

## Financing the Project

“But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you” (Matthew 6:33).

“You have a lesson to learn. . . . It is to make a little go the longest way.”—  
The Adventist Home, p. 395.

Suggested Reading: The Adventist Home, pp. 392–396. Sunday February 29

### 1. WHICH COSTS MORE?

#### **a. What must be the first consideration in our planning of location?**

**Matthew 6:33.**

Mat 6:33

[33] But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you.

#### **b. We studied earlier about Lot. What should he have considered in his choice of location, especially in behalf of his family? Mark 8:36, 37.**

Mar 8:36-37

[36] For what shall it profit a man, if he shall gain the whole world, and lose his own soul?

[37] Or what shall a man give in exchange for his soul?

#### **c. What principles will make our own life simpler and happier**

**Philippians 4:11; Proverbs 16:8.**

Php 4:11

[11] Not that I speak in respect of want: for I have learned, in whatsoever state I am, *therewith* to be content.

Pro 16:8

[8] Better *is* a little with righteousness than great revenues without right.

“Often we lament the scanty resources available; but were Christians thoroughly in earnest, they could multiply the resources a thousandfold. It is selfishness, self-indulgence, that bars the way to our usefulness.

“How much means is expended for things that are mere idols, things that engross time and thought and strength that should be put to a higher use. How much money is wasted on expensive houses and furniture, on selfish

pleasures, luxuries, and unwholesome food.”— The Signs of the Times, December 15, 1909.

“Oh, that we could be satisfied with less heart longings, less striving for things difficult to obtain wherewith to beautify our homes, while that which God values above jewels, the meek and quiet spirit, is not cherished. The grace of simplicity, meekness, and true affection would make a paradise of the humblest home.”—Testimonies, vol. 4, p. 622.

Monday March 1

## 2. FINANCIAL MANAGEMENT

**a. In order to meet the financial challenges of life, there are some principles we must implement. What are they? Proverbs 10:4; 11:24; 16:20; 28:8.**

Pro 10:4

[4] He becometh poor that dealeth *with* a slack hand: but the hand of the diligent maketh rich.

Pro 11:24

[24] There is that scattereth, and yet increaseth; and *there is* that withholdeth more than is meet, but *it tendeth* to poverty.

Pro 16:20

[20] He that handleth a matter wisely shall find good: and whoso trusteth in the LORD, happy *is* he.

Pro 28:8

[8] He that by usury and unjust gain increaseth his substance, he shall gather it for him that will pity the poor.

“Wisdom must be shown in the matter of purchasing. Money must be made to go as far as possible. By careful management, many dollars may be saved.”—Counsels on Stewardship, p. 267.

“Had Brother and Sister B been economical managers, denying themselves, they could ere this have had a home of their own, and besides this have had means to draw upon in case of adversity.”—Testimonies, vol. 3, p. 30.

**b. Another aspect of financial success was taught by Jesus in John 6:12. What is it and how can we apply its principle?**

Joh 6:12

[12] When they were filled, he said unto his disciples, **Gather up the fragments that remain, that nothing be lost.**

“Christ said, ‘Gather up the fragments, that nothing be lost.’ . . . And by precept and example parents should teach their children the science of making a small amount go as far as possible. Many poor families are poor because they spend their money as soon as they receive it.”—Counsels on Stewardship, p. 269.

“If you have extravagant habits, cut them away from your life. Such habits, indulged, will make you bankrupt for eternity. And habits of economy, industry, and sobriety are, even in this world, a better portion for you and your children than a rich dowry.”—Testimonies, vol. 6, p. 452.

“In order to save the dollars, dimes and pennies must be carefully treasured. Men who have been successful in business have always been economical, persevering, and energetic.”—Ibid., vol. 4, p. 452. “If ever there was a time when sacrifices should be made, it is now. My brethren and sisters, practice economy in your homes. Put away the idols that you have placed before God. Give up your selfish pleasures. Do not, I beg of you, spend means in embellishing your houses; for your money belongs to God, and to Him you must give an account for its use. Do not use the Lord’s money to gratify the fancies of your children. Teach them that God has a claim on all they possess, and that nothing can ever cancel this claim.”—The Review and Herald, December 24, 1903.

Tuesday March 2

### 3. WHAT TO DO WITH DEBT

#### **a. What should be our goal? Romans 13:8. Why? Proverbs 22:7.**

**Rom 13:8**

**[8]** Owe no man any thing, but to love one another: for he that loveth another hath fulfilled the law.

**Pro 22:7**

**[7]** The rich ruleth over the poor, and the borrower *is* servant to the lender.

“You had better live very humbly, and keep a clear conscience. Owe no man anything, and you will not have so much perplexity. Live within your means. Shun debts, as you would a great evil.”—To Whom It May Concern, p. 7 (Pamphlet 107, written 1869).

“You must see that one should not manage his affairs in a way that will incur debt. . . . When one becomes involved in debt, he is in one of Satan’s nets, which he sets for souls. . . . Abstracting and using money for any purpose, before it is earned, is a snare.”—The Adventist Home, p. 392.

**b. How can we accomplish this? Proverbs 3:9, 10; 12:11; 2 Kings 4:7.**

**Pro 3:9-10**

[9] Honour the LORD with thy substance, and with the firstfruits of all thine increase:

[10] So shall thy barns be filled with plenty, and thy presses shall burst out with new wine.

**Pro 12:11**

[11] He that tilleth his land shall be satisfied with bread: but he that followeth vain *persons* is void of understanding.

**2Ki 4:7**

[7] Then she came and told the man of God. And he said, Go, sell the oil, and pay thy debt, and live thou and thy children of the rest.

“Make a solemn covenant with God that by His blessing you will pay your debts and then owe no man anything if you live on porridge and bread. It is so easy in preparing your table to throw out of your pocket twenty-five cents for extras. Take care of the pennies, and the dollars will take care of themselves. It is the mites here and the mites there that are spent for this, that, and the other that soon run up into dollars. Deny self at least while you are walled in with debts. . . . Do not falter, be discouraged, or turn back. Deny your taste, deny the indulgence of appetite, save your pence, and pay your debts. Work them off as fast as possible. When you can stand forth a free man again, owing no man anything, you will have achieved a great victory.”— *Counsels on Stewardship*, p. 257.

**c. What is often the cause of debt? Luke 16:10.**

**Luk 16:10**

[10] **He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much.**

“I was shown that you, my brother and sister, have much to learn. You have not lived within your means. You have not learned to economize. If you earn high wages, you do not know how to make it go as far as possible. . . . Dollars slip from your pocket very easily.”— *Testimonies*, vol. 2, pp. 431, 432

Wednesday March 3

4. CAUTION IS NEEDED

**a. What cautions need to be heeded as we seek to work diligently to get out of debt or remain out of it? Proverbs 27:23; 1 Corinthians 9:25; Philippians 4:5.**

Proverbs 27:23

[23] Be thou diligent to know the state of thy flocks, *and* look well to thy herds.

1 Corinthians 9:25

[25] And every man that striveth for the mastery is temperate in all things. Now they *do it* to obtain a corruptible crown; but we an incorruptible.

Philippians 4:5

[5] Let your moderation be known unto all men. The Lord *is* at hand.

“Remember that man must preserve his God-given talent of intelligence by keeping the physical machinery in harmonious action. Daily physical exercise is necessary to the enjoyment of health. It is not work but overwork, without periods of rest, that breaks people down, endangering the life forces. Those who overwork soon reach the place where they work in a hopeless way.”—Mind, Character, and Personality, vol. 2, p. 375 (author’s italics).

“I ask you again not to overwork. We must keep a little strength in reserve to meet the emergencies that will arise. Do not, because you have a deposit in the bank, keep drawing on it until you have overdrawn. You and I both need to heed this caution.”—Manuscript Releases, vol. 17, p. 310.

“Some will not injure themselves, but others, who are conscientious, will certainly overwork. Periods of rest are necessary for all, especially women.”—Evangelism, p. 494.

**b. What are the results of overwork? 1 Corinthians 9:27.**

1 Corinthians 9:27

[27] But I keep under my body, and bring *it* into subjection: lest that by any means, when I have preached to others, I myself should be a castaway.

“Bring into the day’s work hopefulness, courage, and amiability. Do not overwork. Better far leave undone some of the things planned for the day’s work than to undo oneself and become overtaxed, losing the courage necessary for the performance of the tasks of the next day. Do not today violate the laws of nature, lest you lose your strength for the day to follow.”—The Signs of the Times, May 10, 1905.

“Overwork sometimes causes a loss of self-control. But the Lord never compels hurried, complicated movements. Many gather to themselves burdens that the merciful heavenly Father did not place on them. Duties He never designed them to perform chase one another wildly. God desires us to realize that we do not glorify His name when we take so many burdens that we are overtaxed and, becoming heart-weary and brain-weary, chafe and fret and scold. We are to bear only the responsibilities that the Lord gives us, trusting in Him, and thus keeping our hearts pure and sweet and sympathetic.”— The Review and Herald, October 31, 1907.

Thursday March 4

## 5. THINGS TO REMEMBER

**a. What should we remember as we strive to accomplish God’s will?**

**Philippians 4:19; Luke 12:30; Matthew 6:32.**

**Philippians 4:19**

[19] But my God shall supply all your need according to his riches in glory by Christ Jesus.

**Luke 12:30**

[30] For all these things do the nations of the world seek after: and your Father knoweth that ye have need of these things.

**Matthew 6:32**

[32] (For after all these things do the Gentiles seek:) for your heavenly Father knoweth that ye have need of all these things.

“His hand of infinite love is moved to supply our needs.”—This Day With God, p. 27.

“Though it is a spiritual kingdom, fear not that your needs for this life will be uncared for. If you give yourself to God’s service, He who has all power in heaven and earth will provide for your needs.”—Thoughts From the Mount of Blessing, p. 99.

**b. As we find our country homes, what else should we always keep in mind? 1 Chronicles 29:14.**

**1 Chronicles 29:14**

[14] But who *am* I, and what *is* my people, that we should be able to offer so willingly after this sort? for all things *come* of thee, and of thine own have we given thee.

“All that we have is the Lord’s. Our money, our time, talents and ourselves, all belong to Him. He has lent them to us, to test and prove us, and to develop what is in our hearts.”—The Signs of the Times, April 1, 1875.

“All our influence belongs to God. All that we acquire is to be used to His glory. All the property that the Lord has entrusted to us is to be held on the altar of God, to be returned to Him again.”— Testimonies to Ministers, p. 147.

“Religion and business are not two separate things; they are one. Bible religion is to be interwoven with all we do or say. Divine and human agencies are to combine in temporal as well as in spiritual achievements. They are to be united in all human pursuits, in mechanical and agricultural labors, in mercantile and scientific enterprises. There must be cooperation in everything embraced in Christian activity.”—Christ’s Object Lessons, pp. 349, 350.