ADULT SABBATH SCHOOL BIBLE STUDY GUIDE

STANDARD EDITION

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Stewardship: Motives of the Heart

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Introduction: Stewardship

The Life of a Christian Steward

As Christians, we need to recognize our sinful condition before we see a need for change. That change can come only and thoroughly through Christ working in us. And one expression of His work in us is in the area of stewardship. Though stewardship encompasses many different aspects of the Christian’s life, we will define it now, broadly, as managing tangible and intangible possessions for the glory of God.

As taught in the Bible, stewardship becomes, among other things, a powerful tool against the dangers of materialism (the love of owning things), or worldliness in general—one of the great spiritual snares the enemy of souls sets before us. Many people fail to realize that wealth and possessions are cheap, artificial seasonings that eventually lose their flavor. Unfortunately, many souls will be lost because of their failure to break free from their love of the world. The ways of the world—“the lust of the flesh, and the lust of the eyes, and the pride of life” (1 John 2:16)—can all be tempered, even avoided, through the principles of stewardship lived out in our
That is why this quarter we will look at stewardship and what it can teach us about how to live as God would have us live, which includes freedom from the love of the world, in all its manifestations. Stewardship is the daily practical expression of what it means to follow Jesus; it is an expression of our love for God, a means of living out the truth that we have been given in Christ. We are stewards because God first loved us.

Our living of the steward’s life, then, involves our attitude, conversion, commitment, self-discipline, and much more. We are to be God’s faithful and trustworthy servants, living selfless lives by connecting to Jesus in everything we do and say. We discover in the school of Christ that the outcome of stewardship is the contentment of righteous living. We are to learn to manage God’s possessions for His glory, funding His mission to finish His work.

God’s stewards now “see in a mirror, dimly” (1 Cor. 13:12, NKJV), but Jesus sees clearly. He entrusts us to do His work. Even through the haze of the lure of the world, we are still responsible for the proper management of our talents, finances, health, and environment. These lessons are geared to teach us what our responsibilities as
Introduction: *Stewardship*

stewards are and how we can, through God’s grace, fulfill those responsibilities, not as a means of trying to earn salvation but as the fruit of already having it.

Our lives as Christian stewards reflect God’s character to the world. There is beauty, happiness, and godliness in the lives of those who dare to make a stand for biblical principles, especially against the trend and current of our culture. Everyone is tempted to live godless lives; the temptations are all around us, in open and in subtle ways. As Christians, especially as Christian stewards, we have not only been shown how to escape these temptations but promised the power to do so.

In the ultimate end, we are going to hear one of two sentiments spoken to us: “‘I never knew you; depart from Me, you who practice lawlessness!’” (Matt. 7:23, NKJV), or “‘Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!’” (Matt. 25:23, NIV).

It is our hope and prayer that what is taught about stewardship in this quarter’s lesson will help keep us on the path that will indeed make the words, “‘Come and share your master’s happiness’” the words that we do hear.
Introduction: Stewardship

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Lesson 1 *December 30–January 5

The Influence of Materialism

SABBATH AFTERNOON

Read for This Week’s Study: 1 John 2:16, 17; Luke 14:26–33; 12:15–21; Deut. 8:10–14; 1 Tim. 6:10; John 15:5; Gal. 2:20.

Memory Text: “Do not be conformed to this world, but be transformed by the renewing of your mind, that you may prove what is that good and acceptable and perfect will of God” (Romans 12:2, NKJV).
The Word of God tells His people not to “be conformed to this world” (Rom. 12:2, NKJV), but the lure of materialism, the inordinate desire for wealth and for what we think wealth can bring, is powerful. Very few people, whether rich or poor, are beyond the reach of materialism. This includes Christians as well.

Nothing is wrong with being rich, or even working hard to get ahead in order to provide comfortably for yourself and your loved ones. But when money, or the pursuit of money, becomes all-encompassing, we have fallen into the devil’s trap and have, indeed, become “conformed to this world.”

The world conveys the idea that the good life, the abundant life, can be found only in money. But money is one mask that Satan hides behind in order to secure our allegiance. Materialism is one of Satan’s weapons of choice against Christians. After all, who doesn’t like money and what money can bring us in the here and now? Its greatest achievement is instant gratification, but in the end it cannot answer our deepest needs.

*Study this week’s lesson to prepare for Sabbath, January 6.*
The God of This World

Money has become the god of this world, and materialism is its religion. Materialism is a sophisticated and insidious system that offers temporary security but no ultimate safety.

Materialism, as we define it here, is when the desire for wealth and possessions becomes more important and more valuable than spiritual realities. Possessions may have value, but their value shouldn’t possess us: “Whoever loves money never has enough; whoever loves wealth is never satisfied with their income” (Eccles. 5:10, NIV). That’s the problem with desiring the things of this world: no matter how much we get, it’s never enough; we push harder and harder for more and more of what can never satisfy us. Talk about a trap!

Read 1 John 2:16, 17. What does this text tell us about what really matters?
Read Luke 14:26-33. What is Jesus telling us here, too, about what is of supreme importance for the Christian?

Maybe it could be said like this: those for whom money, or the desire for money, becomes an all-consuming reality should, indeed, count the cost. “And what do you benefit if you gain the whole world but lose your own soul?” (Mark 8:36, NLT).

“When Christ came to the earth, humanity seemed to be fast reaching its lowest point. The very foundations of society were undermined. Life had become false and artificial. . . . Throughout the world all systems of religion were losing their hold on mind and soul. Disgusted
with fable and falsehood, seeking to drown thought, men
turned to infidelity and materialism. Leaving eternity out
of their reckoning, they lived for the present.”—Ellen G.
White, Education, pp. 74, 75.

People drawn to infidelity and materialism and living
only for the present? Sound familiar?

Who doesn’t like to own things? The question is: How
can we know if the things we own, even if not many, own us,
as well? Who alone should own us, and how can we be sure
that He does?
MONDAY

January 1

Filling the Barns

Read Luke 12:15–21. What’s the message to us here? How might the principle here apply even to someone who is not necessarily rich?

Whether we are rich or poor, our desire to own things can take our mind off what really matters and focus it, instead, on what’s only temporal and fleeting and certainly not worth the loss of eternal life.

We would probably never bow down to a literal statue
of gold or silver and worship it today. Nevertheless, we can still be in danger of worshiping gold and silver, just in another form.

This parable is so applicable in many parts of the world, where life is dedicated almost exclusively to acquiring possessions. Retailers have turned the hawking of their products into an art form on a global scale. Their whole marketing strategy is built on making us think that we can’t be happy or satisfied until we own what they are selling. One very successful company created a product, made us think we needed it, and then sold it to us. And the truth is: it worked! Even Christians, whose hope is not of this world, are not safe from this deception.

Read Deuteronomy 8:10–14. In what ways can any church member be in danger from the threat warned about here?

What examples can you find, either in the Bible or our
world today, in which the accumulation of wealth and material possessions increased a person’s spirituality, love of God, and desire for heavenly and spiritual things? Please share your answer with the class.
The Allure of Materialism

The advertising world is powerful. Companies spend billions putting images of their products before us. They almost always use beautiful and appealing people to promote what they are selling. We look at that ad and see ourselves, not just with the product but as actually being like the people in the ad.

Materialism would not be nearly as effective if it were not for the subtle (and sometimes not-so-subtle) sensuality woven into the advertising. It is advertising’s most powerful technique, but it acts like poison to Christians who are struggling against the dangers of materialism, which is most of us.

Read Matthew 6:22–24. What does the eye represent according to Christian thought and action? How should we as Christians react to the subtle images that tempt us to consume what we really don’t need?
Advertising that attaches sensuality to retailers’ products can become a powerful tool. Retailers sell their merchandise by creating excitement in the minds of consumers. The experience is pure fantasy, but it works. It can be almost mystical, taking people, however fleetingly, to what seems like another realm of existence. It becomes a false religion that offers no knowledge and no spiritual truth, yet at the moment is so appealing and alluring that many people don’t resist it. We want it, and we feel that we deserve it, so why not get it? God alone knows the vast amounts that have been spent and will still be spent on things that advertisers have convinced us we need.

“I say then: Walk in the Spirit, and you shall not fulfill the lust of the flesh” (Gal. 5:16, NKJV). Though we
tend to think of the “lust of the flesh” in only sexual terms, what other ways can we be in danger of fulfilling this lust?
Love of Self

“For I say, through the grace given to me, to everyone who is among you, not to think of himself more highly than he ought to think, but to think soberly, as God has dealt to each one a measure of faith” (Rom. 12:3, NKJV).

God said, “Your heart was lifted up because of your beauty; You corrupted your wisdom for the sake of your splendor” (Ezek. 28:17, NKJV). Lucifer deceived himself, thinking he was greater than he really was. When he said in his heart, “‘I will be like the Most High’” (Isa. 14:14, NKJV), he revealed self-ambition, claiming rights that he did not have. Self-deception and self-ambition were two traits of Lucifer’s fallen heart.

These texts about the fall of Lucifer should tell us that, in many ways, the original sin is that of narcissism, which one dictionary defines as “inordinate fascination with oneself; self-love, vanity.” What traits, in any fallen human being, are greater indicators of self-
deception than these?

Yet these traits are more common than one might think. Nebuchadnezzar arrogantly thought he was greater than he was (Dan. 4:30). The Pharisees also learned to believe this seductive fantasy (see Luke 18:11, 12). Wealth, too, can lead to this same deception, if we are not careful.

Read 1 Timothy 6:10. What danger is Paul warning about here?

Paul instructs Timothy to beware of many bad kinds of people (2 Tim. 3:1-5), including “lovers of money” (NKJV). This love of money can encourage overconfidence and a grandiose attitude of self-absorption and conceit. This is because materialism imbues people who have great possessions with an inflated sense of importance. It’s easy, when one has a lot of money, to think more highly of oneself than one should. After all, everyone wants to be rich, but only a very few make it. Hence, it is easy for
the rich to become self-absorbed, proud, and boastful.

Read Philippians 2:3. How does this verse help us understand why materialism, and the attitudes it can foster, are so contrary to the Christian ideal?
THURSDAY

The Ultimate Futility of Materialism

There are many people who love God. Their identity is blended with His in a way that material possessions can’t dislodge.

Read Deuteronomy 7:6, 1 Peter 2:9, John 15:5, and Galatians 2:20. What does it mean to be God’s possession, and where do we find our true identity?

God says, “‘I am the vine, you are the branches. . . . Without Me you can do nothing’” (John 15:5, NKJV). The
connection is direct and secure. “All true obedience comes from the heart. It was heart work with Christ. And if we consent, He will so identify Himself with our thoughts and aims, so blend our hearts and minds into conformity to His will, that when obeying Him we shall be but carrying out our own impulses.”—Ellen G. White, The Desire of Ages, p. 668.

On the other hand, materialism offers us an identity that is synonymous with our possessions. In other words, we define ourselves on the basis of what we own and what we can buy of this world’s goods. James cautions us against this: “Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days” (James 5:3, NIV). “To hoard” means to collect and store up many treasures; more important, it is in those treasures, whether few or many, that many find their identity (Luke 12:19-21).

Materialism is a form of identity confusion. This means that for many of us, our identity becomes fused with our possessions. Our possessions become our God (Matt. 6:19-21). As one person said, “I am nothing without my things.” How sad that we can identify ourselves only through whatever earthly possessions we have. What a
shallow, fleeting, and ultimately futile way to live one’s life, especially for someone claiming to be a Christian. Do we identify with God or with our possessions? Eventually, it will be one or the other.

How much of your identity is related to the things you own?
Further Thought: “The enemy is buying souls today very cheap. ‘Ye have sold yourselves for nought,’ is the language of Scripture. One is selling his soul for the world’s applause, another for money; one to gratify base passions, another for worldly amusement. Such bargains are made daily. Satan is bidding for the purchase of Christ’s blood and buying them cheap, notwithstanding the infinite price which has been paid to ransom them.”—Ellen G. White, Testimonies for the Church, vol. 5, p. 133.

Buying souls through materialism is the goal of Satan, and the superficial trappings appeal to every heart. Materialism cannot speak, but it knows every language. It knows how to provide pleasure and gratification to both the rich and the poor and cause them to say, “I have all that I need here; why worry about anything else?” Thus, materialism corrupts the mind; it causes people to trust in what they own as opposed to trusting in God. However, the antidote is “‘not by might nor by power, but by my Spirit,’ says
the Lord Almighty” (Zech. 4:6, NIV). Materialism cannot withstand the control of the Holy Spirit when we give ourselves over to God and determine by His grace not to let materialism rule our lives.

Discussion Questions:

1. What are ways in which, even if we are poor or without many material goods, we can still be swept up in some of the dangers we looked at this week?

2. Some people say, “I don’t care about money. Money doesn’t mean anything to me.” (Often, the ones who say this have plenty of money anyway.) Why, in most cases, is that simply not true? Finances are important; they do have a role in our lives. The question is: How can we keep money and our need for money in the right biblical perspective?

3. “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). Read carefully what Jesus says to us here. How is what He is telling us a powerful way to protect ourselves from the dangers of materialism?
Lesson 2

January 6-12

Lesson 2

January 6-12

I See, I Want, I Take

SABBATH AFTERNOON

Read for This Week’s Study: 2 Cor. 8:1-7; Matt. 13:3-7, 22; Gen. 3:1-6; Isa. 56:11; Matt. 26:14-16; 2 Pet. 1:5-9.

Memory Text: “‘Now he who received seed among the thorns is he who hears the word, and the cares of this world and the deceitfulness of riches choke the word, and he becomes unfruitful’” (Matthew 13:22, NKJV).

The love of money and material possessions can come at us from many different angles. Ellen G. White describes the devil’s ploy to lure us through the wiles of materialism. “‘Go, make the possessors of lands and money drunk with the cares of this life. Present the world before them in its most attractive light, that they may lay up their treasure here, and fix their affections upon earthly things. We must do our utmost to prevent those who labor in God’s cause from obtaining means to use against us. Keep the money in our own ranks. The more means they obtain, the more they will injure our kingdom by taking from us our subjects. Make them care more for money than the upbuilding of Christ’s kingdom and the spread of the truths we hate, and we need not fear their influence; for we know that every selfish, covetous person will fall under our power, and will finally be separated from God’s people.’” —Counsels on Stewardship, pp. 154, 155.

This ploy, unfortunately, seems to be working well. Let us then look at these dangers and what the Word of God says to us so that we can avoid this spiritual trap.

*Study this week’s lesson to prepare for Sabbath, January 13.
The Prosperity Gospel

A popular television preacher has a simple message:

God wants to bless you, and the proof of His blessing is the abundance of material possessions that you own. In other words, if you are faithful, God will make you wealthy.

This idea, or variants of it, has been called the prosperity gospel: Follow God, and He will make you wealthy in worldly goods. This idea is nothing but a false theological justification for materialism, because what it’s really saying is, Do you want to be materialistic and to feel good about it? Well, we have got the “gospel” for you.

Yet connecting the gospel with guaranteed wealth is a misdirected sideshow. This belief creates dissonance with Scripture and reflects a self-centered theology that is nothing more than half-truth clothed in biblical language. At the core of this lie is the issue at the core of all sin, and that is self and the desire to please self above
The theology of the prosperity gospel teaches that, in giving to God, we gain in return a guarantee of material wealth. But this makes God a vending machine and turns our relationship with Him into nothing but a deal: *I do this and You promise to do that in return.* We give, not because it is the right thing to do but because of what we get in return.

That’s the prosperity gospel.

Read 2 Corinthians 8:1–7. What is happening here? What principles do we see in these texts that go against this idea of the prosperity gospel? What does Paul mean when he talks about the “grace of giving” (*2 Cor. 8:7, NIV*)?
These people, though in “extreme poverty” (2 Cor. 8:2, NIV), were nevertheless very generous, giving even more than they could afford. Texts like these, and many others, help refute the false theology of the prosperity gospel, which teaches that if you are living right with God you will have a lot of material possessions to show for it.

What examples can you find of those who are faithful to God but are not rich in worldly possessions, and those who are not faithful to God but who are rich in worldly possessions? What should this tell us about using wealth as an indicator of God’s blessings?
We don’t need the Bible to teach us one obvious truth: the cares of this life and its riches are temporary.
Nothing here lasts, and certainly not long either. As Paul said: “We look not at the things which are seen, but at the things which are not seen: for the things which are seen are temporal; but the things which are not seen are eternal” (2 Cor. 4:18). Christians have myopic vision when they are fixated on the cares of this world rather than on the path to heaven. And few things can blind their eyes to that path more than the deceitfulness of riches. Helen Keller, who was blind, said: “The most pathetic person in the world is someone who has sight, but has no vision.” The Bible is filled with examples of those who could see but were, indeed, spiritually blind.
“Some love this world so much that it swallows up their love for the truth. As their treasures here increase, their interest in the heavenly treasure decreases. The more they possess of this world, the more closely do they hug it
to them, as if fearful their coveted treasure would be
taken from them. The more they possess, the less do they
have to bestow upon others, for the more they have, the
poorer they feel. O, the deceitfulness of riches! They will
not see and feel the wants of the cause of God.”—Ellen G.

Blurred spiritual eyesight puts eternal salvation in
jeopardy. It is not enough to keep Jesus in view; we must
keep Him in focus.

Read Matthew 13:3-7 and 22. What danger is Jesus
warning us about here? Why is this an easy trap for anyone,
rich or poor, to fall into?

First, Jesus warns us regarding “the cares of this
world” (Matt. 13:22, NKJV). Jesus knows that we all have
cares, including financial ones. The poor worry that they
don’t have enough, the rich worry about what else they
might want. We just need to be certain that we don’t let
such cares “choke the word” (Matt. 13:22, NKJV) in our lives.

Second, Jesus warns us of “the deceitfulness of riches” (Matt. 13:22, NKJV). Though riches themselves are not evil, they still possess the power to deceive us in a way that can lead to our ultimate destruction.

What are ways that you can see in your own life the “deceitfulness of riches”? What practical choices can you make to protect yourself from this deception?
The Steps of Covetousness

Like all sins, covetousness begins in the heart. It starts inside us and then works outward. This is what happened in Eden.

Read Genesis 3:1–6. What did Satan do to lure Eve into sin? How has he used the same principles through the ages to deceive us, as well?

“So when the woman saw that the tree was good for food, that it was pleasant to the eyes, and a tree desirable to make one wise, she took of its fruit and ate. She also gave to her husband with her, and he ate” (Gen. 3:6, NKJV).
If one didn’t know better, one could think that the advertising industry got its paradigmatic example of how to sell its products from the Eden story. The devil presented the fruit of the forbidden tree in a way to create in Eve a desire to want more than she already had, and to make her think that she needed something that she really didn’t. How brilliant! Her fall is a demonstration of the three steps each of us takes when we fall to covetousness: I see, I want, I take.

Covetousness, of course, can be a quiet sin. Like lust, it’s hidden behind the veil of our flesh. But when it finally brings forth fruit, it can be devastating. It can damage relationships, leave scars on your loved ones, and pummel us with guilt afterward.

Let covetousness surface, and it will override any principle. King Ahab saw Naboth’s vineyard, wanted it, and pouted until his queen had Naboth murdered for it (1 Kings 21). Achan could not resist when he saw a garment and money, so he coveted and took them (Josh. 7:20–22).

Covetousness is, ultimately, just another form of selfishness.

“If selfishness be the prevailing form of sin,
covetousness may be regarded as the prevailing form of
selfishness. This is strikingly intimated by the Apostle Paul, when describing the ‘perilous times’ [2 Tim 3:1] of the final apostasy, he represents selfishness as the prolific root of all the evils which will then prevail, and covetousness as its first fruit. ‘For men shall be lovers of their own selves, covetous’ [2 Tim 3:2].’—John Harris, *Mammon*, (New York: Lane & Scott, 1849) p. 52.

Why is it important to recognize in ourselves any and all tendencies toward covetousness?
Greed—Having Things Your Way

Read Isaiah 56:11. What sin is this warning about?

For us as fallen beings, greed can be as easy as breathing. And just as natural, too. However, it’s hard to imagine anything in the human character that is less reflective of the character of Christ than greed. “For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sakes He became poor, that you through His poverty might be rich” (2 Cor. 8:9, NKJV).

Only the Lord knows the damage that greed has wrought throughout history. Greed has led to wars. Greed has caused people to commit crimes that brought ruin upon themselves and their families. Greed can be like a virus that will
latch on to its host and consume every virtue until all
that remains is more and more greed. Greed is a malady that
wants everything: passion, power, and possessions. Again, I
see, I want, I take.

Read Matthew 26:14–16. What can we learn about the
power of greed from this sad story?

Notice Judas’ words: “‘What are you willing to give
me if I deliver Him to you?’” (Matt. 26:15, NKJV). Talk
about letting greed override everything else! Judas had
been privileged as very few people in all history: he lived
with the incarnate Jesus, witnessed His miracles, and heard
Him preach the words of life. And yet—look at what greed
and covetousness led him to do.

“How tenderly the Saviour dealt with him who was to be
His betrayer! In His teaching, Jesus dwelt upon principles
of benevolence that struck at the very root of
covetousness. He presented before Judas the heinous character of greed, and many a time the disciple realized that his character had been portrayed, and his sin pointed out; but he would not confess and forsake his unrighteousness.”—Ellen G. White, The Desire of Ages, p. 295.

Who, if not careful, doesn’t manifest some greed in his or her own character? How can we, through God’s grace, keep this natural tendency under control?
Self-Control

Read the following texts. What are they saying that can and should help us understand how people, rich or poor, can protect themselves from the dangers that greed, covetousness, and the love of money and material things can present to the Christian?

Acts 24:24–26

Gal. 5:22–25

2 Pet. 1:5–9
These texts are so rich and filled with a lot of divine injunction regarding how we should live. But notice one common thread: self-control. This trait can be particularly difficult when it comes to greed, covetousness, and the desire to own things. Only through self-control, first of our thoughts and then our actions, can we be protected from the dangers of the things we have been talking about.

We can exercise that control only to the degree we give ourselves over to the power of the Lord. None of us, on our own, can defeat these sinful traits, especially if they have long been cultivated and cherished. We truly need the supernatural working of the Holy Spirit in our lives if we are to get victory over these powerful deceptions. “No temptation has overtaken you except such as is common to man; but God is faithful, who will not allow you to be tempted beyond what you are able, but with the temptation will also make the way of escape, that you may be able to bear it” (1 Cor. 10:13, NKJV).

Read again 2 Peter 1:5-9. What is the path that Peter points to? What are its steps, and how can we learn to follow them, especially in our struggle against greed and
covetousness?
Further Thought: The ultimate human goal is to be happy and satisfied. But being self-fulfilled through materialism will not achieve this goal. Deep down people know this is true, and yet they continue in their obsession with possessions: I see, I want, I take. What could be simpler than that? Seventh-day Adventists, just like everyone else, are faced with the temptation to subscribe to the values of materialism. Yet the continual acquisition of goods does not produce happiness, satisfaction, or contentment. Instead it produces problems, as seen when the rich young ruler turned away from Jesus unhappy, despondent, and downhearted because he did not hear or get what he wanted. “Materialistic values are associated with a pervasive undermining of people’s well-being, from low life satisfaction and happiness, to depression and anxiety, to physical problems such as headaches, and to personality disorders, narcissism, and antisocial behavior.”—Tim Kasser, The High Price of Materialism (Cambridge,
Materialistic Christians, in other words, proudly drink from the well of wealth but are spiritually dehydrated. But we will never thirst from drinking the water Christ gives (John 4:14).

Discussion Questions:

1. Dwell more on the idea of the prosperity gospel. What texts might those who believe in this idea use to try to promote it? At the same time, what examples can you find from the Bible of faithful people whose lives are living refutations of this false teaching?

2. After his first child was a few years old, a man said: “I have learned two important biblical truths from this child. First, that we are born sinners. Second, that we are born greedy.” Who can relate stories about how even children reveal just how naturally greedy we as human beings are? What does this tell us about the need of divine grace?

3. “If we’re looking for the source of our troubles,” someone wrote, “we shouldn’t test people for drugs—we
should test them for stupidity, ignorance, greed, and love of power." What is it about greed that is so damaging, not just to the greedy person himself or herself but to those around him or her? What examples do you know of in which greed has caused terrible damage to all involved?
Lesson 3

*January 13-19

God or Mammon?

SABBATH AFTERNOON

Read for This Week’s Study: Ps. 33:6-9; Matt. 19:16-22; 1 Pet. 1:18; Heb. 2:14, 15; Exod. 9:14; Ps. 50:10.

Memory Text: “Therefore God also has highly exalted Him and given Him the name which is above every name, that at the name of Jesus every knee should bow, of those in heaven, and of those on earth, and of those under the earth, and that every tongue should confess that Jesus Christ is Lord, to the glory of God the Father” (Philippians 2:9-11, NKJV).
God does not waste words explaining His perspective on excessive obsession with money and material things. Christ’s words to the greedy rich man who, though blessed by the Lord, hoarded and hoarded what he had, should put the fear of God in us all: “Fool! This night your soul will be required of you; then whose will those things be which you have provided?’ So is he who lays up treasure for himself, and is not rich toward God” (Luke 12:20, 21, NKJV).

Serving God and serving money are mutually exclusive actions. It’s one or the other, God or mammon. It is a fantasy to think we can have it both ways because living a double life will sooner or later catch up to us. We might fool others, maybe even ourselves, but not God, to whom we will one day have to give an account.

We have to make a choice, and the longer we hesitate, make excuses, or procrastinate, the stronger the hold that money and the love of money will exert on our soul. Faith requires a decision.

What should make our decision so much easier is focusing on who God is, what He has done for us, and what we owe Him.
Study this week’s lesson to prepare for Sabbath, January 20.
SUNDAY

Christ, the Creator

Read Genesis 1:1; Psalm 33:6–9; Isaiah 45:11, 12;
Jeremiah 51:15; and John 1:3. What do these texts tell us about the goodness of the material world?

"It was Christ that spread the heavens, and laid the foundations of the earth. It was His hand that hung the worlds in space, and fashioned the flowers of the field. ‘His strength setteth fast the mountains.’ ‘The sea is His, and He made it.’ Ps. 65:6; 95:5. It was He that filled the earth with beauty, and the air with song. And upon all things in earth, and air, and sky, He wrote the message of the Father’s love."—Ellen G. White, The Desire of Ages, p. 20.
Material things, in and of themselves, are not evil. Unlike some religions, which teach that the material world and matter itself are bad or evil and that only spiritual things are good, the Bible values the material world.

After all, Jesus Himself created it. How, then, could it be evil? It can, unfortunately, as with all of God’s gifts, be perverted and used for evil, but that does not make the original gift evil. The Bible warns against abuse and perversion of the things that God has created in this world, but not against the things themselves.

On the contrary, God created the material world, and He wanted His people to enjoy the fruit and benefits of this world as well: “And thou shalt rejoice in every good thing which the LORD thy God hath given unto thee, and unto thine house, thou, and the Levite, and the stranger that is among you” (Deut. 26:11; see also Deut. 14:26).

Jesus is the Creator (John 1:1-3), and the earth is a mere sample of what He has made. His creative ability gives Him a unique perspective on life itself and those who live on it. He knows the value of material things, and knows that He gave them to us for our benefit, and even for our enjoyment. He knows, too, what happens when humanity perverts those gifts, or even makes the gifts an end in
themselves, when, as with all things, they were meant to be used to glorify God.

Look around at the incredible bounties of the created world. Even after the ravages of sin, we can still see the inherent goodness in so much of it. What does the created world, in its goodness, tell us about the goodness of its Maker?
Son of God/Son of Man

As Christians, we believe that Jesus was fully God and fully human. This union of the Divine and humanity makes His perspective unique as to what is important on earth and important for eternity. That we can’t understand how He could have a divine/human nature doesn’t nullify this truth any more than someone’s lack of understanding about aerodynamics could cause an airplane not to fly.

“Here are two mysteries for the price of one—the plurality of persons within the unity of God, and the union of Godhead and manhood in the person of Jesus. . . . Nothing in fiction is so fantastic as is this truth of the Incarnation.”—J. I. Packer, Knowing God (Downers Grove, Illinois: InterVarsity Press, 1973), p. 53.

One reason Jesus came to this world was to show us just how loving and caring God is and how much He cares for each of us. Far from being some cold and distant deity, as some believed, Jesus revealed our heavenly Father’s true character.
Satan, however, has tried to separate humans from God. He has tried to depersonalize Him, characterizing Him as someone who doesn’t care about us. He does all that he can, through whatever means possible, to keep us away from knowing and experiencing the reality of God’s goodness and grace. An inordinate love of material things works well as one of Satan’s ploys to achieve this end.

Read Matthew 19:16–22. What does this story tell about how Satan can use our love of material things to keep us distant from the Lord?

Imagine Jesus Himself, God in the flesh, speaking to this young man who obviously knew Jesus was somebody special. And yet what happened? He allowed his great wealth, his love of material things, to separate him from the very person of God Himself. The love of the world and
of material things so blinded him that even though he was sad, that sadness wasn’t enough to make him do the right thing. He wasn’t sad because he was losing his possessions (he wasn’t). He was sad because he was losing his soul over those things.

Whether we are rich or poor, how can we make sure we keep the right relationship to the things of this world?
Christ, the Redeemer

Debt is not a principle of heaven. But Adam and Eve sinned, and a broken law meant death. Thus, humanity became debtors to divine justice. We were bankrupt, spiritually insolvent from a debt that we could never repay. 

God’s love for us set in motion the plan of redemption. Jesus became a “surety” for us (Heb. 7:22). It is Christ’s identity as the Redeemer that reveals the most important transaction ever made. Only the sacrifice of His life could accomplish the required payment of divine justice. Jesus paid the debt of sin that we owed as justice and mercy embraced at the cross. The universe had never seen or witnessed the display of such wealth as was used in the payment for the redemption of humankind (Eph. 5:2).

“By pouring the whole treasury of heaven into this world, by giving us in Christ all heaven, God has purchased the will, the affections, the mind, the soul, of every human being.”—Ellen G. White, Christ’s Object Lessons, p. 326.
Read each text and list what Christ has saved us from:

Col. 1:13; 1 Thess. 1:10; 1 Pet. 1:18; Heb. 2:14, 15; Gal. 3:13; Rev. 1:5.

The Greek word tetelestai in John 19:30 has been called the most important word ever spoken. It means “It is finished,” and is the last utterance Jesus made on the cross. His final declaration meant that His mission was accomplished and our debt was “paid in full.” He did not utter it as one with no hope but as one who succeeded in the redemption of a lost world. Looking at the cross of redemption reveals a past event with a present effect and a future hope. Jesus gave His life to destroy sin, death, and the works of the devil once and for all. This means that although undeserving, we are redeemed (Eph. 1:7). To glimpse the wonders of salvation is to tread holy ground. Christ as the Redeemer is the most sublime image of God. His supreme interest is to redeem us. This reveals His
perspective toward humanity and especially how He values a relationship with us. With justice satisfied, Christ turns His attention to our response to His sacrifice.

Think about it: Christ paid the debt, fully and completely, for all the evil you have ever done. What must your response be? (See Job 42:5, 6.)
A Jealous God

In His confrontation with Pharaoh, God declared, “For at this time I will send all My plagues to your very heart, and on your servants and on your people, that you may know that there is none like Me in all the earth” (Exod. 9:14, NKJV).

What did the Lord mean when He said that “there is none like Me in all the earth” (NKJV)?

“It is impossible for the finite minds of men to fully comprehend the character or the works of the Infinite One. To the keenest intellect, to the most powerful and highly educated mind, that holy Being must ever remain clothed in mystery.”—Ellen G. White, Testimonies for the
God has no equal (1 Kings 8:60). He thinks, remembers, and acts in ways we do not comprehend. No matter what attempts we try to make Him into our own image, God remains God. He is the One who made every snowflake, brain, face, and individual characteristic unique, and “there is no other” (1 Kings 8:60, NKJV). After all, He is the Creator, and as Creator He is certainly distinct from His creation.

What do these texts tell us about how different God is from His creation? 1 Sam. 2:2; Ps. 86:8; Isa. 55:8, 9; Jer. 10:10; Titus 1:2.

When we look at all that God is, all that He possesses, and all that He does, it’s remarkable that He could have competitors. And yet He does, in the sense He has to “compete” for human love and affection. Maybe that’s why He says that He is a “jealous” God (Exod. 34:14). God created humans to be free, which means we have the option
to serve Him or to serve anything else. That has been, in many ways, the essential human problem: choosing to serve other gods, regardless of what form they come in, as opposed to serving the only God worth serving, the One who created and possesses all the universe. That’s why then that He is indeed a jealous God.

What, if anything, in your life is competing with God for your affections?
Thursday

True Ownership

We belong to God, both by creation and by redemption. And not only do we belong to God, but all our possessions do as well. We, of ourselves, own nothing other than our own choices.

In contrast, a central tenet of worldliness is the idea that we are owners of our possessions. Yet this is deception. For Christians to think they are the ultimate owners of their possessions is to think something contrary to what the Word of God teaches.

God, not us, owns everything (Job 38:4-11). We are merely aliens and tenants (Lev. 25:23), just as the Israelites were in the Promised Land. We are even dependent on God for our next breath (Acts 17:25). What we think we own, He owns. We are but His stewards, and as such we are to manage tangible and even intangible possessions to the glory of God.

List the things from the following verses that God
1 Cor. 6:19, 20. What do these texts tell us about how we should view the material things that we have in our possession?

“All things belong to God. Men may ignore His claims. While He bountifully bestows His blessings upon them, they may use His gifts for their own selfish gratification; but they will be called to give an account for their stewardship.”—Ellen G. White, Testimonies for the Church, vol. 9, p. 246.

God’s ownership and our stewardship mandate a relationship, one through which He may use us in ways that will prepare us for heaven and that will benefit and bless others. But unfaithful stewards can restrict the Owner’s access to His own possessions. As we saw yesterday, God does not force His will upon us. He created us, and gave us possessions in this world to manage for Him until He returns. What we do with them reflects the kind of
relationship that we have with Him.

Think through what it means that, in reality, you don’t own any of the things that you possess but that they belong to God. What should that tell you about how you should relate to the things in your possession?
Further Thought: Stewardship, as we understand it,

started with God placing Adam and Eve in a beautiful
garden home that they were to care for and manage
(Gen. 2:15). In this perfect environment they were to
make the garden livable, a task that could not have
been that hard. God authorized their new role and
taught them about their responsibility. Taking care of
Eden would give meaning and bring happiness to the new
family.

The Hebrew verb for “dominion” (Gen. 1:26, 28)
means “to bring under control and rule.” This was,
given the context, not a harsh dominion but a
benevolent rule in caring for God’s creation. This
responsibility has not stopped. In this environment
Adam and Eve were to learn that God was the Owner, and
they were His managers, or stewards. From the start
God intended that Adam and Eve have positions of
responsibility and trust but not as owners. They were
to demonstrate to God that they were faithful to their
tasks.
“Adam and Eve were given the garden of Eden to care for. They were ‘to dress it and to keep it.’ They were happy in their work. Mind, heart, and will acted in perfect harmony. In their labor they found no weariness, no toil. Their hours were filled with useful work and communion with each other. Their occupation was pleasant. God and Christ visited them and talked with them. They were given perfect freedom. . . . God was the owner of their Eden home. They held it under Him.”—Ellen G. White, *Manuscript Releases*, vol. 10, p. 327.

### Discussion Questions:

1. What does the fact that God owns the world teach us about our basic responsibility when it comes to the environment? While we have to avoid the political fanaticism of some environmentalists who all but worship the creation itself, what should our attitude, as Christians, be toward taking caring of the environment?

2. Dwell more on the idea of God as a “jealous” God. It’s not always an easy concept to grasp, especially
because in human terms we look at jealousy as something bad, as something to be avoided. How, though, can we understand this idea as it is applied to God without any of the negative baggage the world usually carries?

3. How can we learn to distinguish between the proper use and enjoyment of the physical things that God has created and the abuse of those things? Why is making this distinction so important?
Lesson 4  

*January 20-26*

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**Escape From the World’s Ways**

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**SABBATH AFTERNOON**

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**Read for This Week’s Study:** Ps. 119:11; Eph. 6:18; Rom. 8:5, 6; Heb. 11:1-6; 1 Kings 3:14; Ezek. 36:26, 27.

**Memory Text:** “Riches do not profit in the day of wrath, but righteousness delivers from death. . . . He who trusts in his riches will fall, but the righteous will flourish like foliage” (Proverbs 11:4, 28, NKJV).
Though Satan failed with Jesus, he has succeeded with everyone else. He will continue to do so unless we fight in the armor and power of God, who alone offers us the freedom from the lure of the world.

Thus, we must focus our attention on our heavenly Provider. David realized true value in this life when he wrote, “The lions may grow weak and hungry, but those who seek the LORD lack no good thing” (Ps. 34:10, NIV). Solomon recognized that wisdom and understanding were more valuable than silver and gold (Prov. 3:13, 14). True happiness and right living come from turning our eyes from the possessions we own and looking to the living Christ, who owns us.

Our only hope to escape the allure of the world is a vital and successful relationship with Jesus. This week, we will study the elements of that relationship, and how crucial it is for our own spiritual success to recognize the power behind the mask of the world and see the importance of Christ as the real reason for living.

*Study this week’s lesson to prepare for Sabbath, January 27.*
A Relationship With Christ

Love of worldly possessions, even by those who don’t have much, can be a powerful chain that binds the soul to the world instead of to Christ. Even if we don’t have much in terms of earthly possessions, the passionate desire to attain material goods can become a terrible curse that will, if not brought under the control of the Lord, lead a soul away from salvation. Satan knows this, which is why he uses the love of material possessions to ensnare as many as he possibly can.

What is our only protection?

“Set your mind on things above, not on things on the earth” (Col. 3:2, NKJV). How do we do what Paul tells us to do? (See also Ps. 119:11, Eph. 6:18.)
What other texts can you find that talk about what we should be keeping our mind focused on? (See, for example, Phil. 4:8.)

The only cure for worldliness, in whatever form it comes, is a continual devotion to Christ (Ps. 34:1) through the ups and downs of life. Moses “regarded disgrace for the sake of Christ as of greater value than the treasures of Egypt” (Heb. 11:26, NIV). Before any other relationship, Christ must be our first priority. Christ is looking for a commitment based on conviction, not on preference; that is, we must be devoted to Christ because of who He is and what He has done for us, not because of any immediate advantages our faith and commitment to Him might bring.

Our lives are to be hidden in Jesus, and His plans are to be our plans. True commitment is putting our hand to the plow without “‘looking back’” (Luke 9:62, NKJV). When we make that kind of commitment, Jesus elevates us to our full potential. When we surrender to Him, He will break the
world’s hold upon our souls. We must become Christ-centered instead of stuff-centered; that alone will fill the void in our lives.

Think about a time you acquired a material possession, something that you really wanted badly. How long did the joy and fulfillment last before it faded away and you were right back where you started?
**MONDAY**

**In the Word**

More than six billion Bibles have been distributed worldwide, but how many are viewed as the Word of the living God? How many are read with a sincere heart open to know truth?

Proper Bible study directs our spiritual compass and enables us to navigate a world of falsehood and confusion. The Bible is a living document of divine origin (Heb. 4:12), and as such it points us to truths that we cannot get anywhere else. The Bible is Christ’s road map for daily living, and it educates us by expanding our intellect and refining our characters.

Read John 5:39, 14:6, and 20:31. The Bible, specifically the Gospels, gives us our most authoritative information about Jesus. What do these specific texts in John say about Him and why He is so important to us and to all that we believe?
We study the Bible because it’s the ultimate source of the Truth. Jesus is the Truth, and in the Bible we find Jesus as we can know Him because of how He has been revealed to us there. Here, in God’s Word, the Old and New Testaments, we learn about who Jesus is and what He has accomplished for us. We then fall in love with Him, and commit our lives and souls to His eternal safekeeping. By following Jesus and obeying His words, as revealed in His Word, we can become free from the bonds of sin and of the world. “Therefore if the Son makes you free, you shall be free indeed” (John 8:36, NKJV).

Read Romans 8:5, 6. What are we being warned against here, and how can the study of the Word of God help us in this struggle over our minds?
The love of the world, especially the love of worldly possessions, can easily draw us away from God if we are not careful. That’s why we must keep ourselves in the Word, which points us to the eternal and spiritual realities that are so crucial for the Christian life.

Love of worldly things never elevates the mind to spiritual morality; instead it replaces biblical principles with greed, selfishness, and lust. Love, as revealed in the Bible, builds relationships by teaching us the importance of giving of ourselves to others. In contrast, worldliness is all about getting things for ourselves, which is the opposite of everything Jesus represents.
TUESDAY

The Life of Prayer

"‘And this is eternal life, that they may know You, the only true God, and Jesus Christ whom You have sent’" (John 17:3, NKJV). It is no wonder that Christians often say that their faith is about a relationship with God. If knowing God is “‘eternal life,’” then we can find that life through a relationship with Him. And, of course, central to that relationship is communication. We saw yesterday that God communicates to us through His divine Word. We, in turn, commune with Him through prayer.

If, as we have seen, we are to set our minds and hearts upon heavenly things as opposed to things of this world, then prayer is essential. This is because, by its very nature, prayer points us to a higher realm than of the world itself.

Yet even here we must be careful because sometimes our prayers can be merely an expression of our own selfish nature. That’s why we need to pray in submission to the
will of God.

Years ago, a woman sang these words, “Oh, Lord, won’t you buy me a Mercedes-Benz?” It was, in her own way, an attack on the materialism of those who profess faith in God. We, too, must be sure that when we pray, which is in itself an act of submission to God and death to the world, that we are seeking God’s will, not just our own.

Read Hebrews 11:1–6. What is the crucial component that must be mingled with all our prayers? Also, what does it mean to come to God in faith and to pray in faith?

If there is no faith attached to our prayers, there will be presumption, Satan’s counterfeit faith. “Prayer and faith are closely allied, and they need to be studied together. In the prayer of faith there is a divine science; it is a science that everyone who would make his lifework a success must understand. Christ says, ‘What things soever ye desire, when ye pray, believe that ye receive them, and
ye shall have them.’ Mark 11:24. He makes it plain that our asking must be according to God’s will; we must ask for the things that He has promised, and whatever we receive must be used in doing His will. The conditions met, the promise is unequivocal.”—Ellen G. White, Prayer, p. 57.

Look at your own prayer life. What do you pray for? What do your prayers tell about your priorities? What other things might you need to be praying for?
The Life of Wisdom

One of the most beautiful stories in the Bible is found in the story of Solomon’s request to God, to give him above all things “an understanding heart to judge Your people, that I may discern between good and evil. For who is able to judge this great people of Yours?’” (1 Kings 3:9, NKJV).

What important words did God say to Solomon that, had he heeded, would have spared the king the ruin that his possessions brought upon him? Why was what God said to him here so important for all of us? 1 Kings 3:14; see also 1 John 5:3, 1 Pet. 4:17.
Solomon had great wisdom, but wisdom in and of itself, if not acted upon and lived out, becomes nothing more than good information. In the biblical sense of the word, wisdom not acted upon is not truly wisdom. Many will be lost who will have had plenty of correct information about God and His requirements. But Solomon’s lack of obedience caused him to stray from the paths to which the Lord had called him. Only later in life did he truly come to his senses, writing in humility: “For wisdom is better than rubies, and all the things one may desire cannot be compared with her” (Prov. 8:11, NKJV).

Wisdom is the application of knowledge and understanding. Knowledge represents the facts; understanding represents discernment; and wisdom comes in the process of applying our understanding and knowledge to our lives. A wise steward needs not just knowledge and understanding but the experience that comes from living out that knowledge and understanding.
Solomon’s example shows us how easily even the wisest and most understanding of people can get swept up in the emptiness of a materialist lifestyle if that person doesn’t live out the knowledge that he or she has been given.


What is the difference between the two kinds of wisdom talked about in these texts? Share your answers with class on Sabbath.
THURSDAY

The Holy Spirit

The great controversy is real; two sides are battling for our souls. One is drawing us to Christ (John 6:44) and one to the world (1 John 2:16). The power of the Holy Spirit in our lives can and will draw us in the right direction if we will but submit to Him.

“‘However, when He, the Spirit of truth, has come, He will guide you into all truth’” (John 16:13, NKJV; see also John 14:16). The Holy Spirit empowers us to live by principle and by faith, not by whims or emotions that so dominate the world. Successful preparation for living in heaven comes by living faithfully in this world under the direction of the Holy Spirit.

Paul counsels: “Your faith should not be in the wisdom of men but in the power of God” (1 Cor. 2:5, NKJV). The lure of the world, often through material possessions, draws us away from the Lord. In contrast, if we do not resist, the power of the Holy Spirit will pull us toward Jesus.
Success in the battle with the world and its lures will be accomplished only from outside of ourselves. Read Ezek. 36:26, 27; John 14:26; and Eph. 3:16, 17. When we let the Holy Spirit take possession of us, what things will God do to assure that we have spiritual victory?

“It is through false theories and traditions that Satan gains his power over the mind. By directing men to false standards, he misshapes the character. Through the Scriptures the Holy Spirit speaks to the mind, and impresses truth upon the heart. Thus He exposes error, and expels it from the soul. It is by the Spirit of truth, working through the word of God, that Christ subdues His chosen people to Himself.”—Ellen G. White, The Desire of Ages, p. 671.

The Holy Spirit is the reporter of truth and is the ultimate gift that Jesus could give to represent the deity on earth after His ascension. The Holy Spirit strives to
give us power to overcome the powerful lure of the world
and its “charms.”

The world does pull at us all, doesn’t it? What
choices can you make, right now, that can help you
surrender to the Holy Spirit, who alone can give you power
to resist the world’s temptations?
Friday January 26

Further Thought: A steward operates from the twin principles of duty and love. “Remember that duty has a twin sister, Love; these united can accomplish almost everything, but separated, neither is capable of good.”—Ellen G. White, Testimonies for the Church, vol. 4, p. 62. Duty is love in action. We need only to dwell on Christ’s sacrifice in order for love to awaken our duty.

In contrast are the principles of the world: hate and its twin, rebellion. Rebellion can be hate in action. Lucifer rebelled against God (Ezek. 28:16, 17) and will never stop doing so until he is destroyed. He turned the authority of love into the love of authority. The religious leaders of Israel hated the authority and power Jesus possessed (Matt. 22:29). Even when they fled the temple or withdrew from His piercing gaze, they did not change their ways.

Discussion Questions:
1. Dwell more on this idea of love and duty. What does Ellen G. White mean when, after calling them twins, she says that one without the other is not “capable of good”? What does love look like without duty, and what does duty look like without love? Why must they both be together?

2. The memory verse for this week reads: “Riches do not profit in the day of wrath, but righteousness delivers from death. . . . He who trusts in his riches will fall, but the righteous will flourish like foliage” (Prov. 11:4, 28, NKJV). What is the meaning of this text? What is it saying about riches and what is it not saying?

3. In class, discuss the life of Solomon. Ask how he could have gone so far off track. Look through the book of Ecclesiastes for texts that help reveal the futility and emptiness of worldly possessions, even when we have, like Solomon, so many of them. What have we learned this week about prayer, about Bible study, and about a relationship with Christ that can keep us on the right track spiritually?
4. How can people who do not have a lot of worldly possessions nevertheless still be caught in the trap that Satan sets for them?

5. What answer did you come up with in regard to Wednesday’s final question about the different kinds of wisdom?
Lesson 5

Sabbath Afternoon

Read for This Week’s Study: Isa. 22:14-18; 1 Cor. 4:1, 2; Col. 2:2, 3; Eph. 6:13-17; 2 Cor. 5:10.

Memory Text: “On the contrary, we speak as those approved by God to be entrusted with the gospel. We are not trying to please people but God, who tests our hearts” (1 Thess. 2:4, NIV).
Adam and Eve’s first job involved stewardship. The garden and all creation were given to them to care for, to enjoy, and to have dominion over (Gen. 2:15), even though they owned none of it. Instead, they were stewards of what the Lord had entrusted to them.

This week we will look more closely at the definition of a steward but after the Fall, after our first parents were driven from Eden. That is, we also are stewards, but we are stewards in an environment quite different from the one Adam and Eve first enjoyed.

What is stewardship? Certain Bible characters reveal what a steward is by how they lived. Other scriptures define it more clearly. When we become God’s stewards, our focus on the world and its materialistic values changes to a focus on the Creator and His mission. As with Adam and Eve, God entrusts to us responsibilities of divine origin.

Since the Fall in Eden, however, the task of stewardship has changed, because, along with the responsibilities of caring for the material world, we are also entrusted to be good stewards of spiritual truths.

*Study this week’s lesson to prepare for Sabbath, February 3.*
SUNDAY

January 28

Stewards in the Old Testament

The word “steward” itself is translated only a few times in the Old Testament. In most cases it comes from the phrase regarding the one who is “upon the house,” the idea of being in charge of the running of a house; that is, a “steward” (Gen. 43:19; 44:1, 4; 1 Kings 16:9). Stewards had responsibilities to manage household affairs and their master’s possessions, doing whatever was asked of them. The definition of a steward in the Old Testament can be found by identifying the characteristics of a steward. Stewards cannot be separated from their stewardship, for it reveals their identity.

Some characteristics of a steward are made clear in the Old Testament. First, the position of a steward was one of great responsibility (Gen. 39:4). Stewards were chosen because of their abilities, and they received respect and trust from their owners for getting the job done. Second, stewards knew that what had been entrusted to them belonged to their owner (Gen. 24:34–38). This is the supreme
difference between a steward and an owner. Stewards understand their position. Third, when stewards took for their own use what had been entrusted to them, the relationship of trust between them and the owner was broken, and the stewards were dismissed (Gen. 3:23, Hos. 6:7).

Read Isaiah 22:14–18. During Hezekiah’s reign, Shebna was appointed steward, as well as treasurer, both very important positions of authority. What happened to him as a result of his abuse of his position?

“A steward identifies himself with his master. He accepts the responsibilities of a steward, and he must act in his master’s stead, doing as his master would do were he presiding. His master’s interests become his. The position of a steward is one of dignity because his master trusts him. If in any wise he acts selfishly and turns the advantages gained by trading with his lord’s goods to his
own advantage, he has perverted the trust reposed in him.”—Ellen G. White, *Testimonies for the Church*, vol. 9, p. 246.

How can we better learn the important concept that we are indeed stewards of what we possess in this life? How should this realization impact all that we do?
Stewards in the New Testament

The two basic words for “steward” in the New Testament are epitropos, occurring three times, and oikonomos, occurring 10 times. Both these words describe positions that incorporate managerial responsibilities entrusted to the steward by the owner.

In both the New and Old Testaments, stewards are defined by what they do. The New Testament specifically describes the steward in terms of accountability (Luke 12:48) and expectations (1 Cor. 4:2). The Old Testament, though, is more focused on declaring God’s ownership than directly defining us as His stewards. Thus, while the concept of a steward is very similar for both Testaments, the New Testament expands the concept beyond just household management.

In the parable of the dishonest steward (Luke 16:1–15), Jesus expands the definition of steward. His lesson is about more than a steward escaping financial disaster. It is also applicable to those escaping spiritual disaster.
through a wise manifestation of faith. A wise steward will prepare for the future of Jesus’ return beyond the here and now (Matt. 25:21).

Read 1 Corinthians 4:1, 2; Titus 1:7; and 1 Peter 4:10. What do they tell us about stewards and stewardship?

“Shall I open my heart to the Holy Spirit, that every faculty and energy may be aroused, which God has given me in trust? I am Christ’s property, and am employed in His service. I am a steward of His grace.”—Ellen G. White, Fundamentals of Christian Education, p. 301.

In Luke 12:35–48, Jesus also uses the term “steward” metaphorically. He tells of the wise steward being ready for the Son of man’s return, and describes the unfaithful steward as one who has given up caring because the master has delayed His return. The unfaithful steward has turned into a tyrant and has become abusive to those around him. He is no longer a pattern of good works or a manager of
When we accept Christ, we are stewards, called to manage God’s resources. But more important, we are to manage the spiritual realities of the Christian life in preparation for heaven.

Read Luke 12:45. Why must we as Seventh-day Adventists, who often struggle with a sense of “delay,” be especially careful about falling into this deception?
TUESDAY

January 30

Stewards of the Mysteries of God

Read Colossians 2:2, 3 and 1 Timothy 3:16. What do these texts identify as a “mystery”? What does the fact that it is a “mystery” say to us about the limits of what we can know about it?

Zophar the Naamathite says to Job, “‘Can you fathom the mysteries of God?’” (Job 11:7, NIV). The word “mystery” means puzzling, obscure, unknown, unexplained, or incomprehensible. The mysteries of God have been recorded in Scripture, even though understanding them fully is still beyond our comprehension. That’s why they are mysteries. It is like each of us is a nearsighted person looking into the heavens, hoping to see the smallest detail. We can’t see that far unless God reveals it to us.
What does Deuteronomy 29:29 say about what is revealed to us?

We are stewards of things that we do not fully understand. We know only as much as revelation and Scripture reveal. Our greatest stewardship is to live “as servants of Christ and stewards of the mysteries of God” (1 Cor. 4:1, NKJV).

God wants us, as His stewards, to preserve, teach, protect, and care for divine truth that He has revealed. How we do this is the ultimate stewardship, and it means we are “holding the mystery of the faith with a pure conscience” (1 Tim. 3:9, NKJV).

The greatest of all mysteries is that we all can experience Christ, the “hope of glory.” The plan of salvation is supernatural and impossible for us to understand fully. That the Creator of all that was made (John 1:1-3) would come down to this earth and be “manifested in the flesh” (Ellen G. White, Manuscript Releases, vol. 6, p. 112) only to offer Himself as a sacrifice for the sins of humanity, entails mysteries that will probably never be fully comprehended by any of the
creation. Even angels study to understand the mystery of why Jesus came to earth (1 Pet. 1:12). Nevertheless, what they do know causes us all to praise the Lord for His glory and goodness (see Rev. 5:13).

You have been called to be a steward of the gospel.

What responsibilities does that automatically mean you have?
When we think of stewardship, we think of tangibles and rightly so. But as we have now seen, stewardship goes beyond that. Like tangible possessions, intangible gifts come from God as well. These intangibles are spiritual possessions that God gives to us (1 Pet. 4:10) so that we can, in Christ, develop Christian characters and become the people we can be in Him. Thus, we must manage intangible gifts even more carefully than tangible ones, because they are infinitely more valuable.

Read Ephesians 6:13–17. What have we been given by God that we are to be stewards of? Why is the proper management of these things so crucial to us?
“The gift of God is eternal life in Christ Jesus our Lord” (Rom. 6:23, NKJV). The world, and all that it offers, cannot offer us the redemption that we have in Christ. Redemption, a gift God gives to us, is our most valuable possession. Keeping the reality of this redemption always before us helps us maintain perspective in our stewardship of other possessions given to us from God as well.

“Only in the light that shines from Calvary can nature’s teaching be read aright. Through the story of Bethlehem and the cross let it be shown how good is to conquer evil, and how every blessing that comes to us is a gift of redemption.”—Ellen G. White, Education, p. 101.

Redemption is ours only because Jesus paid the ultimate price. Paul clearly states, “In Him we have redemption through His blood, the forgiveness of sins, according to the riches of His grace” (Eph. 1:7, NKJV). The words “we have” mean that we have “redemption.” It is ours, but only because God has given it to us. How crucial, then, that we keep on “the whole armor of God” (Eph. 6:11, NKJV), in order that the evil one doesn’t come and take it away. For the only way he can do this is if we allow him to,
which will happen only if we don’t obey what is revealed to
us in “the word of God” (Eph. 6:17). Our greatest
protection is by obeying, in faith, the light we have been
given.

Read again Ephesians 6:13–17. How do we put on the
armor of God, and in what ways are we stewards of all that
we have been given in that armor?
Our Responsibility as Stewards

Wise stewards are defined by their willingness to accept and execute the moral principle of personal responsibility. Acceptance of personal responsibility is the choice we make and the actions we take. It recognizes the relationship between cause and effect. Willingness to accept personal responsibility is a key trait that cannot be ignored when we define what a steward is, for stewards must be single-minded in having the best interest of the Owner at heart. Hence, such willingness is a choice that defines the desired relationship a steward has with God.

“God desires to bring men into direct relation with Himself. In all His dealings with human beings He recognizes the principle of personal responsibility. He seeks to encourage a sense of personal dependence and to impress the need of personal guidance. His gifts are committed to men as individuals. Every man has been made a steward of sacred trusts; each is to discharge his trust
according to the direction of the Giver; and by each an
account of his stewardship must be rendered to God.”—Ellen
G. White, Testimonies for the Church, vol. 7, p. 176.

When we become stewards, we will not shift our
responsibility to another individual or to an organization.
Our personal responsibility is to God and will be reflected
in all of our interactions with those around us (Gen. 39:9;
see also Dan. 3:16). We will embrace the task at hand to
the best of our abilities. Success in God’s eyes will
depend more on our faith and on our purity than on
intelligence and talent.

Read 2 Corinthians 5:10. How do we understand these
words in the context of what it means to be a wise steward?

Theologians and philosophers have for centuries
debated the difficult question of free will. But the
Scripture is clear: we as human beings do have free will
and free choice. The idea of being judged by our deeds
makes no sense otherwise. Hence, we do have a personal responsibility, by the grace of God, to choose to make the right decisions in all that we do, which includes being faithful stewards of all our Master’s goods.
Further Thought: The word translated as “steward” in a few Old Testament texts comes, not from a single word but from a phrase: *asher al bayt*, the “one who is on or over a house.” For example, Genesis 43:19 can be translated: “When they drew near to the steward of Joseph’s house, they talked with him at the door of the house” (*NKJV*). If one considers that the family that resides in the house is part of the house itself, then what is more valuable to a person than their own home? Hence, a steward is someone being entrusted with something very valuable that, nevertheless, does not belong to him. In many ways, that makes the responsibility even greater than it would be if the steward were in charge of his or her own possessions.

This same idea is continued in the New Testament as well. "The NT takes OT ideas and joins them with first-century ideas, concepts, and words, thus enriching and enlarging the biblical teaching on stewardship. The most common Greek words used in relationship with stewardship are derived from *oikos*"
and oikia, ‘house.’ The oikonomos is one who keeps the house: the steward or manager. Oikonomia is the abstract noun, ‘management of the house,’ the meaning of which is often much broader.”—Handbook of Seventh-day Adventist Theology (Hagerstown, Md.: Review and Herald Publishing Association, 2000), p. 653.

Discussion Questions:

1. Instead of taking responsibility for eating the forbidden fruit, what did Adam say to God when asked about what he had done? Gen. 3:12. How interesting that one of the earliest human responses brought about by sin is to seek to shift the blame from oneself to another. What does his response say about his willingness to accept personal responsibility for his actions? What should it tell us about our own willingness as well? How can we learn to avoid the common trait of blaming others for our mistakes?

2. In class, dwell more on the idea of being stewards of things that are not tangible but spiritual. What does that mean? How do we “manage” these things?
3. Think about the three angels’ messages of Revelation 14:6-12. What important truths are expressed there of which we have been given the responsibility to be stewards?

4. Why is it so important for us to learn to trust in and believe in spiritual things that we don’t fully understand? In what worldly ways do we do that all the time anyway?
The Marks of a Steward

SABBATH AFTERNOON

Read for This Week’s Study: Heb. 11:8-12; Rom. 4:13, 18-21; Matt. 6:24; Heb. 9:14; 1 John 5:2, 3; Luke 16:10-12.

Memory Text: “Let a man so consider us, as servants of Christ and stewards of the mysteries of God. Moreover it is required in stewards that one be found faithful” (1 Corinthians 4:1, 2, NKJV).
Stewards are known by their brand, or their distinctive mark, just as retailers are known by their logos or brand name. In fact, many people have become famous by turning themselves into a marketable brand.

A Christian steward’s brand, or mark, is a reflection of Christ’s love through the relationship that he or she has with Him. When we live and practice the traits of Christ, our lives will reveal our brand. Our brand is His brand; our identity is blended with His (1 Cor. 6:17).

This week we look at identifying character traits of God’s stewards that make up their brand name. These traits inspire us to look for Jesus’ return and to do the work entrusted to us as faithful stewards of His truth. Each characteristic describes a deepening relationship we can have with the One who came to seek and save the lost. The more these qualities are studied, the deeper they will be ingrained in our lives. God’s character of love, in all its dynamics, will become our brand and have an influence on every aspect of our lives, today and eternally.

*Study this week’s lesson to prepare for Sabbath, February 10.*
Faithfulness

“Moreover it is required in stewards that one be found faithful” (1 Cor. 4:2, NKJV). To fight and win “the good fight of faith” (1 Tim. 6:12, NKJV) is crucial for a faithful steward. “Faithful” is what God is and what we are to become through Him working in us. Being faithful means staying true to what we know is right, especially in the heat of spiritual battles.

Spiritual conflicts between right and wrong, good and evil, will surely come. They are part of the fight of faith. The decision that marks stewards in every situation is the choice to be faithful. If you love wealth, be sure to remain faithful to God and what He says about the dangers of the love of money. If you crave fame, remain faithful to what the Word of God says about humility. If you struggle with lustful thoughts, remain faithful to the promises of holiness. If you want power, remain faithful to what God says about being a servant of all. The choice to be faithful or unfaithful is often made in a split second,
even if the consequences can be eternal.

Read Hebrews 11:8–12, 17–19, and Romans 4:13, 18–21.

What do these verses teach us about being faithful?

In Hebrew “faithful” means to trust. The same Hebrew root gives us the word “amen,” and it really means to be “solid” or “firm.” Faithfulness means we have been tested and tried, and have remained firmly committed to God’s plan.

Preparing to speak before the emperor, the Reformer Martin Luther “read the word of God, looked over his writings, and sought to draw up his reply in a suitable form. . . . He drew near the holy Scriptures . . . and with emotion placed his left hand on the sacred volume, and raising his right toward heaven, swore to remain faithful to the gospel, and freely to confess his faith, even should

Read Revelation 2:10. What should the words about being “faithful unto death” mean to us in our everyday walk with the Lord?
Loyalty

“‘No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon’” (Matt. 6:24, NKJV). What does this text teach us about the supreme importance of loyalty to God?

Knowing that God’s name means “jealous” (Exod. 34:14) should give us a clarion call for loyalty. Loyalty to a “jealous” God is loyalty in love. In the fight of faith, loyalty helps define who we are and encourages us to stay in the battle.

Our loyalty is important to God (1 Kings 8:61). It is not a contract that tries to foresee every contingency; nor is it just a list of rules. It is, rather, the visible
expression of our personal beliefs, faith, and commitment.

Read 1 Chronicles 28:9. What does this text teach us about the importance of loyalty?

Where there is loyalty, however, there is the possibility of betrayal. Loyalty, like love, must be freely offered, or it’s not true loyalty. In war, sometimes frontline troops are forced to stay and fight; otherwise, their officers would have them shot. These men might do their duty, but it isn’t necessarily out of loyalty. That’s not the kind of loyalty God asks of us.

Look at Job. He did not foresee the catastrophic events that would destroy his family, possessions, and health. He could have given up trust, love, and commitment, but his loyalty to God was an unwavering choice of morality. Honest and unafraid to praise God publicly, he uttered the famous words “‘Though He slay me, yet will I trust Him’” (Job 13:15, NKJV). His fidelity in the face of
disaster is the essence of loyalty, and it illustrates loyal stewards at their finest.

Ask yourself: How loyal am I to the Lord, who died for me? In what ways could I better reveal that loyalty?
TUESDAY  

A Clear Conscience

There are many precious things that we can possess. Health, love, friends, a great family—these all are blessings. But perhaps one of the most important of all is a clear conscience.

Read Hebrews 10:19-22 and 1 Timothy 4:1, 2. What does it mean to have an “evil conscience” and a “conscience seared with a hot iron”?

Our conscience functions as an internal monitor of our outward lives. A conscience needs to attach itself to a high and perfect standard: God’s law. God wrote His law on the heart of Adam, but sin almost obliterated it—not just in him but in his descendants. Only fragments of the law
remained. “[Gentiles] show that the requirements of the law are written on their hearts, their consciences also bearing witness” (Rom. 2:15, NIV). Jesus succeeds where Adam failed because God’s law was “within [His] heart” (Ps. 40:8, NKJV).

What does Paul say is our only solution to a bad conscience? See Heb. 9:14.

“The cobwebbed closet of conscience is to be entered. The windows of the soul are to be closed earthward and thrown wide open heavenward that the bright beams of the Sun of righteousness may have free access. . . . The mind is to be kept clear and pure that it may distinguish between good and evil.”—Ellen G. White, Mind, Character, and Personality, vol. 1, pp. 327, 328. When God’s law has been inscribed on the heart of the believer (Heb. 8:10), and the believer by faith seeks to follow that law, a clear conscience is the likely result.
If you have ever struggled under the strain of a guilty conscience, you know how terrible it can be, how it can be a continuous presence, never giving you relief. How can focusing on Jesus, and His death on the cross for you and your sin, help free you from the curse of a guilty conscience?
Obedience

Abel obediently knelt at his altar, holding the lamb offering as God commanded. Cain, on the other hand, furiously knelt at his altar holding the fruit. Both brought offerings, yet only one brother had been obedient to God’s command. The slain lamb was accepted, but the produce from the ground was rejected. Both brothers understood the meaning and instructions regarding the offering of sacrifices, but only one obeyed what the Lord had commanded (Gen. 4:1-5).

“The death of Abel was in consequence of Cain’s refusing to accept God’s plan in the school of obedience, to be saved by the blood of Jesus Christ, typified by the sacrificial offerings pointing to Christ. Cain refused the shedding of blood, which symbolized the blood of Christ to be shed for the world.”—Ellen G. White Comments, The SDA Bible Commentary, vol. 6, p. 1109.

Obedience starts in the mind. It involves the delicate process of mentally accepting the responsibility of
carrying out commands from a higher authority. Obedience stems from a relationship with an authority figure and the willingness to obey that figure. In the case of our relationship to God, our obedience is a voluntary, loving action that molds our behavior to moral obligations.

Obedience to God must be as specific as He directs, and not only as we think or desire it should be. The case of Cain is a perfect example of someone doing his own thing instead of doing what God asks.

Read 1 John 5:2, 3 and Romans 1:5; 10:16, 17. What do these texts teach us about what obedience means to the Christian, who is saved by faith without the deeds of the law?

We don’t obey to be saved; we obey because we already are saved. Obedience is the practical statement of a moral
1 faith. Samuel told Saul, “‘Has the LORD as great delight in
2 burnt offerings and sacrifices, as in obeying the voice of
3 the LORD? Behold, to obey is better than sacrifice, And to
4 heed than the fat of rams’” (1 Sam. 15:22, NKJV).

5

6 What did Samuel mean by “‘to obey is better than
7 sacrifice’”? What should that tell us as Christians that
8 could help us not fall into the false gospel of cheap
9 grace?
THURSDAY

Trustworthy

Read Luke 16:10–12. What does this teach us about being trustworthy? Why is this trait so important for a faithful steward?

This principle of trustworthiness is seen all through the Bible. For example, in one story four chief Levite gatekeepers were entrusted to protect the Old Testament sanctuary at night. They were to guard the rooms full of treasure and to hold the keys to open the doors every morning (1 Chron. 9:26, 27). They were given this task because they were deemed trustworthy.

Being trustworthy is a characteristic of a good steward. This means that trustworthy stewards understand
the deep significance of their role; they understand that
God is trustworthy, and they will aim to be the same (Deut.
32:4, 1 Kings 8:56).

Trustworthiness implies a mature set of character
traits. It is the highest level of character and competence
that a person can achieve in the eyes of observers.
Reflecting God’s character means you will do what you say
you will do, regardless of circumstances or people who
press you to do otherwise (2 Kings 12:15).

Daniel was considered trustworthy by the monarchs of
two world kingdoms. His reputation throughout his life as a
trustworthy counselor who fearlessly delivered wisdom and
truth to kings was in direct opposition to that of the
court soothsayers and magicians. Trustworthiness is the
crown jewel of ethics; it puts your moral principles on
display in their purest form. This quality in a steward
does not appear overnight but comes over time by being
faithful in even the little things.

Others notice our trustworthiness. They respect us and
depend on us because they know we are not easily swayed by
opinions, fads, or flattery. Being trustworthy is thus a
demonstration of character performance in every
responsibility played out on earth, the proving ground for
heaven. “We are to be faithful, trustworthy subjects of the kingdom of Christ, that those who are worldly-wise may have a true representation of the riches, the goodness, the mercy, the tenderness, and the courtesy of the citizens of the kingdom of God.”—Ellen G. White, Testimonies for the Church, vol. 6, p. 190.

Think about someone whom you know personally who is trustworthy. What can you learn from that person that would help you be more trustworthy as well?
Further Thought: Another mark of a good steward is individual accountability.

“It has ever been the design of Satan to draw the minds of the people from Jesus to man, and to destroy individual accountability. Satan failed in his design when he tempted the Son of God; but he succeeded better when he came to fallen man. Christianity became corrupted.”—Ellen G. White, *Early Writings*, p. 213.

With Christ at the center of our being, we are open to His guidance. As a result, our faith, loyalty, obedience, clear conscience, trustworthiness, and individual accountability will be revealed in our lives. Thus, as stewards, we are made complete in the hands of God (*Ps. 139:23, 24*).

Individual accountability is an essential biblical principle. While on earth, Jesus was individually accountable to the Father (*John 8:28*). We are accountable for every idle word (*Matt. 12:36*). “‘For everyone to whom much is given, from him much will be required’” (*Luke 12:48, NKJV*). The biggest
threat to individual accountability, though, is the tendency to transfer our responsibilities to someone else. “Let it be borne in mind that it is not our own property which is entrusted to us for investment. If it were, we might claim discretionary power; we might shift our responsibility upon others, and leave our stewardship with them. But this cannot be, because the Lord has made us individually His stewards.”—Ellen G. White, Testimonies for the Church, vol. 7, p. 177.

Discussion Questions:

1. Look at all the different marks of a steward we studied this week: individual accountability, trustworthiness, obedience, loyalty, a clear conscience, and faithfulness. How do these relate to each other? How would slackness in one area lead to slackness in the others? Or how might firm adherence in one area lead to adherence in the others?

2. Dwell more on how the promises of the gospel can help those who are struggling with a guilty conscience. What promises can they claim?
3. We often view the concept of “loyalty” as good in and of itself. But is that always so? In what ways might it be possible to be loyal to someone or something that is not good? Why, then, must the concept of “loyalty” always be understood in a specific context in order to see if this loyalty is good or misplaced?
Honesty With God

SABBATH AFTERNOON


Memory Text: “But that on the good ground are they, which in an honest and good heart, having heard the word, keep it, and bring forth fruit with patience’ ” (Luke 8:15).
What is an honest heart, and how is it revealed?
Contemporary culture often views honesty as some
vague, relativistic ethic; most people are occasionally
dishonest but consider it acceptable as long as the
infringement is not too great. Also specific circumstances,
it is claimed, could justify some dishonesty.

Truth and honesty are always together. Yet, we were
not born with an inclination to be honest; it is a learned
moral virtue and is at the core of a steward’s moral
character.

When we practice honesty good things come of it. For
instance, there is never a worry about being caught in a
lie or then having to cover it up. For this reason and
more, honesty is a valuable personality trait, especially
under difficult situations when the temptation might easily
be toward dishonesty.

In this week’s lesson we will study the spiritual
concept of honesty through the practice of tithing and see
why tithing is vitally important to the steward and
stewardship.

*Study this week’s lesson to prepare for Sabbath, February 17.*
SUNDAY

A Matter of Simple Honesty

One thing most of us have in common is that we do not like dishonesty. We especially do not like it when we see it manifested in others. It’s not easy, though, to see it in ourselves, and when we do, we tend to rationalize our actions, to justify them, to downplay their significance:

Oh, it’s not that bad; it’s only a small thing, not really important. We might fool ourselves even, most of the time; but we never fool God.

“Dishonesty is practiced all through our ranks, and this is the cause of lukewarmness on the part of many who profess to believe the truth. They are not connected with Christ and are deceiving their own souls.”—Ellen G. White, Testimonies for the Church, vol. 4, p. 310.

Read Luke 16:10. What important principle does Jesus express here that should help us see how important it is to be honest, even in the “‘little things’” (NLT)?
God, though, knows just how easily we can be dishonest, especially when it comes to the things that we possess. Hence, He has given us a powerful antidote to dishonesty and selfishness, at least when it comes to material possessions.

Read Leviticus 27:30 and Malachi 3:8. What do these texts teach and how can what they talk about help keep us honest?

“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. . . . If honesty is an essential principle of business
life, must we not recognize our obligation to God—the obligation that underlies every other?—Ellen G. White, *Education*, pp. 138, 139.

How can paying tithe help you remember who, ultimately, owns all that you have? Why is it important never to forget who owns all our possessions anyway?
The Life of Faith

Read Genesis 22:1–12. What does this story tell us about the reality of Abraham’s faith?

The life of faith is not a one-time event. We don’t just express faith in a powerful way one time, and thus prove that we are, indeed, loyal and faithful Christians living by grace and covered by the blood of Christ.

For example, the religious world still after thousands of years remains astonished at the act of faith displayed by Abraham with Isaac on Mount Moriah (Genesis 22). Yet, this act of faith wasn’t something that Abraham just conjured up when he needed it. His life of faithfulness and obedience beforehand was what enabled him to do as he did.
Had he often been unfaithful before this event, he never
would have passed the test as he did. There is no question,
either, that a man with that kind of faith surely lived it
out after the event as well.

The point is that the faith of a steward is not a one-
time act either. Over time, it will either grow deeper and
stronger or shallower and weaker, depending upon how the
one who claims that faith exercises it.

Read Hebrews 12:2. What does this tell us about the
source of our faith and how to have faith?

Our only recourse as faithful stewards is to look
“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. 12:2, NKJV). The word “finisher”
is used only in this one instance in the New Testament and
also can be translated as “perfecter.” It means that Jesus is intent on bringing our faith to maturity and completeness (Heb. 6:1, 2). Thus, faith, the life of faith, is a dynamic experience: it grows, it matures, and it increases.

In what ways have you seen your faith grow and mature over time? Or has it?
A Statement of Faith

As we saw yesterday, faith is a process, a dynamic experience that, ideally, grows and matures. And one way God is “finishing” our faith and bringing it to completeness is through the act of tithing. Rightly understood, tithe returned to God is not legalism; when we tithe we are not working or seeking to earn our way to heaven. Instead, tithing is a statement of faith. It is an outward, visible, personal expression of the reality of our faith.

After all, anyone can claim to have faith and to believe in God, and even to believe in Jesus. As we know, “even the demons believe” in God (James 2:19, NKJV). But to take 10 percent of your income and give it back to God? That is an act of faith.

Read Luke 11:42. What does it mean when Jesus implies that tithing is not to be left undone? How does tithe relate to the weightier matters of the law?
Tithing is a humble expression of dependence on God and an act of trust that Christ is our Redeemer. It is recognition that we have already been blessed “with every spiritual blessing in Christ” (Eph. 1:3, NIV) and a promise of more.

Read Genesis 28:14-22. What was Jacob’s response to God’s promise?

“God’s plan in the tithing system is beautiful in its simplicity and equality. All may take hold of it in faith
and courage, for it is divine in its origin. In it are combined simplicity and utility, and it does not require depth of learning to understand and execute it. All may feel that they can act a part in carrying forward the precious work of salvation. Every man, woman, and youth may become a treasurer for the Lord, and may be an agent to meet the demands upon the treasury.”—Ellen G. White, Counsels on Stewardship, p. 73.

In what ways have you discovered for yourself the true spiritual blessings that come from paying tithe? How has paying tithe helped increase your faith?
Honest Tithe: Holy to the Lord

We often talk about giving God tithe. But how do we give to God what He already owns?

Read Leviticus 27:30. What two important points are found in this text in regard to tithe?

“Tithe belongs to the Lord and therefore is holy. It does not become holy through a vow or a consecration act. It is simply holy by its very nature; it belongs to the Lord. No one except God has a right to it. No one can consecrate it to the Lord, because tithe is never part of a person’s property.”—Ángel Manuel Rodríguez, Stewardship Roots (Silver Spring, Md.: Stewardship Ministries Department, 1994), p. 52.

We do not make tithe holy; God does so by designation.
He has that right. As stewards, we return to Him what is His. Tithe is dedicated to God for a specific task. Holding it for any other designation is dishonest. The practice of returning a holy tithe is never to be broken.

Read Hebrews 7:2–10. How does Paul’s discussion of Abraham’s tithing to Melchizedek reveal a deeper significance of tithing? To whom was Abraham really tithing?

Thus, as the Sabbath is holy, so the tithe is holy. The word “holy” means “set apart for sacred use.” The Sabbath and the tithe are connected in this way. We set apart the seventh-day Sabbath as sacred, as holy; and we set apart the tithe as God’s sacred possession, as that which is holy.

“God has sanctified the seventh day. That specified portion of time, set apart by God Himself for religious
worship, continues as sacred today as when first hallowed by our Creator.

“In like manner a tithe of our income is ‘holy unto the Lord.’ The New Testament does not reenact the law of the tithe, as it does not that of the Sabbath; for the validity of both is assumed, and their deep spiritual import explained. . . . While we as a people are seeking faithfully to give to God the time which He has reserved as His own, shall we not also render to Him that portion of our means which He claims?”—Ellen G. White, Counsels on Stewardship, p. 66.

What can you do to help keep the realization alive in your heart and mind that your tithe is, indeed, “holy”? 

Revival, Reformation, and Tithing

The long reign of Hezekiah is considered the high point for the tribe of Judah. Not since the reign of David and Solomon had Israel enjoyed God’s blessing so greatly. In 2 Chronicles 29–31 is Hezekiah’s record of revival and reformation: “He did what was right in the eyes of the LORD” (2 Chron. 29:2, NIV). “The house of the LORD was set in order” (2 Chron. 29:35, NKJV). The Passover was kept (2 Chron. 30:5). “There was great joy in Jerusalem” (2 Chron. 30:26, NKJV). Pagan images, altars, and high places were destroyed (2 Chron. 31:1). There was a sudden revival of heart and reformation of practice, resulting in an abundance of tithe and offerings (2 Chron. 31:4, 5, 12).

Nehemiah gives another example of revival, reformation, and tithing. Read Nehemiah 9:2, 3. What did the revival of the heart mean? Read Nehemiah 13. After Nehemiah reformed the “house of God,” (Neh. 13:4) what did the people of Judah bring there (Neh. 13:12)?
“Revival and reformation are two different things. Revival signifies a renewal of spiritual life, a quickening of the powers of mind and heart, a resurrection from the spiritual death. Reformation signifies a reorganization, a change in ideas and theories, habits and practices.”—Ellen G. White, Christian Service, p. 42.

The relationship between revival, reformation, and tithing is automatic. Without a return of the tithe, revival and reformation are lukewarm, if it is a revival at all. Too often we as Christians stand idle on the sidelines when we ought to be actively involved on the Lord’s side. Revival and reformation demand a commitment, and tithing is part of that commitment. If we hold back from God what He asks of us, we cannot expect Him to respond to what we ask of Him.

Revival and reformation take place in the church, not outside of it (Ps. 85:6). We must seek God for revival (Ps.
80:19) and reformation of “‘the things you did at first’” (Rev. 2:5, NIV). A reformation must take place regarding what we keep and what we return to God.

It is not the act that makes the difference, but the decision of the mind and emotions that reveal the motive and commitment. The results will be an increased faith, sharpened spiritual vision, and renewed honesty.
Further Thought: God initiated all the covenants stated in the Bible and has taken the lead in drawing His people into these covenants (Heb. 8:10). The covenant promises reflect His grace, love, and desire to save us.

A covenant with God includes many things: God, a recipient, conditions of the covenant, commitment to the conditions by both parties, stated penalty for failure to keep the covenant, and intended results or outcome desired. The concept of tithing reflects these components in Malachi 3:9, 10. This text reiterates the special covenant of tithing between God and His stewards. When we enter into such a covenant, it is a visible sign that we object to the materialistic principles of consumerism, and we prove that something good can come out of a converted, sinful heart.

“A close, selfish spirit seems to prevent men from giving to God His own. The Lord made a special covenant with men, that if they would regularly set apart the portion designated for the advancement of
Christ’s kingdom, the Lord would bless them abundantly, so that there would not be room to receive His gifts. But if men withhold that which belongs to God, the Lord plainly declares, ‘Ye are cursed with a curse.’”—Ellen G. White, *Counsels on Stewardship*, p. 77.

Living in a covenant relationship with God has responsibilities. We enjoy the promises of the covenant, but oftentimes dislike the commands and responsibilities. Yet a covenant is, in this context, a two-sided arrangement, and tithing is one part of our living within the covenant.

**Discussion Questions:**

1. Why is returning tithe such an important act of faith on our part?

2. What words would you have for someone who says, “I just can’t afford to tithe”? How do you help a person who sees himself or herself in this situation? And, besides words, what else might be done to help?

3. Wednesday’s final question asked about what you
could do to help keep before you the realization that
the tithe is holy. What were some of your answers? How
does the fact that it is holy affect how you relate to
paying it?
Lesson 8

The Impact of Tithing

SABBATH AFTERNOON

Read for This Week’s Study: Mark 16:15; 1 Pet. 3:8, 9; 1 Cor. 9:14; Rom. 3:19–24.

Memory Text: “Do you not know that those who minister the holy things eat of the things of the temple, and those who serve at the altar partake of the offerings of the altar? Even so the Lord has commanded that those who preach the gospel should live from the gospel” (1 Corinthians 9:13, 14, NKJV).
Lesson 8: The Impact of Tithing

As we saw last week, tithing is an important expression of faith. It is one way to reveal, or test, the reality of our profession. “Examine yourselves as to whether you are in the faith. Test yourselves. Do you not know yourselves, that Jesus Christ is in you?—unless indeed you are disqualified” (2 Cor. 13:5, NKJV).

The first biblical reference to tithing is Abraham’s giving tithe to Melchizedek (Gen. 14:18–20, Heb. 7:4). The Levites also took the tithe for their services at the temple (2 Chron. 31:4–10). Today the tithe is for the support of the gospel. When rightly understood, it serves as a spiritual measurement of our relationship with God.

The impact, use, importance, and method of distribution in tithing are designed for our spiritual growth in supporting God’s work and providing the financial foundation for preaching the gospel. This is God’s plan and has been called the first step that a faithful steward takes.

This week we will continue our look at tithing: its distribution, what it means to others, and what its impact has on our spiritual lives.

*Study this week’s lesson to prepare for Sabbath, February 23, 2018.*
Lesson 8: The Impact of Tithing

24.

February 17-23
Together We Fund the Mission

Jesus commands us to “‘preach the gospel’” (Mark 16:15) and to “‘make disciples,’” “‘teaching them to observe all things’” (Matt. 28:19, 20, NKJV). Thus, God wants us to be involved in the most important work on earth: bringing people to Jesus. Funding this mission from resources entrusted to us by God is the steward’s responsibility. Participation deepens personal commitment in presenting Christ to others. Every disciple, steward, and worker is to bring the entire tithe for this sacred work. We must pray for unity to be faithful in funding the mission, just as a successful mission strengthens our unity of faith.

What is God’s approved financial plan for accomplishing this mission? What does “‘the whole tithe’” mean? (Mal. 3:10, NIV). What does the phrase “‘that there may be food in my house’” mean? (Mal. 3:10, NIV).
As we have seen, people have been paying tithe since the days of Abraham and Jacob (Gen. 14:20, 28:22) and probably before. Tithe is part of a system that funds God’s church. It is the greatest source of funding and the most equitable method for carrying out His mission.

In today’s cultures, the majority of Christians give relatively little to fund the mission of God. If every Christian gave an honest tithe, the result would be “almost unimaginable, simply astonishing, nearly beyond comprehension.”—Christian Smith and Michael O. Emerson, *Passing the Plate* (New York: Oxford University Press, 2008), p. 27.

In every age God has had people who were willing to fund His mission. All of us have a responsibility to understand and work together to finance this global task. We cannot afford to be disorganized, careless, or haphazard about funding the mission. Our challenge is far greater than when the people and the Levites said to Nehemiah, “‘We will not neglect the house of our God’” (Neh. 10:39,
Lesson 8: The Impact of Tithing

NIV), and more daunting than what faced believers in the
1800s. Today members and clergy must be united spiritually
and pull together financially in a way that meets global
objectives and funds the mission.

Think about the vast extent of the Adventist mission
in the world (see Rev. 14:6, 7). How should each one of us
understand his or her own responsibility in regard to
helping fund this work?

The Blessings of God

As we saw in Malachi 3:10, God promised a great blessing to those faithful in their tithe. Yet God’s blessing is not one-dimensional. To emphasize, for instance, the accumulation of material assets as a blessing, at the expense of everything else, is a very narrow view of what God’s blessing really is.

Blessing in Malachi is spiritual as well as temporal. The meaning of God’s blessing is evidenced by salvation, happiness, a peace of mind, and God always doing what is best for us. Also, when we are blessed by God, we are obligated to share those blessings with the less fortunate. We have been blessed in order to bless others. Indeed, through us God is able to extend His blessings elsewhere.

Read 1 Peter 3:8, 9. What is Peter saying to us about the relationship between being blessed and being a blessing to others?
From tithing a double blessing comes. We are blessed, and we are a blessing to others. We can give out of what we have been given. God’s blessings toward us reach inwardly and to others outwardly. “‘Give, and it will be given you. . . . For with the measure you use, it will be measured to you’” (Luke 6:38, NIV).

Read Acts 20:35. How does this apply to tithing as well?

The greatest blessing tithing teaches us is to trust God (Jer. 17:7). “The special system of tithing was founded upon a principle which is as enduring as the law of God.
Lesson 8: The Impact of Tithing

February 17-23

1 This system of tithing was a blessing to the Jews, else God
2 would not have given it them. So also will it be a blessing
3 to those who carry it out to the end of time. Our heavenly
4 Father did not originate the plan of systematic benevolence
5 to enrich Himself, but to be a great blessing to man. He
6 saw that this system of beneficence was just what man
7 needed.”—Ellen G. White, Testimonies for the Church, vol.
8 3, pp. 404, 405.

9

10 Think about times you have been blessed by the Lord
11 through the ministry of someone else to you. How then can
12 you go and do likewise for others?

13
Purpose of the Tithe

Paul writes to Timothy: “‘You shall not muzzle an ox while it treads out the grain,’ and ‘The laborer is worthy of his wages’” (1 Tim. 5:18, NKJV). He is quoting Moses in Deuteronomy 25:4 regarding the ox and Jesus from Luke 10:7 regarding the laborer. The phrase about the ox appears to have been a proverb, and it means it is fair for the ox to eat grain while working. In the same way, the second proverb means that devoted laborers who preach the gospel should be rewarded with wages.

God creates and operates in systems. He has designed solar systems, ecosystems, digestive systems, nervous systems, and many more. The tithing system was used by the Levites (Num. 18:26) in caring for the tabernacle and for their support. The modern-day equivalent would be those who devote their lives to preaching the gospel. God’s tithing system is His chosen means for supporting the ministry, and it has been in use throughout salvation history. Supporting such laborers with tithe, then, is foundational and
fundamental to God’s work.

What does Paul mean and what is the moral implication of the phrase “the Lord has commanded that those who preach the gospel should live from the gospel” (1 Cor. 9:14, NKJV)? What does 2 Corinthians 11:7–10 teach about the need to support those who spread the gospel?

When Paul said, “I robbed other churches, taking wages from them to minister to you” (2 Cor. 11:8, NKJV), he was speaking ironically of receiving wages from a poor Macedonian church while ministering to a rich Corinthian church. His point to the Corinthian church was that those preaching the gospel deserve to be paid.

Tithe is to be used for a particular purpose and must remain so. “The tithe is set apart for a special use. It is
not to be regarded as a poor fund. It is to be especially devoted to the support of those who are bearing God’s message to the world; and it should not be diverted from this purpose.”—Ellen G. White, Counsels on Stewardship, p. 103.

Read Leviticus 27:30. In what ways is the principle seen here applicable to us today?
The Storehouse

God has a storehouse for wind (Jer. 10:13), water (Ps. 33:7), and snow and hail (Job 38:22), over all of which He has total control. But God’s most precious storehouse is the one involving tithe. “‘I give to the Levites all the tithes in Israel as their inheritance in return for the work they do while serving at the tent of meeting’” (Num. 18:21, NIV). This verse is the first mention of where the tithe is kept and is known today as “the storehouse principle.” God further instructed the Israelites to bring the tithe to a place of His choosing (Deut. 12:5, 6).

During the time of Solomon, tithe was returned to the Jerusalem temple. The Israelites easily understood what and where the “storehouse” was when the prophet Malachi said to them: “‘Bring the whole tithe into the storehouse’” (Mal. 3:10, NIV). The storehouse represented the location from where religious services took place and where the Levites were supported.
What other names are used in Scripture to identify the storehouse? 1 Chron. 26:20, 2 Chron. 31:11-13, Neh. 10:38.

Bringing the sacred tithe to the storehouse is the only model presented in Scripture. In every dispensation, God has had a central storehouse to manage the tithe. Seventh-day Adventists make up a worldwide religion/church in which the storehouse principle is accepted and practiced. Members are encouraged to return their tithe to the conference/mission through the local church where they hold membership. That conference/mission treasury is where pastors receive their salary.

“As God’s work extends, calls for help will come more and more frequently. That these calls may be answered, Christians should heed the command, ‘Bring ye all the tithes into the storehouse, that there may be meat in mine house.’ Malachi 3:10. If professing Christians would faithfully bring to God their tithes and offerings, His treasury would be full. There would then be no occasion to
resort to fairs, lotteries, or parties of pleasure to secure funds for the support of the gospel.”—Ellen G. White, *The Acts of the Apostles*, p. 338.

Think what would happen if people were to send their tithe to wherever they wanted. If everyone did that, what would happen to God’s work? Hence, why is it important that we send our tithe to where it belongs?
**Tithing and Salvation by Faith**

Read Romans 3:19-24. What crucial truth, central to our faith, is taught here? Why must we always keep this teaching foundational to our beliefs?

The gist of the biblical message is that all of us are undeserving of redemption (Rom. 3:23). If we deserved it, it would be by merit, or by works, and that idea is contrary to Scripture.

Read Romans 4:1-5. What do these verses teach about grace as opposed to merit?
Thus, salvation is a gift (Eph. 2:8, 9) given to the undeserving. Salvation comes because the merits of Christ’s own perfect sacrifice are credited to our account. As for the matter of tithe, there is no credit obtained from God by returning it. After all, if the tithe is God’s to begin with, what merit could there possibly be in giving it back to Him?

Tithing is not an act that saves us, any more than any of the other good deeds that we have been created to do as Christians. “For we are His workmanship, created in Christ Jesus for good works, which God prepared beforehand that we should walk in them” (Eph. 2:10, NKJV).

Nevertheless, the returning of tithe does reveal an attitude that is either humble and submissive or opinionated and defiant regarding what God has asked us to do. If we love God, we will obey Him. Tithe is an outward expression of our realization that we, indeed, are just stewards here, and that we owe God everything. Just as the
Sabbath is a weekly reminder of God as the Creator and Redeemer, the returning of tithe can function in a similar way: it reminds us that we are not our own and that our life and salvation are gifts from God. As a result, we can recognize that reality and live a life of faith, acknowledging that the returning of tithe is a very tangible expression of that faith.

What does Luke 21:1-4 say to us about what it means to live by faith?
Further Thought: It is so easy to forget that every breath, every heartbeat, every moment of our existence comes only from the Lord. In Acts 17 Paul talks to the Athenians about the true God, who is not only the Creator (the “God that made the world and all things therein” [Acts 17:24]) but also the Sustainer (“For in Him we live and move and have our being” [Acts 17:28, NKJV]). The Athenians didn’t know about the true God. We as Christians do, and this realization must be central to how we live. God has many claims on us, and as a result, we have to live in accordance with those claims:

“So it is with God’s claims upon us. He places His treasures in the hands of men, but requires that one tenth shall be faithfully laid aside for His work. He requires this portion to be placed in His treasury. It is to be rendered to Him as His own; it is sacred and is to be used for sacred purposes, for the support of those who carry the message of salvation to all parts of the world. He reserves this portion, that
means may ever be flowing into His treasure house and
that the light of truth may be carried to those who
are nigh and those who are afar off. By faithfully
obeying this requirement we acknowledge that all
belongs to God.”—Ellen G. White, Testimonies for the
Church, vol. 6, p. 386.

Discussion Questions:

1. “Time is rapidly passing into eternity. Let us not
keep back from God that which is His own. Let us not
refuse Him that which, though it cannot be given
without merit, cannot be denied without ruin. He asks
for a whole heart; give it to Him; it is His, both by
creation and by redemption. He asks for your
intellect; give it to Him; it is His. He asks for your
money; give it to Him; it is His.”—Ellen G. White, The
mean when she says, “Let us not keep back from God
that which is His own . . . though it cannot be given
without merit, cannot be denied without ruin”? What do
we rob ourselves of when we do not tithe?

2. Dwell more on the idea of all church members doing
with the tithe whatever they want; that is, sending it to whichever cause they deem worthy, as opposed to the “storehouse.” Why is this such a bad idea? What would happen to our church? Why would such actions help bring about a terrible fracturing among us?

3. In Luke 21, Jesus commended the widow for giving her money to the temple despite all the corruption that He knew was going on there. What should that say to those who feel that they can divert their tithe because they have questions about how it is being used?
Lesson 9

Offerings of Gratitude

SABBATH AFTERNOON

Read for This Week’s Study: Matt. 6:19-21; Eph. 2:8; 1 Pet. 4:10; Luke 7:37-47; 2 Cor. 8:8-15; 2 Cor. 9:6, 7.

Memory Text: “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).
Our God is a giving God; this great truth is seen most powerfully in the sacrifice of Jesus. “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). Or in this verse: “‘If you then, being evil, know how to give good gifts to your children, how much more will your heavenly Father give the Holy Spirit to those who ask Him!’” (Luke 11:13, NKJV).

God gives and gives; it’s His character. Thus, we who seek to reflect that character need to give as well. It’s hard to imagine more of a contradiction in terms than that of “a selfish Christian.”

One way to give back what we have been given is through offerings. Our offerings present an opportunity to express gratitude and love. On the day that Jesus welcomes the redeemed into heaven we will see those who accepted His grace, and realize that those acceptances were made possible by our sacrificial offerings.

This week we will look at important aspects of offerings. Giving generously, whether from means, time, or talent, is a powerful means of living our faith and revealing the character of the God whom we serve.
*Study this week’s lesson to prepare for Sabbath, March 3.
“Where Your Treasure Is”

Read Matthew 6:19–21. Though we are so familiar with these texts, how can we nevertheless be free from the powerful hold earthly treasures can have on us? See Col. 3:1, 2.

“For where your treasure is, there your heart will be also’” (Matt. 6:21, NKJV) is an appeal from Jesus. The full magnitude of this statement can be seen from the preceding two verses, which contrast storing our treasures on earth with storing them in heaven. Three words describe earth: moths, rust, and thieves (see Matt. 6:19), all of

Look at your possessions. Even if you have only a very few, sooner or later most of them will be thrown away. The exception might be an heirloom. But a wise steward should be concerned with putting treasures in heaven for safekeeping. There, unlike here, you don’t have to worry about recessions, thieves, or even plunderers.

Matthew 6:19–21 contains one of the most important concepts on stewardship. Your treasure pulls, tugs, coerces, draws, demands, allures, and desires to control your heart. In the material world your heart follows your treasure, so where your treasure is remains vitally important. The more we focus on earthly needs and gains, the harder it is to think on heavenly matters.
Professing belief in God but keeping our treasure here on earth is hypocritical. Our actions must agree with our words. In other words, we see our treasures on earth by sight, but we must see our offerings as treasures in heaven by faith (2 Cor. 5:7). Though we, of course, need to practical and provide for our needs (even retirement), it’s crucial to always keep the big picture, eternity, in mind.

Read Hebrews 10:34. What important point is Paul making here about the contrast between treasure on earth and treasure in heaven?
Stewards of the Grace of God

What, according to Ephesians 2:8, is something else we have been given by God?

Grace is “undeserved favor.” It is a gift you do not deserve. God has poured out His grace on this planet and, if we would simply not reject it, His grace will reach down and transform our lives, now and for eternity. All the wealth and power of heaven is embodied in the gift of grace (2 Cor. 8:9). Even angels are amazed at this ultimate gift (1 Pet. 1:12).

No question: of all that God gives us, the grace given us in Jesus Christ is the most precious gift of all. Without grace, we would be without hope. Sin’s doleful impact on humanity is too great for humans ever to free themselves from it. Even obedience to God’s law couldn’t
bring to us life. “Is the law then against the promises of God? God forbid: for if there had been a law given which could have given life, verily righteousness should have been by the law” (Gal. 3:21). After all, if any law could save us, it would be God’s law. But Paul says that even that can’t do it. If we are to be saved, it would have to be by grace.

Read 1 Peter 4:10. How is stewardship related to grace? Explain how giving to God and to others displays His grace.

Peter said that as we have received the gift of God’s grace, we are to be “stewards of the manifold grace of God” (1 Pet. 4:10) in return. That is, God has given us gifts; therefore, we need to give back from what we have been given. What we have received, by grace, is not just for pleasing and benefitting ourselves, but for the furtherance
of the gospel. Freely we have been given (which is what grace is all about); freely, then, we need to give every way we can.

Think about all that you have been given by God. In what ways can you, then, be a steward of the grace you have been so freely given?
TUESDAY

Our Best Offering

Read Luke 7:37-47. What does this story teach us about
the proper motivation for offerings to God?

Mary entered the room and saw Jesus reclining at the
table. She broke the alabaster box of expensive nard and
poured it on Him. Some thought her act was improper,
considering that the life she lived was illicit.

But Mary had been set free from demon possession (Luke
8:2). Then, after witnessing the resurrection of Lazarus,
she became overwhelmed with gratitude. Her perfume was the
most valuable possession she owned, and it was her way of
showing thankfulness to Jesus.

This story captures what should truly be our
motivation in the giving of our offerings: gratitude. After all, what other response should we have to the priceless gift of the grace of God? His generosity also prompts us to give, and when coupled with our gratitude, both make up the ingredients of meaningful offerings, including our time, talents, treasures, and bodies.

Read Exodus 34:26, Leviticus 22:19-24, and Numbers 18:29. While the context is completely different from today, what principle can we take from these texts in regard to our offerings?

Our best offerings may seem insufficient in our eyes, but they are significant in God’s. Giving God the best shows that we put Him first in our lives. We don’t give offerings in order to receive favors; instead, we give what we have out of gratitude for what we have been given in Christ Jesus.
“Entire devotion and benevolence, prompted by grateful love, will impart to the smallest offering, the willing sacrifice, a divine fragrance, making the gift of priceless value. But, after willingly yielding to our Redeemer all that we can bestow, be it ever so valuable to us, if we view our debt of gratitude to God as it really is, all that we may have offered will seem to us very insufficient and meager. But angels take these offerings, which to us seem poor, and present them as a fragrant offering before the throne, and they are accepted.”—Ellen G. White, Testimonies for the Church, vol. 3, p. 397.
The Motives of the Heart

In an earlier lesson we noted the story of the widow’s generous offering. Though minuscule in comparison to other offerings, it was generous because it showed the true nature of her character and heart, prompting Jesus to say, “‘This poor widow has put in more than all’” (Luke 21:3, NKJV).

God alone (James 4:12) knows our true motives (Prov. 16:2; see also 1 Cor. 4:5). It is possible to have the right actions with the wrong motives. To give out of abundance does not require much faith, but to give sacrificially for the good of others can indeed say something very powerful about our hearts.

Read 2 Corinthians 8:8–15. What is Paul talking about here in regard to giving and the motives for giving? What principles can we take from these texts regarding stewardship?
Whatever your motive for giving may be, it is on a continuum that ranges from ego to altruism. The fight on this continuum between selfishness and giving is fought more frequently than any other spiritual fight. Selfishness will chill a heart that was once on fire for God. The problem comes when we let selfishness into our Christian experience. That is, we find ways to justify our selfishness and do it in the name of Christ.

The bottom line comes down to one word: love. And love cannot be manifested without self-denial, a willingness to give of oneself, even sacrificially, for the good of others.

Unless God’s love is reflected in our lives, our giving will not reflect God’s love. A selfish heart tends to love only itself. We must ask the Lord to “‘circumcise the foreskin of [our] heart’” (Deut. 10:16, NKJV) so that
we can learn to love as we have been loved.

Love, the basis of all true beneficence, captures the
sum of all Christian benevolence. God’s love directed
toward us inspires us to love in return, and it is truly
the supreme motive for giving.

What’s wrong, if anything, with a freewill offering
given more out of a sense of obligation than a sense of
love?
THURSDAY

March 1

The Experience of Giving

If Christ came to reveal to us the character of God, one thing should be clear by now: God loves us, and He wants only the best for us. He asks us to do only what would be for our own benefit, never to our detriment. This would include, too, His call for us to be generous and cheerful givers of what we have been given. The freewill and generous offerings we give are as much a benefit to ourselves, the giver, as they can be to those who receive them. Only those who give this way can know for themselves just how much more blessed it is to give than to receive.

Read 2 Corinthians 9:6, 7. How does this text so encapsulate what giving should be about?
Giving a generous offering can and should be a very personal, spiritual act. It is a work of faith, an expression of gratitude for what we have been given in Christ.

And, as with any act of faith, giving only increases faith, for “faith without works is dead” (James 2:20). And there is no better way to increase faith than to live out our faith, which means doing things that grow out of our faith, that spring from it. As we give, freely and generously, we are in our own way reflecting the character of Christ. We are learning more about what God is like by experiencing Him in our own acts. Thus, giving like this only builds trust in God and the opportunity to “taste and see that the LORD is good; blessed is the man who trusts in Him!” (Ps. 34:8, NKJV).

“It will be seen that the glory shining in the face of Jesus is the glory of self-sacrificing love. In the light from Calvary it will be seen that the law of self-renouncing love is the law of life for earth and heaven; that the love which ‘seeketh not her own’ has its source in the heart of God; and that in the meek and lowly One is manifested the character of Him who dwelleth in the light which no man can approach unto.”—Ellen G. White, The Desire
of Ages, p. 20.

In what ways have you experienced the reality of how faith grows through giving freely and generously out of what you have been given?
Further Thought: “The spirit of liberality is the spirit of Heaven. The spirit of selfishness is the spirit of Satan. Christ's self-sacrificing love is revealed upon the cross. He gave all that he had, and then gave himself, that man might be saved. The cross of Christ appeals to the benevolence of every follower of the blessed Saviour. The principle illustrated there is to give, give. This carried out in actual benevolence and good works is the true fruit of the Christian life. The principle of worldlings is to get, get, and thus they expect to secure happiness; but carried out in all its bearings, the fruit is misery and death.”—Ellen G. White, in Advent Review and Sabbath Herald, Oct. 17, 1882.

Discussion Questions:

1. What is it about selfishness that makes it so contrary to the spirit of Christ? What are conscious things that we can do to help protect ourselves from what is such a natural attitude for a fallen human
Lesson 9: Offerings of Gratitude

February 24 - March 2

1 being?

2. “So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver” (2 Cor. 9:7, NKJV). The Greek word translated as “cheerful” appears only once in the New Testament and is the word from which we get the English “hilarious”. What should that tell us about our attitude in giving?

3. Make a list of all that you have been given in Christ. Pray about what you write down. What should this list teach us about why we should give in response to what we have been given? At the same time, what does your list teach you about how even our best gifts, given for the best motives, can seem so paltry in the face of what we have received?

4. Why is selfishness a guaranteed way to make yourself miserable?

5. Think about someone in your own church family right now who is in some kind of need. What could you do,
even right now, that could reach out and help minister
to this person or persons? What can you do, even if it
takes a painful sacrifice on your part?
Lesson 10

The Role of Stewardship

SABBATH AFTERNOON

Read for This Week’s Study: Col. 1:16–18; Heb. 4:14–16; 3 John 3; Gen. 6:13–18; Rev. 14:6–12; 1 Pet. 1:15, 16.

Memory Text: “For God did not call us to be impure, but to live a holy life” (1 Thessalonians 4:7, NIV).
Because of the depth and breadth of stewardship, it is easy to get lost in the big picture, bogged down by tangents and overwhelmed by its enormity. Stewardship is simple yet also complex, and thus can be easily misunderstood. However, neither the Christian nor the church can exist or function without it. To be a Christian is to be a good steward as well.

“It is not a theory nor a philosophy but a working program. It is in verity the Christian law of living. . . . It is necessary to an adequate understanding of life, and essential to a true, vital religious experience. It is not simply a matter of mental assent, but is an act of the will and a definite, decisive transaction touching the whole perimeter of life.”—LeRoy E. Froom, Stewardship in Its Larger Aspects (Mountain View: Calif., Pacific Press Publishing Association, 1929), p. 5.

What are some of the core tenets of what it means to be a Christian steward? This week we will look more at the roles that stewardship plays in Christian life. We will do so, though, through an interesting analogy: a chariot wheel.

*Study this week’s lesson to prepare for Sabbath, March 10.*
SUNDAY

Christ as the Center

Jesus is the central figure throughout the Bible (John 5:39), and we need to see ourselves in relationship to Him. He paid the penalty for sin and is “‘a ransom for many’” (Mark 10:45). Jesus has all authority in heaven and earth (Matt. 28:18), and all things are in His hands (John 13:3). His name is higher than all others, and one day every knee shall bow down to Him (Phil. 2:9-11).

“Yes Jesus is the living center of everything.”—Ellen G. White, Evangelism, p. 186.

Christ is the heart of our stewardship and the source of our power. Because of Him, we produce a life worth living, demonstrating to all that He is the central focus of our lives. Paul may have experienced many trials, but no matter where he was or what happened to him, he had one priority for living: “For to me, to live is Christ, and to die is gain” (Phil. 1:21, NKJV).

Read Colossians 1:16-18, Romans 8:21, and
2 Corinthians 5:17. What do they tell us about just how central Jesus is to everything about us?

There is no genuine stewardship without Christ being our central core (Gal. 2:20). He is the center of “that blessed hope” (Titus 2:13), and “He is before all things, and in Him all things consist” (Col. 1:17, NKJV). Just as the axle is the center of the wheel and thus carries the weight of a wagon, Christ is the center of the steward’s life. Just as a solid axle provides stability, allowing the wheels to rotate, Jesus is also the fixed and stable center of our Christian existence (Heb. 13:8). His influence should affect everything we think and do. All aspects of stewardship rotate around and find their center in Christ. “‘For without Me you can do nothing’” (John 15:5, NKJV). The center of stewardship is not a hollow void but the reality of the living Christ, who is working in us to mold our characters now and for eternity.
It’s one thing to say that Jesus is the core of our life, but it’s another to live as if He is. How can you be sure that Jesus is, indeed, living in you as He promises He will if we will but let Him in?
Sanctuary Doctrine

One doesn’t usually think of the sanctuary in the context of stewardship. Yet the link is there because the sanctuary is so crucial to our belief system, and stewardship is part of the system. “The correct understanding of the ministration [of Christ] in the heavenly sanctuary is the foundation of our faith.”—Ellen G. White, Evangelism, p. 221. It is imperative that we understand the role of stewardship in light of this biblical concept.

First Kings 7:33 describes a chariot wheel. We will illustrate the sanctuary doctrine as the hub of the wheel. The hub attaches to the axle and provides more stability for the wheel when it turns. Having experienced death and a victorious resurrection (2 Tim. 1:10), Christ through His death is the foundation for His work in the sanctuary (Heb. 6:19, 20) and provides the stability for our faith. And it is from the sanctuary that He ministers in our behalf here on earth (see Heb. 8:1, 2).

What do these texts tell us about Jesus’ ministration in the sanctuary? 1 John 2:1, Heb. 4:14–16, Rev. 14:7.

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The sanctuary doctrine helps reveal the great truth of salvation and redemption, which is at the core of all Christian theology. In the sanctuary we see not only Christ’s death for us, but His ministry in the heavenly sanctuary as well. We can see, too, in the Most Holy Place the importance of God’s law and the reality of final judgment. Central to it all is the promise of redemption.
made available to us by the shed blood of Jesus.

The role of stewardship reflects a life anchored in the great truth of salvation, as revealed in the sanctuary doctrine. The more deeply we understand what Christ has done for us and what He is doing in us now, the closer we come to Christ, His ministry, His mission, His teaching, and His intent for those who live out the principles of stewardship in their lives.

Read Hebrews 4:14-16. What is found there for us in our own struggle with sin, self, and selfishness? How do we draw strength and hope from what is promised us there?
Christ-Centered Doctrinal Beliefs

The sanctuary is central because it is where the great truth of salvation is so powerfully expressed, where the meaning of the cross is revealed. And all our doctrines, one way or another, must be linked to the gospel promise and salvation. Like the spokes of the wheel, other doctrines come out from the great truth of salvation by faith in Jesus.

“The sacrifice of Christ as an atonement for sin is the great truth around which all other truths cluster. . . . Those who study the Redeemer’s wonderful sacrifice grow in grace and knowledge.”—Ellen G. White Comments, The SDA Bible Commentary, vol. 5, p. 1137.

What did Jesus mean by referring to Himself as “‘the truth’” in John 14:6? Compare with John 17:17. What are we to do with the truth? 3 John 3.
Our doctrinal beliefs influence who we are and in what direction we are going. Doctrines are not just abstract theological ideas; all true doctrine is anchored in Christ, and all should in various ways impact how we live. In fact, one could justifiably say that our identity as Seventh-day Adventists is rooted in our doctrinal teachings more than in anything else. The teachings, then, which we derive from the Bible, are what make us who we are as Seventh-day Adventists.

The role of stewardship is to live doctrinal truth as it is in Jesus, and doing so in a way that positively affects our quality of life. “You have heard Him and have been taught by Him, as the truth is in Jesus: that you put off, concerning your former conduct, the old man which grows corrupt according to the deceitful lusts, and be renewed in the spirit of your mind, and that you put on the
new man which was created according to God, in true righteousness and holiness” (Eph. 4:21–24, NKJV).

In this text we find what it means not only to know the truth but to live it. Being a steward isn’t just about believing doctrines, however true those doctrines are; being a steward means living out those truths in our lives and in our interaction with others.
The Three Angels’ Messages

Only twice has God warned the world of coming catastrophe: once to Noah (Gen. 6:13-18, Matt. 24:37) and the other through the three angels’ messages (Rev. 14:6-12). These messages pull back a curtain to reveal a unique perspective on future world events. Our understanding of these messages has matured over time, but the message and mission are still justification by faith in Christ, “the third angel’s message in verity.”—Ellen G. White, Evangelism, p. 190. In other words, at the core of our present truth message, the message we have been called to proclaim to the world, stand Jesus and His great sacrifice for us.

Read Revelation 14:6-12. What is the essence of these messages? What are they saying to the world? What responsibility rests upon us in regard to these messages, and how does stewardship fit in?
As Seventh-day Adventists, our mission is to present the truth of the three angels’ messages in preparation for the second coming of Christ. People must be able to make a decision regarding eternity. The role of stewardship is a partnership with God in mission (2 Cor. 5:20, 6:1-4).

“In a special sense Seventh-day Adventists have been set in the world as watchmen and light bearers. To them has been entrusted the last warning for a perishing world. On them is shining wonderful light from the Word of God. They have been given a work of the most solemn import—the proclamation of the first, second, and third angels’ messages. There is no other work of so great importance. They are to allow nothing else to absorb their attention.”—Ellen G. White, Testimonies for the Church, vol. 9, p. 19.

That rim of a wheel is near the point of contact with the ground and represents the mission of the three angels’ messages. Their mission is to protect against theological drift and identifies our responsibility in the last-day
events. We are to be stewards of this message, proclaiming it to the world.

It’s so easy, as we think of last-day events, to get caught up in charts and dates. They have their role, but how, as we seek to preach this message to the world, can we make sure we keep Jesus and His sacrifice for us front and center?
THURSDAY

March 8

Stewardship

Christ wants us to live a holy life. His life illustrates “holiness” and what ultimate stewardship should look like (Heb. 9:14). We should manage our lives in a way that is pleasing to God, including how we manage all that we have been entrusted with. Stewardship is an expression of that holiness.

Compare 1 Peter 1:15, 16 with Hebrews 12:14. What do “be holy” and “holiness” mean? How does this relate to our stewardship?

The Romans discovered that a chariot wheel lasted longer if a band of iron was placed around the rim. The craftsman heated the metal to expand it just enough to slip
it over the rim. Cold water shrank it to a tight fit. The band of iron then made contact with the road as the wheel turned.

The iron band on the rim can represent the concept of stewardship. This is the moment of truth, where our spiritual lives rub against our practical lives. It is where our faith meets the ups and downs of life through successes and failures. It is where our beliefs get real in the rough-and-tumble scuffles of daily living. Stewardship is the outer wrapping of who we are and what we do. It is a witness of our conduct and of a life well managed. Our daily actions that reveal Christ are like the iron on the wheel that touches the road.

Actions are powerful and must be controlled by our commitment to Christ. We are to live with this assurance and promise: “I can do all things through Christ who strengthens me” (Phil. 4:13, NKJV).

“The sanctification of the soul by the working of the Holy Spirit is the implanting of Christ’s nature in humanity. Gospel religion is Christ in the life—a living, active principle. It is the grace of Christ revealed in character and wrought out in good works. The principles of the gospel cannot be disconnected from any department of
practical life. Every line of Christian experience and labor is to be a representation of the life of Christ.”—Ellen G. White, Christ’s Object Lessons, p. 384.

Look at your daily life, your daily existence. What about it reveals the reality of Christ in you, working in you, making you a new being? What conscious choices do you need to make in order to see His holiness revealed in you?
Further Thought: At times chariot wheels had to have the band of iron reset because of stretching caused by the metal’s striking against the road. This resetting took a lot of hard banging and hammering on the iron band itself. This resetting of the band of iron represents stewardship as practical sanctification. It is having the mind of Christ when responding to every large or small aspect of life, even when the process can be hard and painful. Whether this process pertains to our use of money, family relations, or employment, to name a few, all are to be responded to in the will of Christ. Sometimes, as we all know too well, we can learn this lesson only through some hard knocks.

It’s not easy to reset iron. Nor is it easy to reset human character. Think of the experience of Peter. He had been everywhere with Jesus, but he didn’t expect these words from Jesus’ lips: “‘I have prayed for thee, that thy faith fail not: and when thou art converted, strengthen thy brethren’” (Luke 22:32). Not too much later, after denying Jesus, Peter
had a change in his life, but only after a very painful and difficult experience. In a sense, his stewardship was reset. Peter was converted anew, and his life was going to head in a new direction, but only after some real pounding.

Discussion Questions:

1. What does practical sanctification have to do with Jesus’ instruction to “‘let him deny himself, and take up his cross daily’”? Luke 9:23, NKJV. What has been crucified? Gal. 6:14. How does this illustrate the process of sanctification? How does practical sanctification help us learn to think like God? 1 Cor. 2:16.

2. What has been your own experience regarding how painful trials can teach powerful lessons about Christian life and following the Lord? Let those in class who feel comfortable talk about those experiences and what they have learned. What can we learn from each other’s experiences as well?
3. Think about other beliefs that we as Seventh-day Adventists hold, be it the Sabbath, the state of the dead, Creation, the Second Coming, et cetera. In what ways should these various beliefs impact the conduct of our life in general?
Lesson 11

March 10-16

Debt—A Daily Decision

SABBATH AFTERNOON

Read for This Week’s Study: Ps. 37:21, Matt. 4:3-10, Matt. 6:33, Deut. 28:12, Prov. 13:11, Prov. 21:5, 2 Cor. 4:18.

Memory Text: “Give to everyone what you owe them: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honor, then honor. Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law” (Romans 13:7, 8, NIV).
Sometimes you can be lucky enough to find someone who is willing to lend you money. Maybe that person does it with a pure motive—that is, he or she actually wants to help you out of a financial jam. But in most cases, people don’t lend you money out of the goodness of their hearts. They lend you money because they want to earn more (of your) money in return.

We should do all that we can to avoid debt. Of course, in certain circumstances, such as buying a house or a car, building a church, or getting an education, we need to borrow money. But it must be done as wisely as possible, with the intent of getting out of the debt as soon as possible.

Yet we must be careful. Spending money we don’t have is the gateway for God’s people to “make covetousness and love of earthly treasures the ruling traits of their character. As long as these traits rule, salvation and grace stand back.”—Ellen G. White, Early Writings, p. 267.

We are to improve our skills and abilities so that we can stay disciplined and do all that we can to avoid debt. This week we will look at what the Bible says concerning debt.
*Study this week’s lesson to prepare for Sabbath, March 17.
Borrowing and Spending

The prophets and Elisha were getting wood by the River Jordan when “the iron axhead fell into the water. ‘Oh no, my lord!’ [one of the prophets] cried out. ‘It was borrowed’ “ (2 Kings 6:5, NIV). The verb “to borrow” means using with permission something that belongs to another. This permission carries risk and responsibility. Borrowed money is no different than the borrowed ax, except that it can have more serious consequences if misused.

The only reason we borrow money is to spend it. The financial risk we take is in presuming that we have the ability to repay and that there will be no financial surprises in the future. Yet the future is unknown to us (Eccles. 8:7); hence, borrowing money always entails a risk.

What do the following texts have to say about debt?

Ps. 37:21
We may borrow money with the idea to use it wisely, but the temptation to spend what we have, even of borrowed money, can lead to some very difficult problems. Indeed, spending borrowed money allows many of us to live in ways that we can’t afford. Temptation to borrow and spend is the heartbeat of a consumer culture that affects the rich and poor. When tempted, we should seek God’s provision (1 Cor. 10:13), because borrowing can be a curse (Deut. 28:43-45).

Don’t start the bad habit of borrowing money. If you already have, pay it back as soon as possible. We must
learn to spend wisely and be masters of God’s money, and not be mastered by the world’s money instead.

Again, there are some situations in which we need to borrow. But it must be done cautiously and with the intention of paying everything back as soon as we can.

What spiritual dangers are there for a person who gets too caught up in debt?
Stewardship and Instant Gratification

“And Jacob gave Esau bread and stew of lentils; then he ate and drank, arose, and went his way. Thus Esau despised his birthright” (Gen. 25:34, NKJV). Esau was a rugged outdoorsman who followed his passions. When he smelled his brother’s stew, he wanted the lentils immediately, even though it was unlikely that he was dying from starvation. Controlled by his emotions and feelings, he allowed the pressure of the moment to overpower reasoning, and traded his birthright for some instant gratification. When he wanted his birthright back, and “though he sought it diligently with tears” (Heb. 12:17, NKJV), he did not receive it.

In contrast, we have the example of Jesus. After a 40-day fast and near starvation, Jesus was tempted by Satan three times (Matt. 4:3-10). But Jesus saw the temptations for what they were, and even in His weakened condition He did not give in to gratification. Jesus lived His entire life denying the pleasures of sin and gratification, and by
so doing He showed that we could have power over sin, too.

He did not trade away or lose His birthright, and He invites all to share in being joint heirs with Him (Rom. 8:17, Titus 3:7). We keep our birthright by following the example Jesus gave when tempted (1 Cor. 10:13).

The best this world can offer is to experience the here and now, because it cannot offer an experience in the hereafter. To live for yourself is the opposite of living for God.

What do the following texts teach about the potential dangers of instant gratification, even for faithful people?

2 Sam. 11:2-4, Gen. 3:6, Phil. 3:19, 1 John 2:16, Rom. 8:8.

The desire for instant gratification is symptomatic of an uncontrolled mind; it is an enemy of patience that undermines long-term goals, mocking and injuring accountability. To delay gratification is a learned
principle; it is a life skill that helps us manage situations and pressures, especially the temptations that the world has to offer, such as borrowing money unwisely. This idea, however, is not popular in a world built on the indulgence of instant reward, quick fixes, and get-rich-quick schemes. Once we have experienced instant gratification, we are more likely to choose the short-term reward again, and then again, and again. . . . Stewards of the gifts God has given us must not fall into that trap.
Tuesday

March 13

Living Within Your Means

“There is desirable treasure, and oil in the dwelling of the wise, but a foolish man squanders it” (Prov. 21:20, NKJV). This text contrasts the stewardship of economic responsibility with luxurious and wasteful management. Foolish people make no plans to live within their means. They greedily spend wealth at their disposal, even borrowed wealth, feeling that financial wisdom or frugal living is a hardship, like an unwanted diet. Yet even when we need to borrow money, such as for a house, we must do it with careful consideration and the realization that we need to live within our means.

The wealthy can live within their means out of their wealth. Their problem is that they always are worrying about their wealth and how to keep it. When people have very little and live from paycheck to paycheck, they worry about sustaining life, not wealth. Still, the Bible gives counsel on living within our means, regardless of how much we have. Paul recommends what we might consider extreme
simplicity: “But if we have food and clothing [could include housing], we will be content with that” (1 Tim. 6:8, NIV). Paul doesn’t consider earthly possessions all that important because for him, living in Christ is enough (Phil. 1:21).

What principle must be remembered before anything else? Matt. 6:33. How can we be sure that this is how we are living our lives?

We should think of our means not as income but as resources that we have a responsibility to manage. A budget is the method we should use to accomplish this task. Planning a budget is a learned skill that needs to be studied thoughtfully. Disciplined practice and effort are needed to be successful in managing a balanced financial plan (Prov. 14:15). If we make the commitment to succeed in our financial stewardship plan, we will be able to avoid
embarrassing financial mistakes.

If you are having a problem with money management, set up a budget. It doesn’t have to be complicated. It can be as simple as totaling all your expenditures for a few months and then averaging in your monthly expenses. The key is to live within your means, no matter what, and to do all that is possible to avoid debt.

Read Luke 14:27–30. Jesus illustrates here the cost of discipleship by giving the example of a builder estimating the cost of building a tower and what happens if he can’t finish it. What lesson on stewardship should we take from here?
Saying No to Debt

Read Deuteronomy 28:12. What does this teach us about getting into too much debt? What principle do we see at work here?

It’s just common sense to avoid debt as much as you can. Scripture discourages us from cosigning other people’s debts as well (Prov. 17:18, 22:26). Debt leverages the future and obligates us to submit to its demands from our position of financial weakness. It is a smooth elixir that Christians find difficult to decline and manage. Debt may not be immoral, but it does not strengthen our spiritual life.

“There must be a strict regard to economy or a heavy
debt will be incurred. Keep within bounds. Shun the incurring of debt as you would shun leprosy."—Ellen G. White, *Counsels on Stewardship*, p. 272.

Debt can become financial bondage that makes us a "servant to the lender" *(Prov. 22:7)*. Because debt is so intertwined with the fabric of our economic world, we think of it as just the norm. After all, whole nations exist on debt; why shouldn’t individuals do the same thing? This is a wrong attitude to have.

"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. It is so easy in preparing your table to throw out of your pocket twenty-five cents for extras. Take care of the pennies, and the dollars will take care of themselves. It is the mites here and the mites there that are spent for this, that, and the other, that soon run up into dollars. Deny self at least while you are walled in with debts. . . . 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."—Ellen G. White, *Counsels on Stewardship*, p.

Debt is a weak foundation for Christians to stand on. It can do damage to our spiritual experience and impact our ability to fund God’s work. It robs us of our ability to give to others with confidence and steals opportunities for God’s blessings.

What are some choices you can make right now that could help you avoid any unnecessary debt? What might you need to deny yourself of in order to stay out of debt?
THURSDAY

Saving and Investing

Ants labor to save provisions for the winter (Prov. 6:6–8). We are wise to consider their ways when we save money routinely for a specific purpose. The point in saving is to have resources available for our living expenses or needs as opposed to wasting or hoarding what we earn.

Managing money requires wisdom, budgeting, and discipline. If all we do is save for ourselves, we are pilfering God’s possessions instead of stewarding them.

“Money needlessly spent is a double loss. Not only is it gone, but its potential for earnings is also gone. Had we set it aside, it could have been multiplying on earth through savings or in heaven through giving. . . . Saving is a discipline that develops authority over money. Instead of letting money take us wherever our whims incline, we take control.”—Randy C. Alcorn, Money, Possessions and Eternity (Carol Stream: Illinois, Tyndale House Publishers, 2003), p. 328.
Read Proverbs 13:11, Proverbs 21:5, and Proverbs 13:18. What practical words are here for us that can help us deal better with financial issues?

Stewards save for family needs and invest in heaven when managing God’s assets. It is not about how much one possesses, but about having a biblical management plan in place, whatever your financial situation happens to be. Saving for family needs should be done wisely. To minimize any loss, spread out the risk (Eccles. 11:1, 2). Working at such minimization prior to your wants (Prov. 24:27) and then seeking qualified advice from others (Prov. 15:22) are two successful tools in this model. As needs are met and wealth grows, we must “remember the LORD your God, for it is [H]e who gives you the ability to produce wealth” (Deut. 8:18, NIV).

The most secure investment model for God’s steward is to invest in “‘the kingdom of heaven’” (Matt. 13:44).

There are no recessions, risks, thieves, or market...
downturns. It’s like having a purse or wallet that will never wear out (Luke 12:33). Accepting Christ opens the account, and returning tithe and giving offerings are deposits. That is, however much we need to take care of our worldly and earthly things here, such as paying the bills, we must still always keep our focus on eternal truths.

Read 2 Corinthians 4:18. How can we keep this truth always before us while at the same time living as responsible stewards here?
Further Thought: Every natural ability, skill, or gift comes from God, whether we were genetically born with it, influenced and educated by our environment, or both. The important part of the equation is what we do with the abilities and skills we have. God expects stewards to learn to be masters of their skills and abilities through education and practical experience (Eccles. 10:10).

Bezalel was filled “with the Spirit of God, in wisdom and understanding, in knowledge and all manner of workmanship” (Exod. 35:31, NKJV). He and Aholiab (Exod. 35:34) had the ability to teach others their craft.

We can learn to be better stewards and specifically to eliminate debt while living in a materialistic world. We should always be developing our skills through reading, seminars, formal education, (whenever possible), and ultimately practice what we have learned. Growing our skills enables us to give our best to God and to be good
The parable of the talents indicates that each servant received talents “‘according to his own ability’” (Matt. 25:15, NKJV). Two servants doubled their amounts; the third hid his in the ground. We should always strive to improve what we have, but burying the talent did not show any ability or skill. Managing money, getting out of debt, cultivating discipline, and practical experience develop competencies that are blessed by God. To become successful and good at something, we must repeat it again and again.

“As the lessons of the Bible are wrought into the daily life, they have a deep and lasting influence upon the character. These lessons Timothy learned and practiced. He had no specially brilliant talents, but his work was valuable because he used his God-given abilities in the Master’s service.”—Ellen G. White, The Acts of the Apostles, p. 205.

Discussion Questions:

1. Though self-control is always important for the Christian, it is especially important when a lack of
self-control can lead to financial hardship or even ruin. What can we as a church do to help those who could be in danger of this problem?

2. Read Romans 13:7, 8. How can we apply these words to our daily lives and in all our interactions with others?

3. Some argue that we shouldn’t worry about getting in debt, because Jesus is coming back soon. How would you respond to that assertion?
Lesson 12

The Habits of a Steward

SABBATH AFTERNOON

Read for This Week’s Study: Eph. 5:15-17, Col. 3:23,

Memory Text: “How can a young man cleanse his way? By
taking heed according to Your word. With my whole
heart I have sought You; oh, let me not wander from
Your commandments! Your word I have hidden in my
heart, that I might not sin against You” (Psalm 119:9–11, NKJV).
Your habits reveal purpose and direction in your life. Stewards who develop good habits are the most faithful stewards. Daniel had a habit of daily prayer (Dan. 6:10). Paul’s custom was to be in the synagogue (Acts 17:1, 2). He also writes: “Do not be deceived: ‘Evil company corrupts good habits’ ” (1 Cor. 15:33, NKJV). We are to cultivate good habits in order to replace bad ones.

“We shall be individually, for time and eternity, what our habits make us. The lives of those who form right habits, and are faithful in the performance of every duty, will be as shining lights, shedding bright beams upon the pathway of others.”—Ellen G. White, Testimonies for the Church, vol. 4, p. 452.

The pathway that a habit creates is the fastest way that you can take to get the reward you seek. A habit is an ingrained decision. In other words, you don’t even have to think about it; you just do it. That habit can be very good or very bad, depending upon what it is you do. This week we look at powerful habits that will help a steward conduct God’s business.

*Study this week’s lesson to prepare for Sabbath, March 24.*
SUNDAY

March 18

Habit: Seek God First

We all have habits. The question is: What kind are they? Good or bad? Of all the good habits a Christian could have, seeking God first thing every day would have to be the most important one of all.

“Every morning dedicate yourself, soul, body, and spirit, to God. Establish habits of devotion and trust more and more in your Saviour.”—Ellen G. White, Mind, Character, and Personality, vol. 1, p. 15. With a habit like that, we surely would enter through the “‘narrow . . . gate’” that leads to life (Matt. 7:14, NKJV).

God said, “‘You shall have no other gods before Me’” (Exod. 20:3, NKJV). Jesus said, in the context of our basic needs, to “‘seek first the kingdom of God and His righteousness’” (Matt. 6:33, NKJV), and we have also been told: “‘You will seek Me and find Me, when you search for Me with all your heart’” (Jer. 29:13, NKJV).

Read Matthew 22:37, 38; Acts 17:28; Ephesians 5:15-17;
and Colossians 3:23. What is said here that can help us understand how to put God first in our lives?

Of all our examples in seeking the Lord first, none is of course a better one than the example of Jesus. Jesus put His Father first in everything. We begin to see this priority during His Passover visit to Jerusalem as a child. When confronted by His mother, who had found Him “in the temple,” He said to her, “ ‘I must be about My Father’s business’ ” (Luke 2:46, 49, NKJV).

Throughout His life, Jesus craved communion with His Father, as evidenced by His habitual prayer life. This habit was something that the disciples did not fully understand. All the powers of darkness could not separate Jesus from the Father, because Jesus made it a habit to keep totally connected with Him.
We can follow Jesus’ example by making the decision to love God with all our heart, mind, and soul (Matt. 22:37). By praying, studying God’s Word, and seeking to emulate the character of Jesus in all that we do, we will form the habit of making God first in our life. And for a Christian, what better habit could there be?

Ask yourself: Have I really made God first in my life?

How do you know?
Monday

Habit: Look for the Return of Jesus

Read Luke 12:35–48. What does this parable teach us about how we are to relate to the second coming of Jesus? Why must all that we do always be in the context of the reality of the Second Coming?

Stewardship should be habitually practiced in light of Jesus’ return. The character of unfaithful stewards who act like faithful ones will eventually be known by their actions; for true, faithful stewards carry out their responsibilities by watching and working just as if the master were present. They live for the future and
faithfully work day by day. “But our citizenship is in heaven. And we eagerly await a Savior from there, the Lord Jesus Christ” (Phil. 3:20, NIV).

Abraham looked for an eternal city (Heb. 11:10), and Paul looked for Christ’s return (Heb. 10:25). They were forward thinkers, anticipating, planning, and ready at a moment’s notice to meet Jesus. We must also develop this habit of looking into the distance with a steady gaze for the climax of the gospel (Titus 2:13). Instead of peeking now and then or casually glancing at prophecy, we need to be continuously looking, watching, and doing, always aware of the eternity that awaits us when Christ returns. At the same time, we must avoid wild and fanciful speculations about end-time events. The promise of the Second Coming gives us direction in our lives, provides a proper perspective to the present, and helps us remember what is important in life. The habit of looking for the return of Jesus gives a steward definition and purpose.

The cross has paved the way for us to have a rendezvous with the Redeemer. We look for waymarks revealed in Scripture that point us to the coming of Christ in the glory of the Father and angels (Mark 8:38). “So we fix our eyes not on what is seen, but on what is unseen, since what
is seen is temporary, but what is unseen is eternal”

(2 Cor. 4:18, NIV).

Yes, death, and the ever-present reality of death,
should always help us realize just how limited and
transient our time here is. But the promise of the Second
Coming also shows us that death itself is temporary and
transient. No wonder, then, that we should live in light of
the promise of Christ’s return, a promise that should
impact how every Christian steward lives. Let’s make it a
habit now always to live in the expectation of Christ’s
return. Our very name reveals the reality of that
expectation.
TUESDAY

Habit: Use Time Wisely

" 'For we were born yesterday, and know nothing, because our days on earth are a shadow' " (Job 8:9, NKJV).

You can stop a clock, but not the movement of time. Time does not wait; it keeps moving forward even if we stand still and do nothing.

What do the following texts teach us about our time here on earth in this life? James 4:14; Ps. 90:10, 12; Ps. 39:4, 5; Eccles. 3:6–8. What is the basic message that we should take from these texts about just how precious our time is here?
With something so limited and nonrenewable as time, it is important that Christians be good stewards of it. Thus we should develop the habit of using time wisely by focusing on what is important in this life and the next. We must manage time based on what the Word of God reveals to us as important, because once time is up, it can’t be renewed. If we lose money we may eventually get it back, maybe even more than what we first lost. Not so with time. A moment lost is a moment lost forever. We can more easily put a broken egg back in its shell than we recapture even a moment of the past. Thus, time is one of the most precious commodities given to us by God. How important, then, that we develop the habit of making the most of every moment we have been given.

“Our time belongs to God. Every moment is His, and we are under the most solemn obligation to improve it to His glory. Of no talent He has given will He require a more strict account than of our time.

“The value of time is beyond computation. Christ regarded every moment as precious, and it is thus that we should regard it. Life is too short to be trifled away. We have but a few days of probation in which to prepare for
eternity. We have no time to waste, no time to devote to selfish pleasure, no time for the indulgence of sin.”—Ellen G. White, Christ’s Object Lessons, p. 342.

“See then that you walk circumspectly, not as fools but as wise, redeeming the time, because the days are evil” (Eph. 5:15, 16, NKJV). What is Paul saying here to us, and how can we apply these words to our present situation?
Habit: Keep a Healthy Mind, Body, and Soul

We originally were created perfect—mentally, physically, and spiritually. Of course, sin has ruined it all. The good news of the gospel, among other things, is that God is in the process of restoring us to what we were originally meant to be.

Read Acts 3:21 and Revelation 21:1-5. What hope is found in these texts for us? How are we to live as we await this final restoration?

Christ worked tirelessly when here for the uplifting
of humanity spiritually, mentally, and physically, all as
precursor to the final restoration at the end of time.
Jesus’ ministry of healing proves that God wants us to be
as healthy as we possibly can now until the end comes. Thus
stewards develop habits for their minds, bodies, and souls
that promote a healthy lifestyle.

First, the mind will grow stronger the more it is
used. Habitually, fill your mind with “whatever is true,
whatever is noble, whatever is right, whatever is pure,
whatever is lovely, whatever is admirable” (Phil. 4:8,
NIV). Such thoughts bring peace (Isa. 26:3), and a “heart
at peace gives life to the body” (Prov. 14:30, NIV).
Healthy habits of the mind allow the citadel of power to
operate in the best condition possible.

Second, good health habits, such as exercise and
proper diet, indicate that we care about ourselves.
Exercise, for example, lowers stress and blood pressure,
improves our moods, and is an elixir that is probably more
anti-aging than anything available on the shelves.

Third, a steward will develop good habits to
invigorate the soul. Lift your soul up to God (Ps. 86:4, 5)
and wait (Ps. 62:5). Your soul will prosper “as you walk in
the truth” (3 John 3, NKJV) and will be “preserved

blameless at the coming of our Lord Jesus Christ” (1 Thess. 5:23, NKJV).

Think about the kind of habits you have and how they impact your spiritual, physical, and mental health. Are there some changes that you need to make that could help you improve in any or all of these areas? What choices can you make and what Bible promises can you claim that will help you improve the quality of your life now as you await your final restoration?
Habit: Self-discipline

Self-discipline is one of the most important character traits a steward can have. “For the Spirit God gave us does not make us timid, but gives us power, love and self-discipline” (2 Tim. 1:7, NIV). The Greek word for discipline, sophronismos, appears only here in this verse in the New Testament and involves the ability to do what must be done with a balanced, sound mind that will not deviate from God’s principles. Self-discipline can help us “to distinguish good from evil” (Heb. 5:14, NIV), understand situations at hand, and yet calmly and meekly withstand pressures and distractions regardless of outcome. Daniel pursued what was right despite the lions, as opposed to Samson, who lived a self-indulgent life and showed little restraint or sound judgment. Joseph pursued what was right in Potiphar’s house, in contrast with Solomon, who worshiped other gods (1 Kings 11:4, 5).

Read 1 Corinthians 9:24-27. What does Paul say here
about self-discipline? What does he say is ultimately at stake in the whole question of self-discipline?

“The world is given to self-indulgence. Errors and fables abound. Satan’s snares for destroying souls are multiplied. All who would perfect holiness in the fear of God must learn the lessons of temperance and self-control. The appetites and passions must be held in subjection to the higher powers of the mind. This self-discipline is essential to that mental strength and spiritual insight which will enable us to understand and to practice the sacred truths of God’s word.”—Ellen G. White, The Desire of Ages, p. 101.

Self-discipline improves through habitual practice. God has called you to “be holy in all you do” (1 Pet. 1:15, NIV) and to “train yourself to be godly” (1 Tim. 4:7, NIV).
Stewards must practice and train to be self-disciplined just as much as the most talented athletes or musicians. We must, through God’s power and our own diligent effort, discipline ourselves in the things that really matter.

How can we learn to surrender to the power of God, who alone can give us the self-discipline we need to live as faithful and godly stewards in a fallen and corrupt world?
Further Thought: Enoch and Noah made it a habit to walk with God in an age when few remained faithful amid excess, materialism, and violence (Gen. 5:24, 6:9). They understood and accepted God’s grace, and were thus good stewards of the possessions and tasks entrusted to them.

Down through the ages, people have walked with God just as Enoch and Noah did. For instance, Daniel and his friends “realized that in order to stand as representatives of true religion amid the false religions of heathenism they must have clearness of intellect and must perfect a Christian character. And God Himself was their teacher. Constantly praying, conscientiously studying, keeping in touch with the Unseen, they walked with God as did Enoch.”—Ellen G. White, Prophets and Kings, p. 486.

“Walking with God” defines what a steward does, that is, living with God day by day on earth. A wise steward will make it a habit to walk with God amid a world of corruption, for only by this connection with
God can we be protected from falling into the prevailing evils.

Being a faithful steward entails an all-encompassing life that begins with being in agreement with God (Amos 3:3). We must walk in Christ (Col. 2:6), walk in newness of life (Rom. 6:4), walk in love (Eph. 5:2), walk in wisdom (Col. 4:5), walk in truth (Ps. 86:11), walk in the light (1 John 1:7), walk in integrity (Prov. 19:1), walk in His law (Exod. 16:4), walk in good works (Eph. 2:10), and walk the straight path (Prov. 4:26).

Discussion Questions:

1. Define humility and explain its role in the life of a steward (Matt. 11:29, Eph. 4:2, Phil. 2:3, James 4:10). Why is humility important in our walk with God? (Mic. 6:8).

2. In class, talk about ways we can help those among us who are trapped in bad, even self-destructive habits. What can you as a local church do to help these people?
3. What are some other good habits that Christian stewards should have? See, for instance, Titus 2:7, Ps. 119:172, Matt. 5:8.

4. In class, talk about time and the mysteries of time. Why does it seem to go so fast? How do we even understand what time is? And, most important, why is it necessary that we be good stewards of the relatively short amount of it we have while here on earth?
Lesson 13

*March 24-30

The Results of Stewardship

SABBATH AFTERNOON

Read for This Week’s Study: 2 Tim. 3:1-9; Ezek. 14:14; Phil. 4:4-13; Prov. 3:5; 1 Pet. 2:11, 12; Matt. 7:23; 25:21.

Memory Text: “Having your conduct honorable among the Gentiles, that when they speak against you as evildoers, they may, by your good works which they observe, glorify God in the day of visitation” (1 Peter 2:12, NKJV).
As stewards, we should live as witnesses of the God we serve, which means that we should exert a powerful influence on those around us, an influence for good.

Our story, then, is not to be isolated from the world around us. Instead, we are privileged to reflect a better way of living to those who don’t know the things that we have been given. Stewardship is the act of thriving while managing God’s call to live godly lives. God gives us the skill to live differently than any other lifestyle on earth (2 Cor. 6:17), and it is something that others should notice and even ask about. Hence we are told: “But sanctify the Lord God in your hearts: and be ready always to give an answer to every man that asketh you a reason of the hope that is in you with meekness and fear” (1 Pet. 3:15).

This final lesson will look at the personal benefits, spiritual outcomes, successful results, our influence, and the key to contentment in the steward’s life, knowing that it is all about “Christ in you, the hope of glory” (Col. 1:27, NKJV).

*Study this week’s lesson to prepare for Sabbath, March 31.*
SUNDAY

March 25

Stewardship and Godliness

Godliness is a vast topic. Godly people live a holy lifestyle (Titus 1:1), becoming like Christ with an attitude of devotion and with actions that are pleasing to Him (Ps. 4:3, Titus 2:12). Godliness is the evidence of true religion and receives the promise of eternal life. No philosophy, wealth, fame, power, or favored birth offers such a promise.

Read 2 Timothy 3:1–9. What is Paul warning about here that’s directly related to the life of a faithful steward?
The book of Job provides a description of Job’s character and actions. It illustrates how a godly life is revealed, even through suffering. It also shows how much Satan hates that lifestyle. Even God acknowledges that there were no others like Job in his quality of faith and lifestyle (Job 2:3).

“There was a man in the land of Uz, whose name was Job; and that man was blameless and upright, and one who feared God and shunned evil” (Job 1:1, NKJV). Thus, we see a man whose faith wasn’t just an expression of words or religious rituals, though that was part of his life (Job 1:5). His fear of God was manifested in an entire life of godliness, even amid horrific trials. Being godly doesn’t mean we are perfect, only that we reflect perfection in our own sphere.

Read Ezekiel 14:14. What does this text say that testifies to the character of these men? What do they have in common that should be seen in all of us?
Stewardship is, really, an expression of a godly life. Faithful stewards don’t just have a form of godliness. They are godly, and this godliness is revealed in how they live, in how they handle the things that their God has entrusted them with. Their faith is expressed not only in what they do but also in what they don’t do.
Contentment

"Not that I speak in respect of want: for I have learned, in whatsoever state I am, therewith to be content" (Phil. 4:11). If we are to be content in whatever state we are in, where must that contentment ultimately come from?

While writing to Timothy, Paul describes an unsavory group of people “who think that godliness is a means to financial gain” (1 Tim. 6:5, NIV). What better description of some of the TV hucksters today could there be than this? They make a lot of money telling listeners that if they are but faithful (and that “faithfulness” includes supporting their ministry), then these listeners will be rich, too? The equating of wealth with faithfulness is just another
manifestation of materialism but under the guise of Christianity.

The fact is, godliness has nothing to do with wealth. If so, some of world’s nastiest people would have to be deemed godly because they are also some of the wealthiest. Instead, Paul countered that “godliness with contentment is great gain” (1 Tim. 6:6, NIV). Godliness with contentment in any circumstance is the greatest type of riches because God’s grace is far more valuable than financial gain. Thus, we should be content with “food and clothing” (1 Tim. 6:8, NIV). In the end, no matter how much we have, there will always be more to get if we are inclined to think that way.

“Contentment in every condition is a great art, a spiritual mystery. It is to be learned, and to be learned as a mystery. . . . Christian contentment is that sweet, inward, quiet, gracious frame of spirit, which freely submits to and delights in God’s wise and fatherly disposal in every condition. . . . It is a box of precious ointment, and very comforting and useful for troubled hearts, in troubled times and conditions.”—Jeremiah Burroughs, The Rare Jewel of Christian Contentment, pp. 1, 3.

Read Romans 8:28, Hebrews 13:5, and Philippians 4:4—
13. What can we find here that can help us live contented lives?
TUESDAY

March 27

Trust

Read Proverbs 3:5. What crucial message is there for us, especially in the last part, about not “-leaning” on our own understanding? (See also Isa. 55:9, 1 Cor. 4:5, 13:12.)

The motto and aim of God’s stewards is to “trust in the Lord with all your heart and lean not on your own understanding” (Prov. 3:5, NKJV).

Of course, that’s often easier said than done. How often might we intellectually believe in God and in His love and care for us, and yet worry ourselves sick over something that we are facing? Sometimes the future can
appear very scary, at least in our own imaginations.

How, then, do we as stewards learn to trust in God? By stepping out in faith and obeying the Lord in all that we do now. Trust is an action of the mind that is not depleted with use; on the contrary, the more we trust the Lord the more our trust will grow. Living as faithful stewards is a way to express our trust in God. This trust is the foundation and driving force of the steward, and it becomes visible by what we do.

“Trust in the Lord with all your heart.” The phrase “your heart” is always used figuratively in Scripture. It means that our decisions come from an inner moral self that make up who we are (Matt. 22:37). This includes our character, motives, and intentions—the very core of our being.

It’s easier to trust God with the things that you can’t control. In that sense we have no choice but to trust in Him. Instead, real trust “from the heart” comes when we have to make a choice regarding something that we can control, and when our trust in God will cause us to choose one way or the other.

The apostles illustrate trusting God with all their hearts: “They were by nature as weak and helpless as any of
those now engaged in the work, but they put their whole
trust in the Lord. Wealth they had, but it consisted of
mind and soul culture; and this every one may have who will
make God first and last and best in everything.”—Ellen G.
White, *Gospel Workers*, p. 25.

It is true that it’s easier to trust in God concerning
the things that you cannot control. But what about things
you can control? What choices might you need to make in
which your trust in God will determine which way you do
choose?
Wednesday

Our Influence

“For you were once darkness, but now you are light in the Lord” (Eph. 5:8, NKJV). Paul describes the transformation of the heart as being what is publicly seen: As we “walk in the light” (1 John 1:7, NKJV; Isa. 30:21), our daily witness of managed stewardship will be an influential light in a dark world.

Jesus said, “‘I am the light of the world’” (John 8:12, NKJV). We reflect the light of God through a stable character in our everyday public behavior.

How is our stewardship on display in ways that bring glory to God? What influence do our actions have on others?

Stewardship is about the management of God’s possessions, but it goes beyond this responsibility. Our stewardship is on display in front of our families, communities, the world, and the universe (1 Cor. 4:9). Stewardship lived out in our occupations as well demonstrates the effect that the principles of the kingdom have on our lives. And thus, we can influence others. We reveal Christ by kindness and morality, which carry the approval of the Creator.

Our work ethic also must agree with our stewardship values. Our occupation is one stage in which the stewardship of a righteous person is seen. “He shall bring forth your righteousness as the light, and your justice as the noonday” (Ps. 37:6, NKJV). A steward’s influence even at work or at his or her vocation is not put “‘in a secret place or under a basket’” (Luke 11:33, NKJV), but is seen like a city on a hill (Matt. 5:14). As you purposefully live this way at home and at work, you will influence the minds and hearts of those around you.

“Everything in nature has its appointed work and murmurs not at its position. In spiritual things every man and woman has his or her own peculiar sphere and vocation. The interest God requires will be proportionate to the
amount of entrusted capital according to the measure of the gift of Christ. ... Now is your time and privilege to . . . show a stability of character that will make you of real moral worth. Christ has a right to your service. Yield to Him heartily.”—Ellen G. White, This Day With God, p. 243.

What kind of influence does your work ethic reveal to those with whom you work or to those who see you at home?

What kind of message do you send to them about your faith?
THURSDAY

The Words We Want (and Don’t Want) to Hear

We are strangers and pilgrims on earth, with heaven—perfect, beautiful, and peaceful—as our ultimate destination (Heb. 11:13, 14). Until then, we have to live our existence here. The Christian worldview, especially as revealed in the great controversy, allows for no neutral parties now. We either live for God or for the enemy. “’He that is not with me is against me; and he that gathereth not with me scattereth abroad’” (Matt. 12:30). Whose side we’re on will be revealed, clearly and unambiguously, when He returns.

At some point after Christ returns, those who claimed to follow Him will hear one of two phrases. What are those phrases and what does each one mean?

Matt. 25:21

SE-1Q-2018, Stewardship: Motives of the Heart, by John H. H. Mathews 269
Christ’s words “‘well done’” are the most pleasing and satisfying words a steward will ever hear. To have divine, unqualified approval expressed over our attempts to manage His possessions would bring unspeakable joy for doing our best according to our abilities, for knowing all along that our salvation is rooted, not in our works for Christ but in His works for us (see Rom. 3:21, Rom. 4:6).

A faithful steward’s life is a reflection of the faith he or she already has. The attempt at salvation by works is seen in the words of those who sought to justify themselves before God by their works (see Matt. 7:21, 22). Matthew 7:23 shows how futile that self-justification really is. “When Christ’s followers give back to the Lord His own, they are accumulating treasure which will be given to
them when they shall hear the words, ‘Well done, good and
faithful servant; . . . enter thou into the joy of thy

In the end, stewardship is a life lived in which the
two greatest commandments, love for God and love for our
neighbors, are the motivation and driving force in all that
one does.

How well does your own life, and the stewardship
revealed in your life, reflect these two greatest
commandments?
Further Thought: “Christ came to this world to reveal the love of God. His followers are to continue the work which He began. Let us strive to help and strengthen one another. Seeking the good of others is the way in which true happiness can be found. Man does not work against his own interest by loving God and his fellow men. The more unselfish his spirit, the happier he is, because he is fulfilling God’s purpose for him.”—Ellen G. White, Counsels on Stewardship, pp. 24, 25.

“Wherever there is life in a church, there is increase and growth. There is also a constant interchange, taking and giving out, receiving and returning to the Lord His own. To every true believer God imparts light and blessing, and this the believer imparts to others in the work that he does for the Lord. As he gives of that which he receives, his capacity for receiving is increased. Room is made for fresh supplies of grace and truth. Clearer light, increased knowledge, are his. On this giving and receiving depend the life and growth of the church. He
who receives, but never gives, soon ceases to receive. If the truth does not flow from him to others, he loses his capacity to receive. We must impart the goods of heaven, if we would receive fresh blessing.”—Ellen G. White, Counsels on Stewardship, p. 36.

Discussion Questions:

1. How does trusting in the Lord lead to contentment? What does it take to trust God with all your heart on an intellectual level? 2 Cor. 10:5. Why is it so easy to say “that all things work together for good” (Rom. 8:28, NKJV) but so hard to believe it? That is, why do we say that we trust God, and really do trust Him on an intellectual level, and yet be so fearful of the future?

2. In class, ask this question and then compare answers: “In 25 words or less, what is your definition of stewardship?” Then ask the question: “In 25 words or less, why is stewardship an important part of the Christian’s life?”

3. Read again Matthew 7:21-23. What is going on here?
Lesson 13: The Results of Stewardship

March 24-30

Why do these people say the things that they do? What do their words reveal about themselves? How can we make sure that—even as we seek to be good stewards, even as we seek to live a life of faith and obedience, even as we seek to do good works in God’s name—we do not fall into the same kind of self-deception?

4. We tend to think of Christian influence only on an individual level. But what about at the level of your local church? What kind of influence does your church as a whole have in the community?