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Editorial Office 12501 Old Columbia Pike, Silver Spring, MD 20904

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Principal Contributor
G. Edward Reid

Editor
Clifford R. Goldstein

Associate Editor
Soraya Homayouni

Publication Manager
Lea Alexander Greve

Editorial Assistant
Sharon Thomas-Crews

Pacific Press® Coordinator
Tricia Wegh

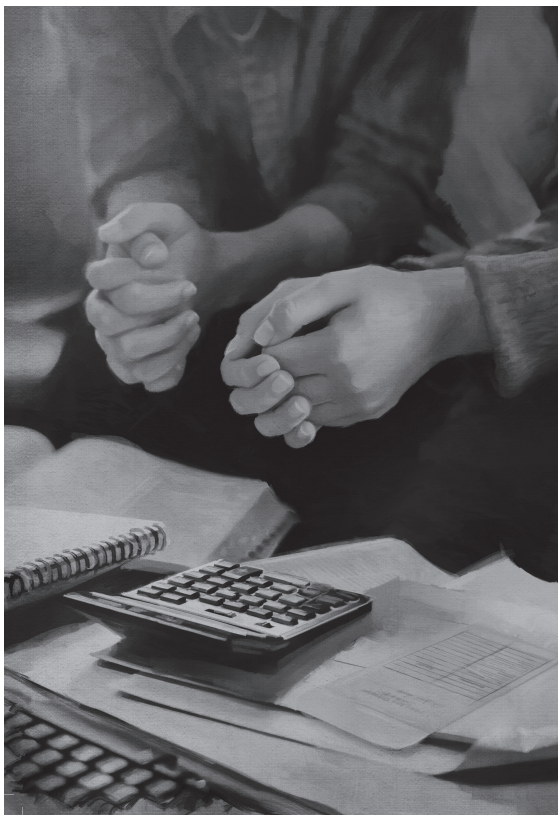
Art Director and Illustrator
Lars Justinen

Design
Justinen Creative Group

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Managing for the Master— Until He Comes



It is difficult for us to comprehend fully the relationship that our God, the Creator of the universe, wants to have with us human beings. (The mere idea of it is astounding!) “Behold what manner of love the Father has bestowed on us, that we should be called children of God!” (*1 John 3:1, NKJV*). Or as Ellen G. White wrote: “Can any human dignity equal this? What higher position can we occupy than to be called the sons of the infinite God? . . . Can any worldly honor equal this?”—*God’s Amazing Grace*, p. 341. It’s only the darkness of this sin-laden world that causes us not to appreciate fully the status that we have been given in Jesus.

Yet, if we are not careful, the lure of the world and the things of the world will pull us away from Christ. The Word of God informs us of the temptations and allurements of Satan. “But those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition. For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows” (*1 Tim. 6:9, 10, NKJV*).

The Lord, however, gives us guidance on how to earn money and utilize it wisely and not to let it be something that, as Paul warned, can lead to “destruction and perdition.” In the more than two thousand verses in the Scriptures that deal with

money and possessions and our attitude toward them, God gives practical instruction on how to live above the stresses of life and to manage in financially faithful ways what we have been given.

In this quarter's lessons, we will study God's ideal in our relationship with Him and clearly see how we can develop a trust so deep that we will remain faithful to Him, even when we can't buy or sell. (*See Rev. 13:17.*) But this kind of faith does not come overnight; by faithfully managing what God has given us, we can be prepared, even now, for whatever comes our way.

God is the One with the resources, and when we work with Him, He allows us to handle them for Him. It is the Savior's purpose that human beings, purified and sanctified, shall be His helping hand. For this great privilege, let us give thanks to Him "who hath delivered us from the power of darkness, and hath translated us into the kingdom of his dear Son: in whom we have redemption through his blood, even the forgiveness of sins" (*Col. 1:13, 14*).

*God is the One
with the resources,
and when we work
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us to handle them
for Him.*

God's counsel to His children through the wise man, Solomon, is: "Honor the LORD with your possessions, and with the firstfruits of all your increase" (*Prov. 3:9, NKJV*). This counsel is appropriate because "You are worthy, O Lord, to receive glory and honor and power; for You created all things, and by Your will they exist and were created" (*Rev. 4:11, NKJV*).

From a merely secular perspective, we live in very challenging and stressful times. However, our Christian worldview gives us confidence and hope as we see the signs Jesus gave to let us know that the great climax of human history, the second coming of Christ, is very near—even at the door. We pray that these practical lessons will deepen your faith and trust in God and encourage you to be a faithful manager for Him.

G. Edward Reid, MDiv (Andrews University), MPH (Loma Linda University), JD (Georgia State University), is an ordained minister and licensed attorney who served for many years as the director of Stewardship Ministries of the North American Division.

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SABBATH AFTERNOON

Read for This Week's Study: *Gal. 3:26, 29; Ps. 50:10–12; 1 Chron. 29:13, 14; Phil. 4:19; 1 John 5:3; Matt. 6:19–21.*

Memory Text: “Behold what manner of love the Father has bestowed on us, that we should be called children of God!” (*1 John 3:1, NKJV*).

As Christians, an amazing feature about our relationship with God is that He trusts us to manage His affairs on the earth. At the very outset of human history, God explicitly delegated to Adam and Eve the personal care of a flawless creation. (*See Gen. 2:7–9, 15.*) From the naming of the animals to keeping the Garden, and to filling the earth with children, God let it be known that we are to work on His behalf here.

He also blesses us with resources, but we are the ones whom He has entrusted to manage them, such as to collect money, to write the checks, to do the electronic transfers, to make the budgets, or to bring our tithes and offerings to the church on Sabbath mornings. God encourages us to spend the resources that He has given to us for our own needs, for the needs of others, and for the advancement of His work. Incredible as it may seem, we are the ones whom God has entrusted with raising His children, building His buildings, and educating the succeeding generations.

In this week's study, we will explore the privileges and responsibilities of being a part of the family of God.

* Study this week's lesson to prepare for Sabbath, January 7.

We Are Part of God's Family

“For this reason I bow my knees to the Father of our Lord Jesus Christ, from whom the whole family in heaven and earth is named” (Eph. 3:14, 15, NKJV). What imagery is evoked in this verse, and what hope is found there?

Early in Jesus' ministry, He states, “ ‘In this manner, therefore, pray: Our Father in heaven, hallowed be Your name’ ” (*Matt. 6:9, NKJV*). Later He repeats the same prayer privately with His disciples (*Luke 11:2*). Jesus told us to call His Father, “Our Father in heaven.” When Jesus encountered Mary after His resurrection, she wanted to embrace Him. “Jesus said to her, ‘Do not cling to Me, for I have not yet ascended to My Father; but go to My brethren and say to them, “I am ascending to My Father and your Father, and to My God and your God” ’ ” (*John 20:17, NKJV*).

Because we have the same Father as Jesus, He is our Brother, and we are all brothers and sisters in the Lord. Jesus became a member of the earthly family so that we could become members of the heavenly family. “The family of heaven and the family of earth are one.”—Ellen G. White, *The Desire of Ages*, p. 832.

Read Exodus 3:10; Exodus 5:1; and Galatians 3:26, 29. What do these verses say about how God relates to us? Why should this be so encouraging?

In contrast to a view of creation in which we are deemed the mere products of cold, uncaring natural laws, Scripture teaches not only that God exists, but also that He loves us and relates to us in such a loving manner that the imagery of family is often used in Scripture to depict that relationship. Whether Jesus calls Israel My people or us sons of God or refers to God as our Father, the point is still the same: God loves us the way family members are supposed to love each other. What good news amid a world that, in and of itself, can be very hostile!

Imagine a world in which we treated everyone as family. How can we learn to relate better to all human beings as our brothers and sisters?

God Is the Owner of Everything

Read Psalm 50:10–12; Psalm 24:1; 1 Chronicles 29:13, 14; and Haggai 2:8. What’s the message here, and what should this truth mean to us and how we relate to whatever we possess?

The book of 1 Chronicles, starting with chapter 17, records King David’s desire to build a house for God. He shared this desire with the prophet Nathan, who responded, “ ‘Do all that is in your heart, for God is with you’ ” (*1 Chron. 17:2, NKJV*). But that night the word of God came to Nathan and instructed him to tell the king that, because he was a man of war, he couldn’t build God’s house. His son would do the work instead. David asked if he could, at least, draw the plans and prepare the building materials. When David was granted this request, he spent the rest of his life amassing a tremendous amount of hewn stone, cedar, iron, gold, silver, and brass “without measure.” When all of the building materials had been prepared and assembled at the building site, David called all the leaders of Israel together for a ceremony of praise and thanksgiving.

In 1 Chronicles 29:13, 14, in King David’s public prayer, who did he say was the real source of all the building materials that he and the people had spent time and money preparing? Of course, in essence, he said, “We really can’t take any credit for all these special materials because we are just giving You back Your own stuff.”

The point is important for all of us, whether rich or poor (but especially the rich). Because God made everything in the beginning (*see Gen. 1:1; John 1:3; Ps. 33:6, 9*), He is truly the rightful Owner of all that exists, including whatever we possess—no matter how hard and diligently and honestly we have worked for it. If not for God and His grace, we would have nothing, we would be nothing; in fact, we wouldn’t even exist. Thus, we must always live with the realization that, ultimately, God owns all that is, and by praising and thanking Him for His goodness to us, we can keep this important truth before us.

“But who am I, and who are my people, that we should be able to offer so willingly as this?” (*1 Chron. 29:14, NKJV*). What beautiful principles are expressed in these words, and how do they reflect what our attitude toward God should be and our attitude toward what we possess?

Resources Available for God’s Family

God’s greatest gift to His children is Jesus Christ, who brings us the peace of forgiveness, grace for daily living and spiritual growth, and the hope of eternal life.

“For God so loved the world that He gave His only begotten Son, that whoever believes in Him should not perish but have everlasting life” (*John 3:16, NKJV*). “But as many as received him, to them gave he power to become the sons of God, even to them that believe on his name” (*John 1:12*).

Salvation, then, is the foundational gift because, without this gift, what else could we get from God that in the long run would really matter? Whatever we might have here, one day we will be dead and gone and so will everyone who ever remembered us, and whatever good we did will be forgotten, as well. First and foremost, then, we must always keep the gift of the gospel; that is, Christ and Him crucified (*1 Cor. 2:2*), at the center of all our thoughts.

And yet, along with salvation, God gives us so much more. To those who were concerned about their food and clothing, Jesus offered comfort by saying, “Seek first the kingdom of God and His righteousness, and all these things shall be added to you” (*Matt. 6:33, NKJV*).

Read Psalm 23:1, Psalm 37:25, and Philippians 4:19. What do these verses say about God’s provision for our daily needs?

Also, when Jesus talked to His disciples about going away, He promised the gift of the Holy Spirit to comfort them. “If ye love me, keep my commandments. And I will pray the Father, and he shall give you another Comforter, that he may abide with you for ever; even the Spirit of truth; whom the world cannot receive, because it seeth him not, neither knoweth him: but ye know him; for he dwelleth with you, and shall be in you” (*John 14:15–17*). “He will guide you into all truth” (*John 16:13*).

Then the Spirit Himself gives amazing spiritual gifts to God’s children. (*See 1 Cor. 12:4–11.*)

In short, the God in whom “we live, and move, and have our being” (*Acts 17:28*), the God who “gives to all life, breath, and all things” (*Acts 17:25, NKJV*), has given us existence, the promise of salvation, material blessings, and spiritual gifts in order to be a blessing to others. Again, whatever material possessions that we have, whatever gifts or talents we have been blessed with, we are indebted in every way to the Giver in how we use those gifts.

Responsibilities of God’s Family Members

We all enjoy the spiritual and temporal blessings and gifts that God gives us. How comforting to know, too, that we are “part of the family.”

Read Deuteronomy 6:5 and Matthew 22:37. What does this mean, and how do we do it?

How would you love God with “ ‘all your heart, with all your soul, and with all your mind” ’ ” (*Matt. 22:37, NKJV*)? Interestingly enough, the Bible gives us the answer, and it’s not what most people expect.

Read Deuteronomy 10:12, 13 and 1 John 5:3. Biblically speaking, what is our proper response in our love relationship with our Father in heaven?

Keeping the law? Obeying the commandments? For many Christians, unfortunately, the idea of obeying the law (especially the fourth commandment) is legalism, and they claim that we are called, simply, to love God and to love our neighbor as ourselves. However, God is clear: we reveal our love to God and to our neighbors by, yes, obeying His commandments.

“For this is the love of God, that we keep His commandments” (*1 John 5:3, NKJV*). We are used to looking at this verse as, well, we love God and, therefore, we keep His commandments. That’s fine. But perhaps we also can read it as “this is the love of God”; that is, we know and experience the love of God by keeping His commandments.

In Matthew 7:21–27, Jesus said that those who hear and do God’s words are likened to a wise builder who built his house upon the solid rock. Those who hear but don’t obey are likened to a foolish builder who built his house on the sand—with disastrous results. Both heard the word; one obeyed, one didn’t. The results made the difference between life and death.

Think about the link between loving God and obeying His law. Why would love for God be expressed that way? What is it about keeping the commandments that, indeed, does reveal that love? (Hint: Think about what disobeying His law causes.)

Treasure in Heaven

“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also” (*Matt. 6:19–21, NKJV*).

What crucial truths is Jesus speaking here?

Who hasn't read story after story of those who had amassed great wealth, only somehow to lose it? Our world is a very unstable place: wars, crime, violence, natural disasters, anything can come in a moment and take away all that we have worked for and, perhaps, even what we have honestly and faithfully earned. Then, too, in a moment, death comes, and so these things become useless to us anyway.

Of course, Scripture never tells us it's wrong to be rich or to have amassed wealth; instead, in these verses Jesus warns us to keep it all in perspective.

What, though, does it mean to lay up treasure in heaven? It means making God and His cause first and foremost in your life, instead of making money first and foremost. Among other things, it means using what we have for the work of God, for the advancement of His kingdom, for working in behalf of others, and for being a blessing to others.

For instance, when God called Abram, He planned to use Abram and his family to bless all the families of the earth. God said to Abram, who “was called the friend of God” (*James 2:23, NKJV*), “I will make you a great nation; I will bless you and make your name great; and you shall be a blessing. I will bless those who bless you, and I will curse him who curses you; and in you all the families of the earth shall be blessed” (*Gen. 12:2, 3, NKJV*).

“So then they which be of faith are blessed with faithful Abraham” (*Gal. 3:9*). We have the same challenge presented to us as was presented to him.

“Money has great value, because it can do great good. In the hands of God's children it is food for the hungry, drink for the thirsty, and clothing for the naked. It is a defense for the oppressed, and a means of help to the sick. But money is of no more value than sand, only as it is put to use in providing for the necessities of life, in blessing others, and advancing the cause of Christ.”—Ellen G. White, *Christ's Object Lessons*, p. 351.

“For where your treasure is, there your heart will be also” (*Matt. 6:21*). **Where does your heart tell you your treasure is?**

Further Thought: “The heart of God yearns over His earthly children with a love stronger than death. In giving up His Son, He has poured out to us all heaven in one gift. The Saviour’s life and death and intercession, the ministry of angels, the pleading of the Spirit, the Father working above and through all, the unceasing interest of heavenly beings,—all are enlisted in behalf of man’s redemption.”—Ellen G. White, *Steps to Christ*, p. 21.

“If you have renounced self and given yourself to Christ you are a member of the family of God, and everything in the Father’s house is for you. All the treasures of God are opened to you, both the world that now is and that which is to come. The ministry of angels, the gift of His Spirit, the labors of His servants—all are for you. The world, with everything in it, is yours so far as it can do you good.”—Ellen G. White, *Thoughts From the Mount of Blessing*, p. 110.

Discussion Questions:

- 1 With all of these awesome gifts that God gives His children, we are compelled to ask, as did the psalmist, “What shall I render to the LORD for all His benefits toward me?” (*Ps. 116:12, NKJV*). Make a list of the blessings and gifts of God to you in your spiritual and temporal life, and be ready to share it with your class. What does this teach you about how thankful to God you really should be?
- 2 Though we think about God, and rightly so, as our Creator, Scripture again and again teaches that He is our Sustainer, as well. (See *Heb. 1:3; Job 38:33–37; Ps. 135:6, 7; Col. 1:17; Acts 17:28; 2 Pet. 3:7*.) From the galaxies in the cosmos to the beating of our hearts, to the forces that hold together the atomic structures that make up all known matter, it is only God’s sustaining power that keeps them in existence. How should this biblical truth help us understand just what our obligations are to God, in terms of how we use whatever He has given us? How does this reality help us keep our life and the purpose of our life in proper perspective?
- 3 The lesson talked about why, of all God has given us, Jesus and the plan of salvation are the greatest gifts. Why is that true? What would we have if we didn’t have that and the great hope it offers us? An atheist writer depicted humans as nothing but “hunks of spoiling flesh on disintegrating bones.” Why, without the gift of the gospel, would he have a point?

Mission Field in Lake Malawi

By A. D. V. MOYO

A stranger stopped the Seventh-day Adventist university student as he walked down the road after a Pathfinder meeting on the island of Chizumulu in Lake Malawi. His green Pathfinder uniform caught her attention.

“Where are you coming from?” the stranger asked with great interest.

The student, Levison Kawonga, told her that he had been participating in a Pathfinder event at an Adventist church. His words seemed to touch her heart, and the words started rolling off her lips. “I used to be an Adventist,” she said. “I married an Adventist man, but we divorced.”

She spoke about going to bars and living licentiously after the divorce. Then she moved to Chizumulu and married a local high school teacher.

The next Sabbath, the woman showed up at the Adventist church. She enjoyed the worship service, and she asked Levison for Bible studies.

Levison was delighted. This was why he had come to the island in the first place: to share God’s love. He belonged to a club of Adventist students at Mzuzu University, a major public university of 8,500 students located about 60 miles (100 kilometers) away. The club aimed to strengthen the faith of Adventist students and reach out to classmates through twice-weekly prayer meetings. The club grew into the Mzuzu Seventh-day Adventist Church, and its students fanned out to engage in missionary work in places in the region, including Chizumulu.

Levison visited the woman and her husband in their home and, after the Bible study, left behind several books, including Ellen White’s *The Great Controversy*. When Levison arrived for the second Bible study, he found the husband deeply engrossed in *The Great Controversy*. “What’s the difference between Saturday and Sunday?” the husband asked Levison. At the end of the Bible study, he promised to go with his wife to church the next Sabbath.

Weeks and months passed, and the man and his wife (pictured) gave their hearts to Jesus and were baptized. Today, they are mission-minded members of the Chizumulo Seventh-day Adventist Church.



Levison is convinced that God can use young people to reach anyone and everyone. “It is time to go and reach different classes of people with the good news of Jesus Christ,” he said. “The Mzuni Seventh-day Adventist Church, which started as a club of students, never dreamed that the Chizumulu effort would bear such fruit. Glory to God!”

Part of this quarter’s Thirteenth Sabbath Offering will support Adventist education in the East-Central Africa Division. Thank you for your Thirteenth Sabbath Offering in the second quarter of 2021 that is helping to expand Adventist education in Malawi.

God's Covenants With Us



SABBATH AFTERNOON

Read for This Week's Study: *Matt. 10:22, John 6:29, Deut. 28:1–14, Prov. 3:1–10, Mal. 3:7–11, Matt. 6:25–33.*

Memory Text: “‘Now it shall come to pass, if you diligently obey the voice of the LORD your God, to observe carefully all His commandments which I command you today, that the LORD your God will set you high above all nations of the earth. And all these blessings shall come upon you and overtake you, because you obey the voice of the LORD your God’ ” (*Deuteronomy 28:1, 2, NKJV*).

Amazingly enough, God has made contracts (or covenants) with us. Most are bilateral, meaning that both parties (God and humans) have a part to perform. An example of a bilateral covenant is “If you will do this, then I will do that.” Or “I will do this if you will do that.”

A rarer type of covenant is unilateral. “I will do this whether you do anything or not.” A few of God’s covenants with humanity are unilateral. For example, “‘He makes His sun rise on the evil and on the good, and sends rain on the just and on the unjust’ ” (*Matt. 5:45, NKJV*). Following the Flood, God promised humanity and “every beast of the earth” that there would never be another flood to cover all the earth (*see Gen. 9:9–16*), regardless of our actions. He also promised: “‘While the earth remains, seedtime and harvest, cold and heat, winter and summer, and day and night shall not cease’ ” (*Gen. 8:22, NKJV*). The seasons will come and go, regardless of what we do.

This week we will study some significant bilateral covenants between God and His children. Let’s pray that, by God’s grace, we will “uphold our end of the bargain.”

* Study this week’s lesson to prepare for Sabbath, January 14.

The Salvation Covenant

The death of Christ on Calvary made salvation possible for every person who has ever lived or who will ever live. Unlike the promise of the seasons, salvation is not unilateral—it is not given to everyone, regardless of what they do. The belief that everyone will be saved is called “universalism.”

Instead, Jesus clearly taught that, though He died for all humanity, many people travel the broad way to destruction and eternal death (*Matt. 7:13, 14*).

What do the following texts have to say about how people receive the gift of salvation in Jesus?

1 *John 5:13* _____

Matt. 10:22 _____

John 6:29 _____

2 *Pet. 1:10, 11* _____

Paul understood the bilateral nature of the salvation covenant. Knowing that he was soon to be executed, and in spite of the fact that many of his companions had forsaken him, Paul confidently told his dear friend Timothy that he had upheld his end of the bargain. “For I am now ready to be offered, and the time of my departure is at hand. I have fought a good fight, I have finished my course, I have kept the faith: Henceforth there is laid up for me a crown of righteousness, which the Lord, the righteous judge, shall give me at that day: and not to me only, but unto all them also that love his appearing” (*2 Tim. 4:6–8*).

Paul says, “I am ready [because] I have fought a good fight, I have finished my course, I have kept the faith.” Paul, though, was always very clear that salvation is by faith alone, not by the deeds of the law, and so here he is not somehow looking at his works or achievements as earning him merit with God. The “crown of righteousness” awaiting him is the righteousness of Jesus, which Paul, by faith, has claimed for himself and has held on to until the end of his life.

Though salvation is an unmerited gift, what’s the difference between those who accept the gift and those who don’t? What does accepting this gift require that we do?

To Harken Diligently

The book of Deuteronomy is the printed version of Moses' farewell messages to the second generation of Israelites following the 40 years of wandering in the wilderness. These messages were given on the plains of Moab just east of Jericho. Deuteronomy has been appropriately called "The Book of Remembrance."

In this book, Moses reviews God's faithful dealings with Israel. He recounts the travels from Mount Sinai to Kadesh Barnea on the edge of the Promised Land, as well as the rebellion and the 40 years of wilderness wandering. He restated the Ten Commandments, the requirements of the tithe and the central storehouse. But the primary focus of Deuteronomy is the counsel to obey God and receive His blessings. Moses portrays God as One who has the ability, and the desire, to care for His people.

Read Deuteronomy 28:1–14. What great blessings are promised the people? But what must they do to receive them?

Moses was very eager for the people to understand that God had wonderful, even miraculous, blessings in mind for them. His words, "If thou shalt hearken diligently," let them know that their eternal destiny was at stake here. What a powerful manifestation of the reality of free choice. They were God's chosen nation, recipients of great blessings and great promises, but those blessings and promises were not unconditional. They needed to be accepted, received, and acted upon.

And nothing God had asked of them was too hard for them to do either. "For this commandment which I command you today is not too mysterious for you, nor is it far off. It is not in heaven, that you should say, 'Who will ascend into heaven for us and bring it to us, that we may hear it and do it?' Nor is it beyond the sea, that you should say, 'Who will go over the sea for us and bring it to us, that we may hear it and do it?' But the word is very near you, in your mouth and in your heart, that you may do it" (*Deut. 30:11–14, NKJV*).

Of course, besides the blessings, there were the warnings of the curses, what would come upon them if they were to disobey (*Deut. 28:15–68*); that is, what consequences their sin and rebellion would bring.

What does it mean for us, today, to "hearken diligently" to what God tells us to do?

Honor the Lord

The book of Proverbs is not so much about right and wrong as it is about wisdom and foolishness. As one reads through the book, one will see the benefits of wisdom and the pitfalls of foolishness.

Read Proverbs 3:1–10. What wonderful promises are given here? Also, what does “firstfruits of all your increase” mean?

God asks us to put Him first in the management of our possessions as an acknowledgment of His ownership of all things and as a demonstration of our faith in Him to provide for us. But even more than this, He says that if we will put Him first, then He will bless what’s left. For us to do this—that is, to put Him first—is an act of faith, an act of trust, a manifestation of trusting in the Lord with all your heart and, indeed, not leaning on your own understanding (which is especially important, because so often things happen that we cannot understand and cannot make sense of).

Nothing, though, should spur us on more in trusting God and His love than does the Cross. When you realize what each one of us has been given in Jesus, not just as our Creator (*John 1:1–4*) and our Sustainer (*Heb. 1:3*), but also as our Redeemer (*Rev. 5:9*), returning to God the firstfruits of whatever we have is, indeed, the least we could do.

“Not only does the Lord claim the tithe as His own, but He tells us *how* it should be reserved for Him. He says, ‘Honor the Lord with thy substance, and with the *first fruits* of all thine increase.’ This does not teach that we are to spend our means on ourselves, and bring to the Lord the remnant, even though it should be otherwise an honest tithe. Let God’s portion be first set apart.”—Ellen G. White, *Counsels on Stewardship*, p. 81.

God says that if we put Him first, our “barns will be filled with plenty” (*Prov. 3:10, NKJV*). Yet, this is not going to happen by miracle; that is, you are not going to wake up one day and find your barns and vats suddenly full.

Instead, the Bible is filled with principles about good stewardship, careful planning, and financial responsibility, of which faithfulness to what God calls us to do is our first and foremost responsibility.

How, though, do we learn to trust God and in His promises during hard financial times when, even while we are seeking to be faithful, the barns and vats are not full?

The Tithe Contract

There is a close spiritual connection between the practice of tithing and our relationship to God. The Israelites prospered when they obeyed God and were faithful in tithing. In contrast, they fell on hard times when they didn't. They seemed to follow a cycle of obedience and prosperity, and then disobedience and problems. It was during one of these periods of unfaithfulness that God, through the prophet Malachi, proposed a bilateral contract with His people.

Read Malachi 3:7–11. What are the promises and the obligations found in these verses?

God promised the people that if they would return to Him, He would return to them. When they asked what He meant by returning to Him, He explicitly said, “Stop robbing Me of tithe and offerings.” Their robbery was the reason they were being cursed. Here is God’s solution to the problem of the curse: “ ‘Bring all the tithes [the whole tithe] into the storehouse’ ” (*Mal. 3:10, NKJV*). And if you do this, then “ ‘I will . . . open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it’ ” (*NKJV*). If we don’t have room enough to receive it, we have a surplus with which we can help others and help to advance the cause of God.

“He who gave His only-begotten Son to die for you, has made a covenant with you. He gives you His blessings, and in return He requires you to bring Him your tithes and offerings. No one will ever dare to say that there was no way in which he could understand in regard to this matter. God’s plan regarding tithes and offerings is definitely stated in the third chapter of Malachi. God calls upon His human agents to be true to the contract He has made with them.”—Ellen G. White, *Counsels on Stewardship*, p. 75.

One of the positive cycles of obedience is recorded during the reign of good King Hezekiah of Judah. There was a genuine revival in Judah, and the people started faithfully returning their tithes and offerings to the temple storehouse. So much came in that it was piled in heaps at the temple. Second Chronicles 31:5 tells what happened when the people “brought in abundance the firstfruits of grain and wine, oil and honey, and of all the produce of the field; and they brought in abundantly the tithe of everything” (*NKJV*).

What does your tithing (or lack thereof) say about your own spirituality and relationship to God?

Seek Ye First

It was said of Jesus that “the common people heard him gladly” (*Mark 12:37*). Most of the people in the large crowds who followed and listened to Jesus were members of this class, the common people. They were the ones who were fed on the mountainside and who heard the Sermon on the Mount. Jesus said to them, basically, *I know you are concerned about providing for your families. You worry about the food and drink that you will need daily and the clothing that you need for warmth and protection. But here is what I propose . . .*

Read Matthew 6:25–33. What was promised here, and what were the people to do in order to receive those promises?

Many of the promises of God have elements of a bilateral covenant. That is, in order to receive the blessing, we need to do our part, as well.

Read Isaiah 26:3. What are we asked to do in order to have the peace of God?

Read 1 John 1:9. What will Jesus do if we confess our sins?

Read 2 Chronicles 7:14. What are the “ifs” and “thens” of God’s proposal here?

All these verses and many others deal with the important fact that although God is sovereign, although God is our Creator and Sustainer, and although salvation is a gift of grace and unmerited on our part, we still have a part to play in the great controversy drama here on earth. Using the sacred gift of free will, free choice, we must choose to follow the prompting of the Holy Spirit and obey what God calls us to do. Though God offers us blessings and life, we can choose cursing and death instead. No wonder God says, “ ‘Therefore choose life, that both you and your descendants may live’ ” (*Deut. 30:19, NKJV*).

Further Thought: “Whenever God’s people, in any period of the world, have cheerfully and willingly carried out His plan in systematic benevolence [tithing] and in gifts and offerings, they have realized the standing promise that prosperity should attend all their labors just in proportion as they obeyed His requirements. When they acknowledged the claims of God and complied with His requirements, honoring Him with their substance, their barns were filled with plenty. But when they robbed God in tithes and in offerings they were made to realize that they were not only robbing Him but themselves, for He limited His blessings to them just in proportion as they limited their offerings to Him.”—Ellen G. White, *Testimonies for the Church*, vol. 3, p. 395.

The Bible is very clear that we are saved through faith alone, a gift of God’s grace. Our obedience to God’s commands is a response to God’s grace; it doesn’t earn it (after all, if it were earned, it wouldn’t be grace: see *Romans 4:1–4*).

Indeed, when we look at God’s bilateral covenant with us, we can see both our blessings and our responsibilities. By our responses to what God offers to us, we establish our relationship with Him and, to a great degree, determine our own destiny. Obedience—the service and allegiance of love—is the true sign of discipleship. Instead of releasing us from obedience, it is faith, and faith only, that makes us partakers of the grace of Christ, which enables us to render the obedience that God asks from us.

Discussion Questions:

- 1 It has been said that if every Adventist were faithful in returning tithe, our church would have more than enough money to do all that it needs to do for spreading the message. What are you doing, in terms of tithes and offerings, to help the church do what it has been called to do?
- 2 Dwell more on the idea of how important our choices and our works are in our relationship with God. How do we keep the questions of works and obedience, including tithe paying and good stewardship, before us but without falling into the trap of legalism?
- 3 In class, talk about the question at the end of Tuesday’s study regarding when hard times come even when we have been faithful. How do we understand this if it happens, and how do we keep from being discouraged when it does?

Making a Deal With God

By ANDREW MCCHESENEY

Dmitry Bagal, a student from Russia, ran out of money several months after enrolling in the master's in theology program at Friedensau Adventist University in Germany. His options seemed limited. He could work on campus or in a nearby retirement home, but the income would only partially cover his tuition. As a foreigner, he could not take out a state loan like the German students. But he could apply for a scholarship, which was smaller than the loan but did not require repayment.

As Dmitry prayed over the dilemma, he felt impressed to make a deal with God. "Lord," he prayed, "if You bless me with this scholarship, I promise to set aside a second tithe to support mission work."

Dmitry applied for the scholarship and, to his joy, it was approved. He began setting aside a second 10 percent of his gross income for mission work. As the semesters rolled by, he was approved for the scholarship again and again, and he kept giving a second tithe to mission work. Despite the second tithe, he still somehow always had enough money to cover tuition and other expenses. He even was able to set money aside for an emergency.

Then Dmitry's five-year-old laptop began to act up as he worked on his master's thesis. Twice he had to buy spare parts to self-repair it. One day, he found that he could no longer close the laptop's screen. The hinges refused to budge. A new laptop was needed if he hoped to finish his thesis, and he was glad to have the small emergency fund.

But as he prayed about the situation, he remembered a friend, also from the former Soviet Union, who was serving with his family of five as missionaries in the South American jungle. High humidity had ruined his friend's tablet, and a robust device was desperately needed to continue his work. Dmitry couldn't understand why he was thinking about his friend in South America when he was the one in need of a laptop to graduate. But he bought a waterproof, dustproof laptop and mailed it to his friend.

Shortly after sending the package, an online advertisement popped up on Dmitry's laptop screen that offered the very hinges that he needed for the laptop. He ordered the hinges and, after installing them, the screen opened and closed like new. Amazingly, the laptop still works today, eight years later.



DMITRY has no doubt that God blesses those who put mission first. "The Lord has prolonged the life of the laptop," DMITRY says. "Truly it is written in the Bible, 'Whoever is kind to the poor lends to the LORD, and he will reward them for what they have done' [Proverbs 19:17, NIV]."

The Tithing Contract



SABBATH AFTERNOON

Read for This Week's Study: *Gen. 14:18–20; Mal. 3:10; Deut. 12:5–14; Lev. 27:30; 1 Kings 17:9–16; 1 Cor. 4:1, 2.*

Memory Text: “‘Bring all the tithes into the storehouse, that there may be food in My house, and try Me now in this,’ says the LORD of hosts, ‘if I will not open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it’ ” (*Malachi 3:10, NKJV*).

In Genesis 14, Abram had returned from a successful hostage rescue mission in which he had saved his nephew Lot, Lot’s family, and the other people taken from Sodom. The king of Sodom was so grateful for the rescue that he offered Abram all the spoils of the battle. Abram not only refused the offer but also gave a tithe of all that he possessed to Melchizedek.

Immediately after Abram’s tithing experience, the Lord said, “‘Do not be afraid, Abram. I am your shield, your exceedingly great reward’ ” (*Gen. 15:1, NKJV*). In effect, the Lord was telling Abram, “Don’t worry. I will be your protector and provider.” Then, much later, Moses told Israel as they were about to enter Canaan, “‘You shall truly tithe all the increase of your grain that the field produces year by year . . . that you may learn to fear the LORD your God always’ ” (*Deut. 14:22, 23, NKJV*).

Ellen G. White wrote: “Men were required to offer to God gifts for religious purposes before the definite system was given to Moses, even as far back as the days of Adam.”—*Testimonies for the Church*, vol. 3, p. 393.

What does all this mean for us today?

* Study this week’s lesson to prepare for Sabbath, January 21.

Tithe Equals a Tenth

Dictionaries define tithe as “a tenth part of something” or “10 percent.” This definition is likely taken from the Bible narrative. Tithe is simply returning 10 percent of our income, or increase, to God. We understand that all we have belongs to Him in the first place. The tithing legislation given to Israel at Mount Sinai points out that the tithe is holy and belongs to God (*see Lev. 27:30, 32*). God asks only for His 10 percent. Our offerings of gratitude are separate from and in addition to the tithe. The tithe is the minimum testimony of our Christian commitment. Nowhere in the Bible do we find any indication that God’s portion is less than a tenth.

Read Genesis 14:18–20 and Hebrews 7:1–9. What was Abram’s response to meeting Melchizedek? What does this teach us about how far back in history the practice goes?

The first mention of tithe in the Bible is in Genesis 14, which tells the story of Melchizedek’s meeting with Abram. The last mention of tithe in the Bible recalls the same encounter, but the words “tenth” and “tithe” are used interchangeably (*see Heb. 7:1–9*). Note in the Hebrews story that neither Melchizedek nor Christ were of the tribe of Levi, so tithing precedes and follows the selection of the Levites. Tithing is not exclusively a Jewish custom and did not originate with the Hebrews at Sinai.

Read Genesis 28:13, 14, 20–22. What did God promise to do for Jacob, and what was Jacob’s response to God?

When Jacob left home, running from his angry brother, Esau, one night he had a dream of a staircase that ascended from earth to heaven. Angels were going up and down on it. And God stood at the top and promised to be with Jacob and someday bring him back home. This single young man had a real conversion experience and said, “The LORD shall be my God. . . . And of all that You give me I will surely give a tenth to You” (*Gen. 28:21, 22, NKJV*).

Why is it important to understand that tithing, like the Sabbath, was not something that originated in the ancient Israelite legal or even religious system? What message should we, who live after the Cross, take from this truth?

Where Is the Storehouse?

Read Malachi 3:10. What can we learn from this verse about where our tithe should go?

Though specific directions are not given in the text, it is nevertheless evident that God's people knew what He meant by the word "storehouse." God does include in His directions, " 'that there may be food in My house' " (*NKJV*). His people understood that God's house initially was the sanctuary—the elaborate tent that was built by specific direction given to Moses at Mount Sinai. Later when Israel lived in the Promised Land, the central location was first in Shiloh and then more permanently at the temple in Jerusalem.

Read Deuteronomy 12:5–14. These verses do not indicate that God's children could use their own discretion as to where their tithe was deposited. What principles can we take from these verses for ourselves today?

As members of God's family, we want to understand and practice His will regarding what to do with our tithe. In the biblical narrative, we learn that three times each year—Passover, Pentecost, and Feast of Tabernacles (*Exod. 23:14–17*)—God's people were to travel to Jerusalem to bring their tithes and offerings personally and to praise and to worship God. Then the Levites distributed the tithe to their brethren all over the land of Israel (*see 2 Chron. 31:11–21, Neh. 12:44–47, Neh. 13:8–14*). In harmony with this biblical central storehouse principle, the Seventh-day Adventist Church has designated the local conferences, missions, and unions of churches as storehouses on behalf of the world church and from which the ministry is paid.

For the convenience of church members, tithes and offerings are brought to the local church as part of the worship experience, though some use online giving. The local treasurers then forward the tithe to the conference storehouse. This system of tithe management, outlined and ordained by God, has enabled the Seventh-day Adventist Church to have a worldwide and growing impact in the world.

Imagine if everyone decided to give their tithe to whomever they wanted to, at the expense of the Adventist Church itself. What would happen to our church? Why is that practice, then, such a bad idea and contrary to Scripture?

The Purpose of Tithing

Read Leviticus 27:30 and Numbers 18:21, 24. What does God propose to do with the tithe?

Because God is the owner of everything (*Ps. 24:1*), He obviously doesn't need the money. But because the tithe is His, He tells us what to do with it, and that is to use His tithe for the support of the gospel ministry. And, therefore, the needs of the ministers are taken care of with God's tithe.

The tribe of Levi—the ministerial force in the Old Testament—was not given large properties, as were the rest of the tribes. Levi was given certain cities, including the cities of refuge, with enough land around them for personal gardens. They were supported by the tithes of the others, and they themselves also tithed their income.

Read Acts 20:35. What's the message here, and how does this relate to the question of tithe?

Tithing is important because it helps us establish a relationship of trust with God. To take one-tenth of your income and “give it away” (though, technically, it belongs to God anyway) truly is an act of faith, and only by exercising it will your faith grow.

Think, for instance, about the end times, too, when those who are faithful cannot buy or sell, as depicted in Revelation 13, 14 (see lesson 11). To have developed a trust in God and in His providences and power and love will be of paramount importance when it seems as if all the world is against us. Faithful tithing can surely help develop that trust. Even before then, how crucial for all of us to have learned to trust God, regardless of our situation.

A second big reason for financial faithfulness is to access the promised tangible blessings of God. As part of the tithing contract, God has promised blessings that are so large that we won't have room enough to receive them. With our surplus, we can help others and help to support the work of God with our offerings.

In what ways have you experienced the great truth that it is, indeed, “more blessed to give than to receive” (*Acts 20:35*)?

Tithing on the Gross or the Net Income?

We calculate our tithing on our “income” if we are paid by the hour or by a salary, and we pay on our “increase” or profit if we are self-employed and have our own business. In many countries, the government takes out taxes from the worker’s pay to cover the cost of services done for the people, such as security, roads and bridges, unemployment benefits, and so on. The question of gross or net primarily involves whether we return tithing on our income before or after such taxes are taken out. Those who are self-employed can legitimately deduct the cost of doing business in order to determine their actual profit before their personal taxes are deducted.

Studies of membership’s giving habits reveal that the majority of Seventh-day Adventists tithe on the gross income; that is, before taxes are taken out. In fact, according to the *Tithing Principles and Guidelines*, published by the General Conference in 1990, “Tithing should be computed on the gross amount of a wage or salary earner’s income before legally required or other employee authorized deductions. This includes federal and state income taxes which provide for services and other benefits of responsible citizenship. Contributions to Social Security may be subtracted—See Guideline 111-F.”—Page 22.

Read 1 Kings 17:9–16. What was the widow’s situation before Elijah came to her? What did the prophet ask her to do first before taking care of herself and her son? What can we learn from this account about the question at hand?

The widow of Zarephath was told by God that a man of God was coming to see her (*1 Kings 17:9*). When Elijah arrived, she explained her dire circumstances. Elijah first asked for a drink of water and then added, “Do not fear; go and do as you have said, but make me a small cake from it first, and bring it to me; and afterward make some for yourself and your son. For thus says the LORD God of Israel: ‘The bin of flour shall not be used up, nor shall the jar of oil run dry, until the day the LORD sends rain on the earth.’” (*1 Kings 17:13, 14, NKJV*).

Was this selfishness on his part, or was he simply testing her faith—in fact, allowing her to exercise her faith? The answer should be obvious.

As we have been told, “Everyone is to be his own assessor and is left to give as he purposes in his heart.”—Ellen G. White, *Testimonies for the Church*, vol. 4, p. 469.

How do you explain to someone who has never given tithing the blessings that come from giving it? What are those blessings, and how does returning tithing strengthen your faith?

An Honest or Faithful Tithe

Read 1 Corinthians 4:1, 2. As children of God and stewards of His blessings, what kind of people are we asked to be?

So, what does it mean to be faithful with our tithe? This week we have reviewed several of the constituent elements of the tithe:

1. The amount—which is a tenth, or 10 percent, of our income or increase.
2. Taken to the storehouse—the place from which the gospel ministers are paid.
3. Honoring God with the first part of our income.
4. Used for the right purpose—the support of the ministry.

It is our responsibility as church members to uphold the first three items; it is the responsibility of the storehouse managers to make sure that the tithe funds are used properly.

And, unlike our offerings, the tithe is not discretionary on our part. The tenth and the storehouse are both part of our responsibility. We don't set the parameters; God does. If I don't return a full 10 percent of my "increase," I'm not really tithing; and if I don't bring that 10 percent to the "storehouse," I'm not really tithing either.

Read Matthew 25:19–21. When are we called upon to give an account of our management of God's funds? What is said to those who have been financially faithful?

“ ‘Bring ye all the tithes into the storehouse’ (Malachi 3:10), is God's command. No appeal is made to gratitude or to generosity. This is a matter of simple honesty. The tithe is the Lord's; and He bids us return to Him that which is His own.”—Ellen G. White, *Education*, p. 138. Managing for God is a unique privilege—and a responsibility, as well. He blesses and sustains us and asks for only a tenth, and then He uses His tithe to provide for those in the ministry, as He did for the tribe of Levi during the time of ancient Israel.

Some argue that they don't like how their tithe money is used and, hence, either don't tithe or send their money somewhere else. Yet, where did God say, “Bring the tithe to the storehouse, but only if you are sure that the storehouse is using it right”?

Further Thought: Read Ellen G. White’s most comprehensive tithing document in volume 9 of *Testimonies for the Church*, pp. 245–252. Study Section III of *Counsels on Stewardship*, pp. 65–107.

“If all the tithes of our people flowed into the treasury of the Lord as they should, such blessings would be received that gifts and offerings for sacred purposes would be multiplied tenfold, and thus the channel between God and man would be kept open.”—Ellen G. White, *Testimonies for the Church*, vol. 4, p. 474. This is an amazing statement. If we were all faithful tithers, God would bless us with funds to increase our offerings 1,000 percent.

“In the third chapter of Malachi is found the contract God has made with man. Here the Lord specifies the part He will act in bestowing His great gifts on those who will make a faithful return to Him in tithes and offerings.”—Ellen G. White, *Advent Review and Sabbath Herald*, December 17, 1901.

“All should remember that God’s claims upon us underlie every other claim. He gives to us bountifully, and the contract which He has made with man is that a tenth of his possessions shall be returned to God. The Lord graciously entrusts to His stewards His treasures, but of the tenth He says: This is Mine. Just in proportion as God has given His property to man, so man is to return to God a faithful tithe of all his substance. This distinct arrangement was made by Jesus Christ Himself.”—Ellen G. White, *Testimonies for the Church*, vol. 6, p. 384.

Discussion Questions:

- 1 Dwell more on this idea that the practice of tithing did not originate in ancient Israel. How does this fact help us understand the perpetuity of this obligation on our part before God?
- 2 In class, discuss the question posed at the end of Monday’s study. Think of what would happen if people decided to send their tithe somewhere else. What would happen to our church? Would we even have a church? What’s wrong with the attitude that says, *Well, my tithe is so small in contrast to everything else, it doesn’t matter.* What if everyone thought like that?
- 3 Share with others what you have learned and experienced from giving tithe. What can you teach others about the practice?

Sabbath Test in Malawi

By SHERON NDHLOVU

A college in Malawi created consternation among Seventh-day Adventist students by scheduling final exams on the seventh-day Sabbath.

Lucy was distressed. She and other Adventist students at the state-owned Karonga Teachers Training College had received scholarships to become teachers. But now their future seemed uncertain.

The Adventist students gathered to discuss their dilemma. The year was 2006. Malawi was facing a food shortage that had prompted the cash-strapped government to ask state colleges to reduce the number of days that students were on campus. As a result, Lucy's college had moved up final exams previously scheduled for Monday and Tuesday to Saturday.

The Adventists decided to ask the college to reconsider the day of the exams, and several went to the director's office. Their appeal was rejected. Worsening matters, other students began to mock them over their beliefs.

Lucy watched in dismay as classmate after classmate bowed to the pressure and agreed to take the exams on Sabbath. But she and three others stood firm. They would honor the Lord of the Sabbath. They prayed and went to the director's office to appeal for a second time.

At the office, Lucy felt shamed and insulted. She was reminded that she was privileged to have a state scholarship and told to study for the sake of her children, whom she was raising after her husband's recent death. The humiliation did not change Lucy's mind. She believed God would help.

The second appeal was rejected. Lucy and her three classmates kept on praying, and they asked the district pastor to pray. The pastor spoke with the president of the Adventist Church in Malawi, who, in turn, asked state authorities to intercede. Adventists faced Sabbath exams across Malawi.

Abruptly, the college rescinded its decision and returned the exams to their old schedule. The sudden change sowed confusion on campus, but all the students and faculty knew one thing: The prayers of four faithful Adventists had been answered in a powerful way. "God intervened," said Lucy Nyirenda, who passed the exams and became a teacher. "He has promised that He will never forsake His own."



Lucy loves to claim God's promise in Deuteronomy 31:6, "Be strong and of good courage, do not fear nor be afraid of them; for the LORD your God, He is the One who goes with you. He will not leave you nor forsake you" (NKJV).

Thank you for your Thirteenth Sabbath Offering that will support Adventist education in the East-Central Africa Division this quarter, helping students attend educational institutions where they will never have to take Sabbath exams.

Offerings for Jesus



SABBATH AFTERNOON

Read for This Week's Study: 2 Cor. 9:6, 7; Deut. 16:17; 1 Chron. 16:29; Ps. 116:12–18; Mark 12:41–44; Mark 14:3–9.

Memory Text: “What shall I render to the LORD for all His benefits toward me? I will take up the cup of salvation, and call upon the name of the LORD. I will pay my vows to the LORD now in the presence of all His people” (Psalm 116:12–14, NKJV).

Besides tithing, there are offerings that come from the 90 percent that remains in our possession after our tithe is returned to God. This is where generosity begins. Different types of offerings were given by God's people, such as sin offerings, given in response to God's grace, or thank offerings, given to recognize God's protection, and blessings of health, prosperity, and sustaining power. There also were offerings for the poor and offerings to build and maintain the house of worship.

When we consider the magnitude of God's gifts to us, we then begin to see our giving as more than just paving the parking lot or buying choir robes. We bring our gifts in response to what God has done for us, especially in the sacrifice of Jesus. “We love Him because He first loved us” (1 John 4:19, NKJV). The church, then, whether it be local, conference, or worldwide, uses our gifts to advance the cause of God. This week we will review what the Bible has to say about offerings as part of our management of God's business on the earth.

* Study this week's lesson to prepare for Sabbath, January 28.

Motivation for Giving

We love God because He first loved us. Our giving is in response to His amazing gift of Jesus to us. In fact, we are told, “The Lord does not need our offerings. We cannot enrich Him by our gifts. Says the psalmist: ‘All things come of Thee, and of Thine own have we given Thee.’ Yet God permits us to show our appreciation of His mercies by self-sacrificing efforts to extend the same to others. This is the only way in which it is possible for us to manifest our gratitude and love to God. He has provided no other.”—Ellen G. White, *Counsels on Stewardship*, p. 18.

When we surrender “our” money to Jesus, it actually strengthens our love for Him and for others. Therefore, money can be a real power for good. Jesus spent more time talking about money and wealth than just about any other subject. One verse in every six in Matthew, Mark, and Luke is about money. The gospel’s good news is that God can deliver us from the misuse and love of money.

Read Matthew 6:31–34 and Deuteronomy 28:1–14. What does God promise to do for us if we obey Him? Is it selfishness on our part to claim the promises of God?

Our offerings are an evidence of our willingness to sacrifice self for God. Making an offering can be a deeply spiritual experience, an expression of the fact that our lives are wholly surrendered to God as our Lord. To us, as an English idiom says, it is “putting our money where our mouth is.” You can say you love God, but generous offerings help reveal (and even strengthen) that love.

An offering comes from a heart that trusts in a personal God who constantly provides for our needs as He sees best. Our offerings rest on the conviction that we have found assurance of salvation in Christ. They are not an appeasement or a search for God’s acceptance. Rather, our offerings flow from a heart that has accepted Christ by faith as the only and sufficient means of grace and redemption.

Read 2 Corinthians 9:6, 7. What is the Lord saying to us here? What does it mean to give as one “purposes in his heart” (*NKJV*)? How do we learn to give cheerfully?

What Portion for Offerings?

Read Deuteronomy 16:17. Rather than a percentage, what criterion does God give as the basis for the amount of our offerings?

Our offerings are an acknowledgment and expression of our gratitude to God for His abundant gifts of life, redemption, sustenance, and constant blessings of many kinds. So, as we noted in the passage above, the amount of our offerings is based on what we have been blessed with.

“ ‘For everyone to whom much is given, from him much will be required’ ” (*Luke 12:48, NKJV*).

Read Psalm 116:12–14. How are we supposed to answer the question posed in verse 12? How does money fit in with the answer?

How could we ever repay God for all His blessings to us? The simple answer is that we never could. It seems that the best we can do is be generous with the cause of God and in helping our fellow human beings. When Jesus sent out His disciples on a missionary trip, He told them, “ ‘Freely you have received, freely give’ ” (*Matt. 10:8, NKJV*). Our offerings contribute to the development of a Christlike character. We are thereby changed from selfishness to love; we are to be concerned for others and the cause of God as Christ was.

Let us always remember that “ ‘God so loved . . . , that He gave’ ” (*John 3:16, NKJV*). In contrast—as sure as day follows night—the more we hoard for ourselves, the more selfish in our own hearts we will become, and the more miserable we will feel, as well.

It is up to us to determine what amount we give and what entity receives our gifts. But bringing an offering to the Lord is a Christian duty with spiritual and moral implications. To neglect this is to do spiritual damage to ourselves, perhaps more than we realize too.

What do your offerings, and your attitude about giving them, say about your relationship with God?

Offerings and Worship

The Bible does not give us an order of service for worship. But it appears that at least four things are present in worship services. In the New Testament this list includes study/preaching, prayer, music, and tithes and offerings.

Three times each year, the men (and families) of Israel were all to appear before the Lord in Jerusalem. And “ ‘they shall not appear before the LORD empty-handed’ ” (*Deut. 16:16, NKJV*). In other words, part of the worship experience was the returning of tithe and giving offerings. It was at Passover, Pentecost, and the Feast of Tabernacles that God’s children brought their tithes and offerings. It’s hard to imagine someone coming to those feasts empty-handed.

In other words, for ancient Israel the giving of their tithes and offerings was a central part of their worship experience. Worship, true worship, isn’t just expressing in words and songs and prayer our thankfulness and gratitude to God, but also expressing that thankfulness and gratitude to God by the bringing of our offerings to the house of the Lord. They brought it to the temple; we bring it to the church on Sabbath (at least as one way to return our tithe and offerings), an act of worship.

Read 1 Chronicles 16:29; Psalm 96:8, 9; and Psalm 116:16–18. How do we apply the principles expressed here to our own worship experience?

As God’s children, who are tasked with the responsibility of managing His business on the earth, it is a privilege, an opportunity, and a responsibility to bring our offerings. If the Lord has given us children to raise for Him, we should share with them the joy of bringing tithes and offerings to Sabbath School and church services. In some places, people return their tithe online or by other means. However we do it, the returning of tithes and offerings is a part of our worship experience with God.

What has been your own experience with the role of returning tithe and offerings as part of worship? How does the practice impact your relationship with God?

God Takes Note of Our Offerings

Read Mark 12:41–44. Whether we are rich or not rich, what message can we take from this story? What’s the principle that this teaches us, and how can we apply it to our own worship experience?

Jesus and His disciples were in the temple courtyard where the treasury chests were located, and He watched those who were bringing their gifts. He was close enough to see that a widow had given two copper coins. She had put in all that she had. “But Jesus understood her motive. She believed the service of the temple to be of God’s appointment, and she was anxious to do her utmost to sustain it. She did what she could, and her act was to be a monument to her memory through all time, and her joy in eternity. Her heart went with her gift; its value was estimated, not by the worth of the coin, but by the love to God and the interest in His work that had prompted the deed.”—Ellen G. White, *Counsels on Stewardship*, p. 175.

Another very significant point is that this is the only gift Jesus ever commended—a gift to a church that was just about to reject Him, a church that greatly deviated from its calling and mission.

Read Acts 10:1–4. Why did a Roman centurion receive a visit from a heavenly angel? Which of his two actions were noted in heaven?

Apparently, not only are our prayers heard in heaven, but the motive of our gifts also is noted. The passage notes that Cornelius was a generous giver. “ ‘For where your treasure is, there your heart will be also’ ” (*Matt. 6:21, NKJV*). The heart of Cornelius followed his gifts. He was ready to learn more about Jesus. Prayer and almsgiving are closely linked and demonstrate our love to God and our fellow men—the two great principles of God’s law: “ ‘You shall love the LORD your God with all your heart, with all your soul, with all your strength, and with all your mind,’ and ‘your neighbor as yourself’ ” (*Luke 10:27, NKJV*). The first is revealed in prayer, the second in almsgiving.

Special Projects: “Big Jar” Giving

Research has shown that only about 9 percent of people’s assets are liquid and could be contributed as an offering on a moment’s notice. Cash, checking, savings, money market funds, and so on are generally considered liquid assets, at least for those possessing things like this. Most of our assets, about 91 percent, are “invested” in real estate, such as our homes, our livestock (if we are rural), or other nonliquid items.

The differences in the percentages of liquid and nonliquid assets can be illustrated by putting 1,000 pennies in two different glass jars, with 10 pennies representing each percentage point. So, you would have 90 pennies in a small jar representing the 9 percent liquid assets and 910 pennies in a large quart-size jar representing the 91 percent of nonliquid assets.

Most people give their offerings or contributions from the small jar—from their liquid assets. This is what they have in their checking account or pocketbook. But when someone really gets excited about something, they give from the big jar. The Bible tells many such stories.

Read Mark 14:3–9 and John 12:2–8. Who were the main characters at Simon’s feast? What was the value of Mary’s gift? Why did she anoint Jesus at this time?

Mary’s gift was worth 300 denarii—a full year’s wages. It was, most likely, a “big jar” gift. Following this incident, Judas betrayed Jesus for a little more than one third of that amount—a “little jar” gift, 30 pieces of silver (*Matt. 26:15*). It takes real love and commitment to make big jar gifts—from our investments. But when we get greedy, like Judas, we can sell our souls for next to nothing.

The work and activities of Barnabas are mentioned 28 times in the New Testament. We know him primarily as a companion to the apostle Paul and as a great missionary. But the foundation for all of this is established in the first passage, where he is mentioned. In Acts 4:36, 37, we read of his giving, truly, a “big jar” offering. What a powerful example of Christ’s words: “ ‘For where your treasure is, there your heart will be also’ ” (*Matt. 6:21, NKJV*).

Why is sacrificial giving as important for the givers as for the recipients?

Further Thought: The heavenly record book of remembrance also notes the financial faithfulness of God’s family members. “The recording angel makes a faithful record of every offering dedicated to God and put into the treasury, and also of the final result of the means thus bestowed. The eye of God takes cognizance of every farthing devoted to His cause, and of the willingness or reluctance of the giver. The motive in giving is also chronicled. Those self-sacrificing, consecrated ones who render back to God the things that are His, as He requires of them, will be rewarded according to their works. Even though the means thus consecrated be misapplied, so that it does not accomplish the object which the donor had in view—the glory of God and the salvation of souls—those who made the sacrifice in sincerity of soul, with an eye single to the glory of God, will not lose their reward.”—Ellen G. White, *Testimonies for the Church*, vol. 2, p. 518.

“God desires people to pray and to plan for the advancement of his work. But, like Cornelius, we are to unite praying with giving. Our prayers and our alms are to come up before God as a memorial. Faith without works is dead; and without a living faith it is impossible to please God. While we pray, we are to give all we possibly can, both of our labor and our means, for the fulfillment of our prayers. If we act out our faith, we shall not be forgotten by God. He marks every deed of love and self-denial. He will open ways whereby we may show our faith by our works.”—Ellen G. White, *Atlantic Union Gleaner*, June 17, 1903.

Discussion Questions:

- 1 How do praying and giving go together? That is, how might praying help you know what to give as well as where, when, and how much to give?
- 2 A well-known magazine in the United States told about young professionals on Wall Street who were making so much money and yet were so miserable, so empty, so full of angst and worry. One of them, a portfolio manager, said: “What does it matter after I die if I had made an extra one percent gain in my portfolio?” What lessons can we take from this story about how giving, even sacrificial giving, can be so spiritually beneficial to the giver in that it helps free us from the “deceitfulness of riches” (*Matt. 13:22*)?
- 3 In the first Ellen G. White quote above, notice the part about funds being “misapplied.” Why is it important for those of us who give to keep her point in mind?

Aspiring Artist's Gift

By SACHIKO OBARA

My 14-year-old son, Eichiro, had a special plan for his summer vacation in Japan. He loved to draw, and he decided to save money to purchase a professional tablet and software that he could use to create his art.

Eichiro did careful preliminary online research to find out which tablet would be the best for him, and he even went to the store with his father to see it in person. At the same time, he eagerly looked for ways to earn money, even asking me to pay him for doing simple household chores.

After some time, he saved up 55,000 Japanese yen (U.S.\$500), and he ordered the tablet online. "It will arrive soon!" he excitedly told me. Every three hours, he went online to check the delivery status.

A few days later, the package arrived. Eichiro carefully opened it, checked the tablet's functions, and began to paint. For the next three days, he was like a professional artist holed up in a studio. Then he emerged from his room and made an astonishing announcement. "I'm thinking about giving the tablet away," he said. He had seen a video, produced by the Seventh-day Adventist Church in Japan, about a project to create a comic-book version of Ellen G. White's *The Great Controversy*. In the video, he had seen a young Adventist artist starting to work on the project with an old tablet.

"If I could get her to use my tablet, I think it would help her to get more work done," Eichiro said. "I'm asking God whether this is His will."

At his insistence, I contacted the person in charge of the project and was put in touch with the young artist. It turned out that she needed a tablet just like Eichiro's. But when she heard that Eichiro had worked so hard for it, she hesitated. So, I told her that Eichiro had made the decision with much prayer. "I'll accept the tablet gratefully," she said.

I believe that the Holy Spirit touched my son's heart in a powerful way. Before buying the tablet, his only thoughts were about how to earn more money. But as the Holy Spirit worked, his focus shifted from self to God and His mission work. I'm very happy that my son heard God's calling and was able to contribute to His work. Let's all seek to obey God just as honestly

when He calls us to fulfill the mission of proclaiming Jesus' soon coming to the world.



This mission story illustrates the following components of the Seventh-day Adventist Church's "I Will Go" strategic plan: Spiritual Growth Objective No. 6, "To increase accession, retention, reclamation, and participation of children, youth, and young adults," and Spiritual Growth Objective No. 7, "To help youth and young adults place God first and exemplify a biblical worldview." Read more: IWillGo2020.org.

Dealing With Debt



SABBATH AFTERNOON

Read for This Week's Study: *Deut. 28:1, 2, 12; Matt. 6:24; 1 John 2:15; Prov. 22:7; Prov. 6:1–5; Deut. 15:1–5.*

Memory Text: “The rich rules over the poor, and the borrower is servant to the lender” (*Proverbs 22:7, NKJV*).

One definition of debt is “living today on what you expect to earn in the future.” Today debt seems to be a way of life, but it should not be the norm for Christians. The Bible discourages debt. In the Scriptures there are at least 26 references to debt, and all are negative. The Bible does not say that it is a sin to borrow money, but it does talk about the often-bad consequences of doing so. When considering financial obligations, Paul counseled: “Render therefore to all their due: taxes to whom taxes are due, customs to whom customs, fear to whom fear, honor to whom honor. Owe no one anything except to love one another” (*Rom. 13:7, 8, NKJV*).

Why is debt an almost international scourge at every level—personal, corporate, and government? Every society has always had at least a small percentage who were in debt. But today a much larger portion of the people are in debt, and it's almost never to their benefit.

This week we will consider the reasons for debt and how to deal with it. You may be debt-free, but you can share this valuable information with family and friends who could benefit from it.

* Study this week's lesson to prepare for Sabbath, February 4.

The Debt Problems

Read Deuteronomy 28:1, 2, 12. What is God’s ideal for His children regarding debt? How can they attain this ideal? And though this context is very different from ours, what principles can we take away from it to apply to ourselves now?

Studies show that there are three primary reasons that people get into financial difficulty. They are listed here in the order of greatest frequency.

The first is ignorance. Many people, even the educated, are financially illiterate. They were simply never exposed to the biblical or even secular principles of money management. There is hope, however! This lesson will provide a simple outline of these principles and how to apply them.

The second reason for financial difficulties is greed, or selfishness. In response to advertising and personal desire, people simply live beyond their means. They aren’t willing to live in, drive, or wear what they can really afford. Many of these same people also feel that they are just too poor to tithe. As a consequence, they live their lives without God’s promised wisdom and blessing (*see Mal. 3:10, 11; Matt. 6:33*). There’s hope for these people, as well, but it requires a change of heart—and a spirit of contentment.

The third reason people find themselves in financial difficulty is personal misfortune. They may have experienced a serious illness without adequate health insurance. They may have been abandoned by a spendthrift marriage partner. A natural disaster may have wiped out their possessions. Or they may have been born and raised in abject poverty. There is hope for these people too. Though their path is more difficult, their troubles can be overcome. Change may come with the support of Christian friends, the counsel and/or assistance of godly counselors, hard work coupled with a good education, and the blessing and providence of God.

Whatever the reason, even if it’s a person’s own fault, debt can be alleviated. However, those in debt will need to make some changes in their lives, their spending, and their financial priorities.

Read 1 Timothy 6:6–9. What is Paul saying here that all of us need to heed? What do these words mean to you, and in what ways can you better follow what the Word is teaching us here?

Following Godly Counsel

We are material beings, and we live in a material world, a world that, at times, can be very alluring. You'd have to be made out of steel and synthetic oil, not flesh and blood, not to feel, at times, the lure of material possessions and the desire for wealth. At one time or another, who hasn't fantasized about being rich or winning the lottery?

Though we all face it, and there is nothing wrong in and of itself in working hard to earn a good living or even being wealthy, none of us has to succumb to the trap of making idols out of money, wealth, and material possessions. We are promised divine power to stay faithful to what we know is right. This is important, because the temptation of wealth and material possessions has led to the ruin of many souls.

Read Matthew 6:24 and 1 John 2:15. Though expressed differently, what's the common theme found in both of these scriptures?

Unfortunately, the love of the world can be so strong that people will get into debt in order—as they hope—to satisfy that love. (It never works; see *Eccles. 4:8*.)

And because debt is one of Satan's nets that he sets for souls, it just makes sense that God would like to see His children debt-free. He has given us counsel through the Bible and the prophetic gift that will lead us to financial freedom.

Read Psalm 50:14, 15. What attitude should God's people live with? What does it mean to "pay your vows" (*NKJV*)?

We enter into our church membership with praise and thanksgiving to our God, who has created and redeemed us. In point 9 (of 13) in our baptismal vows, we were asked, "Do you believe in church organization? Is it your purpose to worship God and to support the church through your tithes and offerings and by your personal effort and influence?" As Seventh-day Adventists, we all said yes. So, this text (*Ps. 50:14, 15*) is a promise to those who offer thanksgiving to God and are faithfully paying their vows.

What do your choices tell you about how well you deal with the lure of the world? Why is working hard to earn a good living not necessarily the same thing as making an idol of wealth or money? How can we learn the difference?

How to Get Out of Debt

Read Proverbs 22:7. In what sense are we under bondage to the lender?

What can be done to escape from this unfortunate phenomenon? If you are in debt, the following outline will help you begin a debt-elimination process. The plan is simple. It has a premise and three steps.

The *premise* is a commitment to God to be faithful in returning His holy tithe to access His wisdom and blessing. He is eager to bless those who obey Him.

Step 1 is to declare a moratorium on additional debt: no more credit spending. If you don't borrow money, you can't get into debt. If you don't borrow any more money, you can't get further into debt.

Step 2 is to make a covenant with God that from this point on, as He blesses, you will pay off your debts as quickly as possible. When God blesses you financially, use the money to reduce debt—not to purchase more things. This step is probably the most crucial. When most folks receive unexpected money, they simply spend it. Don't; instead apply it to your debt-reduction plan.

Step 3 is the hands-on practical part. Make a list of all your debts, from the largest to the smallest, in descending order. For most families, the home mortgage is at the top of the list, and a credit card or personal debt is at the bottom. Begin by making at least the minimum payment due on each of your debts on a monthly basis. Next, double up or increase your payments in any way you can on the debt at the bottom of the list. You'll be happily surprised how quickly you can eliminate that smallest debt. Then use the money that you were paying on the bottom debt to add to the basic payment on the next debt as you work your way up the list. As you eliminate your smaller high-interest debts, you'll free up a surprising amount of money to place on the next-higher debts.

God clearly doesn't want us in debt. Once the covenant is made, many families find that God blesses them in unexpected ways, and the debt is reduced faster than they had anticipated. By following these three simple steps, many families have become debt-free. You can too! By putting God first, you'll receive His wisdom and blessing for managing what He has entrusted to you.

“Let your conduct be without covetousness; be content with such things as you have. For He Himself has said, ‘I will never leave you nor forsake you’ ” (Heb. 13:5, NKJV). How could applying these words greatly help people avoid getting into debt?

Surety and Get-Rich-Quick Schemes

The Bible is very clear that God does not want His children to become responsible for the debt obligations of others. In the book of Proverbs, the Lord has warned us against surety—that is, cosigning or being guarantor for another person.

Read Proverbs 6:1–5, Proverbs 17:18, and Proverbs 22:26. What is the message here?

Surety usually occurs when a person with poor credit seeks a loan from a lending institution and does not qualify for the loan. The loan officer will tell the unqualified person that if he or she will get a friend with good credit to cosign with him or her, then the bank will grant the loan and hold the cosigner responsible in the event of a default.

Sometimes a fellow church member will come to you and ask you to cosign. Your response should be: “The Bible says I should never do that.” Please understand that the Bible encourages us to be helpful to those in need, but we should not become responsible for their debts.

Parents are sometimes asked by teenagers to cosign for the purchase of their first car. Or older adult children will ask parents to cosign for a business loan. The same answer applies. It is appropriate to help others if there is a real need, but do not become surety for the debts of others. *Studies show that 75 percent of those who cosigned end up making the payments!*

Read Proverbs 28:20 and 1 Timothy 6:9, 10. What’s the warning here?

Get-rich-quick schemes are another financial trap; they are almost guaranteed to lead to financial ruin for those who get caught up in them. When it sounds too good to be true, it surely is. Many people are hurt emotionally and financially. An additional tragedy with these devious plans is that, in many cases, individuals have had to borrow money to become involved in them in the first place. Many lives and families have been ruined by get-rich-quick schemes that end up enriching only the con artists who devise them at the expense of those who fall into their trap. When a friend, or even a loved one, tries to pull you into one of these schemes, run. Don’t walk. Run—as fast as you can.

Term Limits and Borrowing Points

Read Deuteronomy 15:1–5. What did the Lord require of His people as revealed in these verses?

In harmony with other seven-year statutes (*Exod. 21:2; Lev. 25:3, 4*), not only were the slaves or servants and the land regulated but also the lenders. Because the lenders did not want to forgive any debts, the longest anyone could be in debt was seven years. Whatever else we can take from these verses, they do show that the Lord cares about these kinds of financial issues, especially when, at that time, they concerned fellow Israelites. These verses also show that the Lord acknowledged the reality of debt, no matter how bad it generally was. He also emphasized that it was to be avoided as much as possible.

Today, by contrast, people in many parts of the world have loans for 30 and 40 years for home purchases. It seems that one reason houses cost so much is that credit is available to provide loans to purchase them.

Meanwhile, many people—parents and students—wonder about borrowing money for an education. As a rule, getting a college degree will enhance a person’s income capability for the rest of his or her life. Some people might have to borrow some money to pay for their education, but keep in mind these factors. You have to pay it back with interest. Try to get all of the grants and scholarships that you can qualify for. Work and save all you can for school. Take only courses that will lead to a job. Have parents help. In Bible times, parents gave their children farmland so that they could make a living. Today that “inheritance” should likely be an education so that they can become independent adults.

In an ideal world, there would be no borrowing and no debt. But because we don’t live in an ideal world, there might be times when it is necessary to borrow. Just make sure that you have the best deal possible and the best interest rate available. Then borrow the very minimum that you need and pay it off as quickly as possible to save on interest costs. In principle, however, to whatever degree humanly possible, we should seek to avoid debt, and by following biblical financial principles in our everyday lives, we can go a long way toward avoiding unnecessary debt and the terrible strain it can put on us and our families.

If you have lent people money, how honest and fair and kind are you in your dealings with them? How would you fare before God when you have to answer for those dealings? (See *Eccles. 12:14*.)

Further Thought: The three-step process of debt elimination is actually found on one page of Ellen G. White's writings. Emphasis has been added to highlight the points.

"Be determined never to incur another debt. Deny yourself a thousand things rather than run in debt. This has been the curse of your life, getting into debt. Avoid it as you would the smallpox.

"Make a solemn covenant with God that by His blessing you will pay your debts and then owe no man anything if you live on porridge and bread. . . . Do not falter, be discouraged, or turn back. Deny your taste, deny the indulgence of appetite, save your pence and pay your debts.

"Work them off as fast as possible. When you can stand forth a free man again, owing no man anything, you will have achieved a great victory."—Counsels on Stewardship, p. 257.

If you need additional help to become debt-free, try these points:

Establish a budget. Make a simple budget by keeping a record of all your income and expenses/purchases over a period of three months. Many are surprised to learn how much money they spend on unnecessary items.

Destroy credit cards. Credit cards are one of the major causes of family indebtedness. They are so easy to use and so hard to pay off. If you find that you aren't paying off the cards in total each month, or that you are using them to purchase items that you would not otherwise have bought, you should destroy your credit cards before they destroy you or your marriage or both.

Begin economic measures. Sometimes we aren't aware of how much we could save on our monthly expenses just by being careful about some of the small things that we purchase. They quickly add up.

Discussion Questions:

- 1 The amount of debt that many nations, as well as individuals, have taken upon themselves is staggering. What has been your own experience with debt and the problems that debt has created for you or others?
- 2 What could your local church do to help members learn to manage debt or financial issues in general?
- 3 What are some Bible promises that you can claim to help protect yourself from the lure of the world and the financial dangers greediness can pose to us?

Troubled Boy to Church Elder

By SHERON NDHLOVU

Edmond was a troubled child in Mzuzu, Malawi. He refused to obey his parents, teachers, or any other adult. At school, he hit the other boys and even the teachers. He gained such a fearful reputation that children and adults alike were scared of him.

One day, Edmond decided that it would be fun to disrupt the Pathfinder club. He took his unruly friends to Chasefu Seventh-day Adventist Church, and they mocked the marching and singing Pathfinders. Edmond enjoyed seeing the Pathfinders react, so he and his friends returned week after week.

But as the weeks passed, Edmond became interested in Pathfinder activities. He wanted to know more about what the children were doing and what they believed. When the church organized evangelistic meetings at Mzuzu Stadium, he decided to go, but he did not tell his friends for fear that they would laugh at him. He also did not tell his parents, who belonged to another Christian denomination, because he worried that they might punish him.

At the meetings, Edmond fell in love with the God of heaven and the Lord of the seventh-day Sabbath. Even though he was afraid that the Adventist children and adults whom he had mistreated so terribly would reject him, he summoned up the courage and gave his heart to Jesus in baptism.

His parents found out about the baptism four months later, and they immediately disowned the boy. Edmond stayed in the homes of church members, and they taught him more about the Bible until he became well-versed in its teachings. He also worked odd jobs to pay required fees so he could stay in school. Three years passed. Edmond's parents saw that he was faithful to God. They saw that he had become a new creature in Christ, and they asked him to return home.

Today, Edmond Tchiri is married to an Adventist wife, and they have two sons. He also serves as an elder at Chasefu Seventh-day Adventist Church, the place where he used to torment the Pathfinders. He says that only God could have transformed the troubled schoolboy into a church elder. "Never look down on children, no matter how bad-behaved they may be," he said.



Thank you for your 2021 Thirteenth Sabbath Offering that is helping to construct a community outreach and leadership development center on the Mzuzu campus of Malawi Adventist University, so more boys and girls, men and women, can learn about the transforming power of Jesus in EDMOND's hometown and beyond in the Southern Africa-Indian Ocean Division. This quarter's offering will support six more educational projects in the neighboring East-Central Africa Division.

Laying Up Treasure *in* Heaven



SABBATH AFTERNOON

Read for This Week’s Study: *Gen. 6:5–14, Heb. 11:8–13, 2 Cor. 4:18, Gen. 13:10–12, Gen. 32:22–31, Heb. 11:24–29.*

Memory Text: “‘For what will it profit a man if he gains the whole world, and loses his own soul? Or what will a man give in exchange for his soul?’ ” (*Mark 8:36, 37, NKJV*).

Jesus gave us the world’s best investment strategy when He said: “‘Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal’ ” (*Matt. 6:19, 20, NKJV*). Jesus concludes His investment strategy by saying, “‘For where your treasure is, there your heart will be also’ ” (*Matt. 6:21, NKJV*). In other words: *show Me what you spend your money on, and I will show you where your heart is, because wherever you put your money, your heart is sure to follow, if it’s not there already.*

Do you want a heart for the kingdom of God? If so, then put your money where it will reap eternal rewards. Put your time and your money and prayer into God’s work. If you do, you will soon become even more interested in that work, and your heart will follow, as well. This week we will review texts and illustrations that show us how to store up treasures in heaven and, ultimately, reap an eternal reward.

* *Study this week’s lesson to prepare for Sabbath, February 11.*

Noah Found Grace

It is noteworthy to consider that those who are seeking heavenly treasure are frequently called by God to make major life alterations here on earth. Be prepared to face the same thing, if need be.

Read Genesis 6:5–14. **What radical changes came into Noah’s life as a result of obeying God? What principles can we find here for ourselves in a world that needs to be warned about impending doom?**

Noah could have spent his time and resources building a home for himself, but he chose to make a drastic change in his life and to spend 120 years of that life in following the call of God to build the ark.

Many skeptics today dismiss the story of the Flood as a myth, often based on scientific speculations about the known laws of nature. This is nothing new. “The world before the Flood reasoned that for centuries the laws of nature had been fixed. The recurring seasons had come in their order. Heretofore rain had never fallen; the earth had been watered by a mist or dew. The rivers had never yet passed their boundaries, but had borne their waters safely to the sea. Fixed decrees had kept the waters from overflowing their banks.”—Ellen G. White, *Patriarchs and Prophets*, p. 96. Before the Flood, people argued that a flood could never come based on a faulty understanding of reality; after the Flood, based on a faulty understanding of reality, they argue that it never came to begin with. As the Bible says: “There is nothing new under the sun” (*Eccles. 1:9, NKJV*).

Meanwhile, the Bible also says that people will be skeptical of end-time events, as they were of the Flood (*see 2 Pet. 3:3–7*). How can we, then, prepare for the coming destruction? There is a conscious decision called “delayed gratification.” This basically means that we should patiently do the work God has called us to do in the hope of a more glorious future reward. We don’t know when Christ will return. In one sense, it doesn’t matter. What matters instead is that, like Noah, we do what God asks of us in the meantime, even if, as with Noah, it means some radical life changes.

How ready would you be to make a major change in your life for God if, like Noah, you were called to do just that? (Hint: See Luke 16:10.)

Abram, the Father of the Faithful

God called Abram to leave his homeland and his kinfolk and go to a land that He would show him. Thus began the bloodline of the Messiah. Though details aren't given, Abram had to leave the land of his birth and early years. Surely, it wasn't an easy decision, and no doubt he gave up some earthly pleasure and conveniences to do it.

Read Genesis 12:1–3. How were “all the families of the earth . . . blessed” as a result of this promise and its acceptance?

This was a major life-changing event for Abram and his family. “By faith Abraham obeyed when he was called to go out to the place which he would receive as an inheritance. And he went out, not knowing where he was going” (*Heb. 11:8, NKJV*). “Abraham’s unquestioning obedience is one of the most striking evidences of faith to be found in all the Bible.”—Ellen G. White, *Patriarchs and Prophets*, p. 126.

Most of us would not be eager to leave our homeland and our friends and family members. But Abram did so. Abram was satisfied to be where God wanted him to be. As strange as this may seem, Abram, Isaac, and Jacob never received that land in their lifetimes. Yet, they remained faithful to God anyway.

Read Hebrews 11:8–13. What is the relevant message to us here?

Abram was known as a prince by those living around him. He was known to be generous, brave, hospitable, and a servant of the Most High God. His witness for God was exemplary. By the grace of God, we are heirs with Abraham. “Just as Abraham ‘believed God, and it was accounted to him for righteousness.’ Therefore know that only those who are of faith are sons of Abraham” (*Gal. 3:6, 7, NKJV*). “And if you are Christ’s, then you are Abraham’s seed, and heirs according to the promise” (*Gal. 3:29, NKJV*).

With Abraham, as with Noah, we see someone making a major life-changing decision as a result of obeying God.

Read 2 Corinthians 4:18. How should the message of this verse impact the kind of spiritual decisions that we make? How did both Moses and Abraham follow that same principle?

Lot's Bad Decisions

When Abram left his homeland in response to God's call, his nephew Lot chose to go with him on his pilgrimage. Genesis 13 records that God blessed Abram to the point that he "was very rich in cattle [the primary measure of wealth in that culture], in silver, and in gold" (*Gen. 13:2*). Lot also "had flocks, and herds, and tents" (*Gen. 13:5*). They both became so wealthy with their extensive livestock herds that they could not dwell close together. In order to avoid strife between their herdsmen, Abram offered Lot the choice of where he would like to live. Of course, Lot should have deferred to Abram, his senior, and because he owed his own prosperity to his connection to him. However, he showed no gratitude to his benefactor and selfishly wanted what he considered the best land available.

Read Genesis 13:10–12. What rational factors could have led Lot to make the decision that he did?

However easily Lot could have justified his decision to move to the city, things didn't turn out so great for him there, and when Abram heard about what happened to him, he didn't say, "Well, too bad, Lot. You reap what you sow." Instead, he came to his rescue (*see Genesis 14*).

Sometimes in our quest for more stuff, we don't learn our lessons well. Lot moved right back into Sodom! But in His great mercy, God sent messengers of warning to Lot and his family, letting them know of the pending destruction of these cities.

Read Genesis 18:20–33. What did God tell Abraham was the reason for His visit to earth? What was Abraham's response to the news that God was planning to destroy these wicked cities?

Because of Abraham's concern for Lot and his family, he bargained with God to spare the cities if righteous people could be found in them. He started with 50 and went down to 10. In harmony with His character of love, God never stopped granting mercy until Abraham stopped asking! God and the two angels personally delivered Lot, his wife, and their two daughters. But his wife looked back and became a pillar of salt. Lot entered Sodom a wealthy man and came out with almost nothing. How careful we need to be about the kind of decisions that we make, especially thinking only of short-term gains in contrast to the big picture (*see Mark 8:36, 37*).

From Deceiver to Prince

As a young man who loved and feared God, Jacob nevertheless stooped to conspire with his mother, Rebekah, to deceive his father and gain his blessing. As a consequence, he started his adult life on the wrong path, having to flee or, perhaps, face an early death. Rebekah told Jacob to “flee thou to Laban . . . ; and tarry with him a few days, until thy brother’s fury turn away; . . . then I will send, and fetch thee” (*Gen. 27:43–45*). Jacob was actually gone for 20 years, and he never saw his mother’s face again.

Read Genesis 32:22–31. What happened here to Jacob, and what spiritual lessons can we take from this story about God’s grace, even when we make wrong decisions?

“Through humiliation, repentance, and self-surrender, this sinful, erring mortal prevailed with the Majesty of heaven. He had fastened his trembling grasp upon the promises of God, and the heart of Infinite Love could not turn away the sinner’s plea. The error that had led to Jacob’s sin in obtaining the birthright by fraud was now clearly set before him. He had not trusted God’s promises, but had sought by his own efforts to bring about that which God would have accomplished in His own time and way. . . . Jacob had received the blessing for which his soul had longed. His sin as a supplanter and deceiver had been pardoned.”—Ellen G. White, *Patriarchs and Prophets*, pp. 197, 198.

Read Genesis 49:29–33. Though Jacob no longer had any holdings in Canaan, what instructions did he give his sons regarding his burial? Who else is buried in that cave? Why do you think Jacob made this request?

The Bible informs us that all three of the patriarchs and their wives are buried in the same cave. Jacob’s trust in God was strong, and he considered himself a stranger and pilgrim on the earth (*see Heb. 11:13*). Despite mistakes, he left home with nothing but came back to Canaan a wealthy man.

Despite our mistakes, God can still bless us. How much better, however, to avoid the mistakes to begin with! What choices are you now facing, and how can you avoid making the wrong ones?

Moses in Egypt

The character of Moses dominated the early years of sacred history. He was kept alive in the providence of God, who worked through an enterprising mother and a caring sister. When Pharaoh's daughter found baby Moses in the ark of bulrushes, she asked his Hebrew mother to care for him and paid her to do so. What a blessed challenge for a young mother who was an exile and slave! Jochebed had only 12 years to teach her child to pray, to trust and honor God, and shape his character for a life of service. For years, Moses was trained in the royal courts of Egypt. " 'And Moses was learned in all the wisdom of the Egyptians, and was mighty in words and deeds' " (*Acts 7:22, NKJV*). As Moses matured as a man, he made a conscious decision that changed his life and the course of history.

Read Hebrews 11:24–29. Think about what Moses left behind and what he had to face instead. Try to look at it from his position, before he made the choice. What was he leaving, and what was he choosing to accept by leaving?

Egypt was one of the greatest powers in the ancient world at the time, if not the greatest. The Nile River created such fertile land that Egypt, flush with crops, was a wealthy and powerful nation, and Moses himself would have been at the top of this kingdom. It's hard to imagine how tempting the lure of the world, the world of Egypt and all its treasures, must have been to him in his early years. Surely, he must have found the adoration, the pleasures, and the riches tempting. No doubt he probably very easily could have justified staying rather than throwing in his lot with a bunch of despised slaves.

And yet, what? As Scripture says, he chose "rather to suffer affliction with the people of God than to enjoy the passing pleasures of sin" (*Heb. 11:25, NKJV*). And talk about afflictions: a major part of the book of Exodus deals with the struggles and trials of Moses, who, even after all he went through, was still not able to cross over to the Promised Land (*see Num. 20:12*). Yet, in the end, we all know that Moses made the right choice, even if at times he must have wondered himself if he really had.

From a worldly perspective, Moses should have stayed in Egypt. However, as Christians, we have been given a view of reality that takes us way beyond this world. When we are tempted by the world, how can we keep the big picture always before us? Why is it so important that we do so?

Further Thought: God honored His part of the covenant by blessing Abraham. And Abraham honored God by not storing up treasures on this earth. “The heritage that God has promised to His people is not in this world. Abraham had no possession in the earth, ‘no, not so much as to set his foot on.’ Acts 7:5. He possessed great substance, and he used it to the glory of God and the good of his fellow men; but he did not look upon this world as his home. The Lord had called him to leave his idolatrous countrymen, with the promise of the land of Canaan as an everlasting possession; yet neither he nor his son nor his son’s son received it. When Abraham desired a burial place for his dead, he had to buy it of the Canaanites. His sole possession in the Land of Promise was that rock-hewn tomb in the cave of Machpelah.”—Ellen G. White, *Patriarchs and Prophets*, p. 169.

As we live, we are sometimes tempted to go toward wealth and leisure. It takes strong faith to practice delayed gratification. “The magnificent palace of Pharaoh and the monarch’s throne were held out as an inducement to Moses; but he knew that the sinful pleasures that make men forget God were in its lordly courts. He looked beyond the gorgeous palace, beyond a monarch’s crown, to the high honors that will be bestowed on the saints of the Most High in a kingdom untainted by sin. He saw by faith an imperishable crown that the King of heaven would place on the brow of the overcomer. This faith led him to turn away from the lordly ones of earth and join the humble, poor, despised nation that had chosen to obey God rather than to serve sin.”—*Patriarchs and Prophets*, p. 246.

Discussion Questions:

- 1 What will happen to our possessions when Jesus comes? (See 2 Pet. 3:10.) In fact, what can happen to them even before Jesus comes? (See Matt. 6:20.) Why, then, is it always important to keep things in the proper perspective?
- 2 Jesus warned about “the deceitfulness of riches” (Mark 4:19). What is He talking about? How can riches deceive us?
- 3 In class, talk about the ways Moses might have justified staying in Egypt instead of leaving everything behind in order to flee with a bunch of slaves to a barren desert? What ultimately must have caused him to decide as he did?

Miracle of a Mission School

By CHIFUNDO KANJO

Two very different kinds of mission schools shaped John Phiri's life.

As a youth, John was sent from home in Malawi to study the family's non-Christian religion on the Indian Ocean island of Zanzibar. John spent three years immersed in the religion's main book and learning how to establish houses of worship in unentered areas of Africa.

Finishing his education in Zanzibar, the young man was sent back to Malawi to lead two houses of worship. He also was tasked with closely monitoring local Christians and reporting his findings back to Zanzibar. To better understand Christianity, he was instructed to read a King James Bible.

Over the next few years, John joined three different Christian churches, rising to a senior position in one of them, as he collected information for Zanzibar. All the while, he led houses of worship in two Malawian towns.

John's heart was touched as he read the Bible. He found it more understandable than his religion's book. He longed to know more about Jesus.

Still a youth, he enrolled in the Seventh-day Adventist school at Luwazi Mission. For him, it was a new kind of mission school, very different from the school in Zanzibar. He was particularly interested in the school's Pathfinder club, and he joined it, participating in all the programs.

John fell in love with Jesus during a week of prayer at the school, and he gave his heart to Jesus in baptism. He stopped sending information to Zanzibar. John's father was furious when he found out. He angrily accused John's mother of being the cause, and he divorced her.

Years passed, and John felt called by God to put his mission schooling to work. While he had been trained in Zanzibar to open houses of worship in unentered areas for his former religion, he resolved to take his Adventist education and do the same thing for Jesus. He became a Global Mission pioneer, an Adventist who establishes congregations in unentered areas within his or her own culture. John served as a Global Mission pioneer for 10 years, and many people from his family's religion gave their hearts to Jesus.

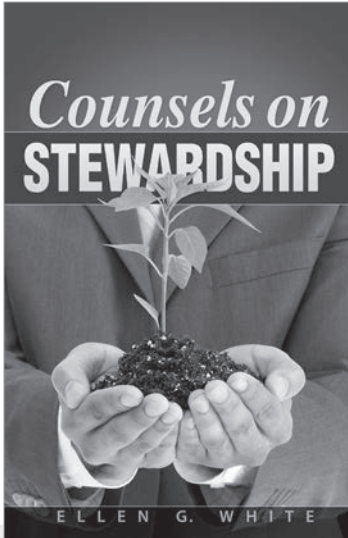
John went on to graduate with a theology degree from Malawi Adventist



University and today serves as an Adventist pastor. John said the Adventist mission school changed his life. "Do not underestimate the importance of mission schools," he said. "They are a tool for people to know Jesus and accept Him as their personal Savior. Seventh-day Adventist education is very vital in preaching the gospel and making Christ known to all."

Learn more about Global Mission pioneers online at: bit.ly/GMpioneer.

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Unto *the* Least of These



SABBATH AFTERNOON

Read for This Week’s Study: *Luke 4:16–19; Isa. 62:1, 2; Deut. 15:11; Matt. 19:16–22; Luke 19:1–10; Job 29:12–16.*

Memory Text: “ ‘Then the King will say to those on His right hand, “Come, you blessed of My Father, inherit the kingdom prepared for you from the foundation of the world” ’ ” (*Matthew 25:34, NKJV*).

The Bible speaks often of the strangers (sometimes called aliens), the fatherless, and the widows. They may be the ones whom Jesus referred to as “ ‘the least of these My brethren” ’ ” (*Matt. 25:40, NKJV*).

How can we identify these people today? The strangers of Bible times were individuals who had to leave their homeland, perhaps because of war or famine. The equivalent in our day could be the millions of refugees who have become destitute because of circumstances that they did not choose.

The fatherless are children who have lost fathers through war, accident, or sickness. This group also could include those whose fathers are in prison or are otherwise absent. What a broad field of service is exposed here.

The widows are those, who for the same reasons as the fatherless, have lost their spouses. Many are the head of a single-parent family and could use the help that the church can provide.

As we will see this week, because we are managers of God’s business, helping the poor is not just an option. It is following the example of Jesus and obeying His commands.

* Study this week’s lesson to prepare for Sabbath, February 18.

The Life and Ministry of Jesus

Early in His public ministry, Jesus traveled to Nazareth, in the region of Galilee. This was His hometown, and the local people already had heard of His work and miracles. As His custom was, Jesus attended Sabbath services in the synagogue. Though Jesus was not the officiating rabbi, the attendant handed Him the Isaiah scroll and asked Him to give the Scripture reading. Jesus read Isaiah 61:1, 2.

Read Luke 4:16–19 and compare it with Isaiah 61:1, 2. (See also Luke 7:19–23.) **Why do you think Jesus chose this specific Scripture? Why would these verses in Isaiah be deemed as Messianic? What did they reveal about the work of the Messiah?**

Because the religious leaders apparently had overlooked the prophecies that spoke of a suffering Messiah and had misapplied those that pointed to the glory of His second coming (which should serve as a reminder to us of how important understanding prophecy really is), most of the people believed the false idea that the Messiah’s mission was to free Israel from its conquerors and oppressors, the Romans. To think that the Messiah’s mission statement came from Isaiah 61:1, 2 must have been a real shock.

The poor usually were looked down upon by unscrupulous officials such as tax collectors, those in business, and even their own neighbors. It commonly was thought that poverty was the curse of God and that their unfortunate condition must have been their own fault. With this mindset, few people had any concern for the poor and their unhappy plight.

Yet, Jesus’ love for the poor was one of the greatest evidences of His Messiahship, as seen in how Jesus answered John the Baptist’s question about Him as the Messiah (see *Matt. 11:1–6*). “Like the Saviour’s disciples, John the Baptist did not understand the nature of Christ’s kingdom. He expected Jesus to take the throne of David; and as time passed, and the Saviour made no claim to kingly authority, John became perplexed and troubled.”—Ellen G. White, *The Desire of Ages*, p. 215.

“Pure and undefiled religion before God and the Father is this: to visit orphans and widows in their trouble, and to keep oneself unspotted from the world” (James 1:27, NKJV). How should this verse help us set our religious priorities?

God's Provision for the Poor

In their writings, the Bible's authors included many of God's provisions for the poor, the strangers, the widows, and the fatherless. We have records of this that go all the way back to Mount Sinai. "Six years you shall sow your land and gather in its produce, but the seventh year you shall let it rest and lie fallow, that the poor of your people may eat; and what they leave, the beasts of the field may eat. In like manner you shall do with your vineyard and your olive grove" (*Exod. 23:10, 11, NKJV*).

Read Leviticus 23:22 and Deuteronomy 15:11. However different the context may be from that of our lives today, what principles should we take away from these verses?

It generally is understood that "brother" here refers to fellow Israelites or fellow believers. We also think of them as the worthy poor or "the least of these My brethren." The psalms give direction on how we should treat those in need. "Defend the poor and fatherless; do justice to the afflicted and needy. Deliver the poor and needy; free them from the hand of the wicked" (*Ps. 82:3, 4, NKJV*). This passage indicates our involvement in ways beyond just providing food.

Then there are promises to those who help the needy. "He who gives to the poor will not lack" (*Prov. 28:27, NKJV*). "The king who judges the poor with truth, his throne will be established forever" (*Prov. 29:14, NKJV*). And King David noted, "Blessed is he who considers the poor; the Lord will deliver him in time of trouble" (*Ps. 41:1, NKJV*). This, then, always had been a priority in ancient Israel even if, at times, the people lost sight of it.

In contrast, even in more modern times, particularly in England, under the impact of what has been known as "Social Darwinism," many thought that not only was there no moral imperative to help the poor but also that it was, in fact, wrong to do so. Instead, following the forces of nature, in which the strong survive at the expense of the weak, "Social Darwinists" believed that it would be detrimental to society to help the poor, the sickly, and the indigent because, if they multiplied, they would only weaken the social fabric of the nation as a whole. However cruel, this thinking was the logical outgrowth of belief in evolution and the false narrative it proclaims.

How should the gospel, the idea that Christ died for *everyone*, impact how we treat *everyone*, regardless of who they are?

The Rich Young Ruler

We don't know much about the rich young ruler other than that he was young, a ruler, and rich. And he had an interest in spiritual things. He was so energetic that he came running to Jesus (*Mark 10:17*). He was excited to learn about eternal life. This story is so important that it is recorded in all three synoptic Gospels: Matthew 19:16–22, Mark 10:17–22, and Luke 18:18–23.

Read Matthew 19:16–22. What did Jesus mean when He said to him, “If thou wilt be perfect, go and sell that thou hast, and give to the poor, and thou shalt have treasure in heaven: and come and follow me” (*Matt. 19:21*)?

Jesus doesn't ask most of us to sell all we have and give the money to the poor. But money must have been this young man's god, and though Jesus' answer may seem quite severe, He knew that doing this was this man's only hope of salvation.

The Bible says that he went away very sorrowful because he was very rich, which proves just how much he worshiped his money. He was offered eternal life and a place in Jesus' inner circle (“Come, follow Me” [*Matthew 19:21, NKJV*])—the same words Jesus used in calling the 12 disciples). Yet, we never hear from this young man again. He traded eternity for his earthly possessions.

What a terrible trade-off, was it not? What a sad example of not following “delayed gratification” (see last week). Choosing as this man did is such a deception because, no matter what material wealth can give us now, sooner or later we all die and face the prospect of eternity. And meanwhile, so many of the wealthy have discovered that their wealth didn't give them the peace and happiness that they had hoped for; indeed, in many cases, the opposite seems to have happened. So many biographies have been written about just how miserable many rich people have been. In fact, in all recorded history, one of the best depictions ever of how unsatisfying wealth can be, in and of itself, is found in the book of Ecclesiastes. Whatever other lessons one can take from it, one point comes through clearly: money cannot buy peace and happiness.

“For whosoever will save his life shall lose it; but whosoever shall lose his life for my sake and the gospel's, the same shall save it. For what shall it profit a man, if he shall gain the whole world, and lose his own soul? Or what shall a man give in exchange for his soul?” (*Mark 8:35–37*). What does it mean to lose your life for the sake of the gospel?

Zacchaeus

Zacchaeus was a wealthy Jew who had made his money by working as a tax collector for the hated Romans. For that, and because he and other tax collectors exacted more tax than was really due, Zacchaeus was hated and called a “sinner.”

Zacchaeus lived in Jericho, which sat on a trade route with much business commerce. The meeting of Zacchaeus and Jesus was not a coincidence. Zacchaeus had apparently come under spiritual conviction and wanted to make some changes in his life. He had heard about Jesus and wanted to see Him. Word must have gotten out that the group Jesus was traveling with would arrive in Jericho that day. Jesus needed to pass through Jericho from Galilee, on His final trip to Jerusalem. Christ’s first words to Zacchaeus revealed that, even before entering the town, Jesus knew all about him.

Read Luke 19:1–10. What were the differences between this rich man’s experience with Jesus and that of the rich young ruler?

Zacchaeus and the rich young ruler had some things in common. Both were rich, both wanted to see Jesus, and both wanted eternal life. But here the similarities stop.

Notice that when Zacchaeus said that he would give “half of my goods” (*Luke 19:8*) to the poor, Jesus accepted this gesture as an expression of a true conversion experience. He didn’t say to him, *Sorry, Zac, but as with the rich young ruler, it’s all or nothing. Half is not going to cut it.* Why? Most likely because, though Zacchaeus surely liked his wealth, it wasn’t the god to him that it was to the rich young ruler. In fact, though we don’t know what Jesus said to him, Zacchaeus is the one who first speaks about giving money to the poor. In contrast, Jesus had to tell the rich young ruler specifically to give it all up; otherwise it would destroy him. Though Zacchaeus, as any wealthy person, needed to be careful about the dangers of wealth, he seemed to have had his relationship to it under better control than did the rich young ruler.

“When the rich young ruler had turned away from Jesus, the disciples had marveled at their Master’s saying, ‘How hard is it for them that trust in riches to enter into the kingdom of God!’ They had exclaimed one to another, ‘Who then can be saved?’ Now they had a demonstration of the truth of Christ’s words, ‘The things which are impossible with men are possible with God.’ Mark 10:24, 26; Luke 18:27. They saw how, through the grace of God, a rich man could enter into the kingdom.”—Ellen G. White, *The Desire of Ages*, p. 555.

Consider the Man Job

Read Job 1:8. How was Job described by God Himself?

That's pretty good, having even God call Job "perfect" and "upright" (*Job 1:8*), so perfect and upright that no one else on the earth at that time could equal him. Again, these are God's own words, verbatim, about Job.

Even after Job faced one catastrophe after another, God repeated what He had first said about Job, that there was no one else on earth like him, perfect and upright and so forth, except that then a new element was added. Job was still all these things, "although you incited Me against him, to destroy him without cause" (*Job 2:3, NKJV*).

And though we get a powerful glimpse of Job's perfection and uprightness in how he refused to let go of God despite all that happened and despite his unfortunate's wife's taunt, "Do you still hold fast to your integrity? Curse God and die!" (*Job 2:9, NKJV*), the book reveals another aspect of Job's life before the drama here unfolded.

Read Job 29:12–16. What is depicted here that gives us even more insight into the secret of Job's character?

Perhaps what's most insightful here are Job's words, "And I searched out the case that I did not know" (*Job 29:16, NKJV*). In other words, Job didn't simply wait, for instance, for some beggar in rags to approach him for a handout. Instead, Job was proactive in seeking out needs and then acting on them.

Ellen G. White suggested, "Do not wait for them [the poor] to call your attention to their needs. Act as did Job. The thing that he knew not he searched out. Go on an inspecting tour and learn what is needed and how it can be best supplied."—*Testimonies for the Church*, vol. 5, p. 151. This is a level of money management and stewardship of God's resources that is beyond the practice of many of God's children today.

Read Isaiah 58:6–8. How can we take these ancient words and apply them to ourselves today?

Further Thought: “ ‘When the Son of man shall come in His glory, and all the holy angels with Him, then shall He sit upon the throne of His glory: and before Him shall be gathered all nations: and He shall separate them one from another.’ Thus Christ on the Mount of Olives pictured to His disciples the scene of the great judgment day. And He represented its decision as turning upon one point. When the nations are gathered before Him, there will be but two classes, and their eternal destiny will be determined by what they have done or have neglected to do for Him in the person of the poor and the suffering.”—Ellen G. White, *The Desire of Ages*, p. 637.

“As you open your door to Christ’s needy and suffering ones, you are welcoming unseen angels. You invite the companionship of heavenly beings. They bring a sacred atmosphere of joy and peace. They come with praises upon their lips, and an answering strain is heard in heaven. Every deed of mercy makes music there. The Father from His throne numbers the unselfish workers among His most precious treasures.”— *The Desire of Ages*, p. 639.

Discussion Questions:

① “ ‘For the poor will never cease from the land’ ” (*Deut. 15:11, NKJV*). Besides the fact that this prediction, though thousands of years old, unfortunately has been fulfilled, how are we to understand it today? Some have used these words to all but justify not helping the poor, reasoning this way, “Well, God said the poor would always be among us; so, that’s just the way it is.” What’s the fallacy of that thinking?

② Read 1 Timothy 6:17–19: “Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy. Let them do good, that they be rich in good works, ready to give, willing to share, storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life” (*NKJV*). Notice what the danger is: to trust in one’s riches as opposed to the living God. Why is that so easy for those who have money to do, even though they know that in the end even all their money won’t keep them alive? Why must we all be careful about not trusting in anything other than the living God?

Twin Surprises in Finland

By ANDREW McCHESNEY

Simo Vehkavuori, a young literature evangelist in Finland, got a surprise as he went from house to house in Lapland. When he rang the doorbell at one house, a woman opened the door and, seeing him outside, exclaimed, “I want to order that set of 10 Bible stories from you!” Simo didn’t even have time to tell her that he was selling books, much less mention that he had Arthur Maxwell’s set of 10 Bible-story books for children.

“You might be surprised [about] why I’m ordering the books so quickly from you,” the woman said. “During the night, God gave me a dream, and in the dream, He showed your face and said, ‘This man will come to your house. Order from him a 10-volume set of Bible-story books.’ That’s why I was ready to order right away.”

Another time, Simo stopped by a local business and offered the owner a copy of Ellen White’s *The Great Controversy*. “We don’t understand anything about this book,” the owner said. “But our daughter is the principal of a religious school. She will be here tomorrow. Can you come back?”

Simo told his twin brother, who was selling books with him in the town, about the appointment. “Please pray,” he said.

When Simo returned to the business, the owner introduced him to his daughter. The woman exploded in anger when she learned that Simo was a Seventh-day Adventist, and she harshly criticized the Adventist Church.

When she finished, he asked for permission to speak. “Dear principal,” he said, “You cannot imagine what a great God we serve in the Adventist Church! I want to follow the God whom we can serve wherever He leads.”

The woman looked surprised. “Young man, if God means so much to you,” she paused and turned to her mother, “Mother, can you give me some money? I want to buy all the books that this young man has.”

Simo prayed with the woman and her parents. Returning to the room where he was staying with his brother, he found his brother on his knees. He excitedly told his brother about God’s miraculous intervention.



Simo, now retired, smiled joyfully as he told Adventist Mission about witnessing God’s presence as he worked to fulfill the church’s mission. “It was an inspiring thing for me to see that God is behind His work,” he said.

This mission story illustrates Spiritual Growth Objective No. 5 of the Seventh-day Adventist Church’s “I Will Go” strategic plan, “To disciple individuals and families into Spirit-filled lives.”

Read more: IWillGo2020.org. Read more about SIMO next week.

Planning *for* Success



SABBATH AFTERNOON

Read for This Week’s Study: *Eccles. 12:1; Gen. 2:15; 1 Tim. 5:8; Col. 3:23, 24; Gen. 39:2–5; Prov. 3:5–8.*

Memory Text: “And whatever you do, do it heartily, as to the Lord and not to men, knowing that from the Lord you will receive the reward of the inheritance; for you serve the Lord Christ” (*Colossians 3:23, 24, NKJV*).

Most people want to live a “successful” and happy life. Of course, in a fallen world, where tragedy and calamity can strike at a moment’s notice, this goal might not always be easy to attain.

Then, too, there is the question of how we define “success.” There is the case of Joseph in Egypt; if there ever were a successful life, that certainly would be one, would it not? From prison to palace, that kind of thing. On the other hand, what about John the Baptist? He went from prison to the tomb. How successful was his life? Again, it all depends upon how you define “successful.”

This week we are going to look at the idea of “success” in the context of basic stewardship and financial principles. No matter who we are or where we live, money and finances are going to be a part of our life, whether we like it or not. What, then, are some steps, practical steps, that we can take along the way that, though not guaranteeing “success,” can nevertheless help us avoid common pitfalls and mistakes that can make financial success a bit more difficult?

* Study this week’s lesson to prepare for Sabbath, February 25.

First Things First

Read Ecclesiastes 12:1. What’s the message there for us?

As youths mature into adulthood, thoughts will arise about having to provide for basic needs—food, clothing, and shelter. Jesus Himself has told us how to prioritize our needs when He said, “But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you” (*Matt. 6:33*). Of course, for those who are older and who didn’t make a choice for Jesus when they were young, there is still time to make the right decisions regarding stewardship.

As we saw in Genesis 28:20–22, Jacob had made some important life choices, both spiritual and financial. In the vision, the Lord introduced Himself to Jacob as “the LORD God of Abraham your father and the God of Isaac” (*Gen. 28:13, NKJV*). Then as part of his vow to God, Jacob said, “The LORD shall be my God” (*Gen. 28:21, NKJV*).

Read Genesis 29:9–20. What is important about the timing of this event in the life of Jacob?

After Jacob made his spiritual and financial commitments to God, the Lord directed him to Rachel at the well (*see Gen. 29:9–20*). It is fitting to make your spiritual decision and your lifework decision before committing to marriage. Your future spouse should know “what they are getting into.” Is this person a committed Christian? What type of work will he or she be involved in? Will this person be a teacher, a nurse, a lawyer, a laborer, whatever? What kind of life will I be committing to? Other questions that need answers before the marriage commitment are: What level of education has been completed? What amount of debt will come into the marriage? Am I willing to accept this situation as part of my responsibility?

Read 2 Corinthians 6:14, 15. Why is this principle so important to consider when looking for a life partner? Though it doesn’t guarantee a good marriage, why would it help make the chances of a good marriage greater?

The Blessing of Work (Ideally)

Unless you are independently wealthy, or the beneficiary of a trust fund that Mommy and/or Daddy set up for you so that you would never have to work a day in your life (if you read many stories about these kids, the money, meant to be a blessing, often leads to tragedy for them as adults), you will sooner or later need to work for a living. The ideal, of course, is to find something that you are passionate about that can provide you with a good income, get trained in it, find a job doing it, and work at it for your working years. That's the ideal; of course, it doesn't always turn out that way.

Read Genesis 2:15 (see also *Eccles. 9:10* and *2 Thess. 3:8–10*). **What is the significance of the fact that, even before the entrance of sin, Adam (and certainly Eve, too) was given work? How might this explain why, as stated above, those who never had to work found their situation to be a curse?**

This work was not a punishment, obviously. It was designed for their good. That is, even in Paradise, even in a world in which no sin, no death, and no suffering existed, God knew that human beings needed to work.

“And to Adam was given the work of caring for the Garden. The Creator knew that Adam could not be happy without employment. The beauty of the Garden delighted him, but this was not enough. He must have labor to call into exercise the wonderful organs of the body. Had happiness consisted in doing nothing, man, in his state of holy innocence, would have been left unemployed. But He who created man knew what would be for his happiness; and no sooner had He created him, than He gave him his appointed work. The promise of future glory, and the decree that man must toil for his daily bread, came from the same throne.”—Ellen G. White, *Our High Calling*, p. 223.

However, even after the Fall, when (as with everything else) work had been tainted by sin, God said to Adam: “ ‘Cursed is the ground for your sake; in toil you shall eat of it all the days of your life’ ” (*Gen. 3:17, NKJV*). Notice, God cursed the ground for “your sake,” for the sake of Adam, with the idea that work would be something that he would need, especially as a fallen being.

What is it about work that, ideally, should make it something that can be a blessing to us?

The Earning Years

As we have seen, God intended for humans to work in one capacity or another. This part of our life (the working years) is usually about 40 years long. For many people this is the time when children are being brought up and educated and when the home and other major purchases are acquired. This can be a very intense time financially. It is a very sensitive time because the family is learning to work together, and its members are creating lifelong bonds. Financial stress can wreck the marriage at this point, and frequently does. Families in which both parties have a Christian commitment and are willing to follow biblical principles are much more stable.

Read 1 Timothy 5:8; Proverbs 14:23; and Colossians 3:23, 24. What important points can we take away from these texts about finances in the home?

In many cases, the husband is the main breadwinner, though often both spouses work. Of course, unexpected circumstances can arise—sickness, economic downturns, whatever—that make this ideal difficult. People need, then, to adjust accordingly.

The children who are brought into the world during this segment of life are called “a heritage from the LORD” (*Ps. 127:3, NKJV*). We must remember that children bring with them an awesome responsibility. The goal of Christian parents is to train their children to become independent adults in this life and to fit them for the life to come. Here are three points to help parents:

1. *Provide a Christian home environment.* This would include regular and interesting family worship, regular Sabbath School and church attendance, and faithfulness in tithes and offerings. These are great habits to form in early life.

2. *Teach children a willingness to work and an appreciation for it.* Children will discover that diligence and integrity at work are always noticed, appreciated, and rewarded. They will learn that money comes to us as a result of our giving time to others by performing tasks that are valuable to them.

3. *Help with a good education.* Education is expensive today—particularly Christian private-school education. But to parents with plans for their children not only for this life but also for that which is to come, it is well worth the cost.

Of course, no matter what they do, no one has any guarantee about the direction their children will go. Why is it important for parents not to blame themselves for the wrong choices their older children might make?

Working With Integrity

Another phase of a “successful” life, the last phase, has the potential to be the most enjoyable—if the decisions of the earlier years have been wise and not ruined by unexpected events. In an ideal situation the parents have raised their children to become independent adults, the home is paid for, the transportation needs are met, there are no lingering debts, and there is a sufficient income stream to provide for the senior family’s needs.

God calls His children to a higher standard in work and life. That standard is God’s law written in our hearts (*see Jer. 31:33*) and reflected in our characters. As society erodes and Christian teaching is diluted and minimized, it will become even more important for the individual Christian to live and work on a level that is above reproach. The Bible says, “A good name is to be chosen rather than great riches, loving favor rather than silver and gold” (*Prov. 22:1, NKJV*).

The Bible records instances of employers who recognized that they were blessed because of having a godly employee. When Jacob desired to leave his father-in-law, Laban, and return with his family to his homeland, Laban entreated him not to leave, saying, “Please stay, if I have found favor in your eyes, for I have learned by experience that the LORD has blessed me for your sake’ ” (*Gen. 30:27, NKJV*). And when Joseph was sold into slavery in Egypt, his master, Potiphar, made a similar observation about Joseph’s work and rewarded him accordingly.

Read Genesis 39:2–5. Although the texts do not specifically tell us, what do you imagine Joseph had been doing that caused his master to look so favorably upon him?

“Therefore, whether you eat or drink, or whatever you do, do all to the glory of God” (*1 Cor. 10:31, NKJV*). So, in our work and financial management and whatever we do, we should do it all to the glory of God. He is the One who gives us the knowledge and strength to succeed in life.

“Yours, O LORD, is the greatness, the power and the glory, the victory and the majesty; for all that is in heaven and in earth is Yours; Yours is the kingdom, O LORD, and You are exalted as head over all. Both riches and honor come from You, and You reign over all. In Your hand is power and might; in Your hand it is to make great and to give strength to all’ ” (*1 Chron. 29:11, 12, NKJV*).

What are the principles that you are following, not just in work but in life in general? What changes might you need to make?

Seeking Godly Counsel

There are scores of secular money-management gurus out there, but God warned us against consulting them for the management of the assets He has entrusted to us. “Blessed is the man who walks not in the counsel of the ungodly, nor stands in the path of sinners, nor sits in the seat of the scornful; but his delight is in the law of the LORD, and in His law he meditates day and night. He shall be like a tree planted by the rivers of water, that brings forth its fruit in its season, whose leaf also shall not wither; and whatever he does shall prosper” (*Ps. 1:1–3, NKJV*).

So, the man who delights in the law of the Lord (the law here could be understood more broadly as the Word of God) shall be blessed. How simple is that? And he will prosper—be successful.

Read Proverbs 3:5–8. How do we apply this principle in our basic financial matters?

An overview of the biblical counsel on financial management gives us very valuable points to follow. Let’s look at seven of them.

1. *Get organized.* Develop a spending plan (*Prov. 27:23, 24*). Many families just exist from paycheck to paycheck. Without a simple plan for earning, spending, and saving, life is much more stressful.

2. *Spend less than you earn.* Determine to live within your means (*Prov. 15:16*). Many families in Western countries actually spend more than they earn. This is made possible only because of the availability of credit and debt. Many problems plague those who are in debt.

3. *Save a portion from every pay period* (*Prov. 6:6–8*). We save to make larger purchases in the future and to take care of unplanned expenses, such as accidents or illness. Some savings can be used to plan for the time when because of advancing age, we are no longer able to be employed.

4. *Avoid debt like COVID-19* (*Prov. 22:7*). Interest is one expense you can live without. A person or a family living with debt—that is, on borrowed money—is really living today on money they expect to earn in the future. If any life changes occur, then serious financial embarrassment can result.

5. *Be a diligent worker.* “The soul of a lazy man desires and has nothing; but the soul of the diligent shall be made rich” (*Prov. 13:4, NKJV*).

6. *Be financially faithful with God* (*Deut. 28:1–14*). No family can afford to live without God’s blessing.

7. *Remember that this earth is not our real home.* Our management says a lot about where our ultimate priorities are (*see Matt. 25:14–21*).

Further Thought: “No scheme of business or plan of life can be sound or complete that embraces only the brief years of this present life and makes no provision for the unending future. . . . No man can lay up treasure in heaven without finding his life on earth thereby enriched and ennobled.”—Ellen G. White, *Education*, p. 145.

“That which lies at the foundation of business integrity and of true success is the recognition of God’s ownership. The Creator of all things, He is the original proprietor. We are His stewards. All that we have is a trust from Him, to be used according to His direction.”—*Education*, 137.

Because of the pressure to provide for our families, many times we think that our work is simply to provide an income. But as Christians, we also face doing our part in the Great Commission that Jesus gave to all His followers. After quoting this commission as found in Mark 16:15, Ellen G. White wrote, “Not . . . all are called to be ministers or missionaries in the ordinary sense of the term; but all may be workers with Him in giving the ‘glad tidings’ to their fellow men. To all, great or small, learned or ignorant, old or young, the command is given.”—*Education*, p. 264.

“We need to follow more closely God’s plan of life. To do our best in the work that lies nearest, to commit our ways to God, and to watch for the indications of His providence—these are rules that ensure safe guidance in the choice of an occupation.”—*Education*, p. 267.

Discussion Questions:

- 1 How do we as Christians define what a “successful” life is? What might the difference be between what the world defines as success and what we (ideally) should? Take, for instance, John the Baptist. How would you define his life, which ended ignobly in a prison, all based on the whim of an evil woman? Would you call it successful? What reasons can you give for your answer?
- 2 How do we explain the fact that there are many very “successful” people who follow none of the biblical principles about wealth management or life in general? Or what about those who try to follow them and, nevertheless, don’t succeed? Perhaps they get sick or calamity strikes. How are we to understand these situations?

The Cat and the Colporteur

By ANDREW McCHESENEY

Young literature evangelist Simo Vehkavuori stopped at a well-kept house near Turku, Finland’s oldest city and former capital, in the middle of winter, and showed his books to two unmarried sisters who lived there.

To his surprise, the sisters quickly ordered a copy of every book. Then they left him standing alone in the living room. He did not dare leave.

Finally, one of the sisters came downstairs with a big cat tucked under an arm. “Mister, aren’t you going to do anything to this cat?” she asked.

“What should I do?” Simo asked.

“Aren’t you the vet whom we just called?” she said.

“No,” he said. “I’m a literature evangelist.”

For years afterward, the sisters told their friends with peals of laughter about how they had mistaken Simo for a vet and thought that they had to buy his books in order for him to treat their cat.

The sisters kept the books.

On another occasion, Simo went to a forest to eat lunch and pray on a Friday afternoon. “Before this week ends, Jesus, give me an opportunity to witness for You,” he prayed.

After eating, he knocked on the door of a farmhouse.

“I’m selling this book,” he said, holding out a copy of Ellen White’s *The Great Controversy*, to the woman who opened the door.

“I’m not at all interested in the book that you are selling,” the woman replied. “But I would like to hear what Jesus means to you.”

After Simo described his love for Jesus, the woman spoke.

“Let’s go to the back room and pray on our knees together,” she said.

At that moment, her adult daughter came to the door. “Join us,” the woman told her daughter. “Your knees need to bend in prayer too.”

After praying, Simo prepared to leave. The woman followed him out the door. “I’d like to order the book that you showed me,” she said.

It was then that Simo realized that the woman had an interest in spiritual matters. When a pastor started evangelistic meetings in the area sometime



later, Simo introduced him to the family. The pastor held Bible studies in the farmhouse, and the family joined the Seventh-day Adventist Church. Today, the woman’s granddaughter is an active church leader in Finland’s capital, Helsinki.

This mission story illustrates Spiritual Growth Objective No. 5 of the Seventh-day Adventist Church’s “I Will Go” strategic plan, “To disciple individuals and families into spirit-filled lives.” Read more: IWillGo2020.org. Read more about Simo next week.

Beware of Covetousness



SABBATH AFTERNOON

Read for This Week’s Study: *Isa. 14:12–14, Eph. 5:5, Joshua 7, John 12:1–8, Acts 5:1–11, 1 Cor. 10:13.*

Memory Text: “Take heed and beware of covetousness, for one’s life does not consist in the abundance of the things he possesses” (*Luke 12:15, NKJV*).

Covetousness has been defined as an inordinate desire for wealth or possessions that really don’t belong to you. Covetousness is a big deal, big enough, in fact, to be right up there with not lying, stealing, or murder. It’s so damaging that God chose to warn against it in His great moral law. “Thou shalt not covet thy neighbour’s house, thou shalt not covet thy neighbour’s wife, nor his manservant, nor his maidservant, nor his ox, nor his ass, nor any thing that is thy neighbour’s” (*Exod. 20:17*).

Covetousness is frequently listed with heinous sins that will keep one out of the kingdom of God. “Know ye not that the unrighteous shall not inherit the kingdom of God? Be not deceived: neither fornicators, nor idolaters, nor adulterers, nor effeminate, nor abusers of themselves with mankind, nor thieves, nor covetous, nor drunkards, nor revilers, nor extortioners, shall inherit the kingdom of God” (*1 Cor. 6:9, 10*).

Covetousness, right up there with extortion, idolatry, fornication, and adultery? That’s what the texts say, and this week we will look at examples of just how bad it is and what we can do to overcome it.

* Study this week’s lesson to prepare for Sabbath, March 4.

The Ultimate Original Sin?

The question often arises, and understandably so, about how sin arose in God's universe. We understand how, at least somewhat. And at its heart, it was because of covetousness. Perhaps covetousness, then, is the ultimate original sin.

Read Isaiah 14:12–14. What hints are given there about the fall of Lucifer? How did covetousness play a crucial role in that fall?

“Not content with his position, though honored above the heavenly host, he ventured to covet homage due alone to the Creator. Instead of seeking to make God supreme in the affections and allegiance of all created beings, it was his endeavor to secure their service and loyalty to himself. And coveting the glory with which the infinite Father had invested His Son, this prince of angels aspired to power that was the prerogative of Christ alone.”—Ellen G. White, *Patriarchs and Prophets*, p. 35.

Read Ephesians 5:5 and Colossians 3:5. With what does Paul equate covetousness, and why?

How fascinating that twice Paul would equate covetousness with idolatry. People practice idolatry when they worship—that is, dedicate their lives to—something other than God, something created rather than the Creator (*Rom. 1:25*). Could covetousness be, then, wanting something that we shouldn't have, and wanting it so badly that our desire for it, rather than the Lord, becomes the focus of our heart?

No doubt, Lucifer at first didn't know where his wrong desires were to lead him. It can be the same with us. The commandment against covetousness, the one commandment that deals only with thoughts, can stop us from acts that will lead to the violation of other commandments, as well. (*See, for instance, 2 Samuel 11.*)

Read 1 Timothy 6:6, 7. How can focusing on what Paul writes here help protect us from covetousness?

An Accursed Thing in the Camp

It was arguably one of the grandest times in the history of Israel. After 40 years of wandering in the wilderness, they were finally entering the Promised Land. Through a dramatic miracle, the children of Israel crossed the Jordan River at its flood stage—on dry land. This dry-land crossing was so impressive that the hearts of the heathen kings in Canaan melted, and they had no spirit to fight (*Josh. 5:1*).

The first real challenge in the conquest of Canaan was the walled and fortified city of Jericho. No one knew what to do to defeat the inhabitants of Jericho—not even Joshua. In answer to Joshua’s prayer, God revealed the plan for the destruction of the city, which they followed. But then things took a decidedly bad turn.

Read Joshua 7. What happened after the powerful victory at Jericho, and what message should we take from this story for ourselves?

Once confronted, Achan admitted what he did, saying that he had “coveted” those goods. The Hebrew word here translated “coveted,” *chmd*, has been used in some places in the Bible in a very positive sense. The same root appears in Daniel 9:23, for instance, when Gabriel told Daniel that he was a man “greatly beloved.”

In this case, however, this *chmd* was bad news. Despite the clear command not to pillage from the captured cities (*Josh. 6:18, 19*), Achan did just that, bringing disrepute upon the whole nation. In fact, after the defeat at Ai, Joshua feared that “ ‘the Canaanites and all the inhabitants of the land will hear it, and surround us, and cut off our name from the earth. Then what will You do for Your great name?’ ” (*Josh. 7:9, NKJV*). In other words, the Lord wanted to use these great victories as part of letting the surrounding nations know of His power and His work among His own people. Their conquests were to be (in a different sort of way) a witness to the nations of Yahweh’s power. Of course, after the fiasco at Ai, besides the loss of human life, that witness had been compromised.

Think about how easily Achan could have justified his actions: *Well, it’s such a small amount compared to all the rest of the booty. No one will know, and what can it hurt? Besides, my family needs the money.* How can we protect ourselves from this kind of dangerous rationalization?

The Heart of Judas

One of the most tragic stories in the Bible is that of Judas Iscariot. This man had a privilege that only 11 other people in all the history of the world have had: to have been with Jesus all that time and to have learned eternal truths directly from the Master Himself. How sad that many people who never had anything remotely like the opportunities that Judas had will be saved, while Judas, we know, is now destined for eternal destruction.

What happened? The answer can be found in one word: covetousness, the desires of his heart.

Read John 12:1–8. What did Mary do that attracted so much attention during the feast? How did Judas react? Why? What was Jesus' response?

The Savior's gentle rebuke to Judas's covetous remark led him to leave the feast and go directly to the palace of the high priest, where Jesus' enemies were gathered. He offered to betray Jesus into their hands for a sum much smaller than Mary's gift. (See Matt. 26:14–16.)

What happened to Judas? Having had so many wonderful opportunities, so many rare privileges, why would he do something so evil? According to Ellen G. White, Judas "loved the Great Teacher, and desired to be with Him. He felt a desire to be changed in character and life, and he hoped to experience this through connecting himself with Jesus. The Saviour did not repulse Judas. He gave him a place among the twelve. He trusted him to do the work of an evangelist. He endowed him with power to heal the sick and to cast out devils. But Judas did not come to the point of surrendering himself fully to Christ."—*The Desire of Ages*, p. 716.

In the end, we all have character defects that, if surrendered, can be overcome through the power of God working in us. But Judas did not fully surrender to Christ, and the sin of covetousness, which he could have overcome in the power of Christ, overcame him instead, with tragic results.

Who among us doesn't struggle with covetousness over one thing or another? In this case, what he coveted was money, and that covetousness, a problem of the heart, led him to stealing (*John 12:6*), which ultimately led him to betray Jesus.

What a frightful lesson for all of us about the danger that covetousness can bring. What seems like a small thing, a simple desire of the heart, can lead to calamity and to eternal loss.

Ananias and Sapphira

It was an exciting time to be a member of the church. Following the great outpouring of the Holy Spirit on the Day of Pentecost, the apostles were preaching the gospel with power, and thousands were joining the church.

“And when they had prayed, the place was shaken where they were assembled together; and they were all filled with the Holy Ghost, and they spake the word of God with boldness. And the multitude of them that believed were of one heart and of one soul: neither said any of them that ought of the things which he possessed was his own; but they had all things common” (*Acts 4:31, 32*).

What a privilege Ananias and Sapphira had, being part of the early church, seeing it grow, and seeing the manifestation of the Holy Spirit in such a marked manner. “Nor was there anyone among them who lacked; for all who were possessors of lands or houses sold them, and brought the proceeds of the things that were sold, and laid them at the apostles’ feet; and they distributed to each as anyone had need” (*Acts 4:34, 35, NKJV*).

It was in this setting that Ananias and Sapphira, obviously impressed by what was happening and wanting to be part of it, decided to sell some property and contribute the proceeds to the church. So far, so good.

Read Acts 5:1–11. What do you think was worse, holding back part of the money or lying about it? Why such a harsh punishment?

At first, it seemed as if they were sincere in their desire to give toward the work. However, “afterward, Ananias and Sapphira grieved the Holy Spirit by yielding to feelings of covetousness. They began to regret their promise and soon lost the sweet influence of the blessing that had warmed their hearts with a desire to do large things in behalf of the cause of Christ.”—Ellen G. White, *The Acts of the Apostles*, p. 72. In other words, though they had started out with the best of motives, their covetousness caused them to put on a front and pretend to be what they really weren’t.

“So great fear came upon all the church and upon all who heard these things” (*Acts 5:11, NKJV*). After this incident, people surely must have been more careful in returning their tithe. But this sad account was not included in the Bible as a warning about faithfulness in tithing. Instead, what does it teach us about where covetousness can lead?

Overcoming Covetousness

Covetousness is a matter of the heart and, like pride and selfishness, often goes unnoticed, which is why it can be so deadly and deceiving. It's hard enough overcoming sins that are obvious: lying, adultery, stealing, idolatry, Sabbath breaking. But these are outward acts, things that we have to think about before we do them. But to overcome wrong thoughts themselves? That gets tough.

Read 1 Corinthians 10:13. What promise is given here, and why is this so important to understand in the context of covetousness?

How then, in God's power, can we be protected against this dangerously deceptive sin?

1. *Make a decision to serve and depend on God and to be a part of His family.* "Choose you this day whom ye will serve; . . . but as for me and my house, we will serve the LORD" (*Josh. 24:15*).

2. *Be daily in prayer* and include Matthew 6:13, "Lead us not into temptation, but deliver us from evil: For thine is the kingdom, and the power, and the glory, for ever." When feeling covetous of something that you know you should not have, pray over it, claiming promises in the Bible for victory, such as 1 Corinthians 10:13.

3. *Be regular in Bible study.* "Your word I have hidden in my heart, that I might not sin against You" (*Ps. 119:11, NKJV*).

Jesus tackled the human/sin problem. He was tempted on every point that we are tempted on. And for power to resist, He spent whole nights in prayerful communion with His Father. And Jesus didn't leave this earth until He had both forged the way by example and then promised power to make it possible for every person to live a life of faith and obedience—to develop a Christlike character.

"Seek the LORD while He may be found, call upon Him while He is near. Let the wicked forsake his way, and the unrighteous man his thoughts; let him return to the LORD, and He will have mercy on him; and to our God, for He will abundantly pardon" (*Isa. 55:6, 7, NKJV*).

What, if any, have been the consequences in your own life from covetousness? What lessons have you learned? What might you still need to learn from them?

Further Thought: In the conquest of Jericho, Achan was not the only man carrying silver and gold back to the camp of Israel. Joshua had told the men to bring back the silver and gold and vessels of brass and iron to the treasury of the house of God (*Josh. 6:19, 24*). Everything else was to be burned. Achan, however, was the only man to keep something for himself. “Of the millions of Israel there was but one man who, in that solemn hour of triumph and of judgment, had dared to transgress the command of God. Achan’s covetousness was excited by the sight of that costly robe of Shinar; even when it had brought him face to face with death he called it ‘a *goodly* Babylonish garment.’ One sin had led to another, and he appropriated the gold and silver devoted to the treasury of the Lord—he robbed God of the first fruits of the land of Canaan.”—Ellen G. White, *Patriarchs and Prophets*, p. 496.

In Paul’s list of signs of the last days, the first two items involve our attitude toward money and possessions. “But know this, that in the last days perilous times will come: For men will be lovers of themselves, lovers of money [covetous]” (*2 Tim. 3:1, 2, NKJV*). Selfishness and love of money are significant descriptions of humanity in the last days—our day.

Discussion Questions:

- ① Read 1 Timothy 6:6–10: “Now godliness with contentment is great gain. For we brought nothing into *this* world, and *it is* certain we can carry nothing out. And having food and clothing, with these we shall be content. But those who desire to be rich fall into temptation and a snare, and *into* many foolish and harmful lusts which drown men in destruction and perdition. For the love of money is a root of all *kinds of* evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows” (*NKJV*). In class, talk about examples of those who, because of the love of money, have “pierced themselves [and others] through with many sorrows.” There are lots of examples, aren’t there? How can we find the right balance, knowing that we need money to get by but not falling into the trap Paul warns about here?
- ② What are other things, besides money, that we can covet?
- ③ What is the difference between a legitimate desire for something and covetousness? When might a legitimate desire for something turn into covetousness?

Boldly Sharing Jesus

By ANDREW MCCHESENEY

On an Easter Sunday, retired pastor Simo Vehkavuori stood in a packed train traveling home to the capital, Helsinki, from evangelistic meetings that he had conducted in central Finland. A 24-year-old university student boarded the train and looked around for a seat.

“Even though the train looks full, why don’t you walk through the cars and see whether you can find an empty seat?” Simo said to her.

She returned, smiling. “I found two free seats,” she said. “One for me and one for you. Come with me!” The two sat opposite each other. “Excuse me, but do you mind if I ask you how you feel about religion?” Simo asked.

“I’m quite far from spiritual things right now,” she said.

“Would you like to know how I became a believer?” Simo asked.

She did, and Simo told her. As the train approached Helsinki, he said, “Would you mind if I remembered you in my prayers?”

The student burst into tears. The tears flowed down her cheeks, and she said, loudly, “That would be really great! Please do that.”

Before parting ways, Simo said something that he often tells new friends: “May you be encouraged to know that, even though you are very busy, you can serve a risen Jesus Christ, the One who atoned for our sins on the cross of Calvary. And that’s not all. This same Jesus has promised to come back and will take us to a heavenly home where eternity will start. So, dear friend, let us stay on the heaven-bound journey under the Father’s loving hand until we reach our destination. May the Lord bless you through His grace.”

On another train trip, Simo was surprised when a woman greeted him and even shook his hand as he boarded. “Hello, I’m a retired Seventh-day Adventist pastor,” he replied. “That’s interesting,” the woman said. “I have never heard about Adventists. I want to hear all about your church on this 500-kilometer [300-mile] trip. Here were two empty seats. Let’s sit together.”

Simo spoke about the Adventist Church for the whole trip. As they left the train, a man walked up behind them. “Thank you for the interesting train ride,” he said, eagerly grabbing Simo’s hand with both of his hands. “Thank you for being so brave to share God so loudly that all of us could hear.”

At 84, Simo seeks divine appointments on every train. “The older I get, the bolder I get in sharing Jesus,” he said.



This mission story illustrates Spiritual Growth Objective No. 5 of the Seventh-day Adventist Church’s “I Will Go” strategic plan, “To disciple individuals and families into Spirit-filled lives.” Read more: IWillGo2020.org. Read more about SIMO next week.

Giving Back



SABBATH AFTERNOON

Read for This Week's Study: *Luke 12:16–21, Eccles. 2:18–22, Prov. 27:23–27, 2 Cor. 4:18, Eccles. 5:10, Col. 1:15–17.*

Memory Text: “And I heard a voice from heaven saying unto me, Write, Blessed are the dead which die in the Lord from henceforth: Yea, saith the Spirit, that they may rest from their labours; and their works do follow them” (*Revelation 14:13*).

As we near the end of our earning years, our financial focus turns toward preserving our assets in anticipation of the end of life. The transition from working to retirement can be a very traumatic experience. In terms of our finances, what is the best way to proceed?

As people get older, they almost naturally begin to worry about the future. The most common fears are: dying too soon (before the family is taken care of); living too long (outliving one's assets or savings); catastrophic illness (all one's resources could go at one time); or mental and/or physical disability (who will take care of me?).

When commenting on these fears, Ellen G. White wrote: “All these fears originate with Satan. . . . If they would take the position which God would have them, their last days might be their best and happiest. . . . They should lay aside anxiety and burdens, and occupy their time as happily as they can, and be ripening up for heaven.” —*Testimonies for the Church*, vol. 1, p. 424.

This week we will review God's counsel regarding our last years. What are things that we should do, what should we avoid doing, and what principles should we follow?

* Study this week's lesson to prepare for Sabbath, March 11.

The Rich Fool

Read Luke 12:16–21. What’s the relevant message to us here? What strong rebuke did the Lord give to the foolish man, and what should that say to us regarding our attitude toward what we own?

Though the message is broader than this, one could argue that this was a story Jesus told about what *not to do in retirement*. Accordingly, if a person is quitting work to spend his accumulated assets on himself, he should beware and take this story to heart. The problem is not working hard or getting wealth, particularly as one gets older and, perhaps, even richer. The problem is the attitude toward it. Jesus’ words—“take your ease; eat, drink, and be merry” (Luke 12:19, NKJV)—express the real issue here.

“This man’s aims were no higher than those of the beasts that perish. He lived as if there were no God, no heaven, no future life; as if everything he possessed were his own, and he owed nothing to God or man.”—Ellen G. White, *Christ’s Object Lessons*, pp. 257, 258.

If we think only of ourselves and ignore the needs of others and the cause of God during this stage of life, we are following the example of the rich fool. There was no indication in Jesus’ parable that the rich man was lazy or dishonest. The problem was in how he spent what God had entrusted to him. Because we don’t know the day of our death, we should always be ready for it by living to carry out God’s will instead of pursuing a life of selfishness.

The general picture given in the Bible is that a person works and remains productive as long as he or she is able. In fact, it is interesting to note that the authors of the great prophetic books of Daniel and the Revelation were, many believe, both in their 80s when they completed their work. This was at a time when the average age at death was about 50 years. Ellen G. White published some of her best-known and best-loved books, such as *The Desire of Ages*, after about age 70. Age, then, as long as we are healthy, should not mean that we stop being productive and, to whatever extent possible, doing some good.

Jesus counseled those waiting for His second coming not just to watch but to continue working, as well (Matt. 24:44–46).

At any age and with any amount of money, how can we avoid falling into the trap that the man did here? Ask yourself, *What am I living for?*

You Can't Take It With You

Someone once asked famous evangelist Billy Graham what surprised him most about life, now that he was old (Graham was in his 60s at the time). Graham's answer? "The brevity of it."

No question, life goes by quickly.

What do the following texts teach about human life here? *Ps. 49:17; 1 Tim. 6:6, 7; Ps. 39:11; James 4:14; Eccles. 2:18–22.*

Not only does life go by quickly, but also when you die, you take nothing with you, at least of the material goods that you have accumulated. (Character? That's another story.) "For when he dies he shall carry nothing away" (*Ps. 49:17, NKJV*), which means that he or she leaves it behind for someone else to get. Who will get it, of course, depends upon what plans are made beforehand.

Though, of course, not everyone has an estate per se. Some people, particularly as they have worked through the years, have accumulated some wealth. In the end, what will happen to that wealth after you pass on is really an important question that people should consider.

For those who have possessions at the end of life, no matter how great or small they might be, estate planning can be our final act of stewardship, of carefully managing what God has blessed us with. If you don't have an estate plan that you have created with a will or trust, the state's or civil government's laws can come into play (all this depends, of course, on where you live). If you die without a will, most civil jurisdictions simply pass your assets on to your relatives, whether they need them or not, whether or not they would make good use of the money, and whether or not you would have chosen to give a portion to that person. The church will get nothing. If that's what you want, fine; if not, you need to work out plans beforehand.

In the simplest terms, we can say that because God is the Owner of everything (*see Ps. 24:1*), it would be logical to conclude from a biblical perspective that when we are finished with what God has entrusted to us, we should return to Him, the rightful Owner, what is left, once the needs of loved ones are met.

Death, as we know, can come at any time, and unexpectedly, too, even today. What would happen to your loved ones were you to die today? What, too, would happen to your property? Would it be distributed as you would like?

Begin With Personal Needs

In Old Testament times, many of the children of Israel were farmers and shepherds. Thus, some of God’s promised blessings were couched in farm language. For example, in Proverbs 3:9, 10, God says that if we are financially faithful to Him, our “barns will be filled with plenty” (*NKJV*). It is likely that many Christians don’t have a barn today. So, we understand that God will bless our work or business if we are willing to follow and obey Him.

Read Proverbs 27:23–27. How would you interpret “Be diligent to know the state of your flocks” (*NKJV*) for Christians living today?

However much the Bible warns against the rich trampling on the poor, or being greedy with their wealth, Scripture never condemns wealth or people’s efforts to acquire wealth, provided of course they don’t do it dishonestly or through oppressing others. In fact, the texts for today, in Proverbs, indicate that we should be diligent in our financial affairs in order that we may have enough for ourselves and our family. “You shall have enough goats’ milk for your food, for the food of your household, and the nourishment of your maidservants” (*Prov. 27:27, NKJV*).

How would we rephrase Proverbs 27:27 for today? Maybe we would suggest, “Review your financial records and determine the state of your affairs.” Or “Do a balance sheet and understand your debt-to-equity ratio.” From time to time during your earning years, it would be appropriate to review your will or other documents and your present assets and update them as necessary. Such documents as wills and trusts are put in place early in the estate-planning process in order to be a protection against untimely death, or not being able for health reasons to decide about where your assets should go. The idea is to plan ahead for what will happen to your possessions once they are no longer yours.

In short, good stewardship of what God has blessed us with doesn’t deal only with what we have while alive but also with what happens after we are gone—because, unless the Lord returns in our lifetime, we will one day be gone while our material possessions, whether a little or a lot, will remain behind. Hence, it is up to us now to make provisions so that what we have been blessed with can be a blessing to others and the furtherance of God’s work.

“For riches are not forever” (*Prov. 27:24, NKJV*). Why is it important to keep this thought before us?

Deathbed Charity

What principles can we take from the following texts regarding how we should deal with money?

1 Tim. 6:17 _____

2 Cor. 4:18 _____

Prov. 30:8 _____

Eccles. 5:10 _____

Money can have a powerful hold on human beings, a hold that has led to the ruin of many. Who has not heard of people who have done terrible things because of money—even when they already had a lot of it to begin with?

It doesn't have to be that way, though. By God's power, we can overcome the enemy's attempt to take what was meant to be a blessing (material possessions) and turn them into a curse.

In the context of being a good steward in planning for death, one danger that people face is the temptation to hoard assets now, justifying that hoarding with the idea that, well, "When I die, I can give it all away." Though better than just spending it all now (one billionaire had said that he knew that he would be living right only if the check for his funeral bounced), we can and should do better than that.

"I saw that many withhold from the cause while they live, quieting their consciences that they will be charitable at death; they hardly dare exercise faith and trust in God to give anything while living. But this deathbed charity is not what Christ requires of His followers; it cannot excuse the selfishness of the living. Those who hold fast their property till the last moment surrender it to death rather than to the cause. Losses are occurring continually. Banks fail, and property is consumed in very many ways. Many purpose to do something, but they delay the matter, and Satan works to prevent the means from coming into the treasury at all. It is lost before it is returned to God, and Satan exults that it is so."—Ellen G. White, *Testimonies for the Church*, vol. 5, p. 154.

Why must we be very careful in how we justify our use of whatever material blessings we have?

Spiritual Legacy

Though it's hard to know what life would have been like on earth had humans not sinned, one thing we can know for sure: there would have been no hoarding, no greed, no poverty—things that have plagued our world since recorded history. Our sense of ownership, of what we have worked for and, if we did it honestly, is rightfully ours, is nevertheless a manifestation of life in a fallen world. In the end, however, regardless of how much we do or do not own, there's one important point that we should always remember.

Read the following texts. What is the central point in them all, and how should that point impact what we do with whatever material means God has blessed us with? (*Ps. 24:1, Heb. 3:4, Ps. 50:10, Gen. 14:19, Col. 1:15–17*).

We are stewards and managers of what God has entrusted to us; that is, He ultimately owns it all, and He is the one who gives us life, existence, and the strength to have anything at all. It is only logical, then, that when we are finished with what God has given us, and have taken care of our family, we should return the rest to Him.

“In giving to the work of God, you are laying up for yourselves treasures in heaven. All that you lay up above is secure from disaster and loss, and is increasing to an eternal, an enduring substance” “[and] will be registered to your account in the kingdom of heaven.”—Ellen G. White, *Counsels on Stewardship*, p. 342.

There are many advantages to giving now, while we live. Here are a few:

1. The donor actually can see the results of the gift—a new church building, a young person in college, an evangelistic campaign funded, and so on.
2. The ministry or person can benefit now when the need is greatest.
3. There is no fighting among family or friends after your death.
4. It sets a good example of family values of generosity and love for others.
5. It minimizes estate tax consequence.
6. It guarantees that the gift will be made to your desired entity (no interference from courts or disgruntled relatives).
7. It demonstrates that the heart of the donor has been changed from selfish to unselfish.
8. It stores up treasures in heaven.

Further Thought: Ellen G. White wrote two chapters on this important topic of distribution of our assets. See “To (Aged and) Wealthy Parents,” in *Testimonies for the Church*, vol. 3, pp. 116–130, and “Wills and Legacies,” in *Testimonies for the Church*, vol. 4, pp. 476–485.

There also is a section that discusses estate planning in *Counsels on Stewardship*, pp. 323–335. Ellen G. White also wrote: “That which many propose to defer until they are about to die, if they were Christians indeed they would do while they have a strong hold on life. They would devote themselves and their property to God, and, while acting as His stewards, they would have the satisfaction of doing their duty. By becoming their own executors, they could meet the claims of God themselves, instead of shifting the responsibility upon others.”—*Testimonies for the Church*, vol. 4, p. 480.

What does she mean by “becoming their own executors”? In a typical will, the one making the will appoints an executor to distribute the assets following his death in harmony with his wishes as expressed in the will. By becoming your own executor, you simply distribute your assets yourself while you are living. By doing so, you will have the satisfaction of seeing the results and of knowing that you are handling God’s entrusted talents properly.

For the Christian, the second coming of Christ is the “Blessed Hope.” We all have imagined how awesome it will be to see Jesus coming in the clouds of heaven. We are eager to hear the words, “Well done” (*Matt. 25:21*). But what if we should be laid to our rest before Jesus returns? If we have followed His revealed will, we can have the satisfaction now of seeing the work go forward because of our efforts, knowing that because of our estate plan, the work will continue after we are gone.

Discussion Questions:

- ① Though we can lay up treasure in heaven now, why is that not the same thing as trying to earn, or even “buy,” your way to salvation?
- ② While we should be generous in giving with what we have now, we also should be wise. How often have we heard people, particularly date-setters, make appeals for money because such and such an event is going to happen at such and such a date, and so because our money will be useless then, we’d better send it into his or her ministry now? How can we learn to discern between this trickery and legitimate ways that we can use our money even now for the cause of God?

Meet Them Where They Are

By ANDREW MCCHESENEY

Simo Vehkavuori, a retired pastor, sensed an inner voice inviting him to keep on walking after he arrived at a lake crowded with sunbathers and swimmers in Finland. Simo followed a path past several smaller lakes. “Go farther,” the inner voice said. Simo reached a small lake and saw four young people seated on the ground. “Would you like to hear a story from the Finnish Civil War a hundred years ago?” he asked.

“Yes, please tell us!” they said.

When Simo finished the story, he said, “Excuse me, but do you mind if I ask you how you feel about religion?”

“We believe in God,” they said.

“Would you like to hear how I became a Christian?” he asked.

When he finished, he mentioned that he had several cards for online Bible studies. The young people were interested, and Simo found he had exactly four cards in his pocket. “Wow!” a young woman exclaimed. “The Lord knew that there were four of us. That is why you had four cards with you!”

At another lake, Simo approached a young woman who was sunbathing. “Would you like to hear a story from the Finnish Civil War?” he asked.

After the story, he asked how she felt about religion and told how he had become a Christian. Seeing that she was interested, he said, “I have a book called *Steps to Christ* at home. Would you mind waiting 20 minutes?”

She agreed. When he returned with the book and a Bible-study card, she said, “When you left, I started timing you on my watch. It took you only 15 minutes.” She gratefully accepted the gifts.

Another time, Simo went up to a married couple with their teen son. “Would you like to hear a story from the Finnish Civil War?” he asked. Afterward, when he asked how they felt about religion, the parents replied that they had a major problem at home. Their son was using drugs. “We need to pray together,” Simo said. The woman began to cry. After praying, Simo said, “I would like to share with you a book, but it is at my home.”

“We can go in our car,” the man said. At his home, Simo gave the grateful couple *Steps to Christ* and a Bible study-card.



Simo believes God is blessing his efforts to meet people in secular Finland. No one has ever refused his offer to tell how he became a Christian. His mission outreach, he said, is inspired by the example of Paul. “I am convinced that we should go out to meet people and not wait for them to come to us,” he said.

This mission story illustrates Spiritual Growth Objective No. 5 of the Seventh-day Adventist Church’s “I Will Go” strategic plan, “To disciple individuals and families into Spirit-filled lives.” Read more: IWillGo2020.org.

Managing *in* Tough Times



SABBATH AFTERNOON

Read for This Week's Study: *2 Chron. 20:1–22, 1 Chron. 21:1–14, 2 Pet. 3:3–12, 1 John 2:15–17, Rev. 13:11–17.*

Memory Text: “Offer to God thanksgiving, and pay your vows to the Most High. Call upon Me in the day of trouble; I will deliver you, and you shall glorify Me” (*Psalm 50:14, 15, NKJV*).

Sometimes our world seems to be spinning out of control: wars, bloodshed, crime, immorality, natural disasters, pandemics, economic uncertainty, political corruption, and more. There is a strong urge for individuals and families to think first of their own survival. Accordingly, much thought is given to seeking security in these uncertain times, which, of course, is understandable.

The toils of life do take a lot of our daily focus. With debts to pay, children to raise, property to maintain, it does take time and thought. And, of course, we do need clothes, food, and shelter. In the Sermon on the Mount, Jesus addressed these very basic needs and then stated, “Your heavenly Father knows that you need all these things. But seek first the kingdom of God and His righteousness, and all these things shall be added to you” (*Matt. 6:32, 33, NKJV*).

Amid trying times, when we need to lean on the Lord more than ever, there are some concrete steps, based on biblical principles, that we should follow.

* Study this week's lesson to prepare for Sabbath, March 18.

Putting God First

Read 2 Chronicles 20:1–22. What important spiritual principles can we take from this story for ourselves, whatever struggles we are facing?

Toward the close of Jehoshaphat’s reign, Judah was invaded. Jehoshaphat was a man of courage and valor. For years he had been strengthening his armies and his fortified cities. He was well prepared to meet almost any enemy; yet in this crisis, he did not put his confidence in his own strength but in the power of God. He set himself to seek the Lord, and he proclaimed a fast throughout all Judah. The people all gathered together in the court of the temple, as Solomon had prayed that they would do if faced by danger. All the men of Judah stood before the Lord with their wives and children. They prayed that God would confuse their enemies and that His name might be glorified. Then the king prayed, “ ‘We have no power against this great multitude that is coming against us; nor do we know what to do, but our eyes are upon You’ ” (*2 Chron. 20:12, NKJV*).

After they committed themselves to God in this manner, the Spirit of the Lord came upon a man of God, who said, “ ‘Do not be afraid nor dismayed because of this great multitude, for the battle is not yours, but God’s. . . . You will not need to fight in this battle. Position yourselves, stand still and see the salvation of the LORD’ ” (*2 Chron. 20:15–17, NKJV*).

So, early the next morning, the king assembled the people, with the Levitical choir in the front to sing the praises of God. Then he admonished the people, “ ‘Believe in the LORD your God, and you shall be established; believe His prophets, and you shall prosper’ ” (*2 Chron. 20:20, NKJV*). Then the choir began to sing, and their enemies destroyed one another, and “none escaped” (*2 Chron. 20:24*). It took the men of Judah three days just to collect the spoils of the battle, and on the fourth day they returned to Jerusalem, singing as they went.

Of course, the God who delivered them is the same God whom we love and worship, and His power is just as great today as back then. The challenge, for us, is to trust in Him and His leading.

Read 2 Chronicles 20:20. What special significance should this text have for Seventh-day Adventists?

Trust God, Not Your Own Resources

King David should have known better. He should have known from the experience of his best friend, Jonathan, that when you are in covenant relationship with God, it doesn't matter whether you have a few men or many; God can give you the victory. In 1 Samuel 14:1–23, the Bible records the story of how Saul's son Jonathan and Jonathan's armor-bearer defeated an entire garrison of Philistines—with the help of God. But in spite of this experience and many others in the history of God's people, when difficult times came to King David, he allowed Satan to tempt him to trust in his own strength and ingenuity.

Read 1 Chronicles 21:1–14. **Why did David decide to number Israel or count his soldiers? Why did his commander Joab counsel against this?**

Note that it was Satan's idea to count the soldiers. He tempted David to trust in his own strength rather than to depend on the providence of God in his defense. Joab, the leader of Israel's army, tried to persuade David not to number Israel because he had seen God work on behalf of Israel, but David demanded that the numbering go forward. His actions brought calamity to the nation, as the text reveals.

No one ever trusted God in vain. Whenever you do battle for the Lord, prepare yourself. And prepare well too. There's a quote, attributed to a British ruler, Oliver Cromwell (1599–1658), who, before a battle, said to his army, "Put your trust in God, my boys, and keep your powder dry!" (The powder was gunpowder.) In other words, do all that you can to succeed, but, in the end, realize that only God can give you victory.

In our immediate context, it is very tempting to trust in the power of the government or in our bank accounts, but in every crisis mentioned in the Bible, when the people trusted in God, He honored their trust and provided for them.

We should be using the present time to get square with God, get out of debt, and be generous with what we have been given. In the words of the well-known, Thomas Dorsey gospel song, "If we ever needed the Lord before, we sure do need Him now."

How do we strike the right balance between doing what we can, for instance, to be financially secure, and yet, at the same time, trusting in the Lord for all things?

Time to Simplify?

What should Seventh-day Adventist Christians do in response to difficult times? Do we hunker down in a survival mode? No, in fact, just the opposite is true. Because we know that the end of the world and the second coming of Christ is near, we want to use our assets to tell others the good news of the gospel and what God has prepared for those who love Him. We understand that someday soon everything on this earth will be burned up.

Read 2 Peter 3:3–12. What is Peter telling us with these words?

We understand from the Word of God that He is not sending moving vans to take our stuff to heaven. It will all get burned up in the final conflagration when all traces of sin and evil will be forever destroyed.

So, what should we do with our possessions? “It is now that our brethren should be cutting down their possessions instead of increasing them. We are about to move to a better country, even a heavenly. Then let us not be dwellers upon the earth, but be getting things into as compact a compass as possible.”—Ellen G. White, *Counsels on Stewardship*, p. 59.

Of course, she wrote those words more than a century ago! But still the principle remains: time is always short, because our lives are always short. What are 60, 80, or 100 years (if you have good genes and good health practices) in contrast to eternity? Your life can end before you finish reading this week’s lesson, and the next thing you will know is the second coming of Jesus. (*Wow, that was fast after all, wasn’t it?*)

As Seventh-day Adventist Christians we must always live in the light of eternity. Yes, of course, we need to work hard to provide for ourselves and our families; and if we have been blessed with wealth, nothing is wrong with enjoying it now, provided we don’t become greedy and are generous with it in regard to the needy. Yet, we must always remember that whatever we accumulate here is transitory; fleeting; and, if we are not careful, has the potential to be spiritually corrupting.

If you knew Jesus were coming within ten years, how would you change your life? Or within five years? Or three?

Priorities

The parables and teachings of Jesus, the stories of Bible characters, and the counsel of Ellen G. White all indicate clearly that there is no halfway commitment to Christ. Either we are or we are not on the Lord's side.

When asked by a scribe which commandment was the greatest, Jesus answered, “ ‘ “You shall love the LORD your God with all your heart, with all your soul, with all your mind, and with all your strength” ’ ” (*Mark 12:30, NKJV*). When we give all to Christ, there is nothing left for another master. That is the way it is. That is the way it must be.

Read Matthew 6:24. What has been your own experience with the truth of these words?

Notice, Jesus didn't say that it was hard to serve God and money, or that you needed to be careful in how you served both. He said, instead, that it *couldn't be done*. Period. This thought should put a bit of fear and trembling in our souls (*Phil. 2:12*).

Read 1 John 2:15–17. How are these three things manifested in our world, and why is the danger they present sometimes more subtle than we realize?

No wonder Paul wrote, “Set your affection on things above, not on things on the earth” (*Col. 3:2*). Of course, that's easier said than done, because the things of the world are right here before us every day. The lure of “all that is in the world” is strong; the pull for immediate gratification is always there, whispering in our ears or pulling on our shirt sleeves—or both. Hasn't even the most faithful Christian felt some love for “the things of the world”? Even with our knowledge that one day it will all end, we still feel the pull, don't we? The good news, however, is that we don't need to let it pull us away from the Lord.

Read 2 Peter 3:10–14. How should what Peter says here impact how we live, including what we do with our resources?

When No One Can Buy or Sell

The Bible paints a painful picture of the world before the second coming of Jesus. Daniel writes about “ ‘a time of trouble, such as never was since there was a nation, even to that time’ ” (*Dan. 12:1, NKJV*). Considering some of the troublous times in the past, what he is referring to here must be pretty bad.

The book of Revelation also points to troubling times before the return of Christ.

Read Revelation 13:11–17. How do financial matters fit in with the end-time persecution?

You can't buy or sell? How much of our lives today revolves around buying and selling? Our work is, in a sense, our selling of our time and skills and goods to those who want to buy them. Not being able to buy or sell all but means not being able to function in society. The pressure on those who remain faithful will then be enormous. Plus, the more money that you have, the more stake you will have in this world, at least in terms of material possessions, and so, surely, the pressure to conform will be even stronger.

How then do we prepare? We prepare now, by making sure through God's grace that we are not slaves to our money, to the things of the world. If we are not bound to them now, we won't be when we will, in order to be faithful, have to give them up.

Read Deuteronomy 14:22 and the last part of verse 23. What were God's people to do with their increase or production each year? Why did God ask them to do this?

God explained through Moses that one of the reasons He established the tithing system was “ ‘that you may learn to fear the LORD your God always’ ” (*Deut. 14:23, NKJV*). In the poetic parallelism of Psalm 31:19, we see that fear is synonymous with trust. “Oh, how great is Your goodness, which You have laid up for those who fear You, which You have prepared for those who trust in You” (*NKJV*).

These parallel lines show us that to fear the Lord is to trust Him. Therefore, we understand that God established the tithing system to protect us from selfishness and to encourage us to trust Him to provide for us. While being faithful in tithe is certainly not a guarantee that people will stay faithful in the end, those who are not faithful in tithe are surely setting themselves up for trouble.

Further Thought: Though nothing in the Bible warns against wealth, nothing in the Bible talks about wealth as increasing one's spiritual commitment either. In fact, the opposite danger is true. "The love of money, the desire for wealth, is the golden chain that binds them [people] to Satan." —Ellen G. White, *Steps to Christ*, p. 44.

In fact, since the founding of Christianity, no church has ever partaken of such wealth and creature comforts as the church in many countries of the world enjoys today. The question is: At what cost? Such affluence surely influences our spirituality—and not for the good either. How could it? Since when have wealth and material abundance fostered the Christian virtues of self-denial and self-sacrifice? Can coming home to refrigerators stuffed with more food than we can eat, and owning one or two cars, and taking yearly vacations, and shopping online, and having the latest in home computers and smartphones make it easier to love not the world nor the things in the world? Though many members of our church don't have these luxuries, many do—and they do so at the peril of their own souls. We are not talking about the "rich" now, as in millionaires and beyond. They at least know that they're rich, and they can heed (if they choose) the biblical cautions given them. We're talking, instead, about many even of the middle-class people, who—amid smartphones, iMacs, air-conditioning, and SUVs—are fooled enough to think that because they are just "middle class," they are not in danger of being spiritually pickled by their own prosperity. That's why tithing can be, if nothing else, a powerful spiritual antidote to the dangers of wealth, even for those who are not particularly "wealthy."

Discussion Questions:

- 1 Even if we are not rich by the world's standards, why must we all be careful about our attitude toward money and wealth?
- 2 What are some practical things we can do, besides tithing, that can help us make sure we are not getting too caught up in the things of this world?
- 3 What would happen to you tomorrow if, suddenly, you could not buy or sell because you are numbered among those "who keep the commandments of God and the faith of Jesus" (*Rev. 14:12, NKJV*)? How well would your faith fare?

Two Best Friends

By CHIFUNDO KANJO

Bahadu Ibrahim was born to non-Christian parents who expected him to follow their faith in central Malawi. He had no problem with that because he did not know any other religion.

But then an older brother married a Seventh-day Adventist woman and joined the Adventist Church. As a teen, Bahadu was sent by his parents to live with his brother and his wife in Malawi's capital, Lilongwe. When Sabbath came, his brother expected him to go to church with them. Bahadu did not want to go, but he felt like he had no choice. For two years, he went to church every Sabbath out of a sense of duty.

Returning to his parents in Kaluluma village, he thought to forget the Bible. But he made friends with another teenager who happened to be an Adventist. Bahadu admired his new friend very much for his kindness and gentleness. Everyone in the village admired the young man and spoke highly of him.

One Sabbath, the friend invited Bahadu to go to church. What could Bahadu do? He went. He was glad to spend time with his best friend, even in church. As time passed, their friendship grew, and Bahadu listened to his friend explain that the seventh day was the true Sabbath of God. His friend gave him books to read. Little by little, he understood new truths about God and the Sabbath. However, he was not convinced that Saturday was the true Sabbath. Without his parents' knowledge, he decided to compare the Bible with his family's traditional religious book. As he read, he discovered that his family's religious book contained only one woman's name, Maryam, the mother of Jesus. He also discovered that Jesus is Lord. Bahadu decided to give his heart to Jesus in baptism. He no longer went to church out of sense of duty. He went to spend special time with his new best friend.

After Bahadu's baptism, his parents disowned him and stopped paying his high-school fees, leaving him unable to graduate with the rest of his class. Both of his parents died without accepting his decision, and many relatives continue to treat him with hostility today. But Bahadu has not wavered in his faith. "This is the best decision that I have ever made," he said. Today he is a student at Malawi Adventist University, studying to become a pastor.



Thank you for your 2021 Thirteenth Sabbath Offering that is helping to construct a community outreach and leadership development center on the Mzuzu campus of Malawi Adventist University, where BAHADU studies, in the Southern Africa-Indian Ocean Division. This quarter's offering will support six additional educational projects in the neighboring East-Central Africa Division.

Rewards of Faithfulness



SABBATH AFTERNOON

Read for This Week's Study: *Heb. 11:6, Isa. 62:11, Rom. 6:23, John 14:1–3, Revelation 21, Matt. 25:20–23, Rom. 8:16–18.*

Memory Text: “ ‘His lord said to him, “Well done, good and faithful servant; you were faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord” ’ ” (*Matthew 25:21, NKJV*).

Though we can never earn salvation, the Bible uses the hope of reward as a motivation for faithful living as undeserving recipients of God's grace, for in the end whatever we receive is, always and only, from God's grace.

As David wrote: “The law of the LORD is perfect, converting the soul; the testimony of the LORD is sure, making wise the simple; the statutes of the LORD are right, rejoicing the heart; the commandment of the LORD is pure, enlightening the eyes; the fear of the LORD is clean, enduring forever; the judgments of the LORD are true and righteous altogether. More to be desired are they than gold, yea, than much fine gold; sweeter also than honey and the honeycomb. Moreover by them Your servant is warned, and in keeping them there is great reward” (*Ps. 19:7–11, NKJV*).

In various places, the Bible talks about our rewards, what we are promised through Christ after the Second Coming and this terrible detour with sin is once and for all over and done.

What are we promised, and what assurance do we have of getting what we have been promised?

* Study this week's lesson to prepare for Sabbath, March 25.

Reward for Faithfulness

Read Hebrews 11:6. What should this verse mean to us? How should we respond to what it says? Also read Revelation 22:12, Isaiah 40:10, and Isaiah 62:11. What do all these texts teach us?

The reward from God to His faithful children is unique and, like many spiritual things, may be beyond our finite understanding. “Human language is inadequate to describe the reward of the righteous. It will be known only to those who behold it. No finite mind can comprehend the glory of the Paradise of God.”—Ellen G. White, *The Great Controversy*, p. 674.

Jesus concluded the Beatitudes, which open the Sermon on the Mount, with these words: “ ‘Blessed are you when they revile and persecute you, and say all kinds of evil against you falsely for My sake. Rejoice and be exceedingly glad, for great is your reward in heaven, for so they persecuted the prophets who were before you’ ” (*Matt. 5:11, 12, NKJV*). After listing the people of faith in Hebrews 11, Paul begins the next chapter explaining why Jesus was willing to die on the cross.

“Therefore we also, since we are surrounded by so great a cloud of witnesses, let us lay aside every weight, and the sin which so easily ensnares us, and let us run with endurance the race that is set before us, looking unto Jesus, the author and finisher of our faith, who for the joy that was set before Him endured the cross, despising the shame, and has sat down at the right hand of the throne of God” (*Heb. 12:1, 2, NKJV*).

Being rewarded for faithfulness, however, is not the same as salvation by works. Who among us, or among any of the characters in the Bible, had works good enough to give them any merit before God? None, of course. That’s the whole point of the cross. If we could have saved ourselves by works, Jesus never would have gone to the cross. Instead, it must be by grace. “And if by grace, then it is no longer of works; otherwise grace is no longer grace. But if it is of works, it is no longer grace; otherwise work is no longer work” (*Rom. 11:6, NKJV*). Rewards, instead, are the mere outworking of what God has done for us and in us.

How do we understand the difference between salvation by grace and a reward according to works? Bring your answer to class on Sabbath.

Everlasting Life

As human beings (and whether we like it or not), an eternity awaits us. And according to the Bible, this eternity will come in one of two manifestations, at least for each of us individually: either eternal life or eternal death. That's it. No middle ground. No straddling, a bit of one side or another. Instead, it is one (life) or the other (death). This truly is a case of all or nothing.

Read Romans 6:23 and John 3:16. What options are presented to us?

It is hard to imagine two starker or more distinct choices, isn't it?

Chances are that if you are reading this, you have chosen eternal life, or certainly are thinking about it. God has the unique ability to do whatever He says He can do—to fulfill all His promises. Our part is simply to believe Him, rest upon the merits of Jesus, and by faith obey His Word.

Read John 14:1–3. What is the Lord's counsel to us in verse 1, and what does He promise to us in verses 2 and 3?

In the final days of His earthly ministry, Jesus spoke these amazing words of hope and courage to His disciples. These words would lift their spirits in times of discouragement and trial. They should do the same for us. Jesus came from heaven, went back to heaven, and has promised us, "I will come again and I will receive you unto Myself so you can be with Me there" (*see John 14:3*).

And, perhaps more than anything else, Christ's death on the cross at His first coming is our greatest assurance of His second coming, for without the Second Coming, what good was His first one? As sure as we are that Jesus died for us on the cross is as sure as we can be that, yes, as He promised: " 'I will come again and receive you to Myself; that where I am, there you may be also' " (*John 14:3, NKJV*).

Dwell more on the idea that Christ's first coming is the guarantee of His second. What happened at His first coming that makes His second a promise that we can trust?

The New Jerusalem

The biblical description of the New Jerusalem is what Abraham saw by faith. “For he looked for a city which hath foundations, whose builder and maker is God” (*Heb. 11:10*). The New Jerusalem is God’s masterpiece, built for those who love Him and keep His commandments. The New Jerusalem will be the home of God’s faithful children in heaven during the millennium and, afterward, on the new earth for eternity. There is good news for those of us who don’t like packing or moving. God takes care of everything. John says he saw the city. “Then I, John, saw the holy city, New Jerusalem, coming down out of heaven from God, prepared as a bride adorned for her husband” (*Rev. 21:2, NKJV*).

Read Revelation 21. What are some of the things that we are promised?

There’s so much here that our minds can barely comprehend, damaged as they are by sin, and knowing only a fallen sin-racked world. But what we can understand is so full of hope.

First, just as Jesus dwelt with us in this fallen world when He came in the flesh, He will dwell with us in the new one. What a privilege it must have been for those who saw Jesus up close and personal! We will have that opportunity, only now without the veil of sin distorting what we see.

Then, too, how do we who know only tears and sorrow and crying and pain understand one of the greatest promises in all the Bible: “ ‘And God will wipe away every tear from their eyes; there shall be no more death, nor sorrow, nor crying. There shall be no more pain, for the former things have passed away’ ” (*Rev. 21:4, NKJV*)? All those “former things” will have passed away, things that never should have been here to begin with.

Also, flowing from the throne of God is the pure river of life, and on either side of the river is the tree of life. God’s throne will be there, and “they shall see His face” (*Rev. 22:4, NKJV*). Again, the redeemed will live with a closeness to God that, for the most part, we don’t have now.

Read Revelation 21:8, about the fate of those who will face the second death. Which sin of those depicted there could not have been forgiven by Jesus? Why, then, are these people lost when some who have done the same things are saved? What is the crucial difference between these two groups?

The Settling of Accounts

Near the close of Jesus' ministry, His disciples came to Him privately and asked, "Tell us, when shall these things be? and what shall be the sign of thy coming, and of the end of the world?" (*Matt. 24:3*). Jesus then takes two chapters to answer their questions. Matthew 24 tells of signs in the world around us, such as wars, disasters, and so on. Then Matthew 25 talks about conditions in the church just before Jesus comes again. These conditions are illustrated by three stories, one of which is the parable of the talents, which talks about how God's people have used the gifts that He has given to them.

Read Matthew 25:14–19. Who is the one traveling into a far country? To whom does He entrust His goods? What does it mean to "settle accounts" (*see Matt. 25:19, NKJV*)?

We sometimes think of talents as natural gifts, such as singing, speaking, and so on, but in the similar story of the minas in Luke 19:12–24, money and its management are specifically mentioned. Ellen G. White also stated, "I was shown that the parable of the talents has not been fully understood. This important lesson was given to the disciples for the benefit of Christians living in the last days. And these talents do not represent merely the ability to preach and instruct from the word of God. The parable applies to the temporal means which God has entrusted to His people."—*Testimonies for the Church*, vol. 1, p. 197.

Read Matthew 25:20–23. What does God say to those who were faithful money managers in supporting His cause? What does it mean to " "enter into the joy of your lord" ' ' (*Matt. 25:23, NKJV*)?

It is quite natural for us to think that another person has more talents than we have and is therefore more responsible to God. In this story, however, it is the person with only one talent—the least money—who proved unfaithful and lost the kingdom. Rather than to think of the responsibilities of others, let us focus on what God has entrusted to us and how we can use it to His glory.

How are you going to fare when God comes to "settle accounts" with you?

Eyes on the Prize

After Paul's conversion, he dove fully into the cause of Christ. Because of his education and sharp mind, he could have been very successful from a worldly perspective. Like Moses, Paul chose to suffer with God's faithful children and for the sake of Christ. He suffered beatings, stoning, prison, shipwreck, hunger, cold, and more as recorded in 2 Corinthians 11:24–33. How was he able to endure all of this?

Read Romans 8:16–18. How was the knowledge that he was a child of God a factor in his faithfulness?

The value Paul placed on the reward of the faithful is what kept him excited about suffering for Christ. He wrote from prison: "Brethren, I do not count myself to have apprehended; but one thing I do, forgetting those things which are behind and reaching forward to those things which are ahead, I press toward the goal for the prize of the upward call of God in Christ Jesus" (*Phil. 3:13, 14, NKJV*).

Read 1 Timothy 6:6–12, which we have looked at already but is worth coming back to. What is the crucial message in these verses, especially for us as Christians?

From the biblical perspective, prosperity is having what you need when you need it. It is not the accumulation of possessions. Prosperity also is claiming the promise of God in Philippians 4:19: "My God shall supply all your need according to his riches in glory by Christ Jesus." Finally, prosperity is to be thankful for what you have in the Lord and trust in Him in all things.

God does not promise His children that they will all be rich in this world's goods. In fact, He says that all who live godly lives shall suffer persecution. What He does offer is better than any worldly wealth. He says, "I will supply your needs, and wherever you go I will be with you." Then in the end, He will give His faithful ones true wealth and responsibility and eternal life. What an awesome reward!

Near the end of his life, Paul was able to say, "For I am now ready to be offered, and the time of my departure is at hand. I have fought a good fight, I have finished my course, I have kept the faith: Henceforth there is laid up for me a crown of righteousness, which the Lord, the righteous judge, shall give me at that day: and not to me only, but unto all them also that love his appearing" (*2 Tim. 4:6–8*). May we all, through God's grace, be able to say the same thing, and with the same assurance, as well.

Further Thought: Here is a word picture of a church family who are financially faithful managers of God's business on earth.

The Stewardship Vision for Seventh-day Adventist Churches Around the World

It's sometime in the future; and pastors and local church leaders have been successful at creating a stewardship environment in the church. They have taught, trained, supported, and encouraged the church family in biblical financial management.

People are implementing biblical principles in their lives. They are growing in generosity, saving on a regular basis for the unexpected, and moving out from under the bondage of consumer debt.

Their lifestyles are marked by moderation, discipline, and contentment. Money has been eliminated as the rival god, and they are growing in their relationship with the Creator God.

It's Sabbath morning, and people are arriving for services. In their demeanor is a sense of peace—a lack of anxiety over financial matters, a pervading sense of contentment and gratefulness.

Marital conflict over money has been largely eliminated. They enter worship with a sense of anticipation and expectation of God's presence and work among them.

The church's ministries are fully funded, and it has a strong outreach. It extends the love of Christ in very tangible ways to those in need.

Funds have been made available to provide church facilities that wonderfully support ministry and that are maintained with excellence.

The question before us all is, "What is God calling us to do with whatever resources He has entrusted to us?"

Discussion Questions:

- 1** In class, talk about the question of how we are to understand two very clear biblical teachings: salvation by faith and a reward according to works. How do we harmonize these two concepts?
- 2** Why does learning to be content with what we have now not mean that we can't seek to better our financial position? That is, why are these ideas not necessarily in conflict?
- 3** There is no question that eternity awaits us. What choices do we make now, even "little" ones, that will help determine where we will spend that eternity?

Treasure in Old Vessels

By JOHN KAGANZI

Thirteen-year-old Precious cried out in frustration as her father led her through the gates of a Seventh-day Adventist boarding school in Uganda. She wanted to study in the stately buildings of the school associated with her family's denomination, not in the modest buildings of Katerera Primary School. "It's not the magnificence but the academic excellence that matters, my daughter," Father whispered into her ear. He said her preferred school had not performed well academically for the past three years.

Precious bit her tongue, but her face showed her unhappiness as Father enrolled her at the school. When Father waved good-bye at the gate, her tears flowed freely. "Why has my beloved Dad chosen to imprison me in the name of schooling?" she blurted out. "This is ridiculous!"

"Hello, come," a smiling woman said in a kind voice. "Let's go to the dormitory, and I'll show you where to sleep."

Precious sadly followed as the woman carried her mattress and suitcase to the dormitory. That evening, her heart sank further when she saw students lining up outside an old building. She wondered what was happening until she saw the students carrying plates of food. She realized that it was the cafeteria. That evening, she ate a vegetarian meal for the first time in her life.

Later, Precious heard a bell ringing and saw students running joyfully to the campus chapel for evening worship. She decided to return to the dormitory, but the doors were closed. She returned to the chapel and stood on its porch, unsure about what to do. "Come, let's enter the house of the Lord," the same smiling woman said. "It's prayer time. Don't be sad."

Precious felt loved, and she entered the chapel. Immediately, her sadness vanished inside. She had never heard such beautiful singing. She also marveled at the orderly and interesting 30-minute worship service that followed the singing. *At least I will enjoy this part of the school*, she thought.

Father didn't return until the end of the school term. He had feared that Precious would refuse to stay if he came earlier. He was surprised when she announced that she wanted to return to the school. She said she did not want to miss the kind teachers who began every lesson with prayer and a Bible text and who offered practical advice whenever she faced challenges. The next term, the school held a week of prayer, and Precious gave her heart to Jesus in baptism. "Surely a school is more than its buildings," she told me, the pastor who led the week of prayer.



This quarter's Thirteenth Sabbath Offering will assist six Adventist schools in the East-Central African Division, including in Precious's homeland of Uganda. Thank you for your generous offering.

What We Believe

28 FUNDAMENTAL Beliefs

OF THE SEVENTH-DAY ADVENTIST CHURCH



Seventh-day Adventists accept the Bible as their only creed and hold certain fundamental beliefs to be the teaching of the Holy Scriptures. These beliefs constitute the church's understanding and expression of the teaching of Scripture. Below is an abbreviated version for your reference. A complete version can be found at www.Adventist.org/beliefs.

1. THE HOLY SCRIPTURES

The Holy Scriptures, Old and New Testaments, are the written Word of God, given by divine inspiration. The inspired authors spoke and wrote as they were moved by the Holy Spirit. The Holy Scriptures are the supreme, authoritative, and the infallible revelation of His will. (Ps. 119:105; Prov. 30:5, 6; Isa. 8:20; John 17:17; 1 Thess. 2:13; 2 Tim. 3:16, 17; Heb. 4:12; 2 Peter 1:20, 21.)

2. THE TRINITY

There is one God: Father, Son, and Holy Spirit, a unity of three coeternal Persons. God is immortal, all-powerful, all-knowing, above all, and ever present. He is infinite and beyond human comprehension, yet known through His self-revelation. God, who is love, is forever worthy of worship, adoration, and service by the whole creation. (Gen. 1:26; Deut. 6:4; Isa. 6:8; Matt. 28:19; John 3:16; 2 Cor. 1:21, 22; 13:14; Eph. 4:4-6; 1 Peter 1:2.)

3. THE FATHER

God the eternal Father is the Creator, Source, Sustainer, and Sovereign of all creation. He is just and holy, merciful and gracious, slow to anger, and abounding in steadfast love and faithfulness. (Gen. 1:1; Deut. 4:35; Ps. 110:1, 4; John 3:16; 14:9; 1 Cor. 15:28; 1 Tim. 1:17; 1 John 4:8; Rev. 4:11.)

4. THE SON

God the eternal Son became incarnate in Jesus Christ. Through Him all things were created, the character of God is revealed, the salvation of humanity is accomplished, and the world is judged. Forever truly God, He became also truly human, Jesus the Christ. (Isa. 53:4-6; Dan. 9:25-27; Luke 1:35; John 1:1-3, 14; 5:22; 10:30; 14:1-3, 9, 13; Rom. 6:23; 1 Cor. 15:3, 4; 2 Cor. 3:18; 5:17-19; Phil. 2:5-11; Col. 1:15-19; Heb. 2:9-18; 8:1, 2.)

5. THE HOLY SPIRIT

God the eternal Spirit was active with the Father and the Son in Creation, incarnation, and redemption. He is as much a person as are the Father and the Son. He inspired the writers of Scripture. He filled Christ's life with power. He draws and convicts human beings; and those who respond He renews and transforms into the image of God. (Gen. 1:1, 2; 2 Sam. 23:2; Ps. 51:11; Isa. 61:1; Luke 1:35; 4:18; John 14:16-18, 26; 15:26; 16:7-13; Acts 1:8; 5:3; 10:38; Rom. 5:5; 1 Cor. 12:7-11; 2 Cor. 3:18; 2 Peter 1:21.)

6. CREATION

God has revealed in Scripture the authentic and historical account of His creative activity. He created the universe, and in a recent and literal six-day creation the Lord made “the heavens and the earth, the sea, and all that is in them” and rested on the seventh day. Thus He established the Sabbath as a perpetual memorial of the work He performed. (Gen. 1-2; 5; 11; Exod. 20:8-11; Ps. 19:1-6; 33:6, 9; 104; Isa. 45:12, 18; Acts 17:24; Col. 1:16; Heb. 1:2; 11:3; Rev. 10:6; 14:7.)

7. THE NATURE OF HUMANITY

Man and woman were made in the image of God with individuality, the power and freedom to think and to do. Though created free beings, each is an indivisible unity of body, mind, and spirit, dependent upon God for life and breath and all else. (Gen. 1:26-28; 2:7, 15; 3; Ps. 8:4-8; 51:5, 10; 58:3; Jer. 17:9; Acts 17:24-28; Rom. 5:12-17; 2 Cor. 5:19, 20; Eph. 2:3; 1 Thess. 5:23; 1 John 3:4; 4:7, 8, 11, 20.)

8. THE GREAT CONTROVERSY

All humanity is now involved in a great controversy between Christ and Satan regarding the character of God, His law, and His sovereignty over the universe. This conflict originated in heaven when a created being, endowed with freedom of choice, in self-exaltation became Satan, God’s adversary, and led into rebellion a portion of the angels. (Gen. 3; 6-8; Job 1:6-12; Isa. 14:12-14; Ezek. 28:12-18; Rom. 1:19-32; 3:4; 5:12-21; 8:19-22; 1 Cor. 4:9; Heb. 1:14; 1 Peter 5:8; 2 Peter 3:6; Rev. 12:4-9.)

9. THE LIFE, DEATH, AND RESURRECTION OF CHRIST

In Christ’s life of perfect obedience to God’s will, His suffering, death, and resurrection, God provided the only means of atonement for human sin, so that those who by faith accept this atonement may have eternal life, and the whole creation may better understand the infinite and holy love of the Creator. (Gen. 3:15; Ps. 22:1; Isa. 53; John 3:16; 14:30; Rom. 1:4; 3:25; 4:25; 8:3, 4; 1 Cor. 15:3, 4, 20-22; 2 Cor. 5:14, 15, 19-21; Phil. 2:6-11; Col. 2:15; 1 Peter 2:21, 22; 1 John 2:2; 4:10.)

10. THE EXPERIENCE OF SALVATION

In infinite love and mercy God made Christ, who knew no sin, to be sin for us, so that in Him we might be made the righteousness of God. Led by the Holy Spirit we sense our need, acknowledge our sinfulness, repent of our transgressions, and exercise faith in Jesus as Saviour and Lord, Substitute and Example. (Gen. 3:15; Isa. 45:22; 53; Jer. 31:31-34; Ezek. 33:11; 36:25-27; Hab. 2:4; Mark 9:23, 24; John 3:3-8, 16; 16:8; Rom. 3:21-26; 8:1-4, 14-17; 5:6-10; 10:17; 12:2; 2 Cor. 5:17-21; Gal. 1:4; 3:13, 14, 26; 4:4-7; Eph. 2:4-10; Col. 1:13, 14; Titus 3:3-7; Heb. 8:7-12; 1 Peter 1:23; 2:21, 22; 2 Peter 1:3, 4; Rev. 13:8.)

11. GROWING IN CHRIST

By His death on the cross Jesus triumphed over the forces of evil. He who subjugated the demonic spirits during His earthly ministry has broken their power and made certain their ultimate doom. Jesus’ victory gives us victory over the evil forces that still seek to control us, as we walk with Him in peace, joy, and assurance of His love. (1 Chron. 29:11; Ps. 1:1, 2; 23:4; 77:11, 12; Matt. 20:25-28; 25:31-46; Luke 10:17-20; John 20:21; Rom. 8:38, 39; 2 Cor. 3:17, 18; Gal. 5:22-25; Eph. 5:19, 20; 6:12-18; Phil. 3:7-14; Col. 1:13, 14; 2:6, 14, 15; 1 Thess. 5:16-18, 23; Heb. 10:25; James 1:27; 2 Peter 2:9; 3:18; 1 John 4:4.)

12. THE CHURCH

The church is the community of believers who confess Jesus Christ as Lord and Saviour. In continuity with the people of God in Old Testament times, we are called out from the world; and we join together for worship, for fellowship, for instruction in the Word, for the celebration of the Lord's Supper, for service to humanity, and for the worldwide proclamation of the gospel. (Gen. 12:1-3; Exod. 19:3-7; Matt. 16:13-20; 18:18; 28:19, 20; Acts 2:38-42; 7:38; 1 Cor. 1:2; Eph. 1:22, 23; 2:19-22; 3:8-11; 5:23-27; Col. 1:17, 18; 1 Peter 2:9.)

13. THE REMNANT AND ITS MISSION

The universal church is composed of all who truly believe in Christ, but in the last days, a time of widespread apostasy, a remnant has been called out to keep the commandments of God and the faith of Jesus. This remnant announces the arrival of the judgment hour, proclaims salvation through Christ, and heralds the approach of His second advent. (Dan. 7:9-14; Isa. 1:9; 11:11; Jer. 23:3; Mic. 2:12; 2 Cor. 5:10; 1 Peter 1:16-19; 4:17; 2 Peter 3:10-14; Jude 3, 14; Rev. 12:17; 14:6-12; 18:1-4.)

14. UNITY IN THE BODY OF CHRIST

The church is one body with many members, called from every nation, kindred, tongue, and people. In Christ we are a new creation; distinctions of race, culture, learning, and nationality, and differences between high and low, rich and poor, male and female, must not be divisive among us. (Ps. 133:1; Matt. 28:19, 20; John 17:20-23; Acts 17:26, 27; Rom. 12:4, 5; 1 Cor. 12:12-14; 2 Cor. 5:16, 17; Gal. 3:27-29; Eph. 2:13-16; 4:3-6, 11-16; Col. 3:10-15.)

15. BAPTISM

By baptism we confess our faith in the death and resurrection of Jesus Christ, and testify of our death to sin and of our purpose to walk in newness of life. Thus we acknowledge Christ as Lord and Saviour, become His people, and are received as members by His church. (Matt. 28:19, 20; Acts 2:38; 16:30-33; 22:16; Rom. 6:1-6; Gal. 3:27; Col. 2:12, 13.)

16. THE LORD'S SUPPER

The Lord's Supper is a participation in the emblems of the body and blood of Jesus as an expression of faith in Him, our Lord and Saviour. The communion service is open to all believing Christians. (Matt. 26:17-30; John 6:48-63; 13:1-17; 1 Cor. 10:16, 17; 11:23-30; Rev. 3:20.)

17. SPIRITUAL GIFTS AND MINISTRIES

God bestows upon all members of His church in every age spiritual gifts that each member is to employ in loving ministry for the common good of the church and of humanity. According to the Scriptures, these gifts include such ministries as faith, healing, prophecy, proclamation, teaching, administration, reconciliation, compassion, and self-sacrificing service and charity for the help and encouragement of people. (Acts 6:1-7; Rom. 12:4-8; 1 Cor. 12:7-11, 27, 28; Eph. 4:8, 11-16; 1 Tim. 3:1-13; 1 Peter 4:10, 11.)

18. THE GIFT OF PROPHECY

The Scriptures testify that one of the gifts of the Holy Spirit is prophecy. This gift is an identifying mark of the remnant church, and we believe it was manifested in the ministry of Ellen G. White. Her writings speak with prophetic authority and . . . make clear that the Bible is the standard by which all teaching and experience must be tested. (Num. 12:6; 2 Chron. 20:20; Amos 3:7; Joel 2:28, 29; Acts 2:14-21; 2 Tim. 3:16, 17; Heb. 1:1-3; Rev. 12:17; 19:10; 22:8, 9.)

19. THE LAW OF GOD

The great principles of God's law are embodied in the Ten Commandments and exemplified in the life of Christ. They express God's love, will, and purposes concerning human conduct and relationships and are binding upon all people in every age. These precepts are the basis of God's covenant with His people and the standard in God's judgment. (Exod. 20:1-17; Deut. 28:1-14; Ps. 19:7-14; 40:7, 8; Matt. 5:17-20; 22:36-40; John 14:15; 15:7-10; Rom. 8:3, 4; Eph. 2:8-10; Heb. 8:8-10; 1 John 2:3; 5:3; Rev. 12:17; 14:12.)

20. THE SABBATH

The gracious Creator, after the six days of Creation, rested on the seventh day and instituted the Sabbath for all people as a memorial of Creation. The fourth commandment of God's unchangeable law requires the observance of this seventh-day Sabbath as the day of rest, worship, and ministry in harmony with the teaching and practice of Jesus, the Lord of the Sabbath. (Gen. 2:1-3; Exod. 20:8-11; 31:13-17; Lev. 23:32; Deut. 5:12-15; Isa. 56:5, 6; 58:13, 14; Ezek. 20:12, 20; Matt. 12:1-12; Mark 1:32; Luke 4:16; Heb. 4:1-11.)

21. STEWARDSHIP

We are God's stewards, entrusted by Him with time and opportunities, abilities and possessions, and the blessings of the earth and its resources. We are responsible to Him for their proper use. We acknowledge God's ownership by faithful service to Him and our fellow human beings, and by returning tithes and giving offerings for the proclamation of His gospel and the support and growth of His church. (Gen. 1:26-28; 2:15; 1 Chron. 29:14; Haggai 1:3-11; Mal. 3:8-12; Matt. 23:23; Rom. 15:26, 27; 1 Cor. 9:9-14; 2 Cor. 8:1-15; 9:7.)

22. CHRISTIAN BEHAVIOR

We are called to be a godly people who think, feel, and act in harmony with biblical principles in all aspects of personal and social life. For the Spirit to re-create in us the character of our Lord we involve ourselves only in those things that will produce Christlike purity, health, and joy in our lives. (Gen. 7:2; Exod. 20:15; Lev. 11:1-47; Ps. 106:3; Rom. 12:1, 2; 1 Cor. 6:19, 20; 10:31; 2 Cor. 6:14-7:1; 10:5; Eph. 5:1-21; Phil. 2:4; 4:8; 1 Tim. 2:9, 10; Titus 2:11, 12; 1 Peter 3:1-4; 1 John 2:6; 3 John 2.)

23. MARRIAGE AND THE FAMILY

Marriage was divinely established in Eden and affirmed by Jesus to be a lifelong union between a man and a woman in loving companionship. For the Christian a marriage commitment is to God as well as to the spouse, and should be entered into only between a man and a woman who share a common faith. (Gen. 2:18-25; Exod. 20:12; Deut. 6:5-9; Prov. 22:6; Mal. 4:5, 6; Matt. 5:31, 32; 19:3-9, 12; Mark 10:11, 12; John 2:1-11; 1 Cor. 7:7, 10, 11; 2 Cor. 6:14; Eph. 5:21-33; 6:1-4.)

24. CHRIST'S MINISTRY IN THE HEAVENLY SANCTUARY

There is a sanctuary in heaven, the true tabernacle that the Lord set up and not humans. In it Christ ministers on our behalf, making available to believers the benefits of His atoning sacrifice offered once for all on the cross. At His ascension, He was inaugurated as our great High Priest and began His intercessory ministry, which was typified by the work of the high priest in the holy place of the earthly sanctuary. (Lev. 16; Num. 14:34; Ezek. 4:6; Dan. 7:9-27; 8:13, 14; 9:24-27; Heb. 1:3; 2:16, 17; 4:14-16; 8:1-5; 9:11-28; 10:19-22; Rev. 8:3-5; 11:19; 14:6, 7; 20:12; 14:12; 22:11, 12.)

25. THE SECOND COMING OF CHRIST

The second coming of Christ is the blessed hope of the church, the grand climax of the gospel. The Saviour's coming will be literal, personal, visible, and worldwide. When He returns, the righteous dead will be resurrected, and together with the righteous living will be glorified and taken to heaven, but the unrighteous will die. (Matt. 24; Mark 13; Luke 21; John 14:1-3; Acts 1:9-11; 1 Cor. 15:51-54; 1 Thess. 4:13-18; 5:1-6; 2 Thess. 1:7-10; 2:8; 2 Tim. 3:1-5; Titus 2:13; Heb. 9:28; Rev. 1:7; 14:14-20; 19:11-21.)

26. DEATH AND RESURRECTION

The wages of sin is death. But God, who alone is immortal, will grant eternal life to His redeemed. Until that day death is an unconscious state for all people. When Christ, who is our life, appears, the resurrected righteous and the living righteous will be glorified and caught up to meet their Lord. The second resurrection, the resurrection of the unrighteous, will take place a thousand years later. (Job 19:25-27; Ps. 146:3, 4; Eccl. 9:5, 6, 10; Dan. 12:2, 13; Isa. 25:8; John 5:28, 29; 11:11-14; Rom. 6:23; 1 Cor. 15:51-54; Col. 3:4; 1 Thess. 4:13-17; 1 Tim. 6:15; Rev. 20:1-10.)

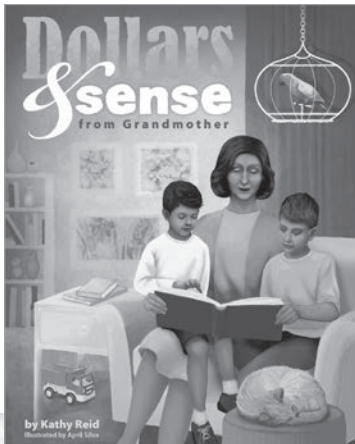
27. THE MILLENNIUM AND THE END OF SIN

The millennium is the thousand-year reign of Christ with His saints in heaven between the first and second resurrections. During this time the wicked dead will be judged; the earth will be utterly desolate, without living human inhabitants, but occupied by Satan and his angels. At its close, Christ with His saints and the Holy City will descend from heaven to earth. The unrighteous dead will then be resurrected, and with Satan and his angels will surround the city; but fire from God will consume them and cleanse the earth. The universe will thus be freed of sin and sinners forever. (Jer. 4:23-26; Ezek. 28:18, 19; Mal. 4:1; 1 Cor. 6:2, 3; Rev. 20; 21:1-5.)

28. THE NEW EARTH

On the new earth, in which righteousness dwells, God will provide an eternal home for the redeemed and a perfect environment for everlasting life, love, joy, and learning in His presence. For here God Himself will dwell with His people, and suffering and death will have passed away. The great controversy will be ended, and sin will be no more. All things, animate and inanimate, will declare that God is love; and He shall reign forever. Amen. (Isa. 35; 65:17-25; Matt. 5:5; 2 Peter 3:13; Rev. 11:15; 21:1-7; 22:1-5.)

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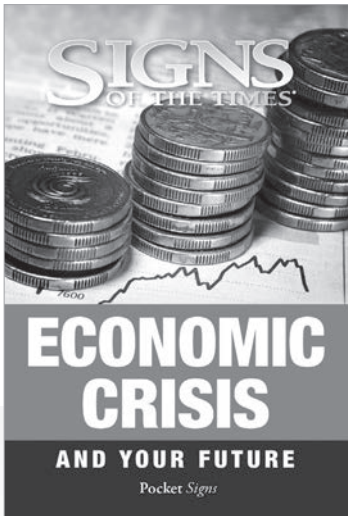
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God has always spoken to His people, giving them whatever relevant truths they needed to hear at the time. In these last days of human history, He has sent a special message to the world, and to His people, designed to meet the need of the hour. He pictures this message as being carried by three angels flying in midheaven with their urgent, end-time message to all the world. The three angels' messages, the focus of our study this quarter by Mark Finley, are Jesus' final message of mercy, a call that leads us from trusting in our own righteousness to, instead, living by faith, and trusting in the righteousness of Jesus to justify us; to sanctify us; and, at the end of time, to glorify us. The three angels' messages are, in a sense, the marching orders of the Seventh-day Adventist Church. At their core, they are the gospel, pure and simple, but the gospel presented in the context of "present truth" (*2 Peter 1:12, NKJV*).

Lesson 1—Jesus Wins—Satan Loses

The Week at a Glance:

SUNDAY: **The Battle in Heaven** (*Rev. 12:7–9*)

MONDAY: **Satan's Attack** (*Rev. 12:4, 5*)

TUESDAY: **Accepting Jesus' Victory** (*Rev. 12:10*)

WEDNESDAY: **The Woman in the Wilderness** (*Rev. 12:6, Rev. 12:14–16*)

THURSDAY: **God's End-time Remnant** (*Rev. 12:17*)

Memory Text—*Revelation 12:17*

Sabbath Gem: Revelation can be summed up in four words: Jesus wins, Satan loses. The heart of the battle is outlined in Revelation 12, the focus of this week's study. The study helps us to better understand Revelation 14 and the three angels' messages.

Lesson 2—A Moment of Destiny

The Week at a Glance:

SUNDAY: **Eternal Choices** (*Matt. 24:14, Rev. 14:6*)

MONDAY: **The Son of Man Returns** (*Rev. 14:14*)

TUESDAY: **The Heavenly Judgment** (*Rev. 14:14*)

WEDNESDAY: **The Victor's Crown** (*Rev. 14:15, Mark 4:26–29*)

THURSDAY: **Every Seed Produces a Harvest** (*Rev. 14:17–20*)

Memory Text—*Revelation 14:15*

Sabbath Gem: We must surrender to Christ and obey Him. The choices we make now will impact the choices we make in the final crisis ahead of us. Thus, now, today, this is the time to prepare.

Lessons for People Who are Legally Blind The *Adult Sabbath School Bible Study Guide* is available free each month in braille and on CD to sight-impaired and physically handicapped persons who cannot read normal ink print. This includes individuals who, because of arthritis, multiple sclerosis, paralysis, accident, old age, and so forth, cannot hold or focus on normal ink-print publications. Contact Christian Record Services for the Blind, Box 6097, Lincoln, NE 68506-0097. Phone: 402-488-0981; email: info@christianrecord.org; website:www.christianrecord.org.