*Where Shall We Invest?*

**But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: for where your treasure is, there will your heart be also. Matthew 6:20, 21. {UL 21.1}**

**Financial speculations are Satan’s snares, laid to catch souls.** In all business transactions the only safeguard for a man is the love and fear of God. In our world today there are seen the same dishonest practices which prevailed before the Flood swept this earth of its moral pollution, and which prevailed in Sodom before fire from heaven consumed its wicked inhabitants. **Satan engrosses men’s minds with dreamlike prospects of great gain,** and in their greed for gain, those who yield to him make representations which are positively untrue. God and the truth are forgotten.... {UL 21.2}

**God desires His servants to avoid all speculation.** Satan may pave the way by making the first investment successful, but O, how bitter will be the final outcome! If the professing Christian has success in his first speculation, his ruin is almost certain. Visionary schemes are wildly entered into as schemers present promising enterprises, which they declare will pay a large percentage on all money invested. Good men are fascinated and deceived.... {UL 21.3}

**Instead of entering into speculation, let those who know the truth find some steady, honest employment, in which they can earn their living in a way that glorifies God.** Those who encourage the thirst for speculation will extinguish the light that God has given to guide their feet aright. Making money easily, they will spend it unwisely, and their prodigality will be their ruin. To maintain their habits of selfish indulgence, they must continue to make money rapidly. The effort to make money fast enough to meet their extravagant expenses, draws many into the gambling hell.... {UL 21.4}

**My prayer to our heavenly Father is, Lord, let the clear light shine forth.** Carefully and prayerfully studied, God’s Word keeps men well-balanced. In this Word we find God’s way clearly defined. **No one who searches the Word with sincerity will walk in darkness.** But we cannot cast aside the light God sends, and at the same time walk in its rays. To be Christians at all, we must be Christians in all things, revealing His virtues, doing His works. **The truth is our safeguard.** Planted in the heart by the Holy Spirit, it enables us to see clearly the difference between what is right and what is wrong.—Manuscript 26a, 1890, “A Warning Against Financial Speculation.” {UL 21.5}