

COUNSELS ON STEWARDSHIP

STUDY GUIDE

Participant's Manual

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Counsels on Stewardship Study Guide—Participant's Manual

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COUNSELS ON STEWARDSHIP

STUDY GUIDE

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Instructions

The study guide was prepared under the auspices of the General Conference Department of Stewardship Ministries Department and Planned Giving and Trust Services.

QUESTION REFERENCES

Following each question is a reference for finding the answer, making it easy for this study guide to be used.

The number after each question refers to the page and paragraph in the book *Counsels on Stewardship*. Example 14.2 refers to page 14, paragraph 2.

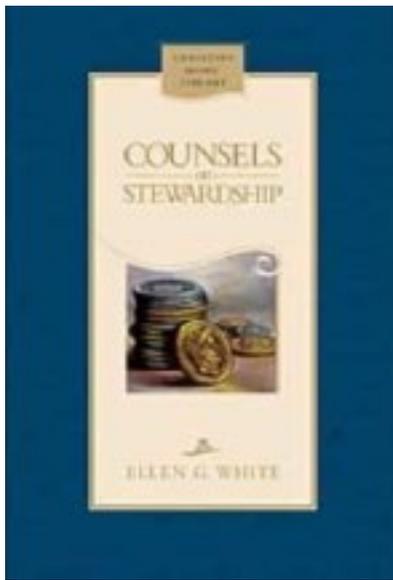
Any portion of a paragraph that continues to the next page is still considered as the last paragraph of the previous page. The first paragraph of a page is the first one that is indented.

SUGGESTIONS FOR READING THE BOOK AND ANSWERING QUESTIONS

1. The main goal of this study guide is to motivate its user to read the entire book. Therefore, read each chapter in the book. Click on the hyperlinked title of the chapter in this study guide to read it online.
2. Each section includes several chapters of the book. Read only one chapter at a time. Then answer the questions for that chapter, making sure to also take into consideration the context.
3. The reference following each question refers you to the page and paragraph where the answer will be found.
4. Write your answer in the boxes provided.

SUGGESTIONS FOR GROUP STUDIES

1. Have each person read one section from *Counsels on Stewardship* and answer the questions in the study guide at home, and then bring the book to class.
2. Review the section and check the answers for the section studied.
3. Assign the next section, then survey it to stimulate interest. Individuals, families, church institutional offices (daily morning worship), church services, prayer meetings, small groups, marriage preparation classes, colleges, and academy classes may profitably use this study guide.



PREFACE

My first years of ministry were extremely frustrating. I was not naturally gifted for the task, and so neither the church members nor I were satisfied with my performance. On three occasions, I seriously considered returning my credentials to the conference and looking for something else to do.

Oblivious to what was happening to me during this challenging time, my father told me something that inspired me to put my whole life back on the right track. He said, “You know, there are many pastors in your conference. Even though you are not the dullest of them, you are certainly not the brightest.” Such a statement could easily have offended or discouraged me, but he was saying out loud what I already knew. I was far from being the best or most gifted pastor in my conference. My failure was evident not only as a pastor but in all areas of my life, including my marriage.

“But would you like to prosper in your ministry and to become successful in the ministry and life?” my father kindly asked. He got my attention. Of course, I would love to thrive, but it seemed utterly impossible! “Then, remember 2 Chronicles 20:20,” he said. “The Bible says, ‘Believe in the *LORD* your God, and you shall be established; believe His prophets, and you shall prosper’” (NKJV).

“So if you want to prosper,” he continued, “read

//
*Trust in the LORD
with all your heart,
and lean not on your
own understanding;
in all your ways
acknowledge Him,
and He shall direct
your paths. Do not
be wise in your own
eyes; fear the LORD
and depart from
evil. It will be health
to your flesh, and
strength to your
bones.*

Proverbs 3:5-8 (NKJV)

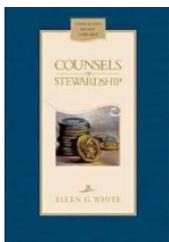
all you can from the inspired writings the Bible and the Spirit of Prophecy. You may begin by reading about the area in which you are working right now. Read those writings regularly, and they will help you greatly, not only in your ministry but in every area of your life.”

He emphasized the importance of regularly reading the writings of Ellen G. White, God’s last-day messenger, taking them seriously as inspired by God, and putting them into practice. “Those messages have nothing to do with her, a simple

vessel,” he said, referring to Ellen White. “But by studying them as one who searches for great riches, you will be able to have ‘an extra eye,’ seeing further and higher than others. God wants to impart His wisdom to you, and that wisdom is almost always countercultural, a nonsense for the worldlings. If you follow it, even if you are not the brightest, the Lord will perform miracles through you. Read everything. Don’t miss a single word. Mark the new concepts, underline them, and keep them in your heart,” he said.

I look back on that moment as a crossroad in my life. In a candid but loving way, my father told me precisely what I needed to hear. Moved by God’s Spirit, he provided me with the very tools necessary to build up my—or anyone’s—life. I clearly understood that my fallen, sinful condition is the greatest reason for my failure as a person. But by God’s mercy, and through Jesus’ death, I don’t need to be the brightest to succeed. I need to keep confessing my sins and grasping the hand of Jesus, the Brightest of the brightest, and humbly follow His guidance, revealed through the prophetic voice. “Trust in the LORD with all your heart and lean not on your own understanding; in all your ways acknowledge Him, and He shall direct your

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Counsels on Stewardship



Where Do We Bring Our Tithes?



Dynamic Steward magazine

paths. Do not be wise in your own eyes; fear the LORD and depart from evil. It will be health to your flesh, and strength to your bones” (Prov. 3:5-8, NKJV).

I also understood that the prophets themselves, canonical or not, men or women, weren’t more important than any other humans. But if their messages originate from God, these writings, once recognized as such, should have precedence over all other theological or scientific knowledge, not because of the prophet, but because of Who sent them. They will enable the reader to discern truth and falsehood, treasure, and trash.

Another thing that I discovered was that lack of wisdom might even become a great advantage. First, if you succeed, you will never be able to brag about yourself. Also, it will lead you to pray more and depend more on God. Conversely, those

who see themselves as brilliant may be more tempted to rely on self to prosper, despising inspired writings.

So, following my father’s advice, I began reading Ellen G. White’s books daily, immediately after my Bible and the Sabbath School quarterly. I am still following the practice of reading the Bible and her writings daily before starting my work or reading any other secular or religious literature.

Throughout my life, the Lord has placed me alongside very merciful, patient, but bright people, to whom He provided the abilities that I lack. Even though I’m still searching for that “extra eye,” I must recognize that my spiritual life and discernment have significantly improved. And I believe that part of the Christian life is to keep yearning for that eye that Solomon calls wisdom, so that we may see more, interpreting life events from the higher perspective of a “seer.” This is the kind of mindset God will convey to those who search the writings of the Spirit of Prophecy (the Bible and Ellen G. White’s writings).

I started by studying Ellen G. White’s books that were considered more directly related to my assignment as a district pastor at that time: *Evangelism*, *Gospel Workers*, etc. But my father also told me that a district pastor needs to develop a broad vision of God’s work, being familiar with every branch of the work related to His church. So, I also added books to my reading list that I was not naturally inclined to read. It was during that time that I first read (can you guess what book?)— *Counsels on Stewardship*, which is a compilation!¹

¹ For those who have some concerns about reading compilations, fearing the risk of taking a text out of context, I would simply suggest checking the context, which is fully available

Who would read this book for the sake of personal growth? I would not have if my father had not had that conversation with me. But once I started reading it, my whole mindset began to change! How blessed I was by this reading! Even my marriage and the way I raised my children were positively affected. I discovered, for instance, that “selfishness is the essence of depravity”² and may bring discord to families, nations, and the church. I also learned that “seeking the good of others is the way in which true happiness can be found.”³

Then I was unexpectedly called to work as the stewardship director in the Santa Catarina Conference in south Brazil. Who dreams of being a stewardship director?

using the Ellen G. White Writings app. It is also helpful to remember that it was her desire, as expressed in her last will and testament, that compilations from her manuscripts be printed. For more information about the reliability and usefulness of Ellen G. White’s compilations, see Alberto R. Timm, “Compilations and Condensations,” in <https://www.adventistworld.org/compilations-and-condensations/>, (retrieved in May 26, 2021). See also Herbert E. Douglass, *Messenger of the Lord: The Prophetic Ministry of Ellen G. White* (Nampa, Idaho: Pacific Press Pub. Assn., 1998), pp. 528-533 and 571.

² Ellen G. White, *Counsels on Stewardship*, (Washington, D.C.: Review and Herald Pub. Assn., 1940), p. 24.

³ *Ibid.*

I had never before considered that possibility, and I had no idea what to do. In addition, no one gave me any orientation or even a job description. I received an office, a desk, a chair, a computer, a monitor, a shared administrative assistant, a travel budget, and that was all. It kept me scratching my head for three months, wondering what a stewardship director was supposed to do.

Then my father’s words came again to my mind: “Believe His prophets, and you shall prosper” (2 Chronicles 20:20, NKJV). I clearly understood that by calling me to this position, God was inviting me to gain a more profound knowledge of His will in this area by reading His inspired words.

So I decided to reread the book *Counsels on Stewardship* and get to know its content better than anyone at that conference. I also understood that God expected me to practice its truths before teaching them to others. After all, how can someone lead others to a truth that he himself has not yet accepted and practiced?

I began reading *Counsels on Stewardship* regularly, every workday, before starting anything else in my office. I started underlining those passages that were interesting or challenging. During this process, I concluded that I would need to have daily contact with this book as long as I worked in that area.

As was the case with the Israelite kings in the past, those who occupy leadership roles today, at home or in the church, urgently need to read and maybe write down God’s words “all the days” of their lives (Deut. 17:19).

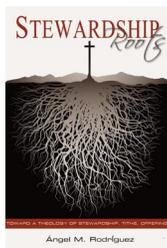
This study guide is the fruit of my daily experiences with the book *Counsels on Stewardship* over many years, as related above. For about 16 years I read it in Portuguese, and now, during the past six years, in English, forming very simple questions that could be answered by the paragraphs or phrases that I underlined in the book.

As you will see, this study guide is very simple. First, because I still lack that extra eye. Second, because this guide is not supposed to be an end in itself. Instead, it was created to motivate the reader to dig deeper, reading the entire book bit by bit, as one enjoys a rare delicacy. May the Lord bless you as I have been blessed by reading this and other Ellen G. White books.

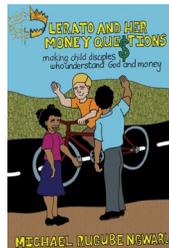


MARCOS F. BOMFIM
Director
GC Stewardship Ministries

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COUNSELS ON STEWARDSHIP

SECTION I



HEAVEN'S LAW OF BENEVOLENCE AND ITS PURPOSE

Chapter 1

Coworkers With God

1. Where did the spirit of liberality originate? 14.2

“The spirit of liberality is the spirit of _____. Christ’s self-sacrificing love is revealed upon the cross.”

2. What heavenly principle does the cross of Christ illustrate? 14.2

“That man might be saved, He gave all that He had, and then gave Himself. The cross of Christ appeals to the benevolence of every follower of the blessed Savior. The principle there illustrated is to _____, give.”

3. What is the fruit of the worldly “get, get” principle? 14.2

“The principle of worldlings is to get, get, and thus they expect to secure happiness; but, carried out in all its bearings, the fruit is misery and _____.”

4. Why should we **not** be impatient with increasing calls to give? 14.3

“It should not be a lamented fact that there are increasing calls to give. God in His providence is _____ His people out from their limited sphere of action, to enter upon greater enterprises.”

5. In what ways might increased calls to give represent God’s mercy? 14.3

“Many of God’s people are in danger of being ensnared by _____ and _____. They should understand that it is His mercy that multiplies the demands for their means.”

6. How can parents or church leaders help their children or church members to “pattern themselves after Jesus’ character”? 14.3

“Objects that call benevolence into action must be _____ before them [God’s people], or they cannot pattern after the character of the great Exemplar.”

7. What are the two complementary ways we may work to save others? 15.1

“While [1] some go forth to preach, He calls upon [2] others to answer His claims upon them for _____, with which to support His cause in the earth.”

8. Why has God placed means in the hands of men? 15.1

“He has placed means in the hands of men, that His divine gifts may flow through human channels in doing the work appointed us in _____ our fellow men.”

9. How does God distribute His blessings on earth? 15.2

“He has made man His steward, entrusting him with means, not to be hoarded, but to be used in benefiting others. He thus makes _____ the medium through which to distribute His blessings on earth.”

10. What is the main reason God planned the system of beneficence? 15.2

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

Chapter 2

Our Bountiful Benefactor

1. How regularly does the Lord expect us to give? 17.5

“As we are continually _____ the blessings of God, so are we to be continually giving.”

2. When can we be justly excused for **not** giving anything? 17.5; 18.2

“When the heavenly Benefactor _____ to give to us, then we may be excused; for we shall have nothing to bestow.”

“Not till we wish the infinite Father to cease bestowing His _____ on us, should we impatiently exclaim, Is there no end of giving?”

3. What two elements are we supposed to bring to the Lord as a recognition of His blessings? 18.2

“Not only should we faithfully render to God our _____, which He claims as His own, but we should bring a tribute to His treasury as an _____ of gratitude.”

4. What is the only way in which it is possible for us to manifest our gratitude and love to God? 18.3

“The Lord does not need our offerings.... Yet God permits us to show our appreciation of His mercies by _____ 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.”

5. Why was Paul trying to uproot selfishness from the hearts of his brethren? 19.1, 5

“... for the _____ cannot be complete in Christ when self-love and covetousness are retained.”

“The Spirit of liberality is the spirit of heaven. The spirit of selfishness is the spirit of _____.”

Chapter 3

Why God Employs Men as His Almoners

1. What truth helps to balance the idea that we are “helping” God’s work when we tithe and give our offerings? 18.3 (previous chapter); 20.1

“The Lord does not _____ our offerings. We cannot enrich Him by our gifts.”

“God is not _____ upon men for the advancement of His cause. He might have made angels the ambassadors of His truth.”

2. If God does **not** depend on people for the advancement of His cause, why then does He employ us as His coworkers? 20.1

“... in order to cultivate a spirit of _____ in us, He has chosen to employ men to do this work.”

3. What are the spiritual consequences of sacrificing for the benefit of others? 20.2

“Every act of self-sacrifice for the good of others will strengthen the spirit of beneficence in the giver’s heart, _____ him more closely to the Redeemer of the world.”

4. What is the only way in which life becomes a blessing to its possessor? 20.2

“And it is only as we fulfill the divine _____ in our creation that life can be a blessing to us.”

5. How should God’s gifts be used so that they become a blessing rather than a curse? 20.2

“All the good gifts of God to man will prove only a curse, unless he employs them [1] to _____ his fellow men, and [2] for the advancement of God’s _____ in the earth.”

6. What kind of financial behavior is fatal to the spirituality of the church, and removes God’s favor from her? 20.3

“It is this increasing devotion to _____ getting, the selfishness which the desire for gain begets, that deadens the spirituality of the church, and removes the favor of God from her.”

Chapter 4

The Conflicting Principles of Christ and Satan

1. What satanic principle has filled the world with misery and strife? 24.1

“... Satan’s aim has been to lead men to _____; and yielding themselves to his control, they have developed a selfishness that has filled the world with misery and strife, setting human beings at variance with one another.”

2. If all the universe's depravity could be summarized in just one word, which one would it be? 24.2

"_____ is the essence of depravity.... Nations, families, and individuals are filled with a desire to make self a center."

3. What are some of the consequences of selfishness when it is found in the church? 24.3

"Selfishness has brought _____ into the church, filling it with unholy ambition.... Selfishness destroys Christlikeness."

4. How can true happiness be found? 24.4

"Seeking the good of _____ is the way in which true happiness can be found... The more unselfish his spirit, the happier he is, because he is fulfilling God's purpose for him.... To him life is a sacred trust... given by God to be spent in ministering to others."

5. Why is it unsafe to be controlled by feelings or impulse in our labors, relationships, or gifts? 25.1

"Selfishness is the _____ and most general of human impulses, the struggle of the soul between sympathy and covetousness is an _____ contest.... Therefore in our labors and gifts for God's cause, it is unsafe to be controlled by feeling or impulse."

6. What kind of giving pattern is considered unwise and dangerous? 25.2

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

7. What happens if I condition my gifts on the good behavior of the human recipients? 25.2

"If we are controlled by impulse or mere human sympathy, then a few instances where our efforts for others are repaid with ingratitude, or where our gifts are abused or squandered, will be sufficient to _____ the springs of beneficence."

8. What pattern should command our actions, including our giving?
25.2

“Christians should act from fixed _____, following the Saviour’s example of self-denial and self-sacrifice.”

9. Why is self-sacrifice enjoined upon Christians in language that seems to be authoritative? 25.3

“... because there is no other way to save men than to cut them away from their life of _____.”

10. What two weaknesses of character are always present when selfishness controls one’s life? 26.1

“... The fruits of selfishness always reveal themselves in a [1] neglect of _____, and in [2] a failure to use God’s entrusted _____ for the advancement of His work.”

11. What is the only way to overcome selfishness? 26.2

“This selfishness is death to all piety, and can be overcome only by manifesting _____ to God and to our fellow men.”

Chapter 5

Beneficence Where Christ Abides

1. What is the quickest way to sap spirituality from the soul? 27.1

“Nothing saps spirituality from the soul more quickly than to enclose it in selfishness and _____.”

2. Why does God entrust us with riches? 27.4

“When God entrusts man with riches, it is that he may adorn the doctrine of Christ our Saviour by using his earthly treasure in advancing the kingdom of God in our world. He is to _____ Christ.”

3. How do sanctified people view and use their property? 28.1

“... [he] will also _____ his property to God, and will become an agent whereby other souls will be reached.” [devote]

Chapter 6

Preaching Practical Sermons

1. What dual giving pattern testifies that those who give have **not** received the grace of God in vain? 29.1

“Giving [1] for the _____ of the saints and [2] for the advancement of the _____ of God, is preaching practical sermons, which testify that those who give not have not received the grace of God in vain.”

2. What spending pattern reveals Christ’s followers? 29.1

“Those who do not live for self, will not use up every dollar meeting their supposed want, and supplying their _____, but will bear in mind that they are Christ’s followers, and that there are others who are in need of food and clothing.”

3. What crucial loss is sure for those who live to gratify appetite and selfish desire? 29.2

“Those who live to gratify appetite and selfish desire, will lose the _____ of God, and will lose the heavenly reward.”

4. What are the two consequences of indifference to the interests of those who still have no life in Christ? 29.3

“... it is impossible for anyone to [1] retain the favor of God and [2] enjoy _____ with the Saviour, and at the same time be indifferent to the interests of his fellow beings who have no life in Christ.”



The smallest sums given cheerfully by those who are in limited circumstances are fully as acceptable to God, and even of more value in His sight, than the offerings of the rich who can bestow their thousands, and yet exercise no self-denial and feel no lack.

Counsels on Stewardship, p. 30.2

COUNSELS ON STEWARDSHIP

SECTION II



GOD'S WORK AND ITS SUPPORT

Chapter 7

The Lord's Work to Be Maintained

1. How do we give evidence that we realize our dependence on God and our accountability to Him? 35.2

"... to give evidence that they realize their dependence on God and their accountability to Him, by returning to Him a certain _____ of that which He entrusts to them."

2. What are the two essential requirements for God's people to do His work? 35.3

"God's people are called to a work that requires [1] money and [2] _____."

3. What are ultimately the only two places in the universe where we can place our treasures? 35.4

"... in [1] _____ storehouse or in [2] Satan's."

4. What happens to all our resources that are **not** devoted to God's service? 35.4

"... and all that is not devoted to God's service is counted on _____ side, and goes to strengthen his cause."

5. Almost everyone would be happy to receive more. How may someone increase his or her capacity for receiving? 36.1

"As he _____ of that which he receives, his capacity for receiving is increased."

6. What important relationship exists between giving and church growth? 36.1

"On this giving and receiving depend the life and _____ of the church."

7. What happens to those who receive but never give? 36.1

"He who receives, but never gives, soon ceases to _____. If the truth does not flow from him to others, he loses his capacity to receive." [receive]

8. How does the Lord advance His plans on earth? 36.2

“He supplies men with _____, that by their gifts and offerings they may keep His work advancing.”

9. What is the highest purpose for which God’s gifts should be used?
36.2

“The one purpose above all others for which God’s gifts should be used is the sustaining of _____ in the harvest field.”

10. What is promised to those who become channels for God’s blessings to others? 36.2

“And if men will become channels through which heaven’s blessing can flow to others, the Lord will keep the channel _____.”

11. What kind of mindset leads to poverty? 36.2

“It is not returning to the Lord His own that makes men poor; _____ tends to poverty.”

12. What must God’s people do before the world will hear God’s message? 36.3

“... there must be a meeting of neglected obligations... by _____ to the Lord His own in tithes and offerings.”

13. How should we **not** spend the money God puts in our hands?
37.1-3, 38.1

a. “... your selfish _____” 37.1

b. “... spend means in _____ your houses” 37.1

c. “... gratify the _____ of your children” 37.1

d. “... lavish it upon those who _____ it not” 37.2

e. “... _____ habits” 37.3

f. “... spend our means in _____ desires that God would have us repress”
38.1

14. What two financial initiatives will hinder God's children in doing His work? 38.3

"They are not to engage in _____, neither are they to enter into business enterprises with _____."

15. When will we see a high level of commitment and generosity toward God's work? 40.2

"In the last extremity, before this work shall _____, thousands will be cheerfully laid upon the altar. . . . and they will give hundreds as readily as dollars are given now."

16. What if some become poor by investing their means in God's work? 41.1

"... you are securing for yourselves eternal riches, a treasure in heaven that faileth not. Your means is far _____ there than if deposited in the bank, or invested in houses and lands."

Chapter 8

Wholehearted Attachment to the Church

1. When is a church member more of a detriment to the church than an asset? 42.1

"... unless he feels under sacred obligations to make his connection with the church a _____ to it in preference to himself, it can do far better without him."

2. How do church members act when they have no deep interest in the advancement of the church or God's work? 42.1

"They are willing to receive all the benefit of its privileges, but prefer to leave others to _____ the bills."

3. How do people tithe when they don't trust God completely, and view their tithes as lost? 42.3

"They make their tithe as _____ as possible, as if afraid that which they return to God is lost."

4. What solemn vow is implied in the act of joining the church? 43.1

“Everyone who connects himself with church makes in that act a solemn vow to work for the _____ of the church, and to hold that interest above every worldly consideration.”

5. Which virtue stands all along the way of life? 44.1

“This work calls for self-sacrifice. _____ and the cross stand all along the way of life.”

6. What are three of the ways the Lord expects us to use our means? 45.1

“... He wants you to use your means in helping [1] to build _____, [2] in helping to establish sanitariums, where the sick shall receive physical and spiritual healing, and [3] in helping to start schools, in which youth shall be trained for service.”

Chapter 9

The Voice of Consecration

1. What is the best reason to ask God for financial means? 46.1

“Help me to acquire means, not to expend foolishly, not to indulge pride, but to use to Thine own name’s _____.”

2. What three questions must I ask myself before any financial decision? 46.2

“In all you do, let your thought be, ‘[1] Is this the _____ of the Lord? [2] Will this please my Saviour? He gave His life for me; [3] what can I give back to God?’ ”

3. Why is God asking us to dispense His gifts by helping the various branches of His work? 47.1

“... it is for your own temporal and spiritual interest to do so, and thus acknowledge God as the _____ of every blessing.”

4. What two-way partnership is proposed by God with regard to our temporal means? 47.1

“God, as the Master Worker, cooperates with men in securing the means necessary for their _____; and He requires them to cooperate with Him in the salvation of souls.”

5. What are two important conditions for church unity? 47.2

“Never can the unity for which Christ prayed exist until [1] spirituality is brought into missionary service, and until [2] the church becomes an agency for the _____ of missions.”

6. How long will the efforts of the missionaries be unable to accomplish what they should? 47.2

“... until the church members in the home field show, not only in word, but in deed, that they realize the obligation resting on them to give these missionaries their hearty _____.”

7. What must be one of the financial strategies for those who have a low income? 48.4

“A wise use of the _____ will bring a wonderful increase. One talent wisely used will bring two to God.”

8. How will the absence of liberality affect one’s spiritual life? 49.1

“Withholding from God always brings a curse. Spiritual _____ is closely bound up with Christian liberality.”

9. How can one [1] make **secure**, [2] **enjoy**, and [3] **increase** material possessions? 49.2

“Would you make your property [1] secure? _____ it in the hand that bears the nail prints of the crucifixion. Retain all in your possession, and it will be to your eternal loss. Give it to God, and from that moment it bears His inscription.

Would you [2] enjoy your substance? Then use it to _____ the suffering.

Would you [3] increase your possessions? ‘_____ the Lord with thy substance.’ ”

10. What happens when we economize, strip ourselves of pride, and give to God? 50.1

“... as you cooperate with Christ, your hand will open to impart still more. And God will _____ your hand, that the treasure of truth may be taken to many souls. He will give to you that you may give to others.”

Chapter 10

A Call to Greater Earnestness

1. What is our reaction to the truth when our interest is separated from Jesus? 51.1

“Has the truth become too pointed, too close in its application to our souls; and like the disciples of Christ who were _____, have we turned away to the beggarly elements of the world?”

2. Why is there so much dwarfed religion today? 51.3

“... The reason ... is [that] people have not brought practical _____ and self-sacrifice into their lives.”

3. Find out four requisites for the great outpouring of the Spirit of God. 52.1

“... [it] will not come until [1] we have an _____ people, that [2] know by experience what it means to be _____ together with God. When we have [3] entire, wholehearted consecration to the _____ of Christ...; but this will not be while the _____ portion of the church are not laborers together with God.”

4. How could Christ's followers give much power to the enemy? 53.1

“Any departure from _____ to self-indulgence, any relaxation of earnest supplication for the Holy Spirit's working, means so much power given to the enemy.”

5. How does Christ regard the lack of self-denial among His followers? 54.1

"... the absence of self-denial in His professed followers, God regards as a _____ of the Christian name."

6. What kind of followers does God consider as Christians in name only? 54.1

"Those who profess to be one with Christ, and indulge their selfish desires for rich and _____ clothing, furniture, and food, are Christians only in name."

7. What is the responsibility of those who have been entrusted with means by God? 56.3

"... this means has been entrusted to them of God, and they are to feel their accountability to _____ the work of God in its various branches."

8. How can God's entrusted means become a stumbling block? 56.4

"Many to whom God has entrusted means with which to bless humanity, have let it prove a snare to them, instead of letting it prove a blessing to themselves and _____. Can it be that the property that God has given to you shall be permitted to become a stumbling block?"

Chapter 11

Selling Homes and Property

1. What is God's calling for those who have lands and houses? 58.1

"God calls upon those who have possessions in lands and houses, to _____, and to invest the money where it will be supplying the great want in the missionary field."

2. Why are we advised to start now to cut down on our possessions? 59.2, 3

a. "We are about to move to a _____ country, even a heavenly." [better]

b. "The time is coming when we cannot ___ at any price."

3. What prophetic event will very soon make it impossible to sell our properties? 59.2

“The _____ will soon go forth prohibiting men to buy or sell of any man save he that hath the mark of the beast.”

4. Should poor believers also sell their homes now and give the proceeds to the cause? 59.1

“I would say to such, ‘It may not be your _____ to sell your little homes just now; but go to God for yourselves.’ ”

5. Who will tell us about our duty as to when and how much to sell? Is it the pastor? 59.1

“... the _____ will certainly hear your earnest prayers for wisdom to understand your duty.”

6. What are the conditions to be fulfilled before receiving guidance about when and how much to sell? 59.4; 60.2

- a. “If they have their property on the _____, and earnestly inquire of God for duty, He will teach them when to dispose of these things . . .”
 - b. “... if they desired to be _____, He would teach them, in a time of need, when to sell and how much to sell.”
-

7. Are all asked to sell their homes at the same time? 60.2

“I also saw that God had _____ required all of His people to dispose of their property at the same time.” [not]

8. When must saints get rid of every material encumbrance? 59.4

“I was shown that it is the will of God that the saints should cut loose from every encumbrance before the time of _____ comes, and make a covenant with God through sacrifice.” [trouble]a

9. Why should houses and lands be sold by the saints before the time of trouble? 59.4

“Houses and lands will be of no use to the saints in the time of trouble, for they will then have to _____ before infuriated mobs, and at that time their possessions cannot be disposed of to advance the cause of present truth.” [flee]

10. What will be the condition, during the time of trouble, of those who have already sold their properties? 59.4

“Then they will be _____ in the time of trouble, and have no clogs to weigh them down.” [free]

11. Will there be any additional sign from God for those who hold on to their property without inquiring of the Lord as to their duty? 60.1

“He [the Lord] would not make duty _____, and they would be permitted to keep their property.” [known]

12. What additional distress will be suffered by those who fail to dispose of their property at the right time? 60.1

“... and in the time of trouble it would come up before them like a mountain to _____ them, and they would try to dispose of it, but would not be able.” [crush]

13. How much should we keep in our hands at the very end? 60.3

“... if His people follow His counsel, there will _____ be much means in their possession to be consumed in the final conflagration. All will have laid up their treasure where moth and rust cannot corrupt; and the heart will not have a cord to bind it to earth.” [not]



Can it be that the property
that God has given to
you shall be permitted to
become a stumbling block?
Will you let His entrusted
means, which has been
given you to trade upon,
bind you away from the
work of God?

Counsels on Stewardship, p. 56.4

COUNSELS ON STEWARDSHIP

SECTION III



GOD'S RESERVES— THE TITHE

Chapter 12

A Test of Loyalty

1. What three truths are taught by God's Word in Proverbs 3:9, 10?
65.2

"... that God, as the Giver of all our benefits, [1] has a claim upon them all; that [2] His claim should be our _____ consideration; and [3] that a special blessing will attend all who honor this claim."

2. What did God do before He bade the first pair to acknowledge Him as the possessor of all things? 65.3

"He surrounded them with everything that could minister to their _____, and He bade them acknowledge Him as the possessor of all things."

3. What double test was involved in God's instructions to **not** eat from the one tree? 65.3

"Here was the test of their [1] gratitude and [2] _____ to God."

4. What is the place assigned by God for us to bring tithes and offerings? 65.4

"... He says, Of all your possessions I reserve a tenth for Myself, besides gifts and offerings, which are to be brought into My _____. This is the provision God has made for carrying forward the work of the gospel."

5. What more, besides the tithe, is expected by God to be brought to His storehouse? 66.4

"To withhold it is to rob God. Every man should freely and willingly and gladly bring tithes and _____ into the storehouse of the Lord."

6. What is the result of bringing both tithes and offerings to the place assigned by God, His storehouse? 66.4

"... because in so doing there is a _____. There is no safety in withholding from God His own portion."

7. Who originated the plan for systematic giving? 66.1

“It was by the Lord _____ Christ Himself, who gave His life for the life of the world, that this plan for systematic giving was devised.”

8. Why are **not** the laws of the Sabbath and the tithe reenacted in the New Testament? 66.3

“The New Testament does not reenact the law of the tithe, as it does not that of the Sabbath; for the _____ of both is assumed, and their deep spiritual import explained.”

9. What principle, adopted by Abraham, should God’s followers also embrace today? 66.4

“As did Abraham, they are to pay tithe of [1] all they possess and [2] ____ they receive.”

10. What is the consequence of the neglect or postponement of the tithe duty? 67.2

“Nothing less than this has He accepted in any dispensation. A neglect or postponement of this duty will provoke the divine _____.”

11. How long will the system of tithing endure? 67.3

“The special system of tithing was founded upon a principle which is as _____ as the law of God.”

12. What practice, required by the law thousands of years ago, is now much more essential? 68.3

“If the law required tithes and _____ thousands of years ago, how much more essential are they now!”

13. What system of giving was established for the Jews but is doubly essential now? 68.3

“If the rich and poor were to give a sum _____ to their property in the Jewish economy, it is doubly essential now.”

Chapter 13

Founded Upon Eternal Principles

1. How long has the tithing system existed? 69.1

“Men were required to offer to God gifts for religious purposes before the definite system was given to Moses, even as far back as the days of _____.”

2. What was then considered the right motivation for offering to God? 69.1

“... they were to manifest in offerings their _____ of His mercies and blessings to them.”

3. What Old Testament principle is taught by Paul as being a reference for the support of God’s work in New Testament times? 70.2

“The apostle here [1 Cor. 9:7-14] referred to the Lord’s plan for the maintenance of the priests who ministered in the temple. Those who were ____ _____ to this holy office were supported by their brethren, to whom they ministered spiritual blessings.”

4. Would any self-appointed priest be able to receive support from the tithe in Old Testament times? 70.2 (See also Deuteronomy 18:5; Hebrews 7:5.)

“The tribe of _____ was chosen by the Lord for the sacred offices pertaining to the temple and the priesthood.”

5. While having this Old Testament system in mind, who, according to Paul, commanded the New Testament believers to use it as a reference? 70.3 (See also 1 Corinthians 9:14.)

“It was to this plan for the support of the ministry that Paul referred when he said, ‘Even so hath the _____ ordained that they which preach the gospel should live of the gospel.’ ”

6. What part of our income or increase is tithable? 71.1 (See also 42.3.)

“... He bids us render to Him a fixed proportion of ____ that He gives us.”

7. Has God lessened His requirements about tithes and offerings in New Testament times? 71.3

“God requires no _____ of us than He required of His people anciently.”

8. What is the priority of returning God’s established part of our income? 72.1 (See also Exodus 22:29; Proverbs 3:9.)

“He says ... the universe is Mine, and I require you to consecrate to My service the _____ fruits of all that I, through My blessing, have caused to come into your hands.”

9. What is the meaning of tithing in regard to our relationship to God? 72.1

“This tribute He demands as a token of our _____ to Him.”

10. What is the main purpose for which is God requiring our tribute to Him in tithes and offerings? 72.2

“God is the bountiful giver of all good, and He desires that there shall be an _____, on the part of the receiver, of these gifts that provide for every necessity of the body and the soul.”

Chapter 14

A Plan Beautiful in Simplicity

1. What are two of the advantages of the tithing system mentioned in 73.1?

“God’s plan in the tithing system is beautiful in its [1] simplicity and [2] _____.”

2. Look for the six great objects that are accomplished by the tithing system. 73.2

"... [1] each would be made a vigilant and faithful _____ for God; and [2] there would be no want of _____ [3] The treasury will be _____ if all adopt this system, and [4] the contributors will not be left the _____. Through every investment made, they [5] will become more _____ to the cause of present truth. They will be [6] 'laying up in _____ for themselves a good foundation against the time to come, that they may lay hold on eternal life.' "

3. What two different kinds of gifts are under the same Bible system? 73.3

"In the Bible system of tithes and _____ the amounts paid by different persons will of course vary greatly ..."

4. Why will the amounts paid by different persons in tithes and offerings will vary greatly? 73.3

"In the Bible system of tithes and offerings the amounts paid by different persons will of course vary greatly, since they are _____ to the income."

5. What two things should happen before one can become faithful in tithing and offering giving? 74.2

"... those who [1] have the truth in the heart, and are [2] _____ through the truth... will be faithful in the payment of tithes and offerings. Every church member is bound by covenant relation with God to deny himself of every extravagant outlay of means."

6. What are the two gifts required by God's covenant in return for His blessings? 75.1

"He gives you His blessings, and in return He requires you to bring Him your tithes and _____."

7. Besides the tithe, where are also offerings (clearly implied in the context) commanded to be brought? 75.1

“God’s plan regarding tithes and offerings is definitely stated in the third chapter of Malachi. God calls upon His human agents to be true to the contract He has made with them. ‘Bring ye all the tithes into the _____,’ He says, ‘that there may be meat in Mine house.’”

8. What are three dangerous consequences of withholding tithes and offerings? 75.2

“It was only when [1] their selfish natures were strengthened by withholding, that [2] men lost sight of _____ considerations, and [3] valued their earthly treasures above souls.”

9. Is the system of tithes and offerings still valid in the New Testament era? 75.3

“The system enjoined upon the Hebrews has not been repealed or relaxed by the One who originated it. Instead of being of no force now, it was to be more fully carried out and more _____, as salvation through Christ alone should be more fully brought to light in the Christian age.”

Chapter 15

A Question of Honesty

1. What is the human part and what is God’s part in this covenant established by Him? 77.1

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

2. How does God view the evasion of His positive command in regard to offerings? 77.2, 3

“The evasion of the positive commands of God concerning tithes and offerings, is

registered in the books of heaven as _____ toward Him.

No man who is dishonest with God or with his fellow men can truly prosper.”

3. How quickly is God expecting us to pay our pledges? 78.3

“When a pledge is made by you, be sure that God expects you to pay as _____ as possible.”

4. What are some of the consequences of appropriating a promised portion to our own use? 78.3

“Do not promise a portion to the Lord, and then appropriate it to your own use, lest your prayers become an _____ unto Him. It is the neglect of these plainly revealed duties that brings _____ upon the church.”

5. If financially pressed, may I use money consecrated to God, planning to repay it at a future time? 79.1

“Let no one, when brought to a strait place, take money consecrated to religious purposes, and use it for his _____, soothing his conscience by saying that he will repay it at some future time.”

6. What are we commanded to do instead of using the Lord’s money for secular purposes? 79.1

“Far better [1] cut down the _____ to correspond with the income, to [2] restrict the wants, and [3] live within the means.”

Chapter 16

Regularity and System

1. According to 2 Corinthians 9:7, what must happen in the heart before one gives offerings and tithes? 80.1

“‘Every man according as he _____ in his heart [through the candid consideration of God’s prescribed plan], so let him give ... for God loveth a cheerful giver.’”

2. What is the complete measure of obligation when it comes to financial spiritual giving? 80.3

“This matter of giving is not left to impulse. God has given us definite instruction in regard to it. He has specified tithes and _____ as the measure of our obligation.”

3. What two principles give us a clue about “when” and “how” we should give **not** only the tithe but also our offerings? 80.3

“And He desires us to give _____ and _____.”

4. In what order of precedence should we set apart tithes and offerings? 80.3

“After the _____ is set apart, let gifts and _____ be apportioned, ‘as God hath prospered’ you.”

5. What practice related to the “firstfruit” principle, is taught to Christians in Proverbs 3:9? 81.1

“This does not teach that we are to spend our means on ourselves, and bring to the Lord the remnant, even though it should be an honest tithe. Let God’s portion be _____ set apart.”

6. What habit should conscious Christians cultivate in determining how they should prioritize different items on their budget? 81.2

“We are not to consecrate to Him what remains of our income after all our real or imaginary wants are satisfied; but _____ any portion is consumed, we should set apart that which God has specified as His.”

Chapter 17

The Message of Malachi

1. Is God's message in Malachi 3:8-10, requiring tithes and offerings, still valid, or no longer demanded from New Testament believers? 82.3 (See also 83.4 and 88.1.)

"This message has lost none of its _____ The truth is plainly stated, and it can be clearly understood by all who wish to be honest in the sight of God . . ."

"Very recently I have had direct light from the Lord ..., that many Seventh-day Adventists were robbing God in tithes and offerings, and it was plainly revealed to me that Malachi has stated the case as it really is."

2. And what about the promises found in Malachi 3? Are they also still valid, or is this kind of teaching pure prosperity theology? 88.1

"The promise to those who honor God with their substance still _____ upon record on the sacred page."

3. What part of God's bounties has He specified that we shall return to Him? 82.3 (See also 82.4).

"He... says, I allow you to use My bounties after you have laid aside the _____, and have come before Me with gifts and _____."

4. Where is the place that God specified for us to bring the tithe and offerings? 82.4 (see also 85.1)

"The Lord calls for His tithe to be given in to His _____. ... Besides this, He calls for your gifts and offerings."

5. What happens if people are unfaithful in rendering to God His specified portion: tithes and offerings? 82.4

"... they will not long have the _____ of that which the Lord has entrusted to them."

6. What poor choices will lead some to become unfaithful stewards? 83.1

"... men may [1] refuse to _____ themselves with their Maker; they may [2] refuse to give themselves to His _____ ...; they may [3] fail to exercise _____ and self-denial, and may forget that the Lord requires a _____ of what He has given them."

7. What are the dangerous spiritual consequences of robbing God in tithes and offerings? 86.1

“... for in so doing, [1] the perceptions become _____ and [2] the heart _____. How [3] _____ is the religious experience, how [4] _____ is the understanding...”

8. What does one need to do in order to be blessed if one is withholding tithe? 87.1

“There are many who will not be blessed till they make _____ of the tithe which they have withheld.”

9. Why are some church leaders failing to educate their churches in the whole truth? 87.2

“They preach that part of our faith which will not create _____ and displease their hearers; but they do not declare the whole truth.”

10. What happens when church leaders fail to declare the whole truth about tithes and offerings? 87.2

“The people enjoy their preaching; but there is a lack of _____, because the claims of God are not met.”

11. What is the result for churches and ministers that neglect their duty to explain the truth about tithes and offerings? 87.2

“This robbery of God... brings _____ into the churches; and the minister... who does not show them the plainly revealed will of God, is brought under _____ with the people, because he neglects his duty.”

12. What happens with the names of those who withhold from God what belongs to Him? 87.3

“God reads the covetous thought in every heart that purposes to withhold from Him.... There is a _____ kept of all who are appropriating to themselves the gifts which God entrusted to them to use for the salvation of souls.” [record]

13. What double loss comes to the one who appropriates to one's own use the portion that belongs to God? 88.1

"He will lose not only that which he has withheld from God, but also that which was committed to him as his _____."

Chapter 18

Let Us Prove the Lord

1. What is God's promise in the book of Malachi for those who faithfully bring what is due Him? 89.2

"He tells us that He will open the windows of heaven, and pour us out a blessing, that there shall not be _____ enough to receive it..."

2. What are God's worshipers enabled to do after they receive the secondary blessing, as promised in Malachi (the blessing received after tithing)? 89.2

"Thus His word is our assurance that He will so bless us that we shall have still _____ tithes and offerings to bestow."

3. In their zeal to be rich, many run great risks, and even so, there may be loss. What is the risk of those who partner with God? 90.1

"... in complying with the heavenly invitations we have no such _____ to run. We must take God at His word, and in simplicity of faith walk out upon the promise, and give to the Lord His own."

4. What happens with those who retain all or a proportion of God's gifts for their own use? 90.2

"They have thought it gain to rob God by retaining all, or a selfish proportion of His gifts as their own. But they meet with _____ instead of gain. Their course results in the withdrawal of mercies and blessings."

5. Are there material blessings promised to those who give as required by God, or are material blessings only the result of a prosperity theology fallacy? 90.2

“If they had ... met His claims, His blessings would have been manifest in _____ the productions of the earth. The harvests would have been greater. The wants of all would have been abundantly supplied. The more we give, the more we shall receive.”

6. If giving is a duty, why are there promises to those who follow God’s requirements? 90.3

“Duty is duty, and should be performed for its own sake. But the Lord has _____ upon us in our fallen condition, and accompanies His commands with promises.”

7. Does God call on us to test Him after returning tithes and offerings? If so, how can we say such promises are “prosperity theology”? 90.3

“He [God] calls upon His people to _____ Him, declaring that He will reward obedience with the richest blessings.”

8. What criterion will God use to bless our giving? 90.3

“He encourages us to give to Him, declaring that the returns He makes to us will be _____ to our gifts to Him.... God is not unrighteous to forget your work and your labor of love.”

Chapter 19

Appropriating God’s Reserve Funds

1. According to Ellen G. White, what was the source of the special testimonies she was bearing in regard to the book of Malachi? 92.1

“The _____ has of late given me special testimonies to bear in regard to the warnings and promises He has given through Malachi.”

2. What hermeneutical principle should we use to interpret and apply Bible texts about tithe and offerings as found in Malachi? 92.2

“If all would take the Scripture just as it _____, and open their hearts to understand the word of the Lord, they would not say, ‘I cannot see the tithing question ...’ ”

3. Who will receive God’s promised blessings to the faithful tithers and offering givers? 92.2

“..._____ who will take a wholehearted, decided position to obey God; who will not take the Lord’s reserved funds ... to settle their debts; who will render to the Lord the portion that He claims as His own, will receive the blessing of God which is promised to all who obey Him.”

4. Why will some remain in debt, believing that it is impossible to aid God’s cause? 93.1

“Some will always remain in debt. Because of their _____, the prospering hand of God will not be with them to bless their undertakings. They love this world better than they love the truth.”

5. Some believe they are excused from paying tithe because they think the management of the work is **not** right. What question may lead them to reconsider their behavior? 93.3

“But will you _____ God because you think the management of the work is not right?”

6. Instead of withdrawing themselves from God’s work, how should those react when they have no confidence in the way it is managed? 93.3

“Make your _____, plainly and openly, in the right spirit, to the proper ones. Send in your petitions for things to be adjusted and set in order; but do not withdraw from the work of God, and prove unfaithful, because others are not doing right.”

Chapter 20

The Response of an Aroused Conscience

1. What three things happen when the tithe is **not** faithfully paid?
95.2; 96.3

“... we know that [1] God cannot _____ those who are robbing Him, and that [2] the church must _____ in consequence of the sins of its individual members.”

“... they are [3] _____ the way, so that the truth cannot go forth to the regions beyond.”

2. What can people who were **not** paying the tithe but whose conscience is now aroused do? 97.1 (Also 95.4)

“... I proposed that they place in the treasury their _____ promising to pay the full amount of an honest tithe as soon as they could obtain the money to do so.”

3. What additional suggestion is given to those who have withheld the tithe? 97.3

“If you have robbed the Lord, make _____. As far as possible, make the past right, and then ask the Saviour to pardon you.”

4. Why is the tithe plan so fair? 99.2

“According to the amount _____ will be the amount required. The larger the capital entrusted, the more valuable is the gift which God requires to be returned to Him.”

5. Can a good prayer life cancel our financial debts to God? 99.3

“Prayer offered ever so often and ever so earnestly will _____ be accepted by God in the place of our tithe. Prayer will not pay our debts to God.”

6. What can be done by those who, after their best and most honest efforts, are unable to make restitution of the back tithe? 99.4

"I beseech you to think of your deficiency, and if possible to make restitution. If this cannot be done, in humble penitence _____ that God for Christ's sake will pardon your great debt. Begin now to act like Christians. Make no excuse for failing."

Chapter 21

The Use of the Tithe

1. How strict are God's instructions about the use of the tithe? 101.1

"God has given special direction as to the use of the tithe.... The portion that God has reserved for Himself is not to be _____ to any other purpose than that which He has specified."

2. Can I use the tithe in an emergency or apply it to what I believe is God's work? 101.1

"Let none feel at liberty to retain their tithe, to use according to their own _____. They are not to use it for themselves in an emergency, nor to apply it as they see fit, even in what they may regard as the Lord's work."

3. Can pastors or ministers keep and use the tithe according to their own judgment? 101.2

"He should not feel that he can retain and _____ it according to his own judgment, because he is a minister. It is not his."

4. Can pastors allocate to themselves what they think is their due? 101.2

"He is not at liberty to _____ to himself whatever he thinks is his due."

5. How should a pastor react to plans for diverting **tithes** and **offerings** dedicated to God from their legitimate use? 101.2

“He [the minister] should not give his _____ to any plans for diverting from their legitimate use the tithes and offerings dedicated to God.”

6. What is the legitimate place to which the **tithes** and **offerings** dedicated to God should be brought? 101.2

“They are to be placed in His _____ and held sacred for His service as He has appointed.”

7. Should God’s stewards offset God’s plans, giving, for instance, their tithe as a 10 percent offering, a charity gift, or to where they believe it is most needed? 101.3

“They are not to offset the Lord’s plans by performing some deed of charity, or giving some gift or some _____, when or how they, the human agents, shall see fit.”

8. Are the steward’s perceptions and good impulses a safe criterion to decide where the tithe should be applied? 101.3 (see also 80.3).

“It is a very poor policy for men to seek to improve on God’s plan, and invent a makeshift, averaging up their good _____ on this and that occasion, and offsetting them against God’s requirements.”

9. How many are called to give their influence to God’s plan of bringing tithes and offerings to the storehouse? 101.3 (see also 101.2)

“God calls upon _____ to give their influence to His own arrangement. He has made His plan known; and all who would cooperate with Him must carry out this plan, instead of daring to attempt an improvement on it.”

10. What instruction do we have about where regular offerings dedicated to God should be applied (see 101.2 for context)? 102.1

“This [Exodus 27:20] was to be a continual offering that the house of God might be properly supplied with that which was necessary for His service. His people today are to remember that the _____ of worship is the Lord’s property, and that it is to be scrupulously cared for.”

11. Even though the house of God should be scrupulously cared for, what kind of resources should never be used to supply for it? 102.1 (see also 103.3).

“But the funds for this work [to care for the house of god] are not to come from the _____.”

12. How does God view the plan of applying the tithe according to one’s own criteria? 102.2

“I am bidden to tell them that they are making a _____ in applying the tithe to various objects which, though good in themselves, are not the object to which the Lord has said that the tithe should be applied.”

13. How does God view those who apply their tithe to objects that may be good in themselves, but are **not** the one indicated by Him? 102.2

“Those who make this use of the tithe are _____ from the Lord’s arrangement. God will judge for these things.”

14. What is the risk—and the only remedy—for those who are meddling with the tithe? 102.4 (see also 106.2)

“The tithe is the Lord’s, and those who meddle with it will be punished with the loss of their heavenly treasure unless they _____.”

15. What kind of behavior is considered as hedging up God’s work? 102.4

“Let the work no longer be hedged up because the tithe has been _____ into various channels other than the one to which the Lord has said it should go.”

16. As we are **not** supposed to use the tithe for those other lines of work, should we **not** provide for them in some other way? 102.4

“Provision is to be made for these other lines of work. They are to be _____, but not from the tithe.”

17. What is God's appointed use of the tithe? 102.4

"God has not changed; the tithe is still to be used for the support of the _____."

18. Is the tithe to be used as a fund for the underprivileged? 103.2

"It is not to be regarded as a _____ fund. It is to be especially devoted to the support of those who are bearing God's message to the world; and it should not be diverted from this purpose."

19. How does God view the act of using tithe funds to meet running expenses of the church? 103.3 (see also 102.1)

"I was shown that it is wrong to use the tithe for defraying the incidental expenses of the church.... But you are _____ God every time that you put your hands into the treasury for funds to meet the running expenses of the church."

Chapter 22

Education by Ministers and Church Officers

1. What solemn ministry is especially required from pastors and elders? 104.1

"Some enjoy preaching but they do not give _____ to the churches"

2. What kind of instruction is greatly needed? 104.1

"There is great need of instruction concerning the _____ and duties to God, especially in regard to paying an honest tithe."

3. What is said about a minister who, for convenience, leaves key messages, such as the tithe matter for someone else to teach? 104.2; 105.1

"If he takes the position that because this is not pleasant to him, he will leave it for

someone else to do, he is not a _____ worker." [faithful]

"He who neglects to give instruction on this point, leaves undone a most _____ part of his work."

4. How far reaching should the work of teaching members to pay a faithful tithe be? 104.2

"_____ church member should be taught to be faithful in paying an honest tithe."

5. How do some members react when one minister leaves the work of educating them on tithing to the next pastor? 104.3

"... some draw back, saying, 'The minister who brought us the truth did not mention these things.' And they become _____ because of the word. Some refuse to accept the tithing system; they turn away, and no longer walk with those who believe and love truth."

6. What might God think if fewer members were added to the church because all essential matters were preached? 104.3

"How much _____ it would have been if the first messenger of truth had faithfully and thoroughly educated these converts in regard to essential matters, even if _____ had been added to the church under his labors."

7. What would please God the most: to have only a few genuinely converted members, or to fill the church with unconverted members, hoping to train them later? 104.3

"God would be better pleased to have six _____ converted to the truth than to have sixty make a profession and yet not be truly converted."

8. What important teaching must be provided, especially to new converts? 105.1

"... to bring the tithe to the _____ as an acknowledgment of their dependence upon God. The new converts should be fully enlightened as to their duty to return to the Lord His own."

9. What instruction is given about how the offerings should be distributed? 105.2

“The people must be taught that every _____ of the cause of God should enlist their support and engage their interest.”

10. Who, according to God’s plan, is supposed to do the work of gathering the tithe? 106.1

“Let the church appoint pastors or elders who are devoted to the Lord Jesus, and let these men see that _____ are chosen who will attend faithfully to the work of gathering in the tithe . . .”

11. What two conditions represent peril to someone’s ministry? 106.1

“If pastors show that they are not fitted for their charge, if they [1] fail to set before the church the importance of _____ to God His own, if they [2] do not see to it that the officers under them are faithful, and that the tithe is brought in, they are in peril.”

12. Why is this neglect is so harmful for the church members? 106.1

“They are neglecting a matter which involves a _____ or a curse to the church.”

13. How should the church treat ministers who neglect this matter? 106.1

“They should be _____ of their responsibility, and other men should be tested and tried.”

14. What are two things the Lord **cannot** do for those who make whatever use they please of the tithe? 106.2

“... if the money in the treasury is tampered with, if it is regarded as right for

individuals to make what use they please of the tithe, the Lord cannot [1] _____. He cannot [2] _____ those who think that they can do as they please with that which is His.”

15. Are the poor to be exempted from receiving the light about tithing? 107.2

“They should not allow poverty to prevent them from laying up a _____ in heaven. The blessings within reach of the rich are also within their reach.”

16. What is considered by God as much more important than the amount given by the poor as tithe? 107.1

“It is the _____ with which they work, not the amount they do, that makes their offering valuable in the sight of Heaven.”



The tithe is sacred, reserved by God for Himself. It is to be brought into His treasury to be used to sustain the gospel laborers in their work. For a long time the Lord has been robbed because there are those who do not realize that the tithe is God's reserved portion.

Counsels on Stewardship, p. 93.2

COUNSELS ON STEWARDSHIP

SECTION IV



TO EVERY MAN
ACCORDING TO
HIS ABILITY

Chapter 23

The Principles of Stewardship

1. What is the origin and purpose of all that we have? 111.3

“Do all church members realize that all they have is given them to be [1] used and [2] improved to God’s _____?”

2. What will be the reaction of the faithful steward on the day of reckoning? 111.3

“He does not say, ‘ _____ pound;’ but, ‘Thy pound hath gained’ other pounds. He knows that without the entrusted gift no increase could have been made.”

3. Mention four indications that someone’s affection is set on earthly things. 112.2

“[1] His attention is absorbed in houses and lands, and [2] his duty to his fellow man is _____; [3] his own _____ is treated as a matter of little consequence, and [4] the claims of God upon him are forgotten.”

4. What condition in the world to come will be determined by the use or abuse of God’s money, whatever remains after we tithe and give offerings? 112.3

“... the use or abuse of their talent will determine their _____ and trust in the world to come.”

5. What will be the spiritual outcome of practical benevolence? 112.4

“[It] will give _____ life to thousands of nominal professors of the truth who now mourn over their darkness. It will transform them from selfish, covetous worshipers of mammon, to earnest, faithful coworkers with Christ in the salvation of sinners.”

Chapter 24

Our Talents

1. What are some of the talents lent by God to be used in His work?
114.2

“... an _____ to originate, a _____ to be the place of His throne, _____ to flow out in blessings to others, a conscience to convict of sin.”

2. How does God expect His workers to regard Him concerning their possessions? 114.3

“... as the _____ of all they possess, to remember that all that they have and are comes from Him who is wonderful in counsel and excellent in working.”

3. How are we called to use the talent of property for Him? 114.4

“... returning our freewill offerings to Him to sustain His work, to bring _____ to Christ.”

4. What is the gift that should be more appreciated by God’s workers? 115.1

“... none should be more appreciated than the gift of _____. It is to be used to declare God’s wisdom and wondrous love.”

5. How are God’s workers supposed to react if others do **not** agree with their ideas? 115.2

“The Lord desires those connected with His work to speak at all times with the _____ of Christ. If you are provoked, do not become impatient.”

6. Why should God’s workers be so intentional in keeping and developing the talent of strength or health? 115.3

“We can serve God _____ in the vigor of health than in the palsy of disease; therefore we should cooperate with God in the care of our bodies.”

7. What criterion is used by God in distributing talents? 116.1

“These talents are not bestowed capriciously, but according to the _____ of the recipient.”

8. How may someone win the Lord's commendation? 116.3

"It is the _____ with which the endowment has been used that wins the Lord's commendation.... He will reward diligent, honest service."

9. What are the conditions for God to cooperate with us, and to increase our talents? 116.3

"If men will [1] put their _____ in Him, if they will [2] recognize His compassion and benevolence, and will [3] walk _____ before Him, He will cooperate with them. He will increase their talents."

Chapter 25

Responsibilities of the Man With One Talent

1. What is a common trap in which the one-talented person falls when it comes to the burdens of God's work? 118.1

"They expect those who have large talents, to bear the burden of the work, while they feel that they are not _____ for its success and advancement."

2. Even though those with one talent love to see the truth progressing, what kind of thought prevents them from participating in its advancement? 118.3

"They ... do not think that they are called upon to practice _____, and aid in the work through their own individual effort and with their means, although they have not a large amount . . ."

3. What criterion will God choose when determining reward or punishment? 119.3

"The reward bestowed will be _____ to the talents improved. The punishment awarded will be according as the talents have been abused."

4. How can those with one talent improve their talents, be it speech, physical strength, influence, or possessions? 120.1

"None should mourn that they have not larger talents. When they use to the _____ of God the talents He has given them, they will improve."

5. What is the consequence of neglecting to gain other talents besides the one already received? 120.2

“... they will meet with the _____ of that one talent and their own souls also.”

6. Why do some needy people have nothing to bring to their Lord in tithes and in offerings? 121.1

“All the capital that many poor men have is time and physical strength; and this is frequently wasted in love of ease and in careless _____ ...”

7. What should Christians do if they lack wisdom to labor according to the best of their physical and mental powers? 121.1

“... they should have meekness and lowliness of mind to receive _____ and counsel of their brethren, that their better judgment may supply their own deficiencies.”

8. Are those who have no property exempt from sacrificing for God's work? 121.2

“... they should not leave those that have possessions to do all the sacrificing. I saw that they can sacrifice, and that it is their _____ to do so, as well as those who have property.”

9. Is the hardworking person expected by God to support all those who are lacking means? 122.2.

“The word of God teaches that if a man will not work, neither shall he eat. The Lord does not require the hard-working man to support those who are not _____.”

10. What happens with the resources that are invested in helping those who are **not** diligent? 122.2

“There is a waste of time, a lack of effort, which brings to poverty and want. If these faults are not seen and corrected by those who indulge in them, all that might be done in their behalf is like putting treasure into a basket with _____.” [holes]

11. Which kind of poverty are we commanded to deal with in compassion? 122.2

“But there is an _____ poverty; and we are to manifest tenderness and compassion toward those who are unfortunate.” [unavoidable]

Chapter 26

Robbing God of Rightful Service

1. What will be the final sentence for Sabbathkeepers who are holding on to their earthly treasure? 123.1

“Will such have the ‘Well done’ spoken to them? No; never. The irrevocable sentence, ‘_____,’ will fall upon their startled senses. Christ has no use for them.” [Depart]

2. Why does this sentence seem to be so severe? 123.2

“... they loved _____ better than they loved the purchase of Christ’s blood, the souls of men.” [gain]

3. What happens to the spiritual life of those who value worldly gain more than human souls? 124.1

“The worldly tact is becoming stronger by exercise; the spiritual is becoming _____ through inactivity.” [weaker]

4. How should we use the talents entrusted to us? 125.2

“Whatever the talent entrusted to us may be, we are required to use it in the service of _____, and not in the service of mammon . . .” [God]

5. What happens to the material resources of those who devote a lifetime to securing earthly treasures? 125.4

“... they die, and leave it all _____. They cannot take one dollar with them to enrich them in the great beyond.” [behind]

6. How can one secure enduring riches? 125.4

“If we would secure enduring riches, let us begin now to _____ our treasure to the other side, and our hearts will be where our treasure is.” [transfer]

Chapter 27

Facing the Judgment Day

1. What is the result of refusing God’s unutterable love and **not** letting Him rule over us? 127.1

“... we are working our own _____, and we shall sustain an eternal loss at last.” [ruin]

2. On what does our eternal interest for the future depend? 127.2

“... on the present diligent performance of duty in _____ the talents that God has given into our trust for the salvation of souls . . .” [improving]

3. How have many Christians crippled and dwarfed their capabilities? 128.1

“By living to _____ themselves and to gain all they could for themselves, they have crippled and dwarfed the capabilities and powers entrusted to them by God.... Their lives have been one long system of robbery.” [please]

4. What kind of human behavior has grieved Christ? 129.3

“Christ has been grieved and wounded by our marked _____ love, and indifference to the woes and needs of others.” [selfish]

5. What will God do in this life for the faithful steward? 129.41

“God will furnish facilities so that the faithful steward of His entrusted means shall be _____ with a sufficiency in all things, and be enabled to abound to every good work.” [supplied]



When the cases of all come
in review before God, the
question, What did they
profess? is never asked,
but, What have they done?
Have they been doers of the
word? Have they lived for
themselves?

Counsels on Stewardship, p. 129.1

COUNSELS ON STEWARDSHIP

SECTION V



STEWARDS OF WEALTH

Chapter 28

Wealth an Entrusted Talent

1. How should Christians consider and value wealth? 133.1

“The followers of Christ are not to despise wealth; they are to look upon wealth as the Lord’s _____ talent.”

2. In what ways did God **not** intend for us to use the material possessions He gives us? 133.1

“... to use just as we shall _____, to indulge _____, to bestow or withhold as we shall _____ ... in a _____ way, devoting them simply to our own _____.”

3. What are the consequences of using riches in a self-indulgent way? 133.1

“This course would not be doing right toward God or toward our fellow men and would bring at last only [1] perplexity and [2] _____ ...”

4. What kind of tests do the poor and rich alike face? 133.2

“They are making manifest whether or not it will be safe to trust them with _____ riches.”

5. In order to avoid Satan’s delusions, what are the five recommended ways to use our financial resources? 133.3

“... in [1] relieving the wants of suffering humanity, in [2] advancing His _____, in [3] building up His kingdom in the world, in [4] sending missionaries into regions beyond, in [5] disseminating the knowledge of Christ in all parts of the world.”

6. What will certainly happen if church members use God’s sacred trust of means to gratify unholy appetites? 133.3

“Souls are left to _____ in their sins ...”

7. Who is behind some of the popular amusements that may take money away from God's people? 134.2

"Satan has invented many ways in which to squander the means Card playing, betting, gambling, horse racing, and _____ performances are all of his own inventing, and he has led men to carry forward these amusements as zealously as though they were winning for themselves the precious boon of eternal life."

8. To whom belongs the money needlessly expended on amusements, vexing the soul? 135.3

"... the money they needlessly expend on amusements which only vex the soul and lay the foundation for the corruption of their morals, is money that belongs to the _____."

9. How do people use their money when they turn their hearts to God? 135.3

"If they turned their hearts to God, they would use their money to [1] _____ and uplift their fellow men, to [2] relieve poverty and suffering."

10. Who is glorified when money is used for selfish gratification? 135.3

"Those who use money for selfish gratification are pleasing and glorifying the _____ of all righteousness."

11. What is the main reason Satan invents distractions, keeping us thoroughly occupied? 135.3

"Satan is inventing everything that he can possibly devise in order to keep men thoroughly occupied, so that they shall have no time to consider the question, 'How is it with my _____?'"

12. What principle, if practiced, will bring joy to every Christian? 136.4

"The Christian will be filled with joy in proportion as he is a faithful _____ of his Lord's goods."

13. What is the truth about the origin of wealth? Is it really Satan? 138.2

"... the Scriptures state that it is _____ who gives the power to get wealth."

14. How may the God-given ability to get wealth become a precious talent instead of a curse? 138.2

“And this ability is a precious talent if [1] _____ to God and [2] employed to advance His cause.”

15. Would it make me more spiritual if I were to deprive myself of comfort, aesthetics, or convenience? 138.2

“We cannot make the heart purer or _____ by clothing the body in sackcloth, or depriving the home of all that ministers to comfort, taste, or convenience.”

16. When does wealth become a dangerous possession instead of a blessing? 138.3

“The Scriptures teach that wealth is a dangerous possession only when placed in competition with the _____ treasure.”

17. How is “money” defined, and how should it be used? 139.1

“Money itself is the _____ of God to men, to be used with fidelity in His service.”

Chapter 29

Methods of Acquiring Wealth

1. In which three situations can the use of a property sting its “owners” as a serpent? 141.1

“... because of the way they acquired their property and use it, [1] acting as if they _____ it, and created it, [2] without an eye to the _____ of God, and [3] without earnest _____ to direct them in acquiring or using it.”

2. What is the only safe way to acquire money? 141.3

“... [1] as God _____, and [2] using it in channels which He can bless . . . [3] to use His goods with an eye single to His _____, [4] to bless ourselves, [5] that we may bless others.”

3. What is the risk of dealing dishonestly with others and with God?
142.1

“Men who persist in a course of dishonesty will carry out their principles until they cheat their own _____, and lose heaven and eternal life.”

4. What is the result of taking financial advantage of another’s misfortune or ignorance? 144.2

“Every attempt to take advantage of the ignorance, weakness, or misfortune of another, is registered as _____ in the ledger of heaven.”

5. What process of spiritual loss starts after the first departure from rectitude? 144.3

“The slightest departure from rectitude breaks down the barriers, and prepares the heart to do greater injustice . . . his soul become _____ to the influence of the Spirit of God.”

6. How does God regard plans to purchase land or property for a sum beneath its real value? 145.3

“... will not be _____ to God, even though the money gained is made an offering to His cause.”

Chapter 30

Danger in Prosperity

1. What are the risks that come with material prosperity and honor?
147.1

“Throughout the ages, riches and honor have been attended with much peril to humility and _____. It is when a man is prospered, when all his fellow men speak well of him, that he is in special danger.”

2. What is the main condition for spiritual prosperity? 147.1

“Spiritual prosperity continues only so long as man depends wholly upon God for _____ and for perfection of character.”

3. What precautions should be taken by those who are highly favored by God? 147.2

“There is danger in the bestowal of rich gifts or of words of commendation upon human agencies. Those who are favored by the Lord need to be on guard constantly, lest _____ spring up and obtain the supremacy.”

4. Which is more dangerous to the spiritual life, affliction or prosperity? 148.1

“Affliction and adversity may cause much inconvenience, and may bring great depression; but it is _____ that is dangerous to spiritual life.”

5. What are some of the safeguards against the risks of presumption caused by prosperity? 148.1

“Unless the human subject is [1] in constant _____ to the will of God, unless he is [2] sanctified by the _____, and [3] has the faith that works by love and purifies the soul, prosperity will surely arouse the natural inclination to presumption.”

6. Why was the desire to accumulate wealth implanted by God in the human heart? 148.4

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

7. Which twofold perception becomes increasingly difficult as a person accumulates more and more treasures? 150.1

“The greater the treasures laid up on the earth, the more difficult it is for the possessor [1] to realize that they are not his own, but [2] are _____ him to be used to God’s glory.”

8. What sinful fear also increases with our riches? 150.3

“The more they have of this world, the more they desire. Their fears of coming to _____ increase with their riches. They have a disposition to hoard up means for the future. They are close and selfish, fearing that God will not provide for them.”

9. What kind of Christians does the young ruler represent? 152.2

“The young ruler represents a large class who would be excellent Christians if there was [1] no cross for them to lift, [2] no humiliating burden for them to bear, [3] no earthly advantages to resign, [4] no sacrifice of _____ or feelings to make.”

10. What is the greatest danger among Sabbathkeeping Adventists? 153.3

“I was shown that there is no lack of means among Sabbathkeeping Adventists. At present their greatest danger is in their _____ of property.”

11. How can making a sacrificial offering to God benefit Sabbathkeepers? 153.3

“Much of the means among our people is only proving an _____ to those who are holding on to it.”

Chapter 31 Satan’s Wiles

1. What is Satan commanding his angels to do as a strategy to lead people to fix their affections upon the earth? 154.3

“Go, make the possessors of lands and money _____ with the cares of this life. Present the world before them in its most attractive light, that they may lay up their treasure here, and fix their affections upon earthly things.”

2. How are Satan and his angels planning to halt the activity of those who are working on God’s side in the great controversy? 154.3

“We must do our utmost to prevent those who labor in God’s cause from obtaining _____ to use against us. Keep the money in our own ranks.”

3. What is the main reason Satan and his angels are planning to block the flow of means to support the preaching of the truth? 154.3

“The more means they obtain, the more they will _____ our kingdom by taking from us our subjects.”

4. What devilish strategy was planned by Satan and his angels to negate the influence of God's children? 154.3

"Make them care more for money than for the _____ of Christ's kingdom and the spread of the truths we hate, and we need not fear their influence . . ."

5. What is the final destiny of those who harbor selfish behavior? 154.3

"... for we know that every selfish, covetous person will fall under our power, and will finally be _____ from God's people."

6. What is the outcome for those who purchase success at the cost of submission to the will and plans of Satan? 155.1

"Those... will find that they have made a hard bargain. Everything in Satan's trade is secured at a high _____. The advantages he presents are a mirage."

Chapter 32

Wealth Misused

1. What curse is the reward of those who hoard wealth? 157.1

"Hoarded wealth is not merely useless; it is a curse. In this life it is a snare to the soul, drawing the _____ away from the heavenly treasure. In the great day of God its witness to unused talents and neglected opportunities will condemn its possessor."

2. What is the only thing that is able to counteract the love of riches? 157.3

"Truth, set home to the heart by the Spirit of God, will crowd out the love of riches. The love of _____ and love of money cannot dwell in the same heart."

3. What is the reward for those who sacrifice for God? 158.1

"Here is the reward for those who sacrifice for God. They receive a hundredfold in this life, and shall inherit everlasting _____."

4. How does one avoid the danger of having wealth become a snare?
158.2

“If the stewards of God do their _____, there is no danger that wealth will increase so rapidly as to prove a snare; for it will be used with practical wisdom and Christlike liberality.”

5. What is the right measure by which the sincere Christian will prize their property? 158.5

“By him property will be prized, not hoarded, valued only inasmuch as it can be used to advance the truth, to work as Christ worked when He was upon the earth, to _____ humanity.”

6. Is it wrong to prosper, having savings, an emergency fund, or investments? 159.2

“God does _____ condemn prudence and foresight in the use of the things of this life, but the feverish care, the undue anxiety, with respect to worldly things is not in accordance with His will.”

Chapter 33

Sympathy for the Poor

1. Why might simply giving money to the needy **not** reach God’s ideal for the ministry to the poor? 161.2

“It is God’s purpose that the rich and the poor shall be closely _____ together by the ties of sympathy and helpfulness He bids us to interest ourselves in every case of suffering or need that shall come to our knowledge.”

2. What is the most pleasing service to the Savior? 161.3

“The... Saviour declares that ministry to the _____ and suffering is the service most pleasing to Him.”

3. If God has made abundant provision for the wants of all, what is the condition for **not** suffering from want? 162.1

“... if men did not abuse His gifts, and selfishly _____ them from their fellow men, none need suffer from want.”

4. How does God view partiality to the wealthy? 162.2

“Courtesy, sympathy, and compassion are to be shown to all. Partiality for the wealthy is _____ to God. Jesus is slighted when His needy children are slighted.”

5. How will God consider someone’s rank, position, or wealth in the day of judgment? 162.2

“God recognizes no distinction of rank. With Him there is no caste. In His sight, men are simply men, good or bad. In the day of final reckoning, position, rank, or wealth will not _____ by a hairsbreadth the case of anyone.”

6. Why should we **not** give indiscriminately to everyone who solicits our aid? 163.1

“It is not wise to give indiscriminately to everyone who may solicit our aid; for we may thus encourage _____, intemperance, and extravagance.”

7. Which class of people should have the strongest claims upon our sympathy and care? 163.2

“... the _____ and the fatherless have the strongest claims upon our tender sympathy and care.”

8. How will God treat those who supply fathers and mothers for the homeless ones? 164.2

“Christianity must supply fathers and mothers for these homeless ones. The compassion for the widow and the orphan manifested in prayers and deeds, will come up in remembrance before God, to be _____ by and by . . .”

9. Which twofold benefits are the results of our efforts to bless others? 165.2

“Through the grace of Christ our efforts to bless others are not only [1] the _____ of our growth in grace, but [2] they will enhance our future, eternal happiness.”

10. Why should Christians **not** support those who live in idleness?
165.3

“The custom of supporting men and women in idleness by private gifts or church money encourages them in wrong _____.”

11. How might the missionary endeavors of God’s people be impacted by mistaken ideas of benevolence? 166.1

“In many cases means which should be _____ to the missionary work is diverted into other channels, from mistaken ideas of benevolence.”



God imparts His blessing to us, that we may give to others. And as long as we yield ourselves as the channels through which His love can flow, He will keep the channels supplied. When you ask God for your daily bread, He looks right into your heart to see if you will impart the same to others, more needy than yourself.

Counsels on Stewardship, p. 164.3

COUNSELS ON STEWARDSHIP

SECTION VI



LIBERALITY ABOUNDING IN POVERTY

Chapter 34

Liberality Commended

1. What essential grace, according to Paul, was important for Titus to promote while building up the church in Corinth? 172.2

“When Paul sent Titus to Corinth to strengthen the believers there, he instructed him to build up that church in the grace of _____; and in a personal letter to the believers he also added his own appeal.”

2. Why did God bring Elijah to the widow of Zarephath on the very day her provisions would be exhausted? 173.2

“The coming of Elijah on the very day when the widow feared that she must give up the struggle to sustain life, tested to the utmost her faith in the power of the living God to _____ for her necessities.”

3. What rationale led the widow of Zarephath to provide for the prophet first? 173.3

“Now, regardless of the suffering that might result to herself and child, and _____ in the God of Israel to supply her every need, she met this supreme test of hospitality by doing ‘according to the saying of Elijah.’”

4. What is God’s promise to those who, in time of trial (like the widow of Zarephath), give assistance to others in greater need? 174.2

“And to all who, in time of trial and want, give sympathy and assistance to others more needy, God has promised great _____. He has not changed.”

5. Why did Jesus choose to sit “opposite the treasury” (Mark 12:41) while visiting the temple? 174.3

“Jesus was in the court where were the treasure chests, and He _____ those who came to deposit their gifts.”

6. Despite the fact that the temple was administered by one of the most corrupt group of priests in the temple's history, what was the poor widow's motivation for giving? 175.1

"She believed the service of the temple to be of God's _____, and she was anxious to do her utmost to sustain it."

7. Based on the poor widow's account, what criterion does God use to estimate our offerings? 175.1

"Her heart went with her gift; its value was estimated, not by the worth of the coin, but by [1] the love to God and [2] the _____ in His work that had prompted the deed."

8. What belief did the poor widow act upon that won Christ's commendation? 176.1

"And she did it in faith, believing that her heavenly Father would not _____ her great need. It was this unselfish spirit and childlike faith that won the Saviour's commendation."

9. What kind of small gifts are considered a sweet offering by the Lord? 176.3

"It was the willingness of her heart that the Lord looked upon, and her love made the offering sweet. So God will accept our gift, however small, if it [1] is the _____ we have, and [2] is offered from love to Him."

Chapter 35

Precious in God's Sight

1. Why doesn't God allow some to possess the riches they desire? 177.4

"Experience shows that a spirit of benevolence is more frequently found among those of limited means than among the more wealthy. Many who greatly desire riches would be _____ by their possession."

2. What are the spiritual results of our efforts for the good of others?
178.1

“Every act of self-sacrifice for the good of others will strengthen the spirit of beneficence in the giver’s heart, allying him more closely to the _____ of the world, who was rich, yet for our sakes became poor, that we through His poverty might be rich.”

3. What kind of offering is of great value in the sight of God, regardless of the amount? 178.2

“The smallest sum given [1] cheerfully [2] as the result of _____ is of more value in the sight of God than the offerings of those who could give thousands and yet feel no lack.”

4. Will self-sacrificing donors lose their reward if the means they give are misapplied by the receivers? 179.3

“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 _____ their reward.”

5. What criterion is **not** used by the Lord when He estimates our offerings? 180.1

“In the balances of the sanctuary, the gifts of the poor, made from love to Christ, are not estimated according to the _____ given ...”

6. Why is there a sacredness in the offering of the poor that is often **not** found in the offering of the rich? 180.1

“The poor man makes a _____ of his little, which he really feels wealthy man gives of his abundance, and feels no want, denies himself nothing that he really needs.”

7. Why has God arranged the plan of systematic benevolence? 180.1

“God’s providence has arranged the entire plan of systematic benevolence for the _____ of man.”

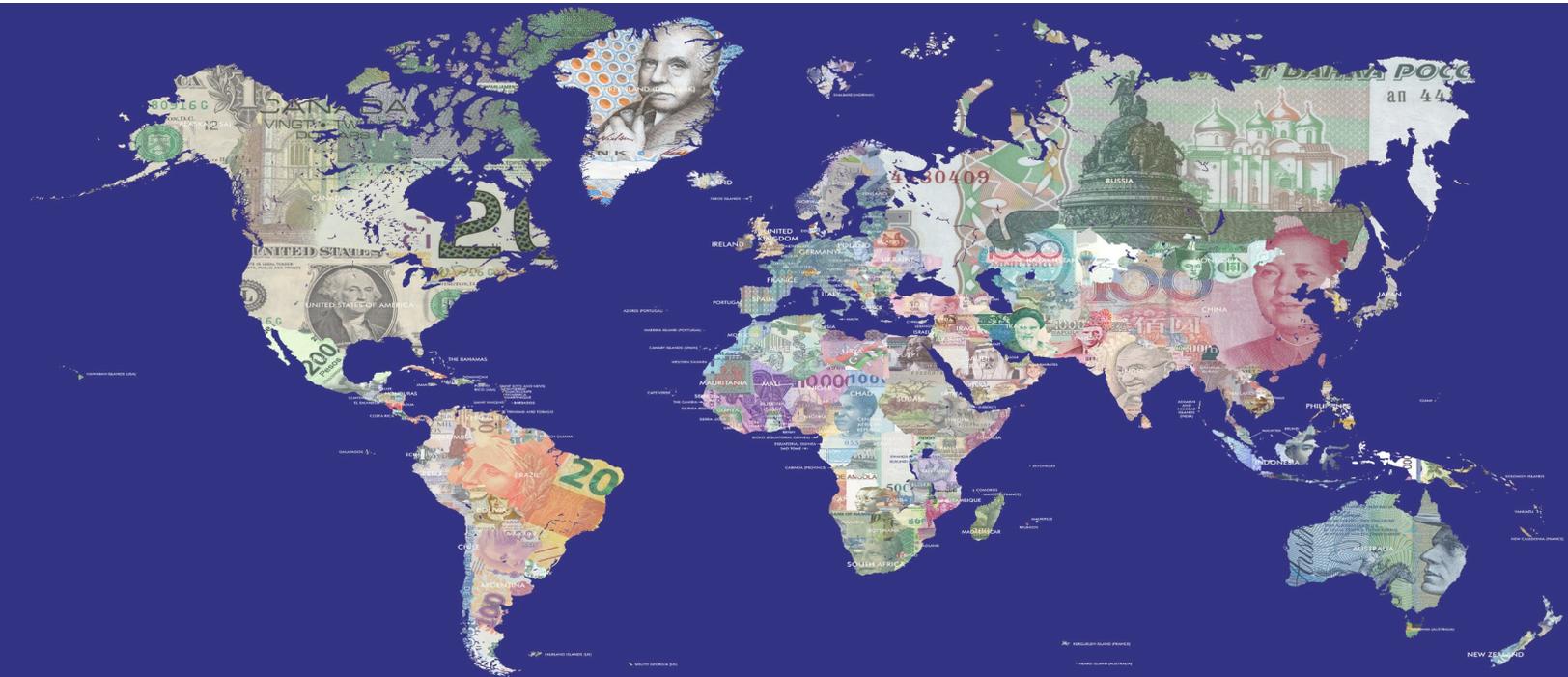


The promises of Jesus will as surely be realized by the liberal poor man, who has but little to offer, but who gives that little freely, as by the wealthy man who gives of his abundance.

Counsels on Stewardship, p. 180.1

COUNSELS ON STEWARDSHIP

SECTION VII



THE WEALTH OF THE GENTILES

Chapter 36

Favors to Be Received as Well as Imparted

1. How are God's servants supposed to react when "the world" offers resources for the advancement of His cause? 183.1

"... [they shall] _____ to cut off any favors, or withdraw themselves from the help that God has moved men to give, for the advancement of His cause."

2. How should goods that the Lord has placed in the hands of unbelievers be used? 183.3

"... they are to be used in favor of doing the _____ that must be done for a fallen world."

3. Should we receive gifts for God's work, even from those who have no faith in Christ and who do **not** practice His words? 184.1

"They may have no sympathy with the work, and no faith in Christ, and no practice in His words; but their gifts are not to be _____ on that account . . ."

4. What conditions must be fulfilled before people of the world can contribute to the advancement of God's work on earth? 185.1

"The Lord would move upon worldly men, even idolaters, to give of their abundance for the support of the work, if we would [1] approach them wisely, and [2] give them an _____ of doing those things which it is their privilege to do."

5. What are some other essential conditions that must be met if we expect God to move upon the minds of people for them to help His work? 185.2

"We should [1] become _____ with men in high places, and by [2] exercising the wisdom of the serpent, and the [3] harmlessness of the dove, we might obtain advantage from them."

6. What will the Lord do if we become acquainted with men in high places and, in a wise manner, allow them to help? 185.2

"...God would _____ upon their minds to do many things in behalf of His people."

7. Are potential gifts that that require us to compromise biblical truth acceptable to God? 185.2

"But we need not sacrifice one _____ of truth while taking advantage of every opportunity to advance the cause of God."

Chapter 37

God Preparing the Way

1. Why should we be bold in claiming for God the wealth of those outside our people? 186.3; 187.3

"Although now almost wholly in the possession of wicked men, all the world, with its riches and treasurers, _____ to God."

"... God will open the way for us from sources outside our own people. . . . if God could move upon human agents so that the land which has been in the hands of the enemy may be _____ into our hands."

2. What should God's representative do so that those who have means and influence can invest more in advancing the cause of present truth? 186.1

"If the needs of the Lord's work were _____ in a proper light before those who have means and influence, these men might do much to advance the cause of present truth."

3. Besides asking for resources, what is the "sacred work" God is calling us to do for those in high places? 186.2

"We are to have travail of soul for those who are in high places; we are to _____ to them the gracious invitation to come to the marriage feast."

4. What kind of ministry may exercise special influence for the conversion of the higher classes? 186.4

“_____ missionaries . . . are not to be limited to the poorer classes. The higher classes have been strangely neglected. In the higher walks of life will be found many who will respond to the truth.”

5. What promise indicates how those in higher walks of life will participate in the mission of the church if converted? 187.1

“Not a few of the men of ability thus won to the cause will enter _____ into the Lord’s work.”

6. How do we present the needs of the work “in a proper light”? 187.2

“Our workers should present before these men [1] a plain statement of our _____ of labor, [2] telling them what we need in order to help the poor and needy and to establish this work on a firm basis.”

7. What may happen after we present the needs of God’s work to those in higher positions? 187.2

“Some of these will be impressed by the Holy Spirit to _____ the Lord’s means in a way that will advance His cause. They will fulfill His purpose by helping to create centers of influence in the large cities.”

8. Besides gathering back His resources, what is God’s main intention in asking the wealthy to fund His work? 188.3

“This plan was opened before me as a way of coming in touch with wealthy men of the world. Through this mean not a few will become interested, and may hear and _____ the truth . . .”

Chapter 38

The Harvest Ingathering Work

1. What preparation is needed for those who will do the Ingathering work? 189.1

“... let us first [1] _____ ourselves fully to Him whose name we wish to exalt

Let us also [2] _____ earnestly in behalf of those whom we expect to visit . . .”

2. What should be the main motive of those involved in the Ingathering work? 189.3, 4; 190.1

“... Search diligently for perishing souls.” 189.3

“Watch for souls as they that must give an account.” 189.4

“Then let us be diligent in the distribution of literature... Let us make the most of every opportunity to arrest the _____ of unbelievers.” 190.1

3. How is the primary purpose of the Ingathering work identified? 190.2

“One of the new plans for reaching _____ is the Harvest Ingathering campaign for missions.”

4. What are the two expected signs of success of an Ingathering campaign? 190.2

“In many places, during the past few years, this has proved a success, [1] bringing _____ to many, and [2] increasing the flow of _____ into the mission treasury.”

5. What is the only way possible for us to reflect light to others while doing Ingathering work? 191.1

“Let all understand that in presenting the needs of our work, believers can reflect light to others, only as they, like Nehemiah of old, draw nigh to _____, and live in close connection with the Giver of all light.”



Be diligent in your efforts; live under the guidance of the Holy Spirit.... Let those who have special aptitude, work for unbelievers in the high places as well as in the low places of life. Search diligently for perishing souls. Oh, think of the yearning desire Christ has to bring to His fold again those who have gone astray!

Counsels on Stewardship, p. 189.3

COUNSELS ON STEWARDSHIP

SECTION VIII



THE TRUE MOTIVES FOR ACCEPTABLE GIVING

Chapter 39

The True Motive in All Service

1. How did Jesus react to those who were parading their acts of charity in order to attract attention and gain a reputation for sanctity? 195.2

"Jesus _____ their ostentation, declaring that God does not recognize such service, and that the flattery and admiration of the people,... was the only reward they would ever receive."

2. Are Jesus' words in Matthew 6:2-4 teaching that our acts of kindness should always be kept secret? 195.4

"In these words Jesus did ___ teach that acts of kindness should always be kept secret."

3. What is then the plain meaning of Jesus' words in Matthew 6:2-4? 195.5

"Christ's own words make His meaning plain,—that in acts of charity the aim should not be to secure praise and honor from men. Real godliness never prompts an effort at _____."

4. How are those considered who desire to be noticed for their giving? 195.5

"Those who desire words of praise and flattery, and feed upon them as a sweet morsel, are Christians in _____ only."

5. What will fill the lips of those who have the light of Christ shining in the soul? 195.6

"When the light of Christ is shining in the soul, the lips will be filled with _____ and thanksgiving to God."

6. What will **not** be the theme of conversation for someone who walks with Christ? 195.6

"Your prayers, your performance of duty, your _____, your self-denial,

will not be the theme of your thought or conversation. Jesus will be magnified.”

7. What giving patterns are noticed and recorded by God? 196.2

“The eye of God takes cognizance [1] of every farthing devoted to His cause, and [2] of the willingness or _____ of the giver. The [3] motive in giving is also chronicled.”

8. What spiritual danger does one face if one has to be persuaded into giving, rather than giving willingly from a sense of duty?? 196.3

“The Spirit of God cannot _____ with those to whom He has sent the message of His truth, but who need to be urged before they can have any sense of their duty to be coworkers with Christ.”

9. What kind of motivation for giving is considered by an apostle to be insufficient to promote a healthy giving pattern? 196.3

“The apostle enforces the duty of giving from higher grounds than merely human _____, because the _____ are moved.”

10. Why are some Christians “feeble in purpose and changeable in desire”? 197.4

“It is by _____ in the Christian life that men become feeble in purpose and changeable in desire. The effort to serve both self and Christ makes one a stony-ground hearer, and he will not endure when the test comes upon him.”

Chapter 40

Freewill Offerings

1. What is one of the signs that we have given our hearts to Jesus? 198.2

“Our gold and silver, our most _____ earthly possessions, our highest mental and spiritual endowments, will be freely devoted to Him who loved us, and gave Himself for us.”

2. How urgent is God's need of our means? 198.4

"He is ____ 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."

3. Why is it better **not** to give at all than to give our means grudgingly? 199.1

"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 _____ God."

4. What twofold divine counsel should guide our giving initiatives? 199.2

"Every man [1] according as he _____ in his heart, so let him give, [2] not grudgingly, or of necessity: for God loveth a cheerful giver [2 Cor. 9:7]."

5. What are the four advantages of giving offerings regularly and systematically (triggered by income), beyond tithe? 199.3

"... [1] there would be meat in the house of the Lord. [2] The cause of benevolence would no longer be dependent on the uncertain gifts of _____, and vary according to the changing feelings of men. [3] God's claims would be welcomed, and [4] His cause would be considered as justly entitled to a portion of the funds entrusted to our hands."

6. What will every faithful steward be eager to do with the proportion to be given? 200.1

"How much more eager will every faithful steward be to _____ the proportion of gifts to be placed in the Lord's treasure house, than to decrease his offering one jot or tittle."

7. Who are those who do **not** question the proportion to be given? Who will consider their richest offering as disproportionate to the great gift of Jesus' death? 200.2

"Those who are recipients of His grace, who _____ the cross of Calvary, will not question concerning the proportion to be given, but will feel that the richest offering is all too meager..."

Chapter 41

Popular Methods of Appeal

1. What method of gathering means for the church was invented by carnal minds? 201.1; 201.4; 203.3; 204.3

“... feasting, gluttony, and dissipation, by the suppers, fairs, dances, and festivals Here is a method invented by carnal minds to secure means without _____.”

“... _____, dancing, lotteries, fairs, and luxurious feasts...”

“Moses made no grand feast feast. He did not invite the people to scenes of gaiety, dancing, and general _____ lotteries”

“Where, in God’s directions... do we find any mention of bazaars, _____, fancy fairs, and similar entertainments? things that turn the mind away from God, from sobriety, from piety and holiness?”

2. How does God consider those offerings? 201.4

“Such offerings are lame and _____, and bear the curse of God. They are the price of souls.”

3. What is God’s reaction to those who participate in this kind of offering? 201.4

“... let us participate in none of these things; for if we do, God’s _____ will be upon us.”

4. How will God regard an offering that is **not** given willingly? 201.4; 205.1

“If they do not give willingly, for the love of Christ, the offering will in no case be _____ to God.”

“The Lord accepts no such offerings.”

5. What didn’t Moses do to raise means to erect the tabernacle? 203.3

“There was no [1] _____ ... no [2] grand _____. He did not invite the people

to [3] scenes of gaiety, [4] dancing, and [5] general _____. Neither did he instituted [6] lotteries or anything of this profane order to obtain means..."

6. What was God's simple strategy commanded to Moses for raising funds for the tabernacle, and what was the result? 203.3

"God commanded Moses to _____ the children of Israel to bring the offerings.... These freewill offerings came in so great abundance that Moses proclaimed it was enough."

7. Why can Christ **not** accept these lame offerings? 204.2; 205.1

"... because they were not given through their love and devotion to Him, but through their _____ of self." [idolatry]

"The most corrupt _____ are strengthened by this un-Scriptural way of raising means. And this is as Satan would have it. Men are repeating the sin of Nadab and Abihu. They are using common instead of sacred fire in the service of God."

8. How are the other methods of bringing money to the treasury besides the one invented by God (regular and systematic giving) regarded? 205.2

"All these methods for bringing money into His treasury are an _____ to Him... All who fear God will abhor such practices as a misrepresentation of the religion of Jesus Christ."

9. Some donors may sporadically give big amounts, instead of giving regularly and systematically, as is God's plan. In this case, what kind of human praises given to them, don't necessarily find correspondence in heaven? 205.3

"... this _____ the minister, and he in turn lavishes _____ upon the benevolence of his donor. His name may be exalted by appearing in print, and yet that liberal donor may be entirely _____ of the credit given him."

10. How does God regard liberality driven by impulse or sympathy for the pastor only? 205. 4

"His liberality did not arise from a deep, living principle. . . . He may have given from impulse, and his liberality have no depth of _____."

11. How are church leaders implicitly recommended to react in regard to someone who, even in offering big gifts, gives them spasmodically (**not** regularly, systematically)? 205.4

“He deserves no _____.” [commendation]

12. What are leaders actually doing when, even though liberal, they give spasmodically rather than systematically? 206.1

“Those who praised their spasmodic liberalities, helped _____ to deceive them, and make them think that they were very liberal, very sacrificing, when they know not the first principles of liberality or self-sacrifice.” [Satan]



Let us stand clear of all these church corruptions, dissipations, and festivals, which have a demoralizing influence upon young and old. We have no right to throw over them the cloak of sanctity because the means is to be used for church purposes. Such offerings are lame and diseased, and bear the curse of God.

Counsels on Stewardship, p. 201.4

COUNSELS ON STEWARDSHIP

SECTION IX



THE PURSUIT OF EARTHLY TREASURE

Chapter 42

The Peril of Covetousness

1. What happens to the mind and spirituality of someone who cultivates the love for money, houses, and lands? 209.1

"... it [1] absorbs the powers of mind and being, and [2] shuts out love for the Creator and for souls for whom Christ died. . . . Their [3] _____ interests are made secondary . . ."

2. As exemplified with Jesus in the desert, what are the greatest temptations that would assail humanity? 209.3

"The first great temptation was upon [1] appetite; the second, [2] presumption, the third, [3] love of the _____."

3. How can a Christian be strengthened to meet Satan's temptations and to resist? 210.2

"If the Sacred Scriptures were _____ and followed, the Christian would be fortified to meet the wily foe; but the word of God is neglected, and disaster and defeat follow."

4. What was blocking the rich young ruler's spiritual development, in spite of his claim that he was keeping all the commandments? 210.3

"He did not love his neighbor as himself. His selfish love of _____ was a defect, which, if not remedied, would debar him from heaven."

5. Why did Christ require the rich young ruler to yield earthly wealth, honor, and pleasure? 211.1

"He knows that while the affections are upon the world, they will be _____ from God."

6. While "desiring" heaven, what caused the rich young ruler to renounce it? Is the desire enough? 211.2

"This world-loving man desired heaven; but he wanted to retain his _____, and he renounced immortal life for the love of money and power."

7. How is generosity proportionally related to the prosperity of a lover of the world? 211.3; 213.2

"... the more he gains the harder it is for him to be _____."

"The more they are prospered in material wealth, the less they _____ in the cause of God."

8. Even though our earthly treasure cannot be taken with us to heaven, what other precious things may we bring with us there? 212.2

"Through your instrumentality, dear brethren and sisters, these _____ may be saved with you in the kingdom of glory; but you cannot take with you there the smallest portion of your earthly treasure."

9. Why is it so misguided to amass too many treasures on earth? 212.2

"... what will they advantage you when your life _____ or Jesus makes His appearance?"

10. What is Satan's goal by making the world so attractive to professed Christians? 213.2

"... the more successful they [professed followers of Christ] are in obtaining the object of their desires, the less they care for the precious truth and its advancement in the world. They lose their _____ for God . . ."

11. What are the three spiritual consequences for those who have an excessive love for riches? 214.1

"[1] They show that money is their god.... [2] The love of money becomes a ruling power, and for its sake [3] they _____ the law of God."

12. What three temptations are commonly used by Satan to lure people to worship him? 214.2

"They are lured on by the hope of obtaining [1] honor and [2] riches and [3] _____ Satan has secured to himself the worship of these deceived souls through the love of worldly treasure."

13. Even though God does **not** now call for the houses His people need to live in, what will happen if those who have much do **not** hear His voice and sacrifice for Him? 215.2

“He will _____ 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. God will have freewill offerings.”

Chapter 43

Trying to Serve God and Mammon

1. Look for at least ten consequences for pursuing worldly gain.
217.1; 217.2

“... [1] higher interests are _____. The [2] _____ and perplexity that are involved . . . , leave [3] no time nor _____ to estimate the value of eternal riches.... [4] Your _____, your plans, your motives, will have an earthly mold, and [5] your soul will be _____ with covetousness and selfishness....

... [6] brain and nerve and muscle are all employed in the service of _____ , [7] you are not making God and heaven the _____ consideration of your life. [8] It is impossible to be waving the graces of Christ into your _____. . . . [9] Eternal considerations will be made of _____ importance. You may take part in the outward forms of worship; but [10] your service will be an _____ to the God of heaven.”

2. What is Satan’s strategy to imperil any hope of one’s eternal life?
218.3

“He is employing all his ingenuity to lead men to act foolishly, to keep them _____ in commercial enterprises, and thus to imperil their hope of eternal life.”

3. How is Satan leading professed Christians to be diverted from a “Thus saith the Lord”? 218.3

“They become so absorbed in the pursuit of _____ and worldly power that they give no heed to a ‘Thus saith the Lord.’ ”

4. What has Satan invented to replace the thought of God in the Christian mind? 219.1

“He seeks to crowd the thought of God out of the mind, and to put worldliness and _____ in its place. He desires to keep the world in darkness.”

5. Why does Satan want to thoroughly occupy our attention? 219.1

“... he [Satan] brings forward enterprises and inventions that will so occupy men’s attention that they will have no _____ to think of heavenly things.”

6. What financial principle should we adopt as we think of extending the work into regions beyond? 219.2

“We must plan to work in a way that will consume as _____ means as possible; for the work must extend into the regions beyond.”

7. Why did Judas finally lose eternal life? 220.2

“... his _____ overcame him, and the love of money became a ruling power. Through indulgence, he permitted this trait in his character to grow and take so deep a root that it crowded out the good seed of truth sown in his heart.”

8. How do some react when they are faithfully warned about self-bound temptations? 221.1

“... instead of taking admonitions in the spirit in which they are given, and profiting thereby, those reprovéd rise up _____ the ones who deal with them faithfully.”

9. In what trap do many fall when they begin to gather riches? 221.4

“In their anxiety to amass wealth for themselves, they fail to become rich toward God. Their benevolence does not keep _____ with their accumulation.”

10. In what way are gratitude and faithfulness normally killed in those who are gathering more riches? 221.4

“... their _____ are bound up with their treasure. The increase of their property strengthens the eager desire for more, until some consider that their giving to the Lord a tenth is a severe and unjust tax.”

11. Why do some who acquire property have so little faith? 222.1

“Some, when in poverty, are generous with their little; but as they acquire property, they become penurious. The reason they have so little faith, is because they do not keep _____ forward as they prosper, and give to the cause of God even at a sacrifice.”

Chapter 44

Vain Professors

1. Why are many professed Christians to be considered as idolaters? 223.1

“Many ... are _____ the goods the Lord has entrusted to them that they may be His almoners.”

2. What are the threefold main uses of money in God’s work? 223.3

“[1] To _____ God’s kingdom, [2] to arouse those dead in trespasses and sins, [3] to speak to sinners of the healing balm of the Saviour’s love,—it is for this that our money should be used.”

3. What kind of investment will secure us eternal riches? 225.2

“Lay up your treasure beside the throne of God, by doing with His entrusted capital the work that He desires done in the winning of _____ to a knowledge of the truth.”

4. Why should a parsimonious, acquisitive spirit be overcome? 227.2

“This disposition will lead to overreaching and unjust dealing, which is an _____ in the sight of God.”

5. What are the conditions for God to provide for all our wants? 227.2

“Christians should not allow themselves to be troubled with anxious care as to the necessities of life. If men [1] _____ and [2] obey God, and [3] do their part, God will provide for all their wants.”

6. What simple rule, if obeyed, should bring peace and assurance that God will supply our daily needs? 227.2

“Do your duty, and _____ in God; for He knows of what things you have need.”
[trust]



Some, when in poverty, are generous with their little; but as they acquire property, they become penurious. The reason they have so little faith is because they do not keep moving forward as they prosper, and give to the cause of God even at a sacrifice.

Counsels on Stewardship, p. 222.1

COUNSELS ON STEWARDSHIP

SECTION X



THE LURE OF SPECULATION

Chapter 45

Grasping for Riches

1. What important principle that leads to competence is wrongly scorned by some as outdated? 231.1

“The idea of accumulating substantial means by the moderate gains of industry and _____, is an idea that is scorned by many, as no longer suited to this progressive age.”

2. What kind of materialistic attitudes are **not** in line with our faith and doctrine? 231.3

“The spirit of _____ getting, of making haste to be _____, of this all-absorbing worldliness, is painfully contradictory to our faith and doctrines.”

3. What kind of investment is considered to be sure, safe, and likely to provide good returns? 232.3

“Those who really feel an interest in the _____ of God, and are willing to venture something for its advancement, will find it a sure and safe investment. Some will have a hundredfold in this life, and in the world to come life everlasting.”

4. Why don't all receive a hundredfold in this life even though they invest in God's cause? 232.3

“But all will not receive their hundredfold in this life, because they cannot _____ it. If entrusted with much, they would become unwise stewards. The Lord withholds it for their good; but their treasure in heaven will be secure.”

5. Why is God displeased when someone loses means as a result of unwise management? 233.2

“If means is lost, the person looks upon it as a misfortune to himself,—as his loss. But he must remember that it is the means of _____ which he is handling, that he is only a steward, and God is displeased with the unwise management of that means...”

6. What will happen at the reckoning day for those who have **not** faithfully managed God's resources placed in their hands? 233.2

"At the reckoning day the unfaithful steward must give an _____ of his stewardship."

7. How is Satan planning to deal with our transactions in order to hinder the completion of God's work? 233.3

"The enemy of souls is very anxious to hinder the completion of the special work for this time by bringing in some _____ transaction."

8. What is the great risk of financial speculation? 234.1

"... they will engage in lines of speculation that take the mind off from the sacred _____ that is essential for their souls in order for them to be prepared to meet the trials which will come in these last days."

9. What good and sound practices are replaced by speculation and money-making schemes, with a consequent loss in character building? 234.2

"They had gotten into speculation, and they liked that plan better than [1] _____ work and going right on as we have done usually, [2] laboring _____ and [3] _____ in the Lord."

10. Why doesn't the Lord endorse money-making schemes and speculation? 234.3

"... the desire to get riches quickly by speculation, takes the minds of the people away from the most solemn _____ that ever were given to mortals."

11. What will be the final outcome of money-making schemes and speculation, even when prospects seem encouraging at first? 234.3

"There may be encouraging prospects for a time, but the end of the matter is _____. The Lord endorses no such movements."

12. What must one remember to do if one has means available?
235.2

“Brethren, remember the cause, and when you have means at your command _____ for yourselves a good foundation against the time to come, that you may lay hold on eternal life.”

Chapter 46

The Temptation to Speculate

1. In which circumstances might something that is lawful according to the world’s standard **not** be appropriate for a Christian? 236.2

“Their course may be perfectly lawful, according to the world’s standard of right, and yet not bear the test of the law of _____.”

2. What law of the mind should be considered when choosing the environment and circumstances of our job or business? 236.3

“The character becomes _____ by the force of circumstances under which the individual has placed himself.”

3. What steps frequently endanger the connection with God for those who engage in speculation? 237.1

“They thereby:

[1] _____ themselves on the enemy’s ground, subject to great temptations, disappointments, trials, and losses.

[2] Then comes a feverish unrest, a longing _____ to obtain means more rapidly...

[3] Their _____ are accordingly changed, in hope of making more money.

[4] But frequently their _____ are not realized, and they... go backward....

[5] They are _____ from God.”

4. In what circumstances might someone's financial defeat become a spiritual victory? 237.2

"God loves His people, and He loves those who have been unfortunate. If they will learn the _____ which He intends to teach them, their defeat will in the end prove a precious victory."

5. What is God's warning to pastors who have a feverish desire to obtain means? 238.3

"... you cannot have your interest interwoven with mining or real-estate business, and at the same time do effectually the sacred _____ committed to your hands."

6. What happens to the minds of ministers who fall prey to the temptation to speculate? 239.2

"Especially should the minister keep himself from every worldly entanglement He should cut loose from everything that would in any way _____ his mind from God and the great work for this time."

7. What special instruction is given about speculating with land near an Adventist boarding school? 240.1

"I was instructed that they [our brethren] must guard themselves against unfair _____ in connection with the purchase and sale of land near the school property. Every transaction in buying and selling must be characterized by strictest integrity."

8. What kind of character, if brought to business, will displease God? 240.2

"Let every action be just and square, in selling as in buying. Let nothing of an _____ character be brought in, for that would discourage our brethren and displease God."

9. How should we **not** treat those who need to settle near the school? 240.2

"Let not those who secure advantages for themselves take unfair _____ of their brethren who may need to settle near the school."

10. What solemn thought should occupy the minds of those tempted to speculate with land close to Adventist schools? 240.3

“Let us remember that we are standing in review before God, and that every unfair action to serve self is _____ against us in the books of heaven.”

11. Who is behind the lure of lotteries, which, by rewarding some, attract many to engage in them? 241.1

“... the _____ knows just now to play his game.”

Chapter 47

Unwise Investments

1. In 1905, why did God forbid those who believed in His near coming to invest their means in mining stock? 242.3

“This would be burying our Lord’s _____ in the earth.”

2. What was God’s vision, which was intended for those believing in His near coming, warning against? 243.2

“Last night in vision, I was raising my voice in warning against worldly _____.”

3. While worldly speculations may bring uncertain results, what can we expect from investments made on God’s side? 243.4; 243. 6

“If we invest in God’s mining stock, the return is _____.”

“This [investment to secure the pearl of great price] is mining stock, in which you may invest without running a risk of _____.”

4. What will be the outcome for many who divert their God-given resources to unwise investments, instead of investing them in God’s field? 244.1

“The prospect may seem flattering, but many will be sadly _____.”

5. If one makes unwise investments with money entrusted to one by others, what should one do if the others demand the money returned? 244.3

“... it is his duty to _____ it, if the one who gave it so desires.”

6. If placed in God's treasury, what kind of revenue will the invested money bring? 244.4

“By placing it in God's treasury you may ensure for yourselves a revenue from the _____ treasures of His kingdom.”



The people of God have been too easily satisfied with mere surface truths. We should search diligently for the deep, eternal, far-reaching truths of God's word. Having found them, we shall joyfully sell all, that we may buy the field.

Counsels on Stewardship, p. 244.5

COUNSELS ON STEWARDSHIP

SECTION XI



THE TYRANNY OF DEBT

Chapter 48

Living Within the Income

1. What kind of self-education is important for a successful financial life? 249.1

“Many, very many, have not so educated themselves that they can keep their expenditures within the _____ of their income.”

2. What two financial situations bring discouragement and failure to those **not** accustomed to keeping their expenditures within the limit of their income? 249.1

“They [1] do not learn to adapt themselves to circumstances, and they [2] _____ and borrow again and again, and become overwhelmed in debt, and consequently they become discouraged and disheartened.”

3. Why do some fail to put God first in their financial life? 249.2

“Many do not remember the cause of God, and carelessly expend money in holiday _____, in dress and folly Thus they rob God in tithes and offerings. . . .”

4. What kind of expenses must we avoid? 249.3

“... be on guard, and not allow ourselves to spend money [1] upon that which is _____, and [2] simply for _____. We should not permit ourselves [3] to indulge tastes that lead us to pattern after the customs of the _____, and rob the treasury of the Lord.”

5. What nine mistakes made by the married couple mentioned in this passage led them into debt? 249.4—250.2

[1] “You have not lived _____ your means.”

[2] “You have not learned to _____.”

[3] “If you earn high wages, you do not know how to make it go as _____ as possible.”

[4] "You consult taste or appetite instead of _____."

[5] "At times you expend money for a quality of _____ that your brethren cannot afford to indulge."

[6] "Dollars slip from your pocket very _____"

[7] "You do not make the _____ that you should to support your family."

[8] "After you have earned means, you have not studied to _____ in reference to a time when means could not be earned so easily"

[9] "... but have expended much for _____ wants"

6. What duty does God ask of us, besides returning tithes and offerings, that we may live well and comfortably? 250.2

"... a duty that God enjoined upon you, [1] to _____ your taste and your desires, and [2] make _____ for the future, instead of living merely for the present"

7. What lesson, if learned, brings efficiency to the family's financial life? 250.2

"You have a lesson to learn which you should not be backward in learning. It is to make a little go the _____ way. . . ."

8. What other important lesson of economy was taught by Jesus after miraculously feeding five thousand? 250.3

"_____ up the fragments that remain, that nothing be lost."

9. What is another financial principle that if respected would allow many to thrive? 250.3

"_____ no man anything."

10. What five simple attitudes lead to financial freedom? 250.3

"If you felt as [1] _____ as you should, and you and your wife would agree to [2] live _____ your means, you could be free from embarrassment. You will have [3] to _____ for small wages as well as for large. [4] _____ and [5] _____ would have placed our family, ere this, in a much more favorable condition."

11. Describe the economic life of those ready to sustain the cause of God and to relieve the needy. 251.1

"Those... [1] are not the ones who are found loose and _____ and dilatory in their business management. They are [2] always _____ to keep their outgoes within their income. [3] They are _____ from principle; they feel it their duty to _____, that they may have something to give."

12. What negative example of children's education is to be avoided? 251.2

"I have seen poor families struggling with debt, and yet the children were not trained to _____ themselves in order to aid their parents."

13. What is the first lesson to be learned of Christ? 251.3

"... the very first lesson to be learned of Christ is the lesson of _____."

Chapter 49

Bringing Reproach Upon God's Cause

1. In what way was a brother defrauding his neighbors, and so bringing reproach upon the church? 253.2

"... [1] you indulge indolence for a time, and then [2] are obliged to run in debt for provision for your family. These, [3] your honest debts, you are not always particular to _____, but, [4] instead, move to another place...."

2. What happens to the whole church when one member doesn't pay what he or she owes? 253.2

"By one man's indifference in regard to paying his just dues, all our people are in danger of being regarded as _____."

3. What are some suggestions for those who are in debt? 253.3

"[1] Rise in the morning, even while the stars are shining, if need be. [2] Lay your plans to do something, and then accomplish it. [3] _____ every pledge, unless sickness lays you prostrate."

4. To what extreme should I go in order to pay to others what I owe them? 253.3

"Better _____ yourself food and sleep than be guilty of keeping from others their just dues."

5. What eight things does the eighth commandment condemn and require? 254.1

"... [1] manstealing and [2] _____ dealing, ... [3] _____ of conquest... [4] theft and robbery. It demands [5] strict _____ in the minutest details of the affairs of life. It [6] forbids _____ in trade, and requires [7] the payment of just _____ or wages. It declares that [8] every attempt to _____ oneself by the ignorance, weakness, or misfortune of another, is registered as fraud in the books of heaven."

6. What special financial snare does Satan have for us? 254.2

"When one voluntarily becomes involved in _____, he is entangling himself in one of Satan's nets which he sets for souls."

7. What are some of the spiritual and emotional consequences of debt? 254.4

"... the fact that you are in debt [1] weakens your _____ and [2] tends to discourage you; and [3] even the thought of it makes you nearly wild."

8. How can one correct the deficiency of character that leads to debt? 254.4

“... You need [1] to cut down your _____, and strive to supply this deficiency in your character. You can and should [2] make determined efforts to bring under _____ your disposition to spend means beyond your income.”

9. What financial practice is demoralizing? 255.1

“The practice of _____ money to relieve some pressing necessity, and making no calculation for canceling the indebtedness, however common, is demoralizing.”

10. What are God’s expectations of those who borrow while making no calculation for repaying their debt? 255.1

“The Lord would have all who believe the truth _____ from these self-deceiving practices. They should choose rather to suffer want than to commit a dishonest act.”

11. How is the relationship with Christ affected when a professed Christian borrows money without any calculation for repaying the debt? 255.1

“All who do this _____ Christ in action, while they profess to keep and teach the commandments of God.”

Chapter 50

A Call to Prayer or Change of Occupation

1. What should those who see that they are **not** financially successful do? 256.2

“When a man sees that he is not successful, why does he not

[1] betake himself to _____, or

[2] change his _____?

[3] Practice _____ and self-sacrifice.

[4] Consider every movement carefully and prayerfully.

[5] Walk softly before the Lord.”

2. When does the practice of borrowing bring reproach upon God’s cause? 256.3

“Your freedom in borrowing, with no reason to suppose that you will be in a position to _____ it, is doing great injustice to others, robbing them of their little all, and bringing reproach upon the cause of God.”

3. How does God view the practice of borrowing without repaying? 256.3

“You would see the _____ of robbing men, believers or unbelievers, and bringing them into strait places in order to relieve our present necessities.”

4. What must one do to avoid debt? 257.1; 257.2

[1] “Be determined never to incur another debt.

[2] _____ yourself a thousand things rather than run in debt

[3] Avoid it as you would the smallpox.

[4] Make a solemn covenant with _____ that by His blessing you will pay your debts and then owe no man anything if you live on porridge and bread....

[5] Take care of the _____, and the dollars will take care of themselves....

[6] _____ self at least while you are walled in with debts

[7] Deny your _____, deny the indulgence of appetite, save your pence and pay your debts.

[8] Work them off as _____ as possible.”

5. Are those who are in debt excused from returning tithes and Promise (regular and systematic offerings)? 258.1

“... the fact that they are in debt does _____ excuse them.”

6. How do you worship God with tithes and regular offerings, especially if you've already tithed the borrowed money? 258.1

"Those who are in debt should take the amount of their debts from what they possess, and give a proportion of the _____."

Chapter 51

Lifting Debts on Church Buildings

1. What spiritual consequence is implied in sacrificing and denying oneself in order to pay the church's debts? 259.1

"If every member of the church will do his duty, practicing self-denial and self-sacrifice, for the Lord Jesus, whose purchased possession he is, that His church may be free from debt, he will do _____ to God."

2. What is God's desire for the finances of His great centers, which are considered His instrumentalities? 259.2

"The Lord's great centers, His own instrumentalities, should be _____ from all debt."

3. What is the financial disadvantage of debt? 259.2; 261.1

"Every year many pounds are being swallowed up by the _____ paid on debts. If this money was all appropriated to settle the principal, the debt would not be eating, eating, and ever eating."

4. How does God view debt as a financial practice? 259.2

"It is a poor, _____ policy to go into debt."

5. What plan should a church follow in acquiring new facilities, rather than taking on debt? 259.2

"If the money that is needed to build could be first _____, by strenuous efforts, and the church dedicated free from debt, how much better it would be."

6. What has the Lord specifically shown about debts related to His meetinghouses? 259.3

“The Lord has shown me that debts need _____ be left on our meetinghouses...”
[not]

7. What does debt incurred in building or maintaining God’s meeting-houses indicate? 259.3

“A debt in every case means a _____ of God’s special, sacred things...”
[neglect]

8. What becomes more evident by the existence of debt in our churches? 261.1

“It shows [1] wrong _____ from beginning to end, and it is [2] a dishonor to the God of heaven.” [management]

9. What rarely seen attitude, if practiced, would lessen the church’s debt? 261.1

“Will you consider what it is your duty to do? Year after year passes by, and very little _____ is made to lessen the debt.” [sacrifice]

10. Why should members sacrifice to pay off as quickly as possible any church’s debt when interest is demanded? 261.1

“The interest _____ the means that should be used to pay off the principal.” [swallows up]

11. What is the main reason some churches are in debt? 262.1

“The churches are burdened with debt, not because it is impossible for them to be freed, but because of selfish _____ on the part of the members.”
[indulgence]

12. What are the spiritual and material consequences of church members **not** doing their duty of paying the church’s debts? 262.1

“By this neglect God is _____, and if He binds about your _____, be not blind as to the cause.” [dishonored, resources]

13. What is the result of putting God first by paying off the church's debt? 262.1

"When you place the Lord first, and realize that the Lord's house is dishonored by debt, God will _____ you."

14. What two virtues, signs of God's given wisdom, tact, and zeal, will work wonders in advancing the spirituality of the church? 263.1

"The debts will be lifted. [1] Self-denial and [2] _____ will work wonders in advancing the spirituality of the church. Let every member do something."

15. Does paying the church's debt exempt members from other duties of self-denial? 263.2, 263.3

"God... calls for offerings from those who can give, and even the _____ members can do their little."

"All, both old and young, parents and children, are to show their faith by their works. Faith is made perfect by _____."

16. What will God do when there is a will to pay the church's debts? 263.2

"And when there is a will to do, God will _____ the way."

Chapter 52

Avoiding Institutional Debts

1. What principle was revealed by God to relieve church institutions suffering lack of means? 266.3

"The question of finance can be managed, if, when there is a pressure for means, the workers will consent to a _____ in wages. This was the principle the Lord revealed to me ..."

2. Why is it **not** stinginess when we make an effort to economize in small things? 267.1

“Some think it beneath their dignity to look after small things. . . . But small _____ have sunk many a ship.... Economy is not stinginess.”

3. What should be the most basic rule when it comes to expenditures? 267.4

“Expenditures should not be made unless they are _____ by the means in hand.”

4. What stand should God’s workers adopt about expenditures? 268.2, 268.3

“From the highest to the lowest, God’s workmen are

[1] to study to _____

[2] . . . to restrain . . . any inclination to spend means _____

[3] . . . to restrain the unchristian inclination to spend money for _____

[4] . . . to make their expenditures as _____ as possible”

5. How should employees administer their time while working in the church’s institutions? 268.5

“They should not think that they must work only for a _____ number of hours each day. When emergencies arise, and extra help is needed, they should respond willingly and cheerfully.”

6. How should slower workers proceed in their work? 269.3

“Let those who are naturally slow train themselves day by day to do their work more _____, and at the same time carefully.”

7. What important principles should be understood by the presidents of the church’s institutions? 271.2

“Especially should the president ... look carefully after the finances of the institution. He should understand the underlying principles of _____.”

8. How seriously should the incurring of debt be shunned? 272.1

“Shun the incurring of debt as you would shun _____.”

Chapter 53

Failing to Count the Cost

1. What are three characteristics of people who show financial weakness? 273.1

“They are [1] anxious to make a large appearance. They [2] think that outward display will give them influence. In their work, they [3] do not first sit down and _____ the cost, to see whether they are able to finish what they have begun.”

2. How might the cause be imperiled when leaders of strong temperament are **not** controlled by God? 275.3

“...their strong temperaments lead them to use money which is only in _____.”

Chapter 54

Moving Forward in Faith

1. Is it always considered wise to wait until we have the money to invest in God's work? 277.1

“To make no move that calls for the investment of means unless we have the money in hand to complete the contemplated work, should _____ always be considered the wisest plan.”

2. What should be done when investments made for the upbuilding of the work were **not** warranted by the means in hand? 278.1

“... we should exert every energy to secure the _____ offerings of God's people for the support of these new plants.”

3. Is it ever wrong to borrow money and to pay interest in order to do the work that needs to be done? 278.2

“We must do the work that needs to be done, even if we have to _____ money and pay interest.”

4. Should we, in every case, have all the money required to complete a building before beginning the work? 280.1

“We should not needlessly incur debt, but I would say that in every case all the money required to complete a building need _____ be in hand before the work is begun.”

Chapter 55

Words From a Divine Counselor

1. What is the result of attempting faster financial moves than the ones warranted by the Lord’s leading? 282.1

“God is not glorified by those who attempt to go faster than He leads. Perplexity, _____, and distress are the result.”

2. What kind of investment, done by members who have means, may also be considered as “freewill offerings”? 283.2

“Those members ... can invest their money in the cause without _____ or at a low rate of interest, and by their freewill offerings they can help to support the work.”

3. What are the spiritual prerequisites before means may come to cancel the debts of our institutions? 283.3

“When there is a _____ of the Lord and a confession of sin, when the need of reformation takes place, united zeal and earnestness will be shown. . . . Means will come to cancel the debts on our institutions.”



Those members to whom the Lord has given means can invest their money in the cause without interest or at a low rate of interest, and by their freewill offerings they can help to support the work. The Lord asks you to return cheerfully to Him a portion of the goods He has lent you, and thus become His almoners.

Counsels on Stewardship, p. 283.2

COUNSELS ON STEWARDSHIP

SECTION XII



SAVING
TO
GIVE

Chapter 56

Left to the Honor of Men

1. What is the only plan that the gospel has marked out for sustaining the work of God? 287.1

“The only plan which the gospel has marked out for sustaining the work of God is one that leaves the support of His cause to the honor of _____.”

2. What should every steward be eager to do with the proportion of income given as offerings? 287.1

“With an eye single to the _____ of God, men are to give to God the proportion which He has required.”

3. What should every steward be eager to do with the proportion given? 287.2

“How much more eager will every faithful steward be to _____ the proportion of gifts to be placed in the Lord’s treasure house, than to decrease his offering one jot or tittle.”

4. For those who contemplate the cross of Calvary, what is the inescapable conclusion about the proportion to be given as offerings? 287.3

“Those... will not question concerning the proportion to be given, but will feel that the richest offering is all too meager, all _____ to the great gift of the only-begotten Son of the infinite God.”

5. How should parents and children feel about themselves and their time and property? 288.2

“Parents and children are not to regard themselves as their own, and feel that they can dispose of their time and property as shall please themselves. They are God’s purchased _____”

6. When looking back to what has already been given, what should we consider? 289.3

“... let us consider how much has been kept _____ from His treasury to be devoted to the indulgence of self in pleasure seeking and self-gratification.” [back]

Chapter 57

Words to the Youth

1. What is the prerequisite for heavenly agencies to cooperate with us in blessing humanity? 292.1

“When we are willing to put away our _____ desires, and give the powers of heart and mind to the work of the cause of God, heavenly agencies will cooperate with us, making us a blessing to humanity.”

2. What two kinds of economy are mentioned as important to learn by those who touch the work of God? 292.3

“It is the duty of all who touch the work of God to learn economy in the use of _____ and money.”

3. What is the best course of action for those who recognize that they may **not** have good judgment in the use of time and money? 293.1

“... should _____ with those who have had experience.”

4. What kind of giving “is a wonderful help to the giver”? Why? 293.2

“The giving that is the fruit of _____, is a wonderful help to the giver. It imparts an education that enables us more fully to comprehend the work of Him who went about doing good, . . .”

5. How important is it for parents to educate their children to sacrifice for the advance of God’s cause, such as becoming “Promisors,” for instance? 293.3

“While parents are making sacrifices for the sake of advancing the cause of God, they should teach their children also to take part in this work . . . it will be the best _____ the children can receive.”

6. How does the Lord view little children who deny themselves so they can make an offering to Him? 293.4

“The Lord looks with _____ upon the little children who deny themselves that they may make an offering to Him.”

7. How do we make the study of financial matters real and practical to children? 294.1

“Let every youth and every child be taught, not merely to solve imaginary problems, but to keep an accurate _____ of his own income and outgoes. Let him learn the right use of money by using it.”

8. What are the two suggested sources for children’s money? 294.1

“Whether supplied [1] by their _____ or [2] by their own earnings...”

9. What is the outcome of teaching children to keep an account of their expenses while purchasing their own clothing, books, and other necessities? 294.1

“... by keeping an account of their expenses they will learn, as they could learn in no other way, the value and the use of _____.”

10. What important financial practice will be encouraged in youth if they are rightly trained in accounting, saving, and spending? 294.2

“Rightly directed, it will encourage habits of _____. It will aid the youth in learning to give, not from the mere impulse of the moment, as their feelings are stirred, but _____ and systematically.”

11. How do some families with but little to spare for God’s cause place temporal things above spiritual in their financial lives? 294.3

“... [those families] will yet spend money freely to purchase rich _____ or fashionable clothing. How much is spent for the table, and often for that which is only a hurtful indulgence; how much for _____ that benefit no one!”

12. What kind of behavior displeases God during birthdays, anniversaries, Christmas, and Thanksgiving festivals? 295.2 (also 296.1)

“... [Those] festivals are too often devoted to _____ gratification, when the mind should be directed to the mercy and loving-kindness of God. God is displeased that His goodness, His constant care, His unceasing love, are not brought to _____ on these anniversary occasions.”

13. What would be the outcome if one would place money used extravagantly for needless things in God’s treasury instead? 295.3

“... we should see men and women and youth giving themselves to Jesus. . . . The richest blessing of God would come into our churches, and many souls would be _____ to the truth.”

14. What are the four things to be taught to children by parents wanting to educate them in habits of self-control and self-denial? 295.4

[1] Their obligation to _____ the word of God.

[2] [The obligation] to live for the purpose of _____ Jesus.

[3] [The] need of living in accordance with _____ habits.

[4] [The need to] avoid _____ dress, expensive diet, expensive houses, and expensive furniture.

15. How might parents be developing selfishness and pride in their children by the way they celebrate birthdays, and holidays such as Christmas and New Year? 296.1

“... [Parents] have taught them to regard their birthdays and holidays as occasions when they expect to _____ gifts, and to follow the habits and customs of the world. These occasions ... are turned into occasions for self-pleasing, for the gratification and glorification of the children.”

16. How should we celebrate birthdays and holidays if we want to honor God? 296.1

“... [Birthdays and holidays] should serve [1] to increase the knowledge of God and

[2] to awaken _____ of heart for His mercy and love in preserving their lives for another year..."

17. Instead of increasing the knowledge of God and awakening thankfulness to Him, what has the celebration of birthdays and holidays become for children? 296.1

"... [they] are turned into occasions for self-pleasing, for the gratification and _____ of the children."

18. What are parents failing to teach when they celebrate birthdays and holidays according to the pattern of the world? 296.1

"They [the children] have been kept by the power of God through every moment of their life, and yet parents do not teach their children to think of this, and to express _____ for His mercy toward them."

19. What will be the result if children and youth are properly trained in habits of giving and generosity? 296.2

"What a revenue of small gifts would be brought from the hands of the little ones to be put into His treasury as thank offerings! God would be _____ instead of forgotten."

20. How can God be practically honored during such festive celebrations as birthdays, and birthdays? 296.3

"... should also be seasons when every household should remember their Creator and Redeemer. Instead of bestowing gifts and offerings in such abundance on human objects, reverence, honor, and gratitude should be _____ to God, and gifts and _____ should be caused to flow in the divine channel."

21. What additional practical suggestion is offered for families that want to honor God during a holiday? 297.1

"... make it a pleasant and happy day for your children, and make it also a pleasant day for the _____ and the afflicted."

22. How can the minds and thoughts of our children be directed to run in new and unselfish channels? 297.3

“... by inciting them to present _____ to God for the gift of His only-begotten Son.”

Chapter 58

A Plea for Economy

1. What motivation should prevent extravagant expenditures in buildings, furniture, dress, or food? 298.1

“There should be no extravagance in building fine homes, in buying costly furniture, in indulging in worldly dress, or in providing luxurious food; but in everything let us think of the _____ for whom Christ has died.”

2. What should be the primary motivation for God’s children to save money? 298.1

“Let us save every dollar that can be saved, that the matchless charms of Christ may be _____ before the souls of the perishing.”

3. What kind of expenditures are made following Satan’s suggestions instead of having in view the glory of God? 298.2

“Satan will suggest many ways in which you may expend money. But if it is spent for _____,—for unnecessary things, no matter how trifling their cost,—it is not spent for the glory of God.”

4. What question will help us to determine if we are following Satan’s suggestions or following Christ’s self-denial model in our expenditures? 298.2

“Are we making _____, that we may send the light of truth to the lost?”

5. In what three ways is money wasted, thus preventing it from flowing to God's treasury? 298.4

[1] Through selfish love of _____.

[2] Through desire to meet the world's _____.

[3] Through love of _____.

6. What proportion of what we have is required by God to be used to His glory? 299.3

"Not only does God require the tithe, but He requires that _____ we have be used to His glory. There must be no spendthrift habits;"

7. What should be the primary reason for God's children to manage finances with caution? 299.3

"... it is God's _____ that we are handling. Not one dollar or one shilling is our own."

8. What social impact will result from the habit of squandering money in luxuries? 299.3 (see also 301.1)

"The squandering of money in luxuries deprives the _____ of the means necessary to supply them with food and clothing. That which is spent for the gratification of pride in dress, in buildings, in furniture, and in decorations, would relieve the distress of many..."

9. What kinds of things does Jesus ask us to surrender? 300.2

"Jesus does not require of man any real sacrifice; for whatever we are asked to surrender is only that which we are _____ off without. We are only letting go the lesser, the more worthless, for the greater, the more valuable."

10. What should be the primary purpose of practicing a strict economy? 300.3

"God's people should practice strict economy in their outlay of means, that they may have something to _____ to Him, saying, 'Of Thine own have we given Thee.'"

11. What pattern of expenditures in dressing is common to worldlings? 301.1

“Worldlings spend upon dress _____ sums of money that ought to be used to feed and clothe those suffering from hunger and cold.”

12. What kind of clothing pattern does **not** befit those who believe that they are living in the very last days? 301.2

“Gay [showy] or _____ clothing is not becoming to those who believe that we are living in the last days of probation.”

13. What principles should God’s children follow when purchasing their clothing? 301.3

“It is right to buy _____ material, and have it carefully made. This is economy.”

14. What kinds of things are of more value in God’s sight than clothing? 301.4

“It is not your dress that makes you of value in the Lord’s sight. It is the inward adorning, the graces of the _____, the kind word, the thoughtful consideration for others, that God values.”

15. What is the condition for the Lord to hear our prayers for the conversion of souls? 302.3

“When those who know the truth practice the _____ enjoined in God’s word, the message will go with power. The Lord will hear our prayers for the conversion of souls. . . . Let us relate ourselves to God in _____ obedience.”

16. What is the spiritual consequence of acting to enlighten others? 304.1

“Every move that you make to enlighten others, brings you _____ in harmony with the God of heaven.”

17. What will happen if you think that you cannot do anything for the truth, because you just barely can support your family? 304.1

“... you will _____ do anything ...”

18. On the other side, what will happen to those who have decided to do something for the truth? 304.1

“God will _____ ways so that you can do something.”

19. What is one of the essential purposes of investing in the cause of truth, as described in 304.1?

“You should invest in the cause of truth so that you will feel that you are a _____ of it.”

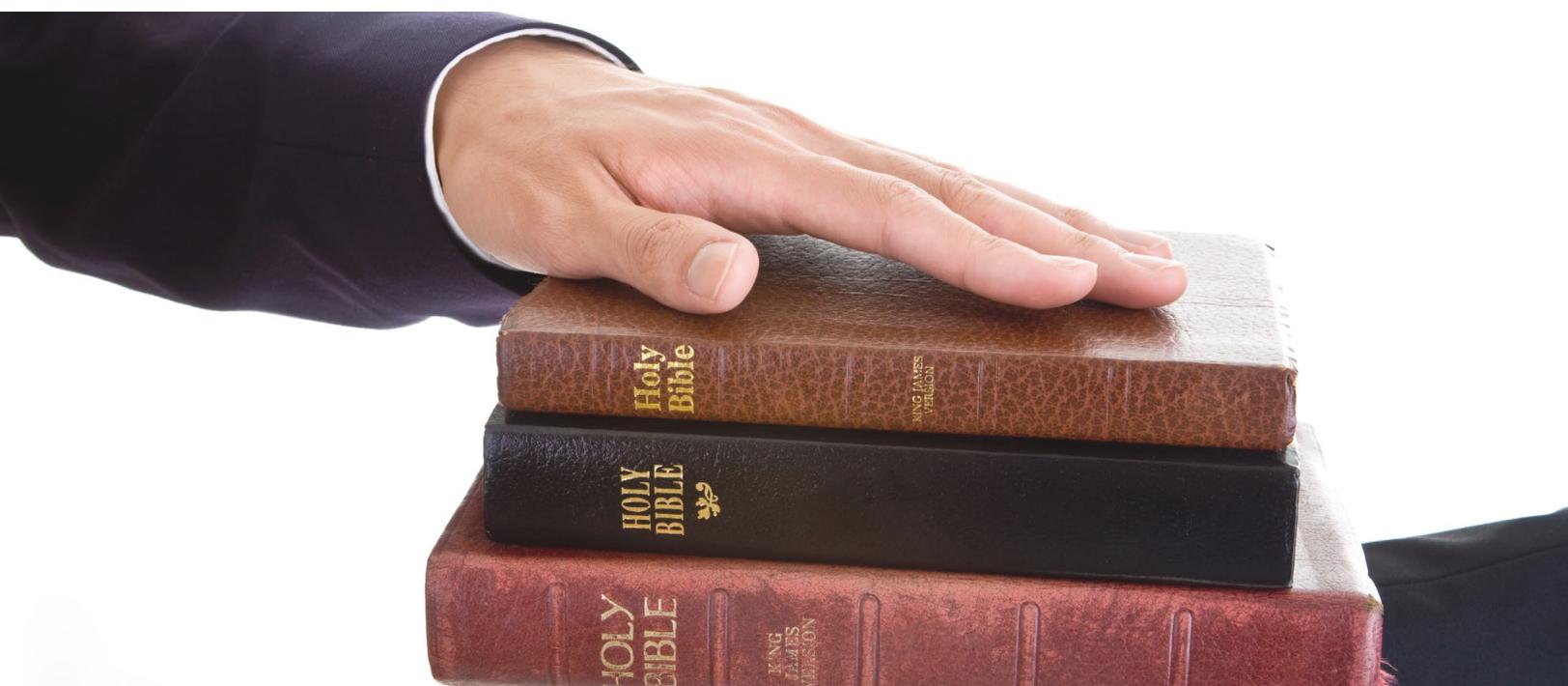


God does not require of the man to whom He has given one talent, the interest of ten. Remember that it was the man who had one talent that wrapped it in a napkin and hid it in the earth. You should use the talent, influence, and means which God has given you that you may act a part in this work.

Counsels on Stewardship, p. 304.2

COUNSELS ON STEWARDSHIP

SECTION XIII



THE SACREDNESS OF VOWS AND PLEDGES

Chapter 59

Promises to God Binding

1. Who is working through those that provoke others to make pledges? 309.1

“... whoever shall awaken the consciences of men, provoking them to good works and a real interest in the advancement of the cause of truth, does not do it of himself, but by the _____ which worketh in him.”

2. How does God view pledges that were made under these circumstances? 309.1

“Pledges made under these circumstances are of a _____ character, being the fruit of the work of the Spirit of God.”

3. What happens to these workers when their pledges are cancelled? 309.1

“When these pledges are canceled, Heaven accepts the offering, and these liberal workers are _____ for so much treasure invested in the bank of heaven.”

4. How are many viewing the pledges that they have taken? 309.2

“Many look upon the act of pledging as though it imposed no _____ to pay.”

5. What should the church do if members neglect to fulfill his or her vows? 310.1

“A church is responsible for the pledges of its individual members. If they see that there is a brother who is neglecting to fulfill his vows, they should _____ with him kindly but plainly.”

6. How does God view the obligations of the members of His church toward Him? 310.2

“God would have the members of His church consider their obligations to Him as _____ as their indebtedness to the merchant or the market.”

7. What happens if, after pledging, someone reconsiders and withdraws the offerings or percentages that were promised? 310.3 and 311.0

“... you withdrew your offerings, and God withdrew His _____ from you.”

8. What does God do for those who keep their pledges even if adversity comes? 311.1

“... had they [1] not murmured and [2] withdrawn their hearts from their pledges, God would have _____ for them, and would have opened _____ whereby everyone could have paid what he had promised.”

9. What do those who withdraw from their pledges **not** do? 311.1

“They did not wait in _____, trusting God to open the way so that they could redeem their pledges.”

10. What prevents some from being blessed, even while redeeming their pledges? 311.2

“But Satan ... led some to question the motives and the spirit which actuated the servant of God in presenting the call for means. Some felt that they had been deceived and defrauded. In spirit they repudiated their vows, and whatever they did afterward was with _____, and therefore they received no blessing.”

Chapter 60

The Sin of Ananias

1. What was Ananias' and Sapphira's sin? 312.1

"But after they had made the pledge, they drew _____, and determined not to fulfill it."

2. What was the proportion implicitly professed to be given by Ananias and Sapphira? 312.1

"While professing to give _____ [___ %], they kept back part of the price. They had practiced fraud toward God, they had lied to the Holy Spirit, and their sin was visited with swift and terrible judgment."

3. Why was God's judgment apparently so harsh and immediate? 312.2

"... to guard others against incurring the same guilt. . . . It was designed as a warning to the young church, to lead them to examine their motives, to beware of indulging selfishness and vainglory, to beware of _____ God."

4. What aspect of God's character does that punishment highlight? 312.2

"It testified that men cannot deceive God, that He detects the _____ sin of the heart, and that He will not be mocked."

5. What does Ananias' and Sapphira's punishment represent to modern Christians who also commit fraud against God? 312.3

"The warning has been given, God has clearly manifested His abhorrence of this sin, and all who pursue a similar course of action may be sure that they are _____ their own souls."

6. What are the conditions for overcoming selfishness and exemplifying the mind of Christ in us? 313.1

"It is only when

[1] Christian motives are fully acknowledged, and

[2] the conscience is awake to duty, when

[3] divine light makes _____ upon the heart and character,

that selfishness is overcome, and the mind of Christ is exemplified.”

7. Which Member of the Trinity's work will expel all tendency to covetousness? 313.1

“The _____, working upon human hearts and characters, will expel all tendency to covetousness, to deceptive dealing.”

8. How serious is a pledge or vow that is made out of willingness to build up God's kingdom? 313.2

“That pledge was not made to man, but to ____ in the presence of His angels...”

9. What does Satan use to lead some **not** to pay their pledges? 313.3

“... ‘You were foolish to pledge that money, you need it to invest in your business, and you will meet with _____ if you pay the pledge.’ ”

10. What are common human reactions when unwilling to pay their pledges? 313.4

“... they murmur, they complain of the Lord's message and His messengers. They say things that are not true, claiming that they pledged under excitement, that they did not fully understand the matter, the case was _____, their feelings were moved, and this led them to make the pledge.”

11. Whose influence is actually resisted and denied when someone feels under no obligation to pay their vows to God? 313.4

“There is most fearful robbery of God, and flimsy excuses are made for resisting and denying the _____.”

12. What are the spiritual implications when someone repeats Ananias' and Sapphira's sin? 314.1

“Men do not lie to man, but to _____ in their disregard of the pledges which His Spirit moved upon them to make.”

Chapter 61

A Contract With God

1. Because there is no legal obligation, should a pledge made to God be considered less binding than a written note given to a neighbor? 315.1

“No legal bond is more _____ upon the Christian for the payment of money, than a pledge made to God.”

2. What is the spiritual condition of those who follow Ananias’ and Sapphira’s practice? 315.3

“_____ likewise rests upon every individual in proportion to like offenses.”

3. Who is present when the heart is prompted by the Spirit to make a pledge? 315.4

“Heavenly _____ are present on such occasions.”

4. What truth, when presented by the speaker, is especially able to conduct the audience to triumph over the selfishness and the love of the world? 315.4

“Especially is this the case when the speaker, in the Spirit and power of God, presents the plan of _____, laid by the Majesty of heaven in the sacrifice of the cross.”

5. Is someone obliged to vow to give more than the percentage specified by the Lord? 318.1

“Of the means entrusted to men, God claims a certain portion, —the tenth. He leaves all _____ to say whether or not they will give more than this.”

6. How serious is a vow made about anything that exceeds the tithe?
318.1

“But when the heart is stirred by the influence of the Holy Spirit, and a vow is made to give a certain amount, the one who vows has no longer any _____ to the consecrated portion.”

7. Why is it frequently so difficult for some to pay their vows? 318.2

“But none need think that they will be allowed to fulfill the promises then made, without a protest on the part of _____. He is not pleased to see the Redeemer’s kingdom on earth built up.”



Of the means entrusted to men, God claims a certain portion—the tenth. He leaves all free to say whether or not they will give more than this. But when the heart is stirred by the influence of the Holy Spirit, and a vow is made to give a certain amount, the one who vows has no longer any right to the consecrated portion.

Counsels on Stewardship, p. 318.1

COUNSELS ON STEWARDSHIP

SECTION XIV



WILLS AND LEGACIES

Chapter 62

Preparation for Death

1. Why do the assets of some aged people end up in the hands of Satan's servants? 323.1

"... for the _____ of wide-awake men to secure to the cause of God the means in their possession, it passes into the hands of those who are serving Satan."

2. What happens to property that is bequeathed to children or grandchildren who have no love for God or the truth? 323.2

"... therefore this means, all of which is the Lord's, passes into _____ ranks, to be controlled by him."

3. How does God view the duty to speak to the aged or invalids about the disposition of their property? 323.4

"But this duty is just as _____ as the duty to preach the word to save souls."

4. What happens when we allow the fruit of our talents or assets to fall into the hands of those who have no regard for the truth of God? 323.4

"... he would, to all intents and purposes, be wrapping it [the talent of means] in a napkin and _____ it in the earth."

5. When does the Lord expect us to dispense our means or property? 324.1

"The Lord would have His followers dispense their means while they can do it _____."

6. "Must we dispense of everything which we call our own?" 324.1

"We may not be required to do this now; but we must be _____ to do so for Christ's sake. We must acknowledge that our possessions are absolutely His, by using of them freely whenever means is needed to advance His cause."

7. What is considered the worst kind of robbery from God? 324.2

“... [1] they live a life of avarice, robbing God in tithes and in offerings,
and [2] in their wills return to God but a small portion...

while [3] a large proportion is appropriated to _____ who have no interest in the truth. This is the worst kind of robbery. They rob God of His just dues, not only all through life, but also at death.”

8. Why do those who wait until death before they dispose of their property in effect despise or disregard God? 325.1

“Those who wait till death before they make a disposition of their property, surrender it to _____ rather than to God.”

9. What will be the reward of those who don't give of their means in this life, soothing their consciences by making their bequests only at death? 325.2

“... will receive no words of commendation from the Master, nor will they receive a _____. They practiced no self-denial, but selfishly retained their means as long as they could, yielding it up only when death claimed them.”

10. Why does God view the death of His servants as a loss? 326.2

“... because of [1] the _____ of good which they exerted and the [2] many willing _____ which they bestowed to replenish the treasury of God.”

11. How does God view legacies that are given at death? 326.2

“Dying legacies are a _____ substitute for living benevolence.”

12. What should God's servants consider as they decide the percentage to be returned to God as regular offerings? 326.2

“They should not allow the amount given to God to be disproportionately _____ when compared with that appropriated to their own use.”

13. How should faithful stewards prepare for the possibility of unexpected death? 327.3

“Those who are faithful stewards of the Lord’s means will know just how their _____ stands, and, like wise men, they will be prepared for any emergency.”

14. When is it best to make our wills? 328.1

“Many are not exercised upon the subject of making their wills while they are in apparent _____. But... they should arrange their property in such a manner that they may leave it at any time.”

15. What should we especially consider while preparing a will? 328.2

“Wills should be made in a manner to stand the test of _____.”

16. Will your death be hastened by the preparation of a will? 328.2

“Death will ____ come one day sooner, brethren, because you have made your will.”

17. Who and what should be included in a will? 328.2

“In disposing of your property by will to your relatives, be sure that you do not forget [1] _____ cause. . . . Your [2] wife and children, of course, should not be left destitute; provision should be made for them if they are needy.”

18. Which relatives do not need to be included in a will? 328.2

“... do not, simply because it is customary, bring into your will a long line of relatives who are not _____.”

19. What principle should regulate the formation of wills? 328.3

“Christians should be reformers, and break up this present system, giving an entirely new aspect to the formation of wills. Let the idea be ever present that it is the _____ property which you are handling. The will of God in this matter is law.”

20. What should be the attitude of a faithful steward after making a will? 329.1

“Those who make their wills should not feel that when this is done they have no further duty, but they should be constantly at work using the _____ entrusted to them, for the upbuilding of the Lord’s cause.”

21. What is the only way to make property secure? 329.2

“Would you make your property secure? Place it in the _____ that bears the nailprint of the crucifixion. Retain it in your possession, and it will be to your eternal loss.”

22. How can we completely enjoy our substance? 329.2

“Give it to God, and from that moment it bears His inscription. It is sealed with His immutability. Would you enjoy your substance? Then use it for the blessing of the _____.”

Chapter 63

Stewardship a Personal Responsibility

1. Why should we **not** leave children with the responsibility of disposing of their parents’ properties? 330.1

“The children were not to become _____ for the talents of the father.”

2. When is the right time for parents to dispose of their property? 330.1

“While they have _____ minds and good judgment, parents should, with prayerful consideration, and with the help of proper counselors who have experience in the truth and a knowledge of the divine will, make disposition of their property.”

3. When should one’s children be considered in a will? 330.2

“If they have children [1] who are afflicted or [2] are struggling in poverty, and [3] who will make a _____ use of means, they should be considered.”

4. When should one's children **not** be considered in a will? 330.2

"But if they have [1] _____ children [2] who have abundance of this world, and [3] who are serving the world. . ."

5. How does God view parents who place their goods in the hands of unbelieving children? 330.2

"... they commit a ____ against the Master who has made them His stewards, by placing means in their hands merely because they are their children."

6. What happens to children whose parents selfishly retain means to enrich them, instead of relieving God's cause? 330.4

"Fathers who selfishly retain their means to enrich their children, and who do not see the wants of the cause of God and relieve them, make a terrible mistake. The children whom they think to bless with their means are _____ with it."

7. What are some common negative results of forgetting God's cause and giving the whole estate to one's children? 331.1

[1] "They often _____ over the property left them. . . .

[2] It creates dissatisfaction, murmuring, _____, and disrespect.

[3] Brothers and sisters who were at peace with one another are sometimes made at variance, and

[4] family _____ are often the result of inherited means."

8. Additional consequences of parents placing their property into the hands of children while they are still alive include (332.1):

[1] "Neither parents nor children are made happier. . . .

[2] And the parents ... generally _____ this action of their part.

[3] Parental love in their children is not increased by this course.

[4] The children do not feel increased _____ and obligation to their parents. . .

[5] A curse seems to lay at the root of the matter,

[6] ... which only crops out in _____ on the part of the children,

[7] and unhappiness and miserable feelings of cramped _____ on the part of the parents.”

9. What is a better alternative to leaving a large amount to one’s children upon death? 332.2

“If parents, while they live, would assist their children to _____ themselves, it would be better than to leave them a large amount at death.”

10. What character traits are typical of children who are taught to rely upon their own resources? 332.2

[1] “... generally prize their _____,

[2] _____ their privileges, and

[3] cultivate and direct their faculties to accomplish a purpose in life. They frequently

[4] develop characters of _____,

[5] frugality, and

[6] moral worth,

Which lie at the foundation of success in the Christian life.”

11. What frequently happens to children for whom parents do the most? 332.2

“Those children for whom parents do the most, frequently feel under the least _____ toward them.”

Chapter 64

Shifting Responsibility to Others

1. What is the result when people leave property to unbelieving children or an unbelieving spouses? 333.3 (See also 333.2).

“By doing so, they lay off that responsibility which God has laid upon them, and place in the _____ ranks means which God has entrusted to them to be returned to Him. . . .”

2. Why shouldn't parents who are still capable transfer the control of their property even to children who are of the same faith? 333.4

"[1] These seldom possess as much _____ to the cause as they should,

[2] and they have not been schooled in _____ and affliction, so as to place a high estimate upon the eternal treasure. . . .

[3] It is a _____ to them to place their affections upon the earthly, and trust to property. . . .

[4] They seldom use it wisely."

3. What happens if someone transfers property to the children or to the partner to excuse himself or herself from advancing the cause? 334.2

"... the _____ of Heaven will surely follow."



God reads the purposes and intents of the hearts, and tries the motives of the children of men. His signal, visible displeasure may not be manifested as in the case of Ananias and Sapphira, yet in the end the punishment will in no case be lighter than that which was inflicted upon them. In trying to deceive men, they were lying to God. “The soul that sinneth, it shall die.”

Counsels on Stewardship, p. 334.3

COUNSELS ON STEWARDSHIP

SECTION XV



THE REWARD OF FAITHFUL STEWARDSHIP

Chapter 65

The Place of Reward as a Motive in Service

1. How should those who are engaged in Jesus' service consider their rewards? 339.1

"Jesus would have those who are engaged in His service, not _____ for rewards, nor feel that they must receive compensation for all that they do. The Lord would have our minds run in a different channel ..."

2. Who will stand first at last? 339.2

"Those who have brought into their service the spirit of true _____, of self-abasement, are the ones who will stand first at last."

3. What is a better motivation than the expectation of a reward? 339.3

"The gift of God is eternal life, but Jesus would have us not so anxious concerning rewards, as that we may do the will of God because it is _____ to do it, irrespective of all gain."

4. In addition to "activity" and "zeal," what additional traits of character will bring an abundant reward? 340.1

"... gracious, tender _____ for the poor, the orphan, the oppressed, and the afflicted."

5. Who will find themselves least and last? 340.1

"But those who pass by on the other side, who are too busy to give attention to the purchase of the blood of Christ, who are full of doing the _____ things, will find themselves least and last."

6. What is measured and accordingly rewarded by the Lord? 340.2

"The Lord measures the _____, and rewards accordingly, and the pure, humble, childlike spirit of love makes the offering precious in His sight."

Chapter 66

Treasure in Heaven

1. What kind of material or financial enterprise should occupy our best energies? 342.1

“This work of _____ your possessions to the world above, is worthy of all your best energies. It is of the highest importance, and involves your eternal interests.”

2. What is the most successful enterprise in this life? 342.1

“All that is given for the [1] _____ of souls and [2] the glory of God, is invested in the most successful enterprise in this life and in the life to come.”

3. What happens with assets given to the right exchangers? 342.1

“Your talents of gold and silver, if given to the exchangers, are [1] _____ continually in value, which [2] will be registered to your account in the kingdom of heaven.”

4. How sure is the liquidity of the assets given to the exchangers and registered in the account above? 342.1

“You are to be the _____ of the eternal wealth that has increased in the hands of the exchangers.”

5. How safe is this kind of investment? 342.1

“In giving to the work of God, you are laying up for yourselves treasures in heaven. All that you lay up above is _____ from disaster and loss, and is increasing to an eternal, and enduring substance.”

6. What are eleven consequences of having an eye directed heavenward? 342.3

- [1] "... the light of heaven will fill the soul, and
- [2] earthly things will appear _____ and uninviting.
- [3] The _____ of the heart will be changed, and
- [4] the admonition of Jesus will be heeded.
- [5] You will lay up your treasure in heaven.
- [6] Your thoughts will be fixed upon the great _____ of eternity.
- [7] All your plans will be made in reference to the _____, immortal life.
- [8] You will be drawn toward your treasure.
- [9] You will not study your worldly interest; but
- [10] in all your pursuits the silent inquiry will be, 'Lord, what wilt Thou have me to do?'
- [11] Bible religion will be _____ into your daily life."

7. What is a sure result of sharing our God-given gifts with the needy? 343.3

"He [the Lord] places in our hands His gifts, in order that we shall divide with those who are needy, and it is this practical giving that will be to us a sure panacea for all _____."

8. How do churches benefit when God-given gifts are shared with those in need (individual or institutional sharing)? 344.1

"It is through the exercise of this practical love that the churches draw nearer together in Christian _____."

9. Which names are dearly kept by Christ? 344.2

"Christ will keep the names of all who count no _____ too costly to be offered to Him upon the altar of faith and love."

Chapter 67

Temporal Blessings to the Benevolent

1. What are the consequences of every act done for the sake of others? 345.2

“The pleasure of doing good to others imparts a glow to the feelings which flashes through the nerves, quickens the circulation of the blood, and induces mental and _____ health.”

2. What is the temporal result of laying up treasures in heaven? 347.1

“No man can lay up treasure in heaven without finding his life on earth thereby _____ and ennobled.”

3. What are the spiritual results of laying up treasures in heaven? 347.3

“... the very act of giving expands the heart of the giver, and _____ him more fully to the Redeemer of the world.”

4. What are the sure results of adopting God’s plan of systematic benevolence? 347.4

“Whenever God’s people, in any period of the world, have cheerfully and willingly carried out His plan in systematic benevolence and in gifts and offerings, they have realized the standing promise that _____ should attend all their labors just in proportion as they obeyed His requirements.”

5. What happened, in any period of the world, when God’s people acknowledged His claims, honoring Him with their substance? 347.4

“... their barns were filled with _____.”

Chapter 68

Sharing in the Joys of the Redeemed

1. What two groups are entitled to share the reward of the faithful?
348.1

“... Those [1] engaged in active _____ in the field, and those [2] who give of their means to sustain these workers, will share the reward of the faithful.”



And as the redeemed shall ascend to heaven, the gates of the city of God will swing back, and those who have kept the truth will enter in. A voice, richer than any music that ever fell on mortal ear, will be heard saying, Come, ye blessed of My Father, inherit the kingdom prepared for you from the foundation of the world. Then the righteous will receive their reward.”

Counsels on Stewardship, p. 350.2

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