

## *Good Word Lessons*

*Winter, 2023*

*Title: Managing for the Master – 'til He Comes*

*Derived from the Official Sabbath School lesson authored by G. Edward Reid*

*Introduction:*

*To put things very plainly, this quarter's lessons are all about humans and the way they deal with the resources that come into their hands because of the activities of God. A particular focus is going to be on money and the way it should be managed. For many people, the issue of money is a delicate one but that is not the case in the Bible, and it particularly not the case with Jesus; a quick survey of the parables He told will reveal that fully half of them had to do with people and money. So we will proceed without fear or trepidation.*

*A foundational truth or assumption arises from the biblical fact that God created all things to include not just the gold and silver of earth, but life itself. And God, according to the Bible, continues to sustain life. That makes Him the rightful owner of all things. Human recognition of this basic principle, or founding truth, lies at the very foundation of what the Bible has to say about humans and the way they manage life and assets.*

*Two texts to consider:*

- *Proverbs 3:9*
- *Rev. 4:11*

*Some questions to ponder:*

- *What effect would adopting this principle will have on the way you live life and manage whatever assets you acquire?*
- *What difference does it make if you perceive yourself to be the owner of things vs. being the manager?*
- *What rights and prerogatives does an owner have as compared to those a manager might have?*
- *What happens if a manager begins to act like and exercise the prerogatives of the owner?*

*Lesson 1:*

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

The official lesson this week begins with some reflection on the idea that those who believe in Jesus Christ, who have come to believe his teachings and claims, and who have developed an on-going deferential relationship with him, constitute the family of God on this earth. The foundational text is the well-known one, **1 John 3:1**

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

This idea that those who believe constitute the family of God is attested to in many ways in the Bible:

- The familial language where we are told to call God “Our heavenly Father.”
- The familial language of seeing Jesus as our elder brother.
- The fact that Jesus called Israel “My people.”
- The fact that early Christians called each other “brother” and “sister.”

The clear implication of this is that, in whatever way we go about living our lives as believers, it should be with a family context in mind.

- **What implications might accrue to guide our living if we see ourselves as part of a family that exists not only on earth, but also in heaven?**

Another significant observation, or assertion, made in the official lesson is that since God created all things in the beginning, He should be regarded as the rightful owner of everything. This basic assertion needs some careful thinking as to what implications it has for humans:

- What implications accrue to humans if in fact, God is to be seen as being the owner of all things?
- What might a listing of “all things” look like?
  - The gift of life itself?
  - The many things that humans use as resources and assets by way of which the business of living is carried on?
  - The strength and ability to gain wealth?
  - Relationships?
  - Influence?
  - Opportunities?
  - The gift of Jesus and the salvation he offers?
- What does it mean to give something back to God when he is the rightful owner of all things?

- What does it mean not to give back to God what is already His?

An interesting little reflection that can be had in light of the two items discussed above has to do with the whole matter of living life in harmony with the requests and requirements that God has laid down in various places. In this light, the text in 1 John 5:3 becomes very interesting where it says, “For this is the love of God, that we keep His commandments” (NKJV). A slightly expanded quotation would include v. 2, “By this we know that we love the children of God, when we love God and obey his commandments. For this is the love of God, that we keep his commandments.” This text seems to have two possible ways to be read. First, it could mean that we keep the commandments out of love for God. But it could also be consequential, that those who love God will be inclined toward keeping the commandments, that the work of the Spirit in their lives will grow in their lives actions that are in harmony with the commandments.

We could add to this the little parable Jesus told of the wise and foolish men, the wise one building on a solid foundation, the foolish one building on sand (Matt. 7:21-27). The results of their actions made a huge difference in the outcomes they experienced.

- **Do you think the “Commandments” are imperatives that we must strive to obey and “keep,” or are they more like descriptors of what the condition of the lives of believers will be after they come to faith?**
- **Do you think there is a difference between restraint and constraint?**
- **What is life like where we are driven by restraint vs. life lived under constraint?**

The Psalmist, in Psa. 116:12, has a very thought-provoking reflection: “What shall I render to the Lord for all His benefits toward me?”

## Lesson 2: God's Covenants with Us

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

The lesson this week is built around the fact that, in the long ago, God made a covenant with Abraham through which all the families of the earth can be blessed. That covenant has continued to this day and it may still bring its benefits to those who believe. The foundational text is from **Deuteronomy 28**:

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

These verses are part of a much larger story, one that unfolds in great detail in the book of Deuteronomy chapters 28-32. If you have not read those chapters in a while, it would be worth your time to do so again.

What becomes apparent in the chapters just mentioned is that God has made agreements – called “covenants” with humans. There are two major types of covenants, “unilateral” and “bilateral.” In the bilateral ones, there is a role for humans to play. In the unilateral ones, it is all done at God’s initiative.

- Some unilateral covenants:
  - Matt. 5:45 – God will send the sun and the rain to shine or fall on both the good and the evil.
  - Gen. 9:9-16 – God promised there would never again be a great flood.
  - Gen. 8:22 – God promised that, as long as the earth remains, there will be seedtime and harvest, cold and heat, summer and winter, day and night.

There is no human component to the fulfilling of a unilateral covenant. God will bring what he promised to pass even if humans do nothing in response. But when it comes to bilateral covenants, there is a very significant place for human action and response to the point that, if humans fail to uphold their end of the agreement, the covenant may prove ineffective, void.

- Some bilateral covenants:
  - **The covenant with Israel after the Exodus.** This is an extension of the covenant made with Abraham. At the time of the making of this covenant, Israel was told to “harken diligently” to the provisions of the covenant that they might receive its blessings and not its curses (Deut. 28:1-14).

- **The covenant of Salvation** – the promise of salvation comes as an invitation (“Behold, I stand at the door and knock...”) that humans are invited to accept. If there is no acceptance, then there is no gift that comes.

There is also the teaching from Proverbs 3:1-10 in which the Wise Man admonishes his son to be faithful to God in all things. Among the admonishments given is that of honoring God with the first-fruits of the fields and with one’s wealth. The consequences of doing this will be manifold blessings. This is not viewed as a mechanical connection, but as a response, a grateful response to God for things provided.

In the official lesson, this idea of first-fruits becomes the launching site for some discussion of tithe, the idea of giving back to God 10% of a person’s increase. If tithe is like the first-fruits of the field, it is returned to God as soon as it is known irrespective of other considerations.

- The most often quoted passage on tithing comes from **Malachi 3:7-11** where there is a statement that some read as a contract, that if we humans honor God by returning a tithe, God will pour blessings immeasurable upon them. Failure to return a tithe is spoken of as robbing God. In other words, when gain is calculated, the first thing to do is to return tithe thereby qualifying the tithe to be the equivalent of first-fruits of a field.

Also, up for discussion here as something to be connected to this line of thought is the famous statement of Jesus, that we ought to seek first the Kingdom of God and all “these things will be added to you.”

It is worthwhile pondering what giving tithe to God says about a human’s relationship to God, because it simply does not make sense that a person would do better on 90% of their gain than they would on 100%.

- Do you know of any testimonies from those who have paid a faithful tithe?

P.S. One of the most remarkable stories of faithfulness in tithing comes from the time of terror in Uganda under Idi Amin where a Christian man, in spite of the adversities he had faced, preserved his tithe money in a little draw-string purse and handed it to a church administrator once things settled down some!

### Lesson 3 ~ The Tithing Contract

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

The lesson this week is precisely focused on the concept of tithing. It is commonly understood that a “tithe” is 10% or a tenth part of something. The primary text is the famous one from Malachi 3, *“Bring all the tithes into the storehouse, that there may be food in My house, and try Me now in this,’ says the LORD of hosts, ‘if I will not open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it’”* (Malachi 3:10, NKJV).

This text is interesting for several reasons. First, it clearly indicates that tithe makes it possible for God’s house to have food. I think this is euphemistic or allegorical language. The word “food” should probably not be seen as an exclusive term meaning edible things only, but should be seen as representing whatever is necessary to meet the needs of God’s house, to include, I suspect, the needs of those who work in serving God’s house. In Old Testament times, that would have been focused on the temple or sanctuary, but beyond Old Testament times, its meaning would have to be expanded. The location of the storehouse today is a much-debated question, but it seems logical a person would pay their tithe to the entity with which they are aligned, thereby enabling it to function and do the work of God in harmony with the person who paid the tithe’s beliefs.

The second interesting feature of this text is the rather blunt way in which God calls on humans to try or test him to see if he would not pour out such a blessing it would be hard to receive it.

- **Do you know of any who would testify to the truthfulness of this promise?**
- **What kind of blessing might be included in this promise?**
- **Is this an iron-clad promise that would come true for anyone who pays an honest tithe?**
- **Are there occasions where someone is a tithe payer but still suffers adversities of various kinds?**

It is quite interesting to note that the practice of tithe-paying is very old, much older than any definite system was in place for receiving or handling. In fact, the first mention we have in the Bible of tithe-paying is found in Genesis 14 where Abraham, after winning a battle, came and paid tithe to Melchizedek, a person who is not really defined but whose name is very interesting, “the King of Righteousness.” This indicates that tithe-paying was not instituted after the Exodus when Israel became a nation, but was in place long before. It was not exclusively a Jewish custom, either.

In the Bible, tithe is spoken of as being “holy unto the Lord.” It is portrayed as being a way in which believers testify to their trust in God, returning to Him a tenth of their gain before using their gain for other things.

The verse in Malachi has one more feature that has caused a lot of discussion, the question of what is meant by the “storehouse.” It says to bring all the tithes into the storehouse, but that storehouse is not clearly defined. In ancient Israel, we know people brought their tithe to the temple where the Levites used it to sustain the temple functions and also to sustain the Levites who ministered there. In the Christian world, in most cases, tithes and offerings are brought to the church believers are aligned with, and various church organizations have different protocols for its use. In the Seventh-day Adventist system, tithe accumulates at the local Conference level from where it is distributed to various entities. A primary use of tithe is to pay for pastoral and administrative salaries; this idea seems to be in harmony with what is recorded of tithe in Numbers 18:21, 24 where it is stated that the tithe was used to pay the Levites for their service.

There is biblical evidence that, in ancient Israel at least, people were admonished to pay three tithes, one to the Levites, one to meet expenses of travelling to Jerusalem for the various feasts, and one for the poor. This represented a full 30% of the income of the ancients, far more than what most people think of today when talking of tithe.

Another observation from the Bible is that tithe was separate from offerings, of which there are many made mention in the Bible.

One of the perennial questions that arises when talking of tithe as 10% of a person’s gain has to do with how to calculate what that is. This item is quite challenging given the very many ways in which money and assets are handled today. For example, does one pay on their gross income, or income after certain expenses are deducted? Further, are benefits to be counted as gains? And what of investments, and gains in net worth due to the appreciation of a house, for example? Or what of benefit funded now to be received later, such as Social Security and Medicare? There is no hard and fast rule given so it seems the best is for people to live by the dictates of their own consciences driven also by the understanding that penuriousness is not a thing to be admired.

We might conclude from this discussion several things:

- Paying a faithful tithe is a way of testifying to belief and trust in God.
- Tithe is a way of funding the various causes that help grow the kingdom of God on earth.
- Those who pay tithe may anticipate being the recipients of blessings from God.
- How tithe is calculated is a matter of personal conviction around the principle of 10% of gain.

## Lesson 4 – Offerings for Jesus

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

The lesson this week considers the many and various offerings mentioned in the Bible that were given in addition to tithe. In other words, tithing was considered a very basic thing in the Bible with generosity being calculated by what was given in addition to the tithe.

The matter of generosity is a very interesting one. Those who are generous particularly in their giving of money to good causes, often tell of the great joy that comes to them as a result of their actions. And those who are penurious are often found to be very worried about their money. But in spite of this, it seems to be very difficult for humans to be generous, particularly in the giving of money.

- **Why do you think it is so hard for humans to be generous with their money?**

Whenever the subject of generosity arises, the question of what motivates a generous spirit comes into play. Just what is it that motivates someone to be generous? The answer to this question is probably multifaceted because some generosity is driven by a desire to be recognized. Such seems to have been the case with at least some of the Pharisees in Jesus' day, reflected in the comments Jesus made in **Matthew 6:1-4**. Jesus told his followers that, when giving to the poor, do not let the left hand know what the right hand is doing, a saying that remains part of common parlance even today.

On other occasions, generosity is motivated by the desire to appease the gods or some powerful entity in human life. This is manifestly not to be a part of the Christian's life, for God is not a being who seeks to be appeased, at least not by money or grand gifts. God rejoices in the existence of contrite and pure hearts that are inclined toward following after Him. This leads to what must be the best motivation for generosity in the life of a Christian, and that is giving as a response to the goodness and love God has manifested to humans. Generosity is also a testimony to the fact that the giver trusts that God will care for him or her, that money is not the source of security in any absolute sense.

As has been noted both by testimony and experience, money is only useful as it provides for the necessities of life, provides for the needs of others, and advances the cause of God. The usefulness of other monies is largely wasted. This little observation is worthy of a lot of careful consideration by those who have assets that amount to more than what they need for daily living.

In light of this, Paul's counsel to the Corinthians is very interesting, as it is found in **2 Cor. 9: 6-10**. He encourages generosity, saying that God rewards a generous spirit, that



being generous is a sign that a person has entrusted their well-being to God. He also says that everyone should give as they have decided in their own hearts.

It should also be said that giving is a reliable antidote to selfishness. Selfishness is something all humans struggle against. And giving away money, which in many parts of the world is the currency by which life is enabled, is a sure antidote to selfishness.

One of the interesting things found in the Bible is that the giving of monetary gifts, bringing tithes and offerings to a worship service and giving them as part of the service has been a part of the worship service since very early on in recorded history. Giving such offerings has long been considered to be an act of worship.

The discussion of offerings and generosity cannot be concluded without a few moments of consideration of the stories of the widow's gift at the temple, two little coins called mites that Jesus noted as a very generous offering because the rich gave out of their abundance but the widow gave everything she had (Mark 12:41-44), and the story of Mary anointing Jesus feet with the very expensive ointment or perfume (Mark 14:3-9), a story that Jesus said would be repeated in perpetuity.

- **What might we learn from these two stories?**

## Lesson 5 ~ Dealing with Debt.

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

This week we are going to talk about debt: what it is, what it does to and for us, what the Bible says about debt. We will also talk about how to get out of debt.

The foundational text is Proverbs 22:7 – **“The rich rules over the poor, the borrower is servant to the lender.”**

The issue of debt is a very big one today. Debt is everywhere in our world, particularly in the Western world where everything seems to run on credit. Today it is very easy to borrow money. In some cases, this is true even if you have bad credit! Individuals are in debt for many reasons, but so are companies and even countries. In fact, some of the debt totals for countries are astronomical, beyond calculation and imagination. The United States, an otherwise prosperous country, is up to its ears in debt to the tune of more than 30 trillion dollars, a sum so large it can hardly be imagined. And countries in the developing world are in debt, having been persuaded to take on debt that is lent on predatory terms. In cases like this, lenders have a moral issue to deal with in that they deliberately lend large sums knowing the borrowers will likely never be able to pay the monies back. But the issue of debt itself is massive. One can hardly imagine how the total debt in this world will ever be repaid.

So, what is debt? One definition is that debt is living today on money that you expect or hope to earn tomorrow. Being in debt means you are living beyond your means, all the while expecting that you will be able to pay for everything tomorrow, to include the cost of borrowing the money. This is usually a poor strategy because it is like giving away whatever percentage of your money it is that equals the interest rate you borrowed at. With credit cards, that can be as high as 30%.

It is worth asking what the main reasons are for people incurring debt. Some suggestions are these:

- Ignorance about debt. Many people borrow money that is offered to them not realizing the difficulties that debt brings with it.
- Greed or selfishness: the desire to have today what you cannot afford mostly because you want it. Here Paul's counsel to Timothy is pertinent as it is found in **1 Tim. 6:6-9**, where Paul talks about the fact that the love of money has caused many to encounter great hardships and some to lose their faith.
- Falling for get-rich schemes
- Personal difficulty or misfortune such as a health emergency or accident or loss of employment.

- Using debt as a strategy to improve your circumstances in the future, such as when paying for an education or purchasing a home or business.
- Co-signing a loan to enable someone else to get a loan that they probably cannot afford.

Some questions about debt:

- **Are there some good reasons to incur debt?**
- **What are the major complications with being in debt?**
- **What are some of the dangers of being in debt?**
- **How can a person stay out of debt?**

The Bible has quite a bit to say about debt, the most basic counsel being to stay out of it at all costs. For example, there is the counsel of Paul to the Roman Christians that they should “owe no one anything except to love one another.” And there is the advice given to the Thessalonians, found in 2 Thess. 4:11,12, to the effect that Christians should live quiet lives, work with their hands so that they can have a sufficiency in life enough that they are not dependent on others, and that they otherwise be good examples to those around them.

Now we turn to some discussion about how a person can get out of debt. It is almost always a struggle but it can be done!

- **How can those who are in debt get out of it?**
  - Quit incurring more debt.
  - Work extra jobs or hours.
  - Go on an austerity plan reducing living to bare minimums.
  - Ask for reduced terms?
  - Ask for interest and penalties to be erased.
  - Accept help offered from other people of good will.

It is quite interesting that the Bible in several places talks about borrowing limits of 7 years. For example, there is Deut. 15:1-5 that clearly states that debt cannot be held by a lender or incurred by a borrower for more than 7 years. That is an interesting difference when compared with loans today that routinely run 30-40 years!

- **What might be said about credit cards and their use?**
- **What effect might a well-designed budget have on debt?**

There is one more little nuance to the issue of debt that should be mentioned that has to do with the lender. If you are the lender, how honest and fair and transparent have you been in the act of lending?

- **What are the joys and benefits of being debt-free?**

And, finally, an old saying to ponder ~ “Sometimes the only thing worse than not having something, is getting it!”

## Lesson 6 ~ Laying Up Treasure in Heaven

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

The foundational passage for this week is **Mark 8:36, 37**, which reads, “**For what will it profit a man if he gains the whole world, and loses his own soul? Or what will a man give in exchange for his soul?**”

We could put alongside this the words of Jesus found in **Matthew 6:19, 20**, where he told his followers to lay up treasure in heaven where no moth or rust or thieves can destroy or steal it. And we might add the next verse, v. 21, where it says, “For where your treasure is, there will your heart be also.”

There are several things here to reflect upon. First is the fact that there is a link between a person's heart and the way they spend their money. It is quite easy for people to spend their money on things that their hearts desire or are fascinated by. In fact, people readily spend lots of money, even money they do not have, on things their hearts desire. Watch what people spend their money on, and you will soon learn what their hearts are most focused upon.

But the reverse of this may also be true, that the place you spend your money may well become the thing your heart desires. In other words, there may well be a development of a love driven by what you do with your money. A good cause given to may find a significant place in a person's heart over time.

The second thing we might reflect upon is the fact that we do well to remember that there is another world coming, an eternal world, the significance and grandeur of which far exceed anything on this earth. Putting energies and resources toward the new earth and its kingdom is a good thing to do because monies spent that way have an everlasting effect as opposed to a very transient effect. The catch here is that the coming kingdom is mostly unseen, so doing things to enhance it is a form of delaying gratification, the idea of investing now in anticipation of some future reward or benefit. Delaying gratification is a very unnatural thing for human beings to do! Furthermore, the agenda or ethos of the coming kingdom is usually very different from the agenda of our current world. Our world is often upside down to the kingdom of God.

With this in mind, it would be well to consider some of the people in the Bible who were future-kingdom oriented. Many of them are listed in Hebrews 11 as people of great faith. They were living by what God had promised so were caught between the known and the unknown. They were people whose fondest hopes and ambitions were linked to the coming kingdom while they lived in the present world. It should not escape us that the author of Hebrews, as the great faith chapter ends, runs out of names and pours accolades on many unnamed people, saying that the world was not worthy of their presence. Thinking about those people can serve to help encourage and sustain us in lives

of faith. At the same time, it should not escape our attention that often the most admired people in this world are those who make significant sacrifices, who live selfless lives such as did Mother Teresa.

The official lesson guide points to several people of faith that we ought to consider:

- Noah, who found grace in the eyes of God.
- Abram, who became the father of the faithful.
- Jacob, who went from being a deceiver to being a man of faith
- Moses, who famously chose rather to suffer affliction with the people of God than to enjoy the pleasures of sin for a season.

Also mentioned by way of contrast is Lot whose decisions turned out to be disastrous for himself and his family.

Some questions to ponder:

- Why does it seem to be so hard for humans to retain an other-worldly focus?
- How can we deal with the warning Jesus gave about the deceitfulness of riches?

## Lesson 7 ~ Unto the Least of These

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

This week we have a lesson that is quite challenging, titled “Unto the least of These.” It invites us to reflect on what should be understood to be the Christian responsibility to care for those the Bible designates as “the least of these.” The least of these that are often spoken of in the Bible are those who have lost all societal place and support. In biblical days, those were commonly understood, and were identified as being, the orphans, the widows, the blind and diseased, and the strangers or aliens in the land. For whatever reasons, these people found themselves in circumstances where they had no means of supporting themselves, a situation made worse by the general attitude at the time that adversity was likely the result of sin or wrong-doing by either themselves or their parents. Disease or misfortune, then, were thought to be the just judgment of God on a person, leaving little incentive for others to help them. Those who suffered were thought to be bearing just punishment from God, hence no reason for others to intervene.

- **Who would be identified today as the least of these?**
- **What are the prevailing opinions about the poor and about the diseased and indigent today?**

In light of this, it is very interesting to bring to mind the verses from Isaiah that Jesus quoted when he stood up in the synagogue in Nazareth to announce the beginning of his ministry, the record being found in **Luke 4:16-19**:

*“The Spirit of the Lord is on me,  
because he has anointed me  
to proclaim good news to the poor.  
He has sent me to proclaim freedom for the prisoners  
and recovery of sight for the blind,  
to set the oppressed free,  
19 to proclaim the year of the Lord’s favor.” (NIV)*

Here the work of the Messiah is explicitly focused on the restoration of what we have already identified as “the least of these.” Apparently in the economy of God, nobody should be left in adverse circumstances, at least not when the Kingdom comes.

This is but one place where we see God’s concern for the “nobodies” in society. A careful review of the laws of the Old Testament will reveal that there were to be systems in place to prevent prolonged servitude and to help sustain the poor, like the instruction to leave the corners of a field unharvested, or the instruction to leave fields fallow every seventh year, and also the limitations on how long debt could be carried. And there

were ways for those who were sick to be restored and be healed, though there is no suggestion here that sickness disappeared entirely.

We should add here the admonition given by James in **James 1:27** that **“Religion pure and undefiled before the Father is this, to visit orphans and widows in their affliction and to keep oneself unspotted from the world.”**

There is one more portion of scripture that should come into play here, and it is the parable of the great and final judgement found in **Matthew 25:31-46**, where the nations come before God and are divided as sheep and goats. The final criteria of judgment is very interesting. The verdict hinged on how they had treated the “least of these.” Most fascinating is that the sheep, when told of their good deeds, were surprised, asking, “When did we do these things?”

And now some questions for discussion:

- **What are the causes of poverty today?**
- **What is the best way to help the poor now?**
- **What are the causes of diseases today?**
- **How can Christians help the sick?**
- **Is the Christian responsibility to help negated by the presence of governmental programs designed to provide a safety net to people?**
- **What is the proper response to aliens, especially since there are now so many of them?**
- **What might individual Christians do to help with the least of these?**



## Lesson 8 ~ Planning for Success

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

This week, the official Sabbath School lesson takes up the subject of being successful in life, of how to plan to be successful in life; a noble enterprise to be sure. The primary text for this week is from the book of Colossians:

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

It is fair to say that most people want to be “successful” in life. What being successful means is somewhat indefinite but in many minds, it almost always has some connection to money--having more of it than you need, hopefully by a rather wide margin. So up for discussion are ideas and principles that can be adopted or practiced that will enable a person to be successful.

First, we ought to talk about what we mean by “being successful.” A place to start the discussion is to say that a successful person would be one who has attained adulthood and is self-sustaining and self-sufficient. In other words, arriving at a state of not being dependent on others for your immediate needs would be a significant measure of success. This is certainly the hope of every parent!

In a Christian context, we suggest the following:

1. Begin with the acknowledgment that God is the owner of all things so that, at best, you will be managing assets entrusted to you. This foundational idea is remarkably effective in helping a person to be responsible and careful and disciplined. This is a primary part of seeking the kingdom of God as a first priority.
2. Recognize that work is a good thing for humans and not only because it is the source of money but also because it creates a lot of well-being and purpose in a person's life. Notice Paul's admonition to the Thessalonians in I Thess. 4:11,12 where an idea of being self-sustaining is held up. Bear in mind that even in Eden before sin came, productive activity was given to humans as something beneficial to them. It could be said that engaging in meaningful and beneficial work is a Christian responsibility. It is a major way to become self-supporting. And work as long as you reasonably can.
3. Get a good education. This education should help you set yourself up for a life's work and may be either in the professions or the trades. Too

often we ignore the trades and the great benefit they provide to humanity. College is not for everyone, but a basic education leading to life proficiency is.

4. Marry well. This is not to suggest a person has to get married, but it is to say that a good marriage is a very good thing for humans. Google the benefits of marriage and you will discover several pages of them, including a longer and happier life, and more wealth. Married people enjoy what is sometimes known as “spousal support,” the presence and effect and influence of a person who is with you through all the ups and downs of life.
5. Live a life characterized by integrity. Prov. 22:1 says, “A good name is to be chosen rather than great riches, loving favor rather than silver and gold.” Christians should be known to be people whose word is good, who are honest and trustworthy, who are not devious or underhanded. And a clear conscience is a very good pillow!
6. Avoid debt as much as possible and live on less than you earn. Not only will this help you deal with the various exigencies that appear in life, it will also enable you to be generous in giving.
7. Stay out of trouble with the law. As far as possible, live as a law-abiding citizen. You will save yourself a lot of aggravation and money by always being legal, excepting those cases where the law contravenes conscience, at which point you will have some very hard decisions to make.
8. Do not neglect to make provisions for eternity in your life while also encouraging others to remember that this world is not our final home.

**What other items might be added to this list?**

## Lesson 9 ~ Beware of Covetousness

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

The lesson this week takes up a challenging topic: the whole topic of the human propensity to covet, known as covetousness. An appropriate foundational passage from the Bible is this:

*“Now godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out. And having food and clothing, with these we shall be content. But those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition. For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows” 1 Timothy 6:6–10 (NKJV).*

Covetousness can be defined as an inordinate desire to have something you do not have, to the point it becomes a fascination that you act upon. Covetousness is often focused on money or wealth but may be focused on any number of other possibilities to include fame or even relationships.

Interestingly, in the Bible covetousness is often included in a list of deadly sins. For example, it appears as the last of the 10 Commandments, “thou shalt not covet...” In **1 Cor. 6:9, 10** it appears in a rather long list of deeds of the unrighteous that are not going to be in the Kingdom – “*Know ye not that the unrighteous shall not inherit the kingdom of God? Be not deceived: neither fornicators, nor idolaters, nor adulterers, nor effeminate, nor abusers of themselves with mankind, nor thieves, nor covetous, nor drunkards, nor revilers, nor extortioners, shall inherit the kingdom of God*” (NKJV). Clearly covetousness is viewed as being a very bad thing primarily because it replaces loyalty to God with loyalty to something else, and, because of that, it drives humans to all kinds of nefarious activities.

There are a number of significant stories in the Bible that illustrate the danger and power of covetousness quite clearly:

- **Lucifer and the original sin** -- what drove Lucifer to try to contend against God in the first place if not covetousness?
- **Achan and the spoils of war.**
- **Judas, who left the last supper and went and made a deal with the priests.**
- **Ananias and Sapphira, a rather remarkable story!**

Now some questions:

- **What might a person do to combat or even cure or overcome covetousness?**

- What might be the difference between a legitimate desire and covetousness?

## Lesson 10 ~ Giving Back

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

The lesson this week takes us into some interesting and, to some, delicate territory, that of dealing with finances as a person gets toward the end of their lives. The foundational passage from the Bible is from **Revelation 14:13**, a verse many people have never read:

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

At first glance, this is a rather strange text, linking blessing and death. But a more careful look at the text reveals it is really talking about the residue a person's life leaves once they are gone. It is true that death comes to many as a release from the struggle of life. In that sense it is a blessing, especially if a person has been dealing with the infirmities of old age that often become quite arduous. But it is the last phrase that is more pertinent to our discussion: “and their works do follow them.” This phrase is talking about the fact that every person's life leaves a residue of memories, of deeds done or undone. And, of course, from a Christian context, the residue of lives lived with a view to eternity is going to be best and most to be admired. So, for those who are getting to an advanced age, while there is still time enough to make adjustments, some careful reflection is called for.

In light of the general theme of the lessons this week – Managing for the Master – part of this reflection should include the matter of monies earned and in hand. What should a believing person do with the money they have saved or invested?

The foundational principle behind all responsible asset management is that humans are not the owners of wealth or of other assets as much as they are managers of what already belongs to God. This principle should still prevail in any planning they do with the ending of life in focus. We should not follow the example of the Rich Young Ruler, nor of the farmer whose fields yielded abundantly to the point he built bigger barns, saying that he now had plenty and would plan to take his ease. These two men acted as if everything that had come into their hands was theirs to keep when, in fact, in their hands was enough to also care for and bless others.

A second guiding principle might be the reminder that we cannot take any of our assets with us into death. In light of this, a person is well advised to do some careful planning. In the USA, anyway, if a person fails to make a plan for their assets before they die, the state will take care of that for them, often at considerable expense and without regard to their wishes. The clear implication of this is that a person should have a plan

for their estate in the form of a properly constituted will. In fact, failure to have a formalized will is a significant failure in stewardship.

A third guiding principle would be that the same responsibility to use money for meeting the necessities of life, for helping those in need, and for benefitting the cause of God prevails. There is no value in hoarding things. In fact, hoarding in a sense is a refusal to trust God to care for you. This statement presumes the hoarding of things way beyond what might be reasonably expected to preserve stability in life. A further note is in order, that lots of money does not provide security in life for it cannot prevent the coming of death!

In the official lesson, there is a useful list focused on the advantages of giving now! It appears below:

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

While Christians are called on to be faithful and even generous, they must also be wise. They should not over-give to the point of reducing their own circumstances to the point they become dependent on others. And they should be careful about various schemes that are intended to guilt them into giving. Prudence is a good thing in life, a quality that should be exercised even into old age.

A final comment. A person's generosity should never be calculated until their estate is finally settled. While there are dangers in waiting to distribute all your assets at the point death comes, it is still true that generosity may finally be fully known only at

that point. A lot of organizations have been known to benefit significantly because of the largess that comes at the point of an estate being settled.

## Lesson 11 ~ Managing in Tough Times

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

**A foundational text for this week is 2 Chron 20:20 ~ “Jehoshaphat stood and said, Hear me, O Judah, and ye inhabitants of Jerusalem; Believe in the LORD your God, so shall ye be established; believe his prophets, so shall ye prosper.”**

The lesson this week invites some reflection and discussion around the topic of managing our affairs during tough times. Everyone knows that tough times do come. We also know the coming of tough times is not always predictable. And tough times can come on a communal scale or a personal one. Truth is, life here is not as secure or predictable as we might like to think. And to push this a bit further, Christians know that the Bible predicts that as we approach the time of Jesus' returning, there will be lots of trouble. The affairs of human beings will, in fact, become unmanageable. Daniel, who lived a very long time ago, talked of a time of trouble “such as never was since there was a nation...” And Peter, in his letter to the early Christians, talked of a day when even the elements would melt with a fervent heat. In light of this, a concept sustained by many verses in the Bible, how shall we as believers go about managing our affairs?

Perhaps the first thing to consider is the need to trust God, not our wisdom or resources. Put more clearly, the first thing is to be sure we are trusting God ahead of trusting our own abilities and resources. We humans have a great tendency to trust what we have made and what we can see. This is especially true if what we have invented or created rises to imposing heights. It is even more so if we believe the entity to be doing the work of God on earth. People, including believers, in past ages have trusted in the nation, in the church, in educated and scientific people, in young people, in poor people (communism), only to find out that, in the words of Jeremiah, all these are arms of mere flesh (Jer. 17). In every case, once the trusted entity betrays or collapses and humans find themselves bereft, if they look around, they find God is still “out there” and is still trustworthy. Better to make sure God is first in life than to discover it again in times of destitution.

As mentioned in previous weeks, trusting in God will give a human being a certain view of their possessions and achievements. A major one will be the realization that whatever resources a person has, they have because of some previous action of God. They are managers rather than owners. The result of this is that a person will not be totally attached to their possessions. It will mean they are managing their possessions with a view to eternity as life goes along. That includes being both faithful and generous in their giving.

A second idea to live by has to do with simplicity. Life today can be very complicated. And the more possessions we have, the more complicated it becomes. As



one person observed, we actually can become prisoners to our possessions. Have five automobiles instead of one, or three houses instead of one, or a house, a vacation cottage, a boat, a travel trailer, and three vehicles, and life will be very different from having one car and a tent!

There is a story told of an author who had a published book and his friend who went to a party put on by a billionaire investor. The friend asked the author if he had ever thought about the fact that the investor had probably made more money in a single day than the author had made from all the sales of his book. The author smiled and responded, "That may be true, but I have something the investor does not have. I have a sense of having enough!" It is said of Dwight Carnegie that when asked how much was enough, he responded by saying, "One more dollar." Keeping life simple by having a sense of having enough, is a good principle to follow.

Perhaps another principle to keep in mind is that money and wealth do not secure life. This is the primary lesson taught by the parable of the rich farmer who, in a time of abundance, gathered his crops and tore down his barns and built bigger ones, saying that he had enough that he could take his ease. The problem was that that very night, his life was required of him. It is best not to hoard money but to use it for taking care of life's needs, for helping others in need, and for advancing the gospel cause in whatever way comes to hand.

Looking at this from another angle, it seems a person is wise who plans so that they do not have to become dependent on others. The idea of being self-sufficient is an important one, at least to the Apostle Paul who, even as a preacher, did not want to be beholden to others but worked with his own hands to sustain himself.

Now some questions to discuss:

- **Why does wealth so often war against spirituality? Jesus himself talked about how it will be hard for a rich man to enter the kingdom.**
- **What are some personal strategies to live by in anticipation of a time of personal trouble, such as illness, or personal adversity?**
- **Are there some larger strategies that can be used to deal with wealth when society on a larger scale heads into a time of trouble?**

## Lesson 12 ~ Rewards of Faithfulness

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

**Question – “What rewards may the faithful rightfully look forward to?”**

Our final lesson for this quarter invites thought and discussion on the matter of the rewards of faithfulness. The foundational text is from Matthew 25:21 -- **“His lord said to him, ‘Well done, good and faithful servant; you were faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.’”** This comes from the parable commonly known as the parable of the talents, a reflection on the careful and diligent use of talents told by Jesus.

It is true that in various places, the Bible talks about rewards that will come to the faithful. These rewards are not really earned as much as they are given. They are not part of some merit-based system by way of which the righteous improve their standing with God or within the reality of ultimate things. They come sometimes as a simple consequence of doing right while at other times they come from the graciousness of God.

There are several rewards that come readily to mind. Some are experienced in this life and some will not be experienced until the end of all things comes and the kingdom of God gets fully established.

- The gift of salvation. This is experienced in the here and now, and it brings a sense of peace and joy and hope and purpose and the shedding of guilt and aimlessness.
- The gift of transformation that will take place at the coming of Jesus a second time (I Cor. 15). This transformation will be marvelous almost beyond imagining because it will result in the restoration of the human body to a perfect state. Whatever infirmities we have suffered from will be gone. Better still will be the shedding of the tendency we all have to be attracted to and by sin. The human bent toward sin and away from God will disappear.
- The granting of conditional immortality, restoring never-ending life that was lost when Adam and Eve sinned.
- Gaining entrance into a kingdom where all the former things will have passed away: sin, sorrow, death, illness, injustice, and the list could go on.
- The settling of accounts for both righteousness and evil. In fact, evil itself will be destroyed never to be seen again. And all the injustices we have experienced will be requited.
- Restoration to the presence of God. One of the most touching texts in the Bible is the one in Genesis that speaks of God coming down in the cool of the evening to commune with Adam and Eve. That presence was lost, but it will be restored at the end of things.

- The restoration of relationships with those whom we have loved who have died. This will be due to the great resurrection that is spoken of, where we who are translated at the end will not precede those who have died, for they will be brought back to life and together we will go up to heaven.

It seems almost trite to say that a few minutes of reflection on the list above will bring to mind the fact that our wildest imaginings cannot do justice to the magnificence of what lies ahead for the righteous.

Perhaps the best way to conclude these discussions is by reminding ourselves of three or four well-known and encouraging passages of scripture:

- Hebrews 12:1, 2
- Phil. 3:13, 14
- Rev. 21:1-5
- 2 Tim. 4:6-8