

Lesson 6

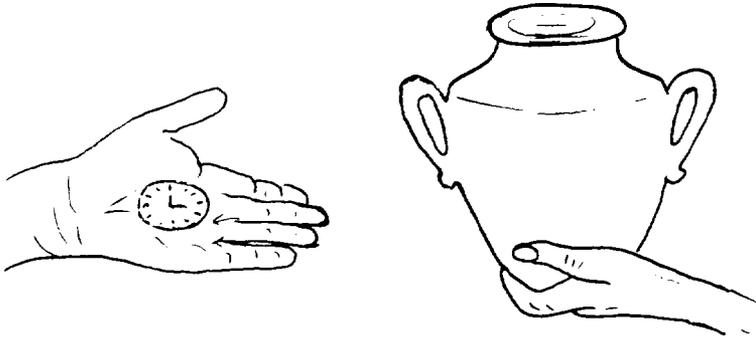
Employing Our Personal Assets

Up to this point we have studied the management of the elements of our being—such as the intellect, will, emotions, and body. Now we will study the management of two very personal assets which God has entrusted to us: time and abilities. They are personal in a very special sense, because they are intimately related to ourselves. For it is a fact that nobody can exist without having time and abilities.

As God's steward you need to make the best use of the assets He has given you. This lesson has been prepared with the purpose of instructing you about this matter. The first part will give you some ideas on how to make good use of your time; the second part will teach you how to discover, develop, and use your abilities for God's glory.

lesson outline

Make Good Use of Your Time
Invest Your Abilities



lesson objectives

When you finish this lesson you should be able to:

- List the steps you can take to help you discover and develop your abilities.
- Appreciate the personal assets of time and abilities that God has given you and dedicate them to Him.

learning activities

1. This lesson could change your life! It may help you discover a hidden talent or ability that you can use for the Lord. Study it carefully. Find and read each Bible verse given.
2. Answer the study questions and check your answers. When you are directed to, write down your answer to the study question in your notebook. Review the lesson when you have finished it, then complete the self-test and check your answers.
3. Review Unit 2 (Lessons 3-6), then complete the unit student report answer sheet for Unit 2 and return it to your ICI instructor.

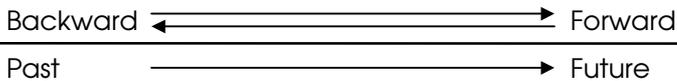
key words

appointment
category
consistent

schedule
talent
technique

lesson development
MAKE GOOD USE OF YOUR TIME
Some Thoughts About Time

Objective 1. *Identify descriptions of the qualities of time and the nature of man's responsibility for his time.*

Time's Strange Qualities


Time is an extremely strange thing. It is like a road, but with certain differences. Because while we can go backward and forward on a road, we can only go forward in time. We are always moving towards the future; we never return to the past. We may go back to the city where we lived as children, but we can't go back to being children! We may stop a while on a road; but we can't stop in time. You cannot keep being a young person; you must go on advancing towards old age . . . death . . . eternity.

Time is a very valuable possession. But in contrast to other possessions, we can't buy more time from someone else nor can we sell ours. How many people would be willing to pay a fortune just to live a few more years! We can't save time to use it later on either; if we don't take advantage of it now, we lose it.

In some respects time seems to be relative. It is longer for the student than for the professor. It is longer too for the congregation than for the preacher.

Our Lifetime

God determines how much time we have to live our earthly life, as the experience of Hezekiah shows (2 Kings 20:1-6). Thus He is the owner of our time. He gives each one of us our time. And to think that some people say they have no time for God!

Every human being is responsible to God for the way he has used his lifetime. A life of years of service to the Lord is not the same as a few hours given to Him before one's death. There is no comparison between Paul (2 Timothy 4:6-8) and the criminal who repented (Luke 23:41-43). Both of them were saved; but the first gave God the best years of his lifetime and the last, the leftovers. And God always deserves the first and the best!

God has promised a long life to those who obey Him (Exodus 20:12; 23:26; Deuteronomy 30:20; Psalm 91:16; Proverbs 4:10). But on the contrary, He shortens the life of the wicked (1 Samuel 2:31-33, Proverbs 10:27).

1 Which statement best describes the nature of man's responsibility for his time?

- a) It is not important what a person actually does with his time as long as he makes it to heaven in the end.
- b) Since a person's time is given to him by God, he will have to account for how he has used it.
- c) Because a person can't save time or get more, he shouldn't worry too much about what he does with it.

2 Time can be described as

- a) a road, on which one can move forward or backward.
- b) a valuable possession of which we are the owners.
- c) an asset that God allows us to manage.

Organizing Your Time

Objective 2: *Identify the strategy that will help a person to solve problems in using his or her time.*

Objective 3. *Following the examples given in the lesson, write down your responsibilities, your weekly appointments, a daily schedule, and a list of things to do.*

Now that you understand that your lifetime is a trust that God has put in your hands, the most logical thing you can do is to use it according to His instructions (Ephesians 5:16, Colossians 4:5). In order to do this, you must organize your time. Since the hours you spend at work are already taken up,

the organization we will deal with has to do only with the time you can use as you choose. Here are some suggestions:

List Your Responsibilities

Do you remember Lesson 2 and the three categories of investments: God, others, and ourselves? And the strategy of goals, priorities, and plans of Lesson 3? Well, now you can apply them in order to set apart a portion of your time for each of your different responsibilities.

1. *Time for God.* This is our principal responsibility and our first priority. God has established that a seventh of our time should be dedicated especially to Him (Exodus 20:9-10). But there is also the time that we need to dedicate to having private devotions. Note the example of Jesus in Mark 1:35. We need to set aside a time to be alone with God, praying and studying His Word. If we don't do this or have stopped doing this, we owe God a debt of time. And we must pay it back to Him. Or shouldn't we—what do you think?

3 What would be a specific way in which you could apply the example of Christ shown in Mark 1:35 to your life?

.....

2. *Time for others.* In the first place, if we are married, we need to set aside a time to talk with our wife or husband about the interests we share. We are one flesh (Genesis 2:24). We both need each other. Sometimes it is possible for two people to live under the same roof as if they were total strangers. Not setting aside time for each other may be the first step that leads towards the breaking up of the marriage later on.

In the second place, we need to set aside a time for our children. They have their own needs and problems, and during this time we can find out about these and look for a solution. This is the time we can counsel them and let them know that we are interested in them.

Then comes a time for our brothers and sisters in the faith. A time for worshipping the Lord and studying the Bible together. A time for promoting our fellowship. A time for establishing warm friendships with other believers.

And last we need to set apart a time for other people. This is the time that we dedicate to the Lord’s work. It is the time when we testify, preach, teach, or counsel. It is the time in which we can do good to others.

3. *Time for yourself.* This seems selfish, doesn’t it? But everyone needs to set aside a time for rest, recreation, or meditation—and for making plans! In this way we will be in a better position to serve the Lord.

4 Divide a page in your notebook into three sections as you see in the illustration below: Time for God, others, and yourself. In each section, list the responsibilities you have.

Time for God	Time for Others	Time for Myself

Use an Appointment Book

Once you have listed your responsibilities, you need to write them down in an appointment book. Appointment books are small notebooks for writing down daily appointments. There are simple ones for writing down a person’s main appointments, and detailed ones for listing them by the half-hour. A simple appointment book isn’t as expensive, of course, and is adequate for the appointments a Christian worker is likely to have.

The following example is a suggestion for a believer who is self-employed:

May	May
Monday <i>8:00 pm Talk with my wife for half an hour</i> <i>8:30 pm visit John. He is sick.</i>	Thursday <i>2:00 pm visit the sick in the hospital</i> <i>6:30 pm Talk with my older son</i>
Tuesday <i>10:00 am pay the light bill.</i>	Friday <i>8:00 pm lead songs at church.</i>
Wednesday <i>8:00 pm Go to church</i>	Saturday <i>2:00 pm Go out to invite people to Sunday school.</i>
	Sunday <i>10:00 am Teach Sunday school.</i> <i>6:30 Go to church.</i>

What advantages does keeping an appointment book have for a Christian worker? you may ask yourself. I would say there are three:

1. You won't forget your appointments if you have several of them. (Before I began to use an appointment book, I once forgot that I was supposed to preach at a certain church!)
2. It will keep you from making an appointment for something else at a time you have already set aside for a certain purpose.
3. It will allow you to plan your time well enough in advance.

You need to look at your appointment book every day, of course, in order to remember your appointments. As soon as you have kept them you can cross them off. This will help you to know which appointments still need to be kept so that you can move them to another time if you need to.

5 In your notebook, write out your appointments for the next week, giving the day and time. Follow the example in the lesson.



Make a Schedule

It may be that you think it unnecessary to write down in your appointment book the things you do as a matter of routine: pray, attend church, go to work, and so forth. In that case it might be helpful for you to prepare a schedule for a typical day. This schedule will help you to remember the things you need to do at a certain time each day. Your schedule will also help others to understand that you have certain times that are already set aside for a specific purpose. For example, nobody would come to see you at the same time you are leaving to go to work. But sometimes it happens that a friend or relative comes to visit you when you are ready to leave for church.

The schedules suggested below are for a believer who works as an employee and for a Christian housewife. Of course, you may adapt them to fit the customs of your country and your own needs.

Schedule for an Employee

- 6:00 get up
- 6:30 prayer
- 7:00 breakfast
- 7:15 leave for work
- 8:00 work
- 12:00 lunch
- 12:30 study
- 1:00 work
- 5:00 return home
- 5:45 bath
- 6:15 dinner
- 6:45 free time
- 7:00 go to church
- 9:30 return home
- 10:00 prayer and go to bed

Schedule for a Housewife

- 6:00 get up
- 6:30 prayer
- 6:45 food preparation
- 7:00 breakfast
- 7:15 devotions with children; send to school
- 7:30 Bible study
- 8:00 housework and shopping
- 12:00 lunch
- 12:30 clean up
- 1:00 activities with children; visiting
- 4:30 prepare dinner
- 6:00 bath
- 6:45 clean up
- 7:00 go to church
- 9:30 return home
- 10:00 prayer and go to bed

6 In your notebook, write down a daily schedule for yourself. Use the example in the lesson to give you some ideas. To help you remember to set aside time for each of your responsibilities, use the list you made for your answer to study question **4**.

Have a List of Things to Do

A technique that will help us make good use of our time is to plan each day what we are going to do on the following one. This technique is especially helpful for the person who is self-employed, the full-time Christian worker, or the housewife. To do this you need to write down all the things you need to do the following day. Some people usually make just a simple list; but if there are several things to do, others prefer to divide them up by categories. Here is an example of a list divided up by categories:

<p>Write to: Pastor N. N. Superintendent My mother</p>	<p>Visit: Brother J. B. Mr. Louis H. Jones family</p>
<p>Buy 3 light bulbs Stamps</p>	<p>Pay Light bill S. S. Literature</p>

Having a list of things to do will help you do things on time. Why have to apologize for waiting too long to answer a letter? Or visiting a sick person when he is already well? Or paying a bill on the last day, having to wait in a long line with other people who have done the same thing? In addition, a list made by categories will help you not to forget something important you could do at the same time you take care of something like it. Why should you have to make another trip downtown for a letter you had forgotten to mail or something you had forgotten to buy?

7 In your notebook or on a separate piece of paper, write out a list of things to do. Do you have two or three things you could do at the same time? If so, group them together, following the example given in the lesson.

- 8 Jim finds out he has promised to take his son on an outing at the same time he has arranged to meet with a friend for Bible study. Jim could avoid problems like this in the future by
- a) making a daily schedule.
 - b) having a list of things to do.
 - c) keeping an appointment book.

Be on Time

There are some people who curse the man who invented the clock; they believe that this device has turned man into a slave. As a result, they always arrive late wherever they go. Others don't organize their time and things aren't done when they should be.

The habit of being late may very well be a result of the attitude we had before coming to know Christ. We thought, as many people still do, that there was plenty of time to settle our account with God. But it is important to realize that God does things on time (Galatians 4:4, Titus 1:2-3). Jesus also liked to do things at their proper time and wanted His hearers to do the same (Luke 22:14, John 7:6).

As stewards of our time, we also should do things punctually and arrive on time at appointments. This will also show that we are considerate of others. If we have an appointment with someone for 10:00 in the morning, why should we make him lose half an hour by arriving at 10:30? An employee tries to be on time to work. We should have the same kind of desire to start meetings on time and arrive on time to them.



Use the Times of Waiting

You can take advantage of the time you spend in a waiting room, riding the bus to work, or on a train taking a trip. You can read a book, study your lesson, witness about Christ to the person next to you, or think about something that is edifying. You could do the same kind of thing if you are waiting in line to buy stamps or pay a bill.

9 In your notebook, list some ways you could make use of your times of waiting.

INVEST YOUR ABILITIES

Some Thoughts About Abilities

Objective 4. *Recognize statements that are consistent with what Matthew 25:14-30 teaches us about stewardship of abilities.*

As we said in Lesson 2, in Matthew 25:14-30 Jesus teaches us that every person is God's steward. The parable He gives there is made up of three elements, which are: a) the *man* or owner, representing God; b) the *servants* or managers, representing every human being; and c) the *silver coins*, representing talents or abilities.

The parable also teaches four lessons:

1. God gives each person talents or abilities. Every servant received a certain number of coins.
2. Every person is different. Some may be very capable, perhaps even geniuses, we could say. Others, the majority, may be average, that is, they have a normal ability. And others may not be as capable as the rest.
3. God wants every human being to develop the abilities he has been given by God according to His plan. Every servant had to invest the money so that the owner would profit.
4. Every human being will have to give account to God for the way he has used the abilities God has given him. The servants who invested the money were rewarded; the servant who didn't was punished.

Some people have a special ability to draw, others have an ear for music, while still others are good mechanics. Some people are born teachers, whereas others have a good head for business. If we were to ask outstanding writers, composers, poets, professionals, and artists to tell us the secret of their success, many of them would say: "One part of it is due to untiring effort; but the other is due to the ability God has given me."

10 Circle the letter in front of each statement that would be consistent with Jesus' teaching about abilities in Matthew 25:14-30.

- a) People who have few abilities are just as responsible for investing them as those who have many.
- b) Every person needs to develop his or her talents, whether they are few or many.
- c) Very few people actually have talents or abilities.
- d) People are free to decide whether or not they will give an account to God of how they have used their abilities.
- e) Every person has the same number of talents or abilities.

11 The parable in Matthew 25:14-30 is made up of three elements which represent

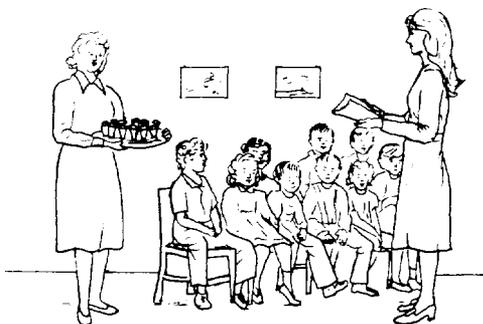
- a) God, the man, and the servants.
- b) the servants, the managers, and the owner.
- c) God, every person, and abilities.
- d) the owner, the silver coins, and the talents.

Discovering Your Hidden Abilities

Objective 5. *Choose examples of people who have discovered their abilities by following the steps given in the lesson.*

Some people think that they don't have any kind of talent. They lament the fact that they can't do anything for the Lord. But according to the teaching of Jesus, there is no one who is absolutely incapable, no one who hasn't received at least one ability. The truth of the matter is that these people haven't yet discovered the abilities they have. Perhaps their talents are hidden deep inside them, dormant, waiting to be used. If you think you are a person like this, I recommend that you take these three steps:

1. *Ask the Lord.* In Lesson 3 you studied the fact that God has a plan for your life. Without a doubt God has given you the ability that is necessary to carry out His plan. Ask Him, then, to guide you and help you discover those talents so you can use them for His glory.



A certain sister was upset by the thought that she had no ability. When she presented her problem to the Lord, she remembered that she knew how to make a certain kind of delicious pastries. She invited one of the Sunday school teachers to hold children's meetings in her house. Then she made the pastries and some lemonade and invited the neighborhood children to a party. While the children were there, the teacher taught them some songs and a story from the Bible. The party was a great success, so much so that the sister continued to use her talent in this way. As time went on that sister's house became an evangelistic center for that part of the city.

2. *Look around you.* When you do this you will see many needs in your church, your neighborhood, your city. As a result you will see many opportunities of doing good. These opportunities are one of the ways God uses to help us discover our talents and use them according to His will. It was because they saw great needs among the children that Robert Raikes established the first Sunday school and Robert Baden-Powell the Boy Scouts.

3. *Try new activities.* In my country we have a saying that goes: "He who won't take a risk can't cross the river." That is to say you need to risk trying something different to see if

you have the ability to do it or not. An elderly lady who was more than eighty years old learned to oil paint just to amuse herself. She never imagined that she would become world-famous because of her paintings. How many years she spent carrying around a dormant talent! In my own experience I had to risk crossing for the first time not a river but the Atlantic Ocean to come to write this course. I have always enjoyed teaching, but twenty years ago I never thought I would be writing books.

Do you have a special interest in a certain activity? Be bold! Perhaps God has given you a talent for it.

12 Circle the letter in front of each description of a person who is discovering his or her talents by following the steps given in the lesson.

- a) Jim doesn't think he has any kind of ability he can use for the Lord. But when he prays about it, he remembers that he is good at fixing up buildings. He offers to do some of the repairs that his church building needs.
- b) Mary enjoys music and wonders if she has a talent for it. One of the leaders in her church asks her to help lead the singing in Sunday school. Mary doesn't agree to, though, because she is afraid she might make a mistake in front of the others.
- c) Mike has noticed that his church has no Sunday school class for boys from ages 12 to 15. He talks to his pastor about it, and they decide that he can start a class for them. Soon a number of boys are attending the new class.

13 Perhaps *you* have some hidden talents. Have you ever tried to discover what they might be? In your notebook, answer the following questions:

- a) Have I prayed, asking God to guide me in discovering the talents or abilities He has given me?
- b) What are some of the needs around me in my church, neighborhood, or city? Are there opportunities for doing good?
- c) What are some new activities I am interested in that I could risk trying to do?

Developing Your Abilities

Objective 6. *Identify statements that explain what it means for a person to develop and dedicate his or her abilities.*

Development Is Necessary

Everyone has an innate ability to do certain things; but if he or she doesn't *invest* it, that is, doesn't develop it, it may be lost (Matthew 25:28). The useless servant had a certain ability and for that reason his master entrusted him with some silver coins. You also have certain abilities that God has entrusted to you and is expecting you to develop.

Development Is Possible

You can develop your talents in two stages. The first is to carefully observe and listen to those who know how to do well what you want to learn and then imitate them and practice. Nobody was born knowing everything, but we were all born with the ability to learn many things. Of these many things the first ones were to walk and talk. And we learned how to do that, didn't we? And so also if you have the ability to do something you will be able to learn how by this simple method. Do you want to learn to teach? Listen to a good teacher and imitate him or her. Do you want to learn how to play an instrument? You can do it without knowing how to read music! If you have a good ear, it would be enough to carefully observe how a good musician plays, listen to some of his instructions, and then practice and practice. Don't be discouraged if what you play doesn't sound too good at first. Keep practicing; in time you will be an expert.

A second stage in developing your talents could be to take a course so you can acquire more knowledge and skill in doing what you are already practicing. It may be that you want to begin the course without having had any previous practice. In such a case I would only point out that if you learn something that you are not going to use, it will be of very little value in helping you develop your talents. You learn to hammer by hammering, though at the beginning you may hit one of your fingers!

14 If you were explaining to a friend why it is important for him to develop his abilities, which portion of the Bible would be the best to share?

- a) Exodus 31:1-11
- b) Matthew 25:28
- c) 1 Peter 4:10

Dedicating Your Abilities

Some use the talents God gave them to promote evil causes. Others use them to promote their own interests. But how happy are those who dedicate them to the Lord to be used in His service! Did God give you a beautiful voice? Use it for His glory. Are you a carpenter or a mason? Your talent, if it were dedicated to God, could prove to be a blessing in church construction or repair.

15 What are some abilities you have that you wish to dedicate to God?

.....

A young Christian man noticed that there were all kinds of advertisements in the buses of his country, but none for Christ or the church. This made him decide to use for God the talent God Himself had given him. So he made gospel signs for display on the buses. As time went by, he dedicated himself entirely to this work. Today he directs a large business that distributes thousands of signs in many different parts of the world.

The example of Dorcas has inspired thousands of Christian women to dedicate their talents to the Lord’s work. Their hands and their needles and thread have served to advance the kingdom of God and to do good to others. This is the way God wants us to use the talents He has given us (1 Peter 4:10).

God can give special ability to those who dedicate their talents to Him. He can give them supernatural wisdom and skill in their work for Him. Notice in Exodus 31:1-11 and 35:30-36:1 how God filled two Israelite craftsmen with His Spirit. If you would ask the Lord, you could be blessed in the same way.

16 Sam wants to dedicate his ability to fix mechanical things to God. This means Sam should

- a) take a course in fixing mechanical things.
- b) practice doing repair work.
- c) use his ability in ways that honor God.

self-test

1 If George believes that God is the owner of his time he will

- a) use all his time well so as to give a good account.
- b) concentrate on saving his last years to give to God.
- c) not be concerned about his time because it belongs to God.

2 Our time is not like other assets because

- a) we have an unlimited supply of it.
- b) it is not something for which we are as directly accountable.
- c) God is more interested in what we do with it.
- d) we cannot buy more nor sell ours.

3 Match each activity (left side) with the kind of responsibility it represents (right side). Write the number of the responsibility in front of the activity.

- | | |
|--|----------------------|
| a Talking with your daughter | 1) Time for God |
| b Attending a worship service | 2) Time for others |
| c Taking your children on an outing | 3) Time for yourself |
| d Reading your Bible and praying | |
| e Discussing a problem with your wife or husband | |
| f Taking time for recreation | |
| g Making plans for the future | |
| h Visiting a friend who is sick | |

4 Below is a list of problems (left side). They could be solved if the person would organize his or her time in one of the ways given (right side). Write the number of the way in front of each problem it would help solve.

- | | |
|--|---------------------------------------|
| <p>.... a Nancy's friend comes to visit her at the same time she is leaving for church.</p> | <p>1) Keep an appointment book</p> |
| <p>.... b John realizes he has promised to preach in two churches at the same time.</p> | <p>2) Have a daily schedule</p> |
| <p>.... c Mary has to go back to town to buy some stamps she forgot.</p> | <p>3) Make a list of things to do</p> |
| <p>.... d Tom has to stand in a long line with others who have waited until the last day to pay a bill.</p> | |
| <p>.... e Bill forgets he is supposed to lead songs in the church service.</p> | |

5 The parable in Matthew 25:14-30 tells us that the servants had to give an account of their investment to the owner. This means that

- a) a person's talents are actually owned by God, and he must tell God how he has used them.
- b) the parable has to do with those who are actually servants, not with people who are self-employed.
- c) the owner represents a person's parents or church leaders.

6 Jane would like to *invest* her ability of teaching. This means that she should

- a) pray, asking God to show her what her abilities are.
- b) carefully guard her ability, knowing it is all she has.
- c) learn about teaching and practice what she learns.

Before you continue your study with Lesson 7, be sure to complete your unit student report for Unit Two and return the answer sheet to your ICI instructor.

answers to study questions

- 9** Your answer.
- 1** b) Since a person's time is given to him by God, he will have to account for how he has used it.
- 10** Statements a) and b) would be consistent; the other three would not.
- 2** c) an asset that God allows us to manage.
- 11** c) God, every person, and abilities. As the lesson points out, the three elements are the owner, the managers, and the silver coins. They *represent* God, every person, and abilities. Do not confuse the three elements with what they stand for.
- 3** Your answer. Probably you have mentioned the need to set aside a regular time each day to pray and study God's Word.
- 12** a) Jim and c) Mike. Which suggestion given in the lesson do you think it would help for Mary to follow?
- 4** Your answer. Have you left out any person or activity that is important?
- 13** I hope you have really given some careful thought to answering these questions! Your answers might lead you to discover some abilities you didn't realize you had. And perhaps you have seen some needs around you that you can help to meet.
- 5** Your answer. Have you written down those things you have already promised to do. Are there some other responsibilities you need to set apart a time for? If so, find a time for them and write them down also.
- 14** b) Matthew 25:28. We can learn from this verse that it is possible for a person to lose an ability that he doesn't develop or invest. Exodus 31:1-11 has more to do with God giving people special skill, and 1 Peter 4:10 with how abilities are to be used.

6 Your answer. Have you remembered to set aside time for the Lord? For your family and others? For yourself?

15 Your answer.

7 Your answer. Have you discovered some ways you can save yourself from making unnecessary trips? Are there some things that you see it is important to take care of right away?

16 c) use his ability in ways that honor God. Answers a) and b) have more to do with developing his gifts than with dedicating them.

8 c) keeping an appointment book. Jim should write down when he plans to take his son on an outing. By looking at his appointment book, he will see that he must meet with his friend for Bible study at a different time.

Your Notes