

# Study Guide: *Counsels on Stewardship*

By: Ellen G. White

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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

1. Read the introduction to the lesson.
2. Each lesson includes several chapters of the book. Read only one chapter at a time. Then answer the questions for that chapter.
3. The reference following each question refers you to the page and paragraph where the answer will be found.
4. 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.

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## **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. \_\_\_\_\_

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## 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. \_\_\_\_\_

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## 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

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## 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 \_\_\_\_\_."

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"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?

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## 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

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## 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 lief 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.

---

## 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

---

## 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).

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### 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. Please 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 three 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"?

---

## 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.

---

## 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.

---

## 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. \_\_\_\_\_
- 

## 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
- 

## **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 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

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## 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

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.)

1. Describe those who have not educated themselves to keep expenditures within income. CS 249:1 or CSA 150:1

A.

B.

2. Living within our income will be easier if we do not spend money for: CS 249:3 or CSA 150:3

A.

B.

3. If we are to live within our income we must:

A. CS 250:3 or CSA 151:1

B. CS 251:1 or CSA 151:2

C. CS 252:1 or CSA 151:3

4. 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.

5. 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

6. Why is borrowing money, without a plan to pay it back, spiritually demoralizing? CS 255:2 or CSA 154:2

---

## 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.

7. Debt is the curse of some families. True False CS 257:2 or CSA 155:2

8. If in debt we are excused from supporting God's cause. True False CS 258:1 or CSA 155:4; 156:1

---

## 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.

9. Is church and school debt automatically necessary? Yes No CS 259:1, 2 or CSA 157:1, 2

10. Wrong management is one reason churches are in debt. True False CS 261:1 or CSA 159:3

11. 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

---

## 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

---

## 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

---

## 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 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.

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## **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

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

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#### 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

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).

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