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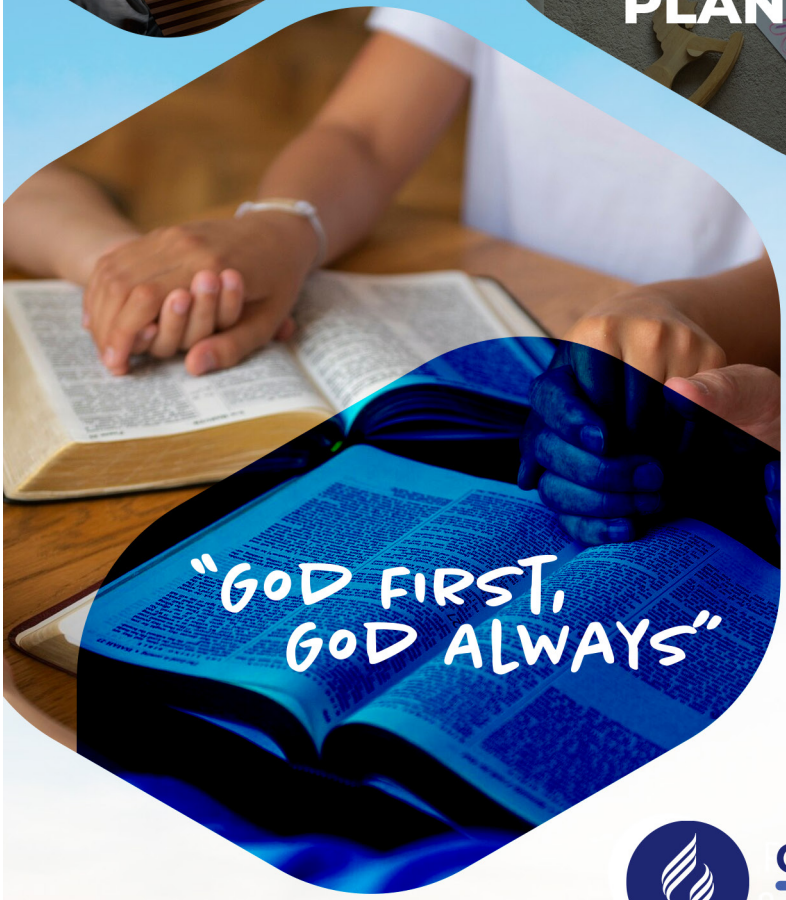

GOD ALWAYS
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GENERAL CONFERENCE OF SEVENTH-DAY ADVENTISTS

PLANNED GIVING & TRUST SERVICES

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FOREWORD

In these uncertain times, it is more important than ever to have a plan in place. The world is constantly changing, and the challenges we face can be overwhelming. Yet, during these trials, God continues to offer His guidance, urging us to be prepared and to invest in His mission. As we approach "time's last hour," it is vital that we not only care for our families and ourselves but also dedicate our resources to advancing the work He has entrusted to us, particularly the preaching of the Three Angels' Message. This message, calling the world to worship God and prepare for Christ's return, must be proclaimed with urgency, and it is through our faithful stewardship that we can help spread this eternal truth to every corner of the earth.

The adversary, knowing that the faithful are those who "keep the commandments of God and the faith of Jesus," continually seeks ways to distract and deceive. As revealed in the writings of inspiration, Satan's greatest aim is to lure God's people away from His work by fostering a love of material wealth and worldly pursuits. "Go, make the possessors of lands and money drunk with the cares of this life," he says, so that they may lay up treasure on earth rather than investing in the work of God's kingdom. (*Counsels on Stewardship*, 154-155)

But we are called to a higher purpose. As stewards of God's gifts—time, talents, and treasures—we are to invest wisely in the advancement of His mission. The gospel is to go to every corner of the earth, and it is through faithful stewardship, including the careful planning of our estates, that we ensure the furthering of God's work.

It is written, "Study to show thyself approved unto God, a workman that needeth not to be ashamed, rightly dividing the word of truth" (*2 Timothy 2:15*). This guidance extends to our resources, as we are called to use them for His glory, whether it be in our daily work, our family responsibilities, or our legacy.

The following material has been compiled with these principles in mind, offering counsel for those who seek to align their estate planning with God's will. It is with the sincere hope that this resource will help equip you to be good stewards of the resources He has entrusted to you, preparing you to "feed His lambs" and invest in the work of spreading His truth to the world.

As we consider the future, let us remember the words of Scripture: "Believe in the Lord your God, so shall ye be established; believe His prophets, so shall ye prosper" (*2 Chronicles 20:20*). May we all be faithful in preparing for the work He has set before us, investing in His mission, and preparing for the eternal rewards that await.

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I. OUR PROPERTY NOT OUR OWN, BUT GOD'S

"Property is a talent. To His people the Lord sends the message, 'Sell that ye have, and give alms.' All that we have is the Lord's, without any question. He calls upon us to awake, to bear a share of the burdens of His cause, that prosperity may attend His work. Every Christian is to act his part as a faithful steward. . . ." *Counsels on Stewardship,* 114.

"Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: but lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal." Selfishness is a soul-destroying sin. Under this head comes covetousness, which is idolatry. All things belong to God. All the prosperity we enjoy is the result of divine beneficence. God is the great and bountiful giver. If He requires any portion of the liberal supply He has given us, it is not that He may be enriched by our gifts, for He needs nothing from our hand; but it is that we may have an opportunity to exercise self-denial, love, and sympathy for our fellow men, and thus become highly exalted. In every dispensation, from Adam's time to ours, God has claimed the property of man, saying: I am the rightful owner of the universe; therefore consecrate to Me thy first fruits, bring a tribute of loyalty, surrender to Me My own, thus acknowledging My sovereignty, and you shall be free to retain and enjoy My bounties, and My blessings shall be with you. 'Honor the Lord with thy substance, and with the first fruits of all thine increase." *Testimonies for the Church,* Vol. 4: 477.

If our talents are invested for the salvation of our fellow men, God will be glorified. Pride and position are made apologies for extravagance, vain show, ambition, and profligate selfishness. The Lord's talents, lent to man as a precious blessing, will, if

abused, reflect upon him a terrible curse. Riches may be used by us to advance the cause of God and to relieve the wants of the widow and the fatherless. In so doing, we gather to ourselves rich blessings. Not only shall we receive expressions of gratitude from the recipients of our bounties, but the Lord Himself, who has placed the means in our hands for this very purpose, will make our souls like a watered garden whose waters fail not. When the reaping time shall come, who of us will have the inexpressible joy of seeing the sheaves we have gathered, as a recompense of our fidelity and our unselfish use of the talents the Lord has placed in our hands to use for His glory? *Testimonies for the Church,* Vol. 2: 668.

"The Lord desires that moneyed men shall be converted and act as His helping hand in reaching others. He desires that those who can help in the work of reform and restoration shall see the precious light of truth and be transformed in character and led to use their entrusted capital in His service. He would have them invest the means He has lent them, in doing good, in opening the way for the gospel to be preached to all classes nigh and afar off." *Testimonies for the Church,* Vol. 9: 114.

"You are dazzled and blinded by the god of this world. Oh, what a terrible insanity is upon you! You may gather together earthly treasure, but it will be destroyed in the great conflagration. If you now return unto the Lord, use your talents of means and influence for His glory, and send your treasure before you to heaven, you will not meet with a total loss." *Testimonies for the Church,* Vol. 4:49.

"Many who are numbered with the believers are not really with them in faith and principle. They are doing exactly that which Jesus told them not to do—seeking to lay up treasures upon the earth.

Christ said: "Lay not up for yourselves treasures upon earth: . . . but lay up for yourselves treasures in heaven: . . . for where your treasure is, there will your heart be also." Here is one danger which threatens Christians. They are not obedient to Christ's positive directions. They show no real faith and confidence in God. In order to gain riches they accumulate burdens and cares until their minds are almost wholly engrossed with them. They are eager for gains and always anxious for fear of losses. The more money and lands they possess the more eager are they for more. "They are drunken, but not with wine; they stagger, but not with strong drink." They are surfeited with the cares of this life, which affect them as strong drink does the drunkard. They are so blinded by selfishness that they work night and day to secure perishable treasures. Their eternal interests are neglected; they have no time to attend to these things. The great matters of truth are not kept in mind, as is evidenced by their words, their plans, and their course of action. What if souls around them perish in their sins? This is not of so much consequence to them as their earthly treasures. Let souls for whom Christ died sink to ruin; they have no time to save them. In laying plans for earthly gain they show skill and talent; but these precious qualities are not devoted to winning souls to Christ, to the upbuilding of the Redeemer's kingdom. Are not the senses of such persons perverted? Are they not drunken with the intoxicating cup of worldliness? Is not reason laid aside, and have not selfish aims and purposes become the ruling power? The work of preparing themselves to stand in the day of the Lord, and employing their God-given abilities in helping to prepare a people for that day, is considered too tame and unsatisfying." *Testimonies for the Church,* Vol. 5: 258 – 259.

"The rich are not to feel that they can be content in giving of their money merely. They have talents of ability, and they are to study to show themselves approved unto God, to be earnest spiritual agents in educating and training their children for fields of

usefulness. 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 possession, and the Lord calls for the profit of their physical powers, which are to be employed in bringing a revenue to the treasury of the Lord." *Counsels on Stewardship,* 288.

"Both of you have professed to be servants of Christ. How necessary that you should obey your Master's directions and be faithful to your duties. 'Behold, what manner of love the Father hath bestowed upon us, that we should be called the sons of God.' This love is without a parallel, giving to men the relationship of sons to God. Therefore the Father expects obedience from His children; therefore He requires a right disposition of the property He has placed in their hands. It is not their own to use for their personal gratification; but it is the capital of the Lord, for which they are responsible to Him." *Testimonies for the Church,* Vol. 4: 124.

"Brother L is a steward of God. He has been entrusted with means and should be awake to his duty and render to God the things that are God's. He should not fail to understand the claims that God has upon him. While he lives, and has his reasoning powers, he should improve the opportunity of appropriating the property that God has entrusted to him, instead of leaving it for others to use and appropriate after the close of his life." *Testimonies for the Church,* Vol. 2: 675.

The cause of Christ is robbed, not by a mere passing thought, not by an unpremeditated act. No. By your own deliberate act you made your will, placing your property at the disposal of unbelievers. After having robbed God during your lifetime, you continue to rob Him after your death, and you do this with the full consent of all your powers of mind, in a document called your will. What do you

think will be your Master's will toward you for thus appropriating His goods? What will you say when an account is demanded of your stewardship? *Testimonies for the Church,* Vol. 5:155-156.

"Let it ever be kept in mind that the present selfish system of disposing of property is not God's plan, but man's device. 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 Lord's property which you are handling. The will of God in this matter is law.

If man had made you the executor of his property, would you not closely study the will of the testator, that the smallest amount might not be misapplied? Your heavenly Friend has entrusted you with property, and given you His will as to how it should be used. If this will is studied with an unselfish heart, that which belongs to God will not be misapplied. The Lord's cause has been shamefully neglected, when He has provided men with sufficient means to meet every emergency, if they only had grateful, obedient hearts." *Counsels on Stewardship,* 328-329; *Testimonies for the Church,* Vol. 4:482-483; *Testimony Treasures,* 1:560-561.

II. WRITING CHRISTIAN WILLS

"Brother L should have his business all straight and not left at loose ends. It is his privilege to be rich in good works, and to lay up for himself a good foundation against the time to come, that he may lay hold on eternal life. It is not safe for him to follow his failing judgment. He should counsel with experienced brethren, and seek wisdom of God, that he may do up his work well. He should now be really in earnest, providing himself 'bags which wax not old, a treasure in the heavens that faileth not." *Testimonies for the Church,* Vol. 2: 676.

"There are channels everywhere through which benevolence may flow. Needs are constantly arising, missions are handicapped for want of means. These must be abandoned unless God's people awake to the true state of things. Wait not until your death to make your will, but dispose of your means while you live." *Testimonies for the Church,* Vol. 6: 391.

"It often happens that an active businessman is cut down without a moment's warning and on examination his business is found to be in a most perplexing condition. In the effort to settle his estate the lawyers' fees eat up a large share, if not all, of the property, while his wife and children and the cause of Christ are robbed. Those who are faithful stewards of the Lord's means will know just how their business stands, and, like wise men, they will be prepared for any emergency. Should their probation close suddenly, they would not leave such great perplexity upon those who are called to settle their estate." *Testimonies for the Church,* Vol. 4: 482; *Counsels on Stewardship,* 327-328, *Testimony Treasures,* Vol. 1: 559-560.

"Many are not exercised upon the subject of making their wills while they are in apparent health. But this precaution should be taken by our brethren. They should know their financial standing and should not allow their business to become entangled. They should arrange their property in such a manner that they may leave it at any time." Counsels on Stewardship, 327-328; Testimonies for the Church, Vol. 4: 482; *Testimony Treasures,* Vol. 1:560.

At the campmeeting in Vermont, in 1870, I felt urged by the Spirit of God to bear a plain testimony relative to the duty of aged and "wealthy parents in the disposition of their property. I had been shown that some men who are shrewd, prudent, and sharp in regard to the transaction of business generally, men who are

distinguished for promptness and thoroughness, manifest a want of foresight and promptness in regard to a proper disposal of their property while they are living. They know not how soon their probation may close; yet they pass on from year to year with their business unsettled, and frequently their lives finally close without their having the use of their reason. Or they may die suddenly, without a moment's warning, and their property be disposed of in a manner that they would not have approved. These are guilty of negligence; they are unfaithful stewards." *Testimonies for the Church,* Vol. 3:116-117.

Many manifest a needless delicacy on this point. They feel that they are stepping upon forbidden ground when they introduce the subject of property to the aged or to invalids in order to learn what disposition they design to make of it. But this duty is just as sacred as the duty to preach the word to save souls. Here is a man with God's money or property in his hands. He is about to change his stewardship. Will he place the means which God has lent him to be used in His cause, in the hands of wicked men, just because they are his relatives? Should not Christian men feel interested and anxious for that man's future good as well as for the interest of God's cause, that he shall make a right disposition of his Lord's money, the talents lent him for wise improvement? Will his brethren stand by, and see him losing his hold on this life, and at the same time robbing the treasury of God? This would be a fearful loss to himself and to the cause; for, by placing his talent of means in the hands of those who have no regard for the truth of God, he would, to all intents and purposes, be wrapping it in a napkin and hiding it in the earth. *Counsels on Stewardship,* 323-324; *Testimonies for the Church,* Vol. 4:479; *Testimony Treasures,* Vol. 1:556-557.

"There are aged ones among us who are nearing the close of their probation; but for the want 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. This means was only lent them of God to be returned to Him; but in nine cases out of ten, these brethren, when passing from the stage of action, appropriate God's property in a way that cannot glorify Him, for not one dollar of it apparently good brethren have had unconsecrated advisers, who counseled from their own standpoint, and not according to the mind of God." *Counsels on Stewardship,* 323; *Testimonies for the Church,* Vol. 4: 478; *Testimony Treasures,* Vol. 1:556.

III. WILLS TO STAND THE TEST OF LAW

"Wills should be made in a manner to stand the test of law. After they are drawn, they may remain for years, and do no harm, if donations continue to be made from time to time as the cause has need. Death will not come one day sooner, brethren, because you have made your will. In disposing of your property by will to your relatives, be sure that you do not forget God's cause. You are His agents, holding His property; and His claims should have your first consideration. Your wife and children, of course, should not be left destitute; provision should be made for them if they are needy. But do not, simply because it is customary, bring into your will a long line of relatives who are not needy." *Counsels on Stewardship,* 328; *Adventist Home,* 397; *Testimonies for the Church,* Vol. 4:482; *Testimoney Treasures,* Vol. 1:560; *1 Timothy 5:8.*

"Some wills are made in so loose a manner that they will not stand the test of the law, and thus thousands of dollars have been lost to the cause. Our brethren should feel that a responsibility rests upon them, as faithful servants in the cause of God, to exercise their intellect in regard to this matter, and secure to the Lord His own." *Counsels on Stewardship,* 323; *Testimonies for the Church,* Vol. 4:479; *Testimoney Treasures,* Vol. 1:556.

"Christians who believe the present truth should manifest wisdom and foresight. They should not neglect the disposition of their means, expecting a favorable opportunity to adjust their business during a long illness. They should have their business in such a shape that, were they called at any hour to leave it, and should they have no voice in its arrangement, it might be settled as they would have had it were they alive. Many families have been dishonestly robbed of all their property and have been subjected to poverty because the work that might have been well done in an hour had been neglected. Those who make their wills should not spare pains or expense to obtain legal advice and to have them drawn up in a manner to stand the test." *Testimonies for the Church,* Vol. 3:117.

IV. PARENTS LEAVING MEANS TO CHILDREN

". . . . I was also shown the inconsistency of those who profess to believe the truth withholding their means from the cause of God, that they may leave it for their children. Many fathers and mothers are poor in the midst of abundance. They abridge, in a degree, their own personal comforts and frequently deny themselves of those things that are necessary for the enjoyment of life and health, while they have ample means at their command. They feel forbidden, as it were, to appropriate their means for their own comfort or for charitable purposes. They have one object before them, and that is to save property to leave for their children. This idea is so prominent, so interwoven with all their actions, that their children learn to look forward to the time when this property will be theirs. They depend upon it, and this prospect has an important but not a favorable influence upon their characters. Some become spendthrifts, others become selfish and avaricious, and still others grow indolent and reckless. . . ." *Testimonies for the Church,* Vol. 3:119.

"I was shown that the property left by the father had indeed been a root of bitterness to his children. Their peace and happiness, and their confidence in one another, had been greatly disturbed by it. Brother A Y did not need his father's property. He had enough talents to handle that God had entrusted to his management. If he made a right disposition of that which he had, he would at least be among that number who were faithful in that which is least. could well manage." *Testimonies for the Church,* Vol. 3:127.

"I was shown that Brother X's course in dividing his property among his children was shifting the responsibility upon them which he should not have laid off. He now sees that the result of this course has brought to him no increase of affection from his children. They have not felt under obligation to their parents for what they have done for them. These children were young and inexperienced. They were not qualified to bear the responsibility laid upon them. Their hearts were unconsecrated, and true friends were looked upon by them as designing enemies, while those who would separate very friends were accepted. These agents of Satan were continually suggesting false ideas to the minds of these young men, and the hearts of brothers and sisters, father and mother, were at variance." *Testimonies for the Church,* Vol. 3:129-130.

"Those who withhold from the treasury of God and hoard their means for their children, endanger the spiritual interest of their children. They place their property, which is a stumbling block to themselves, in the pathway of their children, that they may stumble over it to perdition. Many are making a great mistake in regard to perdition. Many are making a great mistake in regard to the things of this life. They economize, withholding from themselves and others the good they might receive from a right use of the means which God has lent them, and become selfish and avaricious. They neglect their spiritual interests and become

dwarfs in religious growth, all for the sake of accumulating wealth which they cannot use. They leave their property to their children, and nine times out of ten it is even a greater curse to their heirs than it has been to themselves. Children, relying upon the property of their parents, often fail to make a success of this life, and generally utterly fail to secure the life to come. The very best legacy which parents can leave their children is a knowledge of useful labor and the example of a life characterized by disinterested benevolence. By such a life they show the true value of money, that it is only to be appreciated for the good that it will accomplish in relieving their own wants and the necessities of others, and in advancing the cause of God" *Testimonies for the Church,* Vol. 3:399; *Testimony Treasures,* Vol. 1:379.

"Many who have made a high profession of faith are deficient in good works. If they should show their faith by their works they could exert a powerful influence on the side of truth. But they do not improve upon the talents of means lent them of God. Those who think to ease their consciences by willing their property to their children, or by withholding from God's cause and suffering it to pass into the hands of unbelieving, reckless children for them to squander or hoard up and worship, will have to render an account to God; they are unfaithful stewards of their Lord's money. They allow Satan to outgeneral them through these children, whose minds are under his control. Satan's purposes are accomplished in many ways, while the stewards of God seem stupefied and paralized; they do not realize their great responsibility and the reckoning which must shortly come." *Testimonies for the Church,* Vol. 3:118-119.

"Parents should have great fear in entrusting children with the talents of means that God has placed in their hands, unless they have the surest evidence that their children have greater interest in, love for, and devotion to the cause of God than they

themselves possess, and that these children will be more earnest and zealous in forwarding the work of God and more benevolent in carrying forward the various enterprises connected with in which call for means. But many place their means in the hands of their children, thus throwing upon them the responsibility of their own stewardship because Satan prompts them to do it. In so doing they effectually place that means in the enemy's ranks. Satan works the matter to suit his own purpose and keeps from the cause of God the means which it needs, that it may be abundantly sustained." *Adventist Home,* 397-398; *Testimonies for the Church* Vol. 2, 655.

"If parents, while they live, would assist their children to help themselves, it would be better than to leave them a large amount at death. Children who are left to rely principally upon their own exertions, make better men and women, and are better fitted for practical life, than those children who have depended upon their father's estate. The children left to depend upon their own resources generally prize their abilities, improve their privileges, and cultivate and direct their faculties to accomplish a purpose in life. They frequently develop characters of industry, frugality, and moral worth, which lie at the foundation of success in the Christian life. Those children for whom parents do the most, frequently feel under the least obligation toward them." *Counsels on Stewardship,* 332; *Testimonies for the Church,* Vol. 3:122-123.

"Parents should exercise the right that God has given them. He entrusted to them the talents He would have them use to His glory. The children were not to become responsible for the talents of the father. While they have sound minds and good judgment, parents should, with prayerful consideration, and with the help of proper counselors who have experience in the truth and a knowledge of the divine will, make disposition of their property.

If they have children who are afflicted or are struggling in poverty, and who will make a judicious use of means, they should be considered. But if they have unbelieving children who have abundance of this world, and who are serving the world, they commit a sin against the Master who has made them His stewards, by placing means in their hands merely because they are their children. God's claims are not to be lightly regarded." *Counsels on Stewardship,* 330; *Testimonies for the Church,* Vol. 3:121.

"Children were influencing their parents to leave their property in their hands for them to appropriate according to their judgment. With the light of God's word, so plain and clear in reference to the money lent to stewards, and with the warnings and reproofs which God has given through the Testimonies in regard to the disposition of means—if, with all this light before them, children either directly or indirectly influence their parents to divide their property while living, or to will it mainly to the children to come into their hands after the death of their parents, they take upon themselves fearful responsibilities. Children of aged parents who profess to believe the truth should, in their fear of God, advise and entreat their parents to be true to their profession of faith, and take a course in regard totheir means which God can approve. Parents should lay up for themselves treasures in heaven by appropriating their means themselves to the advancement of the cause of God. They should not rob themselves of heavenly treasure by leaving a surplus of means to those who have enough; for by so doing they not only deprive themselves of the precious privilege of laying up a treasure in the heavens that faileth not, but they rob the treasury of God." *Testimonies for the Church,* Vol. 3:120.

V. DYING CHARITY NOT A SUBSTITUTE FOR LIVING BENEVOLENCE

"Dying charity is a poor substitute for living benevolence. Many will to their friends and relatives all except a very small pittance of their property. This they leave for their supreme Friend, who became poor for their sakes, who suffered insult, mockery, and death, that they might become sons and daughters of God. And yet they expect when the righteous dead shall come forth to immortal life that this Friend will take them into His everlasting habitations." *Testimonies for the Church,* Vol. 5:155.

"And it should be distinctly understood that because parents have made their will, this will not prevent them from giving means to the cause of God while they live. This they should do. They should have the satisfaction here, and the reward hereafter, of disposing of their surplus means while they live. They should do their part to advance the cause of God. They should use the means lent them by the Master to carry on the work which needs to be done in His vineyard." *Counsels on Stewardship,* 330; , 330; *Testimonies for the Church,* Vol. 3:121.

"It is utter folly to defer to make a preparation for the future life until nearly the last hour of the present life. It is also a great mistake to defer to answer the claims of God for liberality to His cause until the time comes when you are to shift your stewardship upon others. Those to whom you entrust your talents of means may not do as well with them as you have done. How dare rich men run so great risks? Those who wait till death before they make a disposition of their property, surrender it to death rather than to God. In so doing, many are acting directly contrary to the plan of God plainly the present golden moments, and labor with all their might, as if fearful that they may lose the favorable opportunity." *Counsels on Stewardship,* 325; *Testimonies for the Church,* Vol. 4:480; *Testimony Treasures,* Vol. 1:557-558.

"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 talents entrusted to them, for the up building of the Lord's cause. God has devised plans that all may work intelligently in the distribution of their means. He does not propose to sustain His work by miracles. He has a few faithful stewards, who are economizing and using their means to advance His cause. Instead of self-denial and benevolence being an exception, they should be the rule. The growing necessities of the cause of God require means. Calls are constantly coming in from men in our own and foreign countries for messengers to come to them with light and truth. This will necessitate more laborers and more means to support them." *Testimonies for the Church,* Vol. 4:483; *Counsels on Stewardship,* 329; *Testimony Treasures,* Vol. 1L561.

"I saw that many with hold from the cause while they live, quieting their consciences that they will be charitable at death; they hardly dare exercise faith and trust in God to give anything while living. But this deathbed charity is not what Christ requires of His followers; it cannot excuse the selfishness of the living. Those who hold fast their property till the last moment, surrender it to death rather than to the cause. Losses are occurring continually. Banks fail, and property is consumed in very many ways. Many purpose to do something, but they delay the matter, and Satan works to prevent the means from coming into the treasury at all. It is lost before it is returned to God, and Satan exults that it is so." *Testimonies for the Church,* Vol. 5:154.

"The Lord designs that the death of His servants shall be regarded as a loss, because of the influence for good which they exerted and the many willing offerings which they bestowed to replenish the treasury of God. Dying legacies are a miserable substitute for living benevolence. The servants of God should be

making their wills every day, in good works and liberal offerings to God. They should not allow the amount given to God to be disproportionately small when compared with that appropriated to their own use. In making their wills daily, they will remember those objects and friends that hold the largest place in their affections.

Their best friend is Jesus. He did not withhold His own life from them, but for their sakes became poor, that through His poverty they might be made rich. He deserves the whole heart, the property, all that they have and are. But many professed Christians put off the claims of Jesus in life, and insult Him by giving Him a mere pittance at death.

Let all of this class remember that this robbery of God is not an impulsive action, but a well considered plan which they preface by saying, "Being in sound mind." After having defrauded the cause of God through life, they perpetuate the fraud after death. And this is with the full consent of all the powers of the mind. Such a will many are content to cherish for a dying pillow. Their will is a part of their preparation for death, and is prepared so that their possessions shall not disturb their dying hours. Can these dwell with pleasure upon the requirement that will be made of them to give an account of their stewardship?" *Counsels on Stewardship,* 326-327; *Testimonies for the Church,* Vol. 4:481; *Testimony Treasures,* Vol. 1:558-559.

"Let no one think that he will meet the mind of Christ in hoarding up property through life and then at death making a bequest of a portion of it to some benevolent cause." *Adventist Home,* 397; *The Review and Herald,* February 27, 1894.

"Those who neglect known duty by not answering to God's claims upon them in this life, and who soothe their consciences

by calculating on making their bequests at death, will receive no words of commendation from the Master, nor will they receive a reward. They practiced no self-denial, but selfishly retained their means as long as they could, yielding it up only when death claimed them. That which many propose to defer until they are about to die if they were Christians indeed they would do while they thave a strong hold on life. They would devote themselves and their property to God, and, while acting as His stewards, they would have the satisfaction of doing their duty. By becoming their own executors, they could meet the claims of God themselves, instead of shifting the responsibility upon others. We should regard ourselves as stewards of the Lord's property and God as the supreme proprietor, to whom we are to render His own when He shall require it. When He shall come to receive His own with usury, the covetous will see that instead of multiplying the talents entrusted to them, they have brought upon themselves the doom pronounced upon the unprofitable servant." T*estimonies for the Church,* Vol. 4:480-481; *Counsels on Stewardship,* 325-326; *Testimony Treasures,* Vol. 1:558.

"The Lord would have His followers dispense their means while they can do it themselves. Some may inquire: "Must we actually dispossess ourselves of everything which we call our own?" We may not be required to do this now; but we must be willing 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. Some close their ears to the calls made for money to be used in sending missionaries to foreign countries and in publishing the truth and scattering it like autumn leaves all over the world. Such excuse their covetousness by informing you that they have made arrangements to be charitable at death. They have considered the cause of God in their wills. Therefore they live a life of avarice, robbing God in tithes and in offerings, and in their wills return to God but a small portion

of that which He has lent them, while a very large proportion is appropriated to relatives 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." *Testimonies for the Church,* Vol. 4:479-480; *Counsels on Stewardship,* 324-325; *Testimony Treasures,* Vol. 1:557.

Such a will is often an evidence of real covetousness. God has made us all His stewards, and in no case has He authorized us to neglect our duty or leave it for others to do. The call for means to advance the cause of truth will never be more urgent than now. Our money will never do a greater amount of good than at the present time. Every day of delay in rightly appropriating it, is limiting the period in which it will do good in saving souls. If we leave others to accomplish that which God has left for us to do, we wrong ourselves and Him who gave us all we have. How can others do our work of benevolence any better than we can do it ourselves? God would have every man, during his lifetime, the executor of his own will in this matter. Adversity, accident, or may forever cut off meditated acts of benevolence, when he who has accumulated a fortune is no longer by to guard it. It is sad that so many neglect the present golden opportunity to do good, and wait to be cast out of their stewardship before giving back to the Lord the means which He has lent them to be used for His glory." *Testimonies for the Church,* Vol. 4:81-82; *Testimony Treasures,* Vol, 1:470.

VI. INVEST IN THE WORK

"Many would love to see souls converted if it could be done without any sacrifice on their part; but if their property is touched, they draw back, for it is of more value to them than the souls of men and women for whom Christ died. If those to whom God has entrusted means understood their responsibilities as

His stewards, they would retain in their own hands that which God has lent them, that they might faithfully perform the duty devolving upon them to do their part in helping carry forward the work of God. If all could comprehend the plan of salvation, and the worth of even Soul purchased by the blood of Christ, they would make every other interest of minor consequence." *Testimonies for the Church,* Vol. 2:654-655.

The work of God is to become more extensive, and if His people follow His counsel, there will not 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." *Counsels on Stewardship, 60; Testimonies for the Church,* Vol. 1:197.

". . . . The more we invest in the cause of God to aid in the salvation of souls, the closer to our hearts will they be brought." *Testimonies for the Church,* Vol. 3:405; *Testimony Treasures,* Vol. 1:386.

". . . . Let every dollar that you can spare be invested in the bank of heaven." *Testimonies for the Church,* Vol 5:733.

"God designs that we shall learn lessons from the failures of the past. It is not pleasing to Him to have debts rest upon His institutions. We have reached the time when we must give character to the work by refusing to erect large and costly buildings. We are not to copy the mistakes of the past and become more and more involved in debt. We are rather to endeavor to clear off the indebtedness that still remains on our institutions. Our churches can help in this matter if they will. 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." *Testimonies for the Church,* Vol. 9:71*; Counsels on Stewardship,* 283.

"My brethren and sisters, invest your means in the establishment of Christian missions, from which the light of truth will shine forth, drawing souls to God. One soul, truly converted, becoming a missionary for God, will win other souls to the Saviour." *Testimonies,* Vol. 9:58.

"To those who love God sincerely and have means, I am bidden to say: Now is the time for you to invest your means in sustaining the work of the Lord. Now is the time to uphold the hands of the ministers in their self-denying efforts to save perishing souls.

When you meet in the heavenly courts the souls you have helped to save, will you not have a glorious reward?

Let none withhold their mites, and let those who have much rejoice that they can lay up in heaven a treasure that faileth not. The money that we refuse to invest in the work of the Lord, will perish. On it no interest will accumulate in the bank of heaven." *Testimonies for the Church,* Vol. 9:131; *Testimony Treasures,* Vol 3:350.

"Christ points out the way in which those who have worldly riches and yet are not rich toward God may secure the true riches. He says: Sell that ye have, and give alms, and lay up treasure in heaven. The remedy He proposes for the wealthy is a transfer of their affections from earthly riches to the eternal inheritance. By investing their means in the cause of God to aid in the salvation of souls, and by blessing the needy with their means, they become rich in good works and are "laying up in store for themselves a good foundation against the time to come, that they may lay

hold on eternal life." This will prove a safe investment. But many show by their works that they dare not trust in the bank of heaven. They choose to trust their means in the earth rather than send it before them to heaven, that their hearts may be upon their heavenly treasure." *Testimonies for the Church,* Vol. 2:681; *Counsels on Stewardship,* 151.

Some who have been entrusted with only one talent excuse themselves because they have not as large a number of talents as those to whom are entrusted many talents. Like the unfaithful steward they hide the one talent in the earth. They are afraid to render to God that which He has entrusted to them. They engage in worldly enterprises, but invest little, if anything, in the cause of God. They expect that those who have large talents will bear the burden of the work, while they feel that they are not responsible for its advancement and success.*Testimonies for the Church,* Vol. 2:665.

"'Seek judgment, relieve the oppressed, judge the fatherless, plead for the widow.' 'Blessed is he that considereth the poor: the Lord will deliver him in time of trouble. The Lord will preserve him, and keep him alive; and he shall be blessed upon the earth: and Thou wilt not deliver him unto the will of his enemies.' 'He that hath pity upon the poor lendeth unto the Lord; and that which he hath given will He pay him again.'" *Isaiah 1:17; Psalm 41:1, 2; Proverbs 19:17.*

"Christ has a right to your services. You have become His servant by grace. You are not to serve your own interest, but the interest of Him who has employed you. As a professed Christian you are under obligations to God. It is not your own property that is entrusted to you for investment. Had it been so, you might have consulted your own pleasure in regard to its use. The capital is the Lord's, and you are responsible for its use or abuse. There

are ways in which this capital can be so invested—put out to the exchangers—that it shall be earning the Lord something. If it is allowed to be buried in the earth, neither the Lord nor you will be benefited, and you will lose all that was entrusted to you. May God help you, my brother, to realize your true position as God's hired servant. By His own suffering and death He has paid the wages to secure your willing service and ready obedience." *Testimonies for the Church,* Vol. 2:244.

"There is a fearfulness to venture out and to run risks in this great work, fearing that the expenditure of means would not bring returns. What if means are used, and yet we cannot see that souls have been saved by it? What if there is a dead loss of a portion of our means? Better work and keep at work than to do nothing. You know not which shall prosper, this or that. Men will invest in patent rights and meet with heavy losses, and it is taken as a matter of course. But in the work and cause of God, men are afraid to venture. Money seems to them to be a dead loss that does not bring immediate returns when invested in the work of saving souls. The very means that is now so sparingly invested in the cause of God, and that is selfishly retained, will, in a little while, be cast with all idols to the moles and to the bats. Money will soon depreciate in value very suddenly when the reality of eternal scenes opens to the senses of man." *Welfare Ministry,* 266; *Evangelism,* 62-63.

"Brethren and sisters, in behalf of our houses of publication we call upon you to take stock in these institutions. You have nothing to fear; invest your means where it will be doing good; scatter rays of light to the darkest parts of the world. There is no such thing as failure in this work. It is your privilege and duty to do now as your brethren did when there were but few friends of the cause of truth. Take stock in our houses of publication, that you may feel that you have an interest in them. Many invest their

money in worldly speculations, and in doing this are robbed of every dollar.

We ask you to show your liberality by making investments in our publishing work. It will do you good. Your money will not be lost, but will be placed at interest to increase your capital stock in heaven. Christ has given all for you; what will you give for Him? He asks your heart; give it to Him, it is His own. He asks your intellect; give it to Him, it is His own. He asks your money; give it to Him, it is His own. 'Ye are not your own; for ye are bought with a price.' God wants you and yours. Let the words of the royal psalmist express the sentiment of your hearts: All things come of Thee, and of Thine own have we given Thee." *Testimonies for the Church,* Vol. 4:596.

"The Saviour of the world has presented a most profitable business in which rich and poor, learned and unlearned, may engage. All may safely lay up for themselves 'a treasure in the heavens that faileth not.' This is investing their powers on the right side. It is putting out their talents to the exchangers." *Testimonies for the Church,* Vol. 5:259.

VII. INVESTING IN WORLDLY ENTERPRISES

'If a new patent passes through the country, men who profess to believe the truth find a way to raise means to invest in the enterprise. God is acquainted with every heart. Every selfish motive is known to Him, and He suffers circumstances to arise to try the hearts of His professed people, to prove them and develop character. In some instances the Lord will suffer men to go on, and meet with an entire failure. His hand is against them to disappoint their hopes and scatter what they possess." *Counsels on Stewardship,* 232.

"Satan has destroyed many souls by leading them to place themselves in the way of temptation. He comes to them as he came to Christ, tempting them to love the world. He tells them that they may invest with profit in this or that enterprise, and in good faith they follow his dictation.

Soon they are tempted to swerve from their integrity in order to make as good bargains for themselves as possible. Their course may be perfectly lawful, according to the world's standard of right, and yet not bear the test of the law of God. Their motives are called in question by their brethren, and they are suspected of overreaching to serve themselves, and thus is sacrificed that precious influence which should have been sacredly guarded for the benefit of the cause of God. The business which might be a financial success in the hands of a sharper who will sell his integrity for worldly gain, would be entirely inappropriate for a follower of Christ.

All such speculations are attended with unseen trials and difficulties, and are a fearful ordeal for those who engage in them. Circumstances often occur which naturally cause reflections to be cast upon the motives of these brethren; but although some things may look decidedly wrong, these should not always be considered a true test of character. Yet they often prove to be the turning point in one's experience and destiny. The character becomes transformed by the force of circumstances under which the individual has placed himself." *Counsels on Stewardship,* 236.

"Brethren have invested means in patent rights and other enterprises, and have induced others to interest themselves, who could not bear the perplexity and care of such business. Their anxious, overtaxed minds seriously affect their already diseased bodies, and they then yield to despondency, which increases to despair. They lose all confidence in themselves and think that

God has forsaken them, and they dare not believe that He will be merciful to them. These poor souls will not be left to the control of Satan. They will make their way through the gloom and again fasten their trembling faith upon the promises of God; He will deliver them and turn their sorrow and mourning into peace and gladness. But such, I was shown, must learn by the things they suffer to let patent rights and these various enterprises alone. They should not allow even their brethern to flatter them to entangle themselves in such enterprises, for their anticipations will not be realized, and then they will be thrown upon the enemy's battle field unarmed for the conflict. Means which should be put into the treasury of God to advance His cause is worse than lost by being invested in some of these modern improvements. If any who profess the truth feel at liberty to engage, and capable of engaging, in these patent rights and inventions, they should not go among their brethren and make that their field of operation, but go among unbelievers. Let not your name and profession as an Adventist decoy your brethren who wish to consecrate their means to God. But go out into the world, and let that class invest their means who care not for the advancement of the cause of God." *Testimony for the Church, Vol. 1:304-305; Testimony Treasures, Vol. 1:102-103.*

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

Brethren, remember the cause, and when you have means at your command lay up for yourselves a good foundation against the time to come, that you may lay hold on eternal life. Jesus for your sakes became poor, that you through His poverty might

be made rich in heavenly treasure. What will you give for Jesus, who has given allfor you?" — *Counsels on Stewardship,* 235; *Testimonies for the Church* 5:154, 155.

Men who profess the truth will engage in worldly enterprises, and invest much, and run great risks. If they lose nearly all they possess, they are deeply aggrieved, because they feel the inconvenience of the losses they have sustained; yet they do not feel that their unwise course has deprived the cause of God of means, and that as His stewards they must render an account for this squandering of the Lord's money. Should they be required to venture something for the cause of God, to invest a quarter even of that which they have lost by their investment in earthly things, they would feel that heaven costs too much.

Eternal things are not appreciated. You are not a rich man, yet your heart may be just as much placed upon the little you have, and you may cling to it just as closely as the millionaire to his treasures. Small, very small, will be the profits realized by you in your investments in worldly enterprises; while, on the other hand, if you invest in the cause of God, make that cause a part of you, and love it as you love yourself, and are willing to sacrifice for its advancement, showing your confidence and faith in its ultimate triumph, you will reap a precious harvest, if not in this life, in the better life than this.

You will reap an eternal reward which is of as much higher value than any common, earthly gains as the immortal is higher than the perishable." *Testimonies for the Church,* Vol. 1:691-692.

"You have made large investments in uncertain enterprises. Satan blinded your eyes so that you could not see that these enterprises would yield you no returns. The enterprise of securing eternal life did not awaken your interest. Here you could have

expended means, and run no risks, met no disappointments, and in the end would have received immense profits. Here you could have invested in the never-failing bank of heaven. Here you could have bestowed your treasures where no thief approacheth nor rust corrupteth. This enterprise is eternal and is as much nobler than any earthly enterprise as the heavens are higher than the earth." *Testimonies for the Church,* Vol. 2:280.

"A flattering prospect may be presented to invest in patent rights or some other supposed brilliant enterprise around which Satan throws a bewitching enchantment. The prospect of getting more money, fast and easily, allures them. They reason that, although they had resolved to put this money into the treasury of God, they will use it in this instance, and will greatly increase it, and will then give a larger sum to the cause. They can see no possibility of a failure. Away goes the means out of their hands, and they soon learn, to their regret, that they have made a mistake. The brilliant prospects have faded. Their expectations are not realized. They were deceived. Satan outgeneraled them. He was more shrewd than they, and he managed to get their means into his ranks and thus deprive the cause of God of that which should have been used to sustain it in extending the truth and saving souls for whom Christ died. They lost all they had invested, and robbed God of that which they should have rendered to Him." *Testimonies for the Church,* Vol. 2:665.

"The desire that some of our brethren possess to earn means fast, leads them to engage in a new enterprise and invest means, but often their expectations of making money are not realized. They sink that which they could have spent in God's cause. There is an infatuation in these new enterprises. And notwithstanding these things have been acted over so many times, and they have before them the example of others who have made investments and have met with an utter failure, yet many are slow to learn. Satan

allures them on, and makes them drunk with anticipated gains. When their hopes are blasted, they suffer many discouragements in consequence of their unwise adventures. 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 another which he is handling, that he is only a steward, and God is displeased with the unwise management of that means which could have been used to advance the cause of present truth. At the reckoning day the unfaithful steward must give an account of his stewardship."—*Testimonies for the Church* 1:225, 226*; Counsels on Stewardship,* 233.

Men seem moved with an insane desire to procure earthly possessions. Every species of dishonesty is practiced in order to accumulate wealth. Men pursue their business affairs with intense zeal, as though success in this line would be a surety for obtaining heaven. They bind up the Lord's entrusted capital in worldly goods, and there is no means with which to advance the kingdom of God in the world by relieving the mental and physical distress of the world's inhabitants. Many who profess to be Christians fail to heed the command of Christ when He says, 'Lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: for where your treasure is, there will your heart be also.'" *Counsel on Stewardship,* 137.

"Let those who claim to be Christians, bear in mind that they are trading on the capital entrusted them of God, and that they are required to faithfully follow the directions of the Scriptures in regard to its disposal. If your heart is right with God, you will not embezzle your Lord's goods, and invest them in your own selfish enterprises...." *Counsels on Stewardship,* 78.

VIII. SPECULATION

"I was shown that it is a dangerous experiment for our people to engage in speculation. They thereby place themselves on the enemy's ground, subject to great temptations, disappointments, trials, and losses. Then comes a feverish unrest, a longing desire to obtain means more rapidly than present circumstances will admit. Their surroundings are accordingly changed, in hope of making more money. But frequently their expectations are not realized, and they become discouraged and go backward rather than forward. This has been the case with some in —. They are backsliding from God.

Had the Lord prospered some of our dear brethren in their speculations, it would have proved their eternal ruin. God loves His people, and He loves those who have been unfortunate. If they will learn the lessons which He intends to teach them, their defeat will in the end prove a precious victory. The love of theworld has crowded out the love of Christ. When the rubbish is cleared away from the door of the heart, and it is thrown open in response to the invitation of Christ, He will come in and take possession of the soul temple." *Counsels on Stewardship,* 237; *Testimonies for the Church,* Vol. 4:616-618.

"Every movement of this order, which comes in to excite the desire to get riches quickly by speculation, takes the minds of the people away from the most solemn truths that ever were given to mortals. There may be encouraging prospects for a time, but the end of the matter is failure. The Lord endorses no such movements. If this work is sanctioned, many would be attracted by these speculative schemes that could not in any other way be led away from the work of presenting the solemn truths that must be given to the people at this time." *Special Testimonies, Series B, No.* 17, 15-19; *Counsels on Stewardship,* 234-235.

"My brethren, the world will never believe that you are in earnest in your faith until you have less to say about temporal things and more about the realities of the eternal world. The Lord is coming, but many who profess the faith do not realize that that event is nigh. They cannot fasten their faith upon the revealed purposes of God. With some, the passion for money making has become all-absorbing, and earthly riches have eclipsed the heavenly treasure. Eternal things have faded from the mind as of minor consequence, while worldliness has come in like a flood. The great question is: How can I make money? Men are alive to every hope of gain.

They try a thousand plans and devices, among them various inventions and patent rights. Some dig in the earth for the precious metals, others deal in bank stock, still others till the soil; but all have the one object in view of making money. They become bewildered and even insane in the pursuit of wealth; yet they refuse to see the advantage of securing an immortal inheritance."

"Some who ought to put means into the treasury of God will be receivers from it. There are those who are now poor who might improve their condition by a judicious use of their time, by avoiding patent rights, and by restraining their inclination to engage in speculations in order to obtain means in some easier way than by patient, persevering labor. If those who have not made life a success were willing to be instructed, they could train themselves to habits of self-denial and strict economy, and have the satisfaction of being distributors, rather than receivers, of charity. There are many slothful servants. If they would do what it is in their power to do they would experience so great a blessing in helping others that they would indeed realize that "it is more blessed to give than to receive." *Testimonies for the Church,* Vol. 3:400-401; *Testimonies Treasures,* 1:380-38.1.

"Some will strike out into flattering speculative money-making schemes, and others will quickly catch the spirit of speculation. It is just what they want, and they will engage in lines of speculation that take the mind off from the sacred preparation that is essential for their souls in order for them to be prepared to meet the trials which will come in these last days.

The enemy of souls has his plans carefully laid, and he will try in every possible way to carry them to success. Something after this order a plan that promises to be as gracious and successful as this, has been started a good many times among our people. But when the time came that they expected great success, it proved to be an entire failure. That confused the minds of the people. They had gotten into speculation, and they liked that plan better than hard work and going right on as we have done usually, laboring perseveringly and trusting in the Lord...." *Counsels on Stewardship,* 234.

"God calls us servants, which implies that we are employed by Him to do a certain work and bear certain responsibilities. He has lent us capital for investment. It is not our property, and we displease God if we hoard up our Lord's goods or spend them as we please. We are responsible for the use or abuse of that which God has thus lent us. If this capital which the Lord has placed in our hands lies dormant, or we bury it in the earth, even if it is only one talent, we shall be called to an account by the Master. He requires, not ours, but His own with usury." *Testimonies for the Church,* Vol. 2:668.

"Many have conscientiously loaned their money to our institutions, that it may be used to do a good work for the Master. But Satan sets in operation schemes that will produce in the minds of our brethren a great desire to try their fortunes, as in a lottery. One and still another are flattered by strong representations of

financial gain if they will only invest their money in lands; and they take their means out of our institutions, and bury it in the earth, where the Lord's cause is not benefited.

Then if one is successful, he is so elated over the fact that he has gained a few hundred dollars, that he decides to keep on getting money if he can. He continues to invest in real estate or in mines. "The device of Satan is successful; in the place of increased funds flowing into the treasury, there is withdrawal of means from our institutions, in order that the owners may try their fortunes in the mining business or in land speculation. The spirit of greed is fostered, and the naturally penurious man begrudges every dollar that is called for to be used in the advancement of the cause of God in the earth." *Counsels on Stewardship*, 238; *Special Testimonies*, Series B, No. 17, 8.

IX. LAND AND PROPERTY INVESTMENTS

a) Property:

"Brother E's family live in accordance with the principles of strictest economy.... Brother E had conscientiously decided not to build a convenient woodshed and kitchen for his large family, because he did not feel free to invest means in personal conveniences when the cause of God needed money to carry it forward. I tried to show him that it was necessary for the health as well as the morals of his children that he should make home pleasant and provide conveniences to lighten the labor of his wife." *Adventist Home*, 378; Letter 9, 1888.

"When we make these earnest appeals in behalf of the cause of God, and present the financial wants of our missions, conscientious soul who believe the truth are deeply stirred. Like the poor widow, whom Christ commended, who gave her two mites into the treasury, they give, in their poverty, to the

utmost of their ability. Such often deprive themselves even of the apparent necessities of life; while there are men and women who, possessing houses and lands, cling to their earthly treasure with selfish tenacity, and do not have faith enough in the message and in God to put their means into His work. To these last are especially applicable the words of Christ, 'Sell that ye have, and give alms.'" *Counsels on Stewardship*, 58; *Testimonies for the Church*, Vol. 5:733.

"Houses and lands will be of no use to the saints in the time of trouble, for they will then have to flee before infuriated mobs, and at that time their possessions cannot be disposed of to advance the cause of present truth. I was shown that it is the will of God that the saints should cut loose from every encumbrance before the time of trouble comes, and make a covenant with God through sacrifice. If they have their property on the altar and earnestly inquire of God for duty, He will teach them when to dispose of these things. Then they will be free in the time of trouble and have no clogs to weigh them down.

I saw that if any held on to their property and did not inquire of the Lord as to their duty, He would not make duty known, and they would be permitted to keep their property, and in the time of trouble it would come up before them like a mountain to crush them, and they would try to dispose of it, but would not be able. I heard some mourn like this: 'The cause was languishing, God's people were starving for the truth, and we made no effort to supply the lack; now our property is useless. Oh, that we had let it go, and laid up treasure in heaven!' I saw that a sacrifice did not increase, but it decreased and was consumed. I also saw that God had not required all of His people to dispose of their property at the same time; but if they desired to be taught, He would teach them, in a time of need, when to sell and how much to sell. Some have been required to dispose of their property in

times past to sustain the Advent cause, while others have been permitted to keep theirs until a time of need. Then, as the cause needs it, their duty is to sell." *Early Writings*, 56-57; *Counsels on Stewardship*, 59-60; *Testimony Treasures*, Vol. 2:44.

"There are poor men and women who are writing to me for advice as to whether they shall sell their homes and give the proceeds to the cause. They say the appeals for means stir their souls, and they want to do something for the Master, who has done everything for them. I would say to such: 'It may not be your duty to sell your little homes just now, but go to God for yourselves; the Lord will certainly hear your earnest prayers for wisdom to understand your duty.'

God does not now call for the houses His people need to live in; but if those who have an abundance do not hear His voice, cut loose from the world, and sacrifice for God, He will pass them by and will call for those who are willing to do anything for Jesus, even to sell their homes to meet the wants of the cause." *Adventist Home*, 373-374; *Review and Herald*, September 16, 1884

"God has been moving upon many hearts. The truth for which a few sacrificed so much, in order to get it before others, has triumphed, and multitudes have laid hold of it. God in His providence has moved upon those who have means, and has brought them into the truth, that as His work increases, the wants of the cause may be met. Much means has been brought into the ranks of Sabbathkeepers, and I saw that at present God does not call for the houses His people need to live in, unless expensive houses are exchanged for cheaper ones. But if those who have an abundance do not hear His voice, cut loose from the world, and dispose of a portion of their property and lands, and sacrifice for God, He will pass them by, and 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. Those

who give must esteem it a privilege to do so." *Testimonies for the Church*, Vol. 1:176-177; *Testimony Treasures*, Vol. 1:58.

b) The Accumulation of Property

During the trials of the past few years, you have suffered in mind, and have felt it a relief to turn your attention more fully to the things of the world, to the work of acquiring property. God, in His great love and mercy to you, has again gathered you into His fold. New duties and responsibilities are now laid upon you. You have a strong love for this world. You have been laying up treasures upon the earth. Jesus now invites you to transfer your treasure to heaven; for where your treasure is, there will your heart be also. In all your deal with your brethren and with unbelievers, guard yourself. Be true to your profession, and maintain true nobleness of soul, which shall be a credit to the truth which you profess." *Testimonies for the Church*, Vol. 2:244.

"The duty to help in the advancement of truth does not rest only upon the wealthy. All have a part to act. The man who has employed his time and strength to accumulate property is accountable for the disposition he makes of that property. If one has health and strength, that is his capital, and he must make a right use of it. If he spends hours in idleness and needless visiting and talking, he is slothful in business, which God's word forbids. Such have a work to do to provide for their own families, and then lay by them in store for charitable purposes as God hasprospered them." *Testimonies for the Church*, Vol. 1:324-325.

"I was shown that there is no lack of means among Sabbathkeeping Adventists. At present their greatest danger is in their accumulations of property. Some are continually increasing their cares and labors; they are overcharged. The result is, God and the wants of His cause are nearly forgotten by them; they are spiritually dead. They are required to make a sacrifice to

God, an offering. A sacrifice does not increase, but decreases and consumes. Here, I was shown, was a worthy enterprise for God's people to engage in, one in which they can invest means to His glory and the advancement of His cause. Much of the means among our people is only proving an injury to those who are holding on to it." *Testimonies for the Church*, Vol. 1:492; *Counsels on Stewardship*, 153.

All the abilities which men possess belong to God. Worldly conformity and attachments are emphatically forbidden in His word. When the power of the transforming grace of God is felt upon the heart, it will send a man, hitherto worldly, into every pathway of beneficence. He who has in his heart a determination to lay up treasure in the world, will "fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. For the love of money is the root of all evil [the foundation of all avarice and worldliness]: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows." *Testimonies for the Church*, Vol. 5:277.

"Has not the time come when we should begin to cut down our possessions? May God help you who can do something now to make an investment in the bank of heaven. We do not ask a loan, but a freewill offering, -- a return to the Master of His own goods which He has lent you." *Counsels on Stewardship* 51-52.

"Dear brethren, ever bear in mind that you are the stewards of God, and that He holds you accountable for the temporal talents He has lent you to use wisely for His glory. Will you not closely search your hearts and investigate the motives which prompt you to action? I was shown that your danger is in loving your possessions. Your ears are not quick to hear the Master's call in the person of His saints and in the wants of His cause. You do

not invest your treasure gladly in the enterprise of Christianity. If you desire a treasure in heaven you should be securing it while you have the opportunity. If you feel safer to apply your means toward the greater accumulation of earthly riches, and to invest sparingly in the cause of God, then you should feel satisfied to receive heavenly treasure according to your investment in heavenly stock." *Testimonies for the Church*, Vol. 4, 118-119.

"Instead of rendering to God the means He has placed in their hands, many invest it in more land. This evil is growing with our brethren. They had before all they could well care for, but the love of money or a desire to be counted as well off as their neighbors leads them to bury their means in the world and withhold from God His just dues. Can we be surprised if they are not prospered? if God does not bless their crops and they are disappointed? Could our brethren remember that God can bless twenty acres of land and make them as productive as one hundred, they would not continue to bury themselves in lands, but would let their means flow into God's treasury. "Take heed," said Christ, lest at any time your hearts be overcharged with surfeiting, and drunkenness, and cares of this life." Satan is pleased to have you increase your farms and invest your means in worldly enterprises, for by so doing you not only hinder the cause from advancing, but by anxiety and overwork lessen your prospect for eternal life." *Testimonies for the Church*, Vol. 5:151-152; *Testimonies Treasures*, Vol. 2:43.

"What if some become poor in investing their means in the work? Christ for your sakes became poor; but you are securing for your-eternal riches, a treasure in heaven that faileth not. Your means is far safer there than if deposited in the bank, or invested in houses and lands. It is laid up in bags that wax not old. No thief can approach it, no fire consume it..." *Counsels on Stewardship*, 41.

"The temptation may come to you to invest your money in land. Perhaps your friends will advise you to do this. But is there not a better way of investing your means? Have you not been bought with a price? Has not your money been entrusted to you to be traded upon for Him? Can you not see that He wants you to use your means in helping to build meeting- houses, in helping to establish sanitariums, where the sick shall receive physical and spiritual healing, and in helping to start schools, in which the youth shall be trained for service, that workers may be sent to all parts of the world?" *Counsels on Stewardship*, 45.

"God calls upon those who have possessions in lands and houses, to sell, and to invest the money where it will be supplying the great want in the missionary field. When once they have experienced the real satisfaction that comes from thus doing, they will keep the channel open, and the means the Lord entrusts to them will be constantly flowing into the treasury, that souls may be converted. These souls will, in their turn, practice the same self-denial, economy, and simplicity, for Christ's sake, that they, too, may bring their offerings to God. Through these talents, wisely invested, still other souls may be converted; and thus the work goes on, showing that the gifts of God are appreciated. The Giveris acknowledged, and glory redounds to Him through the faithfulness of His stewards." *Testimonies for the Church*, Vol. 5:733; *Testimony Treasures*, Vol. 2:329-330; *Counsels on Stewardship*, 58.

"I saw that many in different places, East and West, were adding farm to farm, and land to land, and house to house, and they make the cause of God their excuse, saying they do this that they may help the cause. They shackle themselves so that they can be of but little benefit to the cause. Some buy a piece of land, and labor with all their might to pay for it. Their time is so occupied that they can spare but little time to pray, and serve God, and

gain strength from Him to overcome their besetments. They are in debt, and when the cause needs their help they cannot assist; for they must get free from debt first. But as soon as they are free from debt they are farther from helping the cause than before; for they again involve themselves by adding to their property. They flatter themselves that this course is right, that they will use the avails in the cause, when they are actually laying up treasure here. They love the truth in word, but not in work. They love the cause just as much as their works show. They love the world more and the cause of God less; the attraction to earth grows stronger and the attraction to heaven weaker. Their heart is with their treasure. By their example they say to those around them that they are intending to stay here, that this world is their home. Said the angel: "Thou art thy brother's keeper." *Testimonies for the Church*, Vol. 1:114-115; *Testimony Treasures*, Vol. 1:30-3.1.

"The members of the church should individually hold themselves and all their possessions upon the altar of God. Now, as never before, the Saviour's admonition is applicable: "Sell that ye have, and give alms; provide yourselves bags which wax not old, a treasure in the heavens that faileth not, where no thief approacheth, neither moth corrupteth. For where your treasure is, there will your heart be also." Those who are fastening their means in large houses, in lands, in worldly enterprises, are saying by their actions: "God cannot have it; I want it for myself." They have bound up their one talent in a napkin and hid it in the earth. There is cause for such to be alarmed. Brethren, God has not entrusted means to you to lie idle nor to be covetously retained or hid away, but to be used to advance His cause, to save the souls of the perishing. It is not the time now to bind up the Lord's money in your expensive buildings and your large enterprises, while His cause is crippled and left to beg its way, the treasury half-supplied. The Lord is not in this way of working. Remember, the day is fast approaching when it will be said: "Give an account

of thy stewardship." Can you not discern the signs of the times?" *Testimonies for the Church*, Vol 5:465; *Testimony Teasures*, Vol 2:166-167.

"The people of God, who have been blessed with great light in regard to the truth for this time, should not forget that they are to be waiting and watching for the coming of their Lord in the clouds of heaven. Let them not forget that they are to put off the works of darkness, and put on the armor of light. Let no man set up his idols of gold, or silver, or lands, and give the service of his heart to this world, and to its interests. There is a mania for speculating in land, pervading both city and country. The old safe, healthful paths to competence are losing popularity. The idea of accumulating substantial means by the moderate gains of industry and frugality, is an idea that is scorned by many, as no longer suited to this progressive age.

"The desire to engage in speculation, in buying up country and city lots, or anything that promises sudden and exorbitant gains, has reached a fever heat; and mind, and thought, and labor are all directed toward securing all that is possible of the treasures of earth In the shortest possible time. Some of our youth bid fair to be hastened on to ruin, because of this feverish grasping for riches. This desire for gain opens the door of the heart to the temptations of the enemy. And the temptations that come are of such an alluring nature, that there are some who cannot resist them. . ." *Counsels on Stewardship, 231.*

"Christians forget that they are servants of the Master; that they themselves, their time, and all that they have belong to Him. Many are tempted, and the majority are overcome, by the delusive inducements which Satan presents to invest their money where it will yield them the greatest profit in dollars and cents. There are but few who consider the binding claims that

God has upon them to make it their first business to meet the necessities of His cause and let their own desires be served last. There are but few who invest in God's cause in proportion to their means. Many have fastened their money in property which they must sell before they can invest it in the cause of God and thus put it to a practical use. They make this an excuse for doing but little in their Redeemer's cause. They have as effectually buried their money in the earth as had the man in the parable. They rob God of the tenth, which He claims as His own, and in robbing Him they rob themselves of the heavenly treasure." *Testimonies for the Church*, Vol.3:395; *Testimony Treasures*,Vol. 1:377-378.

"I fear that many of our people do not realize the importance of God's work. One to whom I wrote for money answered thus: "I received your letter asking me to lend you some money. But there was a piece of land that the children thought it advisable for me to purchase, and I have invested my spare means in this land." How much better would it have been for this brother to invest his money in establishing sanitariums, in which witness is borne to the truth for this time, or in schools, which will provide for our youth the best influences, and in which they can be trained to become missionaries for God." *Testimonies for the Church*, Vol. 9:57-58.

X. INVESTMENTS BY THE MINISTER

"Especially should the minister keep himself from every worldly entanglement, and bind himself to the Source of all power, that he may represent correctly what it means to be a Christian. He should cut loose from everything that would in any way divert his mind from God and the great work for this time. Christ expects him, as His employed servant, to be like Himself in mind, in thought, in word, in action. He expects every man who opens the Scriptures to others, to work carefully and intelligently, not

exercising his powers unwisely, in a way to injure or overtask them, but so that he may be fitted to do good work for the Lord." *Counsels on Stewardship*, 239-240; *Testimonies for the Church*, Vol. 5:530-531.

"We are nearing the close of time. We want not only to teach present truth in the pulpit, but to live it out of the pulpit. Examine closely the foundation of your hope of salvation. While you stand in the position of a herald of truth, a watchman upon the walls of Zion, you cannot have your interest interwoven with mining or real-estate business, and at the same time do effectually the sacred work committed to your hands. Where the souls of men are at stake, where eternal things are involved, the interest cannot safely be divided.

"This is especially so in your case. While engaged in this business, you have not been cultivating heartfelt piety. You have had a feverish desire to obtain means. You have talked to many about the financial advantages to be gained by investing in lands in---. Again and again you have been engaged in picturing the advantages of Christ, pledged to give your soul, body, and spirit to the work of the salvation of souls. At the same time you were receiving money from the treasury to support yourself and your family. Your talk was calculated to draw the attention and money of our people away from our institutions and from the business of promoting the Redeemer's kingdom on the earth. Its tendency was to beget in them a desire to invest their means where you assured them that it would be doubled in a short time, and to flatter them with the prospect that they could help the cause a great deal more by so doing...." *Counsels on Stewardship*, 238-239.

XI. INVESTMENTS BY THE CHURCH

"Let no one cling to the idea that unless money is in hand, no move should be made that calls for the investment of means. If in our past experience we had always followed this method, we would often have lost special advantages, such as we gained in the purchase of the Fernando school property and in the purchase of the sanitarium properties at Paradise Valley, Glendale, and Loma Linda." *Testimonies for the Church*, Vol.9:270-271; *Testimony Treasures*, 418-419.

"To make no move that calls for the investment of means unless we have the money in hand to complete the contemplated work should not always be considered the wisest plan. In the upbuilding of His work the Lord does not always make everything plain before His servants. He sometimes tries the confidence of His people by having them move forward in faith. Often He brings them into strait and trying places, bidding them go forward when their feet seem to be touching the waters of the Red Sea. It is at such times, when the prayers of His servants ascend to Him in earnest faith, that He opens the way before them and brings them out into a large place." *Testimonies for the Church*, Vol. 9:271; *Testimony Treasures*, 3:419; *Counsels on Stewardship*, 277.

"The working of private interests for the gaining of personal ends is one thing. In this, men may follow their own judgment. But the carrying forward of the Lord's work in the earth is entirely another matter. When He designates that a certain property should be secured for the advancement of His cause and the building up of His work, whether it be for sanitarium or school work, or for any other branch, He will make the doing of that work possible if those who have experience will show their faith and trust in His purposes, and will move forward promptly to secure

the advantages He points out. While we are not to seek to wrest property from any man, yet when advantages are offered, we should be wide awake to see the advantage, that we may make plans for the upbuilding of the work. And when we have done this we should exert every energy to secure the freewill offerings of God's people for the support of these new plants." *Testimonies for the Church*, Vol. 9:272; *Testimony Treasures*, 3:419-420; *Counsels on Stewardship*, 278.

"The Lord will work upon human minds in unexpected quarters. Some who apparently are enemies of the truth will, in God's providence, invest their means to develop properties and erect buildings. In time these properties will be offered for sale at a price far below their cost. Our people will recognize the hand of Providence in these offers and will secure valuable property for use in educational work. They will plan and manage with humility, self-denial, and self-sacrifice. Thus men of means are unconsciously preparing auxiliaries that will enable the Lord's people to advance His work rapidly." *Testimonies for the Church*, Vol. 7:102; *Testimony Treasures*, 3:124.

"Some are not discreet and would incur debts that might be avoided. Others exercise a caution that savors of unbelief. By taking advantage of circumstances we may at times invest means to such advantage that the work of God will be strengthened and upbuilt, and yet keep strictly to right principles." *Adventist Home*, 394; *Manuscript 20*, 1891.

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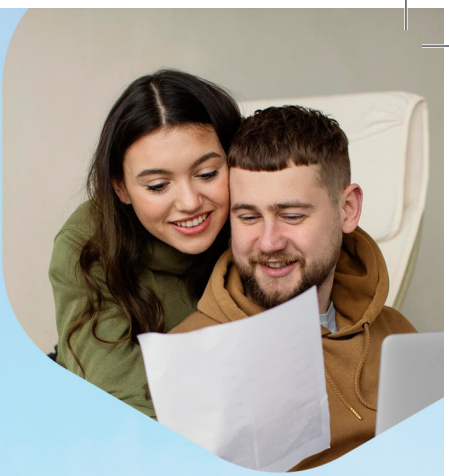

GOD ALWAYS
PLANNED GIVING

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THE DIVINE BIBLICAL PRINCIPLE

The divine principle of tithe and offerings for the support of the gospel is an acknowledgement of God's ownership in our lives, and that we are stewards who must render account to Him of all that He has committed to our possession. (Lev. 27:30; Mal. 3:8-12; Matt. 23:23; 1 Cor. 9:9-14; 2 Cor. 9:6-15.)

TITHE AND OFFERINGS

The tithe is holy unto the Lord, and is God's provision for the support of His ministry. Freewill offerings are also part of God's plan for the support of His work throughout the world. (Lev. 27:30-32; Mal. 3:8-12; Num. 18:29-28; Matt. 23:23; Prov. 3:9, 10; 1 Cor. 9:13, 14; 2 Cor. 9:6, 7; Ps. 96:8...)