiritually dangerous. CS 231:2 or CSA 144:1

- A. \_\_\_\_\_
- B. \_\_\_\_\_

13. Describe the ecstasy that often prevails among those involved in moneymaking schemes. CS 234:2 or CSA 145:2

\_\_\_\_\_

14. Every movement to get rich quickly by speculation detracts the mind from even the solemn truths. True False CS 234:4 or CSA 145:3

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## Chapter 46

### The Temptation to Speculate

The lure of speculation is to get rich quickly. The temptation is strong enough to enable Lucifer to employ it successfully to destroy spirituality. Please read CS 236-241 or CSA 146, 147.

15. In order to speculate, what have some done with the money they lent to a church institution to be used to build up the cause? CS 238:1 or CSA 146:2

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16. Can ministers become involved in speculation, such as mining and real estate, and still be effective in God's cause. Yes No CS 238:3; 239:1 or CSA 146:3

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## Chapter 47

### Unwise Investments

Unwise investments are often the result of the spirit of speculation. Please read CS 242-244 or CSA 148.

17. A. At a time when there was a feverish speculation (in mining stock): What were those who believed in the coming of Christ instructed not to do? CS 242:3 or CSA 148:1

B. Should any of God's people bury their capital by speculating? Yes No CS 244:1 or CSA 148:2

18. Whether investing or caring for everyday needs, here's good advice for the use of the Lord's goods:

"By placing it in \_\_\_\_\_ you may \_\_\_\_\_ for yourselves a \_\_\_\_\_ from the \_\_\_\_\_ of His kingdom." CS 244:4 or CSA 148:5

"Happy is the man that findeth wisdom, and the man that getteth understanding. For the merchandise of it is better than the merchandise of silver, and the gain thereof than fine gold" (Prov. 3:13, 14).

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## CONFERENCES AND ACCOMMODATIONS

Have you ever attended a meeting and been unhappy with your sleeping accommodations and food? This experience will give you another insight into the spirit of the pioneers.

In the autumn of 1857, James White called a general conference of believers to meet in Battle Creek, Michigan. How many "believers" do you think would respond by attending a meeting after reading the following announcement?

"We will feed with hay as many horses as we can put in our barns. We will lodge as many as we can provide beds for, then give up our floors, and barn-chambers to those brethren who can best endure such lodgings. Those who can will do well to bring provisions, buffalo robes, or bedclothes, so that they can lodge in the old meetinghouse. Come along, brethren and sisters. Bring what you can, and we will do what we can for you."

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## Lesson 8

### Section XI

#### THE TYRANNY OF DEBT

##### Introduction

The tyranny of debt has many facets. Debt ultimately results in pressures and unhappiness in the home. Animosity may develop between those who owe and those who are owed. Feelings of divine condemnation often exist because the tithe is not returned. There is guilt for not supporting God's cause with generous offerings. Overwork and worry may lead to health problems. Few realize the true effect of debt on a person, family, church, or institution. This lesson should help provide some of these insights.

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## Chapter 48

### Living Within the Income

The information in this chapter could dramatically help make millions of families happier. Please read CS 249-252 or CSA 150-152. (Always read each chapter before answering the questions.)

- Describe those who have not educated themselves to keep expenditures within income. CS 249:1 or CSA 150:1
  - \_\_\_\_\_
  - \_\_\_\_\_
- Living within our income will be easier if we do not spend money for: CS 249:3 or CSA 150:3
  - \_\_\_\_\_
  - \_\_\_\_\_
- If we are to live within our income we must:
  - CS 250:3 or CSA 151:1 \_\_\_\_\_
  - CS 251:1 or CSA 151:2 \_\_\_\_\_
  - CS 252:1 or CSA 151:3 \_\_\_\_\_
- What is the first lesson to be learned from Christ? CS 252:1 or CSA 151:5; 152:1  
\_\_\_\_\_

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## Chapter 49

### Bringing Reproach Upon God's Cause

Personal debt may bring reproach upon God's cause. Please read CS 253-255 or CSA 153, 154.

- Consider this "sermon."

"The \_\_\_\_\_ sermon you could preach to the world would be to show a decided \_\_\_\_\_ in your life, and \_\_\_\_\_ for \_\_\_\_\_ family." CS 253:1 or CSA 153:1
- Why is borrowing money, without a plan to pay it back, spiritually demoralizing? CS 255:2 or CSA 154:2

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## Chapter 50

### A Call to Prayer or Change of Occupation

Some of the strongest advice about debt is in CS 256-258 or CSA 155, 156.

- Debt is the curse of some families. True False CS 257:2 or CSA 155:2
- If in debt we are excused from supporting God's cause. True False CS 258:1 or CSA 155:4; 156:1

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## Chapter 51

### Lifting Debts on Church Buildings

Incurring debt to build churches and schools has both positive and negative qualities. Inflation may be a legitimate reason for borrowing to build. Church debt may curtail evangelism and become an excuse for selfishness. Please read CS 259-265 or CSA 157-161.

- Is church and school debt automatically necessary? Yes No CS 259:1, 2 or CSA 157:1, 2  
\_\_\_\_\_
- Wrong management is one reason churches are in debt. True False CS 261:1 or CSA 159:3  
\_\_\_\_\_
- Part of the problem: "While you have thought much of your own \_\_\_\_\_, of your own \_\_\_\_\_, you have either neglected to \_\_\_\_\_ and \_\_\_\_\_, or have built on \_\_\_\_\_ money, and have not made



\_\_\_\_\_ to \_\_\_\_\_ the church buildings from debt.” CS 261:1 or  
CSA 158:3

12. Part of the answer:

- A. “When you \_\_\_\_\_ the Lord \_\_\_\_\_, and realize that  
the Lord’s house is \_\_\_\_\_ by \_\_\_\_\_, God will bless  
you.” CS 262:2 or CSA 159:2
- B. “\_\_\_\_\_ and \_\_\_\_\_ and will work wonders advancing  
the \_\_\_\_\_ of the church.” CS 263:1 or CSA 160:1
- C. “And when there is a \_\_\_\_\_ to \_\_\_\_\_, God will  
\_\_\_\_\_ the \_\_\_\_\_.” CS 263:2 or CSA 160:2

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## Chapter 52

### Avoiding Institutional Debt

Debt on publishing houses and sanitariums-hospitals was the burden when this chapter was written. Today our schools are in desperate financial need. Please read CS 266-272 or CSA 162-164.

13. Economy is a primary method to avoid debt.

- A. “Economy is not \_\_\_\_\_.” CS 267:2 or CSA 162:3
- B. “Those connected with our institutions need to \_\_\_\_\_ how to  
\_\_\_\_\_, so that institutions shall not become  
\_\_\_\_\_ in \_\_\_\_\_.” CS 267:4 or CSA 162:4

14. Everyone’s help is needed to build and operate schools. Is the following also being considered?

“Lay the matter before \_\_\_\_\_. Inquire who of them will practice  
\_\_\_\_\_ and make \_\_\_\_\_ to \_\_\_\_\_ to the  
debt already incurred.” CS 270:3 or CSA 164:2

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## Chapter 53

### Failing to Count the Cost

Failure to plan ahead usually wastes money, effort, and good will. Please read CS 273-276 or CSA 165.

15. Vision and drive are necessary. “Forethought is of \_\_\_\_\_ than  
\_\_\_\_\_.” CS 274:3 or CSA 165:3

16. It is always best to build large for the future. True False CS 275:1 or CSA 165:4

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## Chapter 54

### Moving Forward in Faith

Sometimes faith is expressed by borrowing money to advance God’s cause. Please read CS 277-280 or CSA 166-168.

17. God sometimes tests our faith by having us go forward when the way is not understood and there’s not enough money. True False CS 277:1-3 or CSA 166:1-3

18. “It is \_\_\_\_\_ to \_\_\_\_\_ to carry forward a work that we know God  
desires to have accomplished. We should \_\_\_\_\_ wait in inconvenience, and make  
the work much \_\_\_\_\_, because we do not wish to \_\_\_\_\_.” CS  
278:3 or CSA 167:2

## Chapter 55

### Words From a Divine Counselor

Please read CS 281-283 or CSA 169.

19. Does the warning of Jesus in Luke 14:28-30 tell us not to build until we have in our hands all that is needed?

Yes No CS 281:3; 282:1 or CSA 169:1

20. What will precede the cancellation of institutional debts? CS 283:3 or CSA 169:4

- A. \_\_\_\_\_
- B. \_\_\_\_\_
- C. \_\_\_\_\_
- D. \_\_\_\_\_
- E. \_\_\_\_\_

“Why is everyone saying it is not the right time for rebuilding my Temple?’ asks the Lord. His reply to them is this: ‘Is it then the right time for you to live in luxurious homes, when the Temple lies in ruins?’” “Think it over,’ says the Lord of Hosts. ‘Consider how you have acted, and what has happened as a result” (Haggai 1:2-4, 7, TLB\*).

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### THE PIONEER SPIRIT IN KOREA

Two wealthy Christians, a lawyer and a merchant, were traveling in Korea. Before they started, their minister asked them to observe and remember any unusual and interesting things they might see in mission areas through which they traveled.

In a field they saw a boy pulling a crude plow, while an old man pushed and directed it. The lawyer was impressed and took a picture of the scene. “That’s curious. I suppose they are very poor,” he said to the missionary who was their guide and interpreter.

“Yes” was the quiet reply. “That is the family of Chi Num. When the church was being built they wanted to give something to help build it, but they had no money. So they sold their only ox and gave the money to the church. This spring they are pulling the plow themselves.”

The lawyer and the merchant were silent for some time. Then the merchant said, “That must have been a real sacrifice.” They did not so call it,” replied the missionary. “They thought it was fortunate that they had the ox to sell.” The lawyer and the merchant did not have much more to say. When they reached home the lawyer took the picture to his minister and told him the story.

“I want to double my support to the Lord’s cause,” he said, “and please give me some ‘plow’ work to do. I am ashamed to say I have never yet given anything to my church that cost me that much. I have never known what sacrifice for the church meant. A converted Korean boy and his father taught me.”

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## Lesson 9

### Section XII

#### SAVING TO GIVE

Section XIII

#### THE SACREDNESS OF VOWS AND PLEDGES

Introduction

This lesson can help you more fully understand and appreciate a principle of life taught by Jesus: “Freely ye have received, freely give” (Matt. 10:8).

Giving a gift, whether of time, abilities, possessions, or body temple, is to be the fruit of our relationship with God. The more we know Him, the more we love Him. The more we love Him, the more this love is demonstrated by our gifts of what He has enriched our lives with.

In this setting, saving in order to give more is not a burden. Pledges and covenant decisions are not merely amounts we attempt to give by specific times. They are manifestations of a sacred relationship with the Creator. We support His cause because we love Him.

---

## Chapter 56

### Left to the Honor of Men

Those who become children of God are people God knows He can trust. Please read CS 287-291 or CSA 171-173. (Always read each chapter before answering the questions.)

1. Returning His tithe and giving offerings is God's basic plan to sustain His cause.
  - A. To what in men does God appeal? CS 287:1 or CSA 171:1  
\_\_\_\_\_
  - B. How are the tithe and offerings referred to? CS 287:1 or CSA 171:1  
\_\_\_\_\_
  - C. How do tithe and offerings compare with the cross? CS 287:3; 288:1 or CSA 171:3  
\_\_\_\_\_
2. Through self-denial, the poorest will find ways of obtaining something to give back to God. True False CS 288:1 or CSA 171:3
3. Real benevolence cannot be practiced without genuine self-denial. True False CS 288:4; 289:1 or CSA 172:2

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## Chapter 57

### Words to the Youth

Please read CS 292-297 or CSA 174-177.

4. In practicing self-denial, some of our comfortable and desirable things must be sacrificed. True False CS 291:2 or CSA 173:4
5. List two of the lessons that, if learned, would benefit the youth and God's cause. CS 292:1 or CSA 174:1
  - A. \_\_\_\_\_
  - B. \_\_\_\_\_
6. Self-denial helps us more fully comprehend God's cause. True False CS 293:2 or CSA 174:3
7. List practical ways to teach youth economy, self-denial, and systematic benevolence. CS 294:2 or CSA 175:2
  - A. \_\_\_\_\_
  - B. \_\_\_\_\_
  - C. \_\_\_\_\_
8. Is God remembered on holidays and birthdays in your home? Yes No CS 296:4; 297:1 or CSA 176:4

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## Chapter 58

### A Plea for Economy

It benefits no one but Lucifer when money is wasted in our homes, churches, and institutions. Why does the Creator of wealth ask us to economize? Look for the spiritual, as well as financial, lessons. Please read CS 298-304 or CSA 178-181.

9. When thinking of and spending money, time, and talents for home, furniture, dress, food, et cetera, what else should we consider? CS 298:1 or CSA 178:1

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10. Does God “require” only the tithe? Yes No CS 299:4 or CSA 178:5
11. Our clothes and surroundings do not make us of value in the Lord’s sight. What does? CS 301:5 or CSA 179:4
- A. \_\_\_\_\_
- B. \_\_\_\_\_
- C. \_\_\_\_\_
- D. \_\_\_\_\_
12. The message will go with power when those who know the truth practice self-denial. Why? CS 302:4 or CSA 180:2
- A. \_\_\_\_\_
- B. \_\_\_\_\_
- C. \_\_\_\_\_
13. At times the pioneers: CS 303:1 or CSA 180:3
- A. Were destitute of means. True False
- B. Were frequently hungry. True False
- C. Suffered from the cold weather. True False
- D. Did not have proper clothing. True False
- E. Worked to get money for the cause. True False
14. Consider the spirit of the pioneers:  
 Sister White wrote: “My husband has worked at handling \_\_\_\_\_ till the \_\_\_\_\_ was \_\_\_\_\_ from his \_\_\_\_\_, and the \_\_\_\_\_ started from the \_\_\_\_\_, that he might \_\_\_\_\_ to carry him from place to place to \_\_\_\_\_ to the people the \_\_\_\_\_ of \_\_\_\_\_.” CS 303:2 or CSA 180:4

**IMPORTANT COMMENT**

Caution should be exercised in order to understand properly the spiritual intent of chapters 59-61. The main emphasis is not on the financial part of an agreement to give, but on the spiritual part. When the Holy Spirit influences you to give a certain amount to God, the agreement should be fulfilled not primarily because of the money involved but because of the spiritual implications of the agreement. Often, it is in the process of fulfilling an agreement that the greatest spiritual growth takes place. Lucifer will use his influence to cause you to break the agreement. Occasionally God tests your spiritual integrity by permitting perplexities to make it difficult for you to abide by the terms of the agreement. God loves to demonstrate that He is God by keeping His promises, even amid difficulties. If your “heart” does not change, and you are still under the influence of the Holy Spirit, He will make it possible for you to fulfill your agreement with Him. Instead of a covenant, pledge, or promise being something to be avoided, it should be the cutting edge of a continually maturing spiritual relationship with Jesus Christ.

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**Chapter 59**

**Promises to God Binding**

Please read CS 309-311 or CSA 183, 184.

15. God may sometimes use human instrumentalities to awaken your conscience to an interest in His cause. True False CS 309:1 or CSA 183:1
16. Pledges or covenants made while under the influence of the Holy Spirit are the fruit of the power of the Holy Spirit, not the persuasion of men. CS 309:1 or CSA 183:1

---

17. “But when the \_\_\_\_\_ of His abundant \_\_\_\_\_ and \_\_\_\_\_ was \_\_\_\_\_ felt in so marked a manner in your

- \_\_\_\_\_ , you \_\_\_\_\_ your offerings, and God  
 \_\_\_\_\_ His blessings from you.” CS 310:3; 311:1 or CSA 183:3; 184:1
18. “But they had not \_\_\_\_\_ and \_\_\_\_\_ their  
 \_\_\_\_\_ from their pledges, God would have \_\_\_\_\_ for them,  
 and would have \_\_\_\_\_ ways whereby everyone could have  
 \_\_\_\_\_ what he had \_\_\_\_\_.” CS 311:2 or CSA 184:2
19. “But \_\_\_\_\_ came in with his \_\_\_\_\_, and led some to  
 \_\_\_\_\_ the motives and the \_\_\_\_\_ which actuated the  
 \_\_\_\_\_ of \_\_\_\_\_ in presenting the  
 \_\_\_\_\_ for \_\_\_\_\_.” CS 311:3 or CSA 184:3

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## Chapter 60

### The Sin of Ananias

Please read CS 312-314 or CSA 185, 186.

20. Ananias and Sapphira: CS 312:1 or CSA 185:1
- A. Were motivated by men to devote their possessions to God. True False
  - B. Professed to give, but actually withheld a part of the “gift.” True False
  - C. Practiced fraud toward God. True False
  - D. Lied to the Holy Spirit. True False
21. List nine reasons why God executed swift and terrible judgment on them: CS 312:2, 3 or CSA 185:2, 3
- A. \_\_\_\_\_
  - B. \_\_\_\_\_
  - C. \_\_\_\_\_
  - D. \_\_\_\_\_
  - E. \_\_\_\_\_
  - F. \_\_\_\_\_
  - G. \_\_\_\_\_
  - H. \_\_\_\_\_
  - I. \_\_\_\_\_
22. The danger of broken agreements:  
 “Men do not lie to man, but to \_\_\_\_\_ in their \_\_\_\_\_ of the  
 \_\_\_\_\_ which His \_\_\_\_\_ upon them to make.” CS 314:2 or  
 CSA 186:3

---

## Chapter 61

### A Contract With God

Please read CS 315-319 or CSA 187-189.

23. List the two types of pledges or covenants that may be made with God. CS 315:1 or CSA 187:1
- A. \_\_\_\_\_
  - B. \_\_\_\_\_
24. Name the part others may have in an agreement between ourselves and God. CS 315:1 or CSA 187:1
- \_\_\_\_\_
25. A pledge or covenant, verbal or written, to give gifts for God’s cause is made to man, not God. True False CS 315:1 or CSA 187:1
26. The Holy Spirit’s influence:  
 “When the \_\_\_\_\_ of men are softened by the \_\_\_\_\_ of the  
 \_\_\_\_\_ of \_\_\_\_\_, they are more susceptible to the

\_\_\_\_\_ of the Holy Spirit, and \_\_\_\_\_ are made to  
\_\_\_\_\_ and to \_\_\_\_\_ for the  
\_\_\_\_\_ of God.” CS 315:4; 316:1 or CSA 187:2

27. What happens when divine light shines into the “heart” with unusual clearness and power? CS 318:3 or CSA 188:3

- A. \_\_\_\_\_  
B. \_\_\_\_\_

28. When Satan sees how much we love God, he will leave us alone and not try to make us break our agreement with God. True False CS 318:3 or CSA 188:3

29. List three suggestions of Satan. CS 318:3 or CSA 188:3; 189:1

- A. \_\_\_\_\_  
B. \_\_\_\_\_  
C. \_\_\_\_\_

“For if you give, you will get! Your gift will return to you in full and overflowing measure, pressed down, shaken together to make room for more, and running over. Whatever measure you use to give--large or small--will be used to measure what is given back to you” (Luke 6:38, TLB\*).

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### THE SPIRIT OF LIBERALITY

It would be a mistake to assume that all the pioneers were in poverty. Many struggled under extreme and adverse circumstances in order to eat and clothe themselves, while at the same time working to support themselves in the cause.

Some who had large estates sold them and gave the money to the cause. Many worked and built up another estate, often turning it over to the church in a will, at death, or before. A number of them had houses and farms that they sold to finance the cause. Cyrenius Smith, of Jackson, Michigan, became a pillar in the infant church and its first deacon. He sold his farm in order to give money for the cause and then moved to Battle Creek, rented a farm, and started over.

Dan Palmer, also of Jackson, was an example in benevolence. It was said of him, “Dan Palmer never spoke of giving: to him all his benefactions were investments.” When he heard of a need in the cause, his response was “I must have an investment in that.” With his house full of worshipers one Sabbath, he stated, “I have a lot over there on Summit Street. I might as well invest it in the cause. Let’s build a meetinghouse on it.” And so they did!

Another example of liberality is Joseph and Prudence Bates. After he retired from the sea with a modest fortune, they used it in the cause, finally selling even their home. Through the years they were finally able to build a modest home in Monterey, Michigan.

In 1866 Joseph Bates made a will that left the property to his wife for the rest of her life. Since she preceded him in death, he lived there until his death. The terms of the will were then carried out. The property was sold and the money was given to the Seventh-day Adventist Publishing Association of Battle Creek. The last of Joseph Bates’s fortune had finally found its way into the cause he loved so dearly.

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## Lesson 10

### Section XIV

#### WILLS AND LEGACIES

Section XV

**THE REWARD OF FAITHFUL STEWARDSHIP**

Introduction

Preparation for death is actually a part of your preparation for eternal life. An extremely important part of your responsibility as a steward of God is to make an intelligent and proper distribution of whatever possessions you have or will accumulate. Entering into a will or trust agreement is not an unpleasant task to be put off until just prior to the time you think you may die. Rather, it is to be a joyful, personal, and fulfilling experience between yourself and God. It will bring a deep sense of peace into your life, a satisfaction in knowing that you are a partner with Christ in your daily systematic giving; and, even in death, the fruits of your labor will continue to help share the gospel by means of your partnership with the Creator through this new dimension in Christian stewardship.

The last half of this lesson will reveal the joy of receiving the thrilling reward of faithful stewardship.

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**Chapter 62**

**Preparation for Death**

The plans you make--or even the failure to make a plan--for the distribution of your possessions significantly indicate the degree of your devotion to the only One capable of giving you eternal life. Please read CS 323-329 or CSA 191-197.

(Always read each chapter before answering the questions.)

1. One of our responsibilities while living is to make certain our possessions do not pass into the hands of Satan.  
True False CS 323:1 or CSA 191:1
2. "Satan is much more \_\_\_\_\_, \_\_\_\_\_, and \_\_\_\_\_ in devising ways to secure \_\_\_\_\_ to himself than our brethren are to \_\_\_\_\_ the Lord's \_\_\_\_\_ to His \_\_\_\_\_."  
CS 323:2 or CSA 191:2
3. Name another reason why much means is lost to God's cause CS 323:3 or CSA 191:3

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4. Many people are sensitive on the point of making a will or trust agreement. CS 323:4; 324:1 or CSA 191:4; 192:1
  - A. Is this a correct attitude to have? Yes No
  - B. Is this duty as sacred as the duty to preach? Yes No
5. Consider better ways:
  - A. The Lord would prefer that we dispense our means while we can do it ourselves. True False CS 324:2 or CSA 192:2
  - B. We meet God's approval if we spend excessively for ourselves, as long as we return tithe, give offerings, and make a will designating a portion of what is left to His cause. True False CS 324:3; 325:1 or CSA 192:3; 193:1
  - C. Satisfaction is felt by those who devote themselves and property to God while they are still active in life. True False CS 325:4; 326:1 or CSA 193:3
  - D. Most professed Christians ignore the claims of Jesus while they are living by His power, and then they insult Him by giving Him a mere pittance at death. True False CS 326:4; 327:1 or CSA 194:3
6. Concerning wills and trust agreements: CS 328:3 or CSA 195:3
  - A. They should be made in a manner to stand the test of law. True False
  - B. Death will not come one day sooner because you make a will. True False
  - C. Wives and children and other relatives should be liberally provided for in a will, whether they need it or not, because it is the custom. True False
7. "The Lord's cause has been \_\_\_\_\_, when He has \_\_\_\_\_ men with \_\_\_\_\_ means to meet every \_\_\_\_\_, if they only had \_\_\_\_\_ hearts." CS 329:1 or CSA 196:2

8. "God has \_\_\_\_\_ that all may work \_\_\_\_\_ in the \_\_\_\_\_ of their \_\_\_\_\_. He does not propose to \_\_\_\_\_ His work by \_\_\_\_\_." CS 329:2 or CSA 196:3
9. Instead of self-denial and benevolence being an exception, they should be the rule. True False CS 329:2 or CSA 196:3
10. How would you: CS 329:3 or CSA 196:4-197:1  
 A. Make your property secure? \_\_\_\_\_  
 B. Enjoy your substance? \_\_\_\_\_

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## Chapter 63

### Stewardship a Personal Responsibility

The distribution of your possessions is your personal responsibility. Please read CS 330-332 or CSA 198-200.

11. Should parents leave the responsibility of distributing their estate to their children? Yes No CS 330:1, 2 or CSA 198:1, 2
12. Once parents have made their wills in which they have liberally remembered God's cause, they have no responsibility to give means to the cause of God while they still live. True False CS 330:3 or CSA 198:3
13. "If parents, while they live, would assist their children to \_\_\_\_\_, it would \_\_\_\_\_ than to leave them a \_\_\_\_\_ at \_\_\_\_\_." CS 332:3 or CSA 200:3

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## Chapter 64

### Shifting Responsibility to Others

Fulfilling your responsibility to direct personally the distribution of your possessions before your death should be a Most rewarding experience. Please read CS 333-335 or CSA 201-203.

14. It is God's plan for parents capable of managing their own business to give control of their property to their children as long as the children are of the same faith. True False CS 333:4 or CSA 201:4
15. What happens when people transfer the ownership of possessions in order to conceal selfishness and thereby excuse themselves from helping to advance God's cause? CS 334:3 or CSA 202:3
- \_\_\_\_\_
16. A transfer of property: CS 335:2 or CSA 203:2  
 A. Will not lessen responsibility. True False  
 B. Leaves the original owner still accountable to God. True False

PLEASE NOTE:

The overriding theme of these last chapters is salvation as a gift of God, not a legacy bestowed because of loyal service. When more fully understood, the gift of eternity is truly considered "the unspeakable gift."

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## Chapter 65

### The Place of Reward as a Motive in Service

Please read CS 339-341 or CSA 205, 206.

17. Jesus would have us not so eager for rewards:  
 A. Nor feel we must receive compensation for all we do. True False CS 339:1 or CSA 205:1  
 B. But rather have us do the will of God because it is right, irrespective of any gain or reward. True False CS 339:3 or CSA 205:3
18. The meek and humble "will be \_\_\_\_\_ at last to find that Christ has noticed the \_\_\_\_\_ word \_\_\_\_\_ to the disheartened, and taken account of the \_\_\_\_\_ gift \_\_\_\_\_ for the relief of the poor, that



\_\_\_\_\_ the \_\_\_\_\_ some \_\_\_\_\_." CS 340:3 or  
CSA 206:1

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## Chapter 66

### Treasure in Heaven

Please read CS 342-344 or CSA 207.

19. Name a way to lay up treasure in heaven. CS 342:1 or CSA 207:1

\_\_\_\_\_

20. When the eye is directed heavenward:

"All your \_\_\_\_\_ will be made in reference to the \_\_\_\_\_,  
\_\_\_\_\_ life. You will be \_\_\_\_\_ your  
\_\_\_\_\_." CS 343:1 or CSA 207:2

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## Chapter 67

### Temporal Blessings to the Benevolent

Please read CS 345-347 or CSA 208, 209.

21. Could these results of benevolence be possible?

- A. Doing good to others imparts a glow to our feelings that flashes through our nerves, quickens the circulation of our blood, and induces mental and physical health. Yes No CS 345:2 or CSA 208:2
- B. A consciousness of rightdoing and a sense of satisfaction in causing happiness to others "will \_\_\_\_\_ a cheerfulness that will react upon the \_\_\_\_\_, causing a freer \_\_\_\_\_ of the \_\_\_\_\_ and a \_\_\_\_\_ of the entire \_\_\_\_\_." CS 345:3 or CSA 208:3

22. That man might not lose the blessed results of benevolence, our Redeemer formed the plan of enlisting man as a coworker. True False CS 346:2 or CSA 209:2

23. Name two results of "the very act of giving." CS 347:4 or CSA 209:3

- A. \_\_\_\_\_
- B. \_\_\_\_\_

24. What is God's "standing promise" to those who carry out His plan in systematic benevolence in gifts and offerings? CS 347:5 or CSA 209:4

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## Chapter 68

### Sharing in the Joys of the Redeemed

Please read CS 348-350 or CSA 210-212.

25. Do those in active service receive a little higher reward than those who gave their means to support them? Yes No CS 348:1 or CSA 210:1

26. Do the saved remember the self-denial they practiced in order to support God's cause? Yes No CS 349:1 or CSA 210:3

27. In heaven, as those who sacrificed in many ways see those they helped win to Jesus, how do they react? CS 349:1 or CSA 210:3

\_\_\_\_\_

28. Describe the feelings of the saved as they are received by Jesus. CS 349:3 or CSA 211:2

\_\_\_\_\_

"But as it is written, Eye hath not seen, nor ear heard, neither have entered into the heart of man, the things which God hath prepared for them that love him" (1 Cor. 2:9).

# N<sub>otes</sub>

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## Stewardship Plan for the Local Church: Annual Schedule

### Year 1

#### Quarters 1 and 2

- Train and educate church officers (15 Min. Nuggets).
- Educate the church body on the broad view of Stewardship.
- Engage members on spiritual development
- Stewardship Sabbaths/Weekend – General Church
- Emphasize worship (time), well-being (temple/environment), witnessing (talents), wealth (treasure)

#### Quarter 3

- Implement the Giving Calendar.
- Launch strategically-planned Prayer Meetings. May require collaborating
- Emphasize our relationship with God.
- Encourage personal devotions.
- Stewardship Sabbaths/Weekend – Children
- Emphasize worship (time), well-being (temple/environment), witnessing (talents), wealth (treasure)

#### Quarter 4

- Emphasize Service (talents).
- Conduct Stewardship information/needs gathering activities. Eg. surveys
- Lead and promote strategic planning for ministries/church
- Perform gift assessment test (especially for the youth).
- Stewardship Sabbath/Weekend – Youth
- Emphasize worship (time), well-being (temple/environment), witnessing (talents), wealth (treasure)

### Year 2

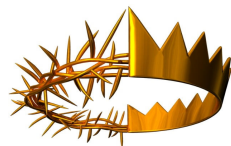
#### Quarter 1

- Create opportunities for young people to serve in the areas in which they are gifted. Even if they have not been officially elected, they can assist.
- Emphasize our Temple (stewardship of mind and body, health and purity).


#### Quarter 2

1. Emphasize Giving.
2. Conduct seminars for various groups: married/singles, children, Pathfinders, etc





**Stewardship Ministries**

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