

## COUNSELS ON STEWARDSHIP

### Chapter 1: Coworkers With God

1. In what way can God's "system of beneficence" make humans more like their Creator?
2. Read Proverbs 3:9-10; 11:24-25. Explain briefly the "law of action and reaction."
3. Think of a time when you sacrificed to give to a person in need or gave to a worthy cause. What spiritual blessings did you experience as a result?

### Chapter 2: Our Bountiful Benefactor

1. In what ways are we sustained every moment by God's care and upheld by His power?
2. We are encouraged to "faithfully render to God our tithes, which He claims as His own." What else are we to bring to God's treasury?
3. What do your gifts and offerings say about your character?

### Chapter 3: Why God Employs Men as His Almoners

1. "God is not dependent upon men for the advancement of His cause." Why, then, has God chosen to employ humans to do His work?
2. What deadens the spirituality of the church and removes the favor of God from it?
3. "God tests us here, by committing to us temporal possessions." What is the purpose of this test?
4. "The Lord permits suffering and calamity to come upon men and women to call us out of our selfishness, to awaken in us the attributes of His character—compassion, tenderness, and love." Have you had an experience in your life where God has done this? Describe.

### Chapter 4: The Conflicting Principles of Christ and Satan

1. What is the effect of selfishness upon the church and individuals?
2. Why is it "an unwise and dangerous course" to base our giving or our service upon emotions?
3. Consider a relationship in which your good efforts have been "repaid with ingratitude." How can Jesus' example help you to act from principle instead of impulse?

### Chapter 5: Beneficence Where Christ Abides

1. What will happen to you when the love of God is in your heart? Think of the last twenty-four hours. In what visible ways has Christ manifested His presence through you to others?
2. What characterizes a heart "cleansed from sin?" What is the effect on the whole life?
3. In what ways have your choices regarding your time, talents, and possessions been impacted by your desire to follow Christ?

### Chapter 6: Preaching Practical Sermons

1. What does it mean to preach "practical sermons"? What is the result of such sermons?
2. What will happen to those who live to gratify appetite and selfish desire?
3. Think about a time when you exercised self-denial, even if the gift was small. How did you feel afterward?

### Chapter 7: The Lord's Work to Be Maintained

1. What are the "only two places in the universe where we can place our treasures"?

2. What is one area of personal expenditures that you could cut back or even cut out in order to give more to those in need?
3. Do you know a person in need near you that you could help with food, clothing, or other gifts? Are you making plans to help that person?

### **Chapter 8: Wholehearted Attachment to the Church**

1. What solemn vow does everyone make who connects with the church?
2. Read Matthew 16:24. What does it mean to deny yourself, take up your cross, and follow Christ?
3. What will happen if we faithfully bring to God's treasury the means He has lent us?

### **Chapter 9: The Voice of Consecration**

1. A branch of home missionary work is to look after the fatherless and the widow. How can you practically apply this counsel in your church? Do you know a widow or child who needs your ministry?
2. What ideas can you think of to help your local church make the support of home and foreign missionaries a top priority?
3. With what attitude are we counseled to give toward the advancement of God's kingdom in this world?
4. Read 2 Corinthians 9:8. How does knowing that God will provide for all your needs help you to give generously in return?

### **Chapter 10: A Call to Greater Earnestness**

1. When will the great outpouring of the Holy Spirit take place?
2. How does God regard the absence of self-denial in the life of His professed followers?
3. Christ's "love and self-denial are without a parallel: and when this love enters into the experience of His followers, they will identify their interests with those of their Redeemer." What should those interests be?

### **Chapter 11: Selling Homes and Property**

1. Why are we encouraged to reduce the quantity of our possessions?
2. God does not require His people to simultaneously dispose of their property. However, during times of need, what instructions will God give concerning personal property?
3. Spend some time this week praying to know the Lord's will regarding your possessions.

### **Chapter 12: A Test of Loyalty**

1. How is the Sabbath related to the tithe?
2. God has reserved the tithe as His own for gospel purposes. What will a neglect or postponement of this duty lead to?
3. "It has ever proved that nine tenths are worth more to [God's people] than ten tenths." Think of a personal experience where this has proven true for you. Describe.

### **Chapter 13: Founded Upon Eternal Principles**

1. God does not compel people to give. Our giving must be voluntary. Why do you suppose God designed giving in this way?

2. Read 1 Corinthians 9:14. Why do some church members believe that doctors, teachers, plumbers, and policemen need to be paid, but they begrudge the minister a fair wage? What does Paul write in 1 Timothy 5:18 about this attitude?
3. The tithing "should be placed in His treasury." Where is this "treasury"?
4. "God is the bountiful giver of all good." What are five things God has given you for which you are thankful?

### **Chapter 14: A Plan Beautiful in Simplicity**

1. What would happen if all church members were to pay a faithful tithing?
2. Why are Christians required by the Scriptures to enter upon a plan of active benevolence?
3. Do you feel that tithing is a burden, or that it is a privilege and blessing? Explain your answer.

### **Chapter 15: A Question of Honesty**

1. Read Malachi 3:7-12. How does God regard the evasion of His positive commands concerning tithes and offerings? Why do you suppose this is?
2. If the Lord has blessed us with means, how should we regard it? How should we handle it?
3. What advice would you give to someone who is tempted to keep money that has been set apart for religious purposes?

### **Chapter 16: Regularity and System**

1. What Pauline principle can be applied to tithing?
2. When we return to God what belongs to Him before the week begins, what are we saying about our relationship with God?
3. What does this statement tell us about whose interests come first, God's or ours? "Honor the Lord with thy substance and with the first fruits of all thine increase?"
4. The tithing is to be set apart "as a separate fund . . . devoted solely to support the ministry of the gospel." What does "ministry of the gospel" include?

### **Chapter 17: The Message of Malachi**

1. Read Malachi 3:10. What challenge has the Lord of heaven given to those supplied with His bounties?
2. What is the status of the minister who fails to show the people the plainly revealed will of God regarding tithes and offerings? Why?
3. Selfishness is described as "leprosy." Read Isaiah 58, especially verses 6-11. What is the remedy Jesus has given to heal this terrible disease?

### **Chapter 18: Let Us Prove the Lord**

1. Mission stations are in great need of money. How can we meet this need?
2. Why do some professed Christians, by satisfying all their wants, experience loss instead of gain?
3. What assurance of blessing has God given to those who faithfully return the tithes?
4. From your own experience, describe a time when you faithfully returned tithing to God and He blessed you by preserving a possession of yours beyond its normal life. What will happen if those who profess Christianity freely acknowledge God's requirements and meet His claims?

**Chapter 19: Appropriating God's Reserve Funds**

1. Should debts to others be paid before paying tithe?
2. If we take Scripture just as it reads and open our hearts to understand the Word of the Lord, what will be our attitude toward tithing?
3. Instead of withholding tithe, how should those who are dissatisfied with the condition of the church react?

**Chapter 20: The Response of an Aroused Conscience**

1. How does the failure of individual members to pay tithe affect the church as a whole?
2. When we neglect to give God back His own, what must be done to prevent the curse of God from resting upon us?
3. Read Genesis 28:20-22. Jacob was tempted to break his vow, but he did not. What temptations to withhold your tithes and reduce your offerings have you faced? How did you handle these situations?
4. If we owe God and find it impossible to make restitution, will He pardon our debt?

**Chapter 21: The Use of the Tithe**

1. "The portion that God has reserved for Himself is not to be diverted to any other purpose than that which He has specified." In what ways do some divert the tithe?
2. Should the tithe be used for the care of local church buildings?
3. If a new church member asks you why the tithe cannot be used as they choose for other good causes, what would you say?

**Chapter 22: Education By Ministers and Church Officers**

1. What counsel is given regarding pastors or elders who fail to set before the church the importance of returning to God what belongs to Him?
2. The poor are among those who frequently receive the truth. Should poverty prevent people from returning a tithe and giving offerings?
3. Though the offering of the poor may be small, what makes it particularly valuable in the sight of heaven?

**Chapter 23: The Principles of Stewardship**

1. How can we "reflect back" our gratitude to God for what He has done for us?
2. We are "stewards of the grace of God." Besides the Lord's money, what has God given us to use for His glory?
3. How should someone in the position of "steward" think and act?

**Chapter 24: Our Talents**

1. With what talents has God generously blessed you?
2. Of all the gifts bestowed on the human family, why is speech among the most important?
3. Why do you think there is such diversity in the distribution of talents?

**Chapter 25: Responsibilities of the Man With One Talent**

1. God calls us "servants." What does this imply?
2. Why is a life of useful labor necessary under the reign of sin?

3. Have you ever wished you had the gifts or abilities of someone else? Why is this thinking futile and counterproductive?

### **Chapter 26: Robbing God of Rightful Service**

1. Some people devote years to learning a trade or profession but neglect to cultivate spiritual abilities. Read Romans 12:6-8. What spiritual gifts do you possess that you would like to cultivate? Who might help you to grow in this way?
2. “Few are conscious of their own power and influence.” In your circle of influence, what are some ways that you can be “a help and a blessing to others”?
3. Given the fact that we can take nothing with us beyond this life, what is the best way we can use our earthly treasures?

### **Chapter 27: Facing the Judgment Day**

1. What is the threefold result when we neglect precious opportunities and privileges given to us by God?
2. How have many Christians crippled the capabilities and powers entrusted to them by God?
3. Do you know a person you can bless with an act of kindness or generosity? What is his or her greatest need? How can you meet it?

### **Chapter 28: Wealth an Entrusted Talent**

1. How is your character developed by the way you use the gifts entrusted to you by God?
2. What is Satan’s purpose for leading us to spend money on sinful amusements?
3. “The possession of wealth brings with it an increase of responsibility and also peculiar temptations.” How should a person bear the responsibility that comes with wealth and, at the same time, avoid temptation?

### **Chapter 29: Methods of Acquiring Wealth**

1. Read Matthew 5:16. Why is it important that purity characterize all the work and business transactions of Christ’s followers?
2. What danger threatens followers of Christ who have acquired wealth? Why?
3. “God will accept nothing in the line of gain that is brought into His treasury through selfish transactions.” How can you balance your desire to drive a hard bargain with the “tenderness of heart” that we should cultivate toward others?

### **Chapter 30: Danger in Prosperity**

1. The successful person who is respected by others is in “special danger.” What is the danger? How can it be avoided?
2. What reward comes to a faithful, trusting poor man who uses the little he has to bless others? Do you know three unsaved people? What might you do to help them?
3. The rich young ruler turned away from Christ because of his great wealth. Do you have “treasures” that might keep you from following God’s will in your life?

**Chapter 31: Satan's Wiles**

1. As the end of earth's history approaches, what will Satan try to do to God's people? What are some of his strategies?
2. Read Isaiah 60:1-3. What does Jesus' presence among His end-time people do to the darkness that surrounds them?
3. Read Psalm 128. How can this passage help to fortify you against Satan's deceptions of worldly prosperity?

**Chapter 32: Wealth Misused**

1. How does God regard hoarded wealth?
2. What are two things that "cannot dwell in the same heart"?
3. What is the best way to increase our love of Jesus and to decrease our love of money?

**Chapter 33: Sympathy for the Poor**

1. What attitude will keep us from becoming cold and unsympathetic toward the poor?
2. Who are those with the strongest claim for our tender sympathy and care?
3. Why do you think God uses people rather than supernatural miracles, such as manna from heaven, to supply the needs of the poor?

**Chapter 34: Liberality Commended**

1. What has God promised to those who give sympathy and assistance to others who are in trial and need?
2. Why did Jesus greatly value the poor widow's donation?
3. How does the acceptance of Mary's gift demonstrate that God is willing to accept our gifts, whatever they may be?
4. Describe a time when you had little material prosperity but gave to the Lord's cause anyway. How did God bless you?

**Chapter 35: Precious in God's Sight**

1. What too often happens to those who acquire wealth? Why is God often more pleased with the attitude of the poor?
2. Why is there sacredness in the poor person's offering that often is not found in the rich person's gift?
3. Even if offerings are misapplied or mismanaged, does God still bless the giver?

**Chapter 36: Favors to Be Received as Well as Imparted**

1. What should we do in regard to accepting gifts from those who are not of our faith? What is the rationale for advocating the receipt of such gifts? How can we accept monetary favors from non-Adventists without compromise?
2. If a wealthy donor offered to contribute funds to construct a much-needed fellowship hall on your church grounds, but wanted to use it one night per week to host social events with alcohol and dancing, would you be in favor of accepting this gift? Explain.

**Chapter 37: God Preparing the Way**

1. What have God's people lost by not soliciting people of means and influence?

2. What are the two reasons that wealthy, influential people will respond to the truth? What method will be most successful in reaching them?
3. If you are given an opportunity to speak to someone who is wealthy about a particular health-education project, what would be your approach? What reason would you present as to why such a person should donate to God's cause?

### **Chapter 38: The Harvest Ingathering Work**

1. What role must the Holy Spirit play in plans for Harvest Ingathering or donation efforts? How will He work to impress people to give?
2. We are urged to "be diligent in the distribution of literature" to those not of our faith. In the area where you live, what is the best way for you to distribute literature?
3. Describe an experience you have had with an Ingathering or donation program that God especially blessed. How did you feel about your faith afterward?

### **Chapter 39: The True Motive in All Service**

1. Not all giving should be in secret. Read 2 Corinthians 9:1-5. What did Paul say would be the benefit for others to know of the Corinthian church's donation?
2. What should be our motive for giving?
3. What is wrong with the idea of giving only when our feelings are moved?

### **Chapter 40: Freewill Offerings**

1. What do our gifts to God reveal about us?
2. If we have given our hearts to Jesus, what naturally follows?
3. If God "is not dependent upon our means" to carry on His work, why do you think He chooses to involve us?

### **Chapter 41: Popular Methods of Appeal**

1. What influence do "lotteries and fairs and games" as fund-raising efforts have on the character and morals of those who participate?
2. If your ten-year-old son asks why lotteries and other games of chance are wrong in the sight of God, what reasons would you give?
3. List at least three ways of raising money for church projects that would be acceptable in the sight of God.
4. Why should large donors not be given excessive praise and public recognition?

### **Chapter 42: The Peril of Covetousness**

1. What was Christ's method for obtaining victory over Satan's temptations in the wilderness?
2. Someone tells you: "I cannot give to God right now because it would slow me down from gaining my fortune. After I get to \$1,000,000, then I will start to give generously to God." Why won't this method work?
3. "It is the purpose of Satan to make the world very attractive." How does giving away possessions break the power of this influence?
4. What is one thing you could deny yourself in the next week in order to give a little extra to spread the gospel?

**Chapter 43: Trying to Serve God and Mammon**

1. What are some of the aspects of your culture that keep people “engrossed in the things of this world”?
2. What are some specific things you can do to make sure that a desire for earthly wealth does not control you?
3. Think of the “heavenly treasures” upon which we should focus. Is there one heavenly “treasure” toward which you most look forward?

**Chapter 44: Vain Professors**

1. Is it possible to be wealthy and yet be self denying?
2. What are the results of accepting the gospel message?
3. Read Matthew 6:25-34. What are some things that you are prone to worry about? How can this passage give you peace?

**Chapter 45: Grasping for Riches**

1. Suppose a fellow church member tells you of a new investment opportunity in which you can double your money in less than six months. He argues that by investing in this way you will have more money to give to God. What would you say to him?
2. Read 2 Corinthians 8:9. What does this text tell us about Jesus’ example? What does Paul mean when he says that as a result of what Jesus did, “you might become rich”? What does “rich” in this context mean?
3. What benefits come from steady, persevering labor instead of get-rich-quick schemes?

**Chapter 46: The Temptation to Speculate**

1. Just because an investment may be lawful does not necessarily make it appropriate for a follower of Christ to pursue. What is the difference between Christian and worldly standards in business practice?
2. What place does integrity have in today’s “cutthroat” business climate?
3. Why should ministers of the gospel not engage in speculative investing?

**Chapter 47: Unwise Investments**

1. Compare the certainty of heaven’s reward with the uncertainty of earthly investments. Read Matthew 13:44-46 and Hebrews 11:24-26. What did Moses give up for this reward?
2. Have you ever had the opportunity to put your money in a risky investment that promised quick and high returns? What happened? What, if anything, would you do differently if the same opportunity arose again?
3. How is prudent investment in stocks and bonds different from speculative mining investments or uncertain commodities?

**Chapter 48: Living Within the Income**

1. In what ways will following a budget help in financial management?
2. Read John 6:1-13. How does this illustration show Jesus’ attitude toward the management of resources?
3. How important is the lesson of self-denial in money management?
4. Advertisers try to sell people things they do not really need by making them think the product will make them happier. How do you keep from buying products on impulse?
5. How does planned giving to God’s work help you control your personal spending?

**Chapter 49: Bringing Reproach Upon God’s Cause**

1. Why is it demoralizing to be in debt?
2. What is the dangerous result to a professed Christian who does not pay his or her debts?
3. How does debt relate to the eighth commandment? What practices are addressed by this commandment?



### **Chapter 50: A Call to Prayer or Change of Occupation**

1. What is the relationship between self-indulgence and debt?
2. “Take care of the pennies, and the dollars will take care of themselves.” Why is this true—how does it work?
3. Christians should practice a prayerful attitude toward spending. How can this help you avoid going into debt?

### **Chapter 51: Lifting Debts on Church Buildings**

1. Is God pleased when churches or church institutions are in debt? How does church debt dishonor church members and hinder their ability to witness for God?
2. Why should church building plans be decided by the entire church and not by the minister alone?
3. What lessons can we take from the account of the meetinghouse built in Australia in just seven weeks?

### **Chapter 52: Avoiding Institutional Debts**

1. Why is it important to keep accurate bookkeeping in our institutions?
2. What should be the attitude toward the management of small expenditures in church institutions?
3. How is the self-sacrifice of workers important to the financial management of institutions?
4. Think of your current work. How can you be more efficient in what you do? What will you do with the time that you save?

### **Chapter 53: Failing to Count the Cost**

1. What impact should available finances have on determining the size of a sanitarium to build?
2. What does it mean to “count the cost” when making building plans?
3. What danger is there when someone with a strong temperament is put in charge of an institution? What will safeguard such people from making wrong moves in running our institutions?

### **Chapter 54: Moving Forward in Faith**

1. In what circumstances is it appropriate to incur debt in doing the work of God?
2. What is the difference between moving forward in faith and failing to count the cost?
3. Read Exodus 14. How can the Israelites’ experience at the Red Sea offer encouragement for us when we are faced with seemingly insurmountable difficulties?
4. Has God ever asked you to move forward in faith before you could see how He will come to your aid? Describe that situation. What did you do? How did God respond?

### **Chapter 55: Words From a Divine Counselor**

1. What responsibility do the church’s various levels of administration have for financial planning for new ministry enterprises?
2. How does taking on large amounts of debt act as a “binding yoke”?
3. By what means can the burden of debt be reduced for church institutions?
4. What role can you play in helping your local church and church school stay out of debt?

### **Chapter 56: Left to the Honor of Men**

1. What is the objective of time management for the Christian?
2. Even though a dollar does not go far today, can you think of a way one dollar could be spent that could be instrumental in someone’s salvation?

3. What is it about Jesus that strongly motivates us to sacrifice?

### **Chapter 57: Words to the Youth**

1. What role can young people play in the cause of God? As a child, did you have opportunities for playing a role in God's cause? Describe what happened. How did your experience affect your attitude toward giving?
2. When families buy "rich furniture or fashionable clothing," while giving little to God's cause, what effect does it have on children?
3. What is the most popular way for young people to spend money in your community? What would you tell your twelve-year-old child who is pleading with you to buy him or her an indulgent, trendy gift?

### **Chapter 58: A Plea for Economy**

1. "Jesus does not require of man any real sacrifice; for whatever we are asked to surrender is only that which we are better off without." Why is this true?
2. Read 1 Timothy 2:9, 10. What principle can we take from this passage regarding the way men and women dress? What practical advice is given regarding expenditures for clothes?
3. What is the difference in focus for a Christian versus a person of the world in terms of expenditure?

### **Chapter 59: Promises to God Binding**

1. How serious does God want us to be regarding our obligations to Him?
2. What methods does Satan use in tempting people to withdraw their pledges to God?
3. Have you ever had trouble paying a pledge to God? What did you do? What would you do differently if the same situation happened now?

### **Chapter 60: The Sin of Ananias**

1. What was God's purpose in swiftly judging Ananias and Sapphira?
2. If pledging to God without paying is so serious, why do you think people still do it?
3. Read Revelation 20:11-13. How can our focus on Jesus give us assurance in facing the judgment?

### **Chapter 61: A Contract With God**

1. Ecclesiastes 5:5 states: "It is better that you should not vow than that you should vow and not pay." Why is this so?
2. What possible responses can God give to a broken contract?
3. What does the breaking of a contract with God suggest about one's relationship with Him?

### **Chapter 62: Preparation for Death**

1. What sometimes happens when property is left to children or grandchildren?
2. When should the planning of a will, including the allotment of funds for God's work, be done?
3. If a person waits until he is dying to plan his will, how can the "delicacy" of introducing the subject of property allotment be managed?
4. What does the following statement mean: "The servants of God should be making their wills every day"?

### **Chapter 63: Stewardship a Personal Responsibility**

1. What practical advice in making a will is given to parents in relation to their children?
2. Parents should teach their children to "depend upon their own resources." What are the positive results from this approach?

3. What responsibility do parents have to insure that their money and property are properly used? What is the responsibility of the children in this regard?

#### **Chapter 64: Shifting Responsibility to Others**

1. On what grounds should stewardship of the husband's property not be transferred to an unbelieving wife?
2. Develop a plan to best manage the family's assets. What benefits can be gained by having both the husband and the wife, and even the children, participate in the family budget?
3. What are the potential pitfalls if parents, while capable of self-management, place the control of their property with their children?

#### **Chapter 65: The Place of Reward as a Motive in Service**

1. Read Jeremiah 9:23-24. In what should be "boast" or "glory"?
2. What place should the reward of heaven and eternal life have in our motivation for doing God's work?
3. Which are more important: the great things we do for the cause of God or the small things? Explain your answer.
4. Think of the people you know and their circumstances. What are three "small things" that you could do that would make their lives better?

#### **Chapter 66: Treasure in Heaven**

1. "The true Christian does not allow any earthly consideration to come in between his soul and God." What are some of the challenges that we face on this earth that can come between God and us? How can Jesus help us overcome these challenges?
2. What are the characteristics of those people whose names will be "engraven upon the palms of His hands"?
3. How does sharing God's gifts with those who are needy strengthen the bonds of unity in the church?

#### **Chapter 67: Temporal Blessings to the Benevolent**

1. How can benevolence be healing for the giver?
2. What has been the relationship between systematic benevolence and prosperity for God's people throughout history?
3. Read 1 Timothy 4:8. What is the double reward of godliness?
4. Describe a time when you have been generous to someone and have received an even greater spiritual blessing in return.

#### **Chapter 68: Sharing in the Joys of the Redeemed**

1. Read Luke 15:10 and Hebrews 12:2. What is the "joy of the Lord" that the redeemed will one day fully experience? How can knowledge of this reward sustain God's faithful servants here on earth?
2. Read Matthew 25:21, 34. How do the promises included in these two parables encourage faithful stewardship?
3. Why will the redeemed "take their glittering crowns and cast them at their Redeemer's feet"?
4. Who is the one person, of all those who do not yet believe in Jesus, that you most want to see in heaven? In what ways can you cooperate with God so that person will be there?