

God's Advice for Our Final Years



SABBATH—MARCH 4

READ FOR THIS WEEK'S LESSON: Luke 12:16–21; Psalm 49:17; Proverbs 27:23–27; 1 Timothy 6:17; Psalm 24:1.

MEMORY VERSE: “I heard a voice from the sky. It [the voice] said, ‘Write this: From now on, happy are those [people] who die believing in the Lord.’ ‘Yes,’ says the Spirit. ‘They will have rest from their troubles. The good things they have done will go with them [continue to be a blessing after they die]’ ” (Revelation 14:13, WE).



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AS WE GET OLDER, we start to think more about our retirement. Retirement is a big decision. Retirement is also a big change in life. Many people have a hard time retiring. Many older people also worry about the future. They worry about dying too soon, before they've taken care of their families. Older people worry about not having enough money when they retire. They worry about losing all their money, too. They also worry about who will take care of them if they get sick.

Ellen G. White explains where all these fears come from: “All these fears come from Satan. . . . Old people must follow God's plan for their lives. Then their final days will be their best years and their happiest years. . . . Old people should stop worrying. They should try to be as happy as they can and get ready for heaven.”—*Testimonies for the Church*, volume 1, page 424, adapted. This week, we will study God's advice for our final years. How should we get ready for retirement? What should we **not** do? What important rules should we follow?

THE RICH FOOL (Luke 12:16–21)

Read Jesus' picture story in Luke 12:16–21. What's God's message for us in these verses? What strong words does Jesus use? What do Jesus' words show us about our own feelings for the things we own?

The story in Luke 12:16–21 can help us understand what we should not do when we retire. We should not spend all our money that we saved for retirement. Yes, we can work hard and earn a lot of money before we retire. But God knows how we feel about our money. God watches how we spend our money, too. Luke 12:19 shows us our real problem with money. The man says, “ I have many good things stored [saved]. I have saved enough for many years. Rest, eat, drink, and enjoy life' ” (Luke 12:19, ERV).

“This man behaved no better than an animal. He acted as if there were no God, no heaven, and no future life. Only animals behave this way. This man behaved as if he owed nothing to God or to man.”—Ellen G. White, *Christ's Object Lessons*, pages 257, 258, adapted.

As we get ready to retire, we must not think only of ourselves. We also must remember to take care of the needs of other people, too. If we don't help other people, we behave the same as the rich man in the Bible story. The rich man isn't lazy. He is not a liar. The rich man spends the money on himself. God gave the rich man that money to help other people, but that didn't happen. We don't know when we will die. So, we always should follow God's plan for our lives. We must not be selfish.

The Bible teaches us that we should work for as long as we can. Many people believe that Daniel and John wrote their books of the Bible when they were in their 80s or 90s. In those days, most people lived 50 years or more. Ellen G. White herself wrote some of her best-known books after she was 70. One of those books is *The Desire of Ages*. So, our getting older doesn't mean that we will stop doing things. We should continue helping other people and doing good work when we retire.

Jesus told His followers to watch and work as they waited for Him to come back (Matthew 24:44–46). We should follow this advice in our retirement years, too.

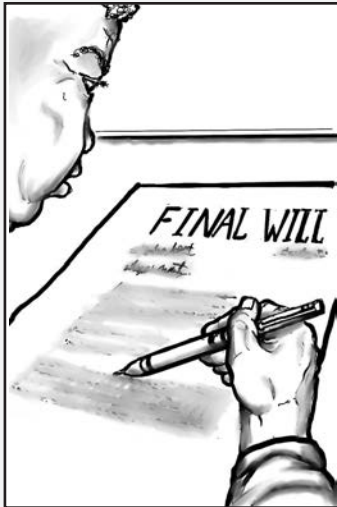
What “trap” did the rich man in the picture story fall into? How can you avoid this trap, even when you are old? Ask yourself, “What am I living for?”



As we get ready to retire, we must not think only of ourselves. We also must remember to take care of the needs of other people.

**WE CAN'T TAKE ANYTHING WITH US WHEN WE DIE
(Psalm 49:17)**

Read Psalm 49:17; 1 Timothy 6:6, 7; Psalm 39:11; James 4:14; and Ecclesiastes 2:18–22. What do these verses teach us about human life?



Good managers will make a plan or will. A will tells people who gets your money and your things after you die.

Life is short. When we die, we can't take anything with us. "They [people] will not take anything with them when they die. They will not take their wealth [riches] with them" (Psalm 49:17, ERV). We leave our things and money behind for someone else to get. Who will get these things? We need to make plans for that.

Most people have saved some money if they have worked for many years. Or they may have a house, property, or other things of worth. What will happen to this money or these riches after a person dies?

Good managers will make a plan or will. A will tells people who gets your money and your things after you die. If you don't write a will, then your government may decide what happens to your money. (Of course, every state or country has different tax laws you must follow.) What happens if you die without a will? Most governments will give some of your money and property to your family. The church will get nothing. If you want your church to get some money, then you must make a will before you die.

God owns everything (read Psalm 24:1). So, when we finish using what God gave us, then we should give back to God what we have left after we take care of the needs of our loved ones.

As we know, death can come at any time. Death also can come when we aren't ready. What will happen to your loved ones if you die today? What will happen to your property? How does that answer make you feel? What will you do about it now?

START WITH PERSONAL NEEDS (Proverbs 27:23–27)

In Old Testament times, many of God’s people worked as farmers and shepherds. So, some of God’s promises are written in farm language. That is, these promises use word pictures about sheep and crops. Let’s look at an example of some farm language in the Bible. God says, “Honor the LORD with your wealth [riches] and the first part of your harvest. Then your barns will be full of grain, and your barrels will be overflowing with wine” (Proverbs 3:9, 10, ERV). Most Christians don’t have barns today. So, how do we understand this promise? We trust that God will bless our work and business if we honor and obey Him.

Read Proverbs 27:23–27. Verse 23 says, “Learn all you can about your sheep” (Proverbs 27:23, ERV). What does this verse say to Christians living today?

The Bible doesn’t say that riches are evil or that we shouldn’t get riches. Proverbs 27:23–27 encourages us to work hard so that we will have enough money to take care of ourselves and our family. “There will be plenty of goat milk to feed you and your family. It [the goat milk] will make your servant girls healthy” (Proverbs 27:27, ICB).

How can you write that verse today? Maybe we can say, “Review your bank records. Decide how much money you have and how much you owe.” From time to time, review your retirement plan, too. Look at your plan or will for what you want done with your money and property after you die. Make any changes you need to keep them up-to-date. Take care of your business while you are healthy and can make good decisions. Plan ahead for what will happen to your things when they are no longer yours.

In short, being good managers is more than spending and saving wisely while we are alive. Being good managers also includes making plans for what will happen to our money and property after we die. If we die before Jesus comes back, then we will leave our money and things to someone else. So, we must make plans now to decide what to do with the blessings God gave us. We must choose how these riches will bless other people and support God’s work after we are gone.

Read Proverbs 27:24. What does this verse mean? Why must we always remember this important rule?



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WAITING UNTIL IT IS TOO LATE (1 Timothy 6:17)

Read the verses below. These verses teach us some important rules about managing money. What are these rules?



Many people plan to do something. But they wait until it is too late.

1 Timothy 6:17 _____

2 Corinthians 4:18 _____

Proverbs 30:8 _____

Ecclesiastes 5:10 _____

Money can make people do crazy things. Satan tries to turn money into a curse. But it doesn't need to be that way. With God's help, we can say no to the devil's plan by being good managers. We can start to plan now for what will happen to our money when we die.

Some of us may say, "I can give all my money away later in life." So, while we live, we help no one with our money. We spend all our money on ourselves. We don't support God's work. As Christians, we need to do better than that. God expects us to do better than that because we are managers.

"I saw that many people don't support God's work while they live. . . . They wait until they are about to die. Jesus asks His followers to do more. We must not be selfish while we live. If you hold on to your property until you die, who will get your property? God's cause, or death? Death. Losses happen all the time. Banks fail. People lose property. Many people plan to do something. But they wait until it is too late. Satan works hard to keep people from giving their money to God."—Ellen G. White, *Testimonies for the Church*, volume 5, page 154, adapted.

GIVING BACK TO GOD (Psalm 24:1)

Read the verses below. What important rule do all these verses teach? How does this rule help us decide what to do with the money and riches God gives?

Psalm 24:1 _____

Hebrews 3:4 _____

Psalm 50:10 _____

Genesis 14:19 _____

Colossians 1:15–17 _____

We are God’s managers. God gives us His money, His property, and His things to manage for Him. God owns everything we have. He gives us life and strength to get riches. When we finish using what God gave us to take care of His things and our families, we should give any leftover money back to God.

“When you support God’s work, you are saving a treasure in heaven. Your money will be safe in heaven from disaster and loss. Your treasure will continue to grow. It will not fail.”—Ellen G. White, *Counsels on Stewardship*, page 342, adapted.

Here are some good reasons why we should give now, while we live:

1. You can see what the church does with your money. Maybe your money is used to help build a church, to pay for someone’s education, or to support Bible meetings.
2. You can help now with your church’s needs.
3. None of your family or friends can fight over your money after you die.
4. You will be a good example to other people. You will show people how to love and give.
5. The ones who get your gift of money after you die will pay less taxes on your gift.
6. Your money will go to the person you choose after you die. (No one will need to go to court to fight for your money.)
7. You will show that your heart is not selfish.
8. You show that your treasure is in heaven.



We are God’s managers. God gives us His money, His property, and His things to manage for Him.



“Christians will not wait until they are about to die to decide what they will do with their money. They will make a plan while they are strong and healthy.”

ADDITIONAL THOUGHT: Read “To Wealthy Parents,” in *Testimonies for the Church*, volume 3, pages 116–130, and “Wills and Legacies,” in *Testimonies for the Church*, volume 4, pages 476–485; *Counsels on Stewardship*, pages 323–335.

“Christians will not wait until they are about to die to decide what they will do with their money. They will make a plan while they are strong and healthy. Christians will be good managers. As God’s managers, they will do their duty to God with their property. They will not leave for other people to do the work that God asks them to do.”—*Testimonies for the Church*, volume 4, page 480, adapted.

Why should we decide what we will do with our money before we die? We must have a plan or a will. A will is a written agreement. This agreement lets everyone know what we want done with our money when we die. When we make the plan or will we ask someone to make sure that our wishes are followed and respected after we die. But if we want, we can give our property and money away while we are living. By doing so, we can see our money put to good use. We will feel happy to know that we are making God happy.

For Christians, the Second Coming of Jesus is the “blessed hope.” We all imagine that it will be very wonderful to see Jesus coming in the clouds of heaven. We are eager to hear Him say, “Well done,” to us. But what if we die before Jesus comes back? If we follow God’s plan for our lives, we can see God’s work go forward in this life because of our support. The will that we make today can help God’s work on earth continue long after we are gone.

DISCUSSION QUESTIONS:

- ① We can put our treasure in heaven now. Is that the same thing as trying to earn or “buy” our place in heaven? Explain your answer.
- ② We need to have a giving spirit. At the same time, we also need to be wise and careful. Some people who ask us to support their work are not very honest. They say that something will happen on this date or that date. So, they tell us that we need to send money right away to them before it is too late for the money to do any good. How can we know when someone is trying to trick us to steal our money? And how do we know when the person asking for our support really is honest?

MEET PEOPLE WHERE THEY ARE

Simo Vehkavuori is a retired pastor who lives in Finland. Simo walked to a lake near his house. The beach was crowded with people. Many people swam in the lake, too. Simo felt the Lord lead him to walk past the lake. Simo came to another smaller lake. There, he saw four young people sitting on the grass near the water. Simo said, “Hi, would you like to hear a story about the Finnish civil war a hundred years ago?”

The young people nodded. “Yes, please tell us!” When Simo finished the story, he said, “May I ask how you feel about religion?” “We believe in God,” they said.

When Simo was done telling the story, he told the young people that he had several cards for online Bible studies. The young people were interested in the Bible studies. Simo found that he had four cards in his pocket. “Wow!” a young woman in the group said. “The Lord knew there were four of us here. That’s why you have four cards with you!”

At another lake, Simo saw a young woman sitting in the sun. Simo said to her, “Hi, would you like to hear a story about the Finnish civil war?”

The young woman said yes. After the story, Simo asked her how she felt about religion. Then he told her how he became a Christian. The young woman was very interested in Simo’s story. When Simo finished, he said, “I have a book named *Steps to Christ* at home. Will you wait here while I go home and get it for you? It only will take me 20 minutes.”

The young woman agreed to wait. When Simo came back, he brought her the book and a Bible-study card. The young woman accepted both gifts. She told Simo she was grateful for them.

Another time, Simo met a married couple with their teenage son. Simo asked them, “Would you like to hear a story about the Finnish civil war?” After the story, Simo asked the parents how they felt about religion. The parents told Simo that they had a big problem at home. Their son was using drugs.

Simo said, “We need to pray together. The woman started to cry. After they prayed, Simo said, “I want to share a book with you. But the book is at my home.”

The man said, “We can drive there in our car.” After they drove to Simo’s house, Simo gave the man and his wife a copy of *Steps to Christ* and a Bible-study card.

Simo believes God blesses his efforts to meet people in Finland. No one refuses to hear his story about how he became a Christian. Simo says, “We must follow Paul’s example. We should go meet people. We shouldn’t wait for people to come to us.”

INSIDE *Story*

by ANDREW MCCHESENEY



Simo gave the man and his wife a copy of *Steps to Christ* and a Bible-study card.

