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Disclaimer: Contents of these lessons are not intended to be financial advice but is general commentary based on biblical principles. The reader is encouraged to seek competent professional advice which will suit their particular personal situation.
It is difficult for us to fully comprehend the relationship that our God, the Creator of the universe, wants to have with us as human beings. (The mere idea of it is astounding!) “Behold what manner of love the Father has bestowed on us, that we should be called children of God!” (1 John 3:1, NKJV).

Or as Ellen G. White wrote: “Can any human dignity equal this? What higher position can we occupy than to be called the sons of the infinite God? . . . Can any worldly honor equal this?”—God’s Amazing Grace, p. 341. It’s only the darkness of this sin-laden world that causes us not to appreciate fully the status that we have been given in Jesus.

Yet, if we are not careful, the lure of the world and the things of the world will pull us away from Christ. The Word of God informs us of the temptations and allurements of Satan. “But those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition. For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows” (1 Tim. 6:9, 10, NKJV).

The Lord, however, gives us guidance on how to earn money and utilize it wisely and not to let it be something that, as Paul warned, can lead to “destruction and perdition.” In the more than two thousand verses in the Scriptures that deal with money and possessions and our attitude toward them, God gives
practical instruction on how to live above the stresses of life and to manage in financially faithful ways what we have been given.

In this quarter’s lessons, we will study God’s ideal in our relationship with Him and clearly see how we can develop a trust so deep that we will remain faithful to Him, even when we can’t buy or sell. (See Rev. 13:17.) But this kind of faith does not come overnight; by faithfully managing what God has given us, we can be prepared, even now, for whatever comes our way.

God is the One with the resources, and when we work with Him, He allows us to handle them for Him. It is the Savior’s purpose that human beings, purified and sanctified, shall be His helping hand. For this great privilege, let us give thanks to Him “who hath delivered us from the power of darkness, and hath translated us into the kingdom of his dear Son: in whom we have redemption through his blood, even the forgiveness of sins” (Col. 1:13, 14).

God’s counsel to His children through the wise man, Solomon, is: “Honor the LORD with your possessions, and with the firstfruits of all your increase” (Prov. 3:9, NKJV). This counsel is appropriate because “‘You are worthy, O Lord, to receive glory and honor and power; for You created all things, and by Your will they exist and were created’” (Rev. 4:11, NKJV).

From a merely secular perspective, we live in very challenging and stressful times. However, our Christian worldview gives us confidence and hope as we see the signs Jesus gave to let us know that the great climax of human history, the second coming of Christ, is very near—even at the door. We pray that these practical lessons will deepen your faith and trust in God and encourage you to be a faithful manager for Him.

God is the One with the resources, and when we work with Him, He allows us to handle them for Him.

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How to Use This Teachers Edition

“The true teacher is not content with dull thoughts, an indolent mind, or a loose memory. He constantly seeks higher attainments and better methods. His life is one of continual growth. In the work of such a teacher there is a freshness, a quickening power, that awakens and inspires his [class].”
—Ellen G. White, Counsels on Sabbath School Work, p. 103.

To be a Sabbath School teacher is both a privilege and a responsibility. A privilege because it offers the teacher the unique opportunity to lead and guide in the study and discussion of the week’s lesson so as to enable the class to have both a personal appreciation for God’s Word and a collective experience of spiritual fellowship with class members. When the class concludes, members should leave with a sense of having tasted the goodness of God’s Word and having been strengthened by its enduring power. The responsibility of teaching demands that the teacher is fully aware of the Scripture to be studied, the flow of the lesson through the week, the interlinking of the lessons to the theme of the quarter, and the lesson’s application to life and witness.

This guide is to help teachers to fulfill their responsibility adequately. It has three segments:

1. **Overview** introduces the lesson topic, key texts, links with the previous lesson, and the lesson’s theme. This segment deals with such questions as Why is this lesson important? What does the Bible say about this subject? What are some major themes covered in the lesson? How does this subject affect my personal life?

2. **Commentary** is the chief segment in the Teachers Edition. It may have two or more sections, each one dealing with the theme introduced in the Overview segment. The Commentary may include several in-depth discussions that enlarge the themes outlined in the Overview. The Commentary provides an in-depth study of the themes and offers scriptural, exegetical, illustrative discussion material that leads to a better understanding of the themes. The Commentary also may have scriptural word study or exegesis appropriate to the lesson. On a participatory mode, the Commentary segment may have discussion leads, illustrations appropriate to the study, and thought questions.

3. **Life Application** is the final segment of the Teachers Edition for each lesson. This section leads the class to discuss what was presented in the Commentary segment as it impacts Christian life. The application may involve discussion, further probing of what the lesson under study is all about, or perhaps personal testimony on how one may feel the impact of the lesson on one’s life.

**Final thought:** What is mentioned above is only suggestive of the many possibilities available for presenting the lesson and is not intended to be exhaustive or prescriptive in its scope. Teaching should not become monotonous, repetitious, or speculative. Good Sabbath School teaching should be Bible-based, Christ-centered, faith-strengthening, and fellowship-building.