

# Give To The Poor In Secret

## *Fifth Warning from Our Savior*

- 1 Take heed that ye do not your alms before men, to be seen of them: otherwise ye have no reward of your Father which is in heaven.
- 2 Therefore when thou doest *thine* alms, do not sound a trumpet before thee, as the hypocrites do in the synagogues and in the streets, that they may have glory of men. Verily I say unto you, They have their reward.
- 3 But when thou doest alms, let not thy left hand know what thy right hand doeth:
- 4 That thine alms may be in secret: and thy Father which seeth in secret himself shall reward thee openly.

(Matthew 6:1-4)

### ***Application Exercise***

Our offerings are holy to the Lord when done in secret to honor Him, not ourselves. The offerings we make are an expression of our love, faith, and gratitude to God for all that he has given us.

Our offerings show Him that we will follow Him even when it may be difficult; we show Him that we rely on Him rather than trust in money or material things when we are willing to part with it for charitable purposes. How are the paying of offerings an expression of your faith in God and His work?

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What are some of the blessings you have received by being charitable?

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How is what you received far greater than anything you gave up?

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The payment of tithes and offerings not only opens the windows of heaven that brings material and spiritual blessings through sacrifice and obedience (see Malachi 3:8-12). It is the first step towards personal and family financial preparedness.

What does it mean to be a steward over our earthly possessions?

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Why are financial problems so much a part of unhappiness and a major factor in family difficulties and divorce?

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Our ability to manage our financial resources is improved through the disciplined payment of our tithes and the giving of our substance to assist the poor and needy. How does the making of financial offerings help us to control our desires for material things?

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How to these offerings help us to be honest with our fellowmen?

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The amount paid is not what's important; it is about being honest with the Lord. How is the widow's mite as important and acceptable as the rich man's offerings? (see Mark 12:41-44). What did the rich people cast into the church treasury? (see Mark 12:41). Why was Jesus more pleased with the widow's offering of a very small amount of money than the larger amounts offered by the rich people? (see Mark 12:43-44).

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# Be Thoughtful In Your Prayers

## *Seventh Invitation from Our Savior*

- 5 ¶ And when thou prayest, thou shalt not be as the hypocrites *are*: for they love to pray standing in the synagogues and in the corners of the streets, that they may be seen of men. Verily I say unto you, They have their reward.
- 6 But thou, when thou prayest, enter into thy closet, and when thou hast shut thy door, pray to thy Father which is in secret; and thy Father which seeth in secret shall reward thee openly.
- 7 But when ye pray, use not vain repetitions, as the heathen *do*: for they think that they shall be heard for their much speaking.
- 8 Be not ye therefore like unto them: for your Father knoweth what things ye have need of, before ye ask him.
- 9 After this manner therefore pray ye: Our Father which art in heaven, Hallowed be thy name.
- 10 Thy kingdom come. Thy will be done in earth, as *it is* in heaven.
- 11 Give us this day our daily bread.
- 12 And forgive us our debts, as we forgive our debtors.
- 13 And lead us not into temptation, but deliver us from evil: For thine is the kingdom, and the power, and the glory, for ever. Amen.

(Matthew 6:5-13)

### **Application Exercise**

Jesus Christ taught us how to pray. He modeled the importance of prayer throughout His mortal ministry. We pray because we are the sons and daughters of a loving Heavenly Father who wants to have a personal relationship with us and on whom we depend on for everything we enjoy.

Consider how important food and clothing, health, sight and hearing, our voices, our bodies, our brains, even our life itself are to us every day.

Reflect for a moment on the following thought from a prophet of God before completing the assessment below. "Sin generally comes when communication lines are down. ... There is a great need in the world today for prayer which can keep us in touch with God and keep open the channels of communication. None of us should get so busy in our lives that we cannot contemplate with prayer. Prayer is the passport to spiritual power." <sup>2</sup>

Response Key: 1 = Never    2 = Sometimes    3 = Often    4 = Almost Always    5 = Always

\_\_\_ I pray regularly both morning and evening and over my meals.

\_\_\_ My prayers include expressions of gratitude for past blessings.

\_\_\_ I pray for the welfare and inspiration of my religious and civil leaders.

\_\_\_ I pray for those whom I have hard feelings for, even my enemies.

\_\_\_ I pray for the sick and afflicted that they may have peace or courage or strength to bear up their infirmities.

\_\_\_ I pray for wisdom, for judgment, for understanding that I may act according to the Lord's will.

Response Key: 1 = Never    2 = Sometimes    3 = Often    4 = Almost Always    5 = Always

\_\_\_ I pray over my marriage, my children, my neighbors, for the welfare of those around me.

\_\_\_ I pray for success in school, my job, the decisions I must make, my feelings and my goals.

\_\_\_ I pray for protection from danger, for strength in moments of temptation.

\_\_\_ I find it easy to maintain a prayer in my heart that I may do well in the activities of my day.

\_\_\_ I pray for forgiveness for the mistakes I make.

\_\_\_ I listen for answers as part of my praying.

\_\_\_ After I pray, I strive to live the gospel of Jesus Christ as honestly and earnestly as I prayed.

Based on your answers above, consider what you can do in your next prayer so that your prayers become a more meaningful part of your life?

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<sup>1</sup> Guide to the Scriptures, "Prayer"; scriptures.lds.org

<sup>2</sup> Spencer W. Kimball, Ensign, May 1979, pg 7

# Be Forgiving Of Others

## *Sixth Warning from Our Savior*

14 For if ye forgive men their trespasses, your heavenly Father will also forgive you:

15 But if ye forgive not men their trespasses, neither will your Father forgive your trespasses.

(Matthew 6:14-15)

### ***Application Exercise***

It is said that forgiveness may be the greatest virtue on earth, and certainly the most needed. Today's world has more meanness, abuse, intolerance and hatred than it had even a few years ago.

The forgiveness we receive and the forgiveness we extend can heal spiritual wounds and bring to us the peace and love that only God can give. To improve your ability to forgive others read each item below carefully. Decide how true that statement is about you then choose the most appropriate response from the response key.

Response Key: 1 = Never    2 = Sometimes    3 = Often    4 = Almost Always    5 = Always

\_\_\_ I recognize that there are enough heartache and sorrow in this life without my adding to it through my stubbornness, bitterness, and resentment.

\_\_\_ My days are filled with more kindness, goodness, and acceptance towards others than it is with contention, argument, and conflict.

\_\_\_ I am concerned about the eternal welfare and happiness of other people, even those who aren't easy to get along with.

\_\_\_ I find it easy to say positive things about others.

\_\_\_ I try to understand others' feelings and see their point of view before judging them.

\_\_\_ I am quick to forgive others who have offended or wronged me.

\_\_\_ I look for opportunities to serve other people.

\_\_\_ I am kind, patient and charitable towards others, even when they are hard to get along with.

\_\_\_ I am willing to walk the second mile for those I have a more difficult time relating to.

\_\_\_ When people do things that annoy, disappoint, or anger me, I do not exclude, push away, or punish them because of what they have done.

\_\_\_ Today, I do not harbor a grudge against anyone because I have laid aside old grudges and nurture them no more.

\_\_\_ I have replaced judgmental thoughts and feelings with a heart full of love for God and His children.

As you review your answers above, identify which forgiveness attribute you need to work on, so it is easier for you to be forgiving of others. Never forget that heaven will be filled with those who have this in common: God has forgiven each, and they have forgiven those who have offended them.

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See the fourth invitation and fourth higher law taught in Matthew 5:38-42 for another application exercise that encourages us to be more forgiving, generous and accommodating to one another.

# Fast In Secret

## *Seventh Warning from Our Savior*

- 16 ¶ Moreover when ye fast, be not, as the hypocrites, of a sad countenance: for they disfigure their faces, that they may appear unto men to fast. Verily I say unto you, They have their reward.
- 17 But thou, when thou fastest, anoint thine head, and wash thy face;
- 18 That thou appear not unto men to fast, but unto thy Father which is in secret: and thy Father, which seeth in secret, shall reward thee openly.

(Matthew 6:16-18)

### ***Application Exercise***

At its core, fasting helps us develop a greater closeness to the Lord, increased spiritual strength, temporal well-being, expanded compassion, and a stronger desire to serve others. How have you found fasting as an opportunity for spiritual renewal and growing closer to our Heavenly Father?

Through the law of the fast and fast offerings the Lord has established a structured way to bless His people while providing a way to help those in need (see Isaiah 58:6-12; Malachi 3:8-12; Matthew 6:1-5). How does contributing the monies we would have spent on the meals at least equal to the value of the food we would have eaten an important part of fasting? Why do you think we are encouraged to be generous and give more whenever possible?

Below are three quotes from modern-day Apostles talking to the blessings of keeping the law of the fast. As you read these quotes, consider how you are personally blessed by fasting.

1. "The law of the fast has three great purposes. First, it provides assistance to the needy through the contribution of fast offerings, consisting of the value of meals from which we abstain. Second, a fast is beneficial to us physically. Third, it is to increase humility and spirituality on the part of each individual." <sup>1</sup>
2. "When the poor are starving, let those who have, fast one day and give what they otherwise would have eaten to the bishops for the poor, and every one will abound for a long time. ... And so long as the saints will all live to this principle with glad hearts and cheerful countenances they will always have an abundance." <sup>2</sup>
3. "Be liberal in your giving, that you yourselves may grow. Don't give just for the benefit of the poor, but give for your own welfare. Give enough so that you can give yourself into the kingdom of God through consecrating of your means and your time. Pay an honest tithing and a generous fast offering if you want the blessings of heaven. I promise every one of you who will do it that you will increase your own prosperity, both spiritually and temporally. The Lord will reward you according to your deeds." <sup>3</sup>

What stands out to you most from the above quotes?.

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In considering the critical success factors to achieving a more spiritual experience in your fasts choose the most appropriate response from the response key relative to how true that statement is about you.

Response Key: 1 = Never      2 = Sometimes      3 = Often      4 = Almost Always      5 = Always

\_\_\_ Begin and end your fast with prayer.

\_\_\_ Fast with a purpose (see Matthew 17:18-21; Mosiah 27:22-23; Alma 5:45-46; 28:4-6; Helaman 3:35).

\_\_\_ Fast in secret by being aware of your countenance (see Matthew 6:1-4; 16-18).

\_\_\_ Pay a generous fast offering (see Doctrine and Covenants 104:14-18).

In your next fast select one of the above success factors to work on and see how your fasting experience improves.

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<sup>1</sup> L. Tom Perry, "The Law of the Fast," April 1986 General Conference

<sup>2</sup> Joseph B. Wirthlin, "The Law of the Fast," April 2001 General Conference

<sup>3</sup> Marion G. Romney, Welfare Agricultural Meeting, Sept. 30, 1967).



# Where Your Treasure Is There Is Your Heart

## *Eighth Warning from Our Savior*

- 19 ¶ Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal:  
20 But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal:  
21 For where your treasure is, there will your heart be also.

(Matthew 6:19-21)

### ***Application Exercise***

We are all involved to some degree in earning and spending money on treasures of the earth that satisfy a want or serves a need. Providing for ourselves and our families requires a majority part of our time and attention because our physical needs are many and there is no end to what the world has to offer.

The risk we must manage is how the pursuit of temporal needs and wants can overtake our spiritual pursuits. When we sacrifice our spiritual pursuits for earthly treasures, our eternal goals become lost.

The hard reality is that the more energy we expend in the pursuit of owning the latest and the most sophisticated possessions the less energy we have to lay up treasures in heaven.

You know you are at risk of becoming lost in the pursuit of earthly treasures when you become proud of the material things you have acquired, the wealth you have accumulated, the power you have over others, and the honors of men that you enjoy. To protect yourself from this risk, rate how you are doing in laying up treasures in heaven for yourself per the following:

Response Key: 1 = Never      2 = Sometimes      3 = Often      4 = Almost Always      5 = Always

\_\_\_\_ I am striving to develop further in myself the Christlike attributes of faith, hope, humility, and charity.

\_\_\_\_ I put more quality time and effort into strengthening my family relationships than I do in maintaining my toys.

\_\_\_\_ I make time to serve others as a true follower of Christ putting their needs ahead of my own.

\_\_\_\_ I study the doctrine of Christ and find real joy and satisfaction in studying the words of Christ as found in the scriptures and the words of living prophets.

\_\_\_\_ I contribute financially with a glad heart to the building of the Lord's kingdom by paying a full tithing on my income.

\_\_\_\_ I am generous in my fast offering contributions more than the value of the two meals I fasted through.

Our priorities, desires, appetites, and passions shape the decisions we make and the actions we take. If you are struggling with any of the six items above, your heart is at risk of being placed on treasures where "moth and rust doth corrupt, and where thieves break through and steal" (Matthew 6:19).

It is when your heart is found in doing the above more than not that you are laying up for yourself treasures in heaven "For where your treasure is, there will your heart be also" (Matthew 6:21).

See the eleventh invitation in Matthew 7:9-12 concerning the Golden Rule for another application exercise on the effect of our attitude towards others and their possessions compared to that which we would like to have extended to us.

# What We See Affects Who We Are

## *Ninth Warning from Our Savior*

- 22 The light of the body is the eye: if therefore thine eye be single, thy whole body shall be full of light.  
23 But if thine eye be evil, thy whole body shall be full of darkness. If therefore the light that is in thee be darkness, how great *is* that darkness!

(Matthew 6:22-23)

### ***Application Exercise***

Another exercise to appreciate the importance of dismissing unclean thoughts that have entered our minds uninvited that is similar to the comparison of the mind being like a stage that was discussed with the fourth warning on lust involves a strand of thread that represents a single thought. To illustrate this have a volunteer hold out his or her hands forward.

Tie a strand of thread loosely around their wrists. Explain that this one thread represents an unclean thought. Then have them break the thread by pulling his or her hands sharply outward.

The point is that when an unclean thought enters our mind, we should dismiss it immediately. If we do this quickly, the single thought can easily be broken free from similar to a single strand of thread.

Have your volunteer hold out their hands again. This time, wrap their wrists with a few strands of thread—enough to make it impossible to break them. Then ask them to try to break the strands of thread. By wrapping enough strands of the same thread that was easily broken when it was a single strand, it doesn't take much to make it impossible to break free.

While their hands are still bound, ask what happens when we allow unclean thoughts to stay in our mind? Free the volunteer's hands by cutting the thread with the scissors.

Explain that multiple wraps from a single strand of thread represent the consequences that come to us from dwelling on unclean thoughts. Discuss how it is only when we dismiss the unclean thought that we can free ourselves.

To better appreciate what you allow into your mind, identify the following for yourself:

1. What were the ratings for the last three movies you watched? \_\_\_\_\_

2. What was the core message from the last TV show you sat through?

\_\_\_\_\_

3. Does music you listen to calm you, bring you joy or make you agitated or angry?

\_\_\_\_\_

4. Are the literature and magazines you read available in your local public or church library or would they not carry it?

\_\_\_\_\_ Yes, I could check out if I wanted

\_\_\_\_\_ No, the material is deemed too offensive to carry in my public library

\_\_\_\_\_ No, my church library would never have this type of material in their library

Now confirm to yourself what you should avoid?

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What entertainment should you participate more with?

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Lastly ask yourself whether you would be comfortable do any of the above with your spouse, children, and your mother or are you only comfortable watching, listening, or reading when you are alone?

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# You Can't Serve Two Masters

## Tenth Warning from Our Savior

24 ¶ No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon.

(Matthew 6:24)

### **Application Exercise**

We avoid succumbing to the pitfalls of this tenth warning from the Savior by following the words of the Old Testament Prophet Joshua "... choose you this day whom ye will serve; ... but as for me and my house, we will serve the Lord." (Joshua 24:15).

The choice to serve the Lord or not is one we make multiple times each day. The choice we make is made easier when we are living true, steadfast, and firm on the doctrines of Christ. The choice to serve becomes harder to make when we drift into periods of worldliness that leads to disobedience.

Someone has said: "If we were to be arrested for being Christians, I wonder if there would be enough evidence to convict us?"

There are many questions we can ask ourselves to gauge who we are serving yet the Savior showed us the key to avoiding the pitfalls of this tenth warning in His response to the question by a lawyer who was trying to trip Him up. "Then one of them, which was a lawyer, asked him a question, tempting him, and saying, Master, which is the great commandment in the law? Jesus said unto him, Thou shalt love the Lord thy God with all thy heart, and with all thy soul, and with all thy mind. This is the first and great commandment. And the second is like unto it, Thou shalt love thy neighbour as thyself. On these two commandments hang all the law and the prophets." (Matthew 22:35-40)

If you find yourself being true to the two great commandments, then you can have confidence that you are serving God. If you find yourself struggling in your love for God and your fellowman than it is time to repent so you can course correct back to serving God with all your heart, soul and mind.

Your ability to live the two great commandments is a clean gauge to confirming to yourself whether you serve God or mammon:

Response Key: 1 = Never      2 = Sometimes      3 = Often      4 = Almost Always      5 = Always

\_\_\_\_\_ I love God and strive to show my love for Him by keeping His commandments.

\_\_\_\_\_ I show my love for others by being honest, true, chaste, and benevolent; not backbiting, gossiping, lying or stealing.

When we serve God and not mammon, it gives us in every moment a dominant direction to guide our choices by. We put ourselves at risk of making unwise decisions when we chose mammon over God. In the days ahead pay attention to the choices you make to confirm the direction you are heading.

Another gauge to consider is your attitude to the Sabbath Day. Do you find it a burden or a blessing to keep the Sabbath Day holy?

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# Take No Thought For Things Outside Of Your Control

## *Eighth Invitation from Our Savior*

- 25 Therefore I say unto you, Take no thought for your life, what ye shall eat, or what ye shall drink; nor yet for your body, what ye shall put on. Is not the life more than meat, and the body than raiment?
- 26 Behold the fowls of the air: for they sow not, neither do they reap, nor gather into barns; yet your heavenly Father feedeth them. Are ye not much better than they?
- 27 Which of you by taking thought can add one cubit unto his stature?
- 28 And why take ye thought for raiment? Consider the lilies of the field, how they grow; they toil not, neither do they spin:
- 29 And yet I say unto you, That even Solomon in all his glory was not arrayed like one of these.
- 30 Wherefore, if God so clothe the grass of the field, which to day is, and to morrow is cast into the oven, *shall he* not much more *clothe* you, O ye of little faith?
- 31 Therefore take no thought, saying, What shall we eat? or, What shall we drink? or, Wherewithal shall we be clothed?
- 32 (For after all these things do the Gentiles seek:) for your heavenly Father knoweth that ye have need of all these things.

(Matthew 6:25-32)

### **Application Exercise**

It is of no small consequence that in Matthew 6:29, Jesus references “Solomon in all his glory.” The book of Proverbs in the Old Testament is frequently quoted in the New Testament and contains many parables, sayings, and poems, some of which were written by Solomon. The verses listed in the balance of Proverbs 3 help us better appreciate what we should trust in the Lord for with all of our heart.

Response Key: 1 = Never    2 = Sometimes    3 = Often    4 = Almost Always    5 = Always

\_\_\_ I avoid evil and strive to honor the Lord in humility (see Proverbs 3:7-8).

\_\_\_ I am generous to others with my substance, and with the first fruits of all my increase (see Proverbs 3:9-10).

\_\_\_ I do not despise my trials neither am I weary of His correction because I know the Lord loveth whom He correcteth (see Proverbs 3:11-12).

\_\_\_ I experience joy in learning and in developing a greater understanding of eternal truths (see Proverbs 3:13-22).

\_\_\_ I am not afraid when I lie down at night, and my sleep is “sweet” because of my confidence in the Lord (see Proverbs 3:23-26).

\_\_\_ I do not withhold from others that which is due them nor do I delay helping my neighbor when I have what they need (see Proverbs 3:27-29).

\_\_\_ I am kind to my neighbor and strive to do no harm (see Proverbs 3:29-30).

\_\_\_ I do not envy my oppressor(s) nor do unto others as they do (see Proverbs 3:31).

Response Key: 1 = Never    2 = Sometimes    3 = Often    4 = Almost Always    5 = Always

\_\_\_\_ I am as righteous as I can be in private as I appear to be in public (see Proverbs 3:32-35).

Our ability to trust in the Lord with all of our heart and lean not unto our own understanding is easier when we are living with the above qualities in our lives. Review your responses and where you rated yourself the lowest study what is holding you back then develop a personal improvement plan to turn an area of weakness into a strength. (see Ether 12:27 to be reminded of how the Lord gives us weaknesses that they may become strengths.)

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Below list out your top ten worries. *I.e* document up to ten items or areas that you are most concerned about. Your goal is to create a list of the problems or troubles that most concern you at this particular time.

Top 10 Areas of Most Concern	Major or Minor	Urgent or Not
1.)		
2.)		
3.)		
4.)		
5.)		
6.)		
7.)		
8.)		
9.)		
10.)		

Next to each worry you listed above determine if this is a major or minor worry? *I.e* is the importance level for your problem or trouble high or low?

Cross out those worries that upon further reflection you now see as minor even though you have been treating them as a major worry.

Once you have confirmed the accuracy of your assigned importance level identify if the worry is urgent or not. *I.e* is this a problem or trouble you have to deal with today, this week, next week, this month, this year or in a few years from now?



Now plot your worries by quadrant based on the following guidelines:

<b>IMPORTANCE</b>	<b>High</b>	<b>Major Worry</b> Needs to be resolved next week or month (Quad II)	<b>Major Worry</b> Needs to be dealt with today (Quad I)
	<b>Low</b>	<b>Minor Worry</b> Doesn't mean anything to anyone (Quad IV)	<b>Minor Worry</b> Isn't a problem or trouble yet pressure to deal with is felt (Quad III)
		Low	High
		<b>URGENCY</b>	

Pray to confirm the next step then plan to carry that step out.

Pray to know your resolution represents the correct course.

Allow yourself to let go by exercising your agency not to worry anymore on this minor issue.

Pray to confirm this is not a priority to worry about. If it isn't, then let it go.

Our Heavenly Father expects us to use our agency to make wise decisions. These decisions manifest themselves in the actions we take and how we use our time. In this ninth invitation, we are being invited to focus on the Kingdom of God while working through today's problems not worrying about what might happen in the future.

This is hard to do if we are spending an inordinate amount of time working on and worrying about the wrong things. Particularly those things that are outside of our control where there isn't anything we can do to fix or resolve.

Prayer coupled with the wise use of your agency will help you focus on the major things our Heavenly Father expects from us while freeing you from the minor things that worry and distract us. Satan wants us distracted. God wants us focused on His Plan of Happiness.

If you find yourself continuously worried, anxious, and easily distracted than seek out help. *I.e* ask a friend or a professional to help you see what you are missing.

<sup>1</sup> Guide to the Scriptures, "Righteousness"; scriptures.lds.org

<sup>2</sup> Bible Dictionary, "Faith"; scriptures.lds.org)

<sup>3</sup> "First Things First" by Stephen R. Covey, A. Roger and Rebecca R. Merrill, 1996