

CHRISTIAN STEWARDSHIP

This floor plan illustrates a ranch-style residence with the following features and dimensions:

- Overall Dimensions:** 71' 5" wide by 48' 0" deep.
- Bedrooms:** Two bedrooms, each measuring 11' x 10'.
- Bathroom:** A full bathroom is located between the two bedrooms.
- Hall:** A central hall provides access to the bedrooms and bathroom.
- Kitchen:** Measures 15' x 8' 3" and includes a dinette, refrigerator (REF), and sink (S).
- Dining Room:** Measures 10' x 10' and features a lower screen.
- Living Room:** Measures 19' x 13' and includes a fireplace and a 3-way glass door.
- Terrace:** A large outdoor terrace with a built-in BBQ area and glass doors connecting to the living room.
- Greenhouse:** Attached to the terrace, featuring a bench and storage.
- Garage:** A two-car garage (TWO CARS) with a storage area.
- Other Details:** The plan includes a foyer with coats, a planter, and various closets (C) and linen closets (L).

By M. E. REES



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SECTION Q

THE ACID TEST OF CHRISTIANITY

"Just let me touch his pocketbook . . . then you'll see!"

Oh, Satan was furious! He had slyly slipped into a committee meeting where the sons of God were gathered to discuss some of the affairs of the universe. He didn't have portfolio - but he said he was in charge down here - therefore entitled to admittance.

God didn't discuss his credentials - but He did inquire about a certain man.

"Have you noticed my servant Job?" He asked. "In all the earth there is none like him. He is a perfect and an upright man . . . he has reverence for God and shuns evil."

"Now - wait just a minute!" the devil fumed. "You've put a great big fence around everything he owns . . . and everything he touches turns to gold!"

"Do you think he serves you for nothing? Just let me touch his possessions . . . then you'll see . . . you'll find out!"

The prince of darkness knew where Job's weak spot should be. He had caused the downfall of millions through the accumulation and use of their possessions - one way or another - and it was safe to assume that Job would react just like the others.

He knew that, although Job's neighbors considered him an honest man and the church folk regarded him as God-fearing, there was one test which would prove conclusively whether he was the man God said he was. He knew that Job's attitude toward his possessions would be the acid test of his unreserved loyalty to God. In fact, he was so positive that he sneered, "Just wait . . . you'll see . . . he'll curse you to your face!"

The remarkable part of this story is that God wasn't afraid to take a chance on Job, so He replied, "Go ahead . . . go right ahead . . . touch his possessions."

What shouts of joy must have echoed through the celestial realm when Job proved that his loyalty to God was not dependent on material things.

The secret of Job's victory lay in the fact that he did not consider his possessions as his own. He recognized that they all belonged to God. Therefore, he could say to his wife - who urged him to curse God and die - "The Lord gave, and the Lord hath taken away; blessed be the name of the Lord." Job's attitude toward these possessions had nothing to do with his allegiance to God. He recognized - what his so-called friends did not - that he was just the steward of these possessions and only responsible for them as long as God allowed him to have them.

A notable example of the wrong attitude towards possessions is graphically illustrated in the story of the young man who came to Jesus one day and inquired how he might inherit eternal life. He had many things to commend him, for he was a recognized and respected ruler; but his unhealthy attitude towards his possessions proved the falseness of his assertion that he had kept all the commandments from his youth up. These possessions stood between him and an unreserved love for God - between him and an unselfish love for his fellow man. This was the acid test of his profession.

Every man - whether a member of the church or not - is a steward of God. He is entrusted with the perishable things of this world in order to determine what he would do with eternal riches. God has to be sure. He can't take another chance. If a man is selfish and grasping with earthly things . . . he could never be entrusted with unperishable things. If he defrauds God of His rightful share, the tithe, and withholds freewill offerings down here . . . he could never be trusted with the unfathomable wealth of heaven. Luke records this principle.

"He that is faithful in that which is least is faithful also in much; and he that is unjust in the least is unjust also in much. If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?" Luke 16:10, 11.

There are many professed followers of Christ who are contented as long as it doesn't cost anything; but when funds are needed for the basic requirements of the church, they complain. The socially accepted sin of covetousness and selfishness has eaten out the very heart of their profession.

It is fundamentally impossible to be a true follower of Jesus without possessing and emulating the same characteristics which marked His life among men. Selfishness had no place in His ministry and must have none in the life of His followers.

It is essential to happiness on this earth - and vital to eternal life - that every individual thoroughly understand and follow the true principles of faithful stewardship. In order to comprehend these concepts it is necessary to free the mind of every thought pattern developed by tradition, usage, or popular acceptance. The only criteria must be the revealed will of God in His plan for man's salvation.

The principles of stewardship are great general principles. God never intended that man's attitudes toward Him should be clouded by the exactitudes of a set of restrictive rules. In His infinite love, God guarantees man's freedom of choice by revealing these broad concepts, then allows him to make a personal application.

Through the study of the principles of stewardship it is possible to gain a comprehension of God's plan to restore man to his created state. As he understands his moral responsibilities and obligations as a steward, he is able to see the play and counter-play of God's mercy and love in the divine desire to bring him back into the heavenly fold. As he enters into a partnership with the Lord in the limited sphere of perishable possessions he can envision the glories of eternal stewardship.

His faithfulness or unfaithfulness will decide his fitness for the exalted position which God has planned for him. His attitude towards his possessions, and his management of them, will be the acid test of his Christianity.

NOTES:

SOURCE MATERIAL

BIBLE

"Also unto thee, O Lord, belongeth mercy: for thou renderest to every man according to his work." Psalms 62:12

"Examine yourselves, whether ye be in the faith; prove your own selves" 2 Corinthians 13:5

"Examine me, O Lord, and prove me; try my reins and my heart."
Psalms 26:2

"Every man's work shall be made manifest: for the day shall declare it, because it shall be revealed by fire; and the fire shall try every man's work of what sort it is." 1 Corinthians 3:13

SPIRIT OF PROPHECY

"Those who disregard the requirements of God in this life would not respect His authority were they in heaven." 4T., p. 312

"Open your account book, and see how your account stands with God, with your household, and with the world. . . Does your account book reveal that you have dealt faithfully with your Lord? Are you poor? Then give your little. Have you been blessed with abundance? Then be sure to lay aside that which the Lord registers as His own."

Our High Calling, P. 192

"Those who study to see how near they can live to the world and yet gain heaven, will come just near enough to be shut out of heaven."

Sons and Daughters of God, p. 234

"There is nothing, save the selfish heart of man, that lives to itself."
DA, p. 20

"When sin strikes inwardly, it assails the most noble part of a man's being. It makes terrible confusion and havoc with man's Godlike faculties and powers. While physical disease prostrates the body, the disease of selfishness and covetousness blasts the soul."

S.M.-Vol. 2, P. 186

"Selfishness is the strongest and most general of human impulses, the struggle of the soul between sympathy and covetousness is an unequal contest; for while selfishness is the strongest passion, love and benevolence are too often the weakest, and as a rule the evil gains the victory. Therefore in our labors and gifts for God's cause, it is unsafe to be controlled by feeling or impulse." C.S., P. 25

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IS MONEY THE PROBLEM

The view is generally held and often expressed that a lack of money heads the list of church problems. If this is true — if an abundance of funds would answer the church's greatest need and therefore enable it to fulfill its mission — then perhaps tolerance should be exercised for the bingo games, raffles, suppers, and other fund-raising activities so common in many churches.

If the real need is money — and if the end justifies the means — perhaps the penny campaigns, dime-savers, church piggy banks, candy sales, and the host of other gimmicks used in the emergency "blitz" programs are to be commended.

It is also possible that the professional fund-raising campaign, in spite of its spiritual by-product, may be little better than the afore-mentioned methods if it is conducted in response to, and has as its main goal, the raising of money.

In reality, the lack of money is not the church's true problem — only the symptom of a dual problem — a lack of spirituality in the church, and the prevalence of selfishness.

"Selfishness, the sin of the world, has become the prevailing sin of the church." 5T., p. 204.

Whether one chooses to recognize this statement as a fact or not, this is the real problem — and until, with God's help, the disease can be cured, the symptom will always remain. Unless this malady can be expelled, the church cannot do her appointed work — because it is destroying the very foundation of Christianity — which is sacrifice.

The devil is the author of selfishness. This caused his fall from the courts of heaven. He has lured men and women into his trap throughout all ages with the false hypothesis that serving self will bring lasting happiness. He used the "sales pitch" that the accumulation of things will bring meaning and fullness to life; that these things have permanence and will bring security; that man must satisfy his fear of want by laying in store as much as possible during his life-time.

He knows that if he can cause man to focus his attention on the perishable "junk" of this world his viewpoint will become myopic and he will fail to see the eternal riches of the world to come. He knows that if he can tempt a man to become a self-seeker he cannot be a true follower of Christ — no matter what his profession.

John Wesley observed that the more the members of a religious body take their religion seriously, the more they accumulate. And the more they accumulate, the more they tend to become prisoners of their possessions, hence materialistic — and even avaricious. He said he saw no solution for this unless they who earned all they could, and saved all they could, also gave all they could. This means that the desire for acquiring things is good — provided the reason for the "getting" is that more might be given to build up God's work. But the only way a church can convince its members of this ideology is through education and a radical change in its theory that the lack of money is its real problem.

No communion can expect its members to be selfless, to depend on God,

to renounce the world, to shun materialism and seek the kingdom of heaven first, while it makes its own financial needs the appeal and motive for giving! It cannot speak with God-given authority in guiding the lives of its members — while begging for its own needs. One does not take advice from a beggar.

But if the church occupies its proper role as a spiritual leader, renouncing the role of “salesman,” then it can expect to lead its membership into a deeper and fuller understanding of the spiritual nature of material things. As it teaches the basic principles of Christian stewardship it can lead its followers up the pathway to a closer relationship with God. As this bond between man and God becomes a way of life — then it can anticipate a constant and adequate flow of funds into its treasury as a result of this union.

If the church will accept the practices and Biblical principles of stewardship in their broadest meaning, then it can throw away its alms cup and move forward — an army with banners — marching in the light of heaven’s approval.

Another pitfall which contributes to individual and collective selfishness is self-satisfaction — the self-congratulatory urge. Often, well meaning people extol the giving records of the church, comparing those of one faith with those of another. The apostle Paul spoke of this danger, “. . . they measuring themselves by themselves, and comparing themselves among themselves, are not wise.” 2 Cor. 10:12

The only safe standard of comparison is with the rules which God has given us. “As He hath prospered” is the concept. Most Christians would be rudely awakened if they could see their gifts balanced against the unlimited blessings of heaven.

“We need not tax ourselves with rehearsing how much has been given to the cause of God, but rather let us consider how much has been kept back from his treasury to be devoted to the indulgence of self in pleasure seeking and self-gratification.” CS, p. 289.

This subject of faithful stewardship is crucial for this period just prior to the second coming of Christ.

First, because selfishness is preventing the outpouring of the Spirit of God on the church — which is essential if she is to complete her monumental task of warning a perishing world.

“God cannot pour out His Spirit when selfishness and self-indulgence are so manifest.” CS, p. 52.

Second, it is holding back the work of God.

“The work of God, which should be going forward with tenfold its present strength and efficiency, is kept back, like a spring season held by the chilling blasts of winter, because some of God’s professed people are appropriating to themselves the means that should be dedicated to His service.” Ibid. p. 54.

Third, selfishness is preventing the development of Christian character which is vital to eternal life.

"God planned the system of beneficence, in order that man might become like his Creator, benevolent and unselfish in character, and finally be a partaker with Christ of the eternal, glorious reward." CS, p. 54.

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

The church must wake up to reality. She must recognize the true problem as a spiritual one — then she shall, at least, have a basis for solving the more obvious perplexity — a lack of funds. But until this problem is seen in its true light, every attempt to treat the symptom will only entrench the disease more deeply.

God ordained the church to be a soul-winning agency, not a fund-raising institution. Every activity, every goal, every word of its teaching must be to this end. It does not need an education in methods of fund-raising — but rather in the principles of faithful stewardship. When it shall have set a true course towards its sole objective — soul winning — then it will no longer be a beggar, but a light set upon a hill. It will be able to teach and lead men with authority! And men will praise God for its existence.



NOTES:

SOURCE MATERIAL

BIBLE

"And they come unto thee as the people cometh, and they sit before thee as my people, and they hear thy words, but they will not do them: for with their mouth they shew much love, but their heart goeth after their covetousness." Ezekiel 33:31

"...This people honoureth me with their lips, but their heart is far from me." Mark 7:6

"There is that scattereth, and yet increaseth; and there is that withholdeth more than is meet, but it tendeth to poverty. The liberal soul shall be made fat: and he that watereth shall be watered also himself."
Proverbs 11:24, 25

"For the wicked boasteth of his heart's desire, and blesseth the covetous, whom the Lord abhorreth." Psalms 10:3

SPIRIT OF PROPHECY

"I was shown that there is no lack of means among Sabbath keeping Adventists. At present their greatest danger is in their accumulation of property." 1T., p. 492

"If the hearts of God's people were filled with a love for Christ, if every church member were thoroughly imbued with the spirit of self-sacrifice, if all manifested thorough earnestness, there would be no lack of funds for home or foreign missions. Our resources would be multiplied; a thousand doors of usefulness would be opened, and we would be invited to enter." 6T., p. 450

"If the plan of systematic benevolence were adopted by every individual, and fully carried out, there would be a constant supply in the treasury. The income would flow in like a steady stream constantly supplied by overflowing springs of benevolence." 3T., pp. 389,390

"Should all whom God has prospered with earth's riches carry out His plan by faithfully giving a tenth of all their increase, and should they not withhold their trespass offerings and their thank offerings, the treasury would be constantly replenished. The simplicity of the plan of systematic benevolence does not detract from its merits, but extols the wisdom of God in its arrangement. Everything bearing the divine stamp unites simplicity with utility. If systematic benevolence were universally adopted according to God's plan, and the tithing system carried out as faithfully by the wealthy as it is by the poorer classes, there would be no need of repeated and urgent calls for means at our large religious gatherings." Ibid., pp. 408, 409

"The means in our possession may not seem to be sufficient for the work; but if we move forward in faith, believing in the all-sufficient power of God, abundant resources will open before us." DA, p. 371

STEWARD OR PROPRIETOR

The most wide-spread disease in the world today is "My-Itis!" This malady is of ancient origin. Moses warned the Israelites to beware of it after they had built goodly houses and their herds and flocks and silver and gold were multiplied. He said: "Beware that thou forget not the Lord thy God . . . And thou say in thine heart, My power and the might of mine hand hath gotten me this wealth." Deut. 8:11, 17. History records that they did forget - and did ascribe their prosperity to their own industry and thrift - and lost it all!

Jesus told the story of a man whose fields brought forth so abundantly that he had storage problems. He had "My-Itis" so badly that he referred to my barns, my fruits, and my goods . . . and God said that he was a fool. A fool, because he refused to recognize the relationship of man to God, divinely ordained during creation week.

After God had created the earth and all that was in it He gave Adam dominion over everything. He was placed in this paradise as God's representative - His steward. Man was not given ownership of the world or anything in it - only overseership. All things were created for his use and enjoyment (with the exception of one tree), and he was made responsible for these things.

When man took of the fruit of this forbidden tree, he assumed the right of ownership, and denied that his authority over the earth had restrictions as well as opportunities. From this heritage men throughout all ages have denied God's ownership of the world and the things which God created - and as a result have found themselves in continual trouble.

What is a steward? A steward is one who has been entrusted with certain things by a superior - is responsible for these things, and will be held accountable for them.

"A steward identifies himself with his master. His master's interests become his. He has accepted the responsibilities of a steward and he must act in the master's stead, doing as the master would do if he were presiding over his own goods. The position is one of dignity, in that his master trusts him. . . . Every Christian is a steward of God, entrusted with His goods. . . ." That I May Know Him, p. 220.

The problem arises when he steps from his role as steward and assumes that of proprietor, or owner. God has said that the tenth of the increase belongs to Him, but few recognize His claim by returning His share. He asks for gifts of love in first fruits and freewill offerings, but many of these, if given at all, are given grudgingly. The world is in trouble today and seeks an answer to these problems - but rejects the only solution to them, which is based on the eternal truth - "the earth is the Lord's."

To safeguard Israel-God gave instruction concerning the yearly feasts, which were designed to keep them mindful of their stewardship relation with Him. Three times each year the males and all who were able were to come up before the Lord, first at Shiloh and later in Jerusalem, to thank Him for the bountiful provisions he had made for their every need.

Even in this requirement, God wrought a miracle. They were surrounded by fierce, war-like tribes who had been the former owners of these lands; and from the human point of view it would appear with all the able-bodied men gone, these heathen would descend on the unprotected farms and homes of the people to pillage and destroy.

But God had made provision for this.

"For I will cast out the nations before thee, and enlarge thy borders: neither shall any man desire thy land, when thou shalt go up to appear before the Lord thy God thrice in the year." Exodus 34:24.

They didn't even have to take out invasion insurance!

The first of these festivals was the Passover, and at the close of this commemoration of their miraculous deliverance from Egyptian bondage, the first fruits of the year's harvest were presented before the Lord as an acknowledgment that all they possessed was His.

Fifty days following the offering of the first fruits, came Pentecost - called also the Feast of Harvest and the Feast of Weeks. As a symbolic expression of gratitude to God for the bountiful harvest, two loaves baked with leaven were presented.

In the seventh month came the Feast of Tabernacles. This feast acknowledged God's bounty in the products of the orchard, the olive grove, and the vineyard. Now the people came with their tributes of thanks, giving to God who had so richly blessed them.

These feasts were to be a continual reminder that God was the proprietor and they were His stewards. As long as they observed these feasts in harmony with their true purpose, they prospered. But when they forgot that all their bounties were the result of God's mercies, and looked upon these blessings as a result of their own efforts, they lost the prospering hand of God.

As stewards, they had God's assurance that the rains would come in their proper seasons to water their fields - that pests would not spoil their crops. But when they assumed the position of owner - they relieved God of this responsibility. If these were their lands - they could look after them - and furnish their own rain! This didn't work out very well, for because of their disobedience, God withheld His mercies and didn't send rain for three and one half years!

It is possible for every Christian to prosper, if he faithfully carries out his duties as a steward. If he remembers that all he has is lent him by God, he can rest assured that God will abundantly bless the labor of his hands and allow him to manage as much goods as he is capable of handling wisely.

The ills of the world, the church, and the individual, have one common denominator - selfishness. Men say, MY house, MY property, MY money. But by this attitude they usurp the place of God - for He says: "For every beast of the forest is mine, and the cattle upon a thousand hills. . . . If I were hungry, I would not tell thee: for the world is mine, and the fullness thereof." Ps. 50: 10, 12. "The silver is mine, and the gold is mine, saith the Lord of Hosts." Haggai 2:8.

When man recognizes that all he has - even his very life - belongs to God - when he recognizes that he is a steward, and is willing to make his Master's interests his interests - his Master's plans his plans - then he can have peace of mind and complete confidence in God's promises. He will then take his position of dignity in the plan for the universe, filling the place for which he was created.

But . . . if he persists in assuming the position of proprietor, his place in the eternal scheme of things will be no greater than that of an anonymous ant, scurrying about among billions of other ants, whose only purpose in life is to store up enough food to last through a hard winter!

SOURCE MATERIAL

BIBLE

"And God said, Let us make man in our image, after our likeness: and let them have dominion over the fish of the sea, and over the fowl of the air, and over the cattle, and over all the earth . . ." Genesis 1:26

"Moreover it is required in stewards, that a man be found faithful."
1 Corinthians 4:2

"As every man hath received the gift, even so minister the same one to another, as good stewards of the manifold grace of God." 1 Peter 4:10

SPIRIT OF PROPHECY

"We are not to look upon the property we are handling as our own, with which we may do as we please. It is the Lord's, to be administered in accordance with His prescribed plans. "God wants all His stewards to be exact in following divine arrangements. They are not to offset the Lord's plans with some deed of charity, some gift, or some offering, done or given when and how they, the human agents, shall see fit. God has made His plan known, and all who cooperate with Him will carry out His plan instead of daring to attempt to improve on it by their own arrangements . . . God will honor them and work in their behalf, for we have His pledged word that He will open the windows of heaven and pour us out a blessing such as there will not be room enough to receive. It is a very poor policy for men to seek to improve on God's plan and invent a makeshift, averaging up their good impulses in this or that instance and offsetting them against all that is required by God . . ."

That I May Know Him, p. 221

"Every man, woman, and youth may become a treasurer for the Lord and may be an agent to meet the demands upon the treasury." 3T., p. 389

"Every man is a steward of God. To each the Master has committed His means, but man claims that means as his own. Christ says: 'Occupy till I come.' A time is coming when Christ will require His own with usury. He will say to each of His stewards: 'Give an account of thy stewardship.'" Ibid., pp. 385, 386

"We should never forget that God has placed us on trial in this world, to determine our fitness for the future life. None can enter heaven whose characters are defiled by the foul blot of selfishness. Therefore God tests us here by committing to us temporal possessions, that our use of these may show whether we can be entrusted with eternal riches. It is only as the self-sacrificing life of Christ is reflected in our life that we can be in harmony with heaven, and be fitted to enter there."

Selected Messages, Vol. 2, p. 134

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GOD'S PLANS vs MAN'S INVENTIONS

God has one plan for financing His work here on the earth – the return of a faithful tithe and freewill offerings. There is no other plan – no substitute – no alternate or modification. An all-wise God knew the right plan from the beginning. He has not changed – His plan has not changed.

But man, naturally selfish and rebellious, has for the most part refused to follow this plan of divine origin, and in its place has substituted his own inventions. Not only have these spurious methods failed to free the church of its financial embarrassment, but they have succeeded in creating in the minds of many church members the distasteful thought that the church is a fund-raising agency and the money needed for its operation is a “necessary evil.”

In God's plan every man was to carry out his own convictions of duty in regards to the tithe and offerings. But in the time of Christ, the Jewish leaders had made the requirements so complicated that it was impossible for them to be fulfilled. Therefore this beautiful plan – which was meant to be a continual reminder of man's exalted position of partnership with God – became very offensive.

During the first three centuries the early church gave tithes, first fruits, and endowments for the support of the poor and the ministry. Corrupt priests made the tithes a law of the church – then of the civil courts. The giving of first fruits became a price for salvation – and the endowments were misappropriated to personal gain.

By the time of Luther church finance had become so corrupt that he cried out against it. Papal taxation was bankrupting people and nations. The sale of indulgences—payments for loved ones reportedly in purgatory and the larcenous bartering of so-called sacred relics – had destroyed the concepts of the free gift of salvation.

The early Reformers stated the New Testament principles of church finance, but they overlooked the practical application of these principles. In England the compulsory system of tithing was so severe and complicated that it was unrecognizable as one of God's gifts to man. It is recorded that Ann and Robert Henderson, of Cumberland, were imprisoned for eleven months for failure to pay a one cent tithe! The Quakers and Pilgrims were so opposed to this system that many of them fled to the New World.

Strangely enough, the very people who were in open rebellion to these stringent laws established the church in America by law! For the first hundred years many of our states had rigid laws governing gifts to the church. So oppressive were some of these that the pastor in company with the sheriff would confiscate certain properties of delinquent members in lieu of payment.

Compulsory support for the church came from strange sources. A partial list will demonstrate how far this was from God's plan.

- (1) Taxation.
- (2) Pew Rent System.
- (3) Fines for absence from church. (5 lbs. of tobacco.)
- (4) Excise taxes on rum and wine.
- (5) Fees for marrying and burying.

Total rebellion by the church members to these methods forced the church to adopt other measures. Notice that the church did not return to God's original plan, but continued to invent methods in substitution for His plan. A partial list includes:

The Lord's Acre. (Church owned, or loaned, ground)

– Income from commercial enterprises.

– Lotteries.

– Raffles.

– Endowments.

– Bazaars.

– Fairs.

– Dinners.

– Sales.

– Fund-raising programs.

– “Begging” campaigns.

– Professional fund-raising canvasses.

The church will never come into harmony with God's will until it discards every man-made invention to raise money and returns to His original plan. The end does not justify the means. In God's plans the means are vitally important.

God does not need man's money to carry forward His work on the earth. He ordained the plan of systematic benevolence to enable man to develop the character of his Maker. This is man's great opportunity to join heavenly agencies in the great Plan of Redemption.

“God planned the system of beneficence in order that man might become like his Creator, benevolent and unselfish in character, and finally be a partaker with Christ of the eternal, glorious reward.” CS, P. 15.



NOTES:

SOURCE MATERIAL

BIBLE

"And all the tithe of the land, whether of the seed of the land, or of the fruit of the tree, is the Lord's: it is holy unto the Lord. And concerning the tithe of the herd, or of the flock, even of whatsoever passeth under the rod, the tenth shall be holy unto the Lord." Leviticus 27:30, 32

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

SPIRIT OF PROPHECY

"The Lord does not need our offerings. We cannot enrich Him by our gifts. Says the Psalmist: 'All things come of Thee, and of Thine own have we given Thee.' Yet God permits us to show our appreciation of His mercies by self-sacrificing efforts to extend the same to others. This is the only way in which it is possible for us to manifest our gratitude and love to God. He has provided no other." CS, pp. 18, 19

"In the last extremity, before this work shall close, thousands will be cheerfully laid upon the altar. Men and women will feel it a blessed privilege to share in the work of preparing souls to stand in the great day of God, and they will give hundreds as readily as dollars are given now." Ibid., p. 40

"We are to strike true and faithful figures in tithing, and then say to the Lord, I have done as Thou has commanded me. If Thou wilt honor me by trusting me with Thy goods to trade upon, I will, by Thy grace, be a faithful steward, doing all in my power to bring meat to Thy house."
That I May Know Him, p. 221

"The Lord has ordained that the diffusion of light and truth in the earth shall be dependent upon the efforts and offerings of those who are part-takers of the heavenly gift." PP., p. 528

"When Christians are controlled by the principles of heaven, they will dispense with one hand, while the other gains. This is the only rational and healthy position a Christian can occupy while having and still making money." 2T., p. 240

"God is not dependent upon any man's gold or silver. . . Whatever necessity there is for our agency in the advancement of the cause of God, He has purposely arranged for our good." 3T., pp. 390, 391

"God could have reached His object in saving sinners without the aid of man; but He knew that man could not be happy without acting a part in the great work in which he would be cultivating self-denial and benevolence." Ibid., p. 382

"The plan of systematic benevolence does not press heavily upon any one man." Ibid, p. 398

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THE TRUE MOTIVE IN GIVING

The merit of the objective or the urgency of the need should have nothing to do with the motive in giving. This statement may come as a distinct shock to many who have followed a lifetime of "emergency giving" - or "giving to good causes." Too often these are the motives appealed to when raising funds to meet church needs - but these are not the motives which should actuate the Christian in his stewardship relation to God.

Appealing to these human impulses opens the door to a host of "unscriptural" methods which leave the givers spiritually destitute. Such activities as fund-raising dinners, candy sales, film programs, etc., may finance many church programs, but they actually contribute to the selfish instincts of the members.

"Instead of appealing to man's reason, to his benevolence, his humanity, his nobler faculties, the most successful appeal that can be made is to to the appetite. The gratification of the appetite will induce men to give means when otherwise they would do nothing. What a sad picture for Christians." SM, Vol 2, p. 413.

The fact that there are financial "emergencies" in most churches is proof enough that the members are not following the inspired instruction.

"If professing Christians would faithfully bring to God their tithes and offerings, His treasury would be full." AA, p. 338

It would appear that a lack of love for God and an overwhelming love for self causes these professed Christians to withhold their tithes and freewill gifts.

Giving results from two motives - either unselfish love, or the hope for some personal reward. The gifts exchanged between two lovers may serve as an example of unselfish devotion. On the other hand, many gifts are not gifts at all, but a means to an end. They may be given to promote - to influence - to placate - or to bribe. There are times when they are the result of a feeling of obligation or pressure and therefore the motive is not a pure one.

True love is the only genuine motive for giving.

"For God so loved the world, that He gave His only begotten Son." John 3:16

Note carefully that this text does not say that the world merited this gift - that it was a good cause. Certainly this sin-cursed place has no merit. Neither does it say that He gave His Son because the world was in such a mess. It does say that God SO LOVED the world that He gave. This is the pure motive for giving.

"Love must be the principle of action. Love is the underlying principle of God's government in heaven and earth, and it must be the foundation of the Christian character . . . and love will be revealed in sacrifice . . . This is the religion of Christ." CS, p. 197

The motive in giving is important, for to give from the wrong impulse strengthens selfishness. It is also extremely important because God measures the gift by the motive of the giver.

"The offering from the heart that loves, God delights to honor, giving it highest efficiency in service for Him. If we have given our hearts to Jesus, we also shall bring our gifts to Him." DA, p. 65

A Stewardship Guidance Program was being conducted in a church following the close of an evangelistic series. Approximately thirty-five people were in the baptismal classes - not members of the church - therefore not included in the program.

One after another, these prospective members called the pastor to inquire if one had to be a member in order to have a part. The pastor visited these people (at their request) and every one of them made commitments. The visitation of the regular membership did not yield this same percentage of participation. Why? Because these new converts were enjoying the thrilling experience of a "first love" and were anxious to give an expression of this love. As love for God diminishes and selfishness tightens its grasp on the soul - there is a reluctance to give.

The only answer to this dilemma is to focus the eyes upon Jesus and His sacrifice. As the light of the cross illumines the soul, selfishness will loosen its icy grasp and the heart will burst open in gratitude. A person thus enlightened does not have to be urged to give to things - he looks for things to give to!

A man who had just celebrated his birthday made a mental note to put his "dollar" in the birthday offering the following Sabbath. Slowly, across the screen of his memory, moved the many years of his life. He remembered how God had prospered him - how God had given him health - the numerous times God had preserved his life when death brushed by . . . only inches away. He looked at his good clothes, thought of his home and family. Suddenly he felt so grateful that the thought of a dollar-offering seemed almost an insult - so he decided he would make a gift of one dollar for each year of his life!

Following this decision, he looked for some outstanding opportunity for this donation of love. He was directed to a project which not only presented a wonderful opportunity, but an urgent need - and here he placed it. The merit of the object nor the urgency of the need had anything to do with his motive for giving, because the gift was already made before the objective was sought! This is giving to God.

"True Christian benevolence springs from the principle of grateful love. Love to Christ cannot exist without corresponding love for those whom He came into the world to redeem. Love to Christ must be the ruling principle of the being, controlling all the emotions and directing all the energies . . . When this is the case, no heart-stirring appeals will be needed to break through their selfishness and awaken their dormant sympathies, to call forth benevolent offerings for the precious cause of truth."
3T., p. 396.

This basic motive for Christian giving does not negate those instances when a person makes an immediate decision to give to some worthy project which may be called to his attention. Although it is an "unwise and dangerous course" to follow the practice of giving only when the emotions or feelings are moved (Counsels on Stewardship, p. 25), the true concept of giving from genuine love will lead the Christian to give spontaneously when some "golden opportunity" presents itself. Actually this principle is responsible for the act.

The Christian steward will give with the same regularity as he receives God's blessings. He will not need to be "urged" or "begged" - he will give willingly, continually, and eagerly. As his heart expands with love for God, and shares this love with his fellow men, God will fill his heart until it is completely free of earthliness, and blends with the divine.

SOURCE MATERIAL

BIBLE

"Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver."

2 Corinthians 9:7

"For if there be first a willing mind, it is accepted according to that a man hath, and not according to that he hath not."

2 Corinthians 8:12

SPIRIT OF PROPHECY

"God designs that the exercise of benevolence shall be purely voluntary, not having recourse even to eloquent appeals to excite sympathy."

3T, p. 413

"God considers more with how much love we work, than the amount we do." That I May Know Him, p. 167

"Give cheerfully, gladly, willingly, thankful that you are able to do something to advance God's kingdom in the world." CS, p. 49

"The eye of God takes cognizance of every farthing devoted to His cause, and of the willingness of reluctance of the giver. The motive in giving is also chronicled. Those self-sacrificing, consecrated ones who render back to God the things that are His, as He requires of them, will be rewarded according to their works." 2T, p. 519

"The offering from the heart that loves, God delights to honor, giving it highest efficiency in service for Him." DA, p. 65

"Systematic benevolence should not be made systematic compulsion. It is freewill offerings that are acceptable to God. True Christian benevolence springs from the principle of grateful love. Love to Christ cannot exist without corresponding love to those whom He came into the world to redeem. Love to Christ must be the ruling principle of the being, controlling all the emotions and directing all the energies. Redeeming love should awaken all the tender affection and self-sacrificing devotion that can possibly exist in the heart of man. When this is the case, no heart-stirring appeals will be needed to break through their selfishness and awaken their dormant sympathies, to call forth benevolent offerings for the precious cause of truth." 3T, p. 396

"The plan of redemption was entirely voluntary on the part of our Redeemer, and it is the purpose of Christ that all our benevolence shall be freewill offerings." Ibid., p. 413

"God designs that the exercise of benevolence shall be purely voluntary. . . . He is not pleased to have His treasury replenished with forced supplies. . . . God loveth a cheerful giver." Ibid

"Unselfish devotion and a spirit of sacrifice have always been and always will be the first requisite of acceptable service." PK, p. 65

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WHAT IS MY POTENTIAL

The remark is frequently heard, "I wish I had lots of money so I could make really large gifts to the church."

It is difficult to evaluate this statement. Does the person wish to have lots of money . . . or does he wish to have lots of money so he could make large gifts? How much money would he consider "large", or "enough", in order to make such gifts?

During a catastrophe a lady lost some of her possessions and was taking money from a relief agency — when she had over one hundred thousand dollars in the bank! She didn't consider this sum "enough."

If a person were to come into possession of a large sum of money — would he make these wishful offerings? The odds are against it.

"Many, when they begin to gather earthly riches, commence to calculate how long it will be before they can be in possession of a certain sum. In their anxiety to amass wealth for themselves, they fail to become rich toward God. Their benevolence does not keep pace with their accumulation . . . God has tested some of these by giving them riches; but with the riches came a fiercer temptation, and their benevolence was far less than in the days of their poverty." 3T, p. 403.

So perhaps the desire for "lots of money" is a dangerous one. But the desire to give more than appears possible is a good one — if it stems from a loving heart and with an "eye single to the glory of God." Therefore, it is important that one consider the question, "What is my potential?" Should my potential be based on my present income, plus the savings I may have accumulated? The answer, limited by the human viewpoint, would be yes. But — from God's viewpoint, the answer could be no! **THE POTENTIAL OF AN INDIVIDUAL CAN ONLY BE MEASURED BY THE AMOUNT OF GOODS WITH WHICH THE LORD CAN TRUST HIM!**

In the first place, it doesn't take very much potential for God to do some wonderful things. A little boy's lunch was the potential for a feast for five thousand men, not counting women and children. Just enough meal and oil for two little cakes was the potential which fed Elijah and the Widow of Zerephath with her family for "many days." Three hundred men "armed" with pitchers, candles, and trumpets were the potential which Gideon had when the Lord decided it was time to rid Israel of the mighty armies of the Midianites. Jonathan recognized this fact when he and his armor bearer invaded the garrison of the Philistines, for he said, "There is no restraint to the Lord to save by many or by few." 1 Samuel 14:6.

Today it requires vast sums of money to carry on the great gospel commission, and it is a God-given desire which prompts the honest heart with the wish to give more than appears possible. No Bible student questions God's mighty works of the past — but the question arises in our practical-thinking minds, "Will He do them today?"

THE LITTLE CHURCH

There were just a few women and two or three men in the church. They met first in one home then another for Sabbath services, but there burned in their hearts the desire for a "real" church.

They started to save their "littles" until they were able to purchase a lot. After they had saved another sum, they planned to dig the basement, cement the floor and walls, place the floor joists, lay the sub-floor, cover it with waterproof paper – and worship in it until they could raise enough money to continue construction.

The work progressed as planned and one day one of the ladies was sent to a lumber yard to purchase tar paper to cover the sub-floor. The owner questioned her about the plans for the building and asked her how many bricks it would take to complete the walls. She secured this information and the next morning **THE BRICKS WERE ON THE SITE!**

Another yard furnished the ceiling joists – then came rafters and sheeting and roofing material. As soon as materials were needed they appeared miraculously on the site. Neighbors assisted in the construction.

How elated the little company was when the building was this near completion. They planned to put in some heating arrangement, cover the windows with heavy paper, and worship God **UPSTAIRS**. But before they could secure the paper – **THE WINDOWS ARRIVED.**

The first Sabbath they worshipped in this little church – they unlocked the **FRONT DOOR** and walked in on **HARDWOOD FLOORS**, and sat in **REGULAR PEWS!** This was God's house – and He isn't accustomed to living in a basement!

"Man's extremity is God's opportunity."

AA, p. 146

The difficulty with most folks today is that they do not move out in faith to the point where God can "take over." Someone has facetiously said if modern Israel faced the crossing of the Jordan – they wouldn't move until a bridge was constructed and tested by the department of safety engineers. But this isn't quite true – for there are many in modern Israel who are moving out in faith and realizing God's blessings.

THE WIDOW

She was very old, eighty-plus, and having a hard time existing on the small pension she received. She listened to a Stewardship Director talking on the subject of potential. She thought, "He isn't talking to me. I am sure of this, for I am old, and have hardly any money at all.

"No, I am sure he isn't talking to me".

But the thought persisted in her mind, "Do I really have more potential than this little amount that barely covers my rent, food, and so very little more?" The more she thought of it, the more she prayed that God would tell her if this was true.

Then one day she made her decision. She made a covenant with the Lord for two dollars per week! No one in the church knew the story until one year later – when she related it at camp meeting.

She said that every week she had been able to place the two dollars in the envelope. Each week she eagerly waited to see how God was going to furnish this amount – which her limited income made impossible. Every week He made it possible – and in some marvelous ways. She concluded with these words, "For the first time in the fifty years I have been a church member,

I know what it means to be a real Christian. For the first time I know what faith really is. For the first time I know what it means to live so close to God that I can talk with Him as a friend." Then she added, "This is the first time since my husband died many years ago that I have had no financial difficulty. My every need has been taken care of by God."

Notice these promises.

"There is no limit to the blessings that it is our privilege to receive."
Our High Calling, p. 196.

"Give as you can now, and as you cooperate with Christ, your hand will open to impart still more. And God will refill your hand . . ."
Ibid, p. 199

"The more we bring to God's treasure house, the more we shall have to bring; for He will open ways before us, increasing our substance. . . ."
Ibid., p. 197.

The key to potential is obedience. IF I follow God's plans implicitly IF I live so He can prosper me – IF I join with Him in a partnership relation . . . THEN I can expect that He will trust me with all the goods I am capable of managing . . . and with this I am to be content.

THIS IS MY POTENTIAL'



NOTES:

SOURCE MATERIAL

BIBLE

"...He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully." 2 Corinthians 9:6

"Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again." Luke 6:38

SPIRIT OF PROPHECY

"As one imparts of the heavenly gifts, he makes room for fresh currents of grace and truth to flow into the soul from the living fountain. Greater light, increased knowledge and blessing, are his. In this work, which devolves upon every church member, is the life and growth of the church." 6T, p. 448

"Let none waste time in deploring the scantiness of their visible resources. The outward appearance may be unpromising, but energy and trust in God will develop resources. The gift brought to Him in thanksgiving and with prayer for His blessing, He will multiply as He multiplied the food given to the sons of the prophets and to the weary multitude." PK, p. 243

"The warfare has been left in our hands by our great Leader for us to carry forward with vigor. We are not doing a twentieth part of what we might do if we were awake." 3T, p. 407

"Experience shows that a spirit of benevolence is more frequently found among those of limited means than among the more wealthy." CS, pp. 177-178

"God makes no requirement without making provision for its fulfillment. Through the grace of Christ we may accomplish everything that God requires." COL, p. 301

"If you have renounced self, and given yourself to Christ, you are a member of the family of God, and everything in the Father's house is for you. All the treasures of God are opened to you, both the world that now is, and that which is to come. The ministry of angels, the gift of His Spirit, the labors of His servants, — all are for you. The world, with everything in it, is yours so far as it can do you good . . . But you are as a child who is not yet placed in control of his inheritance. God does not entrust to you your precious possession, lest Satan, by his wily arts, should beguile you, as he did the first pair in Eden. Christ holds it for you, safe beyond the spoilers reach. Like a child, you shall receive day by day what is required for the day's need. Every day you are to pray, 'Give us this day our daily bread.' Be not dismayed if you have not sufficient for tomorrow. You have the assurance of His promise, 'So shalt thou dwell in the land, and verily thou shalt be fed.'"

Mount of Blessing, pp. 110, 111

DISINTERESTED BENEVOLENCE

"The very best legacy which parents can leave their children is a knowledge of useful labor and the example of a life characterized by disinterested benevolence. . . ."

3T, p 399.

"Disinterested benevolence is very rare in this age of the world."

Ibid., p. 516.

Disinterested! . . . a strange word . . . an intriguing one. The word immediately raises these questions, "Am I to have no interest in the objectives to which I contribute? Am I to throw my money to the winds, as it were, not caring where, when, or how it is used?"

On the contrary, disinterested benevolence will increase the interest of the giver in the projects to which he contributes because it will free him from the selfish human frailties which so often stifle generous giving.

Webster defines the term this way, "Not influenced by personal interest or selfish motives." The key word is influenced. The reason why disinterested benevolence is "very rare" in the world today is that personal interest and selfish motives form the basis for most giving; and personal interest and selfish motives are subject to human frailties and faults.

A lady resigned from a school board because of an official action which was not to her liking. It is immaterial whether the decision was right or wrong or whether she took the right or wrong action in resigning. What is important is the act which accompanied it. To quote her words: "And I quit paying my pledge to the school too!" This is the amazing by-product of the influence of personal feelings in giving.

Without doubt she made this pledge believing that Christian education is important, and with the desire to see some worthy boy or girl benefit from this Christ-centered schooling. But just as soon as her feelings were hurt — she not only refused to have anything to do with the school — but quit paying her commitment as well.

Did her decision make Christian education any less important? Did the unfortunate boy or girl need less support now than previously? No. This act hurt a number of people. It worked a hardship on the student who had been benefiting from her generous gift each month. It hurt the school which was having a difficult time making its income cover the costs — BUT — it hurt the well-meaning lady most of all.

Soon she lost interest in the position she held in the church and was on the verge of resigning. She found herself toying with the idea of staying home from church. The bitterness in her heart was nourishing a cancer in her soul.

Oh, the devil is a clever one! He'll use any method to keep people from giving, or to get them to stop giving. He isn't particular so long as the weeds of selfishness he sows in each heart will flourish and bear the fruits of bitterness, disunity, and self-interest.

It is most gratifying to know that the good sister saw her mistake and vowed, with God's help, never again to let her feelings become entangled with her benevolence. Mr. Webster said that disinterested benevolence is not influenced by personal interest.

The road of "giving to things" instead of "giving to God" has many detours. So many church building programs have been weakened or stifled because, — "They didn't build it the way I wanted it!" "I won't give if Brother You-know-who is on the building committee!" If they put the church on that lot — I won't put in a dime!" "I don't want anyone telling me w-h-a-t I have to give!", ad infinitum. There are too many I's in giving to things — too much self-interest.

On the other hand, disinterested benevolence stems from a genuine love for God and His gift to humanity. It is not affected by circumstances. It is not subject to the wise or unwise use of the funds given or by the success or failure of the project. Disinterested benevolence permits the donor to give willingly to a project with which he is not totally in accord.

"They should also feel it a solemn duty to illustrate in their characters the teachings of Christ, being at peace one with another and moving in perfect harmony as an undivided whole. They should defer their individual judgment to the judgment of the body of the church . . ."

4T, p. 18

It allows one to give to an activity which may not be operating entirely to the donor's personal satisfaction. In brief, it never allows personal feelings to stifle or diminish the gift. This is giving to God — not giving to things.

"Even though the means thus consecrated be misapplied, so that it does not accomplish the object which the donor had in view, — the glory of God and the salvation of souls, — those who made the sacrifice in sincerity of soul, with an eye single to the glory of God, will not lose their reward."

2T, p. 519

Jesus is the perfect example.

"His life was without selfish interest, but ever marked with disinterested benevolence."

Early Writings, p. 269.

No one has ever been as vitally interested in the objects of His sacrifice as He was — and still — His gift was never marred by the scorn, the abuse, or the unbelief of those whom He came to save. Truly this is the supreme example of a life without "selfish interest." To Him, the objective was more important than the sacrifice — the lives of men and women of more value than His own life. This is the key to disinterested benevolence. One must consider the object to which he gives of far more importance than the gift.

Every gift should be measured by the unfathomable Gift of heaven. The greatest offering one could make would then appear as nothing in comparison.

"How vain the endeavor to measure with mathematical rules, time, money, and love against a love and sacrifice that is measureless and incomputable!"

4T, p. 119

If the Christian can catch a glimpse of God's love — then self-interest and selfish motives will disappear, lost in awe and the wonder of it all. Giving would be to Him — not to things. This is disinterested benevolence — the object of the gift being of infinitely more value than the gift.

★ ★ ★ ★ ★

SOURCE MATERIAL

BIBLE

"I was eyes to the blind, and feet was I to the lame. I was father to the poor; and the cause which I knew not I searched out." Job 29:15, 16

"But a certain Samaritan, as he journeyed, came where he was: and when he saw him, he had compassion on him,...And on the morrow when he departed, he took out two pence, and gave them to the host, and said unto him, Take care of him; and whatsoever thou spendest more, when I come again, I will repay thee." Luke 10:33, 35

SPIRIT OF PROPHECY

"Even though the means thus consecrated be misapplied, so that it does not accomplish the object which the donor had in view,—the glory of God and the salvation of souls,—those who made the sacrifice in sincerity of soul, with an eye single to the glory of God, will not lose their reward." 2T, p. 519

"For the building of the sanctuary great and expensive preparations were necessary; a large amount of the most precious and costly materials was required; yet the Lord accepted only freewill offerings . . . Devotion to God and a spirit of sacrifice were the first requisites in preparing a dwelling place for the Most High." PP, p. 343

"God has made men His almoners, copartners with Himself in the great work of advancing His kingdom on the earth; but they may pursue the course pursued by the unfaithful servant, and by so doing lose the most precious privileges ever granted to men. For thousands of years God has worked through human agencies, but at His will He can drop out the selfish, the money-loving, and the covetous. He is not dependent upon our means, and He will not be restricted by the human agent. He can carry on His own work though we act no part in it." CS, pp. 198, 199

"It were better not to give at all than to give grudgingly; for if we impart of our means when we have not the spirit to give freely, we mock God.
Ibid., p. 199

"There is also a class of sunshine Christians. When everything goes well and is agreeable to their feelings, they are fervent and zealous; but when there are clouds and disagreeable things to meet, these will have nothing to say or do." Life Sketches, p. 238

"To give or to labor when our sympathies are moved, and to withhold our gifts or service when the emotions are not stirred, is an unwise and dangerous course." CS, p. 25

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THE FAITH FACTOR

The word "faith" can be an illusive, indefinable term. In the minds of some Christians it refers to a particular denomination. To all, it is a quality of character which they expect to find in their fellow men - and assume they have toward God. To the child, it is a simple trust in his parents.

Faith is one of the most important of the Christian graces; without it life is a succession of days filled with worry, distrust, and despair. But, having faith, man can enjoy peace in a troubled world, contentment under adversity, and rejoice in the blessed hope of a wonderful home in the new earth.

Too often faith is held as an opinion, and is not a practical, active principle in the life. Faith, to be retained, must be kept in constant use. It can only be developed by systematic exercise.

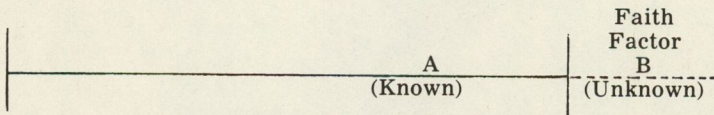
It is very difficult to develop a strong faith within the structure of an affluent society. In times of great shortages, when the only source of help is in an unknown power, the exercise of faith is too often used as a last resort. But when there is money in the pocket - and more in the bank - faith is likely to be displaced by dependence upon tangible things. It is far easier to depend on a "god" which can be seen, than upon a God who cannot be seen.

Mr. Webster gives a definition of faith as, "a believing without proof." This is faith - a simple trust - a total dependence - a complete confidence . . . without proof.

The Stewardship Guidance Program offers an excellent opportunity to build and strengthen faith. This occurs when the FAITH FACTOR is "built into" the covenant. This means that one makes a covenant for a little more than appears possible with his present budget.

The FAITH FACTOR indicates a desire, and demonstrates a faith, that God - as the other Partner - will make this desire possible. The FAITH FACTOR means moving from the "known" into the "unknown!"

A simple diagram will illustrate this principle.



"A" is the amount which a family feels is possible within the present family budget. This is the "known" area of the covenant.

"B" is an amount, in addition to "A", which is not possible within the present income. "B" is the faith factor which only God can make possible.

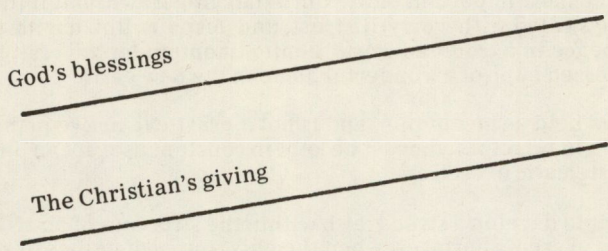
This is HIS PART of the covenant.

"The more we bring to God's treasure house, the more we shall have to bring; for He will open ways before us, increasing our substance. . . ."
Our High Calling, p. 197.

Thousands of Christians have put their faith into action with the Faith Factor. Not once has God failed to make it possible provided two conditions have been met. (1) One must live so that God can bless; and (2) The earthly partner must ask his heavenly Partner to make this possible - morning and night.

There is one more principle related to the faith factor which should be understood. The giving must keep pace with the prospering hand of God. If God raises the income to meet the faith factor, and this frequently happens, then the faith factor no longer lies within the realm of the "unknown" - therefore the gifts should be increased accordingly. The Christian's pattern of giving should always be increasing.

God's blessings



The Christian's giving

No one can outgive God. His blessings are always greater than the gifts. But the faithful steward can keep pace with the upswing in blessings if . . .

- ___ HE GIVES ALL HE CAN
- ___ AS OFTEN AS HE CAN
- ___ AS LONG AS HE CAN.

This is the wonderful principle of the faith factor - always moving into the unknown - depending upon God to lead the way.



NOTES:

SOURCE MATERIAL

BIBLE

"Now unto him that is able to do exceeding abundantly above all that we ask or think..." Ephesians 3:20

"... According to your faith be it unto you." Matthew 9:29

"But without faith it is impossible to please him: for he that cometh to God must believe that he is, and that he is a rewarder of them that diligently seek him:" Hebrews 11:6.

SPIRIT OF PROPHECY

"We should now acquaint ourselves with God by proving His promises."
GC, p. 622

"It is not to be a lamented fact that there are increasing calls to give. God in His providence is calling His people out from their limited sphere of action to enter upon greater enterprises."
3T., p. 405

"The time has come when we are to expect large blessings from the Lord. We must rise to a higher standard on the subject of faith... The word of God is our endorsement. We must take it, simply believing every word. With this assurance we may claim large things, and according to our faith it will be unto us." That I May Know Him, p. 226

"Faith is not feeling... True faith is in no sense allied to presumption. Only he who has true faith is secure against presumption, for presumption is Satan's counterfeit of faith... Genuine faith is life. A living faith means an increase in vigor, a confiding trust, by which the soul becomes a conquering power." GW, pp. 260, 261

"We are too faithless. Oh, how I wish that I could lead our people to have faith in God! They need not feel that in order to exercise faith they must be wrought up into a high state of excitement. All they have to do is to believe God's word, just as they believe one another's word. He hath said it, and He will perform His word. Calmly rest on His promise, because He means all that He says... Act as if your heavenly Father could be trusted." SM, Vol. 1, pp. 83, 84.

"Man's extremity is God's opportunity." AA, p. 146

"Those who exercise but little faith now, are in the greatest danger of falling under the power of satanic delusions and the decree to compel the conscience. And even if they endure the test they will be plunged into deeper distress and anguish in the time of trouble, because they have never made it a habit to trust in God. The lessons of faith which they have neglected they will be forced to learn under a terrible pressure of discouragement." GC, p. 622

"The Lord is coming. Let everyone show his faith by his works. Faith in Christ's near advent is dying out of the churches, and selfishness is causing them to rob God to serve their own personal interests. When Christ is abiding in us, we shall be self-denying like Him." 5T., p. 153

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GOD MUST BE FIRST

Two men walked into the dark sanctuary of the church and sat down on the front pew. The light from the stained glass window cast a reverent glow over the pulpit and the empty choir loft. One man began to speak.

"I have been an elder of this church for several years — I really haven't wanted to be. I shouldn't be. My conscience hurts me every time I walk on to that platform. You see — I don't pay any tithe; I really can't. After I pay my bills there isn't anything left!"

The director of the Stewardship Guidance Program sat in silence for a few moments — pity welling up in his heart for this poor man who was trying to make his income meet his expenses — but not doing it God's way.

The man asked, "Don't you think I'm terrible?" "No, I don't think you are terrible," replied the director. "I just feel so sorry; for I know you have been missing so many of the Lord's blessings."

"But you see — there is never anything left," repeated the brother. "How could I pay tithe?"

"Oh, I'm sure of that," said the director. "If you make a thousand dollars each week — there would never be anything left — because God's portion can never be found on the bottom of our incomes. Its always on the top!"

Then a too well known story began to unfold. Some unfortunate investments — some foolish purchases — a house too large and expensive to operate — and bills! Bills that couldn't be covered by the better than average salary. No money for tithe — no offerings (maybe a penny or two) — the terrible feeling of guilt.

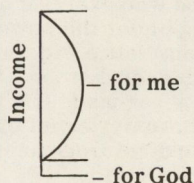
The man explained that he had been trying to sell his house for over two years. He felt that if he could sell he could use the equity to pay off the bills — and his problems would be over.

The director pointed out that it was highly doubtful if this problematical solution would work. Man's methods never work if they are in conflict with God's plans.

By this time both men were accustomed to the soft light from the window. The director took a piece of paper from his pocket and drew a diagram showing why man gets into difficulties.

He explained that man thinks of his own needs first — and leaves the things of God for the last. But he always finds that there is "nothing left" when self comes first. Even careful planning will not change this pattern. During the time of Haggai the people put their own interests before the building of the house of God, and the word of the Lord came through the prophet:

"Is it time for you, O ye, to dwell in your cieled houses, and this house lie waste?" Haggai 1:4



These returning exiles had every excuse to put their own interests before those of God. They were poor. Their houses and lands lay in ruins. They could have reasoned that just as soon as they were established again, their houses rebuilt, their lands under cultivation, and they had some money in the bank – then it would be the right time to build a church.

But God, through the prophet, pointed out:

“Ye have sown much, and bring in little; yet eat, but we have not enough; ye drink, but ye are not filled with drink; ye clothe you, but there is none warm; and he that earneth wages earneth wages to put it into a bag with holes.” Haggai 1:6

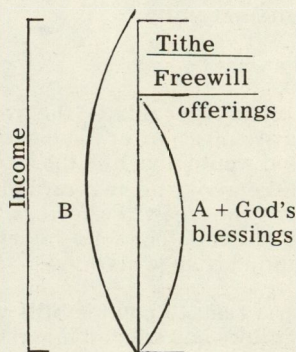
“Ye looked for much, and, lo, it came to little: and when ye brought it home, I did blow upon it. Why? saith the Lord of hosts. Because of mine house that is waste, and ye run every man unto his own house.”

Ibid., v. 9

And here was a man who was having financial distress – because he was putting his own interests before those of God!

On another sheet of paper the director drew a design showing God’s plan.

The cardinal rule is that God must be first in everything. This must not be a hit or miss guesswork – but a planned procedure. First, God’s share, the tithe, is to be set aside. Second, our freewill offerings and love gifts. Gifts to maintain God’s institutions such as the church expense, Sabbath School expense, school budgets, etc. THEN God has promised that He will make the remainder sufficient for our needs. Note that He has not promised to fulfill all our wants – for many times our wants far exceed our actual needs. (In our present economy 2/5 of everything we purchase is for non-essential, or luxury items!)



“Of all our income we should make the first appropriation to God. . .”
4T., p. 474.

“If spiritually awake, they would hear in the income of every week, whether much or little, the voice of God and of conscience with authority demanding the tithes and offerings due the Lord.” Ibid.

God’s promise is that if we will place Him and His work first in every consideration He will take care of all our needs. He explained that we should not be concerned about food and clothing, for the Gentiles seek after such things; then said:

“Your heavenly Father knoweth that ye have need of all these things. But seek ye first the kingdom of God, and His righteousness; and all these things shall be added unto you.” Matthew 6:32, 33.

The church elder studied the illustrations carefully for some minutes then said, “Well, I suppose I had just as well try it. If I go in the “hole” a few more hundred dollars it won’t matter!” Then, hastily, he added, “I guess that’s

the wrong thing to say, isn't it?"

"I don't know," the director responded, "that is what God asked us to do. Through the prophet Malachi He said:

'Bring ye all the tithes into the storehouse, that there may be meat in mine house, and PROVE ME now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it.' Malachi 4:10.

"It would appear that if God says to 'prove me' – to try – it must be all right."

The two men knelt in the darkened sanctuary. They didn't pray that God would sell the house – or pay the bills – or even relieve the brother of his financial distresses. They prayed that God would give him enough faith to "do it God's way."

Two months passed before these two men met again. When they did, the director asked, "How's everything?"

"Fine!"

"I mean financially."

"That's what I mean too!"

Then the brother related the wonderful way in which God had "made good" on His promises. After the meeting in the church he had prayed desperately that God would give him the strength to follow his decision. Then came the end of the week and he returned home with his pay check. He figured out the tithe and the freewill offerings he had decided upon and made out a check to the church. Then he hurried down to the corner postal box – so he wouldn't change his mind!

He started out to pay his bills with the greatly reduced amount. Formerly his creditors had treated him rather rudely when he could only make partial payments, but this time they greeted him with smiles and thanked him for his checks. The second week the same thing happened.

Then one afternoon there was a knock at the door and a man asked if the house was for sale. (Note – there was no sign indicating this on the premises.) After looking around the man left to return with his wife, and they gave it a careful inspection. They finally told the brother that it was just what they had been looking for. The price asked was agreeable, and in a few days our brother received cash payment for his house – which he had tried unsuccessfully to sell for two years! Oh yes, God always gives a "bonus" for faithfulness! Because the buyers had not contacted an agent there was no selling fee involved in the transaction.

With the equity and the saving of the real estate fee he paid his bills and he now was in no financial difficulty.

"Our Father has a thousand ways to provide for us of which we know nothing. Those who accept the one principle of making the service of God supreme, will find perplexities vanish and a plain path before their feet." Ministry of Healing, p. 481.

The folly of self-dependence is the reason for unhappiness.

"We try too hard to take care of self ourselves. We are uneasy and greatly lack a firm trust in God. Many worry and work, contrive and plan, fearing they must suffer need. They cannot afford time to pray or to attend religious meetings and, in their care for themselves, leave no chance for God to care for them, and the Lord does not do much for them, for they give Him no opportunity. They do too much for themselves, and believe and trust God too little." 2T., p. 196.

In the little native church of Senoane near Johannesburg, South Africa, the preacher was trying to bring the principles of faith into a simple, workable understanding. He saw sitting on the front row a native woman and her four children. Through the interpreter he asked her if she had noticed her children's faces the night before — how their foreheads were wrinkled — and they seemed worried for fear there wouldn't be anything for breakfast in the morning.

She thought of this for a moment then her face lighted with a big smile.

Q-36

"Naw," she said, "They doesn't worry none — they knows mamma's goin' feed 'em!"

Then the smile faded from her face and she added, "Oh, . . . that's the way I'm s'posed to be to my Father in heaven . . . just trust Him like my children trust me!"

That's the way its s'posed to be! Just a simple, childlike faith. It doesn't take a learned theologian to understand it . . . just a little child.



NOTES:

SOURCE MATERIAL

BIBLE

"Thou shalt have no other gods before me." Exodus 20:3

"Honour the Lord with thy substance, and with the firstfruits of all thine increase: So shall thy barns be filled with plenty, and thy presses shall burst out with new wine." Proverbs 3:9, 10

SPIRIT OF PROPHECY

"Of all our income we should make the first appropriation to God. . . The Lord's requirements and claims, if they receive any attention, are left till the last. Yet our work needs tenfold more means now than was needed by the Jews." 4T., p. 474

"Every believer should be wholehearted in his attachment to the church. Its prosperity should be his first interest, and unless he feels under sacred obligation to make his connection with the church a benefit to it in preference to himself, it can do far better without him." Ibid., p. 18

"There are but few who consider the binding claims that God has upon them to make it their first business to meet the necessities of His cause and let their own desires be served last." 3T., p. 398

"Wherever there is life, there is increase and growth; in God's kingdom there is constant interchange - taking in, and giving out; receiving, and returning to the Lord His own. God works with every true believer, and the light and blessings received are given out again in the work which the believer does. Thus the capacity for receiving is increased."

6T, p. 448

"God will accept the whole-hearted service, and will Himself make up the deficiencies." Ministry of Healing, p. 150

"Our heavenly Father has a thousand ways to provide for us of which we know nothing. Those who accept the one principle of making the service of God supreme, will find perplexities vanish and a plain path before their feet." Ibid., p. 481

"He will reward honest, simple reliance upon Him. The little that is wisely and economically used in the service of the Lord of heaven will increase in the very act of imparting." DA, p. 371

"The lesson is for God's children in every age. When the Lord gives a work to be done, let not men stop to inquire into the reasonableness of the command or the probable result of their efforts to obey. The supply in their hands may seem to fall short of the need to be filled; but in the hands of the Lord it will prove more than sufficient." PK, p. 243

"Perfection of character cannot possibly be attained without self-sacrifice." 9T., p. 53

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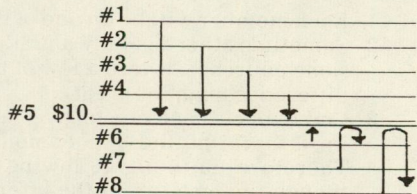
EQUAL SACRIFICE vs EQUAL GIVING

The majority of Christians have been brought up on a diet of equal giving - not equal sacrifice. It is a common practice to divide an amount of money needed for a given project by the number of members in the church and establish an equal goal for each member.

Some careful thought will demonstrate how unfair this method really is. The equal sum may be "small change" for one person - and quite impossible for another. There have been times when one who has felt no pinch in doing his so-called "part" has found fault with those who were unable to meet "their" obligations.

An illustration may serve to clarify this point.

Example: Church needs \$1000.
 Membership: 100
 1000 divided by 100
 = \$10., or -
 each member's share.



Here's what happens:

Line 5 is the equal share line.

#1, 2, 3, and 4, have greater financial potentials, but drop down.

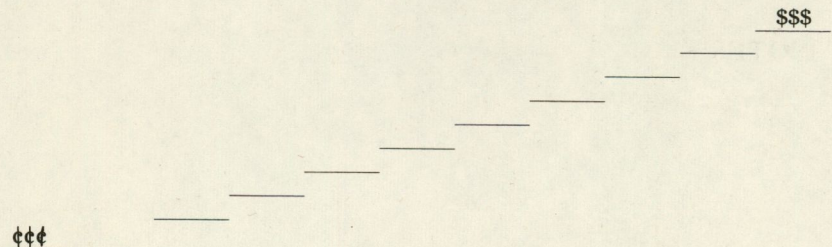
#5 gives according to ability, but there is no "faith factor."

#6 probably has to "stretch" a bit to reach - this is good - for he is using his "faith factor."

#7 wants to try, but financial conditions make this impossible - and he slips back a little and becomes discouraged.

#8 realizes that he unable to reach this goal - and feels "he doesn't belong", and therefore is not entitled to a full membership. (Some people have refused baptism for this reason.)

Now, in every church there exists many levels of giving ability - just as there are various levels of physical capacity. This can be illustrated by the "stair-step" of giving potential or ability.



This principle was "spelled out" in the instruction given to ancient Israel in regards to their offerings at the yearly feasts.

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

--And again during the time of the restoration.

"They gave after their ability unto the treasure of the work . . ." Ezra 2:69.

--And repeated in the apostolic church.

"... let everyone of you lay by him in store, as God hath prospered him.
..." 1 Cor. 16:2.

"For if there be first a willing mind, it is accepted according to that a man hath, and not according to that he hath not." 2 Cor. 8:12.

In these verses of Scripture are the three principles of giving.

- a. It must be a willing gift.
- b. Everyone must give.
- c. The gift is to be in accordance with ability.

Referring back to the "stair-step" of giving potential--

1. Each member will be on one of these giving potential levels.
2. Sometimes there is only a gradual difference in giving ability, but in some churches, where a few of the members have large incomes - this difference might be great.
3. God expects each one to give "as He hath prospered him." The blessing is for faithfulness - not amount.
4. Therefore - faithfully following this Biblical plan will mean that even though the amounts of the offerings may vary greatly - the amount of sacrifice will be equal.

Jesus laid down this principle in the parable of the talents. The man with two talents was not required to make the same returns as the man with five. The man with only one talent was condemned for doing nothing!

REMEMBER!

--ALL ARE TO GIVE.

--ALL ARE TO GIVE ACCORDING TO ABILITY.

--ALL ARE TO GIVE AS THEY PURPOSE IN THEIR HEARTS.



NOTES:

SOURCE MATERIAL

BIBLE

"They gave after their ability unto the treasure of the work. . . ."
Ezra 2:69

"..let every one of you lay by him in store, as God hath prospered him, . . ." 1 Corinthians 16:2

SPIRIT OF PROPHECY

"In the Bible systems of tithes and offerings the amounts paid by different persons will of course vary greatly, since they are proportioned to the income." CS, p. 73

"God, the Creator of man, by instituting the plan of systematic benevolence, has made the work bear equally upon all according to their several abilities." 4T., p. 469

"The Lord never requires His people to offer more than they are able, but according to their ability He is pleased to accept and bless their thank offering." 5T., p. 269

"God has made men His stewards. The property which He has placed in their hands is the means that He has provided for the spread of the gospel." PP, p. 529

"The poor are not excluded from the privilege of giving. They, as well as the wealthy, may act a part in this work. The lesson that Christ gave in regard to the widow's two mites shows us that the smallest willing offerings of the poor, if given from a heart of love, are as acceptable as the largest donations of the rich." 3T., p. 398

"I saw that the brethren who have possessions have a work to do,--to tear away from their wealth and love of the world. Many of them love this world but are not willing to see it. They must be zealous and repent of their selfish covetousness." Spiritual Gifts, Vol. 4, p. 28

"When men of business, farmers, mechanics, merchants, lawyers, etc., become members of the church, they become servants of Christ; and although their talents may be entirely different, their responsibility to advance the cause of God by personal effort, and with their means, is no less than that which rests upon the minister." 4T., p. 469

"In God's dealing with the Jews and His people to the end of time, He requires systematic benevolence proportionate to their income."

3T, p. 405

"The only means which God has ordained to advance His cause is to bless men with property. He gives them the sunshine and the rain; He causes vegetation to flourish; He gives health and ability to acquire means. . . In turn He would have men and women show their gratitude by returning Him a portion in tithes and offerings - in thank offerings, in freewill offerings, in trespass offerings." 5T., p. 150

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THE GIVING GUIDE

Everything in life worth doing is worthy of a goal. In fact, without a goal there can be no accomplishment. A goal is a translation of an objective into specifics, and an indicator of the progress being made toward the objective. In any church-related project there must be two goals: (1) The general project goal, and, (2) The individual responsibility goal. Without either one of these specific goals there can be no organized approach to the realization of the project.

The general project goal presents no problem, for the "brick and mortar" needs can be accurately determined and estimated. If the "equal giving" plan is practiced - the individual responsibility goal can be computed by dividing the general goal by the number of those involved. However - God's plan is not that of equal giving, but of equal sacrifice - and might present what appears, to someone, to be a perplexity.

A giving guide must be established on an equal sacrifice basis if each individual member is to bear his proportionate share of the general project goal.

All giving must be freewill. Therefore, a giving guide is only for those who:

- have an interest in the project.
- wish to see the project completed.
- wish to do their proportionate share.

God gave some very definite giving guides to Israel. They were to return His share - the tithe. A second tithe was required of those who:

- wished to follow his instructions for religious services.
- the relief of the poor.
- other benevolent purposes.

Besides these, there were other giving guides.

- a ransom for a firstborn son.
- first fruits of fields and flocks.
- corners of fields left unharvested for poor.
- whatever dropped during harvest for poor.
- fields left unworked every seventh year for poor.
- remission of debts every seventh year.
- trespass and sin offerings.
- numerous offerings for expenses, hospitalities, etc.
- spontaneous freewill offerings of gratitude.
- SPECIAL OBJECTS, calling for unusual sacrifice,--
(such as the tabernacle and the temple).

All these were specific giving guides. The inspired record says that these "requirements" accounted for fully one fourth of their incomes, and a "conscientious few" gave one third. One might think that such exactions would reduce the people to poverty; but on the contrary, these were conditions, when met, that were responsible for their prosperity. Remember, God had said:

"... thou shalt eat bread without scarceness, thou shalt not lack anything in it;..." Deut. 8:9.

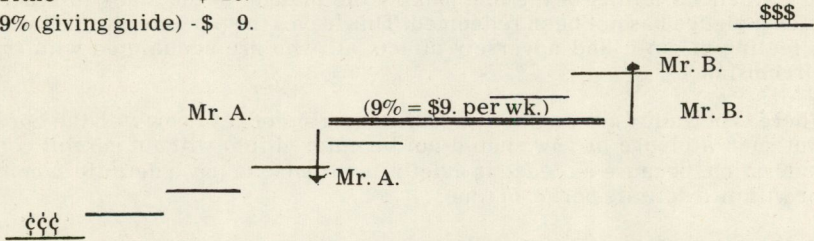
In the Stewardship Guidance Program each member of the church is asked to consider a certain percent of income as his "giving guide." This percentage is based on the relationship between the project objective and the annual tithe of the church - as this represents income potential.

Notice carefully the word CONSIDER. This percentage may be just right. It may be too low. It may be too high. Each individual should prayerfully consider this amount in its relation to his financial ability under God's prospering hand. Notice how the "stair-step of financial ability" illustrates this principle of equal sacrifice.

Identical income - \$100. per week

Tithe - \$ 10.

9% (giving guide) - \$ 9.



Here we have the theoretical case of Mr. A. and Mr. B. Both men have incomes of \$100. per week. If the individual project objective is 9% (the relationship between the objective and the annual tithe), each should consider a giving guide of \$9. per week. But notice how the "equal giving vs equal sacrifice" principle comes into play.

Financial situation of Mr. A.

- has eight children
- sickly wife (doctor bills)
- payments on home
- just started making this wage

Financial situation of Mr. B.

- no children
- wife very healthy
- inherited home from father
- has had this income for years

On the "stair-step" of financial ability these two men are many levels apart. In this instance, Mr. B. should consider the suggested giving guide as being too low, and should make his covenant at a higher figure, "as God hath prospered him."

Mr. A., after carefully considering his expenses in relation to his income, will find this giving guide too high, and should covenant for a sum lower than the suggested giving guide, but still "as God hath prospered" him. Both men are faithful stewards, for they are fulfilling the requirements of equal sacrifice - even though their gifts may vary greatly in amount.

Each man will bear his proportionate share of the general project objective. Each man should have the same "voice" in the congregation, for each man is following the divine injunction, "according to what a man hath."

"... As all learn the lesson of faithfully rendering to God what is His due, He through His providence will enable some to bring PRINCELY OFFERINGS. He will enable others to make SMALLER OFFERINGS, and the small and the large gifts are acceptable to Him if given with an eye single to His glory." That I May Know Him, p. 220.



THE COVENANT

There appears to be an almost unanimous antipathy among church members against signing a pledge. To be absolutely fair, it must be recognized that this aversion is not without some foundation. Many times in the past, pledges have been sought by the use of high pressure methods designed to appeal to the emotions. Pledges made impulsively sometimes do not reflect the actual financial ability of the one making the pledge. In too many instances such a pledge has not been redeemed. This leaves the persons involved with a feeling of guilt, and adversely affects all who are acquainted with the circumstances.

There is certainly nothing wrong with making a pledge or vow with the Lord. But such a pledge or vow should not be entered into without careful consideration, because a pledge is a definite promise to pay a definite sum by, or within, a definite period of time.

In the Stewardship Guidance Program, members are encouraged to make covenants — which are conditional pledges. An unconditional pledge, being a definite promise, could bring real hardship on a donor if financial reverses were experienced. But this is not true of the covenant — or conditional pledge.

Note the difference.

A covenant is a definite promise to pay a definite sum, or percentage of income, at stated times — IF God makes it possible. The little word “if” is the difference between a pledge and a covenant.

To illustrate. . .

A young man made a covenant with God to give a certain sum of money to a new church building program — IF God made it possible. At the time he made the covenant he was in some financial distress, and the covenant was made with complete confidence in God's promise: “. . . if men will become channels through which heaven's blessings can flow to others, the Lord will keep the channel supplied. . .”

CS, p. 36

His covenant only indicated his desire to become a channel!

Shortly after making the covenant an opportunity for additional work was presented to him, requiring only one or two evenings each week, and which would not interfere with his regular day-time occupation. This extra work would pay, over the commitment period, a sum equal to twice the amount of his covenant! God rewarded his faith in a wonderful way.

But he did not keep his part of the covenant. He retained all the extra income for his own use. And at the end of the commitment period he was in greater financial difficulty than before. A covenant presumes the integrity of the parties involved.

To repeat, a covenant is a DEFINITE PROMISE to pay — IF God makes it possible. The only basis for making a covenant must be a genuine desire on the part of a steward to have a definite part in building up the work of his Lord.

Someone may question, “Why should I make a covenant — why not just give ‘as God hath prospered me?’”

In the first place, God has made a covenant with us.

" . . . The Lord made a special covenant with men, that if they would regularly set apart the portion designated for the advancement of Christ's kingdom, the Lord would bless them abundantly, so there would not be room to receive His gifts. . . "

CS, p. 77

It is man's privilege to enter into a covenant relationship with God by designating a specific sum he would like to give at regular intervals – IF God makes it possible. This is a wonderful opportunity that God has given man, in that he may enter into a partnership with the Ruler of the universe . . . who is not only interested in the orderly operation of the great galaxies of heaven . . . but also in the humblest occupation of one of His stewards.

If one gives regularly and systematically "as God hath prospered him," it probably makes little difference whether he signs his name to a covenant or not. But there is something special and significant about placing one's name on a covenant form and indicating the desire to do as much as possible – perhaps more than appears possible – IF God makes it possible. And . . . it seems a little extra special when a person desires such a close partnership with God that he is willing to back up this desire with his signature.



NOTES:

SOURCE MATERIAL

BIBLE

"According to the word that I covenanted with you when ye came out of Egypt, so my spirit remaineth among you: fear ye not." Haggai 2:5

"I have made a covenant with my chosen. . . ." Psalms 89:3

"All the paths of the Lord are mercy and truth unto such as keep his covenant and his testimonies." Psalms 25:10

"And I will establish my covenant with thee; and thou shalt know that I am the Lord." Ezekiel 16:60

"He hath remembered his covenant for ever, the word which he commanded to a thousand generations." Psalms 105:8

"My praise shall be of thee in the great congregation: I will pay my vows before them that fear him." Psalms 22:25

SPIRIT OF PROPHECY

"We are to strike true and faithful figures in tithing, and then say to the Lord, I have done as Thou hast commanded me. If Thou wilt honor me by trusting me with Thy goods to trade upon, I will, by Thy grace, be a faithful steward, doing all in my power to bring meat to Thy house."
That I May Know Him, p. 221

"Many hold faith as an opinion. Saving faith is a transaction, by which those who receive Christ join themselves in covenant relation with God." MH, p. 62

"When divine light is shining into the heart with unusual clearness and power, habitual selfishness relaxes its grasp and there is a disposition to give to the cause of God. But none need think that they will be allowed to fulfill the promises then made, without a protest on the part of Satan. He is not pleased to see the Redeemer's kingdom on earth built up. He suggests that the pledge made was too much, that it will cripple them in their efforts to acquire property or gratify the desires of their families." AA., pp. 74, 75

"The Lord made a special covenant with men, that if they would regularly set apart the portion designated for the advancement of Christ's kingdom, the Lord would bless them abundantly, so that there would not be room to receive His gifts." CS, p. 77

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SUBSTITUTE METHODS OF FUND-RAISING

It is a common sight to see churches advertising suppers, bingo games, raffles, fairs, etc., in their attempt to raise money for various projects. But it is a sobering fact that many of our own churches, while frowning on some of these methods, employ similar or other methods for exactly the same reasons and which appeal to exactly the same motives for giving. The reason - selfishness among the membership - and the appeal to the lust of appetite or pleasure.

There is no valid reason for such methods in our ranks.

"I was shown that there is no lack of means among Sabbath-keeping Adventists. At present their greatest danger is in their accumulation of property." 1T, p. 492

No matter how worthy or urgent the need - the end does not justify the means. Even though there is a lack of means to carry on the church program - no substitution must be used. God frowns on every activity used in substitution for personal sacrifice.

One church became greatly agitated when a news item appeared in the local paper relative to a talk given by one of the leaders of our church organization speaking against such practices. The church had been deeply in debt for both its operation and the school program. Continual appeals proved ineffective - so a series of regular weekly church suppers was started to which the town's people were invited. As a result ample funds flowed into the treasury of the church to support its program.

Everyone appeared to be happy with the arrangement - except the owners of the local restaurants who didn't like the competition. Then came the embarrassing news item which put the church in a very bad light.

The pastor was asked if the members of the church were too poor to maintain the church and school. He replied, "No - they're not too poor - they just won't give!"

The church suppers - although they solved the dollar need - were a poor substitute for stewardship education. The recipients of the suppers may have been well fed - but the members of the church were starving to death . . . spiritually!

The very foundation of Christianity is sacrifice. The gospel begins (John 3:16) and ends (Ps. 50:5) in benevolence. There is no substitute.

Besides the evil of substitution, these unscriptural methods contribute to and strengthen selfishness because they appeal to the selfish motive in giving, i.e., giving to get! They appeal to the lust of the appetite and pleasure.

"Instead of appealing to man's reason, to his benevolence, his humanity, his nobler faculties, the most powerful appeal that can be made is to the appetite. The gratification of the appetite will induce men to give means when otherwise they would do nothing." SM, Vol. 2, p. 413

What a terrible indictment! Appealing to the appetite will produce results when an appeal to man's REASON, his BENEVOLENCE, his HUMANITY, his NOBLER FACULTIES will produce nothing!

"It is a deplorable fact that sacred and eternal considerations do not have that power to open the hearts of the professed followers of Christ to make freewill offerings to sustain the gospel,--as the tempting bribes of feasting and general merriment." CS, p. 203.

"The most corrupt principles are strengthened by this unscriptural way of raising means." Ibid., p. 204.

Money raised in this way lacks efficiency - for God will not accept these offerings.

"If they do not give willingly, for the love of Christ, the offering will in no case be acceptable to God." CS, pp. 202, 203

We find no record that Jesus had to be bribed or tempted with food or entertainment to get Him to sacrifice for us. If we love Him, we will not need our generous impulses stimulated by food, or entertainment either. We will give, willingly, continually, as He gives to us.



NOTES:

SOURCE MATERIAL

BIBLE

"...ye brought that which was torn, and the lame, and the sick; thus ye brought an offering: should I accept this of your hand? saith the Lord."
Malachi 1:13

"Ye offer polluted bread upon mine altar; and ye say, Wherein have we polluted thee? In that ye say, The table of the Lord is contemptible. And if ye offer the blind for sacrifice, is it not evil? and if ye offer the lame and sick, is it not evil? offer it now unto thy governor; will he be pleased with thee, or accept they person? saith the Lord of hosts."
Malachi 1:7, 8

SPIRIT OF PROPHECY

"If His people were liberally to sustain His cause by voluntary gifts, instead of resorting to unchristian and unhallowed methods to fill the treasury, God would be honored, and many more souls would be won to Christ." PP, p. 529

"In professedly Christian gatherings, Satan throws a religious garment over the delusive pleasures and unholy revelings to give them the appearance of sanctity, and the consciences of many are quieted because means are raised to defray church expenses. Men refuse to give for the love of God; but for the love of pleasure, and the indulgence of appetite for selfish considerations, they will part with their money."
CS, pp 202, 203

"We do not propose to appeal to the lust of the appetite or resort to carnal amusements as an inducement to Christ's professed followers to give of the means which God has entrusted to them. If they do not give willingly, for the love of Christ, the offering will in no case be acceptable to God. . . It is a deplorable fact that sacred and eternal considerations do not have that power to open the heart of the professed followers of Christ to make free-will offerings to sustain the gospel, as the tempting bribes of feasting and general merriment. It is a sad reality that these inducements will prevail when sacred and eternal things will have no force to influence the heart to engage in works of benevolence." Ibid.

"Often the place set apart for God's worship is desecrated by feasting and drinking, buying, selling, and merrymaking. Respect for the house of God and reverence for His worship are lessened in the minds of the youth. The barriers of self-restraint are weakened. Selfishness, appetite, the love of display, are appealed to, and they strengthen as they are indulged." 9T., p. 91

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THE DANGER IN PROSPERITY

Prosperity can be the greatest danger facing a nation, a church, or an individual.

In spite of this danger, the desire for prosperity must be God-given, for it burns in the heart of every human being. It was certainly God's plan for the inhabitants of this world - for He placed the first man and woman in an environment so luxuriant that man has sought this idyllic Utopia ever since. The Garden of Eden was God's answer to the ultimate in happy living.

Imagine, if you can, this garden home with its ideal year-around climate, its lofty trees, exotic flowers, and singing brooks, where precious stones scintillated on mossy banks. In this paradise man's labor brought complete happiness and enjoyment. He had time to pursue every ambition, every desire. This was God's plan for man.

When Israel was brought out of Egypt and God was going to establish them as His people, He again planned for their prosperity.

"For the Lord thy God bringeth thee into a good land, a land of brooks of water, of fountains and depths that spring out of valleys and hills; A land of wheat, and barley, and vines, and fig trees, and pomegranates; a land of olive oil, and honey; A land wherein thou shalt eat bread without scarceness, thou shalt not lack any thing in it. . . ." Deut. 8: 7-9.

"God desired to make His people Israel a praise and a glory. . . . Their obedience to the law of God would make them marvels of prosperity before the nations of the world." COL p. 288.

But . . . when they came into the promised land, when their houses and lands were secure, their flocks, silver and gold multiplied - they forgot! They attributed their prosperity to their own wisdom and effort . . . and they saw God's blessings dissipate before their very eyes. They placed their dependence upon the gift - rather than the Giver.

The hidden danger in prosperity is that it can erase a man's feeling of dependence upon God. As wealth increases, the feeling of need decreases, and there is a tendency to feel that every desire - every need - can be satisfied with money. Money replaces God. This is the most insidious form of idolatry!

"It is not the empty cup that we have trouble in carrying; it is the cup full to the brim that must be carefully balanced. . . ." CS, p. 148

To place dependence on the perishable things of the earth is the purest folly. Fortunes have been lost at the stroke of a pen; disasters have swept away the mansion with the hovel; wars know no boundaries of affluence. Floods, earthquakes, tornados, and fire, take their fearful toll. Inflation and market manipulation, in a matter of hours, can erase fortunes that took lifetimes to build.

Since the beginning of time, God has sought to teach man that genuine happiness comes only from total dependence upon Him. He could have given the Israelites an abundance of "natural" food - enough so they could have stored it for months to come - but He chose to rain manna from heaven each night to teach them this lesson of total dependence.

Every night, with the exception of the sacred Sabbath evening, each family went to sleep with absolutely nothing on the shelf for the next morning's meal! Not one box of cornflakes - not one drop of milk! Every parent, for forty long years, had to depend on God to furnish food for himself and his children.

There is nothing wrong in prosperity - but it has some very definite dangers. We have the faithful witness of Abraham, Joseph, and Daniel,--all men of great wealth. But we also have the sad example of Solomon, who because of his possessions, became dissolute, effeminate, and weak. Realizing the inherent danger in prosperity he wrote:

"Give me neither poverty nor riches; feed me with food convenient for me: Lest I be full, and deny thee, and say, Who is the Lord? or lest I be poor, and steal, and take the name of my God in vain." Proverbs 30: 8,9.

"In the midst of prosperity lurks danger. Throughout the ages, riches and honor have ever been attended with peril to humility and spirituality. . . . Affliction and adversity may cause sorrow, but it is prosperity that is most dangerous to spiritual life." Prophets and Kings, pp. 59, 60.

The lofty pinnacle - the full cup - can bring dependence upon self . . . this is the danger in prosperity.



NOTES:

SOURCE MATERIAL

BIBLE

"There is that maketh himself rich, yet hath nothing: there is that maketh himself poor, yet hath great riches." Proverbs 13:7

"Labor not to be rich: . . . for riches certainly make themselves wings; they fly away as an eagle toward heaven." Proverbs 23: 4,5

"A faithful man shall abound with blessings: but he that maketh haste to be rich shall not be innocent." Proverbs 28:20

SPIRIT PROPHECY

"It is when a man is prospered, when all his fellow men speak well of him, that he is in special danger." CS, p. 147

"It is impossible to be weaving the graces of Christ into your character while you are putting all your energies on the side of the world."
That I May Know Him, p. 222

"If we have prosperity in our secular business, it is because God blesses us . . . But when a man robs God by withholding that which He requires, His curse rests upon the whole." 4T., p. 477

"Treasures are those things which engross the mind, and absorb the attention, to the exclusion of God and the truth."

Our High Calling, p. 194

"Satan will, if possible, prevent them from obtaining a preparation to stand in that day. He will so arrange affairs as to hedge up their way, entangle them with earthly treasures, cause them to carry a heavy, wearisome burden, that their hearts may be overcharged with the cares of this life, and the day of trial may come upon them as a thief."

GC, pp. 625, 626

"Satan often has much more to do with acquiring property than God."
1T., p. 175

"Affliction and adversity may cause much inconvenience, and may bring great depression; but it is prosperity that is dangerous to spiritual life." CS., p. 148

"Those who are favored by the Lord need to be on guard constantly, lest pride spring up and obtain the supremacy." Ibid., p. 147

"The desire to accumulate wealth is an original affection of our nature, implanted there by our heavenly Father for noble ends."

CS, p. 148

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PRINCIPLES OF PERSONAL FINANCE

It would be most impractical to attempt to spell out a set of rules governing personal finance. There are some general principles which can form a foundation for good budgetary practices, but each individual must make the personal application of these axioms.

Before any specific guidelines are established, however, there are three cardinal principles which must be clearly understood and adopted.

I. GOD MUST BE FIRST IN EVERYTHING

In the consideration and planning of time, talents, and money the claim of God must always be first. The people of Haggai's time learned this hard lesson when they found their financial returns falling far below their expectations – because they placed their own interests first. Today, thousands are experiencing these same disappointments for the same reason.

II. THE HEART MUST BE COMPLETELY SURRENDERED TO GOD

It is not possible for a person to expect God to bless his material efforts unless he and his possessions are completely surrendered and committed to God. With this surrender must be an implicit faith and dependence – believing that God will do exactly that which He says He will – under all circumstances.

III. THE RELIGIOUS AND BUSINESS LIFE MUST BE CO-MINGLED

In the Christian life these cannot be separate entities. For either the business or the spiritual life to succeed, they must be completely interrelated. Unless God is in the business – it is nothing more than mammon – which places it in direct opposition to God. “Ye cannot serve God and mammon.” (Matt. 6:24) But when the religious life finds its practical expression in the business life the Christian can then fulfill his position of steward. It is impossible in any other way.

Following the acceptance and practice of these three great general principles, more specific areas are listed for careful consideration.

(1) TITHE AND FREEWILL OFFERINGS ... FIRST ...

“God’s requirements come first. We are not doing His will if we consecrate to Him what is left of our income after all our imaginary wants have been supplied. Before any part of our earnings is consumed, we should take out and present to Him that portion which He claims. In the old dispensation an offering of gratitude was kept continually burning upon the altar, thus showing man’s endless obligation to God. If we have prosperity in our secular business, it is because God blesses us. A part of this income is to be devoted to the poor, and a large portion to be applied to the cause of God. When that which God claims is rendered to Him, the remainder will be sanctified and blessed to our own use.” 4T., p. 477.

(2) REMEMBER THE ACCOUNTABILITY FOR THE BALANCE OF INCOME

"We should ever remember that in the judgment we must meet the record of the way we use God's money. Much is spent in self-pleasing, self-gratification, that does us no real good, but positive injury. If we realize that God is the giver of all good things, that the money is His, then we shall exercise wisdom in its expenditure, conforming to His Holy will. The world, its customs, its fashions, will not be our standard. We shall not have a desire to conform to its practices; we shall not permit our own inclinations to control us."

AH, p. 368.

(3) BEWARE OF IMAGINARY WANTS

"Whoever acquires more than sufficient for his real needs should seek wisdom and grace to know his own heart and to keep his heart diligently, lest he have imaginary wants and become an unfaithful steward, using with prodigality his Lord's entrusted capital."

Ibid, p. 372

". . . watch the little outgoes in order to avoid the larger leaks."

Ibid., p. 375.

(4) LIVE WITHIN THE INCOME

"Many, very many, have not so educated themselves that they can keep their expenditures within the limit of their income. They do not learn to adapt themselves to circumstances, and they borrow and borrow again and again and become overwhelmed in debt, and consequently they become discouraged and disheartened."

Ibid, p. 374

"Habits of self indulgence or want of tact and skill on the part of the wife and mother may be a constant drain upon the treasury; and yet that mother may think she is doing her best because she has never been taught to restrict her wants or the wants of her children and has never acquired skill and tact in household matters. Hence one family may require for its support twice the amount that would suffice for another family of the same size." Ibid.

"All should learn how to keep accounts. Some neglect this work as nonessential, but this is wrong. All expenses should be accurately stated." Ibid

(5) DON'T TRY TO KEEP UP WITH THE NEIGHBORS

"It is not best to pretend to be rich, or anything above what we are — humble followers of the meek and lowly Saviour. We are not to feel disturbed if our neighbors build and furnish their houses in a manner that we are not authorized to follow." Ibid, p. 384

(6) DON'T GO "OVERBOARD" ON ECONOMY

"Economy does not mean niggardliness, but a prudent expenditure of means because there is a great work to be done." Ibid. p. 378.

"Many things are needed in the family for convenience and comfort . . . We cannot make the heart purer or holier by clothing the body in sackcloth or depriving the home of all that ministers to comfort, taste, or convenience. God does not require that His people should deprive themselves of that which is really necessary for their health and comfort, but He does not approve of wantonness and extravagance and display." AH, p. 379

"It is far better to have less expensive clothing and furniture than to stint the supply of food . . . In the entertainment of guests there should be greater simplicity . . . The regular supply of food for our tables should be such that the unexpected guest can be made welcome without burdening the housewife to make extra preparation." Ibid, p. 379

(7) INSTRUCTION REGARDING HOMES

(regarding the poorer classes owning homes)

"The sense of being owners of their own homes would inspire them with a strong desire for improvement." AH, p. 373.

"Educate our people to get out of the cities into the country, where they can obtain a small piece of land and make a home for themselves and their children." Ibid

"It may not be your duty to sell your little homes just now, but go to God for yourselves; the Lord will certainly hear your earnest prayers for wisdom to understand your duty. God does not now call for the houses His people need to live in; but if those who have an abundance do not hear His voice, cut loose from the world, and sacrifice for God, He will pass them by and will call for those who are willing to do anything for Jesus, even to sell their homes to meet the wants of the cause." Ibid, pp. 373, 374

(8) DON'T GET INTO DEBT

"Deny yourself a thousand things rather than run in debt . . . Avoid it as you would the smallpox." Ibid, p. 393

"When one becomes involved in debt, he is in one of Satan's nets, which he sets for souls. Abstracting and using money for any purpose, before it is earned, is a snare." Ibid., p. 393.

(9) TEACH THE CHILDREN THE VALUE OF MONEY

"Money is to be regarded as a gift entrusted to us of God to do His work, to build up His kingdom, and the youth should learn to restrict their desires." Ibid, p. 386

"Money which comes to the young with but little effort on their part will not be valued . . . how much safer are those youth who know just where their spending money comes from, who know what their clothing and food costs, and what it takes to purchase a home!" Ibid., p. 387.

"They should be taught that the money which they earn is not theirs to spend as their inexperienced minds may choose, but to

use judiciously and to give to missionary purposes. They should not be satisfied to take money from their father or mother and put it into the treasury as an offering, when it is not theirs. They should say to themselves, "Shall I give of that which costs me nothing,"

AH 387

(10) INVEST WISELY

"By taking advantage of circumstances we may at times invest means to such advantage that the work of God will be strengthened and upbuilt, and yet keep strictly to right principles." Ibid, p. 394

(11) PREPARE FOR THE "RAINY DAY"

"Every week a portion of your wages should be reserved and in no case touched unless suffering actual want, or to render back to the Giver in offerings to God. . . . Your family should have something to rely upon if you should be brought into straitened places. . . . With economy you may place something at interest. With wise management you can save something after paying your debts."

Ibid, p. 396

"Those who are faithful stewards of the Lord's means will know just how their business stands, and, like wise men, they will be prepared for any emergency. Should their probation close suddenly, they would not leave such great perplexity upon those who are called to settle their estate." Ibid.

(12) DO NOT HOARD WEALTH

"Those who acquire wealth for the purpose of hoarding it leave the curse of wealth to their children. It is a sin, an awful, soul-periling sin for fathers and mothers to do this, and this sin extends to their posterity . . . Had their fathers and mothers set them a proper example, not in hoarding but in imparting their wealth, they would have laid up for themselves treasure in heaven and received a return even in this world of peace and happiness and in the future life eternal riches." Ibid, p. 398

(13) STUDY GOD'S INSTRUCTIONS

"Those whose hearts are fully surrendered to God, and who take His word as their guide, will know how to conduct themselves in all the duties of life." Ibid, p. 380

Consider these gems from the book of Proverbs.

"Seest thou a man diligent in his business? He shall stand before kings." ch. 22: 29.

"In all labor there is profit." ch. 14: 23.

"Wealth gotten in haste shall be diminished; but he that gathereth by labor shall have increase." ch. 13: 11.

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WILLS AND LEGACIES

A Christian steward will exercise both industry and thrift. And with the means with which he has been entrusted, accumulate certain possessions during his life time - such as property, savings, and personal articles. For these he is held accountable, both during the time they are under his control, and after he transfers his stewardship to others.

He must be careful not to add house to house or land to land. For the possession of these could draw his interests from the heavenly to the earthly and also deprive the Lord's work of needed funds.

He must recognize that these possessions are only on "loan" to him, and when he can no longer control them they should be returned to their Original Owner.

During his life span the steward must keep his "account books" in order at all times, for he never knows when the Heavenly Bookkeeper will audit these books. Jesus brought out this point in the parable of the rich man.

His fields had brought forth abundantly, proving that in this respect he was a good steward because he had planned, planted, and reaped, according to good business practices. However - he failed as a steward when he refused to recognize these bounties as the means God had provided for the relief of the unfortunate. He said, "Man, you have plenty of goods laid by, enough for many years: take life easy, eat, drink, and enjoy yourself."

But God said to him: "You fool, this very night you must surrender your life; you have made money - who will get it now?" Luke 13:19, 20 (Phillips)

His account books were not in order, for they failed to show the benevolent, unselfish spirit and the acts of a faithful steward. They were not in order for another reason. They failed to show provision for the wise disbursement of his possessions after that fateful night.

Too many people, like this unfortunate man, feel their responsibility ends when they lay down their lives. In this they err. They are just as responsible for their possessions after death as they were while living.

A good sister, through frugality and a substantial inheritance, had accumulated a sum of \$50,000. She considered what she should do with this money after her death. In spite of pastoral counsel to the contrary, she decided to leave it to a wayward son. She reasoned that when he saw how much she loved him he would mend his ways and return to the church of his youth.

She passed away. When the son came into this inheritance he invested it in a beer-joint! This money, which could have been a testimony to her faith, became, instead, a monument to the very things which she despised. She failed to realize that this means was only lent to her and that she was still accountable to the Rightful Owner.

While it is recognized that there are circumstances when leaving money to children and relatives which would demonstrate faithful stewardship - generally speaking, there is great danger in this practice.

Many parents feel that they must leave a substantial amount of means to their children. This is not the best legacy.

"The very best legacy which parents can leave their children is a knowledge of useful labor and the example of a life characterized by disinterested benevolence." 3T., p. 399.

Each parent should remember that he is a steward of God. Now God knows exactly how much goods each individual is capable of managing. If the parent leaves his child a large inheritance he may be placing on him a burden which he cannot possibly bear. It is also reasonable to deduce that by this act the parent is preventing God from allotting to this child the exact amount of goods he is capable of handling wisely. This indulgent parent may be assuming a role which belongs to God - the entrusting of means, and the judgment of the ability to manage.

"The children were not to become responsible for the talents of the father." 3T., p. 121.

Some feel duty bound to leave money for the education of their grandchildren. If the Lord provided means for the education of their children - isn't it also possible that He can provide the means for the grandchildren?

There are no specific set of rules for the disposition of property that could or would fit every situation. However, there are certain general principles. If these are clearly understood and coupled with earnest prayer - each individual should find the right solution to his problem.

(1) DISPENSE YOUR MEANS WHILE YOU HAVE CONTROL OF IT

"The Lord would have His followers dispense their means while they can do it themselves." CS, p. 324.

"Those who neglect known duty by not answering to God's claims upon them in this life, and who soothe their consciences by calculating on making their bequests at death, will receive no words of commendation from the Master, nor will they receive a reward." 4T, p. 480.

"The Lord designs that the death of His servants shall be regarded as a loss because of the influence for good which they exerted and the many willing offerings which they bestowed to replenish the treasury of God. Dying legacies are a miserable substitute for living benevolence. The servants of God should be making their wills every day, in good works and liberal offerings to God." CS., p. 326.

(2) DO NOT DELAY IN MAKING A WILL

"It is utter folly to defer to make a preparation for the future life until nearly the last hour of the present life. It is also a great mistake to defer to answer the claims of God for liberality to His cause until the time comes when you are to shift your stewardship to others." 4T., p. 480.

(3) SEEK EXPERIENCED, CONSECRATED ADVICE

"While they have sound minds and good judgment, parents should, with prayerful consideration, and with the help of proper counselors who have experience in the truth and knowledge of the divine will, make disposition of their property." 3T., p. 121.

"In some cases these apparently good brethren have had unconsecrated advisers, who counseled from their own standpoint, and not according to the mind of God." CS, p. 323.

(4) BE CAREFUL IN MAKING A WILL

"Some wills are made in so loose a manner that they will not stand the test of the law, and thus thousands of dollars have been lost to the cause." CS 323.

(5) BE CAREFUL IN FOLLOWING POPULAR PRACTICES

"In disposing of your property by will to your relatives, be sure that you do not forget God's cause. . . . do not, simply because it is customary, bring into your will a long line of relatives who are not needy."

AH, p. 397

(6) USE CAUTION IN BEQUEATHING MONEY TO CHILDREN

"Property is often bequeathed to children and grandchildren only to their injury." CS, 323.

(7) KEEP AFFAIRS IN GOOD CONDITION

"I saw that the stewards of God can by faithful, judicious management keep their business in this world square, exact, and straight."

1T., p. 200.

"This means was only lent them of God to be returned to Him."

CS, p. 323



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SPECULATIONS AND INVESTMENTS

The desire for material possessions which will provide present comforts and future security is common to all men. In its rational form it is demonstrated by industry, thrift, and saving habits. In its virulent form it acts upon men and women like a fever, as shown by the stampede of a gold rush, the fascination of investment, or the intoxication of speculation.

The desire for wealth and security is a normal ambition. But one should consider these questions. What is true wealth? What is lasting security? Surely the things of this world, subject as they are to sudden loss or rusting obsolescence, cannot be considered as true wealth. A security dependent upon the whims of individuals, the integrity of a nation, the changing fortunes of commerce, or subject to monetary fluctuations, cannot be considered as having a lasting quality.

Jesus was talking with the folks in Galilee one day near the seashore. He knew that most of their desires were alike - enough money to cover present needs and a surplus to care for all their tomorrows. But He disappointed them when He said:

"No one can be loyal to two masters. He is bound to hate one and love the other, or support one and despise the other. You cannot serve God and the power of money at the same time. That is why I say to you, don't worry about living - wondering what you are going to eat or drink, or what you are going to wear. Surely life is more important than food, and the body more important than the clothes you wear." Matt. 6:24
(Phillips)

Then He called attention to true wealth:

"Don't pile up treasures on earth, where moth and rust can spoil them and thieves can break in and steal. But keep your treasure in Heaven where there is neither moth nor rust to spoil it and nobody can break in and steal." Matt. 6:21 (Phillips)

He tried to get them to see that in their desire for wealth and security there was a real danger that their desire might become their master. True security, He taught, was God's willingness to care for them in this life and in the life to come.

In a modern, complex society there appears to be a narrow line between a legitimate investment and pure speculation. It seems that almost every ear is tuned to the frequency of a "get rich quick" scheme. Untold fortunes have found their way into the vaults of unscrupulous men through speculations in real estate, mining ventures, stocks, and other propositions. Thousands upon thousands have seen their hard-earned savings disappear in the illusive dreams of making profits faster than is normally possible. The servant of the Lord warns:

"I was shown that it is a dangerous experiment for our people to engage in speculation. They thereby place themselves on the enemy's ground, subject to great temptations, disappointments, trials, and losses."
4T., p. 617

No one can deny the legitimate place for investments in the steward relationship. In the parable of the talents, two servants were commended for their wise investments. But there are dangers attendant with this activity.

Two very important points must be carefully considered. The first of these is timing.

Remember that a Christian steward must handle his Master's goods in the same way as the Master would handle them. Therefore, before making any investment one must consider the timing. Would the Master, at this particular time, tie up this money in investment to gain more means, or would He invest it in souls? Each could be right - but the timing is very important.

The second point is the motive. Why is the money being invested? Is it being invested in order to obtain more means to further the kingdom of God on earth - or for selfish motives? Is it being invested for self . . . or for the Lord?

To each individual is left this decision. There are no specifics. There are certain guidelines - definite warnings. Each steward must weight carefully the responsibility of his stewardship. If he asks with a sincere desire to understand his duty, God will lead him. Remember that true wealth is heavenly treasure - true security is absolute dependence upon God.

BEWARE SATAN'S BAIT

"Many times, when the Lord has opened the way for brethren to handle their means to advance His cause, the agents of Satan have presented some enterprise by which they were positive the brethren could double their means. They take the bait; their money is invested, and the cause and frequently themselves, never receive a dollar." 5T., p. 154

BEWARE OF INVESTING IN CITIES

"Conditions are arising in the cities that will make it very hard for those of our faith to remain in them. It would therefore be a great mistake to invest money in the establishment of business interests in the cities." S.M., Vol. 2, p. 357

BEWARE OF BECOMING "DRUNK"

"The desire that some of our brethren possess to earn means fast, leads them to engage in a new enterprise and invest means, but often their expectations of making money are not realized. They sink that which they could have spent in God's cause. There is an infatuation in these new enterprises . . . Satan allures them on, and makes them drunk with anticipated gains." CS, p. 233.

BEWARE OF LOSING SIGHT OF REAL AIM IN INVESTMENT

"I have been shown that God's people who profess to believe present truth are not in a waiting, watching position . . . They have taken large stock in the enterprises of this earth, and these investments, like the magnet, draw their minds from the heavenly and imperishable to the earthly and corruptible." 2T., pp. 196, 197

THE KEY TO SAFE INVESTMENT

"Charge them that are rich in this world, that they be not high-minded,

nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy; that they do good, that they be rich in good works, ready to distribute, willing to communicate; laying up in store for themselves a good foundation against the time to come, that they may lay hold on eternal life." 1 Tim. 6: 17-19.

"Here is a wise and perfectly safe investment; good works are here specified and recommended for our practice, for your practice. Here are profits that are valuable. There will be no danger of a failure here. A treasure may be secured in heaven, a constant accumulation which will give the investor a title to eternal life. And when his life here shall close, and probation end, he may lay hold on eternal life."

1T, p. 693



NOTES:



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