

Planning for Success



SABBATH AFTERNOON

Read for This Week's Study: *Eccles. 12:1; Gen. 2:15; 1 Tim. 5:8; Col. 3:23, 24; Gen. 39:2–5; Prov. 3:5–8.*

Memory Text: “And whatever you do, do it heartily, as to the Lord and not to men, knowing that from the Lord you will receive the reward of the inheritance; for you serve the Lord Christ” (*Colossians 3:23, 24, NKJV*).

Most people want to live a “successful” and happy life. Of course, in a fallen world, where tragedy and calamity can strike at a moment’s notice, this goal might not always be easy to attain.

Then, too, there is the question of how we define “success.” There is the case of Joseph in Egypt; if there ever were a successful life, that certainly would be one, would it not? From prison to palace, that kind of thing. On the other hand, what about John the Baptist? He went from prison to the tomb. How successful was his life? Again, it all depends upon how you define “successful.”

This week we are going to look at the idea of “success” in the context of basic stewardship and financial principles. No matter who we are or where we live, money and finances are going to be a part of our life, whether we like it or not. What, then, are some steps, practical steps, that we can take along the way that, though not guaranteeing “success,” can nevertheless help us avoid common pitfalls and mistakes that can make financial success a bit more difficult?

* Study this week’s lesson to prepare for Sabbath, February 25.

First Things First

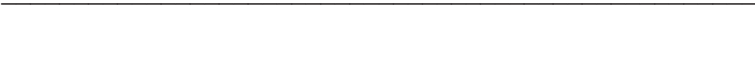
Read Ecclesiastes 12:1. What’s the message there for us?



As youths mature into adulthood, thoughts will arise about having to provide for basic needs—food, clothing, and shelter. Jesus Himself has told us how to prioritize our needs when He said, “But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you” (*Matt. 6:33*). Of course, for those who are older and who didn’t make a choice for Jesus when they were young, there is still time to make the right decisions regarding stewardship.

As we saw in Genesis 28:20–22, Jacob had made some important life choices, both spiritual and financial. In the vision, the Lord introduced Himself to Jacob as “the LORD God of Abraham your father and the God of Isaac” (*Gen. 28:13, NKJV*). Then as part of his vow to God, Jacob said, “The LORD shall be my God” (*Gen. 28:21, NKJV*).

Read Genesis 29:9–20. What is important about the timing of this event in the life of Jacob?



After Jacob made his spiritual and financial commitments to God, the Lord directed him to Rachel at the well (*see Gen. 29:9–20*). It is fitting to make your spiritual decision and your lifework decision before committing to marriage. Your future spouse should know “what they are getting into.” Is this person a committed Christian? What type of work will he or she be involved in? Will this person be a teacher, a nurse, a lawyer, a laborer, whatever? What kind of life will I be committing to? Other questions that need answers before the marriage commitment are: What level of education has been completed? What amount of debt will come into the marriage? Am I willing to accept this situation as part of my responsibility?

Read 2 Corinthians 6:14, 15. Why is this principle so important to consider when looking for a life partner? Though it doesn’t guarantee a good marriage, why would it help make the chances of a good marriage greater?

The Blessing of Work (Ideally)

Unless you are independently wealthy, or the beneficiary of a trust fund that Mommy and/or Daddy set up for you so that you would never have to work a day in your life (if you read many stories about these kids, the money, meant to be a blessing, often leads to tragedy for them as adults), you will sooner or later need to work for a living. The ideal, of course, is to find something that you are passionate about that can provide you with a good income, get trained in it, find a job doing it, and work at it for your working years. That's the ideal; of course, it doesn't always turn out that way.

Read Genesis 2:15 (see also *Eccles. 9:10* and *2 Thess. 3:8–10*). **What is the significance of the fact that, even before the entrance of sin, Adam (and certainly Eve, too) was given work? How might this explain why, as stated above, those who never had to work found their situation to be a curse?**

This work was not a punishment, obviously. It was designed for their good. That is, even in Paradise, even in a world in which no sin, no death, and no suffering existed, God knew that human beings needed to work.

“And to Adam was given the work of caring for the Garden. The Creator knew that Adam could not be happy without employment. The beauty of the Garden delighted him, but this was not enough. He must have labor to call into exercise the wonderful organs of the body. Had happiness consisted in doing nothing, man, in his state of holy innocence, would have been left unemployed. But He who created man knew what would be for his happiness; and no sooner had He created him, than He gave him his appointed work. The promise of future glory, and the decree that man must toil for his daily bread, came from the same throne.”—Ellen G. White, *Our High Calling*, p. 223.

However, even after the Fall, when (as with everything else) work had been tainted by sin, God said to Adam: “ ‘Cursed is the ground for your sake; in toil you shall eat of it all the days of your life’ ” (*Gen. 3:17, NKJV*). Notice, God cursed the ground for “your sake,” for the sake of Adam, with the idea that work would be something that he would need, especially as a fallen being.

What is it about work that, ideally, should make it something that can be a blessing to us?

The Earning Years

As we have seen, God intended for humans to work in one capacity or another. This part of our life (the working years) is usually about 40 years long. For many people this is the time when children are being brought up and educated and when the home and other major purchases are acquired. This can be a very intense time financially. It is a very sensitive time because the family is learning to work together, and its members are creating lifelong bonds. Financial stress can wreck the marriage at this point, and frequently does. Families in which both parties have a Christian commitment and are willing to follow biblical principles are much more stable.

Read 1 Timothy 5:8; Proverbs 14:23; and Colossians 3:23, 24. What important points can we take away from these texts about finances in the home?

In many cases, the husband is the main breadwinner, though often both spouses work. Of course, unexpected circumstances can arise—sickness, economic downturns, whatever—that make this ideal difficult. People need, then, to adjust accordingly.

The children who are brought into the world during this segment of life are called “a heritage from the LORD” (*Ps. 127:3, NKJV*). We must remember that children bring with them an awesome responsibility. The goal of Christian parents is to train their children to become independent adults in this life and to fit them for the life to come. Here are three points to help parents:

1. *Provide a Christian home environment.* This would include regular and interesting family worship, regular Sabbath School and church attendance, and faithfulness in tithes and offerings. These are great habits to form in early life.

2. *Teach children a willingness to work and an appreciation for it.* Children will discover that diligence and integrity at work are always noticed, appreciated, and rewarded. They will learn that money comes to us as a result of our giving time to others by performing tasks that are valuable to them.

3. *Help with a good education.* Education is expensive today—particularly Christian private-school education. But to parents with plans for their children not only for this life but also for that which is to come, it is well worth the cost.

Of course, no matter what they do, no one has any guarantee about the direction their children will go. Why is it important for parents not to blame themselves for the wrong choices their older children might make?

Working With Integrity

Another phase of a “successful” life, the last phase, has the potential to be the most enjoyable—if the decisions of the earlier years have been wise and not ruined by unexpected events. In an ideal situation the parents have raised their children to become independent adults, the home is paid for, the transportation needs are met, there are no lingering debts, and there is a sufficient income stream to provide for the senior family’s needs.

God calls His children to a higher standard in work and life. That standard is God’s law written in our hearts (*see Jer. 31:33*) and reflected in our characters. As society erodes and Christian teaching is diluted and minimized, it will become even more important for the individual Christian to live and work on a level that is above reproach. The Bible says, “A good name is to be chosen rather than great riches, loving favor rather than silver and gold” (*Prov. 22:1, NKJV*).

The Bible records instances of employers who recognized that they were blessed because of having a godly employee. When Jacob desired to leave his father-in-law, Laban, and return with his family to his homeland, Laban entreated him not to leave, saying, “ ‘Please stay, if I have found favor in your eyes, for I have learned by experience that the LORD has blessed me for your sake’ ” (*Gen. 30:27, NKJV*). And when Joseph was sold into slavery in Egypt, his master, Potiphar, made a similar observation about Joseph’s work and rewarded him accordingly.

Read Genesis 39:2–5. Although the texts do not specifically tell us, what do you imagine Joseph had been doing that caused his master to look so favorably upon him?

“Therefore, whether you eat or drink, or whatever you do, do all to the glory of God” (*1 Cor. 10:31, NKJV*). So, in our work and financial management and whatever we do, we should do it all to the glory of God. He is the One who gives us the knowledge and strength to succeed in life.

“ ‘Yours, O LORD, is the greatness, the power and the glory, the victory and the majesty; for all that is in heaven and in earth is Yours; Yours is the kingdom, O LORD, and You are exalted as head over all. Both riches and honor come from You, and You reign over all. In Your hand is power and might; in Your hand it is to make great and to give strength to all’ ” (*1 Chron. 29:11, 12, NKJV*).

What are the principles that you are following, not just in work but in life in general? What changes might you need to make?

Seeking Godly Counsel

There are scores of secular money-management gurus out there, but God warned us against consulting them for the management of the assets He has entrusted to us. “Blessed is the man who walks not in the counsel of the ungodly, nor stands in the path of sinners, nor sits in the seat of the scornful; but his delight is in the law of the LORD, and in His law he meditates day and night. He shall be like a tree planted by the rivers of water, that brings forth its fruit in its season, whose leaf also shall not wither; and whatever he does shall prosper” (*Ps. 1:1–3, NKJV*).

So, the man who delights in the law of the Lord (the law here could be understood more broadly as the Word of God) shall be blessed. How simple is that? And he will prosper—be successful.

Read Proverbs 3:5–8. How do we apply this principle in our basic financial matters?

An overview of the biblical counsel on financial management gives us very valuable points to follow. Let’s look at seven of them.

1. *Get organized.* Develop a spending plan (*Prov. 27:23, 24*). Many families just exist from paycheck to paycheck. Without a simple plan for earning, spending, and saving, life is much more stressful.

2. *Spend less than you earn.* Determine to live within your means (*Prov. 15:16*). Many families in Western countries actually spend more than they earn. This is made possible only because of the availability of credit and debt. Many problems plague those who are in debt.

3. *Save a portion from every pay period* (*Prov. 6:6–8*). We save to make larger purchases in the future and to take care of unplanned expenses, such as accidents or illness. Some savings can be used to plan for the time when because of advancing age, we are no longer able to be employed.

4. *Avoid debt like COVID-19* (*Prov. 22:7*). Interest is one expense you can live without. A person or a family living with debt—that is, on borrowed money—is really living today on money they expect to earn in the future. If any life changes occur, then serious financial embarrassment can result.

5. *Be a diligent worker.* “The soul of a lazy man desires and has nothing; but the soul of the diligent shall be made rich” (*Prov. 13:4, NKJV*).

6. *Be financially faithful with God* (*Deut. 28:1–14*). No family can afford to live without God’s blessing.

7. *Remember that this earth is not our real home.* Our management says a lot about where our ultimate priorities are (*see Matt. 25:14–21*).

Further Thought: “No scheme of business or plan of life can be sound or complete that embraces only the brief years of this present life and makes no provision for the unending future. . . . No man can lay up treasure in heaven without finding his life on earth thereby enriched and ennobled.”—Ellen G. White, *Education*, p. 145.

“That which lies at the foundation of business integrity and of true success is the recognition of God’s ownership. The Creator of all things, He is the original proprietor. We are His stewards. All that we have is a trust from Him, to be used according to His direction.”—*Education*, 137.

Because of the pressure to provide for our families, many times we think that our work is simply to provide an income. But as Christians, we also face doing our part in the Great Commission that Jesus gave to all His followers. After quoting this commission as found in Mark 16:15, Ellen G. White wrote, “Not . . . all are called to be ministers or missionaries in the ordinary sense of the term; but all may be workers with Him in giving the ‘glad tidings’ to their fellow men. To all, great or small, learned or ignorant, old or young, the command is given.”—*Education*, p. 264.

“We need to follow more closely God’s plan of life. To do our best in the work that lies nearest, to commit our ways to God, and to watch for the indications of His providence—these are rules that ensure safe guidance in the choice of an occupation.”—*Education*, p. 267.

Discussion Questions:

1 How do we as Christians define what a “successful” life is? What might the difference be between what the world defines as success and what we (ideally) should? Take, for instance, John the Baptist. How would you define his life, which ended ignobly in a prison, all based on the whim of an evil woman? Would you call it successful? What reasons can you give for your answer?

2 How do we explain the fact that there are many very “successful” people who follow none of the biblical principles about wealth management or life in general? Or what about those who try to follow them and, nevertheless, don’t succeed? Perhaps they get sick or calamity strikes. How are we to understand these situations?

The Cat and the Colporteur

By ANDREW MCCHESENEY

Young literature evangelist Simo Vehkavuori stopped at a well-kept house near Turku, Finland’s oldest city and former capital, in the middle of winter, and showed his books to two unmarried sisters who lived there.

To his surprise, the sisters quickly ordered a copy of every book. Then they left him standing alone in the living room. He did not dare leave.

Finally, one of the sisters came downstairs with a big cat tucked under an arm. “Mister, aren’t you going to do anything to this cat?” she asked.

“What should I do?” Simo asked.

“Aren’t you the vet whom we just called?” she said.

“No,” he said. “I’m a literature evangelist.”

For years afterward, the sisters told their friends with peals of laughter about how they had mistaken Simo for a vet and thought that they had to buy his books in order for him to treat their cat.

The sisters kept the books.

On another occasion, Simo went to a forest to eat lunch and pray on a Friday afternoon. “Before this week ends, Jesus, give me an opportunity to witness for You,” he prayed.

After eating, he knocked on the door of a farmhouse.

“I’m selling this book,” he said, holding out a copy of Ellen White’s *The Great Controversy*, to the woman who opened the door.

“I’m not at all interested in the book that you are selling,” the woman replied. “But I would like to hear what Jesus means to you.”

After Simo described his love for Jesus, the woman spoke.

“Let’s go to the back room and pray on our knees together,” she said.

At that moment, her adult daughter came to the door. “Join us,” the woman told her daughter. “Your knees need to bend in prayer too.”

After praying, Simo prepared to leave. The woman followed him out the door. “I’d like to order the book that you showed me,” she said.

It was then that Simo realized that the woman had an interest in spiritual matters. When a pastor started evangelistic meetings in the area sometime later, Simo introduced him to the family. The pastor held Bible studies in the farmhouse, and the family joined the Seventh-day Adventist Church. Today, the woman’s granddaughter is an active church leader in Finland’s capital, Helsinki.



This mission story illustrates Spiritual Growth Objective No. 5 of the Seventh-day Adventist Church’s “I Will Go” strategic plan, “To disciple individuals and families into spirit-filled lives.” Read more: IWillGo2020.org. Read more about SIMO next week.

Part I: Overview

The Scriptures teach us that we should serve the Lord from our youth (*Eccles. 12:1*), working with all our might (*Eccles. 9:10*) and with diligence (*Prov. 14:23, 2 Thess. 3:8*). Furthermore, we need to seek the Lord's counsel in all that we intend to accomplish (*Prov. 3:5*).

When we seek counsel from the Lord, He directs our paths (*Prov. 3:6*). This divine guidance is important in forming a successful family with a prudent spouse from the Lord (*Prov. 19:14; 2 Cor. 6:14, 15*).

However, even when we do everything right, faith in divine guidance may be tested by unforeseen circumstances, which cannot be humanly explained and that are beyond our control. Such tests may occur through marital strife, loss of possessions or health, or the death of loved ones (*Eccles. 5:13, 14; Job 2:2–8*). We may be thankful that the Lord's guidance also is restorative during, and after, such hardships (*Josh. 1:9, John 16:33, Heb. 13:5*). If hardships teach us anything, it is the bitter lesson that success and material well-being, though desirable, can be taken from us without warning. Thus, from a biblical perspective, wealth and possessions are not enough to define success. Contentment (*Prov. 15:16; 1 Tim. 6:6, 8*), serving the Lord with joy (*Luke 1:47, Ps. 126:3*), and trusting in His providence (*Matt. 6:24–34, Ps. 37:25*) are far greater treasures.

When God bestows material prosperity, He expects to be honored with what He gives us (*Prov. 3:9, 10*). As the recipients of such largesse, we must ever bear in mind that true success is not dependent on riches, even those that are divinely bestowed. True success means being a faithful steward, regardless of the circumstances that we are going through. In prosperity, adversity, health, or illness, we must be faithful unto death that we, in the end, may inherit the crown of life (*Rev. 2:10*).

Part II: Commentary

Success in life may be defined in various ways, depending on one's frame of reference or on the prevalent concepts of one's culture. When success is measured exclusively by material possessions or human achievement, it will be clear that a secular mindset is one's frame of reference. A long life and material possessions are in harmony with the Scriptures (*Prov. 3:16*), but such acquisitions are not always attained in this world.

Even for those who live in economically advantaged countries, sin will

find a way to make life a burden and devoid of meaning through the works of the flesh (*Gal. 5:19–21*). But Jesus came to offer abundant life (*John 10:10*). This is the way of true success.

Conditions for True Success

1. *God First*: Success in our material and spiritual life depends on putting God first (*Matt. 6:33, Deut. 28:1–14*). God then calls us to keep His commandments, in order to establish us as a holy people (*Deut. 28:9*), who are called by His name (*Deut. 28:10*). Then, through material blessings, He sets His people and His name high above all nations (*Deut. 28:1, Mal. 3:12*).

Our understanding is imperfect. There are ways that seem right but are not good (*Prov. 16:25*). Thus, we need to trust in the Lord so that He will direct our paths (*Prov. 3:5–8*).

2. *Diligence*: In the Scriptures, diligence can refer to someone who is quick, skillful, and prepared (Heb. *mahir*) (*Prov. 22:29*). Another meaning of diligent is sharp, keen, and acute (Heb. *harutz*), said of someone who is efficient (*Prov. 13:4*). As such, a diligent person is one who acts promptly and competently. Indolence and idleness are not compatible with success.

3. *Prosperity and Integrity*: Joseph was prosperous because the Lord was with him, according to Genesis 39:2–5. In this text from Genesis, “prosperous” (Hebrew: *tsalah*) means to “push forward,” “be profitable,” or to “be good.” Joseph was not a victim of circumstances or idleness, because he “pushed forward” and made things happen. He seized opportunities, always in consultation with the Lord, and, consequently, excelled at what he did.

Furthermore, Joseph found favor in the eyes of Potiphar, who fully trusted him and placed all that he had in his hands. The extent of this responsibility shows that, in addition to being very good at what he did, Joseph was upright, honest, and trustworthy. The world needs people like Joseph in all spheres of life.

“The greatest want of the world is the want of men—men who will not be bought or sold, men who in their inmost souls are true and honest, men who do not fear to call sin by its right name, men whose conscience is as true to duty as the needle to the pole, men who will stand for the right though the heavens fall.”—Ellen G. White, *Education*, p. 57.

4. *Understanding the Limitations of Worldly Success*: It is common for people to define success only in terms of material blessings, without considering more important, intangible gifts, such as health, joy, strong social and family relationships, and an effectual prayer life.

Sadly, one doesn’t always acquire these intangibles all at once. Worse,

these gifts may even be sacrificed to attain worldly success. Therefore, it is better to have fewer material possessions, “with the fear of the LORD,” than to have a lot of money, with worry and distress (*Prov. 15:16*, also read *Eccles. 4:6*).

A person who attains great wealth may have many things, certainly (*Eccles. 10:19*). But this individual may not have things that money doesn’t buy, such as the freedom and peace to enjoy his or her possessions (*Eccles. 5:19*) and the gift of the Spirit (*Acts 8:20*) with its fruits of righteousness (*Gal. 5:22*).

Success with many possessions and privileged positions doesn’t necessarily make a person better and may invite further temptation (*1 Tim. 6:9, 10*).

Additionally, material success is uncertain. There are possessions that become detrimental to their owners instead of beneficial, possessions that can be lost unexpectedly (*Eccles. 5:13, 14*). Many times, the ambition to make a lot of money becomes an end in and of itself in the search to have more, even if the person is unable to enjoy everything he or she has acquired (*Eccles. 4:6–8*). Worse, one who did nothing to acquire this hard-earned wealth may end up enjoying it instead (*Eccles. 6:2*).

Examples of Success

1. Success and Wisdom: One word used in the Bible for good fortune (in Hebrew: *sakal*) can be translated in various scriptural passages as “good success,” “to be prudent,” and “to wisely understand.” This word is used in reference to Joshua in the victory over Canaan (*Joshua 1:7, 8*) and of David, when he was successful in his military battles (*1 Sam. 18:5, 14, 15*). All wisdom and prudence that lead to real success come from God (*Prov. 9:10*). This Bible truth may be the reason the same words (*sakal*) in these examples can be translated both as wisdom and success.

2. Success in Marriage and the Family: Marriage and the family rely on wise and successful (in Hebrew: *sakal*) spouses, and, thus, the wise (*sakal*) woman is from the Lord (*Prov. 19:14*). On the other hand, there are foolish husbands, such as Nabal (*1 Sam. 25:25*), whose arrogance and folly can be detrimental.

We can learn valuable, life-guiding principles about marriage in the story of Abraham’s search for a bride for Isaac. Abraham trusted in God to find a wife for his son (*Gen. 24:7*). Abraham’s servant, in response to his master’s faith, was diligent in the search for the prospective bride, praying to the Lord for divine guidance (*Gen. 24:12*). It was while Isaac also meditated and prayed in the field (*Gen. 24:63*) that God brought Rebekah to him to be his wife. In the same way, the Christian woman also must pray that God will provide her with a wise and prudent (*sakal*) husband and a financially stable and successful home.

3. *Success in Any Situation*: God desired to open the windows of heaven to bless the Israelites, so that they could move forward and progress (Heb. *ashar*) in His plan to make them a blessing to all nations. This blessing was contingent upon the nation's faithfulness in returning tithes and offerings (*Mal. 3:10–12*). In the Greek translation of the Old Testament, rendered by the Jews (LXX), the word for "progress" was translated to the Greek as *makarioi*, which means blessed or happy (*Mal. 3:12*). This blessing (*makarioi*) would draw the attention of all nations to the Lord's name.

In the Beatitudes, Jesus identifies the happy (in Greek: *makarioi*) of His kingdom as those who are poor in spirit, meek, merciful, peacemakers, and the pure in heart (*Matt. 5:1–9*). Jesus points out another group of happy people (*makarioi*): the ones who are persecuted and falsely accused for His name's sake (*Matt. 5:10, 11*), as well as those who patiently endure trial and affliction for their faith (*James 5:11*).

On the other hand, many do everything right, but, inexplicably, unforeseen events occur that severely test their faith: misfortune, illness, bankruptcy, and the loss of loved ones. The patience with which these individuals face such trials, without losing their faith, places them among those who are blessed, happy, and successful before God, just as Job was (*James 5:10, 11*). Their lives are successful because they are faithful, regardless of their circumstances (*Rev. 2:10*).

Accordingly, God is pleased to bless us with material possessions, but this doesn't always happen, because of situations unknown to us in the conflict between good and evil (*Job 1:8–22*). (See Ellen G. White, *Counsels on Stewardship*, p. 209.)

However, through grace, we can be successful in life's key existential challenge to always place God first (*Matt. 6:33*).

Part III: Life Application

Ask a class member to read aloud the quotations below. Then discuss with your class the questions that follow.

Apparent Success

"It is in appearance, not in reality, that evil succeeds."—Ellen G. White, *Education*, p. 108.

How can one not be troubled by the apparent success of people who do not fear God (*Ps. 73:2–20*)?

Apparent Failure

“Our devised plans often fail that God’s plans for us may be a complete success. Oh, it is in the future life we shall see the tangles and mysteries of life, that have so annoyed and disappointed our fond hopes, explained. We will see that the prayers and hopes for certain things which have been withheld have been among our greatest blessings.”—Ellen G. White, *Our High Calling*, p. 318.

How does this quote console us with our own losses, unfulfilled expectations, and dashed hopes in this life? Additionally, how do the sentiments expressed herein help us not to be troubled by the apparent failure of believers (*1 Cor. 13:7; 1 Pet. 1:6, 7; 1 Pet. 4:16*)?

Principles for True Success

“There is no branch of legitimate business for which the Bible does not afford an essential preparation. Its principles of diligence, honesty, thrift, temperance, and purity are the secret of true success.”—Ellen G. White, *Education*, p. 135.

- 1. Why are the biblical principles for success so important (*Eccles. 7:12, Prov. 3:13–18*)?**

- 2. How do we prosper socially and financially without losing our faith along the way or falling prey to a love for mammon (*Matt. 6:33; 1 Chron. 29:14–16; Prov. 3:9, 10*)?**
