

Title: *Stewardship: Motives of the Heart*

ADULT SABBATH SCHOOL BIBLE STUDY GUIDE

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*Stewardship: Motives of the Heart*

by: John H. H. Mathews

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**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

## **Introduction: Stewardship**

1 lives.

2       That is why this quarter we will look at stewardship  
3 and what it can teach us about how to live as God would  
4 have us live, which includes freedom from the love of the  
5 world, in all its manifestations. Stewardship is the daily  
6 practical expression of what it means to follow Jesus; it  
7 is an expression of our love for God, a means of living out  
8 the truth that we have been given in Christ. We are  
9 stewards because God first loved us.

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

18       God's stewards now "see in a mirror, dimly" (*1 Cor.*  
19 *13:12, NKJV*), but Jesus sees clearly. He entrusts us to do  
20 His work. Even through the haze of the lure of the world,  
21 we are still responsible for the proper management of our  
22 talents, finances, health, and environment. These lessons  
23 are geared to teach us what our responsibilities as



## **Introduction: Stewardship**

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

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

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

20 It is our hope and prayer that what is taught about  
21 stewardship in this quarter's lesson will help keep us on  
22 the path that will indeed make the words, " 'Come and share  
23 your master's happiness' " the words that we do hear.

**Introduction: Stewardship**

1

2

3           *John H. H. Mathews, D.Min., from Andrews University,*  
4 *is an ordained minister who has served in Florida, Alabama,*  
5 *Iowa, Missouri, Tennessee, and Nebraska. Today he is the*  
6 *North American Division Stewardship Ministries director.*

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1 **Lesson 1**

*\*December 30-January 5*

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## 5 **The Influence of Materialism**

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### 10 **SABBATH AFTERNOON**

11

12 **Read for This Week's Study:** *1 John 2:16, 17; Luke*

13 *14:26-33; 12:15-21; Deut. 8:10-14; 1 Tim. 6:10; John*

14 *15:5; Gal. 2:20.*

15

16 **Memory Text:** "Do not be conformed to this world, but be

17 **transformed by the renewing of your mind, that you may**

18 **prove what is that good and acceptable and perfect**

19 **will of God"** (*Romans 12:2, NKJV*).

20

1 **T**he Word of God tells His people not to "be conformed  
2 to this world" (*Rom. 12:2, NKJV*), but the lure of  
3 materialism, the inordinate desire for wealth and for what  
4 we think wealth can bring, is powerful. Very few people,  
5 whether rich or poor, are beyond the reach of materialism.  
6 This includes Christians as well.

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

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

21

22 *\*Study this week's lesson to prepare for Sabbath, January*  
23 *6.*



1 **SUNDAY**

December 31

2

3 **The God of This World**

4

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

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

19

20 **Read 1 John 2:16, 17. What does this text tell us**  
21 **about what really matters?**

22

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7       **Read Luke 14:26-33. What is Jesus telling us here,**  
8 **too, about what is of supreme importance for the Christian?**

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

19       "When Christ came to the earth, humanity seemed to be  
20 fast reaching its lowest point. The very foundations of  
21 society were undermined. Life had become false and  
22 artificial. . . . Throughout the world all systems of  
23 religion were losing their hold on mind and soul. Disgusted

1 with fable and falsehood, seeking to drown thought, men  
2 turned to infidelity and materialism. Leaving eternity out  
3 of their reckoning, they lived for the present.”—Ellen G.  
4 White, *Education*, pp. 74, 75.

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

7  
8 **Who doesn't like to own things? The question is: How**  
9 **can we know if the things we own, even if not many, own us,**  
10 **as well? Who alone should own us, and how can we be sure**  
11 **that He does?**

12

13



1 **MONDAY**

January 1

2

3 **Filling the Barns**

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5       Read Luke 12:15-21. What's the message to us here? How  
6 might the principle here apply even to someone who is not  
7 necessarily rich?

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

22       We would probably never bow down to a literal statue

1 of gold or silver and worship it today. Nevertheless, we  
2 can still be in danger of worshipping gold and silver, just  
3 in another form.

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

14

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

17

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23 **What examples can you find, either in the Bible or our**

1 world today, in which the accumulation of wealth and  
2 material possessions increased a person's spirituality,  
3 love of God, and desire for heavenly and spiritual things?  
4 Please share your answer with the class.

5

1 **TUESDAY**

January 2

2

3 **The Allure of Materialism**

4

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

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

17

18       **Read Matthew 6:22-24. What does the eye represent**  
19 **according to Christian thought and action? How should we as**  
20 **Christians react to the subtle images that tempt us to**  
21 **consume what we really don't need?**

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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.

21

22

23

**"I say then: Walk in the Spirit, and you shall not fulfill the lust of the flesh"** (*Gal. 5:16, NKJV*). **Though we**

1 tend to think of the "lust of the flesh" in only sexual  
2 terms, what other ways can we be in danger of fulfilling  
3 this lust?

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1 **WEDNESDAY**

January 3

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3 **Love of Self**

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

9

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

18 These texts about the fall of Lucifer should tell us  
19 that, in many ways, the original sin is that of narcissism,  
20 which one dictionary defines as "inordinate fascination  
21 with oneself; self-love, vanity." What traits, in any  
22 fallen human being, are greater indicators of self-

1 deception than these?

2 Yet these traits are more common than one might think.

3 Nebuchadnezzar arrogantly thought he was greater than he

4 was (*Dan. 4:30*). The Pharisees also learned to believe this

5 seductive fantasy (*see Luke 18:11, 12*). Wealth, too, can

6 lead to this same deception, if we are not careful.

7

8 **Read 1 Timothy 6:10. What danger is Paul warning about**

9 **here?**

10

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15 Paul instructs Timothy to beware of many bad kinds of

16 people (*2 Tim. 3:1-5*), including “lovers of money” (*NKJV*).

17 This love of money can encourage overconfidence and a

18 grandiose attitude of self-absorption and conceit. This is

19 because materialism imbues people who have great

20 possessions with an inflated sense of importance. It’s

21 easy, when one has a lot of money, to think more highly of

22 oneself than one should. After all, everyone wants to be

23 rich, but only a very few make it. Hence, it is easy for



1 the rich to become self-absorbed, proud, and boastful.

2

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

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1 **THURSDAY**

January 4

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3 **The Ultimate Futility of Materialism**

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

8

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

12

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21       God says, " 'I am the vine, you are the branches. . .

22 . Without Me you can do nothing' " (*John 15:5, NKJV*). The

1 connection is direct and secure. "All true obedience comes  
2 from the heart. It was heart work with Christ. And if we  
3 consent, He will so identify Himself with our thoughts and  
4 aims, so blend our hearts and minds into conformity to His  
5 will, that when obeying Him we shall be but carrying out  
6 our own impulses."—Ellen G. White, *The Desire of Ages*, p.  
7 668.

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

18         Materialism is a form of identity confusion. This  
19 means that for many of us, our identity becomes fused with  
20 our possessions. Our possessions become our God (*Matt.*  
21 *6:19-21*). As one person said, "I am nothing without my  
22 things." How sad that we can identify ourselves only  
23 through whatever earthly possessions we have. What a

1 shallow, fleeting, and ultimately futile way to live one's  
2 life, especially for someone claiming to be a Christian. Do  
3 we identify with God or with our possessions? Eventually,  
4 it will be one or the other.

5

6       **How much of your identity is related to the things you**  
7 **own?**

8

9

10

1 **FRIDAY**

January 5

2

3 **Further Thought:** "The enemy is buying souls today very  
4 cheap. 'Ye have sold yourselves for nought,' is the  
5 language of Scripture. One is selling his soul for the  
6 world's applause, another for money; one to gratify  
7 base passions, another for worldly amusement. Such  
8 bargains are made daily. Satan is bidding for the  
9 purchase of Christ's blood and buying them cheap,  
10 notwithstanding the infinite price which has been paid  
11 to ransom them."—Ellen G. White, *Testimonies for the*  
12 *Church*, vol. 5, p. 133.

13 Buying souls through materialism is the goal of  
14 Satan, and the superficial trappings appeal to every  
15 heart. Materialism cannot speak, but it knows every  
16 language. It knows how to provide pleasure and  
17 gratification to both the rich and the poor and cause  
18 them to say, "I have all that I need here; why worry  
19 about anything else?" Thus, materialism corrupts the  
20 mind; it causes people to trust in what they own as  
21 opposed to trusting in God. However, the antidote is  
22 " 'not by might nor by power, but by my Spirit,' says

1 the LORD Almighty" (*Zech. 4:6, NIV*). Materialism cannot  
2 withstand the control of the Holy Spirit when we give  
3 ourselves over to God and determine by His grace not  
4 to let materialism rule our lives.

5

6 **Discussion Questions:**

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

10

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

18

19 3. "Do not lay up for yourselves treasures on earth,  
20 where moth and rust destroy and where thieves break in  
21 and steal; but lay up for yourselves treasures in  
22 heaven, where neither moth nor rust destroys and where  
23 thieves do not break in and steal. For where your

1        treasure is, there your heart will be also" (*Matt.*  
2        *6:19-21, NKJV*). Read carefully what Jesus says to us  
3        here. How is what He is telling us a powerful way to  
4        protect ourselves from the dangers of materialism?

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1 **Lesson 2**

*\*January 6-12*

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## I See, I Want, I Take

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10 **SABBATH AFTERNOON**

11

12 **Read for This Week's Study:** *2 Cor. 8:1-7; Matt. 13:3-7,*

13 *22; Gen. 3:1-6; Isa. 56:11; Matt. 26:14-16; 2 Pet.*

14 *1:5-9.*

15

16 **Memory Text:** " 'Now he who received seed among the thorns

17 **is he who hears the word, and the cares of this world**

18 **and the deceitfulness of riches choke the word, and he**

19 **becomes unfruitful' "** (*Matthew 13:22, NKJV*).

20



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

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

21

22 *\*Study this week's lesson to prepare for Sabbath, January*  
23 *13.*

1 **SUNDAY**

January 7

2

3 **The Prosperity Gospel**

4

5 A popular television preacher has a simple message:  
6 God wants to bless you, and the proof of His blessing is  
7 the abundance of material possessions that you own. In  
8 other words, if you are faithful, God will make you  
9 wealthy.

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

17 Yet connecting the gospel with guaranteed wealth is a  
18 misdirected sideshow. This belief creates dissonance with  
19 Scripture and reflects a self-centered theology that is  
20 nothing more than half-truth clothed in biblical language.  
21 At the core of this lie is the issue at the core of all  
22 sin, and that is self and the desire to please self above

1 everything else.

2       The theology of the prosperity gospel teaches that, in  
3 giving to God, we gain in return a guarantee of material  
4 wealth. But this makes God a vending machine and turns our  
5 relationship with Him into nothing but a deal: *I do this*  
6 *and You promise to do that in return.* We give, not because  
7 it is the right thing to do but because of what we get in  
8 return.

9       That's the prosperity gospel.

10

11       **Read 2 Corinthians 8:1-7. What is happening here? What**  
12 **principles do we see in these texts that go against this**  
13 **idea of the prosperity gospel? What does Paul mean when he**  
14 **talks about the "grace of giving" (2 Cor. 8:7, NIV)?**

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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?**

1 **MONDAY**

January 8

2

3 **Blurred Spiritual Eyesight**

4

5       We don't need the Bible to teach us one obvious truth:  
6 the cares of this life and its riches are temporary.  
7 Nothing here lasts, and certainly not long either. As Paul  
8 said: "We look not at the things which are seen, but at the  
9 things which are not seen: for the things which are seen  
10 are temporal; but the things which are not seen are  
11 eternal" (2 Cor. 4:18). Christians have myopic vision when  
12 they are fixated on the cares of this world rather than on  
13 the path to heaven. And few things can blind their eyes to  
14 that path more than the deceitfulness of riches. Helen  
15 Keller, who was blind, said: "The most pathetic person in  
16 the world is someone who has sight, but has no vision." The  
17 Bible is filled with examples of those who could see but  
18 were, indeed, spiritually blind.

19       "Some love this world so much that it swallows up  
20 their love for the truth. As their treasures here increase,  
21 their interest in the heavenly treasure decreases. The more  
22 they possess of this world, the more closely do they hug it

1 to them, as if fearful their coveted treasure would be  
2 taken from them. The more they possess, the less do they  
3 have to bestow upon others, for the more they have, the  
4 poorer they feel. O, the deceitfulness of riches! They will  
5 not see and feel the wants of the cause of God."—Ellen G.  
6 White, *Spiritual Gifts*, vol. 2, p. 267.

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

10

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

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19 First, Jesus warns us regarding "the cares of this  
20 world" (*Matt. 13:22, NKJV*). Jesus knows that we all have  
21 cares, including financial ones. The poor worry that they  
22 don't have enough, the rich worry about what else they  
23 might want. We just need to be certain that we don't let

1 such cares “choke the word” (*Matt. 13:22, NKJV*) in our  
2 lives.

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

7

8 **What are ways that you can see in your own life the**  
9 **“deceitfulness of riches”? What practical choices can you**  
10 **make to protect yourself from this deception?**

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1 **TUESDAY**

January 9

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3 **The Steps of Covetousness**

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

8

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

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18 "So when the woman saw that the tree was good for  
19 food, that it was pleasant to the eyes, and a tree  
20 desirable to make one wise, she took of its fruit and ate.  
21 She also gave to her husband with her, and he ate" (*Gen.*  
22 *3:6, NKJV*).



1           If one didn't know better, one could think that the  
2 advertising industry got its paradigmatic example of how to  
3 sell its products from the Eden story. The devil presented  
4 the fruit of the forbidden tree in a way to create in Eve a  
5 desire to want more than she already had, and to make her  
6 think that she needed something that she really didn't. How  
7 brilliant! Her fall is a demonstration of the three steps  
8 each of us takes when we fall to covetousness: *I see, I*  
9 *want, I take.*

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

15           Let covetousness surface, and it will override any  
16 principle. King Ahab saw Naboth's vineyard, wanted it, and  
17 pouted until his queen had Naboth murdered for it (*1 Kings*  
18 *21*). Achan could not resist when he saw a garment and  
19 money, so he coveted and took them (*Josh. 7:20-22*).  
20 Covetousness is, ultimately, just another form of  
21 selfishness.

22           "If selfishness be the prevailing form of sin,  
23 covetousness may be regarded as the prevailing form of

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

8

9

10 **Why is it important to recognize in ourselves any and**  
11 **all tendencies toward covetousness?**

1 **WEDNESDAY**

January 10

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3 **Greed—Having Things Your Way**

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

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

19 Only the Lord knows the damage that greed has wrought  
20 throughout history. Greed has led to wars. Greed has caused  
21 people to commit crimes that brought ruin upon themselves  
22 and their families. Greed can be like a virus that will

1 latch on to its host and consume every virtue until all  
2 that remains is more and more greed. Greed is a malady that  
3 wants everything: passion, power, and possessions. Again, *I*  
4 *see, I want, I take.*

5

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

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

21 "How tenderly the Saviour dealt with him who was to be  
22 His betrayer! In His teaching, Jesus dwelt upon principles  
23 of benevolence that struck at the very root of

1 covetousness. He presented before Judas the heinous  
2 character of greed, and many a time the disciple realized  
3 that his character had been portrayed, and his sin pointed  
4 out; but he would not confess and forsake his  
5 unrighteousness."—Ellen G. White, *The Desire of Ages*, p.  
6 295.

7  
8 **Who, if not careful, doesn't manifest some greed in**  
9 **his or her own character? How can we, through God's grace,**  
10 **keep this natural tendency under control?**

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1 **THURSDAY**

January 11

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3 **Self-Control**

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

10

11 *Acts 24:24-26* \_\_\_\_\_

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15 *Gal. 5:22-25* \_\_\_\_\_

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19 *2 Pet. 1:5-9* \_\_\_\_\_

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21 \_\_\_\_\_

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

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

20

21           **Read again 2 Peter 1:5-9. What is the path that Peter**  
22 **points to? What are its steps, and how can we learn to**  
23 **follow them, especially in our struggle against greed and**

1 **covetousness?**

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1 **FRIDAY**

January 12

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3 **Further Thought:** The ultimate human goal is to be happy

4 and satisfied. But being self-fulfilled through

5 materialism will not achieve this goal. Deep down

6 people know this is true, and yet they continue in

7 their obsession with possessions: *I see, I want, I*8 *take*. What could be simpler than that? Seventh-day

9 Adventists, just like everyone else, are faced with

10 the temptation to subscribe to the values of

11 materialism. Yet the continual acquisition of goods

12 does not produce happiness, satisfaction, or

13 contentment. Instead it produces problems, as seen

14 when the rich young ruler turned away from Jesus

15 unhappy, despondent, and downhearted because he did

16 not hear or get what he wanted. "Materialistic values

17 are associated with a pervasive undermining of

18 people's well-being, from low life satisfaction and

19 happiness, to depression and anxiety, to physical

20 problems such as headaches, and to personality

21 disorders, narcissism, and antisocial behavior."—Tim

22 Kasser, *The High Price of Materialism* (Cambridge,

1 Mass.: The MIT Press, 2002), p. 22.

2 Materialistic Christians, in other words, proudly  
3 drink from the well of wealth but are spiritually  
4 dehydrated. But we will never thirst from drinking the  
5 water Christ gives (*John 4:14*).

6

### 7 Discussion Questions:

8 1. Dwell more on the idea of the prosperity gospel.

9 What texts might those who believe in this idea use to  
10 try to promote it? At the same time, what examples can  
11 you find from the Bible of faithful people whose lives  
12 are living refutations of this false teaching?

13

14 2. After his first child was a few years old, a man  
15 said: "I have learned two important biblical truths  
16 from this child. First, that we are born sinners.

17 Second, that we are born greedy." Who can relate

18 stories about how even children reveal just how

19 naturally greedy we as humans beings are? What does

20 this tell us about the need of divine grace?

21

22 3. "If we're looking for the source of our troubles,"

23 someone wrote, "we shouldn't test people for drugs—we

1           should test them for stupidity, ignorance, greed, and  
2           love of power." What is it about greed that is so  
3           damaging, not just to the greedy person himself or  
4           herself but to those around him or her? What examples  
5           do you know of in which greed has caused terrible  
6           damage to all involved?

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1 **Lesson 3**

\*January 13-19

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## God or Mammon?

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### SABBATH AFTERNOON

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11 **Read for This Week's Study:** *Ps. 33:6-9; Matt. 19:16-22;*

12 *1 Pet. 1:18; Heb. 2:14, 15; Exod. 9:14; Ps. 50:10.*

13

14 **Memory Text:** "Therefore God also has highly exalted Him

15 and given Him the name which is above every name, that

16 at the name of Jesus every knee should bow, of those

17 in heaven, and of those on earth, and of those under

18 the earth, and that every tongue should confess that

19 Jesus Christ is Lord, to the glory of God the Father"

20 *(Philippians 2:9-11, NKJV).*

1 **G**od does not waste words explaining His perspective on  
2 excessive obsession with money and material things.  
3 Christ's words to the greedy rich man who, though blessed  
4 by the Lord, hoarded and hoarded what he had, should put  
5 the fear of God in us all: " 'Fool! This night your soul  
6 will be required of you; then whose will those things be  
7 which you have provided?' So *is* he who lays up treasure for  
8 himself, and is not rich toward God" (Luke 12:20, 21,  
9 NKJV).

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

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

20 What should make our decision so much easier is  
21 focusing on who God is, what He has done for us, and what  
22 we owe Him.

23

- 1 *\*Study this week's lesson to prepare for Sabbath, January*
- 2 *20.*
- 3

1 **SUNDAY**

January 14

2

3 **Christ, the Creator**

4

5 **Read Genesis 1:1; Psalm 33:6-9; Isaiah 45:11, 12;**

6 **Jeremiah 51:15; and John 1:3. What do these texts tell us**

7 **about the goodness of the material world?**

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13 "It was Christ that spread the heavens, and laid the

14 foundations of the earth. It was His hand that hung the

15 worlds in space, and fashioned the flowers of the field.

16 'His strength setteth fast the mountains.' 'The sea is His,

17 and He made it.' Ps. 65:6; 95:5. It was He that filled the

18 earth with beauty, and the air with song. And upon all

19 things in earth, and air, and sky, He wrote the message of

20 the Father's love."—Ellen G. White, *The Desire of Ages*, p.

21 20.

22

1           Material things, in and of themselves, are not evil.  
2 Unlike some religions, which teach that the material world  
3 and matter itself are bad or evil and that only spiritual  
4 things are good, the Bible values the material world.

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

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

17           Jesus is the Creator (*John 1:1-3*), and the earth is a  
18 mere sample of what He has made. His creative ability gives  
19 Him a unique perspective on life itself and those who live  
20 on it. He knows the value of material things, and knows  
21 that He gave them to us for our benefit, and even for our  
22 enjoyment. He knows, too, what happens when humanity  
23 perverts those gifts, or even makes the gifts an end in



1 themselves, when, as with all things, they were meant to be  
2 used to glorify God.

3

4 **Look around at the incredible bounties of the created**  
5 **world. Even after the ravages of sin, we can still see the**  
6 **inherent goodness in so much of it. What does the created**  
7 **world, in its goodness, tell us about the goodness of its**  
8 **Maker?**

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1 **MONDAY**

January 15

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3 **Son of God/Son of Man**

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

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

18 One reason Jesus came to this world was to show us  
19 just how loving and caring God is and how much He cares for  
20 each of us. Far from being some cold and distant deity, as  
21 some believed, Jesus revealed our heavenly Father's true  
22 character.

1           Satan, however, has tried to separate humans from God.  
2 He has tried to depersonalize Him, characterizing Him as  
3 someone who doesn't care about us. He does all that he can,  
4 through whatever means possible, to keep us away from  
5 knowing and experiencing the reality of God's goodness and  
6 grace. An inordinate love of material things works well as  
7 one of Satan's ploys to achieve this end.

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

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19           Imagine Jesus Himself, God in the flesh, speaking to  
20 this young man who obviously knew Jesus was somebody  
21 special. And yet what happened? He allowed his great  
22 wealth, his love of material things, to separate him from  
23 the very person of God Himself. The love of the world and

1 of material things so blinded him that even though he was  
2 sad, that sadness wasn't enough to make him do the right  
3 thing. He wasn't sad because he was losing his possessions  
4 (he wasn't). He was sad because he was losing his soul over  
5 those things.

6

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

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1 **TUESDAY**

January 16

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3 **Christ, the Redeemer**

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

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

18 "By pouring the whole treasury of heaven into this  
19 world, by giving us in Christ all heaven, God has purchased  
20 the will, the affections, the mind, the soul, of every  
21 human being."—Ellen G. White, *Christ's Object Lessons*, p.  
22 326.

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2

Read each text and list what Christ has saved us from:

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

4

*3:13; Rev. 1:5.*

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The Greek word *tetelestai* in John 19:30 has been

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called the most important word ever spoken. It means "It is

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finished," and is the last utterance Jesus made on the

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cross. His final declaration meant that His mission was

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accomplished and our debt was "paid in full." He did not

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utter it as one with no hope but as one who succeeded in

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the redemption of a lost world. Looking at the cross of

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redemption reveals a past event with a present effect and a

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future hope. Jesus gave His life to destroy sin, death, and

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the works of the devil once and for all. This means that

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although undeserving, we are redeemed (*Eph. 1:7*). To

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glimpse the wonders of salvation is to tread holy ground.

22

Christ as the Redeemer is the most sublime image of

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God. His supreme interest is to redeem us. This reveals His

1 perspective toward humanity and especially how He values a  
2 relationship with us. With justice satisfied, Christ turns  
3 His attention to our response to His sacrifice.

4

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

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1 **WEDNESDAY**

January 17

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3 **A Jealous God**

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

10

11 **What did the Lord mean when He said that "there is**  
12 **none like Me in all the earth" (*NKJV*)?**

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18 "It is impossible for the finite minds of men to  
19 fully comprehend the character or the works of the Infinite  
20 One. To the keenest intellect, to the most powerful and  
21 highly educated mind, that holy Being must ever remain  
22 clothed in mystery."—Ellen G. White, *Testimonies for the*



1 *Church*, vol. 5, pp. 698, 699.

2       God has no equal (*1 Kings 8:60*). He thinks, remembers,  
3 and acts in ways we do not comprehend. No matter what  
4 attempts we try to make Him into our own image, God remains  
5 God. He is the One who made every snowflake, brain, face,  
6 and individual characteristic unique, and "there is no  
7 other" (*1 Kings 8:60, NKJV*). After all, He is the Creator,  
8 and as Creator He is certainly distinct from His creation.

9  
10       **What do these texts tell us about how different God is**  
11 **from His creation?** *1 Sam. 2:2; Ps. 86:8; Isa. 55:8, 9; Jer.*  
12 *10:10; Titus 1:2.*

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18       When we look at all that God is, all that He  
19 possesses, and all that He does, it's remarkable that He  
20 could have competitors. And yet He does, in the sense He  
21 has to "compete" for human love and affection. Maybe that's  
22 why He says that He is a "jealous" God (*Exod. 34:14*). God  
23 created humans to be free, which means we have the option

1 to serve Him or to serve anything else. That has been, in  
2 many ways, the essential human problem: choosing to serve  
3 other gods, regardless of what form they come in, as  
4 opposed to serving the only God worth serving, the One who  
5 created and possesses all the universe. That's why then  
6 that He is indeed a jealous God.

7

8 **What, if anything, in your life is competing with God**  
9 **for your affections?**

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1 **THURSDAY**

January 18

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3 **True Ownership**

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

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

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

21

22 **List the things from the following verses that God**

1 **owns:** *Deut. 10:14; Ps. 50:10; 104:16; Ezek. 18:4; Hag. 2:8'*  
2 *1 Cor. 6:19, 20.* **What do these texts tell us about how we**  
3 **should view the material things that we have in our**  
4 **possession?**

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

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

1 relationship that we have with Him.

2

3       Think through what it means that, in reality, you  
4 don't own any of the things that you possess but that they  
5 belong to God. What should that tell you about how you  
6 should relate to the things in your possession?

7

1 **FRIDAY**

January 19

2

3 **Further Thought:** Stewardship, as we understand it,

4 started with God placing Adam and Eve in a beautiful

5 garden home that they were to care for and manage

6 (*Gen. 2:15*). In this perfect environment they were to

7 make the garden livable, a task that could not have

8 been that hard. God authorized their new role and

9 taught them about their responsibility. Taking care of

10 Eden would give meaning and bring happiness to the new

11 family.

12 The Hebrew verb for "dominion" (*Gen. 1:26, 28*)

13 means "to bring under control and rule." This was,

14 given the context, not a harsh dominion but a

15 benevolent rule in caring for God's creation. This

16 responsibility has not stopped. In this environment

17 Adam and Eve were to learn that God was the Owner, and

18 they were His managers, or stewards. From the start

19 God intended that Adam and Eve have positions of

20 responsibility and trust but not as owners. They were

21 to demonstrate to God that they were faithful to their

22 tasks.

1            "Adam and Eve were given the garden of Eden to  
2            care for. They were 'to dress it and to keep it.' They  
3            were happy in their work. Mind, heart, and will acted  
4            in perfect harmony. In their labor they found no  
5            weariness, no toil. Their hours were filled with  
6            useful work and communion with each other. Their  
7            occupation was pleasant. God and Christ visited them  
8            and talked with them. They were given perfect freedom.  
9            . . . God was the owner of their Eden home. They held  
10           it under Him."—Ellen G. White, *Manuscript Releases*,  
11           vol. 10, p. 327.

12

**13 Discussion Questions:**

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

21

22            **2. Dwell more on the idea of God as a "jealous" God.**  
23            **It's not always an easy concept to grasp, especially**

1           because in human terms we look at jealousy as  
2           something bad, as something to be avoided. How,  
3           though, can we understand this idea as it is applied  
4           to God without any of the negative baggage the world  
5           usually carries?

6  
7           3. How can we learn to distinguish between the proper  
8           use and enjoyment of the physical things that God has  
9           created and the abuse of those things? Why is making  
10          this distinction so important?

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1 **Lesson 4**

*\*January 20-26*

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5 **Escape From *the* World's Ways**

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10 **SABBATH AFTERNOON**

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12 **Read for This Week's Study:** *Ps. 119:11; Eph.6:18; Rom.*

13 *8:5, 6; Heb. 11:1-6; 1 Kings 3:14; Ezek. 36:26, 27.*

14

15 **Memory Text:** "Riches do not profit in the day of wrath,

16 but righteousness delivers from death. . . . He who

17 trusts in his riches will fall, but the righteous will

18 flourish like foliage" (*Proverbs 11:4, 28, NKJV*).

19

20

1 **T**hough Satan failed with Jesus, he has succeeded with  
2 everyone else. He will continue to do so unless we  
3 fight in the armor and power of God, who alone offers us  
4 the freedom from the lure of the world.

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

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

20

21 *\*Study this week's lesson to prepare for Sabbath, January*  
22 *27.*

23

1 **SUNDAY**

January 21

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3 **A Relationship With Christ**

4

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

14 What is our only protection?

15

16 **"Set your mind on things above, not on things on the**  
17 **earth"** (Col. 3:2, NKJV). **How do we do what Paul tells us to**  
18 **do?** (See also Ps. 119:11, Eph. 6:18.)

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1           **What other texts can you find that talk about what we**  
2 **should be keeping our mind focused on?** (*See, for example,*  
3 *Phil. 4:8.*)

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

19           Our lives are to be hidden in Jesus, and His plans are  
20 to be our plans. True commitment is putting our hand to the  
21 plow without " 'looking back' " (*Luke 9:62, NKJV*). When we  
22 make that kind of commitment, Jesus elevates us to our full  
23 potential. When we surrender to Him, He will break the

1 world's hold upon our souls. We must become Christ-centered  
2 instead of stuff-centered; that alone will fill the void in  
3 our lives.

4

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

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1 **MONDAY**

January 22

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3 **In the Word**

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

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

16

17 **Read John 5:39, 14:6, and 20:31. The Bible,**  
18 **specifically the Gospels, gives us our most authoritative**  
19 **information about Jesus. What do these specific texts in**  
20 **John say about Him and why He is so important to us and to**  
21 **all that we believe?**

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6        We study the Bible because it's the ultimate source of  
7 the Truth. Jesus is the Truth, and in the Bible we find  
8 Jesus as we can know Him because of how He has been  
9 revealed to us there. Here, in God's Word, the Old and New  
10 Testaments, we learn about who Jesus is and what He has  
11 accomplished for us. We then fall in love with Him, and  
12 commit our lives and souls to His eternal safekeeping. By  
13 following Jesus and obeying His words, as revealed in His  
14 Word, we can become free from the bonds of sin and of the  
15 world. "Therefore if the Son makes you free, you shall be  
16 free indeed" (*John 8:36, NKJV*).

17

18        **Read Romans 8:5, 6. What are we being warned against**  
19 **here, and how can the study of the Word of God help us in**  
20 **this struggle over our minds?**

21

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23

1           The love of the world, especially the love of worldly  
2 possessions, can easily draw us away from God if we are not  
3 careful. That's why we must keep ourselves in the Word,  
4 which points us to the eternal and spiritual realities that  
5 are so crucial for the Christian life.

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

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1 **TUESDAY**

January 23

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3 **The Life of Prayer**

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

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

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

1 will of God.

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

8

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

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17       If there is no faith attached to our prayers, there  
18 will be presumption, Satan's counterfeit faith. "Prayer and  
19 faith are closely allied, and they need to be studied  
20 together. In the prayer of faith there is a divine science;  
21 it is a science that everyone who would make his lifework a  
22 success must understand. Christ says, 'What things soever  
23 ye desire, when ye pray, believe that ye receive them, and

1 ye shall have them.' Mark 11:24. He makes it plain that our  
2 asking must be according to God's will; we must ask for the  
3 things that He has promised, and whatever we receive must  
4 be used in doing His will. The conditions met, the promise  
5 is unequivocal."—Ellen G. White, *Prayer*, p. 57.

6

7 **Look at your own prayer life. What do you pray for?**  
8 **What do your prayers tell about your priorities? What other**  
9 **things might you need to be praying for?**

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1 **WEDNESDAY**

January 24

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3 **The Life of Wisdom**

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5 One of the most beautiful stories in the Bible is  
 6 found in the story of Solomon's request to God, to give him  
 7 above all things " 'an understanding heart to judge Your  
 8 people, that I may discern between good and evil. For who  
 9 is able to judge this great people of Yours?' " (*1 Kings*  
 10 *3:9, NKJV*).

11

12 **What important words did God say to Solomon that, had**  
 13 **he heeded, would have spared the king the ruin that his**  
 14 **possessions brought upon him? Why was what God said to him**  
 15 **here so important for all of us? *1 Kings 3:14; see also***  
 16 ***1 John 5:3, 1 Pet. 4:17.***

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6           Solomon had great wisdom, but wisdom in and of itself,  
7 if not acted upon and lived out, becomes nothing more than  
8 good information. In the biblical sense of the word, wisdom  
9 not acted upon is not truly wisdom. Many will be lost who  
10 will have had plenty of correct information about God and  
11 His requirements. But Solomon's lack of obedience caused  
12 him to stray from the paths to which the Lord had called  
13 him. Only later in life did he truly come to his senses,  
14 writing in humility: "For wisdom is better than rubies, and  
15 all the things one may desire cannot be compared with her"  
16 (*Prov. 8:11, NKJV*).

17           Wisdom is the application of knowledge and  
18 understanding. Knowledge represents the facts;  
19 understanding represents discernment; and wisdom comes in  
20 the process of applying our understanding and knowledge to  
21 our lives. A wise steward needs not just knowledge and  
22 understanding but the experience that comes from living out  
23 that knowledge and understanding.

1           Solomon's example shows us how easily even the wisest  
2 and most understanding of people can get swept up in the  
3 emptiness of a materialist lifestyle if that person doesn't  
4 live out the knowledge that he or she has been given.

5

6           **Compare 1 Corinthians 3:19 and Proverbs 24:13, 14.**

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

10

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12

1 **THURSDAY**

January 25

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3 **The Holy Spirit**

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

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

17       Paul counsels: "Your faith should not be in the wisdom  
18 of men but in the power of God" (*1 Cor. 2:5, NKJV*). The  
19 lure of the world, often through material possessions,  
20 draws us away from the Lord. In contrast, if we do not  
21 resist, the power of the Holy Spirit will pull us toward  
22 Jesus.

1

2

Success in the battle with the world and its lures

3

will be accomplished only from outside of ourselves. Read

4

*Ezek. 36:26, 27; John 14:26; and Eph. 3:16, 17.* When we let

5

the Holy Spirit take possession of us, what things will God

6

do to assure that we have spiritual victory?

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"It is through false theories and traditions that

13

Satan gains his power over the mind. By directing men to

14

false standards, he misshapes the character. Through the

15

Scriptures the Holy Spirit speaks to the mind, and

16

impresses truth upon the heart. Thus He exposes error, and

17

expels it from the soul. It is by the Spirit of truth,

18

working through the word of God, that Christ subdues His

19

chosen people to Himself."—Ellen G. White, *The Desire of*

20

*Ages*, p. 671.

21

The Holy Spirit is the reporter of truth and is the

22

ultimate gift that Jesus could give to represent the deity

23

on earth after His ascension. The Holy Spirit strives to



1 give us power to overcome the powerful lure of the world  
2 and its "charms."

3

4       **The world does pull at us all, doesn't it? What**  
5 **choices can you make, right now, that can help you**  
6 **surrender to the Holy Spirit, who alone can give you power**  
7 **to resist the world's temptations?**

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1 **FRIDAY**

January 26

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3 **Further Thought:** A steward operates from the twin

4 principles of duty and love. "Remember that duty has a  
5 twin sister, Love; these united can accomplish almost  
6 everything, but separated, neither is capable of  
7 good."—Ellen G. White, *Testimonies for the Church*,  
8 vol. 4, p. 62. Duty is love in action. We need only to  
9 dwell on Christ's sacrifice in order for love to  
10 awaken our duty.

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

20

21 **Discussion Questions:**

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

7  
8        2. The memory verse for this week reads: "Riches do not  
9        profit in the day of wrath, but righteousness delivers  
10       from death. . . . He who trusts in his riches will  
11       fall, but the righteous will flourish like foliage"  
12       (*Prov. 11:4, 28, NKJV*). What is the meaning of this  
13       text? What is it saying about riches and what is it  
14       not saying?

15  
16       3. In class, discuss the life of Solomon. Ask how he  
17       could have gone so far off track. Look through the  
18       book of Ecclesiastes for texts that help reveal the  
19       futility and emptiness of worldly possessions, even  
20       when we have, like Solomon, so many of them. What have  
21       we learned this week about prayer, about Bible study,  
22       and about a relationship with Christ that can keep us  
23       on the right track spiritually?

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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?

1 **Lesson 5**

*\*January 27-February 2*

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## Stewards After Eden

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### SABBATH AFTERNOON

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12 **Read for This Week's Study:** *Isa. 22:14-18; 1 Cor. 4:1,*

13 *2; Col. 2:2, 3; Eph. 6:13-17; 2 Cor. 5:10.*

14

15 **Memory Text:** "On the contrary, we speak as those approved

16 by God to be entrusted with the gospel. We are not

17 trying to please people but God, who tests our hearts"

18 *(1 Thess. 2:4, NIV).*

19

1 **A**dam and Eve's first job involved stewardship. The  
2 garden and all creation were given to them to care  
3 for, to enjoy, and to have dominion over (*Gen. 2:15*), even  
4 though they owned none of it. Instead, they were stewards  
5 of what the Lord had entrusted to them.

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

11 What is stewardship? Certain Bible characters reveal  
12 what a steward is by how they lived. Other scriptures  
13 define it more clearly. When we become God's stewards, our  
14 focus on the world and its materialistic values changes to  
15 a focus on the Creator and His mission. As with Adam and  
16 Eve, God entrusts to us responsibilities of divine origin.  
17 Since the Fall in Eden, however, the task of stewardship  
18 has changed, because, along with the responsibilities of  
19 caring for the material world, we are also entrusted to be  
20 good stewards of spiritual truths.

21  
22 *\*Study this week's lesson to prepare for Sabbath, February*  
23 *3.*

1 **SUNDAY**

January 28

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3 **Stewards in the Old Testament**

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

16       Some characteristics of a steward are made clear in  
17 the Old Testament. First, the position of a steward was one  
18 of great responsibility (*Gen. 39:4*). Stewards were chosen  
19 because of their abilities, and they received respect and  
20 trust from their owners for getting the job done. Second,  
21 stewards knew that what had been entrusted to them belonged  
22 to their owner (*Gen. 24:34-38*). This is the supreme

1 difference between a steward and an owner. Stewards  
2 understand their position. Third, when stewards took for  
3 their own use what had been entrusted to them, the  
4 relationship of trust between them and the owner was  
5 broken, and the stewards were dismissed (*Gen. 3:23, Hos.*  
6 *6:7*).

7  
8 **Read Isaiah 22:14-18. During Hezekiah's reign, Shebna**  
9 **was appointed steward, as well as treasurer, both very**  
10 **important positions of authority. What happened to him as a**  
11 **result of his abuse of his position?**

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16  
17 "A steward identifies himself with his master. He  
18 accepts the responsibilities of a steward, and he must act  
19 in his master's stead, doing as his master would do were he  
20 presiding. His master's interests become his. The position  
21 of a steward is one of dignity because his master trusts  
22 him. If in any wise he acts selfishly and turns the  
23 advantages gained by trading with his lord's goods to his



1 own advantage, he has perverted the trust reposed in him.”—  
2 Ellen G. White, *Testimonies for the Church*, vol. 9, p. 246.

3

4       **How can we better learn the important concept that we**  
5 **are indeed stewards of what we possess in this life? How**  
6 **should this realization impact all that we do?**

1 **MONDAY**

January 29

2

3 **Stewards in the New Testament**

4

5       The two basic words for "steward" in the New Testament  
6 are *epitropos*, occurring three times, and *oikonomos*,  
7 occurring 10 times. Both these words describe positions  
8 that incorporate managerial responsibilities entrusted to  
9 the steward by the owner.

10       In both the New and Old Testaments, stewards are  
11 defined by what they do. The New Testament specifically  
12 describes the steward in terms of accountability (*Luke*  
13 *12:48*) and expectations (*1 Cor. 4:2*). The Old Testament,  
14 though, is more focused on declaring God's ownership than  
15 directly defining us as His stewards. Thus, while the  
16 concept of a steward is very similar for both Testaments,  
17 the New Testament expands the concept beyond just household  
18 management.

19       In the parable of the dishonest steward (*Luke 16:1-*  
20 *15*), Jesus expands the definition of steward. His lesson is  
21 about more than a steward escaping financial disaster. It  
22 is also applicable to those escaping spiritual disaster

1 through a wise manifestation of faith. A wise steward will  
2 prepare for the future of Jesus' return beyond the here and  
3 now (*Matt. 25:21*).

4

5 **Read 1 Corinthians 4:1, 2; Titus 1:7; and 1 Peter**

6 **4:10. What do they tell us about stewards and stewardship?**

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

17 In Luke 12:35-48, Jesus also uses the term "steward"  
18 metaphorically. He tells of the wise steward being ready  
19 for the Son of man's return, and describes the unfaithful  
20 steward as one who has given up caring because the master  
21 has delayed His return. The unfaithful steward has turned  
22 into a tyrant and has become abusive to those around him.  
23 He is no longer a pattern of good works or a manager of

1 grace.

2       When we accept Christ, we are stewards, called to  
3 manage God's resources. But more important, we are to  
4 manage the spiritual realities of the Christian life in  
5 preparation for heaven.

6

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

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1 **TUESDAY**

January 30

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3 **Stewards of the Mysteries of God**

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

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14       Zophar the Naamathite says to Job, " 'Can you fathom  
15 the mysteries of God?' " (*Job 11:7, NIV*). The word  
16 "mystery" means puzzling, obscure, unknown, unexplained, or  
17 incomprehensible. The mysteries of God have been recorded  
18 in Scripture, even though understanding them fully is still  
19 beyond our comprehension. That's why they are *mysteries*. It  
20 is like each of us is a nearsighted person looking into the  
21 heavens, hoping to see the smallest detail. We can't see  
22 that far unless God reveals it to us.

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**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

1 creation. Even angels study to understand the mystery of  
2 why Jesus came to earth (*1 Pet. 1:12*). Nevertheless, what  
3 they do know causes us all to praise the Lord for His glory  
4 and goodness (*see Rev. 5:13*).

5

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

7 **What responsibilities does that automatically mean you**  
8 **have?**

9

10

1 **WEDNESDAY**

January 31

2

3 **Stewards of Spiritual Truth**

4

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

14

15       **Read Ephesians 6:13-17. What have we been given by God**  
16 **that we are to be stewards of? Why is the proper management**  
17 **of these things so crucial to us?**

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3       “The gift of God is eternal life in Christ Jesus our  
4 Lord” (*Rom. 6:23, NKJV*). The world, and all that it offers,  
5 cannot offer us the redemption that we have in Christ.  
6 Redemption, a gift God gives to us, is our most valuable  
7 possession. Keeping the reality of this redemption always  
8 before us helps us maintain perspective in our stewardship  
9 of other possessions given to us from God as well.

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

15       Redemption is ours only because Jesus paid the  
16 ultimate price. Paul clearly states, “In Him we have  
17 redemption through His blood, the forgiveness of sins,  
18 according to the riches of His grace” (*Eph. 1:7, NKJV*). The  
19 words “we have” mean that we have “redemption.” It is ours,  
20 but only because God has given it to us. How crucial, then,  
21 that we keep on “the whole armor of God” (*Eph. 6:11, NKJV*),  
22 in order that the evil one doesn’t come and take it away.  
23 For the only way he can do this is if we allow him to,

1 which will happen only if we don't obey what is revealed to  
2 us in "the word of God" (*Eph. 6:17*). Our greatest  
3 protection is by obeying, in faith, the light we have been  
4 given.

5

6 **Read again Ephesians 6:13-17. How do we put on the**  
7 **armor of God, and in what ways are we stewards of all that**  
8 **we have been given in that armor?**

9

10

1 **THURSDAY**

February 1

2

3 **Our Responsibility as Stewards**

4

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

15 "God desires to bring men into direct relation with  
16 Himself. In all His dealings with human beings He  
17 recognizes the principle of personal responsibility. He  
18 seeks to encourage a sense of personal dependence and to  
19 impress the need of personal guidance. His gifts are  
20 committed to men as individuals. Every man has been made a  
21 steward of sacred trusts; each is to discharge his trust

1 according to the direction of the Giver; and by each an  
2 account of his stewardship must be rendered to God.”—Ellen  
3 G. White, *Testimonies for the Church*, vol. 7, p. 176.

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

12

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

15

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20       Theologians and philosophers have for centuries  
21 debated the difficult question of free will. But the  
22 Scripture is clear: we as human beings do have free will  
23 and free choice. The idea of being judged by our deeds

1 makes no sense otherwise. Hence, we do have a personal  
2 responsibility, by the grace of God, to choose to make the  
3 right decisions in all that we do, which includes being  
4 faithful stewards of all our Master's goods.

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1 **FRIDAY**

February 2

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3 **Further Thought:** The word translated as “steward” in a  
4 few Old Testament texts comes, not from a single word  
5 but from a phrase: *asher al bayt*, the “one who is on  
6 or over a house.” For example, Genesis 43:19 can be  
7 translated: “When they drew near to *the steward of*  
8 *Joseph’s house*, they talked with him at the door of  
9 the house” (NKJV). If one considers that the family  
10 that resides in the house is part of the house itself,  
11 then what is more valuable to a person than their own  
12 home? Hence, a steward is someone being entrusted with  
13 something very valuable that, nevertheless, does not  
14 belong to him. In many ways, that makes the  
15 responsibility even greater than it would be if the  
16 steward were in charge of his or her own possessions.

17 This same idea is continued in the New Testament  
18 as well. “The NT takes OT ideas and joins them with  
19 first-century ideas, concepts, and words, thus  
20 enriching and enlarging the biblical teaching on  
21 stewardship. The most common Greek words used in  
22 relationship with stewardship are derived from *oikos*

1 and *oikia*, 'house.' The *oikonomos* is one who keeps the  
2 house: the steward or manager. *Oikonomia* is the  
3 abstract noun, 'management of the house,' the meaning  
4 of which is often much broader."—*Handbook of Seventh-*  
5 *day Adventist Theology* (Hagerstown, Md.: Review and  
6 Herald Publishing Association, 2000), p. 653.

7

### 8 Discussion Questions:

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

19

20 2. In class, dwell more on the idea of being stewards  
21 of things that are not tangible but spiritual. What  
22 does that mean? How do we "manage" these things?

23

1           3. Think about the three angels' messages of  
2           Revelation 14:6-12. What important truths are  
3           expressed there of which we have been given the  
4           responsibility to be stewards?

5  
6           4. Why is it so important for us to learn to trust in  
7           and believe in spiritual things that we don't fully  
8           understand? In what worldly ways do we do that all the  
9           time anyway?

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1 **Lesson 6**

\*February 3-9

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## The Marks of a Steward

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10 **SABBATH AFTERNOON**

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12 **Read for This Week's Study:** *Heb. 11:8-12; Rom. 4:13,*

13 *18-21; Matt. 6:24; Heb. 9:14; 1 John 5:2, 3; Luke*

14 *16:10-12.*

15

16 **Memory Text:** "Let a man so consider us, as servants of

17 Christ and stewards of the mysteries of God. Moreover

18 it is required in stewards that one be found faithful"

19 *(1 Corinthians 4:1, 2, NKJV).*

20

1 **S**tewards are known by their brand, or their  
2 distinctive mark, just as retailers are known by their  
3 logos or brand name. In fact, many people have become  
4 famous by turning themselves into a marketable brand.

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

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

20

21 *\*Study this week's lesson to prepare for Sabbath, February*  
22 *10.*

23

1 **SUNDAY**

February 4

2

3 **Faithfulness**

4

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

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

1 even if the consequences can be eternal.

2

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

4 **What do these verses teach us about being faithful?**

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12 In Hebrew "faithful" means to trust. The same Hebrew  
13 root gives us the word "amen," and it really means to be  
14 "solid" or "firm." Faithfulness means we have been tested  
15 and tried, and have remained firmly committed to God's  
16 plan.

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

1 he seal his testimony with his blood.”—J. H. Merle  
2 d’Aubigné, *History of the Reformation* (New York: The  
3 American Tract Society, 1846), vol. 2, book 7, p. 260.

4

5 **Read Revelation 2:10. What should the words about**  
6 **being “ ‘faithful unto death’ ” mean to us in our everyday**  
7 **walk with the Lord?**

8

1 **MONDAY**

February 5

2

3 **Loyalty**

4

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

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

20 Our loyalty is important to God (1 Kings 8:61). It is  
21 not a contract that tries to foresee every contingency; nor  
22 is it just a list of rules. It is, rather, the visible

1 expression of our personal beliefs, faith, and commitment.

2

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

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

17 Look at Job. He did not foresee the catastrophic  
18 events that would destroy his family, possessions, and  
19 health. He could have given up trust, love, and commitment,  
20 but his loyalty to God was an unwavering choice of  
21 morality. Honest and unafraid to praise God publicly, he  
22 uttered the famous words " 'Though He slay me, yet will I  
23 trust Him' " (*Job 13:15, NKJV*). His fidelity in the face of

1 disaster is the essence of loyalty, and it illustrates  
2 loyal stewards at their finest.

3

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

6



1 **TUESDAY**

February 6

2

3 **A Clear Conscience**

4

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

9

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

13

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18       Our conscience functions as an internal monitor of our  
19 outward lives. A conscience needs to attach itself to a  
20 high and perfect standard: God’s law. God wrote His law on  
21 the heart of Adam, but sin almost obliterated it—not just  
22 in him but in his descendants. Only fragments of the law

1 remained. “[Gentiles] show that the requirements of the law  
2 are written on their hearts, their consciences also bearing  
3 witness” (*Rom. 2:15, NIV*). Jesus succeeds where Adam failed  
4 because God’s law was “within [His] heart” (*Ps. 40:8,*  
5 *NKJV*).

6

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

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14 “The cobwebbed closet of conscience is to be entered.  
15 The windows of the soul are to be closed earthward and  
16 thrown wide open heavenward that the bright beams of the  
17 Sun of righteousness may have free access. . . . The mind  
18 is to be kept clear and pure that it may distinguish  
19 between good and evil.”—Ellen G. White, *Mind, Character,*  
20 *and Personality*, vol. 1, pp. 327, 328. When God’s law has  
21 been inscribed on the heart of the believer (*Heb. 8:10*),  
22 and the believer by faith seeks to follow that law, a clear  
23 conscience is the likely result.

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If you have ever struggled under the strain of a

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guilty conscience, you know how terrible it can be, how it

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can be a continuous presence, never giving you relief. How

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can focusing on Jesus, and His death on the cross for you

6

and your sin, help free you from the curse of a guilty

7

conscience?

1 **WEDNESDAY**

February 7

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3 **Obedience**

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

14 "The death of Abel was in consequence of Cain's  
15 refusing to accept God's plan in the school of obedience,  
16 to be saved by the blood of Jesus Christ, typified by the  
17 sacrificial offerings pointing to Christ. Cain refused the  
18 shedding of blood, which symbolized the blood of Christ to  
19 be shed for the world."—Ellen G. White Comments, *The SDA*  
20 *Bible Commentary*, vol. 6, p. 1109.

21 Obedience starts in the mind. It involves the delicate  
22 process of mentally accepting the responsibility of

1 carrying out commands from a higher authority. Obedience  
2 stems from a relationship with an authority figure and the  
3 willingness to obey that figure. In the case of our  
4 relationship to God, our obedience is a voluntary, loving  
5 action that molds our behavior to moral obligations.  
6 Obedience to God must be as specific as He directs, and not  
7 only as we think or desire it should be. The case of Cain  
8 is a perfect example of someone doing his own thing instead  
9 of doing what God asks.

10

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

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22 We don't obey to be saved; we obey because we already  
23 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?**

10

1 **THURSDAY**

February 8

2

3 **Trustworthy**

4

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

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

20       Being trustworthy is a characteristic of a good  
21 steward. This means that trustworthy stewards understand

1 the deep significance of their role; they understand that  
2 God is trustworthy, and they will aim to be the same (*Deut.*  
3 *32:4, 1 Kings 8:56*).

4 Trustworthiness implies a mature set of character  
5 traits. It is the highest level of character and competence  
6 that a person can achieve in the eyes of observers.

7 Reflecting God's character means you will do what you say  
8 you will do, regardless of circumstances or people who  
9 press you to do otherwise (*2 Kings 12:15*).

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

19 Others notice our trustworthiness. They respect us and  
20 depend on us because they know we are not easily swayed by  
21 opinions, fads, or flattery. Being trustworthy is thus a  
22 demonstration of character performance in every  
23 responsibility played out on earth, the proving ground for



1 heaven. "We are to be faithful, trustworthy subjects of the  
2 kingdom of Christ, that those who are worldly-wise may have  
3 a true representation of the riches, the goodness, the  
4 mercy, the tenderness, and the courtesy of the citizens of  
5 the kingdom of God."—Ellen G. White, *Testimonies for the*  
6 *Church*, vol. 6, p. 190.

7  
8 **Think about someone whom you know personally who is**  
9 **trustworthy. What can you learn from that person that would**  
10 **help you be more trustworthy as well?**

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1 **FRIDAY**

February 9

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3 **Further Thought:** Another mark of a good steward is

4 individual accountability.

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

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

17 Individual accountability is an essential  
18 biblical principle. While on earth, Jesus was  
19 individually accountable to the Father (*John 8:28*). We  
20 are accountable for every idle word (*Matt. 12:36*). "  
21 'For everyone to whom much is given, from him much  
22 will be required' " (*Luke 12:48, NKJV*). The biggest

1 threat to individual accountability, though, is the  
2 tendency to transfer our responsibilities to someone  
3 else. "Let it be borne in mind that it is not our own  
4 property which is entrusted to us for investment. If  
5 it were, we might claim discretionary power; we might  
6 shift our responsibility upon others, and leave our  
7 stewardship with them. But this cannot be, because the  
8 Lord has made us individually His stewards."—Ellen G.  
9 White, *Testimonies for the Church*, vol. 7, p. 177.

#### 11 Discussion Questions:

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

19  
20 2. Dwell more on how the promises of the gospel can  
21 help those who are struggling with a guilty  
22 conscience. What promises can they claim?

1           3. We often view the concept of "loyalty" as good in  
2           and of itself. But is that always so? In what ways  
3           might it be possible to be loyal to someone or  
4           something that is not good? Why, then, must the  
5           concept of "loyalty" always be understood in a  
6           specific context in order to see if this loyalty is  
7           good or misplaced?

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1 **Lesson 7**

*\*February 10-16*

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## Honesty With God

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### 10 **SABBATH AFTERNOON**

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12 **Read for This Week's Study:** *Luke 16:10, Lev. 27:30,*

13 *Gen. 22:1-12, Heb. 12:2, Luke 11:42, Heb. 7:2-10,*

14 *Nehemiah 13.*

15

16 **Memory Text:** " 'But that on the good ground are they,

17 **which in an honest and good heart, having heard the**

18 **word, keep it, and bring forth fruit with patience' "**

19 *(Luke 8:15).*

20

1 **W**hat is an honest heart, and how is it revealed?  
2 Contemporary culture often views honesty as some  
3 vague, relativistic ethic; most people are occasionally  
4 dishonest but consider it acceptable as long as the  
5 infringement is not too great. Also specific circumstances,  
6 it is claimed, could justify some dishonesty.

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

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

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

21  
22 *\*Study this week's lesson to prepare for Sabbath, February*  
23 *17.*

1 **SUNDAY**

February 11

2

3 **A Matter of Simple Honesty**

4

5 One thing most of us have in common is that we do not  
6 like dishonesty. We especially do not like it when we see  
7 it manifested in others. It's not easy, though, to see it  
8 in ourselves, and when we do, we tend to rationalize our  
9 actions, to justify them, to downplay their significance:  
10 *Oh, it's not that bad; it's only a small thing, not really*  
11 *important.* We might fool ourselves even, most of the time;  
12 but we never fool God.

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

18

19 **Read Luke 16:10. What important principle does Jesus**  
20 **express here that should help us see how important it is to**  
21 **be honest, even in the " 'little things' " (NLT)?**

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6       God, though, knows just how easily we can be  
7 dishonest, especially when it comes to the things that we  
8 possess. Hence, He has given us a powerful antidote to  
9 dishonesty and selfishness, at least when it comes to  
10 material possessions.

11

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

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20       “No appeal is made to gratitude or to generosity.  
21 This is a matter of simple honesty. The tithe is the  
22 Lord’s; and He bids us return to Him that which is His own.  
23 . . . If honesty is an essential principle of business



1 life, must we not recognize our obligation to God—the  
2 obligation that underlies every other?”—Ellen G. White,  
3 *Education*, pp. 138, 139.

4

5       **How can paying tithe help you remember who,**  
6 **ultimately, owns all that you have? Why is it important**  
7 **never to forget who owns all our possessions anyway?**

8

1 **MONDAY**

February 12

2

3 **The Life of Faith**

4

5 **Read Genesis 22:1-12. What does this story tell us**  
6 **about the reality of Abraham's faith?**

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

17 For example, the religious world still after thousands  
18 of years remains astonished at the act of faith displayed  
19 by Abraham with Isaac on Mount Moriah (*Genesis 22*). Yet,  
20 this act of faith wasn't something that Abraham just  
21 conjured up when he needed it. His life of faithfulness and  
22 obedience beforehand was what enabled him to do as he did.

1 Had he often been unfaithful before this event, he never  
2 would have passed the test as he did. There is no question,  
3 either, that a man with that kind of faith surely lived it  
4 out after the event as well.

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

9

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

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18 Our only recourse as faithful stewards is to look  
19 "unto Jesus, the author and finisher of our faith, who for  
20 the joy that was set before Him endured the cross,  
21 despising the shame, and has sat down at the right hand of  
22 the throne of God" (*Heb. 12:2, NKJV*). The word "finisher"  
23 is used only in this one instance in the New Testament and

1 also can be translated as “perfecter.” It means that Jesus  
2 is intent on bringing our faith to maturity and  
3 completeness (*Heb. 6:1, 2*). Thus, faith, the life of faith,  
4 is a dynamic experience: it grows, it matures, and it  
5 increases.

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7 **In what ways have you seen your faith grow and mature**  
8 **over time? Or has it?**

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1 **TUESDAY**

February 13

2

3 **A Statement of Faith**

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

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

19

20       **Read Luke 11:42. What does it mean when Jesus implies**  
21 **that tithing is not to be left undone? How does tithe**  
22 **relate to the weightier matters of the law?**

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8           Tithing is a humble expression of dependence on God  
9 and an act of trust that Christ is our Redeemer. It is  
10 recognition that we have already been blessed "with every  
11 spiritual blessing in Christ" (*Eph. 1:3, NIV*) and a promise  
12 of more.

13

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

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22           "God's plan in the tithing system is beautiful in its  
23 simplicity and equality. All may take hold of it in faith

1 and courage, for it is divine in its origin. In it are  
2 combined simplicity and utility, and it does not require  
3 depth of learning to understand and execute it. All may  
4 feel that they can act a part in carrying forward the  
5 precious work of salvation. Every man, woman, and youth may  
6 become a treasurer for the Lord, and may be an agent to  
7 meet the demands upon the treasury."—Ellen G. White,  
8 *Counsels on Stewardship*, p. 73.

9  
10 **In what ways have you discovered for yourself the true**  
11 **spiritual blessings that come from paying tithe? How has**  
12 **paying tithe helped increase your faith?**

13

1 **WEDNESDAY**

February 14

2

3 **Honest Tithe: Holy to the Lord**

4

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

7

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

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

22 We do not make tithe holy; God does so by designation.



1 He has that right. As stewards, we return to Him what is  
2 His. Tithe is dedicated to God for a specific task. Holding  
3 it for any other designation is dishonest. The practice of  
4 returning a holy tithe is never to be broken.

5

6 **Read Hebrews 7:2-10. How does Paul's discussion of**  
7 **Abraham's tithing to Melchizedek reveal a deeper**  
8 **significance of tithing? To whom was Abraham really**  
9 **tithing?**

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16 Thus, as the Sabbath is holy, so the tithe is holy.

17 The word "holy" means "set apart for sacred use." The

18 Sabbath and the tithe are connected in this way. We set

19 apart the seventh-day Sabbath as sacred, as holy; and we

20 set apart the tithe as God's sacred possession, as that

21 which is holy.

22 "God has sanctified the seventh day. That specified

23 portion of time, set apart by God Himself for religious

1 worship, continues as sacred today as when first hallowed  
2 by our Creator.

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

12

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

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1 **THURSDAY**

February 15

2

3 **Revival, Reformation, and Tithing**

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5       The long reign of Hezekiah is considered the high  
6 point for the tribe of Judah. Not since the reign of David  
7 and Solomon had Israel enjoyed God's blessing so greatly.  
8 In 2 Chronicles 29–31 is Hezekiah's record of revival and  
9 reformation: "He did what was right in the eyes of the LORD"  
10 (*2 Chron. 29:2, NIV*). "The house of the LORD was set in  
11 order" (*2 Chron. 29:35, NKJV*). The Passover was kept  
12 (*2 Chron. 30:5*). "There was great joy in Jerusalem"  
13 (*2 Chron. 30:26, NKJV*). Pagan images, altars, and high  
14 places were destroyed (*2 Chron. 31:1*). There was a sudden  
15 revival of heart and reformation of practice, resulting in  
16 an abundance of tithe and offerings (*2 Chron. 31:4, 5, 12*).

17

18       **Nehemiah gives another example of revival,**  
19 **reformation, and tithing. Read Nehemiah 9:2, 3. What did**  
20 **the revival of the heart mean? Read Nehemiah 13. After**  
21 **Nehemiah reformed the "house of God," (*Neh. 13:4*) what did**  
22 **the people of Judah bring there (*Neh. 13:12*)?**

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7 "Revival and reformation are two different things.

8 Revival signifies a renewal of spiritual life, a quickening  
9 of the powers of mind and heart, a resurrection from the  
10 spiritual death. Reformation signifies a *reorganization, a*  
11 *change in ideas and theories, habits and practices.*"—Ellen  
12 G. White, *Christian Service*, p. 42.

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

22 Revival and reformation take place in the church, not  
23 outside of it (*Ps. 85:6*). We must seek God for revival (*Ps.*

1 80:19) and reformation of " 'the things you did at first' "  
2 (Rev. 2:5, NIV). A reformation must take place regarding  
3 what we keep and what we return to God.

4 It is not the act that makes the difference, but the  
5 decision of the mind and emotions that reveal the motive  
6 and commitment. The results will be an increased faith,  
7 sharpened spiritual vision, and renewed honesty.

8

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1 **FRIDAY**

February 16

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3 **Further Thought:** God initiated all the covenants stated  
4 in the Bible and has taken the lead in drawing His  
5 people into these covenants (*Heb. 8:10*). The covenant  
6 promises reflect His grace, love, and desire to save  
7 us.

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

19 "A close, selfish spirit seems to prevent men  
20 from giving to God His own. The Lord made a special  
21 covenant with men, that if they would regularly set  
22 apart the portion designated for the advancement of

1 Christ's kingdom, the Lord would bless them  
2 abundantly, so that there would not be room to receive  
3 His gifts. But if men withhold that which belongs to  
4 God, the Lord plainly declares, 'Ye are cursed with a  
5 curse.' "—Ellen G. White, *Counsels on Stewardship*, p.  
6 77.

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

13

#### 14 Discussion Questions:

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

17

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

22

23 3. Wednesday's final question asked about what you

1           could do to help keep before you the realization that  
2           the tithe is holy. What were some of your answers? How  
3           does the fact that it is holy affect how you relate to  
4           paying it?

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1 **Lesson 8**

\*February 17-23

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## The Impact of Tithing

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### SABBATH AFTERNOON

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11 **Read for This Week's Study:** *Mark 16:15; 1 Pet. 3:8, 9;*

12 *1 Cor. 9:14; Rom. 3:19-24.*

13

14 **Memory Text:** "Do you not know that those who minister the

15 holy things eat of the things of the temple, and those

16 who serve at the altar partake of the offerings of the

17 altar? Even so the Lord has commanded that those who

18 preach the gospel should live from the gospel" (*1*

19 *Corinthians 9:13, 14, NKJV*).

20

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

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

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

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

22

23 *\*Study this week's lesson to prepare for Sabbath, February*

1 24.

2

1 **SUNDAY**

February 18

2

3 **Together We Fund the Mission**

4

5 Jesus commands us to " 'preach the gospel' " (*Mark*  
6 *16:15*) and to " 'make disciples,' " " 'teaching them to  
7 observe all things' " (*Matt. 28:19, 20, NKJV*). Thus, God  
8 wants us to be involved in the most important work on  
9 earth: bringing people to Jesus. Funding this mission from  
10 resources entrusted to us by God is the steward's  
11 responsibility. Participation deepens personal commitment  
12 in presenting Christ to others. Every disciple, steward,  
13 and worker is to bring the entire tithe for this sacred  
14 work. We must pray for unity to be faithful in funding the  
15 mission, just as a successful mission strengthens our unity  
16 of faith.

17

18 **What is God's approved financial plan for**  
19 **accomplishing this mission? What does " 'the whole tithe' "**  
20 **mean? (*Mal. 3:10, NIV*). What does the phrase " 'that there**  
21 **may be food in my house' " mean? (*Mal. 3:10, NIV*).**

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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*,

1 NIV), and more daunting than what faced believers in the  
2 1800s. Today members and clergy must be united spiritually  
3 and pull together financially in a way that meets global  
4 objectives and funds the mission.

5

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

10

11

1 **MONDAY**

February 19

2

3 **The Blessings of God**

4

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

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

18

19       **Read 1 Peter 3:8, 9. What is Peter saying to us about**  
20 **the relationship between being blessed and being a blessing**  
21 **to others?**

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9           From tithing a double blessing comes. We are blessed,  
10 and we are a blessing to others. We can give out of what we  
11 have been given. God's blessings toward us reach inwardly  
12 and to others outwardly. " 'Give, and it will be given you.  
13 . . . For with the measure you use, it will be measured to  
14 you' " (*Luke 6:38, NIV*).

15

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

18

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21           The greatest blessing tithing teaches us is to trust  
22 God (*Jer. 17:7*). "The special system of tithing was founded  
23 upon a principle which is as enduring as the law of God.



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

1 **TUESDAY**

February 20

2

3 **Purpose of the Tithe**

4

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

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

1 fundamental to God's work.

2

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

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

22       Tithe is to be used for a particular purpose and must  
23 remain so. "The tithe is set apart for a special use. It is

1 not to be regarded as a poor fund. It is to be especially  
2 devoted to the support of those who are bearing God's  
3 message to the world; and it should not be diverted from  
4 this purpose."—Ellen G. White, *Counsels on Stewardship*, p.  
5 103.

6

7 **Read Leviticus 27:30. In what ways is the principle**  
8 **seen here applicable to us today?**

9

1 **WEDNESDAY**

February 21

2

3 **The Storehouse**

4

5 God has a storehouse for wind (*Jer. 10:13*), water (*Ps.*  
6 *33:7*), and snow and hail (*Job 38:22*), over all of which He  
7 has total control. But God's most precious storehouse is  
8 the one involving tithe. " 'I give to the Levites all the  
9 tithes in Israel as their inheritance in return for the  
10 work they do while serving at the tent of meeting' " (*Num.*  
11 *18:21, NIV*). This verse is the first mention of where the  
12 tithe is kept and is known today as "the storehouse  
13 principle." God further instructed the Israelites to bring  
14 the tithe to a place of His choosing (*Deut. 12:5, 6*).  
15 During the time of Solomon, tithe was returned to the  
16 Jerusalem temple. The Israelites easily understood what and  
17 where the "storehouse" was when the prophet Malachi said to  
18 them: " 'Bring the whole tithe into the storehouse' " (*Mal.*  
19 *3:10, NIV*). The storehouse represented the location from  
20 where religious services took place and where the Levites  
21 were supported.

22

1           **What other names are used in Scripture to identify the**  
2 **storehouse?** *1 Chron. 26:20, 2 Chron. 31:11-13, Neh. 10:38.*

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

17           "As God's work extends, calls for help will come more  
18 and more frequently. That these calls may be answered,  
19 Christians should heed the command, 'Bring ye all the  
20 tithes into the storehouse, that there may be meat in mine  
21 house.' Malachi 3:10. If professing Christians would  
22 faithfully bring to God their tithes and offerings, His  
23 treasury would be full. There would then be no occasion to

1 resort to fairs, lotteries, or parties of pleasure to  
2 secure funds for the support of the gospel.”—Ellen G.  
3 White, *The Acts of the Apostles*, p. 338.

4

5 **Think what would happen if people were to send their**  
6 **tithe to wherever they wanted. If everyone did that, what**  
7 **would happen to God’s work? Hence, why is it important that**  
8 **we send our tithe to where it belongs?**

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1 **THURSDAY**

February 22

2

3 **Tithe and Salvation by Faith**

4

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

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

18

19 **Read Romans 4:1–5. What do these verses teach about**  
20 **grace as opposed to merit?**

21

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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

1 Sabbath is a weekly reminder of God as the Creator and  
2 Redeemer, the returning of tithe can function in a similar  
3 way: it reminds us that we are not our own and that our  
4 life and salvation are gifts from God. As a result, we can  
5 recognize that reality and live a life of faith,  
6 acknowledging that the returning of tithe is a very  
7 tangible expression of that faith.

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9           **What does Luke 21:1-4 say to us about what it means to**  
10 **live by faith?**

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1 **FRIDAY**

February 23

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3 **Further Thought:** It is so easy to forget that every

4 breath, every heartbeat, every moment of our existence

5 comes only from the Lord. In Acts 17 Paul talks to the

6 Athenians about the true God, who is not only the

7 Creator (the "God that made the world and all things

8 therein" [Acts 17:24]) but also the Sustainer ("For in

9 Him we live and move and have our being" [Acts 17:28,

10 NKJV]). The Athenians didn't know about the true God.

11 We as Christians do, and this realization must be

12 central to how we live. God has many claims on us, and

13 as a result, we have to live in accordance with those

14 claims:

15 "So it is with God's claims upon us. He places

16 His treasures in the hands of men, but requires that

17 one tenth shall be faithfully laid aside for His work.

18 He requires this portion to be placed in His treasury.

19 It is to be rendered to Him as His own; it is sacred

20 and is to be used for sacred purposes, for the support

21 of those who carry the message of salvation to all

22 parts of the world. He reserves this portion, that

1 means may ever be flowing into His treasure house and  
2 that the light of truth may be carried to those who  
3 are nigh and those who are afar off. By faithfully  
4 obeying this requirement we acknowledge that all  
5 belongs to God."—Ellen G. White, *Testimonies for the*  
6 *Church*, vol. 6, p. 386.

7

### 8 Discussion Questions:

9 1. "Time is rapidly passing into eternity. Let us not  
10 keep back from God that which is His own. Let us not  
11 refuse Him that which, though it cannot be given  
12 without merit, cannot be denied without ruin. He asks  
13 for a whole heart; give it to Him; it is His, both by  
14 creation and by redemption. He asks for your  
15 intellect; give it to Him; it is His. He asks for your  
16 money; give it to Him; it is His."—Ellen G. White, *The*  
17 *Acts of the Apostles*, p. 566. What does Ellen G. White  
18 mean when she says, "Let us not keep back from God  
19 that which is His own . . . though it cannot be given  
20 without merit, cannot be denied without ruin"? What do  
21 we rob ourselves of when we do not tithe?

22

23 2. Dwell more on the idea of all church members doing

1 with the tithe whatever they want; that is, sending it  
2 to whichever cause they deem worthy, as opposed to the  
3 "storehouse." Why is this such a bad idea? What would  
4 happen to our church? Why would such actions help  
5 bring about a terrible fracturing among us?

6  
7 3. In Luke 21, Jesus commended the widow for giving  
8 her money to the temple despite all the corruption  
9 that He knew was going on there. What should that say  
10 to those who feel that they can divert their tithe  
11 because they have questions about how it is being  
12 used?

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1 **Lesson 9**

\*February 24-March 2

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## Offerings of Gratitude

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### SABBATH AFTERNOON

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13 **Read for This Week's Study:** *Matt. 6:19-21; Eph. 2:8; 1*

14 *Pet. 4:10; Luke 7:37-47; 2 Cor. 8:8-15; 2 Cor. 9:6, 7.*

15

16 **Memory Text:** "For God so loved the world that He gave His

17 **only begotten Son, that whoever believes in Him should**

18 **not perish but have everlasting life"** (*John 3:16,*

19 *NKJV*).

20

1     **O**ur God is a giving God; this great truth is seen most  
2     powerfully in the sacrifice of Jesus. "For God so  
3     loved the world that He gave His only begotten Son, that  
4     whoever believes in Him should not perish but have  
5     everlasting life" (*John 3:16, NKJV*). Or in this verse: "  
6     'If you then, being evil, know how to give good gifts to  
7     your children, how much more will your heavenly Father give  
8     the Holy Spirit to those who ask Him!' " (*Luke 11:13,*  
9     *NKJV*).

10           God gives and gives; it's His character. Thus, we who  
11     seek to reflect that character need to give as well. It's  
12     hard to imagine more of a contradiction in terms than that  
13     of "a selfish Christian."

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

20           This week we will look at important aspects of  
21     offerings. Giving generously, whether from means, time, or  
22     talent, is a powerful means of living our faith and  
23     revealing the character of the God whom we serve.

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2 *\*Study this week's lesson to prepare for Sabbath, March 3.*

3



1 **SUNDAY**

*February 25*

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3 **"Where Your Treasure Is"**

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5       Read Matthew 6:19-21. Though we are so familiar with  
6 these texts, how can we nevertheless be free from the  
7 powerful hold earthly treasures can have on us? See Col.  
8 3:1, 2.

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

1 which imply just how temporal and transient our earthly  
2 treasure is. Who hasn't learned just how quickly earthly  
3 things can vanish? "On earth everything is unstable,  
4 uncertain, and insecure; it is subject to decay,  
5 destruction, stealing, and loss. Heaven is the opposite:  
6 everything is eternal, durable, secure, and imperishable.  
7 In heaven there is no loss."—C. Adelina Alexe, "Where Your  
8 Heart Belongs," in *Beyond Blessings*, edited by Nikolaus  
9 Satelmajer, (Nampa, Idaho: Pacific Press Publishing  
10 Association, 2013), p. 22.

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

17       Matthew 6:19-21 contains one of the most important  
18 concepts on stewardship. Your treasure pulls, tugs,  
19 coerces, draws, demands, allures, and desires to control  
20 your heart. In the material world your heart follows your  
21 treasure, so where your treasure is remains vitally  
22 important. The more we focus on earthly needs and gains,  
23 the harder it is to think on heavenly matters.

1           Professing belief in God but keeping our treasure here  
2 on earth is hypocritical. Our actions must agree with our  
3 words. In other words, we see our treasures on earth by  
4 sight, but we must see our offerings as treasures in heaven  
5 by faith (2 Cor. 5:7). Though we, of course, need to  
6 practical and provide for our needs (even retirement), it's  
7 crucial to always keep the big picture, eternity, in mind.

8

9           **Read Hebrews 10:34. What important point is Paul**  
10 **making here about the contrast between treasure on earth**  
11 **and treasure in heaven?**

12

13

1 **MONDAY**

*February 26*

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3 **Stewards of the Grace of God**

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

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11 Grace is "undeserved favor." It is a gift you do not  
12 deserve. God has poured out His grace on this planet and,  
13 if we would simply not reject it, His grace will reach down  
14 and transform our lives, now and for eternity. All the  
15 wealth and power of heaven is embodied in the gift of grace  
16 (2 Cor. 8:9). Even angels are amazed at this ultimate gift  
17 (1 Pet. 1:12).

18 No question: of all that God gives us, the grace given  
19 us in Jesus Christ is the most precious gift of all.

20 Without grace, we would be without hope. Sin's doleful  
21 impact on humanity is too great for humans ever to free  
22 themselves from it. Even obedience to God's law couldn't

1 bring to us life. "Is the law then against the promises of  
2 God? God forbid: for if there had been a law given which  
3 could have given life, verily righteousness should have  
4 been by the law" (*Gal. 3:21*). After all, if any law could  
5 save us, it would be God's law. But Paul says that even  
6 that can't do it. If we are to be saved, it would have to  
7 be by grace.

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

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18 Peter said that as we have received the gift of God's  
19 grace, we are to be "stewards of the manifold grace of God"  
20 (*1 Pet. 4:10*) in return. That is, God has given us gifts;  
21 therefore, we need to give back from what we have been  
22 given. What we have received, by grace, is not just for  
23 pleasing and benefitting ourselves, but for the furtherance

1 of the gospel. Freely we have been given (which is what  
2 grace is all about); freely, then, we need to give every  
3 way we can.

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

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1 **TUESDAY**

*February 27*

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3 **Our Best Offering**

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

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

17 But Mary had been set free from demon possession (*Luke*  
18 *8:2*). Then, after witnessing the resurrection of Lazarus,  
19 she became overwhelmed with gratitude. Her perfume was the  
20 most valuable possession she owned, and it was her way of  
21 showing thankfulness to Jesus.

22 This story captures what should truly be our

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

7

8 **Read Exodus 34:26, Leviticus 22:19-24, and Numbers**  
9 **18:29. While the context is completely different from**  
10 **today, what principle can we take from these texts in**  
11 **regard to our offerings?**

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18 Our best offerings may seem insufficient in our eyes,  
19 but they are significant in God's. Giving God the best  
20 shows that we put Him first in our lives. We don't give  
21 offerings in order to receive favors; instead, we give what  
22 we have out of gratitude for what we have been given in  
23 Christ Jesus.



1 "Entire devotion and benevolence, prompted by grateful  
2 love, will impart to the smallest offering, the willing  
3 sacrifice, a divine fragrance, making the gift of priceless  
4 value. But, after willingly yielding to our Redeemer all  
5 that we can bestow, be it ever so valuable to us, if we  
6 view our debt of gratitude to God as it really is, all that  
7 we may have offered will seem to us very insufficient and  
8 meager. But angels take these offerings, which to us seem  
9 poor, and present them as a fragrant offering before the  
10 throne, and they are accepted."—Ellen G. White, *Testimonies*  
11 *for the Church*, vol. 3, p. 397.

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1 **WEDNESDAY**

February 28

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3 **The Motives of the Heart**

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

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

17

18 **Read 2 Corinthians 8:8-15. What is Paul talking about**  
19 **here in regard to giving and the motives for giving? What**  
20 **principles can we take from these texts regarding**  
21 **stewardship?**

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8       Whatever your motive for giving may be, it is on a  
9 continuum that ranges from ego to altruism. The fight on  
10 this continuum between selfishness and giving is fought  
11 more frequently than any other spiritual fight. Selfishness  
12 will chill a heart that was once on fire for God. The  
13 problem comes when we let selfishness into our Christian  
14 experience. That is, we find ways to justify our  
15 selfishness and do it in the name of Christ.

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

20       Unless God's love is reflected in our lives, our  
21 giving will not reflect God's love. A selfish heart tends  
22 to love only itself. We must ask the Lord to " 'circumcise  
23 the foreskin of [our] heart' " (*Deut. 10:16, NKJV*) so that

1 we can learn to love as we have been loved.

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

6

7 **What's wrong, if anything, with a freewill offering**  
8 **given more out of a sense of obligation than a sense of**  
9 **love?**

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1 **THURSDAY**

*March 1*

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3 **The Experience of Giving**

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

15

16       **Read 2 Corinthians 9:6, 7. How does this text so**  
17 **encapsulate what giving should be about?**

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1 Giving a generous offering can and should be a very  
2 personal, spiritual act. It is a work of faith, an  
3 expression of gratitude for what we have been given in  
4 Christ.

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

16 "It will be seen that the glory shining in the face  
17 of Jesus is the glory of self-sacrificing love. In the  
18 light from Calvary it will be seen that the law of self-  
19 renouncing love is the law of life for earth and heaven;  
20 that the love which 'seeketh not her own' has its source in  
21 the heart of God; and that in the meek and lowly One is  
22 manifested the character of Him who dwelleth in the light  
23 which no man can approach unto."—Ellen G. White, *The Desire*

1 *of Ages*, p. 20.

2

3       In what ways have you experienced the reality of how  
4 faith grows through giving freely and generously out of  
5 what you have been given?

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1 **FRIDAY**

March 2

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3 **Further Thought:** "The spirit of liberality is the spirit

4 of Heaven. The spirit of selfishness is the spirit of

5 Satan. Christ's self-sacrificing love is revealed upon

6 the cross. He gave all that he had, and then gave

7 himself, that man might be saved. The cross of Christ

8 appeals to the benevolence of every follower of the

9 blessed Saviour. The principle illustrated there is to

10 give, give. This carried out in actual benevolence and

11 good works is the true fruit of the Christian life.

12 The principle of worldlings is to get, get, and thus

13 they expect to secure happiness; but carried out in

14 all its bearings, the fruit is misery and death."—

15 Ellen G. White, in *Advent Review and Sabbath Herald*,

16 Oct. 17, 1882.

17

18 **Discussion Questions:**19 **1. What is it about selfishness that makes it so**20 **contrary to the spirit of Christ? What are conscious**21 **things that we can do to help protect ourselves from**22 **what is such a natural attitude for a fallen human**



1           being?

2

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

10

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

18

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

21

22          5. Think about someone in your own church family right  
23          now who is in some kind of need. What could you do,

1           even right now, that could reach out and help minister  
2           to this person or persons? What can you do, even if it  
3           takes a painful sacrifice on your part?

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1 **Lesson 10**

*\*March 3-9*

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## The Role of Stewardship

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### SABBATH AFTERNOON

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14 **Read for This Week's Study:** *Col. 1:16-18; Heb. 4:14-16;*

15 *3 John 3; Gen. 6:13-18; Rev. 14:6-12; 1 Pet. 1:15, 16.*

16

17 **Memory Text:** "For God did not call us to be impure, but

18 **to live a holy life"** (*1 Thessalonians 4:7, NIV*).

19

1 **B**ecause of the depth and breadth of stewardship, it is  
2 easy to get lost in the big picture, bogged down by  
3 tangents and overwhelmed by its enormity. Stewardship is  
4 simple yet also complex, and thus can be easily  
5 misunderstood. However, neither the Christian nor the  
6 church can exist or function without it. To be a Christian  
7 is to be a good steward as well.

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

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

22

23 *\*Study this week's lesson to prepare for Sabbath, March 10.*

1 **SUNDAY**

March 4

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3 **Christ as the Center**

4

5 Jesus is the central figure throughout the Bible (*John*  
6 *5:39*), and we need to see ourselves in relationship to Him.  
7 He paid the penalty for sin and is " 'a ransom for many' "  
8 (*Mark 10:45*). Jesus has all authority in heaven and earth  
9 (*Matt. 28:18*), and all things are in His hands (*John 13:3*).  
10 His name is higher than all others, and one day every knee  
11 shall bow down to Him (*Phil. 2:9-11*).

12 "Jesus is the living center of everything."—Ellen G.  
13 White, *Evangelism*, p. 186.

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

21

22 **Read Colossians 1:16-18, Romans 8:21, and**

1 **2 Corinthians 5:17. What do they tell us about just how**  
2 **central Jesus is to everything about us?**

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9       There is no genuine stewardship without Christ being  
10 our central core (*Gal. 2:20*). He is the center of "that  
11 blessed hope" (*Titus 2:13*), and "He is before all things,  
12 and in Him all things consist" (*Col. 1:17, NKJV*). Just as  
13 the axle is the center of the wheel and thus carries the  
14 weight of a wagon, Christ is the center of the steward's  
15 life. Just as a solid axle provides stability, allowing the  
16 wheels to rotate, Jesus is also the fixed and stable center  
17 of our Christian existence (*Heb. 13:8*). His influence  
18 should affect everything we think and do. All aspects of  
19 stewardship rotate around and find their center in Christ.

20       " 'For without Me you can do nothing' " (*John 15:5,*  
21 *NKJV*). The center of stewardship is not a hollow void but  
22 the reality of the living Christ, who is working in us to  
23 mold our characters now and for eternity.

1

2

It's one thing to say that Jesus is the core of our

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life, but it's another to live as if He is. How can you be

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sure that Jesus is, indeed, living in you as He promises He

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will if we will but let Him in?

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1 **MONDAY**

March 5

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3 **Sanctuary Doctrine**

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5 One doesn't usually think of the sanctuary in the  
6 context of stewardship. Yet the link is there because the  
7 sanctuary is so crucial to our belief system, and  
8 stewardship is part of the system. "The correct  
9 understanding of the ministration [of Christ] in the  
10 heavenly sanctuary is the foundation of our faith."—Ellen  
11 G. White, *Evangelism*, p. 221. It is imperative that we  
12 understand the role of stewardship in light of this  
13 biblical concept.

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



1           “Standing on the *sola Scriptura* [Scripture alone]  
2 principle, Biblical Adventism builds its doctrinal system  
3 from the general perspective of the sanctuary doctrine.”—  
4 Fernando Canale, *Secular Adventism? Exploring the Link*  
5 *Between Lifestyle and Salvation* (Lima: Peru, Peruvian Union  
6 University, 2013), pp. 104, 105.

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

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

1 made available to us by the shed blood of Jesus.

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

9

10       **Read Hebrews 4:14–16. What is found there for us in**  
11 **our own struggle with sin, self, and selfishness? How do we**  
12 **draw strength and hope from what is promised us there?**

13

1 **TUESDAY**

March 6

2

3 **Christ-Centered Doctrinal Beliefs**

4

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

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

17

18       **What did Jesus mean by referring to Himself as “ ‘the**  
19 **truth’ ” in John 14:6? Compare with John 17:17. What are we**  
20 **to do with the truth?** 3 *John 3*.

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8       Our doctrinal beliefs influence who we are and in what  
9 direction we are going. Doctrines are not just abstract  
10 theological ideas; all true doctrine is anchored in Christ,  
11 and all should in various ways impact how we live. In fact,  
12 one could justifiably say that our identity as Seventh-day  
13 Adventists is rooted in our doctrinal teachings more than  
14 in anything else. The teachings, then, which we derive from  
15 the Bible, are what make us who we are as Seventh-day  
16 Adventists.

17       The role of stewardship is to live doctrinal truth as  
18 it is in Jesus, and doing so in a way that positively  
19 affects our quality of life. "You have heard Him and have  
20 been taught by Him, as the truth is in Jesus: that you put  
21 off, concerning your former conduct, the old man which  
22 grows corrupt according to the deceitful lusts, and be  
23 renewed in the spirit of your mind, and that you put on the

1 new man which was created according to God, in true  
2 righteousness and holiness" (*Eph. 4:21-24, NKJV*).

3 In this text we find what it means not only to know  
4 the truth but to live it. Being a steward isn't just about  
5 believing doctrines, however true those doctrines are;  
6 being a steward means living out those truths in our lives  
7 and in our interaction with others.

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1 **WEDNESDAY**

March 7

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3 **The Three Angels' Messages**

4

5       Only twice has God warned the world of coming  
6 catastrophe: once to Noah (*Gen. 6:13-18, Matt. 24:37*) and  
7 the other through the three angels' messages (*Rev. 14:6-*  
8 *12*). These messages pull back a curtain to reveal a unique  
9 perspective on future world events. Our understanding of  
10 these messages has matured over time, but the message and  
11 mission are still justification by faith in Christ, "the  
12 third angel's message in verity."—Ellen G. White,  
13 *Evangelism*, p. 190. In other words, at the core of our  
14 present truth message, the message we have been called to  
15 proclaim to the world, stand Jesus and His great sacrifice  
16 for us.

17

18       **Read Revelation 14:6-12. What is the essence of these**  
19 **messages? What are they saying to the world? What**  
20 **responsibility rests upon us in regard to these messages,**  
21 **and how does stewardship fit in?**

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6       As Seventh-day Adventists, our mission is to present  
7 the truth of the three angels' messages in preparation for  
8 the second coming of Christ. People must be able to make a  
9 decision regarding eternity. The role of stewardship is a  
10 partnership with God in mission (2 Cor. 5:20, 6:1-4).

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

20       That rim of a wheel is near the point of contact with  
21 the ground and represents the mission of the three angels'  
22 messages. Their mission is to protect against theological  
23 drift and identifies our responsibility in the last-day

1 events. We are to be stewards of this message, proclaiming  
2 it to the world.

3

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

9



1 **THURSDAY**

March 8

2

3 **Stewardship**

4

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

11

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

15

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20 The Romans discovered that a chariot wheel lasted  
21 longer if a band of iron was placed around the rim. The  
22 craftsman heated the metal to expand it just enough to slip

1 it over the rim. Cold water shrank it to a tight fit. The  
2 band of iron then made contact with the road as the wheel  
3 turned.

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

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

18       "The sanctification of the soul by the working of the  
19 Holy Spirit is the implanting of Christ's nature in  
20 humanity. Gospel religion is Christ in the life—a living,  
21 active principle. It is the grace of Christ revealed in  
22 character and wrought out in good works. The principles of  
23 the gospel cannot be disconnected from any department of

1 practical life. Every line of Christian experience and  
2 labor is to be a representation of the life of Christ.”—  
3 Ellen G. White, *Christ’s Object Lessons*, p. 384.

4

5       **Look at your daily life, your daily existence. What**  
6 **about it reveals the reality of Christ in you, working in**  
7 **you, making you a new being? What conscious choices do you**  
8 **need to make in order to see His holiness revealed in you?**

1 **FRIDAY**

March 9

2

3 **Further Thought:** At times chariot wheels had to have the  
4 band of iron reset because of stretching caused by the  
5 metal's striking against the road. This resetting took  
6 a lot of hard banging and hammering on the iron band  
7 itself. This resetting of the band of iron represents  
8 stewardship as practical sanctification. It is having  
9 the mind of Christ when responding to every large or  
10 small aspect of life, even when the process can be  
11 hard and painful. Whether this process pertains to our  
12 use of money, family relations, or employment, to name  
13 a few, all are to be responded to in the will of  
14 Christ. Sometimes, as we all know too well, we can  
15 learn this lesson only through some hard knocks.

16 It's not easy to reset iron. Nor is it easy to  
17 reset human character. Think of the experience of  
18 Peter. He had been everywhere with Jesus, but he  
19 didn't expect these words from Jesus' lips: " 'I have  
20 prayed for thee, that thy faith fail not: and when  
21 thou art converted, strengthen thy brethren' " (Luke  
22 22:32). Not too much later, after denying Jesus, Peter

1 had a change in his life, but only after a very  
2 painful and difficult experience. In a sense, his  
3 stewardship was reset. Peter was converted anew, and  
4 his life was going to head in a new direction, but  
5 only after some real pounding.

6

7 **Discussion Questions:**

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

15

16 2. What has been your own experience regarding how  
17 painful trials can teach powerful lessons about  
18 Christian life and following the Lord? Let those in  
19 class who feel comfortable talk about those  
20 experiences and what they have learned. What can we  
21 learn from each other's experiences as well?

22

23

1           3. Think about other beliefs that we as Seventh-day  
2           Adventists hold, be it the Sabbath, the state of the  
3           dead, Creation, the Second Coming, et cetera. In what  
4           ways should these various beliefs impact the conduct  
5           of our life in general?

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7

1 **Lesson 11**

\*March 10-16

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## Debt—A Daily Decision

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### SABBATH AFTERNOON

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11 **Read for This Week's Study:** *Ps. 37:21, Matt. 4:3-10,*

12 *Matt. 6:33, Deut. 28:12, Prov. 13:11, Prov. 21:5, 2*

13 *Cor. 4:18.*

14

15 **Memory Text:** "Give to everyone what you owe them: If you

16 owe taxes, pay taxes; if revenue, then revenue; if

17 respect, then respect; if honor, then honor. Let no

18 debt remain outstanding, except the continuing debt to

19 love one another, for whoever loves others has

20 fulfilled the law" (*Romans 13:7, 8, NIV*).

1 **S**ometimes you can be lucky enough to find someone who  
2 is willing to lend you money. Maybe that person does  
3 it with a pure motive—that is, he or she actually wants to  
4 help you out of a financial jam. But in most cases, people  
5 don't lend you money out of the goodness of their hearts.  
6 They lend you money because they want to earn more (of  
7 your) money in return.

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

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

19 We are to improve our skills and abilities so that we  
20 can stay disciplined and do all that we can to avoid debt.  
21 This week we will look at what the Bible says concerning  
22 debt.

23



1 *\*Study this week's lesson to prepare for Sabbath, March 17.*

2

3

1 **SUNDAY**

March 11

2

3 **Borrowing and Spending**

4

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

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

19

20       **What do the following texts have to say about debt?**

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22 *Ps. 37:21* \_\_\_\_\_

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*Eccles. 5:5* \_\_\_\_\_

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*Deut. 28:44, 45* \_\_\_\_\_

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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

1 learn to spend wisely and be masters of God's money, and  
2 not be mastered by the world's money instead.

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

6

7 **What spiritual dangers are there for a person who gets**  
8 **too caught up in debt?**

9

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11

1 **MONDAY**

March 12

2

3 **Stewardship and Instant Gratification**

4

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

17        In contrast, we have the example of Jesus. After a 40-  
18 day fast and near starvation, Jesus was tempted by Satan  
19 three times (*Matt. 4:3-10*). But Jesus saw the temptations  
20 for what they were, and even in His weakened condition He  
21 did not give in to gratification. Jesus lived His entire  
22 life denying the pleasures of sin and gratification, and by

1 so doing He showed that we could have power over sin, too.  
2 He did not trade away or lose His birthright, and He  
3 invites all to share in being joint heirs with Him (*Rom.*  
4 *8:17, Titus 3:7*). We keep our birthright by following the  
5 example Jesus gave when tempted (*1 Cor. 10:13*).

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

10

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

13 *2 Sam. 11:2-4, Gen. 3:6, Phil. 3:19, 1 John 2:16, Rom. 8:8.*

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20 The desire for instant gratification is symptomatic of  
21 an uncontrolled mind; it is an enemy of patience that  
22 undermines long-term goals, mocking and injuring  
23 accountability. To delay gratification is a learned

1 principle; it is a life skill that helps us manage  
2 situations and pressures, especially the temptations that  
3 the world has to offer, such as borrowing money unwisely.  
4 This idea, however, is not popular in a world built on the  
5 indulgence of instant reward, quick fixes, and get-rich-  
6 quick schemes. Once we have experienced instant  
7 gratification, we are more likely to choose the short-term  
8 reward again, and then again, and again. . . . Stewards of  
9 the gifts God has given us must not fall into that trap.

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1 **TUESDAY**

March 13

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3 **Living Within Your Means**

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

16        The wealthy can live within their means out of their  
17 wealth. Their problem is that they always are worrying  
18 about their wealth and how to keep it. When people have  
19 very little and live from paycheck to paycheck, they worry  
20 about sustaining life, not wealth. Still, the Bible gives  
21 counsel on living within our means, regardless of how much  
22 we have. Paul recommends what we might consider extreme



1 simplicity: "But if we have food and clothing [could  
2 include housing], we will be content with that" (1 Tim.  
3 6:8, NIV). Paul doesn't consider earthly possessions all  
4 that important because for him, living in Christ is enough  
5 (Phil. 1:21).

6

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

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16 We should think of our means not as income but as  
17 resources that we have a responsibility to manage. A budget  
18 is the method we should use to accomplish this task.

19 Planning a budget is a learned skill that needs to be  
20 studied thoughtfully. Disciplined practice and effort are  
21 needed to be successful in managing a balanced financial  
22 plan (Prov. 14:15). If we make the commitment to succeed in  
23 our financial stewardship plan, we will be able to avoid

1 embarrassing financial mistakes.

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

8

9       **Read Luke 14:27-30. Jesus illustrates here the cost of**  
10 **discipleship by giving the example of a builder estimating**  
11 **the cost of building a tower and what happens if he can't**  
12 **finish it. What lesson on stewardship should we take from**  
13 **here?**

14

15

16

1 **WEDNESDAY**

March 14

2

3 **Saying No to Debt**

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

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

22       "There must be a strict regard to economy or a heavy

1 debt will be incurred. Keep within bounds. Shun the  
2 incurring of debt as you would shun leprosy.”—Ellen G.  
3 White, *Counsels on Stewardship*, p. 272.

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

10 “Make a solemn covenant with God that by His blessing  
11 you will pay your debts and then owe no man anything if you  
12 live on porridge and bread. It is so easy in preparing your  
13 table to throw out of your pocket twenty-five cents for  
14 extras. Take care of the pennies, and the dollars will take  
15 care of themselves. It is the mites here and the mites  
16 there that are spent for this, that, and the other, that  
17 soon run up into dollars. Deny self at least while you are  
18 walled in with debts. . . . Do not falter, be discouraged,  
19 or turn back. Deny your taste, deny the indulgence of  
20 appetite, save your pence and pay your debts. Work them off  
21 as fast as possible. When you can stand forth a free man  
22 again, owing no man anything, you will have achieved a  
23 great victory.”—Ellen G. White, *Counsels on Stewardship*, p.

1 257.

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

7

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

11

1 **THURSDAY**

March 15

2

3 **Saving and Investing**

4

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

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

13       "Money needlessly spent is a double loss. Not only is  
14 it gone, but its potential for earnings is also gone. Had  
15 we set it aside, it could have been multiplying on earth  
16 through savings or in heaven through giving. . . . Saving  
17 is a discipline that develops authority over money. Instead  
18 of letting money take us wherever our whims incline, we  
19 take control."—Randy C. Alcorn, *Money, Possessions and*  
20 *Eternity* (Carol Stream: Illinois, Tyndale House Publishers,  
21 2003), p. 328.

22

1           **Read Proverbs 13:11, Proverbs 21:5, and Proverbs**  
2 **13:18. What practical words are here for us that can help**  
3 **us deal better with financial issues?**

4

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9           Stewards save for family needs and invest in heaven  
10 when managing God's assets. It is not about how much one  
11 possesses, but about having a biblical management plan in  
12 place, whatever your financial situation happens to be.  
13 Saving for family needs should be done wisely. To minimize  
14 any loss, spread out the risk (*Eccles. 11:1, 2*). Working at  
15 such minimization prior to your wants (*Prov. 24:27*) and  
16 then seeking qualified advice from others (*Prov. 15:22*) are  
17 two successful tools in this model. As needs are met and  
18 wealth grows, we must "remember the LORD your God, for it is  
19 [H]e who gives you the ability to produce wealth" (*Deut.*  
20 *8:18, NIV*).

21           The most secure investment model for God's steward is  
22 to invest in " 'the kingdom of heaven' " (*Matt. 13:44*).  
23 There are no recessions, risks, thieves, or market

1 downturns. It's like having a purse or wallet that will  
2 never wear out (*Luke 12:33*). Accepting Christ opens the  
3 account, and returning tithe and giving offerings are  
4 deposits. That is, however much we need to take care of our  
5 worldly and earthly things here, such as paying the bills,  
6 we must still always keep our focus on eternal truths.

7

8 **Read 2 Corinthians 4:18. How can we keep this truth**  
9 **always before us while at the same time living as**  
10 **responsible stewards here?**

11



1 **FRIDAY**

March 16

2

3 **Further Thought:** Every natural ability, skill, or gift

4 comes from God, whether we were genetically born with

5 it, influenced and educated by our environment, or

6 both. The important part of the equation is what we do

7 with the abilities and skills we have. God expects

8 stewards to learn to be masters of their skills and

9 abilities through education and practical experience

10 (*Eccles. 10:10*).

11 Bezalel was filled "with the Spirit of God, in

12 wisdom and understanding, in knowledge and all manner

13 of workmanship" (*Exod. 35:31, NKJV*). He and Aholiab14 (*Exod. 35:34*) had the ability to teach others their

15 craft.

16 We can learn to be better stewards and

17 specifically to eliminate debt while living in a

18 materialistic world. We should always be developing

19 our skills through reading, seminars, formal

20 education, (whenever possible), and ultimately

21 practice what we have learned. Growing our skills

22 enables us to give our best to God and to be good

1 stewards.

2 The parable of the talents indicates that each  
3 servant received talents " 'according to his own  
4 ability' " (*Matt. 25:15, NKJV*). Two servants doubled  
5 their amounts; the third hid his in the ground. We  
6 should always strive to improve what we have, but  
7 burying the talent did not show any ability or skill.  
8 Managing money, getting out of debt, cultivating  
9 discipline, and practical experience develop  
10 competencies that are blessed by God. To become  
11 successful and good at something, we must repeat it  
12 again and again.

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

20

### 21 **Discussion Questions:**

22 **1. Though self-control is always important for the**  
23 **Christian, it is especially important when a lack of**

1           self-control can lead to financial hardship or even  
2           ruin. What can we as a church do to help those who  
3           could be in danger of this problem?

4

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

8

9           3. Some argue that we shouldn't worry about getting in  
10          debt, because Jesus is coming back soon. How would you  
11          respond to that assertion?

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1 **Lesson 12**

\*March 17-23

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## The Habits of a Steward

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### SABBATH AFTERNOON

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

13 *Luke 12:35-48, James 4:14, Acts 3:21, 1 Cor. 9:24-27.*

14

15 **Memory Text:** "How can a young man cleanse his way? By

16 taking heed according to Your word. With my whole

17 heart I have sought You; oh, let me not wander from

18 Your commandments! Your word I have hidden in my

19 heart, that I might not sin against You" (*Psalm 119:9-*

20 *11, NKJV*).

1 **Y**our habits reveal purpose and direction in your life.  
2 **Y**our habits reveal purpose and direction in your life.  
3 Stewards who develop good habits are the most faithful  
4 stewards. Daniel had a habit of daily prayer (*Dan. 6:10*).  
5 Paul's custom was to be in the synagogue (*Acts 17:1, 2*). He  
6 also writes: "Do not be deceived: 'Evil company corrupts  
7 good habits' " (*1 Cor. 15:33, NKJV*). We are to cultivate  
8 good habits in order to replace bad ones.

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

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

22 \*Study this week's lesson to prepare for Sabbath, March 24.  
23

1 **SUNDAY**

March 18

2

3 **Habit: Seek God First**

4

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

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

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

21

22 **Read Matthew 22:37, 38; Acts 17:28; Ephesians 5:15-17;**

1 and Colossians 3:23. What is said here that can help us  
2 understand how to put God first in our lives?  
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11 Of all our examples in seeking the Lord first, none is  
12 of course a better one than the example of Jesus. Jesus put  
13 His Father first in everything. We begin to see this  
14 priority during His Passover visit to Jerusalem as a child.  
15 When confronted by His mother, who had found Him "in the  
16 temple," He said to her, " 'I must be about My Father's  
17 business' " (Luke 2:46, 49, NKJV).

18 Throughout His life, Jesus craved communion with His  
19 Father, as evidenced by His habitual prayer life. This  
20 habit was something that the disciples did not fully  
21 understand. All the powers of darkness could not separate  
22 Jesus from the Father, because Jesus made it a habit to  
23 keep totally connected with Him.

1           We can follow Jesus' example by making the decision to  
2 love God with all our heart, mind, and soul (*Matt. 22:37*).  
3 By praying, studying God's Word, and seeking to emulate the  
4 character of Jesus in all that we do, we will form the  
5 habit of making God first in our life. And for a Christian,  
6 what better habit could there be?

7

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

9           **How do you know?**

10



1 **MONDAY**

March 19

2

3 **Habit: Look for the Return of Jesus**

4

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

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17       Stewardship should be habitually practiced in light of  
18 Jesus' return. The character of unfaithful stewards who act  
19 like faithful ones will eventually be known by their  
20 actions; for true, faithful stewards carry out their  
21 responsibilities by watching and working just as if the  
22 master were present. They live for the future and

1 faithfully work day by day. "But our citizenship is in  
2 heaven. And we eagerly await a Savior from there, the Lord  
3 Jesus Christ" (*Phil. 3:20, NIV*).

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

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

1 is seen is temporary, but what is unseen is eternal”

2 (*2 Cor. 4:18, NIV*).

3 Yes, death, and the ever-present reality of death,

4 should always help us realize just how limited and

5 transient our time here is. But the promise of the Second

6 Coming also shows us that death itself is temporary and

7 transient. No wonder, then, that we should live in light of

8 the promise of Christ’s return, a promise that should

9 impact how every Christian steward lives. Let’s make it a

10 habit now always to live in the expectation of Christ’s

11 return. Our very name reveals the reality of that

12 expectation.

13

14

15

1 **TUESDAY**

March 20

2

3 **Habit: Use Time Wisely**

4

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

7

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

11

12 **What do the following texts teach us about our time**  
13 **here on earth in this life?** James 4:14; Ps. 90:10, 12; Ps.  
14 39:4, 5; Eccles. 3:6-8. **What is the basic message that we**  
15 **should take from these texts about just how precious our**  
16 **time is here?**

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2           With something so limited and nonrenewable as time, it  
3 is important that Christians be good stewards of it.

4 Thus we should develop the habit of using time wisely by  
5 focusing on what is important in this life and the next. We  
6 must manage time based on what the Word of God reveals to  
7 us as important, because once time is up, it can't be  
8 renewed. If we lose money we may eventually get it back,  
9 maybe even more than what we first lost. Not so with time.

10 A moment lost is a moment lost forever. We can more easily  
11 put a broken egg back in its shell than we recapture even a  
12 moment of the past. Thus, time is one of the most precious  
13 commodities given to us by God. How important, then, that  
14 we develop the habit of making the most of every moment we  
15 have been given.

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

20           “The value of time is beyond computation. Christ  
21 regarded every moment as precious, and it is thus that we  
22 should regard it. Life is too short to be trifled away. We  
23 have but a few days of probation in which to prepare for

1 eternity. We have no time to waste, no time to devote to  
2 selfish pleasure, no time for the indulgence of sin.”—Ellen  
3 G. White, *Christ’s Object Lessons*, p. 342.

4

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

9

1 **WEDNESDAY**

March 21

2

3 **Habit: Keep a Healthy Mind, Body, and**  
4 **Soul**

5

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

11

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

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21 Christ worked tirelessly when here for the uplifting

1 of humanity spiritually, mentally, and physically, all as  
2 precursor to the final restoration at the end of time.  
3 Jesus' ministry of healing proves that God wants us to be  
4 as healthy as we possibly can now until the end comes. Thus  
5 stewards develop habits for their minds, bodies, and souls  
6 that promote a healthy lifestyle.

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

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

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



1 blameless at the coming of our Lord Jesus Christ" (*1 Thess.*  
2 *5:23, NKJV*).

3

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

11

1 **THURSDAY**

March 22

2

3 **Habit: Self-discipline**

4

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

21

22 **Read 1 Corinthians 9:24-27. What does Paul say here**

1 about self-discipline? What does he say is ultimately at  
2 stake in the whole question of self-discipline?

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

21 Self-discipline improves through habitual practice.  
22 God has called you to "be holy in all you do" (*1 Pet. 1:15*,  
23 *NIV*) and to "train yourself to be godly" (*1 Tim. 4:7*, *NIV*).

1 Stewards must practice and train to be self-disciplined  
2 just as much as the most talented athletes or musicians. We  
3 must, through God's power and our own diligent effort,  
4 discipline ourselves in the things that really matter.

5

6       **How can we learn to surrender to the power of God, who**  
7 **alone can give us the self-discipline we need to live as**  
8 **faithful and godly stewards in a fallen and corrupt world?**

9

1 **FRIDAY**

March 23

2

3 **Further Thought:** Enoch and Noah made it a habit to walk  
4 with God in an age when few remained faithful amid  
5 excess, materialism, and violence (*Gen. 5:24, 6:9*).  
6 They understood and accepted God's grace, and were  
7 thus good stewards of the possessions and tasks  
8 entrusted to them.

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

19           "Walking with God" defines what a steward does,  
20 that is, living with God day by day on earth. A wise  
21 steward will make it a habit to walk with God amid a  
22 world of corruption, for only by this connection with

1 God can we be protected from falling into the  
2 prevailing evils.

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

12

### 13 Discussion Questions:

14 **1. Define humility and explain its role in the life of**  
15 **a steward** (*Matt. 11:29, Eph. 4:2, Phil. 2:3, James*  
16 *4:10*). **Why is humility important in our walk with God?**  
17 (*Mic. 6:8*).

18

19 **2. In class, talk about ways we can help those among**  
20 **us who are trapped in bad, even self-destructive**  
21 **habits. What can you as a local church do to help**  
22 **these people?**

23

1           **3. What are some other good habits that Christian**  
2           **stewards should have?** *See, for instance, Titus 2:7,*  
3           *Ps. 119:172, Matt. 5:8.*

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

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1 **Lesson 13**

\*March 24-30

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# The Results of Stewardship

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## SABBATH AFTERNOON

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11 **Read for This Week's Study:** *2 Tim. 3:1-9; Ezek. 14:14;*

12 *Phil. 4:4-13; Prov. 3:5; 1 Pet. 2:11, 12; Matt. 7:23;*

13 *25:21.*

14

15 **Memory Text:** "Having your conduct honorable among the

16 **Gentiles, that when they speak against you as**

17 **evildoers, they may, by your good works which they**

18 **observe, glorify God in the day of visitation" (1**

19 *Peter 2:12, NKJV).*

20



1 **A**s stewards, we should live as witnesses of the God we  
2 serve, which means that we should exert a powerful  
3 influence on those around us, an influence for good.

4 Our story, then, is not to be isolated from the world  
5 around us. Instead, we are privileged to reflect a better  
6 way of living to those who don't know the things that we  
7 have been given. Stewardship is the act of thriving while  
8 managing God's call to live godly lives. God gives us the  
9 skill to live differently than any other lifestyle on earth  
10 (2 Cor. 6:17), and it is something that others should  
11 notice and even ask about. Hence we are told: "But sanctify  
12 the Lord God in your hearts: and be ready always to give an  
13 answer to every man that asketh you a reason of the hope  
14 that is in you with meekness and fear" (1 Pet. 3:15).

15 This final lesson will look at the personal benefits,  
16 spiritual outcomes, successful results, our influence, and  
17 the key to contentment in the steward's life, knowing that  
18 it is all about "Christ in you, the hope of glory" (Col.  
19 1:27, NKJV).

20  
21 *\*Study this week's lesson to prepare for Sabbath, March 31.*

22

1 **SUNDAY**

March 25

2

3 **Stewardship and Godliness**

4

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

12

13 **Read 2 Timothy 3:1-9. What is Paul warning about here**  
14 **that's directly related to the life of a faithful steward?**

15

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1           The book of Job provides a description of Job's  
2 character and actions. It illustrates how a godly life is  
3 revealed, even through suffering. It also shows how much  
4 Satan hates that lifestyle. Even God acknowledges that  
5 there were no others like Job in his quality of faith and  
6 lifestyle (*Job 2:3*).

7           "There was a man in the land of Uz, whose name was  
8 Job; and that man was blameless and upright, and one who  
9 feared God and shunned evil" (*Job 1:1, NKJV*). Thus, we see  
10 a man whose faith wasn't just an expression of words or  
11 religious rituals, though that was part of his life (*Job*  
12 *1:5*). His fear of God was manifested in an entire life of  
13 godliness, even amid horrific trials. Being godly doesn't  
14 mean we are perfect, only that we reflect perfection in our  
15 own sphere.

16

17           **Read Ezekiel 14:14. What does this text say that**  
18 **testifies to the character of these men? What do they have**  
19 **in common that should be seen in all of us?**

20

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2           Stewardship is, really, an expression of a godly life.

3 Faithful stewards don't just have a form of godliness. They

4 are godly, and this godliness is revealed in how they live,

5 in how they handle the things that their God has entrusted

6 them with. Their faith is expressed not only in what they

7 do but also in what they don't do.

8

9

1 **MONDAY**

March 26

2

3 **Contentment**

4

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

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

1 manifestation of materialism but under the guise of  
2 Christianity.

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

13       "Contentment in every condition is a great art, a  
14 spiritual mystery. It is to be learned, and to be learned  
15 as a mystery. . . . Christian contentment is that sweet,  
16 inward, quiet, gracious frame of spirit, which freely  
17 submits to and delights in God's wise and fatherly disposal  
18 in every condition. . . . It is a box of precious ointment,  
19 and very comforting and useful for troubled hearts, in  
20 troubled times and conditions."—Jeremiah Burroughs, *The*  
21 *Rare Jewel of Christian Contentment*, pp. 1, 3.

22

23       **Read Romans 8:28, Hebrews 13:5, and Philippians 4:4–**

1 13. What can we find here that can help us live contented  
2 lives?

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1 **TUESDAY**

March 27

2

3 **Trust**

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

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16 The motto and aim of God's stewards is to "trust in  
17 the LORD with all your heart and lean not on your own  
18 understanding" *(Prov. 3:5, NKJV)*.

19 Of course, that's often easier said than done. How  
20 often might we intellectually believe in God and in His  
21 love and care for us, and yet worry ourselves sick over  
22 something that we are facing? Sometimes the future can



1 appear very scary, at least in our own imaginations.

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

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

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

22       The apostles illustrate trusting God with all their  
23 hearts: “They were by nature as weak and helpless as any of

1 those now engaged in the work, but they put their whole  
2 trust in the Lord. Wealth they had, but it consisted of  
3 mind and soul culture; and this every one may have who will  
4 make God first and last and best in everything.”—Ellen G.  
5 White, *Gospel Workers*, p. 25.

6  
7 **It is true that it’s easier to trust in God concerning**  
8 **the things that you cannot control. But what about things**  
9 **you can control? What choices might you need to make in**  
10 **which your trust in God will determine which way you do**  
11 **choose?**

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1 **WEDNESDAY**

March 28

2

3 **Our Influence**

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

11 Jesus said, " 'I am the light of the world' " (*John*  
12 *8:12, NKJV*). We reflect the light of God through a stable  
13 character in our everyday public behavior.

14

15 **How is our stewardship on display in ways that bring**  
16 **glory to God? What influence do our actions have on others?**  
17 *Matt. 5:16, Titus 2:7, 1 Pet. 2:11, 12.*

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

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

20           "Everything in nature has its appointed work and  
21 murmurs not at its position. In spiritual things every man  
22 and woman has his or her own peculiar sphere and vocation.  
23 The interest God requires will be proportionate to the

1 amount of entrusted capital according to the measure of the  
2 gift of Christ. . . . Now is your time and privilege to . .  
3 . show a stability of character that will make you of real  
4 moral worth. Christ has a right to your service. Yield to  
5 Him heartily.”—Ellen G. White, *This Day With God*, p. 243.

6

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

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

10

11

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13

1 **THURSDAY**

March 29

2

3 **The Words We Want (and Don't Want)**4 **to Hear**

5

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

16

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

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21 *Matt. 25:21*

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*Matt. 7:23*

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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

1 them when they shall hear the words, 'Well done, good and  
2 faithful servant; . . . enter thou into the joy of thy  
3 Lord.'"—Ellen G. White, *The Desire of Ages*, p. 523.

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

8

9 **How well does your own life, and the stewardship**  
10 **revealed in your life, reflect these two greatest**  
11 **commandments?**

12



1 **FRIDAY**

March 30

2

3 **Further Thought:** "Christ came to this world to reveal the

4 love of God. His followers are to continue the work  
5 which He began. Let us strive to help and strengthen  
6 one another. Seeking the good of others is the way in  
7 which true happiness can be found. Man does not work  
8 against his own interest by loving God and his fellow  
9 men. The more unselfish his spirit, the happier he is,  
10 because he is fulfilling God's purpose for him."—Ellen  
11 G. White, *Counsels on Stewardship*, pp. 24, 25.

12 "Wherever there is life in a church, there is  
13 increase and growth. There is also a constant  
14 interchange, taking and giving out, receiving and  
15 returning to the Lord His own. To every true believer  
16 God imparts light and blessing, and this the believer  
17 imparts to others in the work that he does for the  
18 Lord. As he gives of that which he receives, his  
19 capacity for receiving is increased. Room is made for  
20 fresh supplies of grace and truth. Clearer light,  
21 increased knowledge, are his. On this giving and  
22 receiving depend the life and growth of the church. He

1 who receives, but never gives, soon ceases to receive.  
2 If the truth does not flow from him to others, he  
3 loses his capacity to receive. We must impart the  
4 goods of heaven, if we would receive fresh blessing.”—  
5 Ellen G. White, *Counsels on Stewardship*, p. 36.

6  
7 **Discussion Questions:**

8 1. How does trusting in the Lord lead to contentment?  
9 What does it take to trust God with all your heart on  
10 an intellectual level? *2 Cor. 10:5*. Why is it so easy  
11 to say “that all things work together for good” (*Rom.*  
12 *8:28, NKJV*) but so hard to believe it? That is, why do  
13 we say that we trust God, and really do trust Him on  
14 an intellectual level, and yet be so fearful of the  
15 future?

16  
17 2. In class, ask this question and then compare  
18 answers: “In 25 words or less, what is your definition  
19 of stewardship?” Then ask the question: “In 25 words  
20 or less, why is stewardship an important part of the  
21 Christian’s life?”

22  
23 3. Read again Matthew 7:21–23. What is going on here?

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

7  
8           4. We tend to think of Christian influence only on an  
9           individual level. But what about at the level of your  
10          local church? What kind of influence does your church  
11          as a whole have in the community?

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