

# **The Responsible Christian**

**A STUDY IN CHRISTIAN STEWARDSHIP**

by José R. Silva Delgado

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*AN INDEPENDENT-STUDY TEXTBOOK*

*Developed in Cooperation With  
the ICI Staff*

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Address of the local ICI office in your area:

First Edition 1980  
Second Edition 1984  
Third Edition 1997

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S1311E-90  
PN 03.00.03  
ISBN 978-0-7617-0736-3

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## THE ICI CHRISTIAN SERVICE PROGRAM



This is one of 18 courses (subjects) that make up the ICI Christian Service Program. The symbol at the left is a guide for order of study in the series, which is divided into three units of six courses each. *The Responsible Christian: A Study in Christian Stewardship* is Course 1 in Unit III. You will benefit by studying the courses in the proper order.

Study materials in the Christian Service Program have been prepared in a self-teaching format especially for Christian workers. These courses provide a student with Bible knowledge and skills needed for practical Christian service. You may study this course in order to receive credit toward a certificate, or for personal enrichment.

### ATTENTION

Please read the course introduction very carefully. It is important that you follow these instructions so you can achieve the goals of the course, and be prepared for the student reports.

Address all correspondence concerning the course to your ICI instructor at the address stamped on the copyright page of this study guide.

# Course Introduction

## Become a Faithful Steward

You are about to study a very important subject: how you can become a faithful steward in all the aspects and areas of your life.

This course is divided into three units of study. The first unit will introduce you to the ideas of ownership, stewardship, and what the Bible has to say about them. In the two lessons of this unit, you will find explanations and examples from the Bible of these ideas. These will help you understand what it means to be a steward.

The second unit will deal with what stewardship has to do with your personal assets—your life, your personality, your body, your time, and your abilities. You will learn what the Bible has to say about them. And because each of these aspects of your life is actually an asset entrusted to you by God, you need to know how to invest it and use it for His glory. The four lessons in the second unit will give you many practical ideas and suggestions for ways of doing this.

Then in the third unit you will learn what your responsibilities are as a Christian steward in relation to the other aspects of your life—your money and possessions, your home, your church, and your community. The four lessons in this unit will show you ways of fulfilling your responsibilities in each of these areas. They will explain what the Bible says about each one and will help you understand the principles you should follow.

May these lessons help you to manage and invest all the goods that God has entrusted to you in such a way that one day you will hear Him say to you: "Well done, you good and faithful servant! . . . Come on in and share my happiness!" (Matthew 25:23).

## **Course Description**

*The Responsible Christian: A Study in Christian Stewardship* is a study of what the Bible says about stewardship—the role of God as owner and man as steward. It will explain how the Christian should exercise his responsibility for faithful management of the various properties and resources with which God has entrusted him. In addition, it will deal with his relationship to his home, church, and community in the light of his role as a steward.

## **Course Objectives**

When you finish this course you should be able to:

1. Describe the role of God and yourself in relation to stewardship.
2. Explain what it is that you are responsible for managing as a steward.
3. List ways in which you can fulfill each of your responsibilities as a steward.
4. Appreciate the need of dedicating yourself and your possessions to God and of developing your abilities for use in His service.

## **Textbooks**

You will use this independent-study textbook, *The Responsible Christian: A Study in Christian Stewardship* by José R. Silva Delgado, as both the textbook and study guide for the course. The Bible is the only other textbook required (quotations in this course are from *Today's English Version*, 1976 edition).

## **Study Time**

How much time you actually need to study each lesson depends in part on your knowledge of the subject and the

strength of your study skills before you begin the course. The time you spend also depends on the extent to which you follow directions and develop skills necessary for independent study. Plan your study schedule so that you spend enough time to reach the objectives stated by the author of the course and your personal objectives as well.

### **Lesson Organization and Study Pattern**

Each lesson includes: 1) lesson title, 2) opening statement, 3) lesson outline, 4) lesson objectives, 5) learning activities, 6) key words, 7) lesson development including study questions, 8) self-test (at the end of the lesson development), 9) answers to the study questions.

The lesson outline and objectives will give you an overview of the subject, help you to focus your attention on the most important points as you study, and tell you what you should learn.

Most of the study questions in the lesson development can be answered in spaces provided in this study guide. Longer answers should be written in a notebook. As you write the answers in your notebook, be sure to record the number and title of the lesson. This will help you in your review for the unit student report.

*Do not look ahead at the answers* until you have given your answer. If you give your own answers, you will remember what you study much better. After you have answered the study questions, check your answers with those given at the end of the lesson. Then correct those you did not answer correctly. The answers are not given in the usual numerical order so that you will not accidentally see the answer to the next question.

These study questions are very important. They will help you to remember the main ideas presented in the lesson and to apply the principles you have learned.

## How to Answer Questions

There are different kinds of study questions and self-test questions in this study guide. Below are samples of several types and how to answer them. Specific instructions will be given for other types of questions that may occur.

A *MULTIPLE-CHOICE* question or item asks you to choose an answer from the ones that are given.

*Example*

- 1** The Bible has a total of
- a) 100 books.
  - b) 66 books.
  - c) 27 books.

The correct answer is *b) 66 books*. In your study guide, make a circle around *b)* as shown here:

- 1** The Bible has a total of a
- a) 100 books.
  - (b)** 66 books.
  - c) 27 books.

(For some multiple-choice items, more than one answer will be correct. In that case, you would circle the letter in front of each correct answer.)

A *TRUE-FALSE* question or item asks you to choose which of several statements are TRUE.

*Example*

- 2** Which statements below are TRUE?
- a) The Bible has a total of 120 books.
  - (b)** The Bible is a message for believers today.
  - c) All of the Bible authors wrote in the Hebrew language.
  - (d)** The Holy Spirit inspired the writers of the Bible.

Statements **b** and **d** are true. You would make a circle around these two letters to show your choices, as you see above.

A *MATCHING* question or item asks you to match things that go together, such as names with descriptions, or Bible books with their authors.

### *Example*

**3** Write the number for the leader's name in front of each phrase that describes something he did.

- |  |           |
|--|-----------|
| ... <sup>1</sup> . <b>a</b> Received the Law at Mt. Sinai    | 1) Moses  |
| ... <sup>2</sup> . <b>b</b> Led the Israelites across Jordan | 2) Joshua |
| ... <sup>2</sup> . <b>c</b> Marched around Jericho           |           |
| ... <sup>1</sup> . <b>d</b> Lived in Pharaoh's court         |           |

Phrases **a** and **d** refer to Moses, and phrases **b** and **c** refer to Joshua. You would write **1** beside **a** and **d**, and **2** beside **b** and **c**, as you see above.

### **Ways to Study this Course**

If you study this ICI course by yourself, all of your work can be completed by mail. Although ICI has designed this course for you to study on your own, you may also study it in a group or class. If you do this, the instructor may give you added instructions besides those in the course. If so, be sure to follow his instructions.

Possibly you are interested in using the course in a home Bible study group, in a class at church, or in a Bible school. You will find both the subject content and study methods excellent for these purposes.

### **Unit Student Reports**

At the end of the book you will find the Unit Student Report and Answer Sheets. Follow the directions included in the course and in the unit student reports. You should complete and send your answer sheets to your instructor for his correction and suggestions regarding your work. If you are not studying with an ICI office you will still benefit by answering the questions in the Student Report.

**Certificate**

Upon the successful completion of the course and the final grading of the unit answer sheets by your ICI instructor, you will receive your Certificate of Award.

**Author of This Course**

José R. Silva Delgado has been in the pastoral ministry for over 35 years and is now pastoring in the city of Valdivia, Chile—his birthplace. Before returning to pastor in Valdivia for the second time, he was pastor of Rio Bueno, La Union, La Pamilla, and La Legua in Santiago, Chile.

In addition to his ministry as a pastor, he has served as a national church official and regional leader. He has also been a Bible institute professor.

Currently, besides his pastoral duties in Valdivia, he writes and translates for Editorial Vida located in Miami, Florida. He is married to Cecilia Mancilla Rios and is the father of six children.

**Your ICI Instructor**

Your ICI instructor will be happy to help you in any way possible. If you have any questions about the course or the unit student reports, please feel free to ask him. If several people want to study this course together, ask about special arrangements for group study.

God bless you as you begin to study *The Responsible Christian: A Study in Christian Stewardship*. May it enrich your life and Christian service and help you fulfill more effectively your part in the body of Christ.

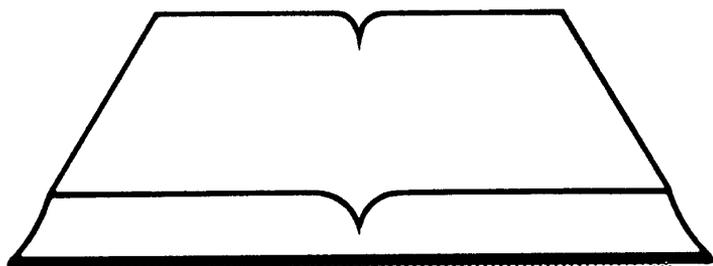


# Unit One

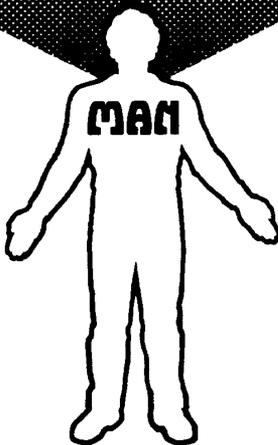
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## **What the Bible Says About Stewardship**

**GOD**



**MAN**



# Lesson 1

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## God—The Owner of Everything

A steward or administrator needs to know for whom he is working. Otherwise, to whom would he give an account of his stewardship?

This first lesson has been written so that you might know the truth that forms the foundation of this course. This truth is that we are not the owners of what we possess because it is God who is the owner of everything that exists.

As a Christian worker or believer, you need to know that you should work not for yourself but for the owner and Lord of your life and of all that you have. If you really understand the full meaning of this truth, it will revolutionize your life and ministry. And without a doubt it will change your way of thinking and living.

### **lesson outline**

Understanding the Idea of Ownership

Identifying the Owner

Explaining the Rights of the Owner

Recognizing the Rights of the Owner



## **lesson objectives**

When you finish this lesson you should be able to:

- Understand the difference between true and false ideas of ownership.
- Explain what the Bible says about who the true owner is and what His ownership means.
- Respond personally to the fact of God's ownership by dedicating yourself and your possessions completely to Him.

## **learning activities**

1. Read carefully the opening paragraph and outline. Read the lesson objectives given throughout the lesson. The objectives tell you what you should be able to do after you have studied each part of the lesson. The study questions and the self-test are based on these objectives.
2. In the glossary at the end of this study guide, find each key word you do not know. Words are interesting. They help you understand what you read. They help you express your ideas to others.

3. Study the lesson development. Find and read all the Bible verses that are mentioned.
4. Answer the study questions. After you have answered them, check your answers with the ones given at the end of the lesson. Review any you answered incorrectly. If you have questions, make notes and write to your ICI instructor or ask your pastor for more information.
5. When you have completed the lesson, answer the questions in the self-test. Check your answers with those given at the back of this study guide.

### key words

administrator	legitimate	sovereignty
assumption	lordship	steward
attribute	presumptuous	sustain
diagram	prophetic	unique
doctrine	rational	usurp
dominion	redemption	viewpoint
heir		

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## lesson development

### UNDERSTANDING THE IDEA OF OWNERSHIP

**Objective 1.** *Distinguish between true and false ideas of ownership.*

#### The False Idea of Ownership

We may begin our study of Christian stewardship first of all by clarifying and explaining the idea of *ownership*. Some people believe that the simple fact of possessing or using a thing makes them its owner. This seems to be an idea that is deeply rooted in our being—an idea that we have had since we were children. Just try to take something away from even a four-year-old and you will hear his cry of protest! It is true that we may rent or borrow something and thus have it, but it is not ours.

Perhaps some people don't return things they have borrowed because they don't have a clear idea of what ownership is. A certain young man received a letter in which he was asked to return the accordion (a musical instrument) which had been loaned to him. He angrily said to me, "The owner doesn't know music and so he doesn't need it. He has enough money to buy another if he wants to. I didn't have an accordion and I use this one in the Lord's work." As you might guess, he had no intention of returning the accordion.

You must be able to tell the difference between possession and ownership in order to understand the doctrine of Christian stewardship. The disciples of the first church give us a notable example of people who made this distinction. We read that "no one said that any of his *belongings* (the things he *possessed*) was his *own*" (Acts 4:32).

### **The Basic Element of the Idea of Ownership**

Perhaps you may ask yourself, *What makes a person the owner of something?* I may reply that it is the *power to prevent anyone else from possessing or using what we consider to be ours*. You may leave a chair outside on the terrace or patio of your house, allowing the sun and the rain to ruin it. You don't use it, but neither do you let anyone else use it. If anyone were to take it away to his house, you would consider him to be a thief. You would be right to do so. And the laws of society are on your side. This is so because according to the values of this world the power to keep others from using an object is the basic element of the idea of ownership.

That idea may seem to be selfish. It is. It is not a biblical idea of ownership, but one which rules in our worldly society. However, we will study the biblical idea of ownership further on.

Note: *Before you answer the following question, review the instructions for answering study questions given in the course introduction. Refer back to those directions if you need to when answering other questions.*

1 Give the reference to a Scripture verse which gives us an example of people who considered possession to be different from ownership.

.....

### The Unique Attributes of an Owner

The owner of something has certain attributes, or perhaps it would be better to say rights, which a renter, borrower, or simple user does not have. We would call these attributes or rights *unique*. The owner can do what he wants to with what is his. He can use and abuse what he owns. He can sell it, exchange it, or give it away. He can use it wastefully or abandon it. He can even ruin it if he wants to. No one can prevent him, for it is his. This attribute is the one which we may call the *sovereignty* of the owner over his property.

At times during history in various parts of the world slavery has existed. The slave belongs to his owner or master. His owner might buy him at a slave market or take him as prisoner of war. Because the slave is his, the owner has *authority* or *lordship* over him. That is, he has a right to command the slave and the slave is to obey him. Thus we would say that an owner has sovereignty over all that he owns but lordship or authority over persons. A slave may disobey the will or authority of his master, whereas a possession which is not a person is under complete control of the owner.

We will come back to these attributes of an owner again as we develop this lesson.

- 2 Which statement gives one of the unique attributes of an owner?
- He has used or possessed something for a long time.
  - He can do whatever he wants to with what is his.
  - Someone else can prevent him from abusing the property.
- 3 How would a person reason who understands what ownership means?
- John lent me this money. But though John is rich and doesn't need it, I should pay it back. It doesn't belong to me.
  - My neighbor left his bicycle out in the rain. He's not taking very good care of it so I'll take it and use it myself.

## IDENTIFYING THE OWNER

**Objective 2.** *Select statements that identify the true owner and facts about His ownership.*

### False Owners

You and I each have things that we consider to be ours. But are we really their owners? If we aren't, who is? Before answering these questions, it would be good if we would consider two ideas. These two ideas are opposites with respect to who is the owner of our goods.

#### *The Individual as the Owner*

An idea which has endured for thousands of years, but emphasized more strongly during the last century, is that the individual is the owner. The major defect of this idea is that it has justified man's natural self-centeredness and brought much injustice to the world. If a person has the resources or goods to help meet the needs of his neighbor and doesn't want to, he cannot be forced to. He is sovereign with respect to how he will use or distribute his goods. The rich man who didn't want to help the beggar Lazarus was acting as if *he* were the owner (Luke 16:19-21).

This idea of ownership has been somewhat modified in recent times. In certain countries there are laws which allow some property to be taken over for public use. This means that an owner may be required to sell his property if it would be helpful to the community. But even so this idea of ownership is very different from that which the Bible shows us.

#### *The Community as the Owner*

Another belief is that the community is the owner. The community has generally been taken to mean a group of people. Some believers have shown a special interest in this idea because it seems to them to be the Christian view. They refer to Acts 2:44-45 which tells us that the first disciples "shared their belongings with one another. They would sell their property and possessions, and distribute the money among *all* according to

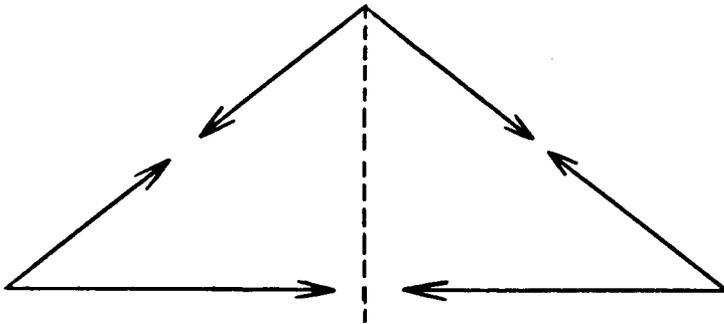
what each one needed.” They also refer to Acts 4:32 which says that “they all shared with one another everything they had.” It is important to note, however, that these verses of Scripture show us more properly what the believers did in certain situations rather than what they thought in general. There is no place in the New Testament which tells us that the disciples considered the Christian community to be the owner of all their goods.

### The True Owner

Both individual ownership and community ownership are ideas which can lead to extreme viewpoints. But the truth is usually found between the extremes. In this case, the truth is in the Scripture, which shows us a third idea about the owner.

#### *His Identity*

According to the Bible, neither the individual nor the community is the owner but God alone is. This truth is not only between the two ideas already stated but is actually above them. The individual as well as the community are only men. But God is above man. This is illustrated by the following diagram.



The biblical idea of ownership emphasizes that the true owner is the one who *has something without having received it from anyone*. The true owner doesn't need anything because he has everything. Only God really fits these requirements (1 Chronicles 29:14, Acts 17:25). People do not have anything that they haven't received (1 Corinthians 4:7, 1 Timothy 6:7).

The Bible says that the earth is God's (Exodus 19:5). We ourselves, the animals, and everything else that there is in the world belong to God (Psalm 24:1; 50:10, 12; Haggai 2:8). He is the absolute owner of everything that exists, because "everything in heaven and earth is [His]" (1 Chronicles 29:11). In the light of these passages, how vain and presumptuous it is for the individual and the community to try to take for themselves what is not theirs, isn't it? God is still the owner of everything.

**4** Suppose you are explaining to someone that God is the true owner of everything. Which group of verses would you use?

- a) Psalm 50:10, Acts 17:25
- b) Luke 16:19-21, Acts 2:44-45
- c) Acts 4:32, 1 Timothy 6:7

**5** Which statement would be made by a person who understands who the true owner is?

- a) Everything belongs to the community. That is the way everyone's needs will be taken care of and the public will benefit.
- b) The individual and the community are both human. God is above both of them, and everything in the world belongs to Him.
- c) Individuals are the ones who work and earn money to buy the things they have. So what they have belongs to them.

### *His Ownership*

God is indeed the owner of the universe. The Bible tells us, though, that long ago His ownership was challenged. Lucifer, one of the most beautiful of God's creatures, rebelled against Him and became Satan, the enemy of God. He usurped what was God's, and this is why he is called the ruler of this world (John 12:31; 14:30; 16:11). Satan tempted man so that man also would rebel against his owner. Man rebelled and thus came under Satan's dominion. This has caused much suffering and injustice to come upon the world.

But God made a marvelous plan to rescue what was His. For this plan He began by choosing Israel to be His people. They

were His special treasure from among the nations of the earth (Exodus 6:7; 19:5). In this way Israel came to be the *people of God*. Christ, God's legitimate heir, was to come from Israel (Luke 20:13-14; Hebrews 1 :2). But Israel failed and for a time has ceased to function as God's people (Hosea 1:9).

Nevertheless, Israel's failure did not cause God's plan to fail. At the right time God sent His Son, Jesus the Christ. Satan offered Jesus the kingdoms of this world—as if they actually belonged to him!—on the condition that Jesus would worship him (Matthew 4:8-9). But Jesus rejected the shameless usurper's offer, because with His sacrifice He was going to rescue the world from Satan's dominion (John 8:34, 36; 1 Peter 1:18-19).

Jesus founded His church as He had promised. The church is the people of God now (Romans 9:24-25; 1 Peter 2:9-10). All believers belong to God. When Christ has taken up His church, Israel will repent and again become God's people along with the church (Hosea 1:10; Romans 11:25-27). They will also be set free from Satan's dominion.



The prophetic words in Revelation 11:15 tell us that loud voices in heaven proclaim: "The power to rule over the world *belongs* now to our Lord and his Messiah." When God's plan has been fully completed, there will be a new heaven and a new earth (Revelation 21:1). The throne of God and of the Lamb, Jesus, will be there (Revelation 22:3). Every human being will realize that God is the sovereign King and Lord of everything that exists.

**6** Which verse speaks of Jesus' sacrifice to redeem us?

- a) Exodus 6:7
- b) John 14:30
- c) 1 Peter 1:18-19
- d) Revelation 21:1

**7** Which statement best describes what the Bible tells us about God's ownership?

- a) Satan usurped what belongs to God. But Satan has been defeated by Christ. At the end, everyone will know that God is the owner.
- b) Everything belonged to God. But man rebelled and took what was God's. Man is the owner of everything until Christ returns.

## **EXPLAINING THE RIGHTS OF THE OWNER**

**Objective 3.** *Choose sentences that express the basis for God's rights as owner.*

God's rights as owner are absolutely legitimate. As you will see by what follows, no one but God really has rights over the universe, and especially over us. The reasons are as follows:

### **God Created Us**

God is the owner of the universe because He created it (Genesis 1:1, John 1:3). The earth along with everything it contains belongs to Him. "The world and all that is in it belong to the Lord; the earth and all who live on it are his. [For] he built it on the deep waters beneath the earth and laid its foundations in the ocean depths" (Psalm 24:1-2). Because He made us we also belong to Him (Psalm 100:3). God created everything for His glory (Isaiah 43:7, Colossians 1:16, Revelation 4:11) and pleasure (Psalm 149:4). Everything that exists belongs to God because He has rights over it as creator.

As owner, God exercises absolute *sovereignty* over all that He has created. "But who are you, my friend, to talk back to God? A clay pot does not ask the man who made it, 'Why did you make me like this?' After all, the man who makes the pots has the right to use the clay as he wishes" (Romans 9:20-21). He gave man his mouth;

but He also made the mute—one who cannot speak (Exodus 4:11). Are you a person who was born with a handicap? Just a moment! Do not be in a hurry to harbor resentment against your Creator. God is not an oppressive and cruel master who takes pleasure in the sufferings of His own. On the contrary, He desires our welfare. This is shown by innumerable cases in which Jesus healed the blind, the deaf, the mute, and the lame. Is it hard to understand why He allows all of this? Yes, it is. But God is also wise and no doubt He has a glorious and wonderful purpose for His creatures.

The apostle Paul, astonished at the sovereignty and wisdom of God, declared that everything is from God and that He is worthy of glory (Romans 11:33-36).

### **God Sustains Us**

If God did not sustain everything with the word of His power (Hebrews 1:3), our existence would be as brief as that of a spark. But it is because of Him that everything exists (Revelation 4:11) and in Him that everything subsists, or is held together (Colossians 1:16).

We have nothing that is absolutely ours. We have received everything from God (1 Chronicles 29:14, Acts 17:25, 1 Corinthians 4:7): the place where we live, the air that we breathe, the food that we eat. We live because God wants us to. And ultimately, it would be impossible to live apart from God, because “in him we live and move and exist” (Acts 17:28).

One of the most marvelous teachings in the Bible is that God’s relationship to us is that of a Father. He looks upon us as His children, not simply as objects that He owns. Since God is the owner of everything, we are the children of a tremendously rich and wonderful Father. He is better than any earthly father and is always ready to give good things to His children (Matthew 7:9-11). This precious truth helps us to live lives of trust in Him (Matthew 6:31-32). An orphan child needs to worry about how he will stay alive—whether by begging, stealing, or working. He needs to worry about where he will sleep—whether in a gutter or drainpipe or in the doorway of a house. A child who has parents to take care of him doesn’t have these worries.

You and I have a good Father, our God who sustains us and cares for us (Romans 8:32, 1 Peter 5:7).

**8** When we say that God sustains everything, what do we mean?

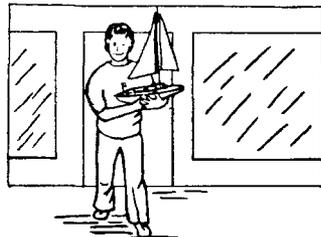
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**God Redeemed Us**

During Old Testament times if an Israelite was so poor that he had to sell himself into slavery to pay a debt, one of his close relatives could ransom him. To do this the relative would buy him from his owner. This act was called *redemption* (Leviticus 25:47-49).

God said that the Israelites were His servants because He saved them from slavery by bringing them out of Egypt (Leviticus 25:55). We also became slaves, slaves of Satan because of the sin of our first parents. Since we were not able to ransom ourselves, our close relative, Christ, did it with His sacrifice (Titus 2:14, 1 Peter 1:18-19). We do not belong to Satan any more. But neither are we free; that is, we are not our own (1 Corinthians 6:19). Since it was God who bought us “for a price” (1 Corinthians 6:20), we belong to Him.

A small boy who lived in an ocean village made a little boat and took it to the seaside. Soon the waves carried it out to sea. The boy’s efforts to recapture it were unsuccessful. But some days later he saw his little boat in the window of a store. It was for sale. With a great effort he gathered together enough money and he bought it. Weeping with happiness the boy exclaimed, “Now you are twice mine. Because I made you and I also bought you!” In exactly the same way we belong to God because He created us and also because He redeemed us.



## God Sanctified Us

The word *sanctify* means *to set apart*. Other words used to express this same idea are *consecrate* and *dedicate*. When God consecrates a person or thing He sets it apart for Himself. It is His by the act of setting it apart for Himself. The firstborn sons of Israel *belonged* to God because He dedicated them (Numbers 8:17). For the same reason the temple of Jerusalem became the house *of* God (2 Chronicles 7:16).

Christ not only redeemed us with His sacrifice but He also dedicated and purified us (1 Corinthians 6:11, Hebrews 10:10). We belong to God because He chose us to be *His* people—a sanctified or holy nation (1 Peter 2:9).

**9** Beside each Scripture reference write the number of the phrase that describes what it teaches.

- |        |                       |                                    |
|--------|-----------------------|------------------------------------|
| .... a | Genesis 1:1           | 1) God created everything.         |
| .... b | John 1:3              | 2) God sustains everything.        |
| .... c | Acts 17:28            | 3) God redeemed us.                |
| .... d | 1 Corinthians 6:11    | 4) God sanctified and purified us. |
| .... e | 1 Corinthians 6:19-20 |                                    |
| .... f | Hebrews 1:3           |                                    |
| .... g | Hebrews 10:10         |                                    |
| .... h | 1 Peter 1:18-19       |                                    |

**10** Which statements below *give a reason* why God's rights over everything in the universe are absolutely legitimate? (Note: All of the statements are true; but not all of them give reasons.)

- God is a good and wonderful God.
- God created everything that exists.
- God bought us and set us apart for Himself.
- God is wise and knows everything.
- God wants His children to have good things.
- God's power is what keeps us alive.

## RECOGNIZING THE RIGHTS OF THE OWNER

**Objective 4.** *Identify descriptions of the results of applying the truth of God's ownership to your life.*

You know now that God is the owner of everything and that He has certain rights over your possessions and especially over you. But just knowing this without putting it into practice is of little worth. Jesus said on one occasion, “Now that you know this truth, how happy you will be if you put it into practice!” (John 13:17). It is important, then, not only to know that God is our owner, but also to recognize Him as such.

### Dedicating Ourselves and Our Possessions

The word *dedicate* means to set something apart for a special purpose. When it is used of our relationship to God, it means to give ourselves and our possessions to God. If we believe that He is the owner, there is nothing more practical than recognizing it by giving Him what is His! God Himself, who taught the Israelites that all the firstborn sons were His, required that they be dedicated to Him (Exodus 13:12). In this way they could apply the knowledge they had received. Jesus made a similar demand when he said, “pay to God what belongs to God” (Matthew 22:21).

Hannah, the mother of the prophet Samuel, gives us a beautiful example of dedication. She realized that if she had a son it would be because God had given him to her. So she dedicated him so that he would belong to God all the days of his life (1 Samuel 1:27-28). In the New Testament, the example of the Macedonian believers is as moving as it is extraordinary. In the midst of difficult circumstances they entrusted the apostles with their meager resources because “first they gave themselves to the Lord” (2 Corinthians 8:5).

### Giving Thanks

What a wonderful owner God is! He is the owner of all, but at the same time He gives all (Acts 17:25). He has not only already given us His only Son, but He has also promised to give us with Him “all things” (Romans 8:32). We then should give thanks to

Him because though we are not owners of anything, He allows us access or entrance to everything He has. Could we say this about anyone else? Besides, in being thankful we please Him because this is His will for us (Colossians 3:15, 1 Thessabnians 5:18).

Men became wicked because though they knew God they didn't give Him thanks (Romans 1:21). They didn't acknowledge Him as owner. They took for granted that what God had entrusted to them was their own. Even a superficial examination of the Scriptures shows us that thanksgiving is a vitally important part of the Christian life.

**11** According to Romans 1:21, men became wicked because

.....

### **Submitting Ourselves**

If God is our sovereign owner, the most sensible thing we can do is to submit to Him. An ox knows his owner and for that reason submits to him. How much more should we, ourselves, who are rational beings, submit to God! May the Lord not have to say of us as He did of Israel, "They don't understand at all" (Isaiah 1:3). Saul of Tarsus learned a hard lesson when he tried to resist God, "like an ox kicking against its owner's stick" (Acts 26:14). In contrast, may we humbly say to God, *Thou art the Potter; I am the clay. Mold me and make me after Thy will.* Ultimately, the clay can do no other thing than to let the potter do what he wills with it.



### Showing Respect

It is a universal practice to give due respect to those who are in authority. Every culture has its way of showing respect. As our owner, God is our Master. Therefore we should show Him respect by our words and actions. In Malachi 1:6-8 we read that the prophet Malachi severely rebuked the religious leaders of Israel for their disrespectful treatment of God. They wouldn't have treated their rulers in the same way!

### Giving Obedience

As our owner, God exercises His lordship over us. He is the Lord and we are His servants. This means that we must obey Him. If we obey earthly authorities, how much more should we obey the one who is Lord of Lords! But it is possible for a person to call God "Lord" without being willing to obey Him (Luke 6:46). This conduct, though, is both dishonest and deceptive.

In Israel a servant could voluntarily be one as long as his master treated him well (Exodus 21:5-6). God has shown Himself to be a good Lord over us. It is very reasonable, then, that we should voluntarily be His obedient servants forever.

**12** Which verses below would you use to point out an example of a person or a group of people who *dedicated* something to God?

- a) Exodus 21:5-6
- b) 1 Samuel 1:27-28
- c) Acts 17:25
- d) 2 Corinthians 8:5

**13** Which statement describes the results of personally applying the truth of God's ownership to your life?

- a) I know that neither the individual himself nor the community is the true owner. I can describe who the true owner is.
- b) I respect God as the true owner and I thank Him for what I have. I dedicate myself and all that I possess to Him.

**self-test**

- 1** Which person understands the true idea of ownership?
  - a) Mary borrowed a bicycle from her friend. Mary's friend asked her to be sure to keep it inside at night. Mary does so.
  - b) Peter borrowed a book from his friend. Peter's friend has not asked Peter to return it. So Peter gives it away.
  
- 2** Which verses have to do with the *people of God*?
  - a) Exodus 19:5
  - b) John 14:30
  - c) 1 Peter 2:9-10
  - d) Revelation 11:15
  
- 3** What is the basic element of the idea of ownership?
  - a) An owner takes good care of the things he has.
  - b) An owner can keep others from using what is his.
  - c) An owner has a very large number of possessions.
  
- 4** Which verse tells us who is God's true heir?
  - a) Hosea 1:9
  - b) Matthew 4:8
  - c) John 16:11
  - d) Hebrews 1:2
  
- 5** Some people think that Acts 2:44-45 and Acts 4:32 support the idea of community ownership. Which statement expresses best what the fault or defect in their reasoning is?
  - a) They draw the wrong conclusion: Since some of the disciples were poor, they asked those who had more to share the possessions they had.
  - b) They make a false assumption: Because the disciples had all things in common, they considered the Christian community to be the owner.
  
- 6** Which verses would you use to show someone that God not only made us but also redeemed us?
  - a) Numbers 8:17
  - b) 1 Chronicles 29:14
  - c) Psalm 100:3
  - d) Titus 2:14

**7** According to the Bible, the true owner is

- a) God, because no one has ever challenged His ownership.
- b) the individual, because he is responsible for what he has.
- c) the community, because they can help those who are poor.
- d) God, because He didn't receive anything from anyone else.

**8** If you were explaining to someone how we should *respond* to God's ownership in our lives, which verses would you refer to?

- a) Genesis 1:1
- b) Matthew 22:21
- c) 1 Thessalonians 5:18
- d) 1 Peter 2:9

**9** Circle the letter of each TRUE statement.

- a** God has no rights over man because man has rebelled against Him.
- b** God has rights over us because without Him we could not exist.
- c** After we are freed from Satan's dominion, we belong to ourselves.
- d** Redemption means to buy something (or someone) back.

**10** What result can you experience by personally applying the truth of God's ownership to your life?

- a) I am able to quote several of the important Scriptures that tell about God's ownership.
- b) I allow God to direct my life as He chooses, and I accept His will for me.
- c) I fully understand that God, as owner, is above both the individual and the community.

**answers to study questions**

The answers to questions have been given in mixed order. This is done so that you will not see the answer to your next question until you have answered that question.

7 a) Satan usurped what belongs to God. But Satan has been defeated by Christ. At the end, everyone will know that God is the owner.

1 Acts 4:32.

8 We mean that He holds all things together by His power.

2 b) He can do whatever he wants to with what is his.

9 a) 1) God created everything.

b) 1) God created everything.

c) 2) God sustains everything.

d) 4) God sanctified and purified us.

e) 3) God redeemed us.

f) 2) God sustains everything.

g) 4) God sanctified and purified us.

h) 3) God redeemed us.

3 a) John lent me this money. But though John is rich and doesn't need it, I should pay it back. It doesn't belong to me.

10 b) God created everything that exists.

c) God bought us and set us apart for Himself.

f) God's power is what keeps us alive.

Statements a), d), and e) don't relate directly to the four truths that form the basis for God's rights over us (He created, redeemed, and sanctified us, and He sustains us.)

4 a) Psalm 50:10, Acts 17:25.

11 although they knew God they didn't give Him thanks.

5 b) The individual and the community are both human. God is above both of them, and everything in the world belongs to Him.

**12** b) 1 Samuel 1:27-28.

d) 2 Corinthians 8:5.

**6** c) 1 Peter 1:18-19.

**13** b) I respect God as the true owner and I thank Him for what I have. I dedicate myself and all that I possess to Him. Statement a) refers more to things you may know or understand. Statement b), the correct answer, refers to how you will *actually respond* to God Himself because of the truth you know.)

# Lesson 2

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## Man—God's Steward

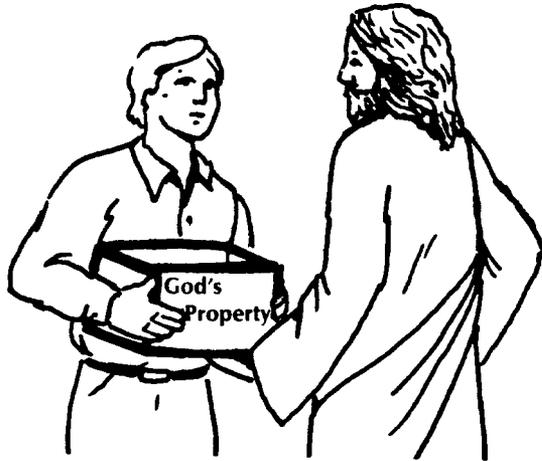
Have you already studied Lesson 1? Congratulations! Now you realize, don't you, that God is your master and the owner of everything that you have. But you have probably done more than that! Surely you have already acknowledged Him as the sovereign Lord of your life.

In this lesson, then, you will study your role as steward of the things that belong to God. But how can you fulfill your role? In the first place, you will study the example that Jesus' life gives us. This will help you understand your role. Then you will find out what qualifications you need and responsibilities you have as God's steward.

As you continue to study this lesson you will discover that stewardship has to do with *all* of the Christian life, not just a part of it. And, if you put into practice the truths you learn, one day you will hear those wonderful words, "Well done, you good and faithful servant."

### lesson outline

The Idea of Being a Steward  
Jesus, Our Example of a Steward  
The Requirements of a Steward  
The Responsibilities of a Steward



## **lesson objectives**

When you finish this lesson you should be able to:

- Explain what it means for a believer to be God's steward.
- Describe what kind of person a good steward is and what his duties are.

## **learning activities**

1. Read the opening paragraphs, outline, and objectives. Find in the glossary each key word you do not know and learn its meaning.
2. Study the lesson development, find the Bible verses, answer the study questions, check your answers, and review the lesson. Then complete the self-test and check your answers with those given at the back of this study guide.
3. After you have completed the lesson and the self-test, review Unit 1 (Lessons 1 and 2). Then complete the unit student report for Unit 1 and return the answer sheet for Unit 1 to your ICI instructor.

**key words**

- |            |             |
|------------|-------------|
| abilities  | role        |
| financial  | subordinate |
| investment | temporal    |
| parable    | trusts      |

**lesson development**

**THE IDEA OF BEING A STEWARD**

**Objective 1.** *Distinguish between the roles of steward and owner.*

**The General Meanings**

The word *steward* has various meanings in today’s usage. In one way or another, though, all of them have to do with a person who has the specific job of *managing*. Accordingly, a person can be steward of a large house, a farm, an automobile or a truck, or a commercial business. The steward is not the owner, but someone employed by the owner to manage part or all of his goods.

In the Bible, however, the word *steward* usually refers to the slave who managed his owner’s property (Genesis 44:1, Matthew 20:8, Luke 16:1). The steward had the full confidence of his master. He was a person who had been given his position because his trustworthiness had been proved (Genesis 15:2-3; 39:4). The official who managed the property of a king was also called a steward (1 Kings 16:9, 1 Chronicles 28:1, Luke 8:3). In this case the steward was not a slave but a trusted subordinate of the king.

We may understand the idea of a steward more clearly if we compare it with that of owner because there is a fundamental difference between the two. The following diagram shows this:

<b>STEWARD</b>	<b>OWNER</b>
Must use the property as the owner wishes him to.	Is sovereign in respect to how he will use his property.
Must give account of how he uses the property to the owner.	Does not give account to anyone of how he uses his property.

**1** Which person is acting as a steward?

- a) Esther decides to sell the rug she has woven.
- b) Mark reports how many potatoes were harvested.
- c) Joe gives instructions on the use of his land.

## The Specific Christian Meaning

**Objective 2.** *Identify statements that tell what the Bible says about the believer's role as steward.*

Our study deals with Christian stewardship. This is why it is more important that we understand what it means for a Christian to be a steward. A general knowledge of the meaning of stewardship is not enough! From the Christian point of view every person, but especially the Christian, is a steward of God's property. Because God is the owner of everything that exists, our fundamental purpose while on earth is to administer the goods He has entrusted to us according to His wishes.

If perhaps you have very few material possessions, you may be asking yourself, *What are the goods that I am to manage?* I may reply that these goods are all things you have received from God. According to Jesus' words, your soul itself is a possession that is worth more than the entire world (Matthew 16:26). God has given us our physical bodies, time, abilities, and the gospel as goods to manage according to His will also.

We are not only God's property but His stewards too. Of course the idea that man is God's steward is not a new one, for we find it in the Old Testament. As we study the New Testament, however, we see that it was Jesus who gave this idea its fullest expression. Thus we may note two major aspects in its unfolding.

### *In the Old Testament*

The doctrine of man's stewardship, like many other doctrines, is not completely revealed in the Old Testament. However, there are indications there that show us that man was God's steward.

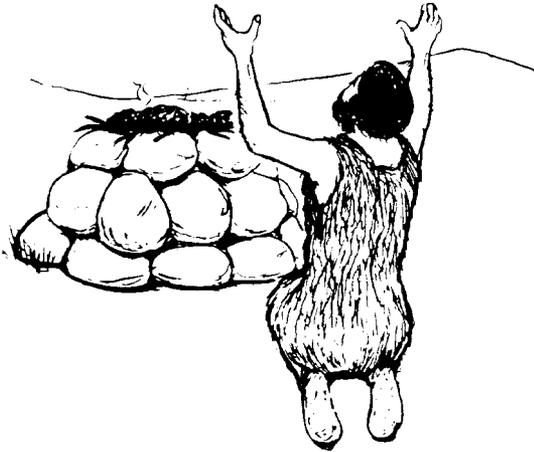
1. *God put man in charge of the Garden of Eden.* He put him there to take care of it and guard it (Genesis 2:15). He gave him specific instructions as to how he should act there (Genesis

2:16-17). When man failed in his responsibility, he had to give an account of his acts to God (Genesis 3:11-12). He was sent out of the Garden (Genesis 3:23-24).

2. *From early times man knew he could not live as he wished.* This is evident from the fact that at certain specific times man had to present himself before God. He could never do this with empty hands (Deuteronomy 16:16). The fact that Cain and Abel came to God with offerings shows that even the first human beings understood this (Genesis 4:34).

3. *Cain found out that he was not free to just do what he wanted to with his brother's life.* When he killed Abel, he had to answer to God for his crime (Genesis 4:9-10).

4. *Every Israelite, as well as the nation as a whole, was a steward of the land God had given him* (Deuteronomy 11:8-32; 30:19-20). Because the Israelites didn't live on that land the way God told them to, they were forced to leave it.



### *In the New Testament*

In the parable of the bad tenants Jesus taught very clearly that Israel was a steward (Matthew 21:33-43). In this parable the landowner represents God, the tenant or steward is Israel, and the vineyard (the Kingdom) is the property. Because Israel failed to acknowledge God's ownership, He took the Kingdom

away. But in Matthew 25:14-30 Jesus also taught that every human being is a steward. According to this parable, man is not the owner of his life. He is a steward and is responsible to the true owner for the way in which he manages it.

Without disregarding the fact that every man is God's steward, the apostles emphasized that every Christian is one also (1 Peter 4:10). Every one of us has received a gift from God. But in contrast to gifts from men which we can use the way we want to, the gifts from God are more properly *trusts* we are to manage according to His will.

**2** What does the Bible teach about the believer's role as a steward?

- a) Only rich believers need to worry about being good stewards.
- b) A believer is free to use God's gifts any way he wants to.
- c) Believers must answer to God, the true owner of their goods.

**3** Suppose you were explaining to someone what Jesus said about our role as stewards. Which Scripture portion would be the best to use?

- a) Luke 8:9-15
- b) Luke 11:33-36
- c) Luke 15:11-32
- d) Luke 19:11-27

## **JESUS, OUR EXAMPLE OF A STEWARD**

**Objective 3.** *Recognize verses of Scripture which show how Jesus gives us an example of a good steward.*

Up to this point we have considered two important truths: 1) that God is the owner of everything and 2) that man is the steward of God's property. We are interested now in discovering how we should carry out our role as stewards. What we need the most in order to help us find this out is a good example to follow. And what better example could there be than that of the Lord Jesus? He is the ideal steward.

### **God's Manager**

Jesus knew from His childhood that His earthly life was a stewardship. Luke, the gospel writer, tells us that on a certain occasion Joseph and Mary lost Jesus while they were on a trip to Jerusalem. After a frantic search they finally found Him in the temple. There He was, just a boy, but involved in a serious conversation with the religious teachers! When He was asked about His conduct, He answered that He had to be in His Father's house and concerned with His Father's affairs (Luke 2:49). God had indeed sent Jesus to attend to His interests. And Jesus wanted to dedicate Himself to that task without delay because, of course, a good steward attends to the interests of the owner before he concerns himself with his own.



### **God's Servant**

Jesus, being the Lord, deserved to be served, but He said that He “did not come to be served” but “to serve” (Mark 10:45). God introduced Him as “my servant” (Isaiah 42:1) because He “took the nature of a servant” (Philippians 2:7). The steward was a servant and as such he had to do what his master told him to. His role was to serve. And Jesus, as a good steward, never did His own will but that of His master and ours (Luke 22:42).

### **God's Workman**

A steward works not for himself but for his master. In the same way Jesus came to carry out the work that God had entrusted Him with (John 5:36; 9:4). At the end of His ministry

He could say with satisfaction: “I have finished the work you gave me to do” (John 17:4). What a steward!

**4** Which verse would you use to show someone that Jesus is our example of a steward as God’s workman?

- a) Isaiah 42:1
- b) Luke 2:49
- c) John 17:4
- d) 1 Peter 4:10

## THE REQUIREMENTS OF A STEWARD

**Objective 4.** *Select statements that tell what kind of person a good steward is.*

The New Testament gives three requirements that a steward of God must have. These are the following: faithfulness, integrity, and wisdom.

### Faithfulness

The steward is the person who has the owner’s trust or confidence; because of that, he is expected to be faithful. A faithful steward is one who carries out all his responsibilities and attends to the interests of his master. The steward who is unfaithful, by contrast, is the one who only thinks of his own welfare and disregards or abuses the property of his master (Luke 16:1). Now each one of us is a steward of God’s property, and He asks that we be faithful (1 Corinthians 4:1-2). For example, if you have good health and an excellent mind, God wants you to use these good things for His service and not simply for your own advantage.

### Integrity

In Titus 1:7 we read that one who is *in charge of God’s work should be without fault*. This means that as a manager of God’s resources or goods, his conduct should be blameless; that is, he should live in such a way that no one can find anything wrong to accuse him of.

Sometimes people can have a low opinion of an owner because of a bad manager. Perhaps they only deal with the

manager and so do not know the owner. The owner may be a good and generous person, but his manager may be hard and stingy. What would Ruth have thought of Boaz if his steward had not let her onto his field? (Ruth 2:7). What would the people who brought their children to Jesus have thought if He had not rebuked the rudeness of His disciples? (Mark 10:13-16). But if people can see the good things we do as God’s stewards, they will be likely to praise the owner in heaven (Matthew 5:16).

We may say that faithfulness is the steward’s right conduct in relationship to his master. Integrity, by contrast, is the steward’s right conduct in relationship to other people. Jesus gave us an example of both of these, for He gained “favor with God and men” (Luke 2:52). Let us fulfill, then, our duty to God and also represent Him well in front of men.

**5** Jesus’ disciples were not behaving with integrity in the event described in Mark 10:13-16 because

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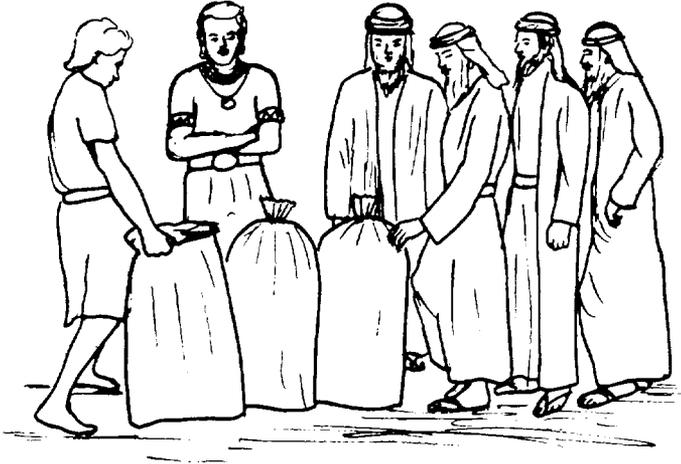
**Wisdom**

In order to be a good steward it is essential for a person to have wisdom. A wise steward will make good use of resources, avoid waste, distribute goods to meet the needs, keep records, and take advantage of opportunities. In this way he will cause his master’s interests to prosper.

It is true that a person needs to have some knowledge of management in order to be a good manager. Wisdom, though, is not something you can gain by studying a course! As far as I know, nobody has received a diploma of “wise man” at the end of a series of studies! But the Christian steward can learn lessons in wisdom from the best of all teachers (James 1:5). This wisdom will certainly help him fulfill his role of steward.

Joseph is a remarkable example of a wise steward who was educated in God’s school. It is interesting to see how everything he did as Potiphar’s servant and as a prisoner in the jail prospered (Genesis 39:2-3, 22-23). And Joseph’s wise

management kept Egypt and the world of that day from starvation! (Genesis 41:54-57).



Jesus referred to the wise steward and the servant whom “his master will put in charge, to run the household and give the other servants their share of the food at the proper time” (Luke 12 :42). God also expects us to wisely manage the goods He has entrusted to us. May we not be like the foolish rich man who only knew how to manage temporal things of little value but was careless with things of eternal worth (Luke 16:19-31).

**6** Match the descriptions or examples of each requirement of a good steward with the word that names it.

- |        |  |                 |
|--------|--|-----------------|
| .... a | Has to do with making the best possible use of resources.        | 1) Faithfulness |
| .... b | Jesus' disciples were once rebuked for lack of this requirement. | 2) Integrity    |
| .... c | Has to do with being careful to attend to the owner's interests. | 3) Wisdom       |
| .... d | Joseph was a good example of this requirement.                   |                 |
| .... e | Has to do with a steward's conduct in front of men.              |                 |

## THE RESPONSIBILITIES OF A STEWARD

**Objective 5.** *Choose examples that describe what responsibilities you have as a good steward.*

### To Follow Instructions

We have seen that it is the owner, and not the steward, who decides what will be done with the property. Suppose a farmer wants to grow wheat on his land. Would he like it if his manager were to buy cows instead of wheat seed? Wouldn't the manager be taking on a function that wasn't his as a manager? Of course, because the steward's responsibility is to follow the instructions of the owner in regard to how his property will be used. He should not be making decisions according to his own opinion. In the same way we should recognize that God is the one who decides what to do with His property. We are only to follow His instructions.



You might be asking yourself, *but where can I go to find out what God's instructions are?* You should go to the Bible. It has the specific instructions that are needed regarding how we should manage the different things that belong to God. For example, do you want to know how to use your mind? Look at Philippians 4:8. And your time? Read Ephesians 5:16. And what about the gospel? Consider what Mark 16:15 says.

A manager can do nothing else but follow the owner's instructions. It is one of his duties. This is why Paul the apostle said: "I am under orders to do so [to preach]. And how terrible it

would be for me if I did not preach the gospel!” (1 Corinthians 9:16). This work was part of his stewardship (1 Corinthians 9:17), and he wanted to carry it out well.

### **To Seek Guidance**

At certain intervals, a manager needs to talk with the owner in order to receive further instructions from him. In the same way we should talk in prayer with our owner in heaven to ask guidance. God doesn’t give us all His instructions at once. He does it bit by bit. Abraham, for example, was told to leave the city of Ur and go to a land that God was going to show him later on (Genesis 12:1). He left without knowing where he was going (Hebrews 11:8). Saul was told to get up and go to Damascus (Acts 9:6). There God would tell him what he was to do. Years later Saul, now the apostle Paul, had to wait again for God’s instructions before he could continue to preach the gospel (Acts 16:6-10).

**7** Circle the letter of each description that tells how you should act as God’s steward.

- a) I wait on God for further directions for my life when I am facing a new situation.
- b) I follow the advice of people in the world when deciding what to do with my goods.
- c) I search the Bible to find out what directions God has for me as His steward.
- d) I expect God to give me full and complete direction before I do anything at all.

### **To Make Investments**

To make an investment is to buy something with the purpose of making a profit. If you buy a lamb to eat it with your family you are simply making a running expense; but if you buy it in order to sell it later, you are making an investment.



A manager should make the investments that are needed to cause the property of his owner to prosper. We read in the parable of the three servants that this is what two of the servants did (Matthew 25:14-23). This is what we also must do with resources God has entrusted to us.

### *The Christian Way of Investment*



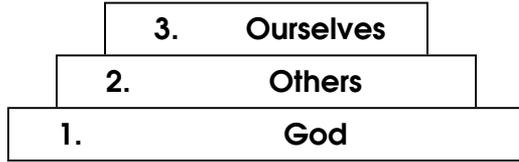
How does a person make investments as part of Christian stewardship? Well, each time you make an investment you have to give or spend something that you have, don't you? You can't reap unless you sow first! So when you make investments as God's steward, you give something that you have. It may be your life, your time, your abilities, your money, or something else. But you give it with the conviction that you will receive more back. And that is what happens! God will give you more so you can keep making investments (2 Corinthians 9:6, 8).

When we give we shouldn't forget that we are simply managing what we have received from God. Because, strictly speaking, we can't give or spend anything that is truly ours; everything is from God (1 Chronicles 29:14, 16).

### *God's Plan for Investments*

God has a plan for making investments that we, as His managers, should follow. According to this plan we should

divide everything God has entrusted to us into three parts. Then we should give each part to the person who should receive it as we see in the following diagram:



1. Of the goods that God gives to us, He reserves the following especially for Himself: a) *The first*; for example, He reserved the firstborn sons (Exodus 13:2), the firstfruits (Deuteronomy 26:1-4), and the first city that was conquered Joshua 6:17-19). b) *The best*; Genesis 4:4, Exodus 12:5, Leviticus 1:3. c) *One-seventh of the time*; the day of rest (Exodus 20:9-10). d) *One-tenth of one’s income*; the tithes (Leviticus 27:30, 32). In the same way everything that we dedicate to God belongs to Him (Leviticus 27: 1-25). There is no better investment than to give to God what belongs to Him!

**8** According to Exodus 20:9-10, we are to give to God one-seventh of our

.....

2. God is especially concerned that we invest what He has given us for the welfare of others (Proverbs 3:27-28, 1 Peter 4:10). Jesus said, “You have received without paying, so give without being paid” (Matthew 10:8). No one is so poor that he has nothing to give (Acts 3 :6). No one is so incapable that he hasn’t received at least one ability to invest (Matthew 25:15). In doing good, God wants us to consider the needs of our neighbor in the following order: *First*, our family (1 Timothy 5:8). *Second*, the believers or the family of faith (Galatians 6:10). *Third*, other people: the poor (Leviticus 19:10), the orphans and the widows (James 1:27), and anyone who has a need (Matthew 25:35-40).

3. Doesn't God leave anything for us? Yes! We are His chosen ones, made in His very image and likeness. It is true that God wants us to be concerned about the welfare of our neighbor instead of being concerned only for our own. But He indeed has a special interest in our well-being too (Psalm 34:10, Matthew 6:31-33, Philippians 4:19, 1 Peter 5:7). What a wonderful master God is! If we as managers care for the divine owner's property, He in turn cares for us, His managers!

**9** Below are listed three investments you could make. Number them from 1 to 3 in the order you should make them.

- |        |                                    |           |
|--------|------------------------------------|-----------|
| .... a | Giving to the orphans of your city | 1) First  |
| .... b | Helping other believers            | 2) Second |
| .... c | Taking care of your family         | 3) Third  |

### **To Give Account**

At certain specific times, usually once a year, a manager has to give a report to the owner. He has to tell the owner what the financial condition of the owner's property is. Referring to this practice, Jesus taught that every person will have to give an account of his or her stewardship to God (Matthew 25:14-30). The good stewards will be rewarded and the bad ones will be punished (Luke 12:41-48).

We ourselves as believers will also have to give an account to God. We will have to tell Him what we have done with what He has entrusted to us (1 Corinthians 3:13-15). Paul the apostle felt the weight of this great responsibility when he exclaimed: "How terrible it would be for me if I did not preach the gospel!" (1 Corinthians 9:16). How are we doing? May the owner in heaven not come upon us by surprise and find us wasting His property! (Luke 16:1-2). On the contrary, let us carry out our responsibilities in such a way as to be worthy of those wonderful words: "Well done, you good and faithful servant! You have been faithful in managing small amounts, so I will put you in charge of large amounts. Come on in and share my happiness!" (Matthew 25:21).

**10** What verse of Scripture teaches us that every person has at least one ability to invest for the Lord?

- a) Proverbs 3:27
- b) Matthew 25:15
- c) 2 Corinthians 9:6
- d) 1 Timothy 5:8

**11** Circle the letter of each phrase that would be the correct completion to this sentence: I am acting as a good steward when I

- a) remember that I will have to tell God what I have done with the property He has entrusted to me.
- b) take care of the needs of the believers in my church before I attend to the needs of my family.
- c) follow my own opinion in deciding how I will make use of the gifts that God has given to me.
- d) give God what belongs to Him, help my family and others, and trust God to take care of my needs.

**self-test**

- 1** A steward is one who
- may use the owner's property as he chooses.
  - decides what to do with the owner's property.
  - must follow the wishes of the owner.
- 2** Circle the letter in front of each TRUE statement.
- Though the Israelites were God's people, they failed in their role as His stewards.
  - The Israelites had to leave their land because there wasn't enough food for them.
  - Jesus taught that man was the owner of the abilities that God had given him.
  - Every believer has received a gift from God for which he or she must give account.
- 3** When Jesus' parents found Him in the temple talking with the religious leaders, He explained that He was there because He was concerned about the affairs that belonged to
- the temple.
  - His heavenly Father.
  - the religious leaders.
- 4** Which sentence below best describes the steward who has the quality of wisdom?
- He manages the owner's goods so that they prosper.
  - He always puts the interests of the owner first.
  - He cannot be accused by anyone of doing anything wrong.
- 5** The Scripture verse or passage that has to do with a steward's quality of faithfulness is
- Mark 10:13-16.
  - Luke 12:42.
  - 1 Corinthians 4:1-2.
  - James 1:5.

**6** On the right are listed the duties of a good steward. Match each of those duties to each example of it on the left.

- |  |                           |
|--|---------------------------|
| .... <b>a</b> I obey what God tells me to do.  | 1) To follow instructions |
| .... <b>b</b> I realize that one day I will have to tell God what I have done with what He has given me. | 2) To seek guidance       |
| .... <b>c</b> I give of my time and ability to the Lord's work.  | 3) To make investments    |
| .... <b>d</b> I give God what belongs to Him.  | 4) To give account        |
| .... <b>e</b> I ask God to show me what to do when facing a new opportunity.                             |                           |

**7** Which Scripture verse or passage would be the most useful for teaching someone that God expects us to make investments?

- a) Matthew 25:14-23
- b) Mark 10:45
- c) 1 Corinthians 9:16
- d) Philippians 3:8

**8** Suppose someone were to tell you that he doesn't think the Lord has given him anything to invest. What would you do?

- a) Tell him that he is wrong because the Bible says that he, along with everyone else, will have to give account of how he has invested his possessions while living his life on earth.
- b) Show him from the Bible that even his soul and his time are valuable possessions. Read to him the verses that say that every person has a gift from God that he can invest for Him.

Before you continue your study with Lesson 3, be sure to complete your unit student report for Unit One and return the answer sheet to your ICI instructor.

**answers to study questions**

- 6 a** 3) Wisdom.
- b** 2) Integrity.
- c** 1) Faithfulness.
- d** 3) Wisdom.
- e** 2) Integrity.

**1 b)** Mark reports how many potatoes were harvested.

- 7 a)** I wait on God for further directions for my life when I am facing a new situation.
- c)** I search the Bible to find out what directions God has for me as His steward.

**2 c)** Believers must answer to God, the true owner of their goods.

**8** time.

**3 d)** Luke 19:11-27.

- 9 a** 3) Third.
- b** 2) Second.
- c** 1) First.

**4 c)** John 17:4.

**10 b)** Matthew 25:15.

**5** they misrepresented Him in front of men.

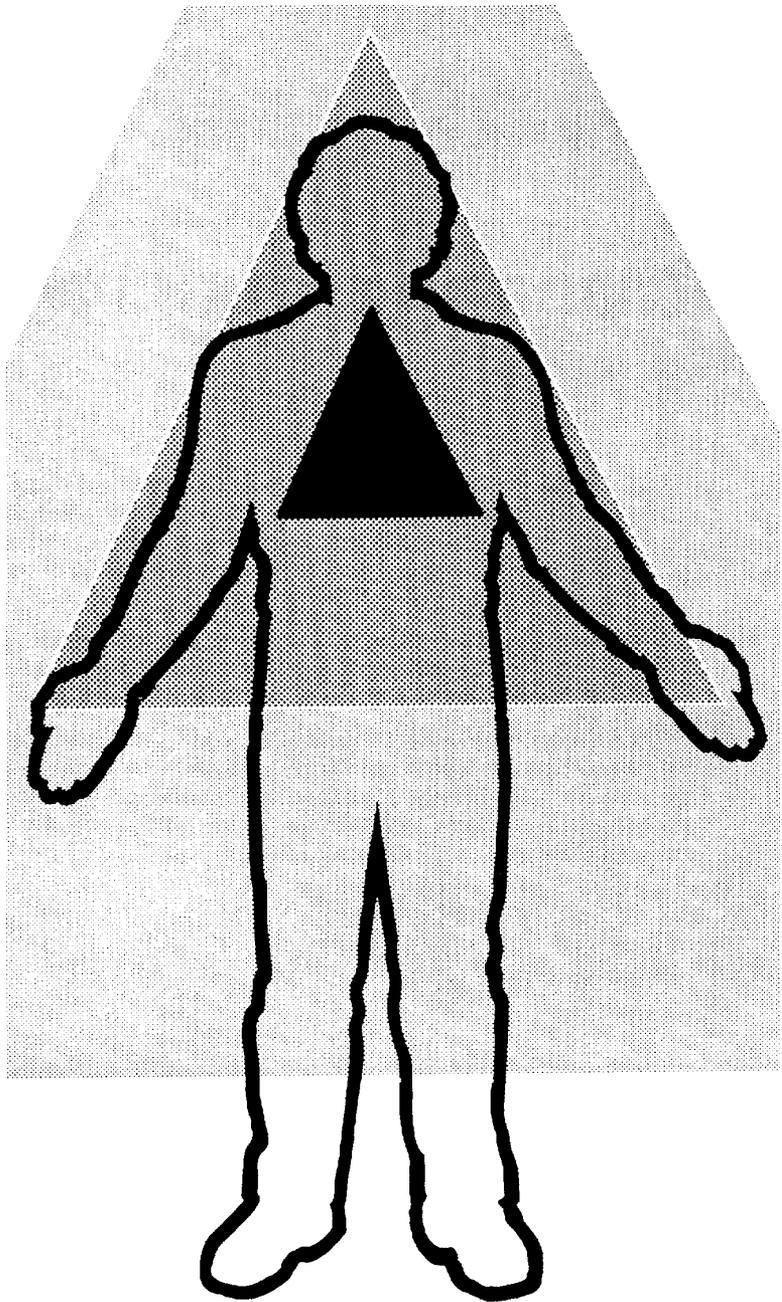
- 11 a)** remember that I will have to tell God what I have done with the property He has entrusted to me.
- d)** give God what belongs to Him, help my family and others, and trust Him to take care of my needs.

**Your Notes**

# Unit Two

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## **Stewardship and Ourselves**



# Lesson 3

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## Managing Our Lives

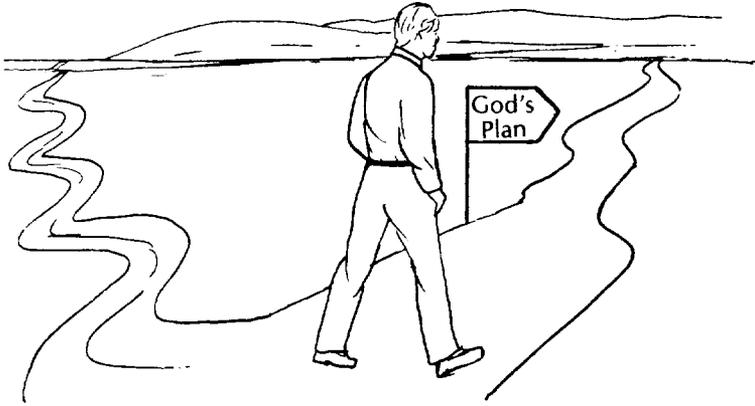
In the first two lessons you learned about God's role and ours in terms of Christian stewardship. You know also that we ourselves are both God's property and God's stewards. Now in this lesson we shall deal with how to manage our lives according to the desires of our owner in heaven.

This lesson has been written to help you manage your life as God wants you to. The first part deals with God's plan for your life; the second deals with your part within this plan.

You certainly couldn't cut a piece of wood using the smooth side of a saw. The saw is a tool designed to cut with the teeth. If the saw is to be used to cut effectively, it must be used as the designer intended it to be used. In the same way your life will be effective only if you manage it according to God's plan.

### lesson outline

God's Plan  
Our Part



## lesson objectives

When you finish this lesson you should be able to:

- List several steps you can take in order to find and carry out God's plan for your life.
- Realize that there is joy in following God's plan.

## learning activities

1. Study this lesson in the same way you have studied the previous ones: find the key words in the glossary, pay attention to the objectives, read the lesson development and Bible verses mentioned, and answer the study questions.
2. Pay close attention to the diagrams. These help to illustrate some of the important ideas in the lesson.
3. Complete the self-test after you have studied and reviewed the lesson. Check your answers with those that are given in the back of the study guide.

## key words

cultivate

goal

intermediate

obstacle

persecutor

priority

sculptor

secular

strategy

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## lesson development

### GOD'S PLAN

**Objective 1.** *Identify descriptions of the three aspects of God's plan.*

There are a lot of things that simply can't be done without having a plan. For example, you couldn't put a clock together because—you might have some pieces left over. This is why when God made the world He did it following a plan (Genesis 1:3-31). The marvelous order of the universe testifies to this fact. But above all, God has a wonderful plan for every person. We will study this plan, looking at it stage by stage.

### God's Plan Viewed From Eternity

The Bible says that God made man like Himself and gave him dominion over the entire world (Genesis 1:26, 28; Psalm 8:6-8). God was the owner of the world and man was His manager. You remember that in the first lesson you studied that man, following Satan's suggestion, rebelled against God. Since then man has no longer been like God.

Satan believed that he had ruined God's work beyond repair. But it wasn't so, for God was prepared. He knows everything, even what is going to happen in the future. Thus God knew before the world was created that man was going to fail. For that reason He made a plan beforehand to restore him. Notice in Romans 8:29-30 a simple outline of what this marvelous plan includes:

1. Being chosen
2. Being set apart
3. Being called
4. Being put right with God
5. Being made to share in God's glory

You and I, as Christians, are part of this plan. The apostle Peter tells us that we were chosen according to God's purpose beforehand (1 Peter 1:2). And the apostle Paul emphasizes this same truth, stating that God chose us before the world was made

(Ephesians 1:4). God chose us because He knew ahead of time that we would serve Him!

*But what does God intend to bring about with this plan?* you may ask yourself. The best for man, of course. In the first place, God wants to restore His likeness in man. Jesus is God’s likeness (Colossians 1:15, Hebrews 1:3). Because of this, God wants us to become like His Son (Romans 8:29, Ephesians 4:13, 1 John 3:2). In the second place, God wants to form a large family of His children among whom Jesus will be the firstborn (Romans 8:29). And finally, God wants all His children to reign with Him forever (Revelation 22:5). Aren’t these purposes truly wonderful?

But in this plan God has a purpose for Himself too. He made the universe—and man himself—for His glory (Revelation 4:11, Isaiah 43:7). In the same way He planned to restore us so that we would be a praise to His glory (Ephesians 1:6, 12-14; Revelation 5:11-13).

**1** Match each Scripture verse with each phrase that tells what it says.

- |   |                    |
|---|--------------------|
| .... <b>a</b> Explains what God’s purpose is for Himself            | 1) Romans 8:29-30  |
| .... <b>b</b> Gives an outline of God’s plan                        | 2) Hebrews 1:3     |
| .... <b>c</b> Tells us who God’s likeness is                        | 3) Revelation 4:11 |
| .... <b>d</b> Lets us know that God wants us to become like His Son |                    |

### **God’s Plan Viewed From Our Birth**

Has it ever seemed to you that your life had no meaning? That you were an unnecessary person in this world? That it would have been better if you hadn’t been born? You might have felt that way before you came to know Jesus as your Savior. You didn’t know then that you were born because God wanted you to be, because He had a plan for your life.

The Bible gives us many examples of people for whose lives God had a plan before they were born. God had a plan like this for the life of Moses. By faith his mother found out this plan and

avoided having the child killed by the Egyptian soldiers (Hebrews 11:23).

God also had a plan for Samson's life (Judges 13:1-5), for Jeremiah's (Jeremiah 1:4-5), for John the Baptist's (Luke 1:5-17), and for the lives of others.

God said to Abraham: "you will be a blessing" (Genesis 12:2); that is, he would be a blessing to the world. History, however, records accounts of men whose lives were a curse and not a blessing for humanity. One of these was Attila, the king of the Huns. But though some historians have called him the "Scourge of God," Attila's life of war and murder is not an example of what God has planned for even some men. God would rather have every human being to be a blessing in his earthly life. This world is often a very unhappy place and each one of us can help to make it more bearable.

Perhaps at one time or other you have heard someone say something like this: "Poor thing! It must have been his destiny." This is sometimes said to express sympathy for a delinquent or a vicious person who has met a tragic death. But *God* didn't plan such a destiny for that person! God doesn't want anyone to be lost; on the contrary, He wants everyone to be saved (Ezekiel 18:23, 1 Timothy 2:4, 2 Peter 3 :9). What happens is that some people confuse *God's* plan with what *men* have done with *their* lives.

**2** Suppose you wanted to show someone an example of a person for whom God had plans before he was born. Which Scripture passage would be the best to use?

- a) Psalm 8:6-8
- b) Luke 1:5-17
- c) Romans 8:29-30
- d) 2 Peter 3:9

### **God's Plan Viewed From Our Call**

The plan that God has for our lives enters a decisive stage when we respond to His call and accept Jesus as our Savior. This is when God begins to restore His likeness in us (2 Corinthians

3:18, Colossians 3:10). And this is also when God begins to bring about in us the specific purpose for which He brought us into this world.

God called Abraham to be the founder of the chosen people (Genesis 12:1-2), Moses to be the liberator of His people (Exodus 3:1-10), Isaiah to be a prophet (Isaiah 6:8-10), and Saul to be an apostle (Acts 26:15-18). God called me for a specific purpose. And no doubt He has called you too!

Suffering is an important part of God's plan for our lives on earth. As the sculptor hits the stone with the hammer and chisel until he has shaped it the way he wants it to be, so God uses suffering to make our lives conform to His plan. Consider Joseph (Genesis 37:1-36; 39:1-23) and Paul (2 Corinthians 11:23-28). They were great men of God, but their lives were marked by suffering. Jesus Himself "endured suffering and pain" (Isaiah 53:3). He learned obedience through suffering (Hebrews 5:8). Don't be surprised, then, if your life up to this point has seemed to be like the experience Jesus went through on Calvary. Without a doubt God is preparing you to be used the way He wants to. Later on, though, the joy you will have will more than repay you for the suffering that was part of your preparation (Romans 8:18).

**3** Match each aspect of God's plan with each phrase that describes it the best.

- |  |                   |
|--|-------------------|
| .... <b>a</b> God actually begins to restore His likeness in us. | 1) From eternity  |
| .... <b>b</b> God wants His children to reign with Him.          | 2) From our birth |
| .... <b>c</b> Suffering is part of God's plan.                   | 3) From our call  |
| .... <b>d</b> God has a specific plan for each life.             |                   |
| .... <b>e</b> God wants His children to become like Jesus.       |                   |
| .... <b>f</b> We were born because God wanted us to be.          |                   |

**OUR PART****To Search Out God's Plan**

**Objective 2.** *Choose examples showing how to search out God's plan.*

You already know that God is the owner of your life and that you are only to manage it. You also know that it is the owner who makes the plans for how his goods will be used and the manager who carries them out. Since God has a plan for your life, it is very important for you to find out what it is. Then you can manage your life the way He wants you to. For this it is necessary that you do the following.

1. *Examine your situation.* It may be that up to this point you have thought that God has only called you to be simply a passive church member. You understand that others can indeed do a variety of things for God, but this is not true in your case. You think that going to church is the principal activity of your Christian life. Actually, you are not very different from a person who goes to church as a visitor. You have reconciled yourself to this situation, but as time has gone by the routine has tired you—so much so that perhaps you even find yourself dozing a bit during the services! This isn't what God wants for you! Surely He has something better!

Perhaps you think that God doesn't have anything important for you because you have failed Him. You have wasted your life and you feel like a broken jar. But God is an expert in mending broken jars (Jeremiah 18:1-8). He still has a plan for those who have failed. Consider Jacob, who deceived his father who was almost blind (Genesis 27:1-35); Moses, who killed an Egyptian (Exodus 2:11-15); David, who fell into adultery (2 Samuel 11:1-27); and Peter, who denied his Lord (Matthew 26:69-75). Every one of them failed, but God forgave them; and, what is more—He used them again! God can still use you again too.

2. *Give up your own plans.* Before your conversion you considered yourself to be the owner of your life; you did as you pleased. But since then you have begun to do what God wants—or so you have thought. However it is possible for a person to

think that his own plans are God's plans. Moses thought that it was God's plan that he liberate God's people by means of violence (Acts 7:23-25); Saul thought he was defending God's cause by persecuting the Christians (Acts 8:3; 9:1-2; Philippians 3:6). Both were mistaken. Therefore you won't be able to know what God's plans for your life are unless you first give up the plans that you have.

3. *Acknowledge Christ's lordship.* While Saul is fallen on the ground, he replies "Lord" to the voice that talks to him (Acts 9:5-6). He understands that the voice and the power that has struck him to the ground belong to one and the same person. The persecutor has yielded. He has given up his plans to arrest the believers in Damascus. Now he is willing to obey the Lord. Everyone who wants to know the plan of God for his life must come to this point. Without acknowledging the lordship of Christ and surrendering completely to Him, you will not be able to know God's plan.

4 List two things that are necessary for you to know God's plan according to the above discussion.

.....



4. *Ask the Lord what to do.* Saul asked, "What shall I do, Lord?" (Acts 22:10). What an important question! If you have taken the first three steps, you are ready to put the same kind of question to God. You may ask Him in prayer to show you the plan He has for your life.

5. *Be ready to accept God's plan.* While you are praying be ready to accept what God wants for your life. God doesn't have the same plan for everyone. Just as He made us different from each other, so He also has a different plan for each of us. Maybe He will make you a good pastor or evangelist; but He might also want to make you a good laborer, office worker, or professional person. Perhaps you might become famous; but you might also remain unknown. God made Saul to be a great apostle and writer; but Ananias was no more than an obscure disciple in the church of Damascus. Simon Peter became famous; but not so his brother Andrew. But Andrew brought Simon to Jesus (John 1:40-42) and Ananias led Saul in the first steps of the Christian life (Acts 9:10-17).

6. *Listen to God's voice.* Now that you have asked the Lord for the plan He has for your life you need the answer. God can give it to you in different ways. Notice some of these:

- a. God's audible voice (Acts 22:10)
- b. An angel (Acts 8:26)
- c. A vision or appearance (Exodus 3:1-10; Acts 16:9-10)
- d. A dream (Matthew 1:20-21)
- e. A prophecy (Acts 13:1-2; 22:15-16)
- f. The Holy Spirit's voice in the believer (Acts 8:29, 10:19)

The ways listed above have been used by the Lord to give *specific* directions. God also uses other means, but only to make some *suggestions* to us in our search for His plan for our lives. These means may be the Bible, a sermon, something written by another believer, or the advice of a believer who is mature in his walk with God. The Bible, for example, gives general directions which apply to all believers; but it doesn't say that you, specifically, should be a deacon or leader in your church.

If you don't receive an immediate reply after you put your question to the Lord, don't be impatient. Wait. Remember that

God is your owner and you are only a steward. When you receive an answer, make sure that it isn't contrary to the Scriptures or to common sense (Galatians 1:8-9). If it seems that the Lord has only given you a few signs as to what His plans are, obey these and later He will reveal others to you (Acts 9:6).

It may be that you have heard a prophecy giving you directions for your life. Wait until the Holy Spirit confirms it to you personally. If you have had a dream that *seems* to be a revelation from God, don't set *yourself* up as the interpreter. Ask your pastor or other more mature believers for advice.

**5** Which person is following the steps the lesson suggests for searching out God's plan?

- a) Jim has become a pastor. His brother John thinks that he should follow his brother's example and he decides he should become a pastor too.
- b) Susan has a dream that leads her to believe that she should become a missionary. Without asking anyone's advice, she gives up her plans to become a secretary.
- c) Jane wants to know God's will for her life. So she spends time in prayer, asking God what she should do. Then she patiently waits on Him and is ready to accept His answer.

## **To Prepare to Follow God's Plan**

### *Preparation Is Necessary*

**Objective 3.** *Select statements that express the importance of preparation in following God's plan.*

Once you are sure what it is that God wants to do with your life you need to prepare yourself. There are many kinds of work which require a certain amount of previous preparation. The Lord's work is one of these. Jesus took three years to prepare those who were going to be the first leaders of the church. And all of our life on earth is a preparation for eternity!



Sometimes God's plan goes along with our own personal desires. This happened in Moses' case. God had planned for him to be the liberator of his people. But Moses was in a hurry; he was an impulsive and violent man (Exodus 2:11-14). Forty years went by during which God prepared him until he became a humble man (Numbers 12:3). Are you eager to be a worker for the Lord? You desire an excellent work! (1 Timothy 3:1). Prepare yourself, then, so that you will have everything that the Bible requires for that work (1 Timothy 3:2-7). Don't be discouraged if your time of preparation seems to be a long one. It takes longer to make the hard wood of an oak tree than the soft wood of a pine tree.

- 6** Jesus prepared His disciples for three years because they
- a) were not willing to follow Him right away.
  - b) needed to learn how to carry out His plan.
  - c) were lacking in dedication to His cause.

### *A Strategy for Life*

**Objective 4.** *Identify the relationship between God's plan and our plans.*

**Objective 5.** *Select a plan that follows the strategy given in the lesson.*

In Luke 14:28-32 Jesus teaches us, by way of passing, the importance of making plans so we can be sure that we will achieve our goals. But you might say, Haven't I had to give up my plans so that I can know what God's plan for my life is?

Shouldn't I follow God's plan instead of making my own? Well, that's true; as owner of our lives God gives us general instructions as to what we are to do with them. But He leaves the details to us. Otherwise we would be like machines for God to run instead of managers that were responsible to Him. A casual reading of James 4:13-15 might seem to indicate that God is opposed to our making plans. But if we look at it more closely we see that what God actually wants is that our plans meet with His approval. Note that James 4:15 says: "If the Lord is willing, we will live and do this or that." These are the kinds of plans that God is inclined to bless (Proverbs 16:3).

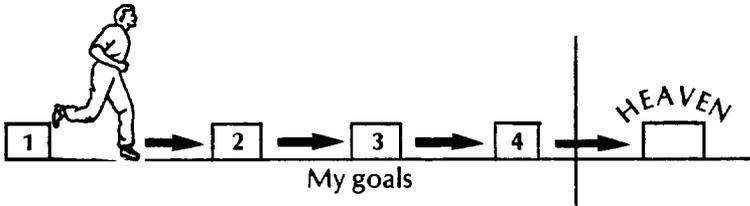
7 Which statement best describes the relationship between our plans and God's plans?

- a) God's plans for us are His general instructions. We make plans as to the specific way in which we will carry out God's plans.
- b) According to James 4:13-15 we are not supposed to make any plans for our lives because God has already made His plans for us.
- c) We shouldn't make plans because what God wants us to do is usually totally different from what we think we want to do.

At this point, the fact that we can and should make plans in our Christian life has been made clear. We can now consider a strategy for managing this life that God has given us. This strategy has three parts, which are: *goals*, *priorities*, and *plans*. If you are going to run in a race, your greatest desire will be to reach the goal. The Christian life is like a race (Hebrews 12:1) in stages; we need to reach a number of intermediate goals in order to reach the final one, which is heaven. The apostle Paul hoped to reach that goal (Philippians 3:14). At the end of his life he could say with satisfaction: "I have done my best in the race, I have run the full distance" (2 Timothy 4:7). We may say, then, that *a goal is a statement of what you propose to achieve in your life*.

Whether they realize it or not, everyone makes goals for his or her life. The popular saying, "Man proposes, but God disposes" bears this out. Of course now that you want to

prepare yourself to serve the Lord your goals will be subject to God’s plan for your life. For example, if God wants you to be a preacher, one of your goals might be to read the entire Bible through. Another one might be to study in a Bible school.



Goals must be specific if they are to be useful. That is to say, they cannot be as general as, for example, to be a good Christian or a faithful steward. Goals like these involve many different aspects of your life. Furthermore, goals must also be reachable. To take 50 visitors to Sunday school next Sunday would be an unreachable goal if you haven’t yet been able to take 5. But to spend an hour in prayer each day during one week would be a reachable goal.

**8** If goals are to be useful, they must be .....  
and .....

Now you may sit down and write a list of all the goals that you want to achieve. Are there a lot of them? If there are, you are an ambitious person! I congratulate you. But there is a saying in my country that goes “Grasp all; lose most.” Perhaps you won’t have time enough to reach all your goals and later you will discover that you have only reached the ones that are the least important. In such a situation you would feel frustrated or defeated. If you have several goals you need to establish *priorities*. Or, in other words, you need to determine which goals you want to achieve first. To do this you could classify your goals or aims according to an order of priorities like this: a) most important, b) important, and c) least important.

In Lesson 2 you had an example of how to make investments according to a set of priorities, which actually was the biblical

system of priorities. You can apply it to the rest of the goals of your life as well.

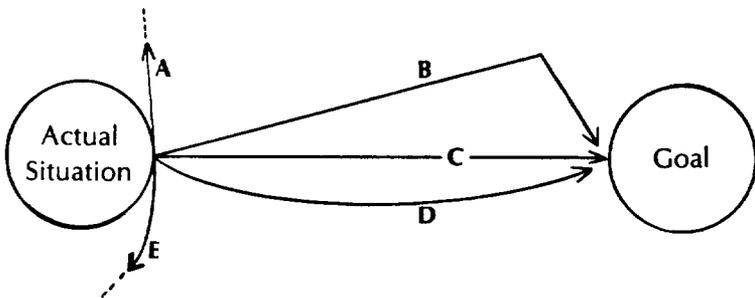
**9** Which person is setting priorities?

- a) George wants to read the Bible through in a year. He then decides how many chapters he is going to read each month.
- b) Mary has decided that she needs to study to do well in school. She sets aside an hour each night to do her studies.
- c) Harry decides to spend a year studying in Bible school before he starts to save money to buy some things he wants.

**10** Arrange the following goals according to the set of priorities given in Lesson 2.

- .... **a** Take care of your family's needs.                    1) First
- .... **b** Buy some extra clothes for yourself.                    2) Second
- .... **c** Go to the meetings of your church.                    3) Third
- .... **d** Visit a friend who is sick.
- .... **e** Spend time in prayer and Bible study.

Once you have established which are your most important goals, you need to make the *plans* that are necessary to achieve them. There may be many ways to reach a goal, but a plan helps us to find the best one. Without a plan you may never reach the goal you have decided on. Or if you reach it, you may have taken longer than necessary because you have chosen the most difficult way. You are aware that there are people who intend to go to heaven but who are following the wrong road.



Of the ways above represented by arrows, the best is the most direct, or **C**: this is the plan. Notice that ways **A** and **E** do not go towards the goal at all, and ways **B** and **D** are indirect and longer than necessary.

To continue, I suggest a strategy you may follow in making your plan. In the following lessons you will find some practical ways to apply this strategy to the different situations in your life.

1. Describe your actual situation.
2. Describe your goal.
3. Describe and take advantage of factors that will help you to reach your goal.
4. Describe and remove the obstacles that keep you from reaching your goal.
5. Make note of the steps you need to take in order to reach your goal.

Of course you need to be in prayer as you are making your plan. Your prayer should be like the talk a manager would have with the owner. In this way God's timely advice will be yours (Proverbs 16:9).

**11** Which, person has followed a good plan for reaching his goal?

- a) John decides he wants to be a teacher. He finds out there is a good teacher's school in a nearby town. He goes right away. But after a month of study he has to leave for lack of money.
- b) Fred wants to be a teacher. He finds out how much money he will need to go to the teacher's school nearby. He saves his money for a whole year, goes to the school, and finishes his course.

**12** In study question 11 the person who didn't follow a good plan made a mistake. What was it?

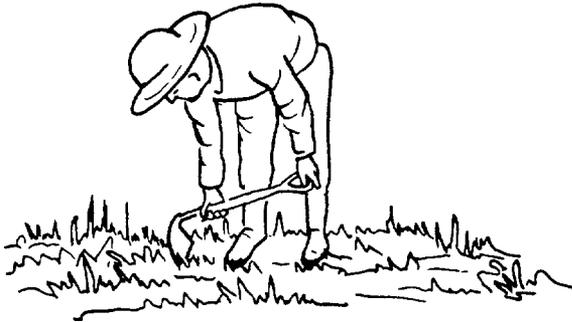
- a) He didn't describe his actual situation or remove the obstacles that would keep him from reaching his goal.
- b) He didn't describe his goal or take advantage of the factors that would help him to reach it.

### To Live According to God's Plan

**Objective 6.** *Choose descriptions of the Christian's attitude towards living out God's plan.*

You don't need to finish your preparation before you begin to live according to God's plan. We must live for the Lord, not for ourselves, because we belong to Him (Romans 14:7-8). This is what stewardship of one's life consists of. Living for the Lord produces good returns. When we live for Him, we honor Him as the owner of our lives. As a result, He will also honor us, His faithful stewards (1 Samuel 2:30).

Work is an important part of the Christian life. When God made man, He put him in the Garden of Eden to cultivate it (Genesis 2:15). The garden would produce the food he needed if he would cultivate it and care for it (Genesis 2:16). Paul the apostle repeated this principle thousands of years later when he said: "Whoever refuses to work is not allowed to eat" (2 Thessalonians 3:10). But God also wants us to work so that we can help those who have needs (Ephesians 4:28).



**13** Is it true that before man sinned he was not given any work to do?

.....

If you are involved in secular activities, don't forget that you are working for the Lord. He is the one who is actually your employer. So you should do your work honestly, with all your heart (Ephesians 6:5-7; Colossians 3:23), as for the Lord. But

neither should you forget that you are God's worker if you are involved in the Christian ministry. Bring honor to the ministry in such a way that everyone knows that you too are a worker. Some believers still think that pastors don't work. When their pastor visits them they innocently ask him: "What are you doing around here, pastor? Just taking a little walk?" Other times it happens that the minister's children themselves don't know that the Christian ministry is work. A pastor's son was asked by his teacher: "What kind of work does your father do?" He replied, "My father doesn't work."

Some people feel frustrated if they are involved in work they don't like and have no chance to find something else. If this is your situation, it would help if you would take on the same attitude Jesus had. He told His disciples that His food was to obey the will of the One who sent Him and to finish the work He was given to do (John 4:34). Jesus didn't find it easy to be in this wicked world, but He did love to do the will of His Father (Psalm 40:8). We are also in this world to do the work that God has given to us. But if your work does not fit with your role as God's steward, don't hesitate. You may leave it and God will certainly give you another that will bring you satisfaction and peace of heart.

**14** Which statement expresses the attitude a Christian should have towards work?

- a) I should keep the job I have even though the kind of work I do is not what a Christian should be doing.
- b) Because my employer is not a Christian, it really doesn't matter how I act when I am doing my work.
- c) If I do secular work, I should do it as well as I can, knowing that I am actually working for the Lord.

**self-test**

**1** Which statement below best expresses God's plan as related to our call?

- a) God begins to make us like Jesus, sometimes allowing trials and suffering to prepare us to do His will.
- b) Before the world was made God intended to create a family of children that would one day reign with Him.
- c) God wants every person to be a blessing to the world and has a plan for each person's life.

**2** Suppose a friend of yours tells you that he doesn't think God can use him because he has failed. What should you say?

- a) Explain that God doesn't have the same plan for everyone. Tell him that he can still be a good church member even if God can't use him for anything else.
- b) Show him people in the Bible, such as David and Moses, that God used even though they failed. Encourage him to continue to search out God's will for his life.

**3** Suppose you have asked the Lord what He wants you to do. You haven't received an answer yet. What should be your next step?

- a) Search the Bible for specific directions.
- b) Continue to wait on the Lord.
- c) Go ahead with your own plans.

**4** God prepared Moses for 40 years because Moses

- a) had different plans for his own life.
- b) was too young to serve the Lord.
- c) needed to become a man God could use.

**5** Which statement would be made by a person who understands the relationship between our plans and God's plan?

- a) God's plan for me is important. So I won't make any plans of my own in order not to miss what He wants me to do.
- b) God plans for me to be like Jesus. So I in turn make plans to live the kind of life that will be a blessing to others.
- c) James 4:13-15 says that life is uncertain, so it is best not to make any plans. We don't know if we can carry them out.

**6** Match each term on the right with each phrase that describes it.

- |  |               |
|--|---------------|
| .... <b>a</b> Decisions as to what are the most important and least important aims | 1) Goals      |
| .... <b>b</b> Methods giving the steps you need to follow in reaching your aim     | 2) Priorities |
| .... <b>c</b> A list of which aims you want to achieve first                       | 3) Plans      |
| .... <b>d</b> Statements of what you actually want to achieve                      |               |

**7** Mary wants to help a poorer family in her church by making clothes for their children. Which plan follows the strategy suggested in the lesson?

- First Mary tells the family she will make all the clothes their children need. Then she decides how many clothes to make. And then she sees how much cloth she has or can afford to buy.
- First Mary sees how much cloth she has or can afford to buy. Then she decides how many clothes she will be able to make. And then she makes the clothes and gives them to the family.

**8** Suppose a new believer were to tell you that now that he has become a Christian he doesn't need to work. He says that the other believers who have more will take care of him. Which response would be the best to make?

- Point out to him that the Bible says in Genesis 2:15 that man has to work because he sinned when he disobeyed God. Tell him that this is why it is true that no man can escape having to work.
- Show him that from the beginning God planned for man to work, as Genesis 2:15 demonstrates. Explain how Ephesians 4:28 shows us that each person should work to help himself and others.



- 13** No. He was given the work of caring for the Garden of Eden.
- 6** b) needed to learn how to carry out His plan.
- 14** c) If I do secular work, I should do it as well as I can, knowing that I am actually working for the Lord.
- 7** a) God's plans for us are His general instructions. We make plans as to the specific way in which we will carry out God's plans.

**Your Notes**

# Lesson 4

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## Developing Our Personalities

Do you remember that you learned in the previous lesson that God's purpose is to restore His image in us? What a wonderful purpose! And this restoration takes place as our personality is developed.

Of all the things God has entrusted to us, our personality is the most valuable. It is what makes us persons, thus causing us to be different from the animals. It is also what has made us to be the crown of creation—God's masterpiece.

As God's stewards we have, then, the great and inescapable responsibility of faithfully managing what He has given us. In regard to our personality, our responsibility is to guard it and develop it until we become like Christ.

Our personality is made up of three main parts which are the intellect, the will, and the emotions. This lesson has been written in order to help you develop each one of these. In it you will find useful suggestions for ways you can enrich your intellect, strengthen your will, and use your emotions for the glory of God.

### **lesson outline**

Our Intellect

Our Will

Our Emotions



### **lesson objectives**

When you finish this lesson you should be able to:

- Understand what it means to be a steward of your personality.
- Describe several ways you can develop and use your mind, will, and emotions for God's glory.
- Appreciate the value of fulfilling God's purpose for each part of your personality.

### **learning activities**

1. Follow the same steps in studying this lesson as you have followed for the previous lessons. Be sure to find each key word in the glossary, study the lesson development and objectives carefully, and answer the study questions.
2. After you have checked the answers you gave to the study questions with those at the end of the lesson, review the entire lesson. Then take the self-test and check your answers.

## key words

analyze  
attitude  
climax  
edifying

emotions  
intellect  
meditate

personality  
submission  
will

## lesson development

### OUR INTELLECT

The intellect or mind is what enables us to think, understand, remember, or imagine. Man's improper use of it has been one of the main causes of the ills and wrongs which afflict the world. But if it is used properly, the human intellect can be a great blessing for mankind. For that reason we need to exercise it in ways that please God until it reaches its full development (1 Corinthians 13:12, Colossians 3:10).

### Think About What Is Good

**Objective 1.** *Identify several ways we can help our minds to think about what is good.*

One of the ways of exercising our intellect is to think. Actually, thinking is the main activity of our intellect. Our thoughts determine our character because "what [a man] thinks is what he really is" (Proverbs 23:7). This is why God wants us to think about what is good and pleasing to Him (Philippians 4:8, Psalm 19:14). But how can this be done? There are two things you must do.

1. *You need to feed your mind.* Our mind can function well—that is, think on good things—if we feed it with good thoughts. Bad thoughts are to the mind what poison is to the stomach.

The Bible is the best food for our mind (Matthew 4:4). The Bible's thoughts are God's thoughts. So if you read it or hear it, you are allowing your mind to be filled with the best thoughts (Isaiah 55:8-9). And then your mind will also be able to meditate on God's Word—that is, to think about it (Psalm 1:2; 119:97, 99).

The Holy Spirit is another source of good food for our mind. If you will pay attention to Him, especially when you are

praying, He will teach you precious truths (1 Corinthians 12:8, 1 John 2:27).

1 To meditate on God’s Word means to

.....

We can also feed our mind by reading good things. Paul told the Philippians to fill their minds with “those things that are true, noble, right, pure, lovely, and honorable” (Philippians 4:8). In addition to the Bible, Christian books can give you excellent ideas to think about.

If you attend the meetings of your church often, the messages that are preached will enrich your mind for profitable meditation afterwards (James 1:21).

And last, wholesome conversation can also be a source of good thoughts. For this you need to keep away from those people who suggest bad thoughts to you (Psalm 1:1, 2 Timothy 2:16). On the contrary, seek conversations that are edifying (Ephesians 4:29).

2 Below is a list of things you can do to help your mind think good thoughts. Which of them are you doing? Mark an X in the first space beside them under *Am Doing*. Which of them could you start to do? Mark an X in the second space beside them under *Could Do*. You may wish to add some others not on the list.

	Am Doing	Could Do
Reading or studying the Bible		
Listening to the Holy Spirit		
Reading good books		
Listening to sermons (messages)		
Seeking good conversations		
Other:		

2. You need to discipline your mind. From the time you accepted Jesus as your Savior you have had a new mind. You feed it with good thoughts. Nevertheless, you have discovered

that at times it has been very hard to think about what is good. Don't be surprised or discouraged because of this. All Christians have this experience. Sometimes these come from our own human desires. But they may not be yours at all. They may come from Satan, who tries to bring them into your mind. He did the same to the first woman (Genesis 3:1-3) and to Jesus (Luke 4:3-9). The woman failed; but Jesus overcame. And since you have the mind of Christ (1 Corinthians 2:16), you also can overcome.

When you are faced with an evil thought, here are some things you may find helpful to do:

- a. Don't take it in. Someone has said: "I can't keep the birds from flying over my head, but I can keep them from building a nest in my hair."
- b. Pray to God asking Him to help you overcome the evil thought.
- c. Think immediately of something good (Philippians 4:8).
- d. Quote verses of the Bible. This was what Jesus did (Matthew 4:3-11).
- e. Sing a hymn or chorus which will bring good thoughts into your mind.

**3** We can learn from Christ's experience recorded in Luke 4:3-9 that we

- a) can overcome evil thoughts by using God's Word.
- b) will not be tempted by evil thoughts.
- c) can depend on our own wisdom to overcome evil thoughts.



## **Study Useful Things**

**Objective 2.** *Select statements that show what value studying has for a Christian.*

We spent an important part of our life studying. When we were children, it may be that at times we didn't like to. But now

we have discovered how valuable it was to have done so. For the same reason many believers who stopped their studies during their childhood are continuing them today. Others who never went to school are learning to read by going to night school.

It may be that until now you haven't done anything in the Lord's work because you believe you don't have the preparation that is needed. This is your opportunity. You may begin studying the Bible (Acts 17:11) along with other Christian books that will help you to know the Scriptures better, be a more mature believer, and serve effectively in the ministry (2 Timothy 2:15). The fact that you are studying this course shows that you are already doing this. Why not also study other subjects that are good to know and will enable you to do the work you are involved in?



People who aren't Christians often consider believers to be ignorant and uneducated. Many times they have reason to do so because some believers don't try to educate themselves. It is true that Jesus came to the unlearned (Matthew 11:25-26); but He came to teach them so they would come out of their ignorance! Why don't we, then, prepare ourselves for every kind of work in which we can be useful to the Lord so as to bring Him honor? An owner as wise as God needs managers who are prepared.

Studying, of course, requires more mental work than just thinking. But what a good investment it is! At the end of your studies your mental powers will be more developed and you will

know more things. And if you think that you don't have enough mental ability to study, ask God to help you. He certainly will (James 1:5). And while you are studying the Scripture, He will help you to understand it (Ephesians 1:18, 1 John 5:20).

**4** Suppose a friend of yours were to ask you this question: "Why should I study if God reveals many things to people who are uneducated?" What would be the best way to reply?

- a) Agree with him that if he isn't going to become a pastor he shouldn't worry about studying the Bible or trying to get more education for himself.
- b) Point out that though God does reveal things to the unlearned, He also expects us to study His word so we can serve Him better, as 2 Timothy 2:15 says.
- c) Explain to him that many people in the world think that Christians are uneducated. Therefore it is important that we prove to them that we are educated.

### **Pray With Your Mind**

**Objective 3.** *Choose descriptions of how we should use our minds when we pray.*

One would assume that every time we speak we use our mind to think about what we will say. Perhaps sometimes we haven't done this and have regretted it later. What is certain is that when we pray to God we are talking to Him. And one would assume that we would also use our mind to think about what we say to Him. The apostle Paul said in regard to this: "I will pray . . . with my mind" (1 Corinthians 14:15).

It doesn't seem, though, that people who pray needlessly long sentences, including words that are unimportant or repetitions of what they have just said to God are using their minds very much. Jesus condemned this practice (Matthew 6:7). If we give careful thought to what we want to say when we speak to someone in authority, how much more should we do so when we speak to the One who is the owner of the universe!

The Bible records many prayers. These can give you suggestions as to how to put your ideas in order when you pray

to God. You have, for example, the prayers of Abraham (Genesis 18:23-32), Moses (Exodus 32:11-13), Hannah (1 Samuel 1:11). You have the Psalms, the prayers of Elijah (1 Kings 18:36-37), Ezra (Ezra 9:6-15), the Levites (Nehemiah 9:5-37), Daniel (Daniel 9:4-19), Habakkuk (Habakkuk 3:1-19). In the New Testament you have the prayer that Jesus taught (Matthew 6:9-13), that of the disciples (Acts 4:24-30), and the many praises found in the book of Revelation.

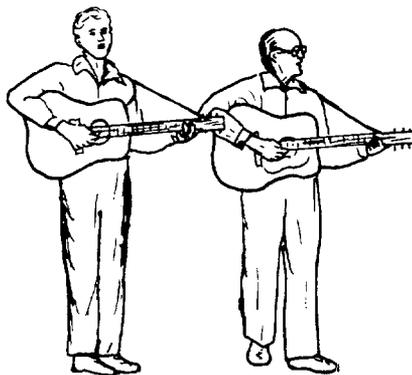
**5** Using our minds when we pray means to

- a) repeat what we say so we are sure God has heard us.
- b) think of how we can make our prayers long.
- c) give careful thought to what we want to say.

### Share Your Knowledge

**Objective 4.** *List a special skill or knowledge you have that you could share with others.*

Our minds can bring honor to God and be a blessing to others if we share what we know. Some of the ways you can do this are to testify about what Christ has done in your life (Acts 23:11), or to preach (Acts 8:4) and teach God's Word (1 Timothy 4:6). You could also teach nonreaders to read or share with others something special that you know. Do you know how to play a musical instrument? Teach others in your church. Do you know how to sew, weave, or embroider? Work together with the ladies' group in your church by giving some classes.



6 What special skill or knowledge do you have?

.....

Who could you share it with?

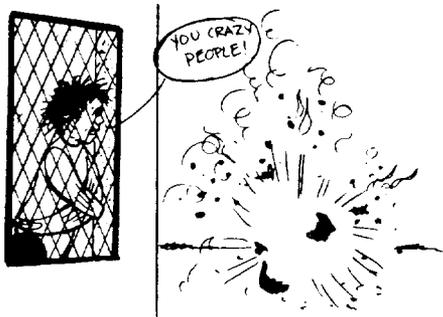
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**Be Sensible**

**Objective 5.** *Identify a description of the Christian’s attitude towards his mental abilities.*

Someone once said that what we call common sense doesn’t seem to be all that common. And the Word of God supports this. In fact Paul the apostle had to say to the Corinthians: “Do not be like children in your thinking . . . but be grown up in your thinking” (1 Corinthians 14:20).

The story is told that during World War II a bomb fell in the courtyard of a home for the insane. Fortunately it didn’t cause serious harm to the building, but it did create a panic among the inmates. One of them commented: “What’s going on? It looks like the world has gone crazy!” What insight there was in that comment! In fact, there are many things in the world that don’t make sense because men are not using their minds the way God wants them to.



But we, as God’s stewards, have the responsibility of growing mentally. This means that we ought to develop our mental powers until we reach maturity (Hebrews 5:11-14).

7 Which person has the right attitude towards his or her mental abilities?

- a) Marian accepted Jesus as a very young child. She is much older now, but she continues to study the Bible so she can understand God’s ways better.
- b) Jim went to Bible school for a year. He thinks that he has learned enough and feels that he does not need to study the Bible any more.

## OUR WILL

**Objective 6.** *Choose examples and descriptions of four ways we can use our will as God’s stewards.*

Our will is the part of our personality from where our desires and decisions come. As God’s stewards, we recognize that He is the owner of our will. Because of this, we have the responsibility to use it the way He wants. But how can we do this? Here are some instructions that may be useful to you.

### Obey God

Obedience to God is the submission of our will to His will. This is the way to show that we acknowledge that we are only stewards of our will. It is better than anything else we can do to please God (1 Samuel 15:22).

The will needs the help of the mind in order to obey God. If the mind doesn’t know what God wants, the will cannot obey Him. Our mind needs to be filled with the Word of God. It needs to be taught and directed by the Holy Spirit. Then it can instruct our will to obey God.

$$\begin{array}{l}
 \text{OUR MIND} \\
 + \\
 \text{GOD'S WORD} \\
 + \\
 \text{HOLY SPIRIT}
 \end{array}
 \left. \vphantom{\begin{array}{l} \text{OUR MIND} \\ + \\ \text{GOD'S WORD} \\ + \\ \text{HOLY SPIRIT} \end{array}} \right\} + \text{OUR WILL} = \text{OBEDIENCE TO GOD}$$

Some believers seemingly find it impossible to obey God in certain situations. But what these believers should realize is that they are “joined to Christ” (2 Corinthians 5:17). God made us over again and for that reason we are *equipped* to obey Him.

Obedience to God helps make our will become strong. People who don’t obey God often find themselves having to do what others say. They do not want to obey them; but they are afraid of their threats or ridicule. Notice, however, how the apostles successfully resisted the threats of their enemies (Acts 4:18-20; 5:28-29). Thousands of believers throughout the centuries have had similar experiences. And the enemies of God know that the strongest wills belong to obedient Christians!

Our will cannot obey God of its own accord. It has to learn to obey. And God has left us with the responsibility of sending it, so to speak, to school! This is a process which lasts all our life. Many times we may also have to say: “Not my will, however, but your will be done” (Luke 22:42). But as we are learning we may count on the help of the Holy Spirit, until we are able to say: “How I love to do your will, my God!” (Psalm 40:8).

**8** What is the lesson we can learn from Saul’s life as shown in 1 Samuel 15:22?

- a) God doesn’t want sacrifices from His people.
- b) We can decide how much of God’s command to obey.
- c) It is very important for us to completely obey God.

### **Avoid Every Kind of Evil**

You may discover that at times you feel a conflict within yourself. Your mind knows what is good (Romans 7:23); but your will is too weak to obey the instructions your mind gives it (Romans 7:15, 19). Does this conflict have to continue all your life long? Will our account to God be a history of more failures than victories? Thank God, no! He is not the kind of owner who just abandons His manager and leaves him to his own devices.

The apostle Paul, the same person who tells us about the failures in Romans 7, shows us the way of victory in Romans 8. The Holy Spirit comes to help us, weak as we are (Romans 8:26). God’s power is strongest when we are weak (2 Corinthians 12:9). With this confidence, we can become one of those who “were weak, but became strong” (Hebrews 11:34). No wonder then, that Paul would say: “Avoid every kind of evil” (1 Thessalonians 5:22). This is what God desires for us, and during the test He makes available the strength to endure it and so provides us with a way out (1 Corinthians 10:13). But we must exercise our will to receive His help.

**9** Is it possible for us to overcome temptation even though we may be weak? Why?

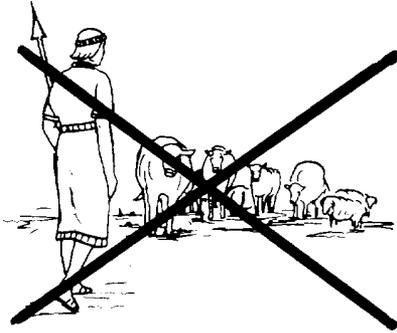
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**Choose What Is Right**

When God gave man a will, He entrusted him with something very dangerous and sensitive. It was like giving him a high-powered weapon—because man’s will is free. He has the power to choose. By means of his will the manager can even reach the point of rebellion against the owner! (John 5:40). How great is our responsibility, then, to manage our will the way God wants us to!

Choosing implies making a decision. You decided to accept Christ instead of rejecting Him. You decided to get up this morning instead of staying in bed, to read this book instead of another. God appeals to this power of choice when He says: “If you will only obey me . . . But if you defy me. . . .” (Isaiah 1:19-20).

What we are is the result of our good and bad decisions. Of course, God wants us always to choose what is right (Deuteronomy 30:19). A well managed will produces good decisions, while if it is badly directed the result may be bad decisions. You judge a manager by the decisions he makes! For example, Daniel made a good decision (Daniel 1:8); but the one Saul made was wrong (1 Samuel 15:9-11).



**10** Match each principle given on the right with the Bible verse or verses that illustrate it on the left.

- |                            |                                   |
|----------------------------|-----------------------------------|
| .... a Deuteronomy 30:19   | 1) God helps us when we are weak. |
| .... b Isaiah 1:19-20      | 2) We have the power of choice.   |
| .... c Romans 8:26         |                                   |
| .... d 1 Corinthians 10:13 |                                   |
| .... e 2 Corinthians 12:9  |                                   |

How can a person make good decisions? If you find yourself confronted with a situation in which you can't decide what to do, here are a few suggestions:

1. Determine what the Bible says about your situation.
2. Pray to God for guidance.
3. Ask your pastor or a more mature believer for advice.
4. Think over a similar situation in the past and analyze the decision you made then. If it wasn't right, why make the same mistake again?
5. Consider the decisions made by other people who faced the same situation or a similar one. Analyze the results of their decisions.

**11** How should we use our will when making decisions?

- a) Decide to wait until someone else tells us what to do.
- b) Make a good decision based on God's Word and His guidance.
- c) Realize that God doesn't want us to make our own decisions.

**Do Good**

There are a lot of people in this world who have good intentions. However, they never translate those good intentions into actions. God wants us to use our will not only to produce good desires but above all to produce good works (James 1:22, Matthew 5:16). Paul said: “We should do good to everyone” (Galatians 6:10).

How grateful we should be to those faithful managers who have used their strong will to promote and do good things! This world is a better place because of them. In our day the existence of many of the institutions that benefit society and do good seems altogether natural. But they have come about because of Christian men and women who put their wills at the service of God and humanity.

**12** In what four ways can we use our will to glorify the Lord?

.....

**OUR EMOTIONS**

**Objective 7.** *Identify statements that express what our emotions have to do with our Christian life.*

The emotions or feelings are another very important part of the human personality. God gave man an emotional nature, but he has managed his emotions very badly. As a result, they have been uncontrolled and misdirected. Anger has become hatred; love and joy are linked to what is bad and not to what is good. Christ came to put our emotions under control and in their rightful channel. Therefore, as God’s stewards, we have the responsibility of keeping watch so that our emotions will be maintained and developed as He wants.

**Worship God**

One of the ways of using our emotions as God wants is to worship Him. We express our love to Him because it pleases Him for us to do this (Matthew 22:37). We love Him too because He loved us first (1 John 4:19). We cannot remain

indifferent when we feel His wonderful presence and meditate on His many blessings! The joy that overwhelms our hearts causes us to burst out in praises to God (Luke 19:37, Acts 8:7-8).

Some people believe that the emotions are out of place in worship services. But perhaps these same people weep over the death of a loved one, laugh loudly at a party, and do not hesitate to show all their enthusiasm at a sports event. How much more does God deserve for us to express to Him the feelings of our heart! Jesus' answer to those who wanted to repress the enthusiasm of the crowd who were praising Him in loud voices is worth paying attention to: "I tell you that if they keep quiet, the stones themselves will start shouting" (Luke 19:40).

The book of Revelation shows us how the emotions of the redeemed will reach their climax in the worship of God. Their enthusiasm will be overflowing (Revelation 7:9-10; 14:2-3); their joy indescribable (Revelation 19:6-7). Let us confidently use our emotions, then, for God's glory.

**13** Which Scripture would be the best to share with someone who is disturbed by a worship service in which people are praising God in loud voices?

- a) Matthew 22:37
- b) Luke 19:40
- c) 1 John 4:19
- d) Revelation 14:2-3

### **Grow Spiritually**

The emotions fulfill a very important role in our spiritual growth. We will see this as we consider two aspects of this growth.

#### *The Fruit of the Spirit*

As in Adam's case, God has left us to care for a beautiful garden. It is the garden of our emotional being. We have the responsibility of uprooting the "weeds": bitterness, passion, anger, and other hateful feelings (Ephesians 4:31, Colossians 3:8). But the Holy Spirit, who dwells in us, is the one who cultivates the garden so that beautiful "fruit" is produced (Galatians 5:22-23).

But you might ask: *Is it possible that our spiritual growth is mostly a matter of emotional growth?* Though it may be hard to believe, this is the way it is. Love is not a thought or desire. It is an emotion. And it is the highest of all! In addition, notice how the remaining parts of the fruit of the Spirit mentioned in Galatians 5:22-23 are also emotions. And they are all intimately related to love according to 1 Corinthians 13:4-7. The following diagram will illustrate this:



It is when love has reached its fullest development that we can love God with all our heart and our neighbor as ourselves (Luke 10:27). Love for our neighbor is expressed by loving our brothers and sisters in the Lord (1 John 3:14), strangers (Luke 10:30-35), and even our enemies (Matthew 5:44).

*The Attitude of Christ*

We have arrived at the peak of our emotional development when we reach the place where we have the same “attitude” that Christ had (Philippians 2:5). Christ felt a deep compassion for the lost, the sick, and the hungry (Matthew 9:36; 14:14; 15:32). How moving was His lament over Jerusalem! (Luke 19:41-44). How great was the love with which He loved us that He gave His life for us! (Revelation 1:5). It is this attitude which has caused millions of believers to preach the gospel.

- 14** Our spiritual growth is related to our emotions because
- a) when we accept Christ we don’t have bad feelings any more.
  - b) our emotional growth is more important than knowing the Bible.
  - c) the fruit of the Spirit has to do with our emotions.

**self-test**

- 1** To discipline your mind means to
  - a) keep it from thinking.
  - b) read only the Bible.
  - c) overcome evil thoughts.
  
- 2** What do Psalm 1:1, Ephesians 4:29, and 2 Timothy 2:16 teach us about conversation?
  - a) We don't need to avoid listening to bad conversations; we just need to avoid actually following evil advice.
  - b) We need to avoid conversations that suggest evil ideas and thoughts, and we need to seek helpful ones.
  
- 3** Studying is valuable for a Christian because
  - a) only educated people can understand the things of God.
  - b) it makes him or her a better steward for the Lord.
  - c) Christians need to show that they are better than others.
  
- 4** Which person is using his mind in praying?
  - a) George studies the prayers in the Bible. When he prays, he uses some of the ideas he has studied to help him pray.
  - b) Tom begins praying, saying whatever comes into his mind. He repeats his ideas several times to make a long prayer.
  
- 5** The practice of using meaningless words when praying is spoken against in
  - a) 1 Samuel 1:11.
  - b) Daniel 9:4-19.
  - c) Matthew 6:7.
  - d) 1 Corinthians 14:15.
  
- 6** Circle the letter in front of each TRUE statement.
  - a** After a person is saved, there is nothing else he or she needs to learn.
  - b** The Christian needs to use his mental powers and always keep growing.
  - c** If a Christian is an adult, he doesn't need to grow any more spiritually.

**7** Suppose you were teaching a group of new Christians that it is important for them to grow mentally. Which passage of Scripture would be the best to use?

- a) Matthew 6:9-13
- b) Matthew 11:25-26
- c) Acts 4:24-30
- d) Hebrews 5: 11-14

**8** Match each example below (left side) with each phrase describing how the person is using his will the way God wants (right side).

- |  |                     |
|--|---------------------|
| .... <b>a</b> George stays away from places where he is tempted to do things that are wrong. | 1) Obey God         |
| .... <b>b</b> Mary takes some food to a needy family.  | 2) Avoid evil       |
| .... <b>c</b> John does what God wants, though his own desire is to do something different.  | 3) Choose the right |
| .... <b>d</b> Tom decides to study a book that will help him be a better Christian.          | 4) Do good          |
| .... <b>e</b> Jim helps an elderly widow lady by doing some repairs on her house.            |                     |

**9** Circle the letter in front of each TRUE statement.

- a** God is not concerned that we express our love to Him because He already knows how we feel.
- b** A mature Christian has no need of outwardly showing his or her feelings towards God.
- c** God wants us to express our feelings of praise and enthusiasm when we worship Him.

**10** Having the attitude of Christ means that we will

- a) be sinless and perfectly obedient.
- b) have a deep concern for the unsaved.
- c) love only those who are Christians.

**answers to study questions**

- 8 c)** It is very important for us to completely obey God.
- 1** think about it and consider what it means.
- 9** Yes, because God will give us strength to endure it.
- 2** Your answer. Have you put an X under “Could Do” for some of the things on the list? I hope that soon you will be able to answer “Am Doing” for all of them!
- 10 a** 2) We have the power of choice.  
**b** 2) We have the power of choice.  
**c** 1) God helps us when we are weak.  
**d** 1) God helps us when we are weak.  
**e** 1) God helps us when we are weak.
- 3 a)** can overcome evil thoughts by using God’s Word.
- 11 b)** Make a good decision based on God’s Word and His guidance.
- 4 b)** Point out that though God reveals things to the unlearned . . . would be the best answer. Answer a) is not good because all believers need to know God’s Word. Answer c) gives a reason, but a weak one. Christians should do things because God asks them to, not just so they can impress the world.
- 12** To obey God, to avoid every kind of evil, to choose what is right, and to do good.
- 5 c)** give careful thought to what we want to say.
- 13 b)** Luke 19:40. This would be the best Bible verse to share because it shows that Jesus did not try to quiet those who were praising Him. He accepted that kind of worship.

**6** Your answer. I hope you will look for ways to use your skills or knowledge to help others.

**14** c) the fruit of the Spirit has to do with our emotions.

**7** a) Marian. Her attitude shows that she wants to keep developing her mind as Hebrews 5:11-14 suggests.

# Lesson 5

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## Caring for Our Bodies

What would you think of someone who had fine furniture but kept it in a shabby house? Wouldn't that seem to be unreasonable? But that is like the way some people behave. They take care of their personality, but they neglect their body.

No doubt you realize that your personality is only one part of your being. The other part is your body. And while it is very important for you to develop and care for your personality, as you learned in the previous lesson, you also need to be a good steward of your body.

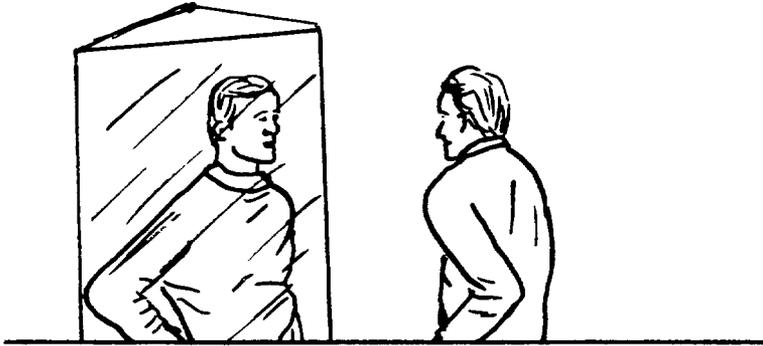
This lesson has been written with the specific purpose of helping you to exercise stewardship over your body. In it you will find useful instructions on how to use your body for God's glory, keep it in good condition, and present it in an appropriate way in front of others.

### **lesson outline**

Live a Moral Life

Maintain Your Health

Show a Good Appearance



## lesson objectives

When you finish this lesson you should be able to:

- Explain what it means to be a steward of your body.
- Describe several ways to maintain your health.
- Apply to your life the principles of the Bible that concern the way a believer should dress.

## learning activities

1. Continue your study. Read the lesson development carefully, being sure to answer all the study questions *before* you look at the answers. Find and read in your Bible each Bible verse that is mentioned. Study the definitions of the key words in the glossary at the back of the study guide.
2. After you have completed the lesson, review it, then take the self-test. Check the answers you gave with those at the back of the study guide.

## key words

incontinence  
obscene  
principle  
profane

propriety  
sacrilege  
sanctuary

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**lesson development**


Temples are considered to be sacred places by the followers of the various religions in the world. Accordingly, they are treated with a great deal of reverence. Whatever can profane them is not permitted.

According to the Bible, our body is a temple too. It is a temple of the Holy Spirit (1 Corinthians 6:19). As God's sanctuary, our body belongs to God, not to us.

As far as we are concerned, we are only stewards of our bodies; that is to say, we are like guardians. Our responsibility consists in caring for our bodies, seeing to it that nothing harms or profanes them. Below you will find some instructions that will help you to carry out this responsibility well.

**1** What is the basis for the claim that our bodies belong to God?

.....

## **LIVE A MORAL LIFE**

### **Put Your Body Under Control**

**Objective 1.** *Identify the reason why a believer is able to control his body and a nonbeliever is not able to.*

Everyone who hasn't yet recognized God as his owner and Lord lives in a state of confusion. Sin is his master; but he thinks that he is the master of himself. Thinking this, and being convinced of it, he gives his body over to sin (Ephesians 4:19) until he becomes depraved (Romans 1:24, 26-27). Though at

times his intellect may be aware of this slavery, his will is still unable to control the sinful desires of his body (Romans 7:23-24).

The condition of the believer is very different. God is his owner, Christ is his Lord, and the Holy Spirit lives in his body (1 Corinthians 3:16). This means that sin is not his master any more, because the Holy Spirit has freed him from its dominion (Romans 8:2). Now he is empowered to be the master instead of the slave of his body. For this reason he should not allow sin to rule over him through his bodily passions (Romans 6:12, 14; 1 Peter 2:11). On the contrary, he must put his body under complete control (1 Corinthians 9:27). This is one of his responsibilities as a steward.

**2** Which description gives the reason for the difference between the believer's and the nonbeliever's ability to control his body?

- a) The nonbeliever can't control his body because he is not aware of his own slavery to sin. The believer can because God has freed him to be the owner of his own body.
- b) The nonbeliever can't control his body because he is actually a slave to sin. The believer can because the Holy Spirit has released him from being under sin's power.

**3** Suppose you were telling someone that as believers we have the power to, control our bodies. What Bible verse would you use to show *why* we have this power?

- a) Romans 1:24
- b) Romans 8:2
- c) 1 Corinthians 9:27
- d) 1 Peter 2:11

### **Use Your Body for God's Glory**

**Objective 2.** *Match Bible verses to the names for the part of the body they mention and summarize what each verse says about how that part can be used for God's glory.*

People who have not recognized God's ownership in their lives misuse the members of their bodies. The Bible is very descriptive of this misuse of the body in Romans 3:13-15, James 3:6-8, and 2 Peter 2:14.

You, in contrast, have already recognized God as the owner of your body. You know also that your body is the temple of the Holy Spirit. Therefore, you are not supposed to use your body to do sinful things. That would be a sacrilege! You are not to use your hands to steal or strike your neighbor (Ephesians 4:28), your feet to go to questionable places, nor your mouth to lie and speak harmful and obscene words (Ephesians 4:25, 29; 5:4). You are not to use your eyes to gaze at indecent things or to look at a woman with a wicked purpose in your heart (Matthew 5:28); you are not to use your body for sexual immoralities (1 Corinthians 6:13, 18).

However, the best way of recognizing God's ownership of our bodies is to dedicate them to Him (Romans 6:13; 12:1). This dedication involves using the members of our bodies for God's worship and service (Romans 6:19, 1 Corinthians 6:20).



**4** Each Bible verse given below tells how a certain part of our body can be used to give God glory. Follow these directions to complete the chart: 1) Find and read in your Bible each verse. 2) Beside the part of the body the verse names or has to do with, write the reference. 3) In the space next to the reference, write what the verse says about how the part can be used for God's glory. The first one is written in to show you an example. Use all the verses. More than one verse may go with each part

Proverbs 31:20	Acts 19:6	1 Timothy 2:8
Matthew 13:9	Romans 10:9-10	Hebrews 13:15
Mark 16:18	Romans 10:15	James 3:9
Acts 2:4	Galatians 6:11	Revelation 2:7
Acts 10:46	Ephesians 4:28	

Part	References	How it can be used for God's glory
Ears	<i>Matthew 13:9</i> <i>Revelation 2:7</i>	<i>Hear what Jesus and the Spirit say</i>
Tongue, Lips, or Mouth		
Hands		
Feet		

You can use the members of your body in the same way for righteous purposes so that God may be glorified. And please give attention to this: If you use your body to serve the Lord, He will provide for your body (1 Corinthians 6:13). This means that God will supply the physical needs of those who dedicate their bodies to Him. He will renew their strength (Isaiah 40:29, 31), give them food and clothing (Matthew 6:31-33), and keep them in good health (Exodus 15:26).

## MAINTAIN YOUR HEALTH

**Objective 3.** *Select examples of people who are following the rules for maintaining good health.*

### Follow the Rules of Good Health

A healthy body brings honor and glory to God and is in a better condition to be used in His service. God has promised to heal our diseases (Psalm 103:3); but He has also made us responsible to care for our health. Here are some simple rules that will help you to enjoy good health.

1. *Eat well.* This doesn't mean that you need to eat a lot, but rather that you need to maintain a balanced diet. Food has certain substances, called vitamins, which are essential for a

person to have in order to stay healthy. If you eat a lot of certain kinds of foods and little or nothing of others, your body will lack certain vitamins. As a result, your health will suffer.

2. *Exercise.* Lack of exercise can lead to being overweight, and this is harmful to one's health. For that "reason one needs to exercise. Of course the best exercise for the body is physical work. But if your work is mental for the most part or if you spend most of the day sitting down, you need to do physical activity, get involved in some kind of sports, or just spend time walking.

3. *Get enough rest.* Excessive work, whether it be physical or mental, will inevitably have a bad effect on your health. Your body needs rest. Jesus wasn't just saying empty words when He declared that the day of rest was made for man's welfare (Mark 2:27). Accordingly, a person should work only a certain number of hours, then get about eight hours of sleep.

4. *Practice cleanliness.* It is worth noting how in the book of Leviticus God set up detailed rules for the cleanliness of the Israelites. They had to bathe frequently, wash their clothes, clean their houses, eat clean food, and keep the place where they camped clean as well. Although desert life didn't offer the best in sanitary conditions, the Israelites stayed healthy (Psalm 105:37). There is no doubt that if each believer would follow similar rules today, he or she would also enjoy excellent health.

## **Ensure Your Safety**

Accidents can cause serious harm to your body and make it useless for the Lord's service. It is important, then, to do everything possible to avoid them. To do this you need to take the steps that are necessary to ensure your safety in your home as well as on the street and at the place where you work. Some people are "accident prone." That is, they seem to have more accidents than most people. If you have a tendency to be accident prone, submit this to the Lord and ask for His healing in your life in this matter.

**5** Circle the letter in front of each example of a person who is following the rules of good health.

- a) John is a student in Bible school, but he takes time out each day from his studies to get some kind of physical exercise.
- b) Bill likes to eat bread and cheese. These foods are not expensive for him and easy to fix, so he eats little else.
- c) Sara is busy helping his pastor. He seldom gets more than five hours of sleep a night because there is so much to do.
- d) Mary takes time to wash her clothes and keep her house clean, even though very few of her neighbors do the same.



### Keep Free From Bad Habits

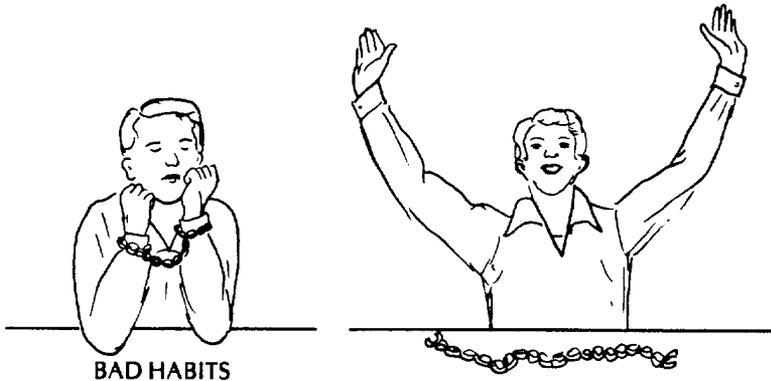
**Objective 4.** *Identify reasons why believers should keep from harmful habits and feelings.*

As the temple of the Holy Spirit our body needs to be kept healthy and holy. To put into it things that will harm, dishonor, or destroy it is to profane it. And God deals very severely with those who profane His temple (1 Corinthians 3:17). This is why believers keep away from habits such as smoking, drinking alcoholic beverages, or taking drugs. In some cases propaganda and advertising present them as good habits. However, their destructive effects on the human organism are obvious.

Another reason not to form harmful habits is because Christ is our Lord or Master. If we allow these habits to form, they may become our masters. But Jesus clearly said that “no one can be a slave of two masters” (Matthew 6:24). How pathetic is the condition of those who live their lives ruled by the habits mentioned above! They want to quit, but they have found that they can’t. If you have one of these habits, now is the time to break it. Allow the Holy Spirit to govern your life. He will help you to have self-control (Galatians 5:23, 25). Then you too will

be able to say as the apostle Paul did: “I am not going to let anything make me its slave” (1 Corinthians 6:12).

As stewards of their bodies, believers should also control their normal physical appetites. If we don’t control these, even they can turn into harmful habits and become our masters. The believers should not be a slave of gluttony (Isaiah 56:11) or incontinence (1 Corinthians 7:1-5).



### **Keep From Harmful Feelings**

There are evidently some emotions that are harmful to one’s health. For example, anger produces disorder of the nerves; anxiety gives rise to stomach ulcers; and holding grudges or harboring ill will affects the liver. We should therefore avoid these emotions and others such as anguish and fear. On the contrary, let us allow the Holy Spirit to produce His plentiful and mature “fruit” in our lives, as we studied in Lesson 4. The result will be a healthy body which will bring honor and glory to its owner.

**6** Circle the letter in front of each statement that gives a reason why believers should keep from harmful habits.

- a) Bad habits injure the body, which is the temple of the Holy Spirit.
- b) It is not good for a person to form any kind of habits at all.
- c) Once a person has formed a habit, it is not possible to break it.
- d) Bad habits can become a person’s master, and only Christ should be a believer’s master.

## SHOW A GOOD APPEARANCE

**Objective 5.** *Match the principles that govern the way a believer should dress to situations in which they should be applied.*

Why should we show a good outward appearance if, after all, God looks at the heart? (1 Samuel 16:7). Precisely because, in contrast to the Lord, people don't look at the heart but at appearances. If the temple of the Holy Spirit—a person's body—looks as if no one cares about it because its steward has neglected it, men will think little of it. And God will be dishonored. So we need to consider how to bring honor to God by means of our outward appearance.

### Keep Your Body Clean

As a steward, the believer is in charge of keeping the temple of the Spirit clean. This means that his body and clothes should be clean. If in your kind of work it is easy for you to get soiled, you should take a bath and change your clothes when you are through working. And there is no excuse for confusing humility with uncleanness! Unfortunately, this has sometimes happened and the result has been a dishonor to God.

### Dress in a Suitable Manner

How should God's stewards dress? In the first church, certain guidelines were given (1 Corinthians 11:2-15, 1 Timothy 2:9, 1 Peter 3:1-3). But if we go back to the beginning of the human race, we find what seems to be a general principle. Indeed in Genesis 3:7 we see the man and the woman trying to dress themselves *as they saw fit*. This didn't please God, though, so He dressed them *as He saw fit* (Genesis 3:21). *We should dress ourselves, then, in a way that will please God*, not ourselves or the world. After all, what we are talking about is covering the temple of God.

In agreement with the principle just mentioned, let us now consider four others that should influence the manner in which believers dress. These principles are distinction, modesty,

simplicity, and propriety. Examples showing how these four principles were applied in the first church are found in the teachings of Peter and Paul the apostle.

### *Distinction*

In Deuteronomy 22:5 we read these words: “Women are not to wear men’s clothing, and men are not to wear women’s clothing; the Lord your God hates people who do such things.” In this Scripture God indicated to the Israelites that there should be a distinction between men and women in the way they dressed. This principle of distinction, together with others, seems to be the one which Paul applied in the situation which arose in the Corinthian church (1 Corinthians 11:2-15). As believers today we should also recognize this principle and apply it in a way consistent with our culture and as the Holy Spirit directs us. Since we are stewards of His temple, we must be careful not to treat it in a way that God disapproves.

### *Simplicity*

Simplicity means that believers should dress in a simple manner without excessive ornament or showiness. Notice how Paul and Peter apply this principle to believers in the first church (1 Timothy 2:9, 1 Peter 3:3).

Jesus and James both referred to rich men who wore expensive clothes (Luke 16:19; James 2:2). They don’t seem to find fault with the way they dress. However, the expensive clothes of these rich men are a sharp contrast to the misery of the poor. Their finery shows them to be people who indulge themselves and are inconsiderate of others. This certainly isn’t the way one of God’s stewards should dress.

### *Modesty*

Paul clearly indicates that modesty is an important principle to follow (1 Timothy 2:9). This means that believers should not dress with the purpose of showing off their bodies in a sensual

manner. Neither should they imitate those who do so. Christians should keep in mind that their bodies are to be used for the Lord's service (1 Corinthians 6:13). May your body be used for God's glory and not for causing others to stumble (1 Corinthians 10:31-32). So great is the moral decay of the world today that this point cannot be overemphasized.

### *Propriety*

In contrast to the principles already mentioned, that of propriety refers more to cultural, temporal, and local situations. That is, what is proper in one culture, time, or place may be improper in another. In 1 Corinthians 11:13 the apostle Paul referred to the principle of propriety: It was not proper for the Corinthian women to worship the Lord with their heads uncovered.



Sometimes a certain behavior may be improper without necessarily being sinful. For example, it is not wrong to wear sandals, but it was improper for Moses to wear them in God's presence (Exodus 3:5). Even today in some places believers must remove their shoes before entering a church. It is also considered improper for a man to wear a hat when he is inside a church. But, on the contrary, the Jews always wear a cap during their services. In the same way a bathing suit is fine for the beach; but it wouldn't be proper to wear it to church. The Holy Spirit can certainly help the believer to act in the way that is the most appropriate for each situation. By wearing the proper clothing you will please the Lord and be a blessing to others.

**7** Match each situation (left side) with the principle that should be applied to correct it (right side). Write the number of the principle in front of the situation.

- |   |   |
|---|---|
| <p>.... <b>a</b> John comes straight to church from a picnic without bothering to put on more suitable clothing</p> | <p>1) Distinction<br/>2) Simplicity<br/>3) Modesty<br/>4) Propriety</p> |
| <p>.... <b>b</b> Jane wears the same kind of short, revealing dresses that her non-Christian friend Sally does.</p> |   |
| <p>.... <b>c</b> Mary buys very expensive jewelry to wear and has nothing to share with others.</p>                 |   |
| <p>.... <b>d</b> Martha follows a custom of wearing clothes that are made for men.</p>                              |   |
| <p>.... <b>e</b> George wears costly suits and expensive shoes to show how rich and prosperous he has become.</p>   |   |

**self-test**

**1** Unlike the nonbeliever, the believer is able to control his body because he

- a) is no longer under the power of sin.
- b) faces different problems than the nonbeliever.
- c) knows he is not the master of his body.

**2** Suppose a friend of yours asks you this question: “What has God promised to do for those who dedicate their bodies to Him?” Circle the letter in front of each verse you could use to answer him.

- a) Exodus 15:26
- b) Proverbs 31:20
- c) Isaiah 40:29, 31
- d) Matthew 6:31-33
- e) Mark 16:18
- f) 1 Corinthians 6:13
- g) James 3:9

**3** Jane wants to follow the first rule of good health, eat well. This means that she should eat

- a) large amounts of food often.
- b) a lot of the foods she likes.
- c) several different kinds of food.

**4** Circle the letter in front of each TRUE statement.

- a** Emotions have very little effect on the body.
- b** Believers don’t really need to be concerned about controlling the normal physical appetites God has given them.
- c** Emotions like anxiety and ill will should be avoided because they are harmful to the health.

**5** The general principle concerning how God’s stewards should dress that we find first in the Bible is that of

- a) being modest.
- b) pleasing God.
- c) making a distinction.
- d) avoiding showiness.
- e) being appropriate.

**6** Suppose you are teaching some young people the principles that influence the way believers should dress. Beside each principle listed below, write the references of the Bible verses you would use to illustrate or teach it. You can use some verses to illustrate more than one principle.

- a) Pleasing God .....
- b) Distinction .....
- c) Simplicity .....
- d) Modesty .....
- e) Propriety .....

### answers to study questions

4 The following is one way you could have completed the chart. You may have listed the Bible verses in a different order beside each part, but they should match the part they speak about.

<i>Ears</i>	Matthew 13:9 Revelation 2:7	Hear what Jesus and the Spirit say
<i>Tongue, Lips, or Mouth</i>	Acts 2:4, 10:46, 19:6 Romans 10:9-10 Hebrews 13:15 James 3:9	Speak by the Spirit Confess that Jesus is Lord Offer praise to God Thank and praise God
<i>Hands</i>	Proverbs 31:20 Mark 16:18 Galatians 6:11 Ephesians 4:28 1 Timothy 2:8	Be generous Place them on sick people Write Bible books Work Lift them up in prayer
<i>Feet</i>	Romans 10:15	Go and preach the Gospel

1 First Corinthians 6:19 says that they are the temple of the Holy Spirit.

5 The examples are a) John and d) Mary.

2 Description b) is the reason. Was it hard to choose? In description a) two things are wrong: 1) A nonbeliever is sometimes aware of his slavery; and 2) God has not freed the believer to be the *owner* of his body, for God is the owner. He has, however, given him power to be its master.

6 Statements a) *Bad habits injure . . .* and d) *Bad habits can become . . .* are the correct reasons. Statement b) would not be a good answer because some habits (such as practicing cleanliness) are helpful. Statement c) would not be good either, because it is possible for a person to break a harmful habit with the help of the Holy Spirit.

3 b) Romans 8:2.

- 7 a** 4) Propriety.
- b** 3) Modesty.
- c** 2) Simplicity.
- d** 1) Distinction.
- e** 2) Simplicity.

**Your Notes**

# Lesson 6

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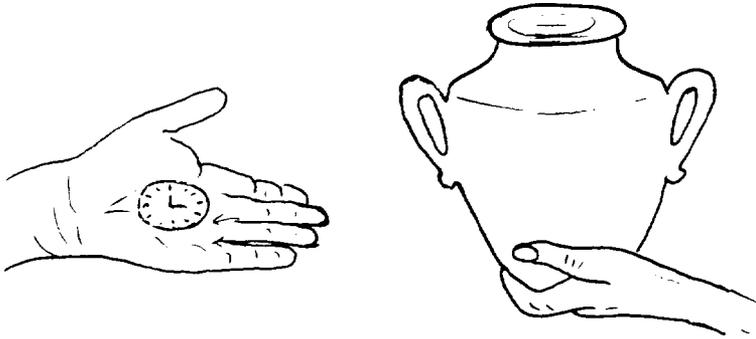
## Employing Our Personal Assets

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**

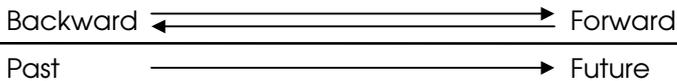
appointment  
category  
consistent

schedule  
talent  
technique

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

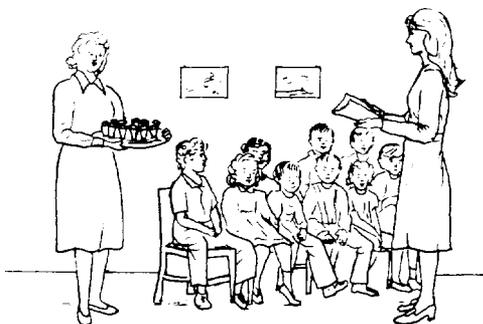
- a) God, the man, and the servants.
- b) the servants, the managers, and the owner.
- c) God, every person, and abilities.
- d) the owner, the silver coins, and the talents.

### **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.

- |  |                      |
|--|----------------------|
| .... <b>a</b> Talking with your daughter                     | 1) Time for God      |
| .... <b>b</b> Attending a worship service                    | 2) Time for others   |
| .... <b>c</b> Taking your children on an outing              | 3) Time for yourself |
| .... <b>d</b> Reading your Bible and praying                 |                      |
| .... <b>e</b> Discussing a problem with your wife or husband |                      |
| .... <b>f</b> Taking time for recreation                     |                      |
| .... <b>g</b> Making plans for the future                    |                      |
| .... <b>h</b> 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>.... <b>a</b> 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>b</b> John realizes he has promised to preach in two churches at the same time.</p>                     | <p>2) Have a daily schedule</p>       |
| <p>.... <b>c</b> 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>.... <b>d</b> Tom has to stand in a long line with others who have waited until the last day to pay a bill.</p> |                                       |
| <p>.... <b>e</b> 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.

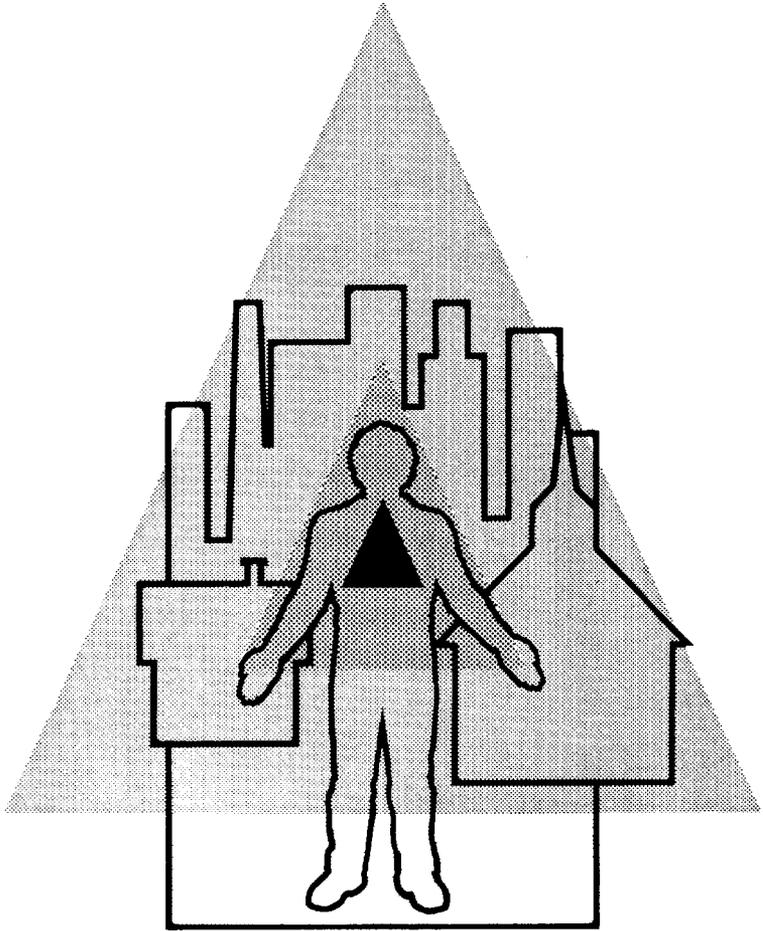
**8** c) keeping an appointment book. Jim should write down when he plans to take his son on an outing. By looking at his appointment book, he will see that he must meet with his friend for Bible study at a different time.

**Your Notes**

# Unit Three

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## **Stewardship and Our Responsibilities**



# Lesson 7

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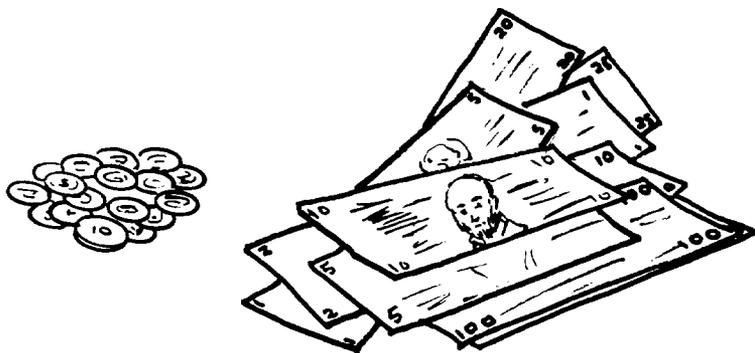
## Our Money and Possessions

What you have studied up till now has given you the necessary training to manage all the elements and assets of yourself, that is, your intellect, will, emotions, body, time, and abilities. But, as you know, our beings are not the only goods God has entrusted us with. There is also another kind of goods, among which are money and possessions. This lesson deals with these goods.

It is very important that you know how to manage the money and possessions that God has put in your care. With this object in mind, this lesson sets forth for you the principles that should guide you, the attitude you should have, and the techniques that will help you carry out your duty.

### **lesson outline**

Establishing the Principles  
Keeping the Right Attitude  
Managing What God Gives Us



## lesson objectives

When you finish this lesson you should be able to:

- Explain what the Bible teaches about man and riches.
- Apply to your life the principles that should guide a Christian steward in earning and managing his money.

## learning activities

1. This is a practical lesson! It has many suggestions to help you manage your money and possessions. Be sure to answer all the study questions.
2. Remember to find the definitions for any key words you do not know in the glossary at the end of the study guide. Also be sure to find and read in your Bible each verse that is mentioned.
3. When you complete the lesson, review it, then take the self-test and check your answers.

## key words

accumulating  
budget  
expenses  
exploiting  
income

inflation  
percentage  
preoccupation  
profit

property title  
systematically  
tithe  
tyrannical

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## lesson development

### ESTABLISHING THE PRINCIPLES

**Objective 1.** *Recognize examples and statements that are consistent with what the Bible teaches about money and possessions.*

In Lessons 1 and 2 we considered the ideas of God as owner and man as steward. In regard to money and possessions, these ideas are most relevant, because, after all, we are more accustomed to think of a steward as a person who manages money and possessions.

#### The Claims of God

Money and possessions are what make up the riches of this world. But about money, represented by gold and silver since ancient times, God says: "All the silver and gold of the world is mine" (Haggai 2:8). And in regard to possessions, the foremost of which is the earth, God declares: "the earth belongs to the Lord" (Exodus 9:29). It is noteworthy how in Leviticus 25:23 God gives the Israelites the right to use the land, but He reserves its property title for Himself. How much more is God the owner of the land than mankind!

**1** In view of the claims of God, what should be our attitude towards our possessions?

.....

#### The Teachings of Jesus

A great deal of the teachings of the Lord Jesus have to do with man and riches. Of these, the principal teachings are the following:

1. We must not store up riches for ourselves here on earth (Matthew 6:19-21). To do so is to act like a fool (Luke 12:16-21; Mark 8:36).
2. We cannot serve both God and money (Matthew 6:24).

3. We should invest riches in helping the poor. To do so is to store up riches in heaven (Matthew 6:20; 19:21; Luke 12:33; 16:9).
4. It is very hard for rich people to enter the kingdom of God (Luke 18:18-25).

All of these teachings reveal the following truth: man should use riches not the way he thinks is right but the way God wants him to. This is very reasonable, given the fact that God, not man, is the true owner of the riches. And besides, Jesus clearly illustrated the fact that man is only a steward of his riches in the parables of the three servants (Matthew 25:14-30), the shrewd manager (Luke 16:1-8), and the gold coins (Luke 19:11-26). In all three cases the servants managed the riches of the owner.

### **The Statements of God's Servants**

In ancient times king David was one of the men who understood the most clearly what stewardship of riches was. He said that God is the true owner of the riches (1 Chronicles 29:12, 16). And when he used the riches which he and Israel had gathered for the building of the temple, he said that he was giving back to God what belonged to Him (1 Chronicles 29:14, 16-17).



The early disciples did not consider themselves to be owners of what they possessed either (Acts 4:32). Instead, following the teachings of Jesus, they used their riches for the welfare of the poor (Acts 2:45; 4:34).

The apostle Paul similarly declared that we ourselves are not the owners of the things we possess in this world; we are only users, because “what did we bring into the world? Nothing! What can we take out of the world? Nothing!” (1 Timothy 6:7).

**2** Circle the letter in front of each description of a person who is following the teaching of the Bible about money and possessions.

- a) Ralph has worked hard to earn his money. Because he feels it therefore belongs to him, he spends it as he chooses.
- b) Jane uses some of her money to help a poor family buy clothes for their children.
- c) Tim keeps all of his money in a safe place, and adds to it so he will have more.
- d) Joe follows God’s leading to become a pastor, though he knows he will not earn very much money as a pastor.

## KEEPING THE RIGHT ATTITUDE

**Objective 2.** *From a list of descriptions and examples of attitudes a person can have towards money and possessions, select those that agree with what the Bible teaches.*

### Two Evils to Avoid

#### *Greed*

The sin of greed is the insatiable desire to get more things. A certain multimillionaire was interviewed by a group of newspaper reporters. One of them said: “We assume that you have fulfilled all of your ambitions. But is there something else you want out of life?” To this the multimillionaire replied: “Young man, what I would really like to do is to get a little more of what I have already got.” What a tyrannical master riches become! Jesus wasn’t just talking when He said: “Watch out and guard yourselves from every kind of greed; because a person’s true life is not made up of the things he owns, no matter how rich he may be” (Luke 12:15).

The apostle Paul, in referring to greed, said it was worship of false gods (Colossians 3:5) and he put it in the same list along with the most foul sins (Ephesians 5:3-5). In another place he said that “those who want to get rich fall into temptation and are caught in the trap of many foolish and harmful desires” (1 Timothy 6:9). This means that greed is not a sin that only the rich have. Actually, someone has said that this is the sin no one wants to confess. In addition, Paul declared that the *love* of money is a source of all kinds of evil (1 Timothy 6:10). Let us be sure that we love the owner who has entrusted us with His goods and not the goods He has entrusted to us!

**3 Why did Jesus warn us to be on our guard against greed?**

.....

*Worry*

The harmful emotion of worry goes right along with that of greed. Sometimes it seems that the one gives rise to the other. But Jesus had a lot to say regarding an excessive preoccupation about material needs. In fact, in Matthew 6:25-34 Jesus gives three reasons why we shouldn't worry:

1. God has given us our life and our body. These possessions are more valuable than the food which sustains the one and the clothes which cover the other. And so if God has given us these goods, He will also give us everything that is necessary for us to take care of them. He won't let us die of hunger or walk around naked! He doesn't allow this to happen to the birds and the flowers; how much less to us who are His stewards!
2. God knows that we need food and clothing and is ready to give these things to us.
3. Every day brings its own cares. Therefore it is useless to add to today the preoccupations of tomorrow.

The apostle Paul also says that we shouldn't worry about anything but should take our needs before the Lord in prayer (Philippians 4:6). He was very sure that God would supply all our needs (Philippians 4:19).

The apostle Peter gives us similar advice: “Leave all your worries with Him, because He cares for you” (1 Peter 5:7). Let us be concerned, rather, about pleasing the one who gives us everything we need than about the things themselves.

About nineteen years ago I thought that my family and I would have no meal at noon for the first time in our lives. We had nothing in the house to eat. My wife and I were resigned to going hungry if the Lord wanted us to (Philippians 4:12). But I didn’t understand why our little one-year-old daughter would have to go through the same experience. However, it didn’t turn out that way! God had prepared things ten days before so that on that day we received enough to keep us for more than a month! It is true that God provides for the needs of His children and cares for them. God can do the same thing for you as He did for me if perhaps you are going through a time of extreme financial difficulty.

**4** Are there any things which you have been worried about? Write them in your notebook and pray that the Lord will help you to trust Him to take care of them. Tell Him in your prayer that you are giving these worries to Him so you need no longer worry about them. Why should we give our worries to God?

.....

## **Two Virtues to Cultivate**

### *Contentment*

In contrast to greed, contentment is being satisfied with what you have, whether it is a little or a lot (Hebrews 13:5). Contentment doesn’t mean the desire to have riches, but neither does it mean resignation to poverty (Proverbs 30:8-9).

According to Matthew 25:15, God portions out His goods according to the ability of each of His stewards to manage them. He gives more to some, and less to others. But if a steward is faithful in administering the little that he has, the Lord will entrust him with more (Matthew 25:21). Therefore we should be content with what God has given us (1 Timothy 6:6, 8) and trust that at the right time He will give us more.

A Christian steward should make a distinction between his *needs* and his *desires*. God has promised to give us *everything* we need (Philippians 4:19); but He is not ready to give us everything we desire (James 4:3). Because He cares for us He knows too what is best for us. If a believer has everything that he or she needs, this is reason enough to be content.

### *Generosity*

The virtue of generosity is that of giving bountifully. It is one of God's attributes (1 Timothy 6:17), who gave even His Son for us (John 3:16). Generosity, like contentment, is the opposite of greed. The greedy person gathers possessions for himself, but the generous person gives his possessions away for the good of others (Acts 2:45; 4:34-37).



In Lesson 2 we studied that giving was investing the goods that belong to God, that is to say, giving is an important part of Christian stewardship. In this sense we can say that while the greedy person *takes* the goods that belong to God, using them the way he wants to, the generous person manages them, using them the way God wants him to.

God, of course, wants each one of His stewards to be a generous person. And his generosity should first be shown in his relationship towards God (Exodus 35:5). No one should come near to God with empty hands (Deuteronomy 16:16-17).

**5** In your notebook, list several ways in which you can show your generosity towards God.

An outstanding example of generosity is that of Mary (John 12:3). She brought a costly offering to Jesus. But the important

thing was not the value of her offering in itself but the value it had because of the love Mary expressed toward her Lord. And Jesus said that wherever the gospel would be preached Mary's deed would be remembered.



An important question we should consider is: *Can a poor person be generous?* He can, according to what the Bible teaches us. In the Old Testament God made the rule that if a person couldn't offer a calf, a lamb, or a male goat, he was to bring two doves or two pigeons (Leviticus 1:14; 5:7; 12:8). Even Joseph and Mary, who were poor, had to fulfill this obligation (Luke 2:24).

The example of the widow who offered the two little copper coins (Luke 21:24) confirms the fact that poor people can be very generous. She was *very poor*; but she gave *all she had to live on*. Likewise, the Macedonian believers, even though they were *very poor*, were *extremely generous*, giving *more than they could* (2 Corinthians 8:1-3).

**6** Suppose some friends of yours make the following statements. Based on what you have learned in the lesson, decide which ones you AGREE with and circle the letter in front of each one.

- a) "It isn't possible for poor people to be greedy."
- b) "The Bible says that money is really the source of all that is evil."
- c) "Jesus told people not to worry about their material needs."
- d) "The difference between people who are greedy and people who are generous is the amount of possessions they have."
- e) "It is possible for a poor person to be generous."

7 In study question 6 you agreed with some of the statements given and disagreed with others. Read each of the statements again. In the chart below, beside the same letter, write down whether you agree or disagree with that statement. In the next space, write the reference of at least one Bible verse that supports your answer. The first one is written in to give you an example.

Statement	Agree or Disagree	Supporting Bible Verses
a)	<i>Disagree</i>	1 Timothy 6:9
b)		
c)		
d)		
e)		

## MANAGING WHAT GOD GIVES US

### Earn Money

**Objective 3.** *Choose examples of people who are applying the principles given in the Bible for earning money.*

The above title seems strange, doesn't it? But earning money doesn't necessarily mean accumulating riches. In the parable of the three servants we read that the owner rewarded the servants who gained profits and punished the one who didn't. This shows us that God wants us to earn money; because earning money is a part of our stewardship.

But you may ask: *Isn't money evil?* Of course not. There are some that speak of the "filthy lucre" or the "vile metal," but what is evil is the love of money and what is filthy or vile is making evil use of it. Money in itself can be a blessing. It may serve to promote the work of God in the world, to help the poor, and to supply one's personal needs. If a steward earns profits keeping these goals in mind, God will prosper him. Abraham, Isaac, and Job were saintly men and God prospered them (Genesis 12:5; 26: 12-13; Job 1:1-3; 42:12). However, God's steward needs to submit to certain principles when earning money.

1. *A Christian steward should earn money by working.* This is the honest way of earning money (Ephesians 4:28). The apostle Paul also taught that the believers should “work to earn their living” (2 Thessalonians 3:12) and that “whoever refuses to work is not allowed to eat” (2 Thessalonians 3:10). The relationship between work and earnings was set up by the Lord. In fact, He said that a worker should be given his pay (Luke 10:7). But how much poverty a believer can suffer and how much dishonor God can receive if instead of working the believer gives himself over to slothfulness (Proverbs 13:4; 20:4; 24:30-34)!

**8** In your notebook, name several ways in which money can be a blessing.

The Christian steward should consider seriously, however, whether he is earning money honestly if he is working for the prosperity of a) someone who makes him do wrong to his neighbor by lying, deceiving, or cheating him, and b) a business which makes or sells products whose intent is to harm or destroy his neighbor’s life, such as, for example, alcoholic drinks, cigarettes, and guns.

2. *The Christian steward should not make money by doing dishonest things.* The apostle Paul teaches that the Christian worker, as God’s steward, should not be greedy for money (1 Timothy 3:3, Titus 1:7). Consequently, a believer shouldn’t make money in the following ways:

- a. *Theft.* The idea that robbing from the rich is an act of justice is popular in some places; but the Scripture makes no distinction between just and unjust kinds of theft (Exodus 20:15, Ephesians 4:28).
- b. *Crooked business.* “Business is business” is the motto of those who believe that anything goes in business. They see no relationship between business and morality. Exploiting one’s neighbor, speculation, swindles, and fraud are considered part of business routine.
- c. *Gambling.* Some game organizations openly encourage greed by announcing that their gambling is the shortest way to becoming rich. The truth is that they make a few

people rich at the expense of making many people poor. Gambling corrupts those who participate in it. It is based on the dishonest principle of getting large returns from a very small investment.

**9** Circle the letter in front of each example of a person who is following the principles the Bible gives for earning money.

- a) Jim earns a small salary. He decides to use some of it for gambling so he can perhaps get more money to give to the Lord.
- b) Marjorie works in a store. The storekeeper has told her to pack  $2\frac{3}{4}$  pounds of beans in several packages marked 3 pounds. He tells her that if she doesn't, she will lose her job. Marjorie decides she must leave and find another job.
- c) George's neighbor asks him to go at night with him to take some fruit from the trees belonging to a rich family. George's family loves fruit, but George decides that the idea is wrong and doesn't go.

### **Make a Budget**

**Objective 4.** Write out a budget, following the example given in the lesson.

A problem for many people is how they should spend the money they have earned. The common practice is that they spend more than they earn. As a result, they fall into debt and are distressed at not being able to keep up with the payments they owe.

A budget is a list of expenses during a certain time along with the income to pay for them. A budget helps a person deal with his actual financial situation; if he has more expenses than income he should reduce his expenses.

To make a budget you may begin by writing down on a piece of paper your monthly or weekly income, according to your situation. After adding up your income, you may write down your different expenses and add them up too. *The sum of your expenses should not be greater than the sum of your income.*

Here is a simple model of a budget that I offer you by way of illustration. Although the amounts given may not be similar to those you have in your situation, it will show you how a budget is made.

INCOME		EXPENSES	
Salary	\$275	Tithes and Offerings	\$ 32
Other Income	\$ 15	Rent	\$100
		Water and Light	\$ 9
		Food	\$ 93
		Clothing	\$ 14
		School Expenses	\$ 10
		Transportation	\$ 17
		Savings	\$ 15
<hr/>		<hr/>	
Total	\$290	Total	\$290

Because of inflation, every so often you will need to adjust your budget to fit the new situation. But if instead of actual amounts you figure your expenses as a percentage of your income, you won't have to make adjustments so often.

**10** In your notebook, write out a budget for yourself following the example given in the lesson.

## Put God First

**Objective 5.** *From a list of amounts, choose the one which represents the tithe of a given income.*

You have noticed that tithes and offerings are the first item on the list of expenses in the model budget. This is the way it should be. God is our first priority. Actually, everything we have we have received from God; but He has instructed us to set aside a part of our earnings to help further His work in this world. This part is made up of *the tithes and offerings*. While the tithe is the tenth part which is consecrated to the Lord, offerings may be of any value or proportion.

### *Origin and History of the Tithe*

We don't know when the practice of tithing was begun; but we do know that since the time of Cain and Abel people brought offerings to God (Genesis 4:3-5).

Tithes are mentioned for the first time in the days of Abraham. In fact, he gave the tithes to the priest-king Melchizedek (Genesis 14:20). From the biblical account it is evident that the tithes were already an established custom; there is no indication that it had just been established on this occasion. Besides, there is evidence that the Chaldeans, the nation Abraham came from, practiced tithing from very early times.

In Genesis 28:22 we see that Jacob makes the solemn promise to give tithes to God of all that He gives him. Centuries later, the practice of tithing was set up by the Lord as a law (Leviticus 27:30-32).

The tithes were acknowledged by the Lord Jesus (Matthew 23:23). He didn't rebuke the religious leaders for tithing, but for leaving undone the more important things, though they were very careful to tithe. Still, Jesus clearly said: "These you should practice [the really important teachings of the Law], without neglecting the others [the tithes]."

The apostle Paul taught the churches to give according to the principles involved in the tithes (1 Corinthians 16:1-2). Indeed he directed every believer to a) put aside some money, b) every Sunday (periodically), c) in proportion to what he had earned (and the tithes is a proportion of the earnings). Thus, there seems to be no better plan for systematically giving to God than to practice tithing as a minimum.

**11 When does the Bible mention tithes for the first time?**

.....

*Figuring the Tithe*

If you don't have money but do have livestock and farm products, you may well figure your tithes as the Israelites of Old Testament times did. For example, if during the year you have had 27 lambs, your tithes would be 3 lambs. If you are self-employed, your tithes would be 10% of your earnings. If your earnings are in the form of a salary or pension, for example, of \$226.00, your tithes would be \$23.00. It may be that sometimes

you have other sources of income besides your salary. The right thing to do is to also tithe from these. They are blessings from the Lord! The important thing to remember is that if we plant few seeds we will have a small crop; but if we plant many seeds we will have a large crop (2 Corinthians 9:6).



### *Blessings That Come From Tithing*

In Malachi 3:10 God teaches us that He will *pour out in abundance all kinds of good things on those who tithe*. And if you doubt this, God challenges you: “Put me to the test!” Those who tithe do not remain poorer for only having nine-tenths to meet their needs. Show me a believer who complains that he doesn’t have enough to live on and I’ll show you one who doesn’t give the Lord the tithe. Actually, those of us who tithe know by experience that the nine-tenths with God’s blessing are more than the ten-tenths without it (Proverbs 3:9).

Finally, it is important to consider your attitude as you give to God. In 2 Corinthians 9:7 we read that we should give “not with regret or out of a sense of duty; for God loves the one who gives gladly.” If we are unhappy when we give or if we give only because we think we *have to*, we rob ourselves of the full blessing God has for us. However, if we give gladly, as an act of worship and devotion, we open the way for God to share an abundance of blessings with us.

**12** Suppose a man named Tom has an income of \$280.00 plus a profit of \$18.00 he has earned by selling vegetables. Circle the letter of the amount below that represents his tithe.

- a) \$28.00
- b) \$28.18
- c) \$29.00
- d) \$30.00

**13** Below are several statements about the tithe and giving (left side) and references of Bible verses about the tithe and giving (right side). Match each reference of a Bible verse to the statement which supports the verse.

- |        |   |                         |
|--------|---|-------------------------|
| .... a | A blessing is promised to those who tithe.  | 1) Genesis 14:20        |
| .... b | The apostle Paul taught the churches to give according to the principles involved in the tithe. | 2) Genesis 28:22        |
| .... c | Abraham gave tithes.  | 3) Malachi 3:10         |
| .... d | Jacob promised God he would tithe.  | 4) Matthew 23:23        |
| .... e | Jesus approved of tithing.  | 5) 1 Corinthians 16:1-2 |

**14** Read 2 Corinthians 9:6-15. In your notebook, make a list of all the good things that will happen when a believer gives to God with the right attitude.

### **Spend Your Money Wisely**

**Objective 6.** *Identify examples of people who are following the principles that are given for spending money wisely.*

#### *Pay Cash Whenever Possible*

An article you buy by paying a little at a time is always more expensive because the one who sells it to you charges extra. And if an emergency should come up and you couldn't make the payments, you might lose what you have bought *and* what you have paid.

#### *Avoid Debts*

The Scriptures tell us not to be under obligation to anyone (Romans 13:8). This is a great truth. To ask for a loan seems to be an easy solution to financial problems, but sometimes this cure can be worse than the sickness. If you don't pay up on time you give a bad testimony, lose friends, and maybe even find yourself losing out in your Christian walk too. How many

believers stay away from church because they are too ashamed to meet up with the brother who loaned them some money they can't pay back! It is much better to take our needs to God in prayer. He will certainly supply them.

But if you do have obligations to fulfill, pay them on time. And if because of some emergency you can't, don't avoid seeing the person who loaned you the money. Go to him and explain your situation. No doubt he will wait for a few more days, and you will give a good testimony by showing that you are a responsible person.

**15** If you owe money to someone and aren't able to pay it on time, what should you do?

.....

### *Buy What Is Necessary First*

You may apply the priorities to your expenses. For example, why should you waste money on luxury items and go without the things you really need? A couple and their two children have to sleep in the same bed; but they bought a color television!

### *Economize*

Check prices before you buy. If you see something in a shop window that you're interested in, you can sometimes find the same thing for a much lower price just by walking a few blocks. But don't think you have made a bargain by buying something cheap of poor quality. Sometimes cheaper things cost more in the long run.

Get the best possible use out of what you have. Take care of your clothes and your furniture so they last longer. Don't waste lights or water. Why should you pay a higher bill?

If you are a housewife, you can economize by first measuring what you are going to cook so you won't have leftovers; and if you do, don't throw them out. You can use them again in another meal or give them to someone who has a need. The teaching of Jesus when He multiplied the bread and the fish is very appropriate in regards to this (John 6:12-13).

**16** Circle the letter in front of each example of a person who is following the principles given in the lesson for spending money wisely.

- a) Mary plans carefully so she won't cook more than her family will eat.
- b) Jim owes Sam some money. He can't pay what he owes so he avoids going to church where both he and Sam are members.
- c) Susan buys the clothes her children need at the first store she comes to.
- d) George would like to buy a new radio. But first he pays for his needs, then he saves what he has left over for the radio.



**4** Below are several statements that DO NOT agree with the principles the Bible teaches about earning money. In the space next to each one, write the references of the Bible verses you would use to show that the statement is wrong.

- a** A Christian steward should not try to earn profits. ....
- b** It doesn't matter how a person gets his money, so long as he uses it for the Lord. ....
- c** A righteous person can bring about justice by robbing from the rich. ....
- d** If a believer doesn't want to work, the others should take care of him and give him food. ....
- e** God's blessing does not include material things. ....

**5** Arthur and his wife need to buy a new set of furniture (several pieces) for their house. But they don't have enough cash to buy the whole set at once. According to the principles for spending money wisely given in the lesson they should

- a) find a friend who will lend them the money they need.
- b) buy the whole set, paying for it a little at a time.
- c) buy only as many pieces at a time as they can pay cash for.
- d) use some money they have set aside for emergencies.

**6** Suppose that in question **5** above Arthur and his wife had decided to make choice a) *find a friend who will lend them the money they need*. This choice would go directly against the principle of

- a) paying cash whenever possible.
- b) avoiding debts.
- c) buying what is necessary first.
- d) economizing.

**answers to study questions**

- 9 b) Marjorie.  
c) George.
- 1 We should see them as belonging to God, not to ourselves.
- 10 Your answer. Are your expenses greater than your income?  
If so, do you see some that could be reduced?
- 2 b) Jane.  
d) Joe.
- 11 The Bible mentions tithes for the first time in the days of Abraham.
- 3 A person's true life is not made up of the things he possesses.
- 12 d) \$30.00. If you chose c) \$29.00, you would have selected the amount that was *almost* right. (An exact figure of 10% would be \$29.80. In the lesson, however, the example given shows the amount of tithe as the nearest whole dollar *over* the exact amount: \$23.00 instead of \$22.60.)
- 4 Because God cares for us.
- 13 a) 3) Malachi 3:10.  
b) 5) 1 Corinthians 16:1-2.  
c) 1) Genesis 14:20.  
d) 2) Genesis 28:22.  
e) 4) Matthew 23:23.
- 5 Probably you listed things such as giving generously of your money, time, and talents to God.
- 14 Your answer should list the following things:  
a) You will have all you need (verses 8-10).  
b) God will give you enough so you can always be generous (verse 11).  
c) Others will thank God for your gifts (verses 11, 12).  
d) God will receive glory (verse 13).  
e) Those blessed by your giving will pray for you (verse 14).

- 6 c) “Jesus told people not to worry about their material needs.”  
e) “It is possible for a poor person to be generous.”
- 15 You should go to the person who loaned you the money and explain your situation.
- 7 a) Disagree—1 Timothy 6:9. (Poor people can also *want* to be rich.)  
b) Disagree—1 Timothy 6:10. (It is the *love* of money, not money itself, which is the source of evil.)  
c) Agree—Matthew 6:25-34.  
d) Disagree—Acts 2:45; 4:34-37; and 2 Corinthians 8:1-3. (The difference is in their attitude toward their goods and what they do with them.)  
e) Agree—Luke 21:2-4; 2 Corinthians 8:1-3.
- 16 a) Mary.  
d) George.
- 8 Your answer could name any one of these: It can supply what is needed for God’s work, provide for the poor, and help meet one’s own needs.

# Lesson 8

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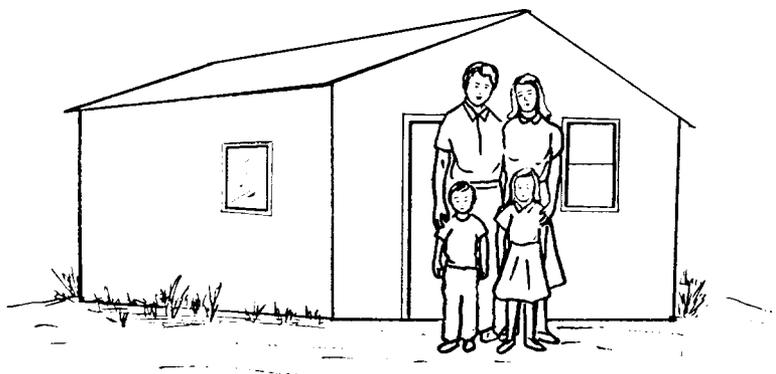
## Our Homes

To know how to manage money and possessions is not the only important requirement for being a workman of the Lord. The apostle Paul tells us that one of the basic requirements of a church leader or helper is to be a good steward of his home also. In fact, his argument is very simple: If a man does not know how to manage his own family, how can he take care of the church of God (1 Timothy 3:5)? Of course, Paul refers here to managing a family according to God's instructions.

As a Christian worker or believer, you need to know what to do in order to be a good steward of your home. This lesson has been written to help you to meet this need. Through your study of this lesson, you will learn how to manage your family and to use your house as God wants you to. You will also be able to share these teachings in your church or community.

### **lesson outline**

The Christian Family  
The Christian's House



## lesson objectives

When you finish this lesson you should be able to:

- Describe the duties of each member of the Christian family including those of its steward.
- List several ways you can use your home for God's glory.
- Realize the importance of exercising stewardship over your home.

## learning activities

1. Be sure to carefully read the lesson and study every part of it.
2. Answer the study questions, then check your answers with the ones that are given. When you have completed the lesson, review it. Then take the self-test and check your answers.
3. As you study this lesson, ask the Lord to help you make the truths you learn in it a part of your life. You may discover some principles that you can begin to apply even now!

## key words

abnormality

arbitrary

authority

commitment

dictatorial

founder

harbor

integrity

oasis

source

symbol

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## lesson development



### THE CHRISTIAN FAMILY

#### Its Founder

**Objective 1.** *Identify the reason why God is the founder and owner of the family.*

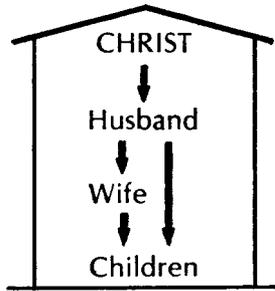
God is the founder of the family. He set it up when He created the man and the woman (Genesis 1:27) and gave them the command to have children (Genesis 1:28). As founder of the family, God has the ownership rights over it. It is *His* family and therefore He is its owner.

- 1 God is the founder and owner of the family because He
  - a) knew man would fail.
  - b) created it.
  - c) commanded it to obey Him.

#### Its Pattern

**Objective 2.** *Describe the pattern that the Christian family should follow.*

The Christian family is one whose members live together according to the pattern established by God. Read 1 Corinthians 11:3 and Ephesians 5:22—6:4 to see the principles of authority and relationship which God intends to be part of this pattern. Christ is shown as head of the husband and the husband as the head of the wife. The children are subject to their parents. In other words, each family member is subject to the respective authorities God has placed over him or her. These relationships can be seen in the following diagram.



But there is more to it. These verses also show *how* this authority is to operate within the family. The pattern is the relationship between Christ and the church. It is Christ's example of authority, leadership, and love which is to be followed by those who exercise authority in the family. Christ was never a dictatorial or arbitrary leader. He led His disciples by giving loving direction and guidance, and by offering His life as an example.

Above all, Christ must be recognized as the supreme authority by all family members. Only then does the family operate as God designed it to. Actually, it would be impossible to imagine a truly Christian family without Christ as its head.

**2** In your notebook, write out two or three sentences in your own words which describe the pattern a Christian family should follow. Give the Bible reference to the verses which tell about this pattern.

### **Its Members' Duties**

**Objective 3.** *Identify statements about the relationships between family members that agree with what the Bible teaches.*

In order for a family to work according to God's plan, each of its members should fulfill his or her respective duties.

#### *Married Couples*

God took the married couple into account in His plans for the family. In fact He said: "It is not good for the man to live alone. I will make a suitable companion to help him" (Genesis 2:18). But God made the woman from the man's body, and then ruled

that the man and the woman would be one body again through marriage (Genesis 2:24)! What a deep mystery there is in all of this (Ephesians 5:32-33)!

To preserve this unity God has established certain rules that both partners should follow alike. These rules are the following:

1. *Do not deny yourselves to each other.* This is how the apostle Paul says it in 1 Corinthians 7:3-5, referring to the marital relations. Does this surprise you? The Bible has a lot to say about the wrong use of sexual relations, but this is almost the only passage which teaches the rightful use. And of course, the rightful use of sexual relations is limited to the sphere of marriage.

Marriage begins with the physical union of the couple (Genesis 2:24). It is very natural, then, that the Scripture gives us a norm for the continuation of this union. According to this norm, each partner should satisfy the sexual needs of the other, because they are *no longer owners of their own bodies; each one belongs to the other*. If the couple obey this principle and follow the norm which comes from it, their marriage will be happier and unfaithfulness will be greatly discouraged.

**3** Read 1 Corinthians 7:3-5 and answer the following questions.

**a** What is the only time when marriage partners should deny sexual relationships to each other?

.....

**b** What condition must be met first?

.....

2. *Be faithful to each other.* When a man and woman are joined in marriage in the Lord, they promise to be faithful to each other. But God wants these promises to be honored in their married life. Both the husband and the wife should remember that their bodies belong first to the Lord and then to their partner.

The apostle Paul points out that if a believer joins his body to a prostitute he makes that part of the body of Christ become part of the body of that prostitute! For his body is part of the body of Christ (1 Corinthians 6:15-17). Likewise, if husbands or wives

join their bodies to another person, they are uniting the body of their partner to the body of that person! This is so because their bodies belong to their partners and each body is one with that of the partner.

Unfaithfulness is thus an abnormality; it is the union of one part of the body of the couple with the body of a stranger. It is no wonder that it would bring about so much distress in a marriage.

3. *Do not separate what God has joined together.* Jesus said that from the moment a man and a woman come together as husband and wife, they are no longer two. From then onward they are one only, because God has united them (Matthew 19:6). This makes divorce an abnormality also, a human interference in matters belonging to God. The partners should not be divorced because they have no right to separate what God has joined together.

Although divorce was permitted in Old Testament times, we shouldn't forget that Jesus taught that this permission was given because men were so hard to teach (Matthew 19:8). The norm set up by God from the beginning has never been canceled.

4. *Love each other.* The idea that a man and woman marry because of romantic love has been widely adopted in modern times. Love is considered to be the mutual attraction between a man and a woman. And when this attraction ceases, there seems to be reason to dissolve the marriage. But on the contrary, the Scripture *commands* the couple to love each other (Ephesians 5:25, Titus 2:4). So if a couple think that their marriage is over because they no longer love each other, *it is time that they begin to love each other*, that is, to obey what the Lord tells them.

What is the biblical idea of love? It certainly doesn't mean just a purely physical and emotional attraction. There is a lot of self-gratification in that kind of love. On the contrary, the love the Bible teaches is a self-giving love. Each partner thinks about what he or she can give to the other. This is the love that Paul teaches in 1 Corinthians 13:4-7. This is the love that will keep the ship of matrimony afloat in the stormy waters of life.

5. *Commit yourselves to each other.* Commitment is essential to Christian marriage. This commitment includes commitment to one another and commitment to make God a part of your lives together. It means commitment to *find a way* to solve the problems of understanding and relating to each other which trouble all of us at some point in our married lives. Only when the basis of marriage includes commitment can there be a foundation for marital harmony and stability. The commitment of Christ to His own gives us a beautiful example of the enduring quality of this kind of commitment (John 13:1).

6. *Respect each other.* The married couple should have mutual respect for each other, even when it seems to one that the other doesn't deserve it (Ephesians 5:33, 1 Peter 3:7). They should have a high regard for each other. Neither should be considered inferior to the other, since both are one. This would be like demeaning one's own self. The wife should respect her husband because he is the authority God has placed over her; and the husband should respect his wife because she is the suitable companion that God gave him and the one who will receive God's gift of life together with him (1 Peter 3:7).

**4** Circle the letter in front of each statement that is TRUE according to what the Bible teaches about married couples.

- a** Couples who no longer love each other should not try to continue their marriage.
- b** A wife or a husband should not refuse to satisfy the physical needs of his or her partner.
- c** Divorce is wrong primarily because children are usually affected by it.

### *Wives*

The Scripture points out two specific duties of Christian wives.

1. *Submit yourselves to your husbands.* In early times, the wife was the slave of her husband, but among the Israelites she occupied a much better position. However, it is in Christ that the woman has come to have a position of true dignity, because in Christ "there is no difference" between men and women

(Galatians 3:28). But in marriage God has given a specific pattern of relationship, responsibility, and authority.

In Ephesians 5:22-33 we see that while the husband has been given the responsibility of providing the leadership and guidance for the home, the wife has been given the duty of submitting herself to his leadership and authority just as the church submits to the leadership of Christ (Ephesians 5:22, 24; Colossians 3:18; Titus 2:5; 1 Peter 3:1, 5).

It is hard for some wives to understand what it means to be submissive. They think that there should be complete equality between the man and the woman in every area of life. But this is not realistic, since men and women are different in many ways. It is true that each has the same spiritual rights and responsibilities before God. But it is also true that people who have the same rights freely choose leaders to whom they submit themselves. And so in marrying, the wife freely chooses to become part of a home and thus to submit to the authority which is included in the pattern God designed for the home. God did not intend for men and women to compete with each other, but to complement and complete one another (1 Corinthians 11:11-12). Happiness and harmony can exist only when this is true.

2. *Be good housewives.* Another one of the obligations God has laid on the wives is to take care of the house (Titus 2:5). Notice the wonderful praise which this kind of wife receives in Proverbs 31:10-31.

5 Suppose a young wife asks you this question: "Why should I submit to my husband when Galatians 3:28 says there is no difference between men and women?" In your notebook, write out an answer to her question including some Scriptures you could share.

### *Husbands*

God lays on the husband one main obligation: to *love his wife* (Ephesians 5:25; Colossians 3:19). But what are the characteristics of this love? Let us examine them in the light of Scripture.

1. *The husband's love for his wife is a self-giving love.* He is ready even to give his life for his wife, just as Christ did for the church because His love for it was so great (Ephesians 5:25). This is certainly courageous love, love which has reached its fullest expression.

2. *The husband's love for his wife is a self-loving love.* This seems strange, doesn't it? Still more, it seems to contradict the previous statement; but it is what the Bible says: "A man who loves his wife loves himself" (Ephesians 5:28). He doesn't love someone *else*, as does the man who loves his neighbor, but he loves himself. He loves his wife the way he loves his body; he provides food for her and cares for her as he does for his own body, because, after all, the two are really one (Ephesians 5:29). He is considerate of his wife's needs and concerns, just as Christ is of the needs and concerns of the church. By doing this he is acting the way Christ treats the church, which is His body.

3. *The husband's love for his wife is a gentle love.* The husband doesn't treat his wife harshly (Colossians 3:19), but gently, being considerate of her weakness (1 Peter 3:7). He leads her through showing love and tenderness.

A husband who loves his wife with this kind of love should not find it difficult to get her submission. We could also put it another way: a wife who has a husband who loves her in this way should have no problem in submitting to him.

**6** Beside each statement below, write the word TRUE if it is true and FALSE if it is false. Then list the reference of at least one Bible verse that supports each of your answers.

- a** When a husband loves his wife, he is actually loving himself since they are one. ....
- b** The main obligation God has given to husbands is to tell their wives what to do. ....
- c** Since a husband's love for his wife should be self-giving, it cannot be self-loving. ....

Notice that Scripture places before the wife the obligation to be submissive to her husband and before the husband the obligation to love his wife. It is very important for the husband to attend to *his own* and the wife to *her own* responsibilities and not try to force the other person to fulfill his or her responsibility. That is, the husband cannot, and should not, try to force his wife to be submissive to him. It can't be done! Neither can the wife force her husband to love her. Each must attend to his own responsibility and leave the other to do the same. Otherwise, a wife may refuse to submit to her husband until *he* shows love to her, or a husband may refuse to love his wife until *she* submits to him. This brings about a "you first" situation that prevents either partner from fulfilling God's pattern.

### *Children*

According to the divine order, the duty of the children is to *obey their parents* (Ephesians 6:1-3; Colossians 3:20). The authority of the parents has as its basis the authority of God, whom they represent in the home. The Scriptures mentioned above give us four reasons why the children should be obedient:

1. Obedience is their Christian duty.
2. Obedience is the right thing to do.
3. Obedience pleases God.
4. There is a promise of success and long life for those who respect their parents.

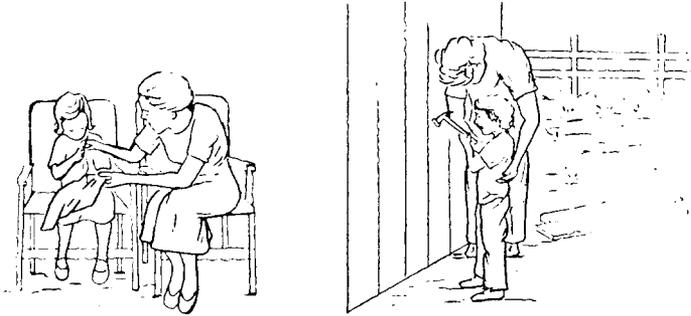
Christ Himself is the most superb example of obedience. He obeyed His heavenly Father (Philippians 2:8) as well as His earthly parents (Luke 2:51).

### *Parents*

God has commanded the parents to teach, discipline, and love their children (Ephesians 6:4, Titus 2:4).

1. *Teach your children.* Parents must teach their children how they should live (Proverbs 22:6). Your teaching should include the following:
  - a. The Word of God (Deuteronomy 6:7). This is the foundation of all your teaching.

- b. Obedience (Genesis 18:19). The children will learn the principle of authority and will grow up to be citizens who respect the law.
- c. Work. You will keep them from being idle and ending up as delinquents.
- d. Stewardship. This will make your children responsible people before God and men.



In order for the teaching to be effective it must be put into practice. One way of doing this is to make rules for the children to obey. But be careful! Don't make rules that you yourselves aren't able to keep (Romans 2:21-22). Your teaching should be backed by your example. If you don't do this you will only confuse and exasperate your children (Colossians 3:21).

2. *Discipline your children.* If the children don't obey the rules made by their parents, they should be disciplined (Proverbs 19:18; 29:17). Correction is a demonstration of love for the children (Proverbs 13:24). On the other hand, the lack of it is evidence that the parents don't love their children.

The Bible permits the use of physical or corporal punishment (Proverbs 23:13-14). But parents must be careful not to use physical punishment excessively or exclusively. This can cause bitterness, anger, and resentment toward the parents (Ephesians 6:4). Discipline involves loving guidance which resorts to physical punishment only when other methods have failed. But don't ignore the repeated times your children disobey and then discipline them only when your patience has come to an end. Then you will be disciplining them just to give vent to your

anger, not to correct their faults. Discipline them *when* they have disobeyed. This way their disobedience won't become an established pattern.

7 Why do you think that a parent who disciplines and corrects his child is showing love?

.....

In disciplining your children, it is also important that you as parents be seen by your children as one single authority. As a parent, don't make the mistake of defending the children when your partner corrects them. If you do, you will be undermining the authority in the home and the children won't know whom they should obey. Also, the one who observes the disobedience should be the one to give the discipline. Don't threaten the child by saying "when your father (or mother) gets home we'll spank you." If the act requires discipline, do it immediately.

When discipline is necessary it is important to tell the child exactly why he is being disciplined and how he should behave in the future. After punishment the parent must show love, forgiveness, and acceptance of the child. The child should never feel that *he is* being rejected even when his behavior is corrected. After all, doesn't the Lord have an attitude of forgiveness towards us when we fall? (Nehemiah 9:17, Micah 7:18, Luke 7:36-50).

Be sure to communicate with your children. Be willing to listen to their expressions of need, ideas, and—yes—even complaints. An open ear will often help you to prevent problems before they require discipline. Be willing to listen to your children and give thoughtful and prayerful consideration to their points of view. Sometimes you will find that they see things as well or better than you do yourself!

3. *Love your children.* The apostle Paul teaches Christians to love their children (Titus 2:4). We have also studied the idea that discipline is one form of loving the children. But this isn't the only one. Children shouldn't grow up in an atmosphere of somber severity. The same hand that you lift to correct them can also be used to treat them lovingly.

Sometimes children act disobediently just to get attention. The parents should become aware of this and listen to their children. They should set aside a time to be with them. If the parents are so busy with their own activities that they have no time for their children, they may one day find that they no longer have any influence over them. And the children may be found on the road to delinquency.

Workers for the Lord are not exempt from making the mistake mentioned above. Some love the Lord fervently and work hard for the salvation of sinners, but they are losing their own children. They have been more interested in the salvation of others than in the salvation of those in their own house! How much truth there was in what one believer said about a young man who was living a sinful life: “He is as bad as a preacher’s son.” If you are a worker for the Lord, don’t let such a thing happen in your family.

**8** If you have a family, perhaps you would like to examine yourself on how well you are doing as a parent. Beside each statement below, mark an **X** in the square under the phrase on the right that describes how you are doing.

	I am doing this well	I could do this better	I need to start doing this
MY DUTIES AS A PARENT			
I teach my children the Word of God.			
I teach my children to obey.			
I teach my children to work.			
I teach my children stewardship.			
I discipline and correct my children.			
I show my children that both of us as parents are one single authority.			
I am an example to my children of what they should be.			
I treat my children lovingly and spend time with them.			



## Its Steward's Role

**Objective 4.** *Choose examples of men who are fulfilling their responsibilities as stewards of their families.*

God is especially interested in the salvation of families (Acts 11:14; 16:31-33). Once the members of a family are saved, it is the steward who should take the leadership so that all continue to serve the Lord.

As you have already seen, the steward of the Christian home fulfills a double role: he is both the husband of his wife and the father of his children. The responsibility of the steward, especially the Christian worker, is to manage his family (1 Timothy 3:4, 12). Let us consider three aspects of this responsibility.

1. *He steward is responsible before God for the integrity of his home.* In most cases where a home has been destroyed, it has been because of bad management.

2. *The steward is also responsible for the behavior of his children.* Like Hannah, he should recognize that his children are given to him by God. Therefore, he should dedicate them to God and see that they come to belong to Him (1 Samuel 1:27-28). God certainly wants his children to be believers and well-behaved (1 Timothy 3:4, Titus 1:6). He denounced Eli because he didn't correct his sons even though he knew of their evil behavior (1 Samuel 2:22-36; 3:11-14). David's case was still more dramatic. He knew how to manage a kingdom with justice, but he didn't know how to manage his family.

3. *And last, the steward is responsible to provide for his family.* God, as a just Father, watches over the welfare of His children. There is even more reason, then, for the steward of His family to do so (Matthew 24:45); because not to do so is like denying the faith and acting worse than an unbeliever (1 Timothy 5:8).

**9** Circle the letter in front of each example of a man who is fulfilling his role as steward of his home.

- a) Jim spends most of his time away from home, letting his wife be responsible for the behavior of their children.
- b) Tom is a good worker and earns enough money so that his wife and family have enough food and clothes.
- c) Edward's wife, Nancy, seems unhappy in their marriage. Edward becomes concerned about her feelings and takes steps to solve the problem.

**10** In question 9 above, *Edward* is an example of a man who is fulfilling an aspect of his responsibility as a steward of his home. Circle the letter in front of the phrase that names that aspect.

- a) Integrity of the home
- b) Behavior of the children
- c) Provision for the home

## THE CHRISTIAN'S HOUSE

**Objective. 5.** *Following the suggestions given in the lesson, list some specific ways you can use your house for God's glory.*

### A Place for the Lord's Presence

In some homes there is a plaque that reads: "Christ is the Head of this house, the unseen Guest at every meal, the silent Listener to every conversation." This motto is good in that it reminds us that Christ is present in our homes. Let us see to it, then, that everything is clean and in order, that the children behave well, and that the conversation is wholesome and edifying.

How great must have been Zacchaeus' joy and haste to welcome Jesus into his house, the one who wanted to visit him (Luke 19:5-6). The feelings we have in our home should even be stronger, because Christ is always with us. Our house should be an oasis of joy and peace. Sad to say, some believers don't seem to believe this. They believe, rather, that Jesus lives only in the church, the place where their conduct is very saintly. But their children are very confused by not being able to understand why their parents aren't as saintly at home as in the church.

A good way to make Christ’s presence real in the home is to have family devotions. At a time agreed upon, the parents and the children gather to study God’s Word and worship Him together. Family devotions will help the married couple to stay united and the children to obey their parents in the Lord.

**11** When a family has *devotions*, what do they do?

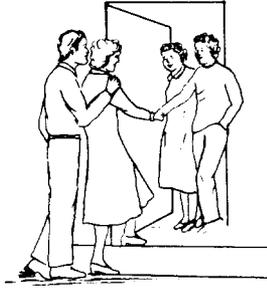
.....

**A Harbor for Guests**

The Bible teaches us that it is a blessing for us to welcome strangers into our homes, because at times there were some who did this and so welcomed angels without knowing it (Hebrews 13:2).

After he was converted, Matthew gave a banquet and invited his friends along with Jesus and His disciples. No doubt he wanted his friends to come to know Jesus. We can do the same kind of thing. We can invite a friend to talk to him about Christ, a new believer to encourage him in the faith, the young people to share with them our experiences, and the brothers and sisters in general to strengthen our Christian love and fellowship. A widow who was a Christian felt very alone and distressed at having lost her only daughter. A certain Sunday she invited a young lady, who was far away from home and feeling very homesick, to her house for dinner. Both enjoyed their time together so much that they made it a habit to spend Sundays together. This led to a sincere friendship between them and in time the young lady accepted Jesus as her Savior.

As God’s stewards, we have the duty and privilege of being hospitable to pastors, evangelists, and other servants of the Lord (1 Peter 4:9, Romans 12:13). Above all, the worker for the Lord should be characterized by his hospitality (1 Timothy 3:2, Titus 1:8). The woman of Shunem who prepared a room for the prophet Elisha gives us a beautiful example of this (2 Kings 4:8-11). And in the New Testament, Lydia is another notable example of a hospitable woman (Acts 16:14-15). She showed her concern by offering her home to the apostle Paul and those who traveled with him.



### A Testimony for the Community

Believers' homes should be an example in their neighborhood. They should be a testimony of what Christ can do in a home. They should demonstrate Christian virtues in front of their community (Matthew 5:16).

In the times of the apostles the believers' homes played an important part in the ongoing of the church. Groups of believers would gather in homes to eat together (Acts 2:46), to pray (Acts 12:12), or to have services (Romans 16:5, 23; 1 Corinthians 16:19; Colossians 4:15). It can be said that the church began in the homes of the believers. In the same way Christian homes today can be like a lamp in the darkness, sending out the light of the gospel in their neighborhood (Philippians 2:15-16). As in earlier times, many churches today have begun in a believer's house. You can open your house for prayer meetings, evangelistic services, or Sunday school gatherings. Some of your neighbors who have never gone to a church may be agreeable to hearing the gospel in your house.

**12** In your notebook, write down each of the three phrases that describe a Christian home: 1) A place for the Lord's presence; 2) A harbor for guests; and 3) A testimony for the community. Leave four or five empty lines for each one. Then below each phrase, list some specific things you could do to make your house that kind of place. For example, under 2) *A harbor for guests* you could list the names of some people towards whom you could show hospitality.

**self-test**

**1** Circle the letter in front of each TRUE statement.

- a** The Bible does not describe what the wife’s role is in the home.
- b** In order for the husband to follow the pattern God gave for the home, he must fulfill his responsibility as its leader.
- c** Because the husband is the leader in the home, the wife should not be concerned about seeking God’s will for it.
- d** The pattern the Christian marriage should follow is that of the relationship between Christ and the church.

**2** Match each Bible reference or statement (left side) to the family relationship or member to whom it most directly applies (right side).

- |   |                   |
|---|-------------------|
| .... <b>a</b> Love as Christ loved the church   | 1) Married couple |
| .... <b>b</b> Ephesians 6:1-3                   | 2) Husband        |
| .... <b>c</b> Do not divide what God has joined | 3) Wife           |
| .... <b>d</b> Take care of the house            | 4) Children       |
| .... <b>e</b> Teach the Word of God             | 5) Parents        |
| .... <b>f</b> 1 Corinthians 7:3-5               |                   |
| .... <b>g</b> Ephesians 5:25                    |                   |

**3** The “double role” of the steward of a Christian home means his responsibility as both

- a) worker and manager.
- b) teacher and leader.
- c) husband and father.

**4** Suppose you are teaching a class that Christian stewards are to be hospitable. Match each Bible reference (left side) to the phrase that describes how you could use it in your teaching (right side).

- |                              |   |
|------------------------------|---|
| .... <b>a</b> 2 Kings 4:8-11 | 1) To give an example of hospitality  |
| .... <b>b</b> Acts 16:14-15  | 2) To show that hospitality is listed as a characteristic of a Christian worker |
| .... <b>c</b> Romans 12:13   |   |
| .... <b>d</b> 1 Timothy 3:2  | 3) To show that Christians are asked to be hospitable                           |
| .... <b>e</b> Titus 1:8      |   |

**answers to study questions**

- 7** Your answer may say something like this: The parent who disciplines and corrects the child shows that he is concerned about the child's future and wants to help him become a mature and responsible person.
- 1** b) created it.
- 8** Your answer. Do you see some areas where you could improve? Ask the Lord to show you how you can be a better parent.
- 2** Your answer should include these ideas: The relationships in a Christian home are described in 1 Corinthians 11:3 and Ephesians 5:22–6:4. These verses show us that God has provided for authority in the family, with Christ as the supreme authority and the husband as head of the wife. Those who exercise authority in the family are to follow Christ's example.
- 9** b) Tom.  
c) Edward.
- 3** **a** To spend time in prayer.  
**b** They must agree beforehand.
- 10** a) Integrity of the home.
- 4** a) False.  
b) True.  
c) False. (Though children are affected by divorce, divorce is wrong primarily because it is a human interference in a relationship set up by God according to Matthew 19:6.)
- 11** They gather to study God's Word and worship Him together.
- 5** You might answer that the principle of equality given in Galatians 3:28 does not do away with the pattern for the married couple, which is given in Ephesians 5:22-24. In addition, you could include the other Bible verses and reasons given in the section on wives.

**12** Your answer. I hope that what you have studied has given you ideas on ways you can use your home to glorify the Lord!

**6 a** True, Ephesians 5:28.

**b** False, Ephesians 5:25, Colossians 3:19.

**c** False, Ephesians 5:28-29. (Because the two are one, a husband who loves his wife in a self-giving way is also loving himself.)

# Lesson 9

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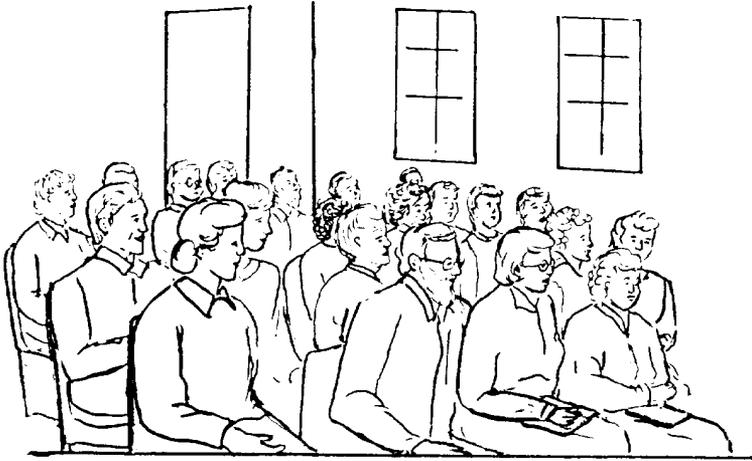
## Our Church

The gospel is the message of God's salvation through Jesus Christ. It is one of the greatest goods that God has entrusted to the church. As members of the church, we have the inescapable responsibility of sharing it with those who haven't received it. In other words, the supreme task of the church—the task also known as the Great Commission—is the evangelization of the world.

As a worker of the Lord, perhaps you ask yourself, *What do I need to do in order to carry out this responsibility?* This lesson has been written with the purpose of answering your question. In the first part you will find suggestions on how to mobilize the members of your church to carry out the Great Commission; in the second you will be given some ideas on how to improve the financial situation of your church. In this way the expenses which are necessary for carrying out the Great Commission can be met.

### lesson outline

Mobilizing the Members  
Improving the Financial Situation



## lesson objectives

When you finish this lesson you should be able to:

- Plan ways for believers to fulfill their responsibility as stewards of the gospel.
- Describe specific procedures that can be used for carrying out God's financial plan for the church.

## learning activities

1. Study this lesson in the same way as you have studied the previous ones. Pay attention to each part of it: the outline, objectives, key words, diagrams, models, study questions, and self-test.
2. As you study the procedures and models given in this lesson, think of ways you can adapt them to your situation. The procedures that are given are used in many churches and are helpful to them. They may be useful in your church also.

## key words

advisor	inventory	routine
committee	model	treasurer
disbursement	procedure	voucher

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## lesson development

### MOBILIZING THE MEMBERS

#### Teaching the Stewardship of the Gospel

**Objective 1.** *Identify what the stewardship of the gospel means.*

Some churches seem to be satisfied with just being a group of believers. Their members are not interested in working for the church to grow. They think that their only responsibilities are to go to the meetings and pay the pastor to preach to them.

The error of these churches is due in great measure to the fact that no one has taught the members about the stewardship of the gospel. In order to remedy this error, one must begin by teaching the believers the fundamental truths about this stewardship. These are the following:

1. *God is the owner of the gospel.* It is *His* gospel (Romans 1:1). It had its origin in Him (1 Timothy 1:11).

2. *We are stewards of the gospel.* We are partners working together for God (1 Corinthians 3:9). He has put us in charge of His secret truths, the secret of the gospel (1 Corinthians 4:1, Ephesians 6:19). He has entrusted us with the task of sharing it (1 Corinthians 9:17-18, Matthew 10:7-8).

3. *We have to know the gospel.* This makes sense, since we can't share with others what we ourselves don't know. It is, however, the problem some believers have: They don't know how to explain the gospel to others because they themselves haven't understood it.

One way of teaching the gospel to the believers is to tell them the story of Jesus the way the evangelists do. The ICI course *Highlights in the Life of Christ* would serve very well for this purpose. After all, a major part of the gospel which the disciples announced was made up of highlights in the life of Jesus (Acts 2:22-24, 32-33; 10:36-42; 13:23-32; 1 Corinthians 15:1-7). Even today, the best way of presenting the gospel in certain countries is to tell the people the story of Jesus.

Another way of teaching the gospel is to present the essential truths of salvation: a) Man is a sinner and is under condemnation (Romans 3:10-12, 23; 6:23). b) Man cannot save himself (Jeremiah 2:22). c) Only Jesus Christ can save the sinner (Acts 4:12, 1 Timothy 1:15). d) Man must believe in Christ in order to be saved (John 3:16, Acts 16:31).

4. *We need to preach the gospel.* There are three reasons for doing so: a) Christ commanded it (Matthew 28:19-20, Mark 16:15, Luke 24:47, Acts 1:8). b) It is the means God uses to save sinners (Romans 1:16). c) If we don't do it, our guilt will be very serious (1 Corinthians 9:16).

**1** Stewardship of the gospel means that the church

- a) is the owner of the gospel.
- b) has been entrusted with the gospel.
- c) was the place where the gospel began.

## Using the Spiritual Gifts

**Objective 2.** *Select statements of how the baptism in the Holy Spirit and the spiritual gifts are related to the task of the church.*

The task God has given to the church is great and difficult. But He has also given the believers the tools necessary for them to do the work more effectively and easily. These tools are the spiritual gifts. Some of them are useful for confirming the message which has been preached (Mark 16:17-18, 20).

It may be that in your church there are many believers who haven't yet received the baptism in the Holy Spirit. In such a case it is better to invite them to pray and seek until they receive it (Luke 24:49, Acts 1:4-5). If a believer tries to evangelize but does not seek the power of the Holy Spirit, he is failing as an administrator. It is as if he had to sow a huge piece of land. In order to help him do the work better, the owner has given him a tractor and a mechanical sower. But he prefers to sow by hand and complain that the work is almost impossible to carry out!

If the believers have received the baptism in the Holy Spirit, no doubt they have also received some spiritual gifts. But if they

aren't using them for the salvation of sinners and the building up of the body of Christ (Romans 12:4-8), they must keep them alive and not neglect them (1 Timothy 4:14, 2 Timothy 1:6). Just as the gospel is a trust, so also are the spiritual gifts. We are stewards of these gifts (1 Peter 4:10-11).

**2** In what way are the baptism of the Holy Spirit and the spiritual gifts related to the task of the church?

- a) They are the message that is preached.
- b) They are the goal of the church.
- c) They are the means to do the work.

### Planning the Activities

**Objective 3.** *According to the procedure given in the lesson, put in order the steps in planning a church activity.*

#### *Examine Your Church's Situation*

All the activities of a church can be grouped into these four categories:

#### 1. **Worship**

Worship services  
Prayer meetings  
Retreats  
Watch-night services  
Revival meetings, etc.  
Women's work groups, etc.

#### 2. **Service**

Evangelization  
Visitation  
Building construction and maintenance  
Musical activities

#### 3. **Teaching**

Classes for new believers  
Workers' training classes  
Bible studies, etc.

#### 4. **Fellowship**

Suppers  
Outings  
Recreation, etc.

You need to examine the situation of your church first before you design any plan of activities. You need a list of its activities according to the four categories mentioned above. Ask yourself: *Is one category very prevalent or completely absent? Does the church seem to be more like a school or a social club? Is there a lot of worship and very little service? Or is the opposite true?* Then ask yourself this other question: *Are we moving forward or just staying in one place?* Your answers to these questions will

help you know what your situation is as you begin planning the activities. In my opinion, the order of the categories listed above gives the relative importance of each kind of activity. It can give you guidance in deciding how much emphasis to give to each.

**3** In your notebook, make a list of activities in your church and evaluate them as suggested above.



### *Have Planning Sessions*

After examining the situation of the church, the pastor should meet together with the other official leaders and those in charge of the department for a planning session. At this meeting they could do the following:

1. *Adapt the national and district plans to the local situation.* One would assume that these plans are not to be just filed or thrown away.

2. *Make a plan together or coordinate the different plans for the activities of the church and its departments.* This way you will avoid having departments that are working in opposite directions.

Since national and district plans are usually annual ones, it is a good idea for these planning sessions to be held each year as well. Of course, it is also necessary to have other planning sessions for short-term plans. These sessions could be held every month or every two months, according to the local situation.

Once the plans are made, they need to be written on the calendar of church activities. There are certain activities that from the first of the year are reserved for a special day. But the dates for short-term plans can be added as they are being planned.

*Use the Strategy*

In planning the activities the strategy suggested in Lesson 3 can be very useful. The annual goals of the church are determined, for example, to have 30 new members or to open another outstation or preaching point. The priorities within the various goals are set too. Of course, worship and evangelization should always be among the first priorities. And last, plans are made to reach the goals decided upon. In order to have 30 new members, for example, it would be necessary to prepare workers, have some evangelistic campaigns, teach classes for new believers, and hold baptismal services.

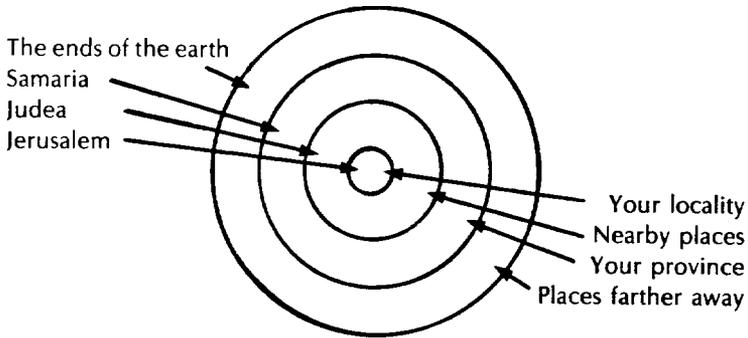
**4** Below are given several steps that could be taken in making a certain plan of activities for a church. Arrange these steps in the correct order by numbering them from 1 to 7. Use the procedure given in the lesson to guide you.

- .... **a** Decide to find capable believers to train as teachers.
- .... **b** Call all the leaders together for a meeting.
- .... **c** Discover that there are few teaching activities.
- .... **d** Categorize all of the church's activities.
- .... **e** Agree upon a time for training sessions.
- .... **f** Write on the calendar the dates for training sessions.
- .... **g** Plan to start 3 new Bible classes.

**Reaching Out to the World**

**Objective 4.** *Follow the plan for evangelism and expansion that is given in Acts 1:8 in deciding which of several activities a church should do first.*

Once the church has made its plans, it should carry them out. In a plan whose principal purpose is evangelization, one needs to know where to begin. The Lord left a plan of evangelization and expansion for the early church, which may also be useful for a church of today. You may see it in Acts 1:8.



As you may notice in the diagram, it is better to begin by evangelizing in the area where the church is located and then go on reaching out little by little to places farther away. For this work different methods may be used, for example: a) evangelistic campaigns in the church, b) evangelistic campaigns in a suburb, c) opening a new preaching point, d) open-air meetings, e) literature distribution from house to house, f) hospital visitation, g) prison services, h) personal testimony, and i) radio programs.

Evangelistic efforts shouldn't be a special time in the church which is then followed by a time of inactivity. The Lord's plan is for the church to be continually involved in evangelistic efforts. The believers in the early church evangelized *every day* (Acts 5:42). As a result, *every day* the Lord added to the church those who were being saved (Acts 2:47).



The new believers should be *instructed* so that they *evangelize* others, who in turn evangelize others, and so on (2 Timothy 2:2). The church should be in a continual cycle of evangelization and instruction.

**5** Suppose a church wishes to follow the plan given in Acts 1:8 for reaching out to the world. Which of the following activities would be the best to begin with?

- a) Distribute evangelistic literature to homes near the church.
- b) Send evangelists and missionaries to a neighboring country.
- c) Have evangelistic meetings in a city in a nearby province.

### **Distributing the Work**

**Objective 5.** *Choose a solution to a given ministry need by applying the principle of distributing the work of the church.*

In order to get the best results in fulfilling its task, the church should mobilize all its members. It can't be divided between actors and spectators—those who do the work and those who watch them work. All of its members should be workers.

The church is the body of Christ (1 Corinthians 12:27). In a body each part has a special function. For example, eyes are useful for seeing, but not for walking. So one member may serve very well as a teacher of adults, but not as a song leader. Therefore it is necessary to distribute the work according to the abilities and gifts that God has given to each member.

Some people's talents and spiritual gifts are very evident; other people's talents seem to be hidden. In the first case, a wise leader would have no problem in using them by putting the right person in the right work. In the latter case it will be necessary to find out what they are. In order to do this it may be helpful for you to write out a list of activities. Then you may give each member a copy of this list. Thus everyone can indicate which activities he or she would like to do. Try it! No doubt it will work!

**6** Suppose you are the leader of a church that needs a teacher for the young people's Bible class. What should you do first?

- a) Ask the person who does the hospital visitation to teach the class.
- b) Teach the class yourself even if you are also responsible for several other things.
- c) Give all the members a chance to indicate what interests and abilities they have.

## **IMPROVING THE FINANCIAL SITUATION**

### **Teaching God's Financial Plan for the Church**

**Objective 6.** *Match Bible verses about God's financial plan for the church to statements of the truths they teach.*

#### *The Need of This Teaching*

The financial plan for the church is very closely tied to the fulfillment of the Great Commission. This is why churches that don't know this plan are unable to carry out the task God has given them. In fact, not teaching the believers about God's financial plan has brought about a threefold injury:

1. *To the believers*, because it deprives them of the blessing God has for those who participate in His plan.
2. *To the church*, because it doesn't have enough resources to carry out the Great Commission.
3. *To the pastor*, because he won't receive enough support to meet his needs.

#### *God's Financial Plan*

God's financial plan has six basic truths. You will see what these are as you complete the following study question.

**7** Below are listed six verses or groups of verses (right side) and the six basic truths about God's financial plan for the church (left side). Read each verse or group of verses and match it to the truth that it teaches.

- |  |  |
|--|--|
| .... <b>a</b> God's work must be supported through the tithes and offerings of God's people. | 1) Numbers 18:25-29  |
| .... <b>b</b> In the same manner, God's ministers must be supported by God's people.         | 2) Proverbs 3:9-10;<br>Malachi 3:10; 2<br>Corinthians 9:6-7, 10-11                         |
| .... <b>c</b> God's ministers must support God's work too.                                   | 3) Leviticus 27:30;<br>Malachi 3:8-10; 1<br>Corinthians 16:1-2                             |
| .... <b>d</b> No one must refuse to support God's work.                                      | 4) Deuteronomy 16:16-17  |
| .... <b>e</b> God blesses those who support His work and ministers.                          | 5) Genesis 14:18-20;<br>Numbers 18:1-24;<br>Deuteronomy 18:1-5;<br>1 Corinthians 9:11-14   |
| .... <b>f</b> Special efforts in God's work must be financed through special offerings.      | 6) Exodus 25:1-9;<br>Numbers 7:1-89; Ezra<br>2:68-69; Romans 15:25-27; 2 Corinthians 8:1-4 |

### *Some Recommendations*

It is a good idea to teach the new believers the fundamentals of Christian stewardship. This teaching can be given as a part of their preparation for baptism. In this way they will learn that giving is a part of the Christian life in the same way as praying, reading the Bible, or going to church.

The rest of the believers can be taught about Christian stewardship through Bible studies. These studies could be given to the entire church as well as to the departments.

The goal of all this teaching is to have each believer become a faithful tither. The only reason for a believer not to be one

would be because he doesn't receive any kind of income at all. But if he does receive some, however little it may be, it is a blessing God has given him and he should tithe from it.

### **Appointing a Financial Committee**

**Objective 7.** *Identify examples of the responsibilities of a financial committee.*

Acts 6:1-6 shows us that the church chose seven of the brothers to take care of the support for the widows. In this way the apostles would occupy themselves only with prayer and preaching. In the same way some churches think it is good to have a financial committee to share with the pastor in having responsibility for the church's financial affairs.

The financial committee may be made up to include the treasurer of the church and some advisors, among whom the pastor usually serves as chairman.

The function of this committee could be to: 1) design and administer a budget for the church, 2) make a plan for collecting the funds, and 3) count and record the tithes and offerings at the end of each service.

**8** According to the lesson, one of the specific functions of the financial committee is to

- a) decide how to use the church's funds.
- b) teach the new believers about tithing.
- c) plan how the church's work should be distributed.

### **Managing the Funds**

**Objective 8.** *Select procedures for managing the funds of the church that follow the guidelines given in the lesson.*

Administration of the funds of the church is a process which involves their collection, safekeeping, and proper disbursement. The practical suggestions explained in this section (and in the following sections) represent some methods that churches in my country of Chile have found useful for managing their funds. You may find that these procedures can be adapted to help you in your situation as well.

*The Collection*

The money which is collected as tithes and offerings should be counted by a committee. This committee should be made up of at least two people, preferably three. The treasurer should be one of these. Some churches find that it works better to record the offerings in one book and the tithes in another. In the tithe book, each tithe can be written down below the name of the corresponding tither. If special offerings of a sizable amount are received, it is better to give a receipt to each donor. This is very important when the donors promise to give a certain amount of money over a certain period of time. Each time tithes and offerings are received, the money is counted by the committee and then given to the treasurer.

*The Safe-Keeping*

If the church has enough funds to have a bank account it is better to take Advantage of this service. The funds will be protected from the risk of theft or fire in the treasurer's house. The account should be opened in the name of the church and with the signatures of the pastor and treasurer. This also makes it necessary to have the signatures of both in order to draw money out.

In some places around the world it is impossible to have a bank account. In such a case the church should have a strong box or safe in which the treasurer keeps the funds. The pastor or other member of the financial committee should keep the key. This way two people must be present for the box to be opened.

*The Disbursement*

The funds which have been collected should be disbursed according to what the church or the official have already agreed upon. As for the pastor's support, it is enough for the official leaders to give the treasurer permanent permission to pay that expense. The same procedure is followed with the minor and routine expenses such as light, water, cleaning, etc. But for large expenses, it is better to have the approval of the official leaders and in some cases of the church.

9 When funds are disbursed, this means they are

.....

If the church has a bank account the bills should be paid by check, but the minor expenses can be paid by cash. Whenever possible the treasurer should ask for a voucher (invoice, bill, sales ticket or receipt) for the expenses he pays.

10 Circle the letter in front of each procedure that is based on the guidelines given in the lesson.

- a) It is not possible for a certain church to have a bank account. So the pastor keeps the church's funds in a safe place in his home.
- b) The financial committee of a certain church gives the treasurer continuing permission to pay the bills for light, heat, and cleaning.
- c) In a certain church the tithes and offerings are counted by the treasurer alone as soon as they are collected.

**Being Faithful**

**Objective 9.** *Choose descriptions of how a faithful financial committee would act in given situations.*

The pastor as well as the official leaders and the financial committee should understand that they are only managers of the church's funds (2 Corinthians 8:19-20). These goods are actually the Lord's. And because the funds are the Lord's, the church leaders should manage them faithfully (1 Corinthians 4:2). This means that they should manage them in agreement with what the church has decided.

The leaders should also be faithful in exercising their own stewardship. It is not right for the pastor to teach that believers ought to tithe if he himself doesn't (Romans 2:21-22). Neither is it right for the treasurer to care for the Lord's goods if he doesn't pay his tithe, because it is ridiculous for a person who is cheating the Lord to be in charge of His goods (Malachi 3:8).

If the leaders are faithful in their responsibility and take the precautions given in the foregoing section, the congregation will have confidence in them and will give willingly. The result will

be an increase in the funds of the church. And thus it will be able to obey the Great Commission. Certainly it is true that *faithfulness creates confidence*.

**11** In which church are the funds of the church being handled in a faithful manner?

- a) Believers in a certain church have given an offering to be used for evangelistic work. The financial committee decides to spend part of it on repairs needed for the church building.
- b) In a certain church a believer who does not tithe offers to help as treasurer. However, he is not allowed to serve as treasurer until he begins to tithe.

### Using Account Books

**Objective 10.** *Match various items to the type of account book each should be written in.*

Account books are essential for the management of finances. But a church doesn't need as many of them as a commercial business does. A *cash book*, which should be kept under the treasurer's control, is usually adequate.

Cash books are used to record each month's cash flow. They are numbered every two pages. The income is recorded on the left-hand page and the disbursements (what is paid out) on the right-hand page.

The income is usually made up of the tithes and offerings. Once in a while there may be other entries because of sales made or money paid back. Expenses are mostly made up of the pastor's support, the general expenses of the church, and the purchase of various things.

The tithes recorded in the tithe book are added up at the end of each month and written down in the cash book. The same thing is done with the offerings from the outstations, or preaching points.

**12** What is the purpose of a cash book?

.....

Certain kinds of offerings are given to a specific person or institution. Such are, for example, the offerings for a visiting preacher, a believer in need, missions, the Bible school, or the biblical societies. In these cases it is better to record these offerings in the income and then in the disbursements also. This way there will be a written record of them in the church's books.

Below you have a model of entries recorded in a cash book. You may adapt this to the method used in your country.

1		June 19.....		1			
1	Offering	6.50		3	Pastor's travel	5.10	
4	"	19.10		5	Utilities	15.60	
8	"	5.30		9	Building supplies	34.80	
11	"	11.40		11	Given to Rev...	25.30	
11	" for Rev...	25.30		31	Pastor's salary	260.0	
15	"	5.60				0	
18	"	10.90		31	Sent to Bible School	30.00	
22	"	5.90		31	Postal Expenses	2.60	
25	"	12.50					
25	" for B. School	30.00					
31	Monthly offerings: Outstation...	14.50					
31	Monthly offerings: Outstation...	10.20					
31	Monthly tithes	462.0					
		0					
	Monthly receipts		619.2		Monthly disbursements		373.4
			0				0
	Balance from May		58.40		Balance for July		304.2
							0
	Totals		677.6		Totals		677.6
			0				0

At the end of each month both sides of the cash book are balanced as the above model shows. *The sum of the income and previous balance should always equal the sum of the disbursements and balance of the following month.*

Every church should also have an *inventory book*. In this book all of the furniture and goods of the church are recorded. If one of them wears out, it is crossed off and a record is left in the book. There is a record made also of the goods which are bought, lost, or sold.

It is a good idea to take a new inventory every so often. The purpose for this is to find out whether an the goods registered are still actually present. For his own benefit, the new pastor of a church should receive this book with the inventory of the church's goods.

**13** Match each item listed (left-hand) to the book or page on which it should be recorded (right-hand).

- |        |  |                                  |
|--------|--|----------------------------------|
| .... a | Offering of \$20.00 for Bible school   | 1) Tithe book                    |
| .... b | 3 new chairs bought                    | 2) Cash book,<br>left-hand page  |
| .... c | Monthly outstation offering of \$15.34 | 3) Cash book,<br>right-hand page |
| .... d | Pastor's salary of \$275.00 paid out   | 4) Inventory book                |
| .... e | \$20.00 sent to Bible school           |                                  |
| .... f | Tithes of \$10.50 from Tom Smith       |                                  |
| .... g | 2 music stands sold                    |                                  |

**Giving Account**

**Objective 11.** *Recognize examples of items that should be included in a treasurer's financial report.*

In Lesson 2 you studied that a steward should give account of his stewardship. In the same manner each month the treasurer of the church should give to the official leaders an account of the church's finances. It is a good idea to inform the church too, but the account can be a general summary unless the congregation asks for details. The report should include: 1) the list of the tithers and their contributions; 2) the financial condition of the church.

The following is a model of the report for the church, based on the example in the preceding section:

June, 19....

**RECEIPTS:**

General Offerings	77.20
Special Offerings	55.30
Outstations' Offerings	24.70

**DISBURSEMENTS:**

Special Offerings	55.30
General Expenses	18.20
Transportation Expenses	5.10

Tithes	<u>462.00</u>	Maintenance Expenses	34.80
		Salaries	<u>260.00</u>
Total Receipts	619.20	Total Disbursements	373.40
Balance from May	<u>58.40</u>	Balance for July	<u>304.20</u>
Total	<u>677.60</u>	Total	<u>677.60</u>

A similar report can be used for the annual church meeting. By adding the amounts of each monthly report it is easy to obtain the amounts for the whole year.

**14** Circle the letter in front of each item that should be included in the treasurer’s monthly account according to the model given in the lesson.

- a) The sum of the general offerings
- b) A list of the church’s furniture
- c) Total disbursements for the month
- d) Receipts for special offerings
- e) Total salaries disbursed

**Supporting the Pastor**

**Objective 12.** *From a list of amounts, select the one that represents what a reasonable support would be for a pastor in a given situation.*

*Different Methods of Support*

Among the various ways of supporting the pastor, the main ones are the following: 1) the tithes of the believers, 2) a percentage of the tithes and offerings, 3) an honorarium, 4) a salary, and 5) some gifts.

*A Reasonable Support*

It is difficult for some churches to decide what a reasonable support for their pastor should be. This may be due to the fact that they haven’t first considered how much their pastor *needs* to live on. Of course, it is not necessary for the pastor to live in luxury, but he should live comfortably enough to “do [his]

work gladly” and not to have to “do it with sadness” (Hebrews 13:17).

The believers should consider the fact that their pastor usually has more visitors and does more traveling than they do. Besides, he needs to dress everyday as a professional person and continue to buy new books for his own enrichment and in order to teach the congregation better. Likewise the needs of a pastor with a large family are more than those of one with a small family.

Without disregarding the factors already mentioned, what would be a fair guide for deciding what the pastor’s support should be? This guide could well be the average salary which a public official in your country receives.

**15** In a certain church, the believers want to decide how much support to give their pastor. Based on the guidelines given in the lesson, the amount they give should be similar to that earned by

- a) a person who has a position in their government.
- b) the average believer in their church.
- c) a doctor or lawyer who lives in their city.

## **Working With a Budget**

**Objective 13.** *Given a certain yearly income, write out a budget for a church based on the model given.*

In Lesson 7 we considered the need for making a budget for one’s personal finances. A budget is extremely useful, also, for keeping the financial affairs of the church in order.

The first step in making a budget is to set up a committee of able believers. They design the budget and then present it to the pastor and official board. Of course, sometimes the pastor and official board may also serve as the budget committee. Once the official leaders have reviewed it, the committee presents it to the church for approval.

The budget committee makes a study of all the resources the church has as well as the short-term resources it may receive. Likewise it makes a study of the routine expenses and adds the new expenses, the investments, and an amount for unexpected expenses. Naturally, the expenses of the budget should not be greater than the income.

Budgets are usually made on an annual basis. But if you want to use an annual budget for each month, each quantity can be divided by 12. If as time goes by inflation has made the budget unworkable, the necessary changes must be made. But if the budget has been made using percentages, it won't be necessary to make changes very often.

**16** If a church operated on a budget of \$1,200 per year, how much monthly income would it have to average to meet its budget?

- a) \$50
- b) \$100
- c) \$600
- d) \$1,200

Here is a model of a budget you may adapt to the needs and characteristics of your church.

<b>INCOME</b>	<b>Yearly</b>	<b>Monthly</b>
<b>Tithes</b>		
Of registered members	_____	_____
Of new members	_____	_____
Of cooperating believers	_____	_____
<b>Offerings</b>		
General	_____	_____
Special	_____	_____
Other Income		
Sales	_____	_____
Donations	_____	_____
Total Income	=====	=====

<b>DISBURSEMENTS</b>	<b>Yearly</b>	<b>Monthly</b>
<b>Interdenominational</b>		
Bible Society	_____	_____
Organization of Churches	_____	_____
<b>Denominational</b>		
Missions	_____	_____
National Fund	_____	_____
District Fund	_____	_____
Bible School	_____	_____
<b>Local Level</b>		
General Expenses	_____	_____
Transportation Expenses	_____	_____
Literature	_____	_____
Evangelism	_____	_____
Building Construction and Maintenance	_____	_____
Salaries	_____	_____
Furniture and Equipment	_____	_____
Emergencies	_____	_____
Total Expenses	=====	=====

At the end of a year of working with a budget the church needs to evaluate the results. Was there as much income as was expected? Must some expenses be removed? Were there few resources for some needs? When these and other similar questions are answered, the budget for the next year can be prepared.

**17** Look at the model of entries for June given in the section **Using Account Books**. Suppose that for the entire year that church has a total income of \$9,000.00 (including the \$619.20 recorded for June). In your notebook, write out a possible yearly budget for that church using the model given above.

**self-test**

**1** Suppose you want to explain to a group of believers what stewardship of the gospel means. Match each Bible reference (left side) to the aspect of this stewardship it would help teach or illustrate (right side).

- |                                 |                                    |
|---------------------------------|------------------------------------|
| .... <b>a</b> Matthew 10:7-8    | 1) God is the owner of the gospel. |
| .... <b>b</b> Mark 16:15        | 2) We are stewards of the gospel   |
| .... <b>c</b> Acts 4:12         | 3) We have to know the gospel.     |
| .... <b>d</b> Acts 10:36-42     | 4) We need to preach the gospel.   |
| .... <b>e</b> Romans 1:1        |                                    |
| .... <b>f</b> 1 Corinthians 3:9 |                                    |
| .... <b>g</b> 1 Timothy 1:11    |                                    |

**2** In your notebook, write out a list of activities that could be used by a church leader to help know how to distribute the work of the church among the believers. Your list should have at least 10 specific activities, such as holding prison services, planning fellowship meetings, and so forth.

**3** Suppose you were teaching a group of new believers what God's financial plan for the church is. In your notebook, list the six main truths you would emphasize and at least one Bible reference that would illustrate each.

**4** Suppose you were asked to be the leader of a church whose members had not been taught about tithing. They have had no way of managing their funds and no account books. In your notebook, list the steps you would take to help this church become a faithful steward of its resources.

**answers to study questions**

- 9** paid out to meet the different expenses.
- 1 b)** has been entrusted with the gospel.
- 10 b)** The financial committee of a certain church gives the treasurer continuing permission to pay the bills for light, heat, and cleaning. (Can you explain what is wrong with the other two procedures?)
- 2 c)** They are the means to do the work.
- 11 b)** In a certain church a believer who does not tithe offers to help as treasurer. However, he is not allowed to serve as treasurer until he begins to tithe. (How has the financial committee in description a) acted unfaithfully?)
- 3** Your answer. Does your church have a balanced program?
- 12** A cash book records each month's cash flow—the money which was received and the money which was paid out.
- 4 a** **5**  
**b** 3  
**c** 2  
**d** 1  
**e** 6  
**f** 7  
**g** 4
- 13 a** 2) Cash book, left-hand page.  
**b** 4) Inventory book.  
**c** 2) Cash book, left-hand page.  
**d** 3) Cash book, right-hand page.  
**e** 3) Cash book, right-hand page.  
**f** 1) Tithe book.  
**g** 4) Inventory book.
- 5 a)** Distribute evangelistic literature to homes near the church.

- 14** a) The sum of the general offerings.  
c) Total disbursements for the month.  
e) Total Salaries disbursed.
- 6** c) Give all the members a chance to indicate what interests and abilities they have. (If you do this, you will probably discover someone who has an interest in helping young people and could be trained to teach them. This way the work of the church will be distributed.)
- 15** a) a person who has a position in their government. (In any case, a pastor's support should be enough for his needs and the extra expenses he has because of his special responsibilities.)
- 7** a) 3) Leviticus 27:30; Malachi 3:8-10; 1 Corinthians 16:1-2.  
b) 5) Genesis 14:18-20; Numbers 18:1-24; Deuteronomy 18:1-5; 1 Corinthians 9:11-14.  
c) 1) Numbers 18:25-29.  
d) 4) Deuteronomy 16:16-17.  
e) 2) Proverbs 3:9-10; Malachi 3:10; 2 Corinthians 9:6-7, 10-11.  
f) 6) Exodus 25:1-9; Numbers 7:1-89; Ezra 2:68-69; Romans 15:25-27; 2 Corinthians 8:14.
- 16** b) \$100. (\$1,200 divided by 12 = \$100.)
- 8** a) decide how to use the church's funds.
- 17** Your answer. If you are a church leader, perhaps you can see ways to adapt the budget given in the lesson to your situation. A budget could help you plan ways to use the resources of the church to carry out its responsibility as a steward of the gospel.

# Lesson 10

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## Our Community

Up to this point we have studied the biblical foundations of Christian stewardship and their application to what we are and have. I hope you have already begun to make these truths a part of your life! Now we come to the last lesson of this course in order to deal with our relationship to the community of which we form a part.

As God's stewards we have certain obligations to our community. In order to fulfill them we need to know what they are. It is in this way that this lesson will be very useful to you. By studying it well you will discover different ways you can exercise your stewardship in the community as a witness, citizen, or neighbor.

### lesson outline

Christian Testimony  
Civic Responsibility  
Social Involvement



## lesson objectives

When you finish this lesson you should be able to:

- Name several ways a Christian can be a testimony in his or her community.
- List the responsibilities a Christian has toward his community as a citizen.
- Explain how a Christian can be involved in his society as a good neighbor.

## learning activities

1. This is the last lesson of the course! Study it carefully, following the method you have used in the previous lessons.
2. After you have completed the lesson and taken the self-test, review Unit 3 (Lessons 7-10). Then complete your unit student report answer sheet for Unit 3 and return it to your ICI instructor.

## key words

advertising  
candidate  
citizen  
elect

initiative  
media  
Red Cross  
vote

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## lesson development

### CHRISTIAN TESTIMONY

#### Living a Godly Life

**Objective 1.** *Choose statements giving the relationship between the life of the Christian and a just society.*

In today's world there is a tremendous desire for justice. People want a just society, but what they don't want is to live a just life. They don't realize that a society is just only if the individuals that make it up are just. It is impossible to make a society of gold with men of clay.

Jesus said, "Happy are those whose greatest desire is to do what God requires" (Matthew 5:6). Of course, He was referring to those who have a strong desire to do what is right and just *themselves*, not to those who have a strong desire that *others* do what is just. In this respect only we, the Christians, can have this desire.

As Christians we are a great beneficial influence on the community. We are like salt for mankind (Matthew 5 :13). Actually, if the society in which we live isn't more evil it is because of us, the Christians. By living godly lives we can make our light shine in front of the people, so they will see the good things we do and praise the Lord (Matthew 5:16). How much better society would be if every Christian would live a godly life!

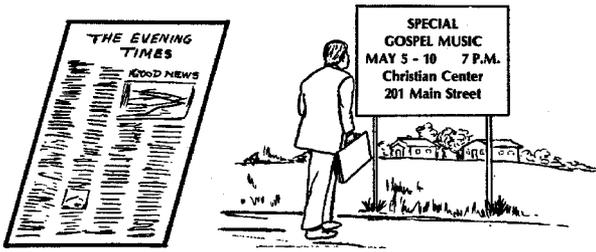
**1** Which statement gives the relationship between the Christian's life and a just society?

- a) In order to have a just society, Christians must be officials in the government.
- b) The most important way a Christian can make a just society is to desire that others do what is right.
- c) By living a godly life, it is possible for each Christian to help the entire society to be just.

## Advertising the Church

**Objective 2.** *List some ways you could advertise your church in your community.*

There may be a lot of people in your community who don't know that your church exists. Maybe you, the believer, have put the lamp under a bowl (Matthew 5:15). It is necessary to use the different methods of communication to advertise your church. Advertising through newspaper and radio may be very expensive. But there are certain kinds of news stories that the directors of these media value. Such are, for example, campaigns for evangelism and Sunday school, conventions, the opening of an outpost, a wedding, the visit of a distinguished speaker, or some other important event in the life of the church.



**2** In your notebook, list at least three ways you could advertise your church. These ways could include events that would make good news stories.

## CIVIC RESPONSIBILITY

**Objective 3.** *Select statements giving the Christian's responsibilities as a citizen.*

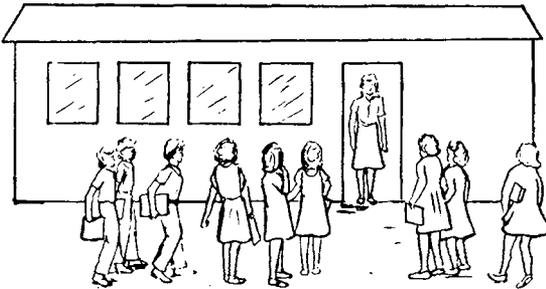
### Obeying Those in Authority

In Romans 13:1-6 the apostle Paul teaches us that the governmental authorities have been set up by God. The Christian, therefore, is a person who obeys the authorities and respects the laws. He doesn't oppose the authorities, because in doing this he is opposing what God has set up. He is not a revolutionary, however just the cause may seem to be. He

doesn't join with those who try to overthrow the authorities. Notice, for example, the great respect that David had for Saul because Saul was God's anointed. Although God had rejected Saul, David didn't try to dethrone him. Twice David could have killed him, but both times he spared his life (1 Samuel 24:6; 26:9-11). God had set Saul up as the one in authority. So as long as God didn't remove him from the throne, David wasn't going to overturn what God had set up.

### **Paying Taxes**

Many of the public benefits we enjoy, such as public schools, street lighting, police protection, and roads are financed by the taxes we pay. Therefore, the one who evades paying taxes is hurting his community. And one assumes that a Christian will help his community, not harm it.



Jesus taught that taxes should be paid when He said, "pay to the Emperor what belongs to the Emperor" (Matthew 22:21). And not only that, but also He gave us an example when paying taxes (Matthew 17:24-27). The apostle Paul also clearly taught that believers should pay their taxes (Romans 13:6-7).

### **Exercising the Right to Vote**

A government is responsible to God because He set it up, but it is also responsible to the people who elected it. Likewise the people are responsible to God for the election of their authorities. If a government is bad, it cheats the people who elected it. God can remove it, but the people are guilty of having elected a bad government. We must examine, therefore, our

motives when we vote. Do we vote for the candidate who pays more? For the one who has promised us some personal favors? Or for the one who seems best able to fulfill the office? If we give serious thought to these questions, we won't have so much to regret after having voted.

As believers we should pray for God's direction to vote wisely. It is possible for a voter to be deceived with false promises by those who are only seeking power. It has even happened that some have used poor people as a way to get into government. Once elected they forget the poor they persuaded and flattered. May no believer be deceived by those who hide miserly interests behind a false front of good will towards those who are disadvantaged. We shouldn't forget that Judas, the traitor and thief, made a great show of interest in the poor (John 12:4-6).

### **Participating in the Government**

Few governments are good because generally speaking those in authority aren't Christians. But believers can help make a government better if they work in positions of authority. It is true, however, that the temptations that exist are many and great. But the prophet Daniel is an excellent example for us. In fact, Daniel was a very godly man and a great statesman (Daniel 1:1–6:28). In the midst of a corrupt court he kept himself faithful to God. And God honored him.

In Romans 16:23 the apostle Paul mentions Erastus, a believer who was the "city treasurer." If Erastus could serve God in that position, so can you. Therefore, if God calls you to take a position of responsibility in the government of your country, accept it. This way you can use your influence as a Christian to do things that will lead to the welfare of your community.

### **Praying for Those in Authority**

Working together with a government to make it better is not the only thing we are able to do. The Scripture also teaches us that we need to pray for those in authority (1 Timothy 2:1-2). And we need to do this not only because God orders it, but also

for our own well-being, “that we may live a quiet and peaceful life with all reverence towards God and with proper conduct” (1 Timothy 2:2). The troubled times we live in certainly cause us to realize how necessary it is for us to do this!

**3** Who are the leaders for whom you should pray? In your notebook, make a list of them and pray regularly for them. Whether or not they are godly, you can pray to the Lord to give them the wisdom to be good leaders.

**4** Circle the letter of each TRUE statement.

- a** According to Romans 13:1-3, a Christian obligated to overthrow the government if it is evil.
- b** A believer’s responsibility to the government he lives under includes paying taxes.
- c** If a Christian prays for God’s will to be done in his government, it is not necessary for him to vote.

## **SOCIAL INVOLVEMENT**

**Objective 4.** *Identify examples of Christians who are fulfilling their responsibilities in society.*

### **Influencing Our Society**

The early disciples were considered to be people very dangerous to the established social order. They were even accused of having “caused trouble everywhere” (Acts 17:6). The social conditions of that time were far from being just. But the teachings of Jesus given by the apostle upset the injustice of their time.

Today we enjoy many social benefits which seem to us to be the most natural thing in the world. Some of them are even part of the program of social action of certain governments. But who took the initiative to promote the changes that brought about these benefits? Christian men and women, of course! Let us consider, for example, those who did away with slavery, made laws for the protection of children, gave women the freedom to vote, and established hospitals and the Red Cross.

However, we need to recognize that the social order we live in today isn't the best. There is still much to do. The believers in the early church had an effect on their society; we can have an effect on ours. We can raise our voices to fight on the side of justice and against the social evils of our time. "Righteousness makes a nation great; sin is a disgrace to any nation" (Proverbs 14:34).

**5** What does it mean for a person to have a good influence or effect on his society?

.....

### Loving Our Neighbor

Jesus taught that loving one's neighbor is as important as loving God (Matthew 22:37-39, Mark 12:30-31). Even more, both commandments are so closely related to each other that no one can say he loves God without loving his neighbor too. The parable of the good Samaritan illustrates this truth very beautifully (Luke 10:30-37). Let us take care, as believers, that we don't fall into the same error as the priest and Levite did. They seemed to be too occupied with their religion; as a result, they didn't have time to concern themselves with the needs of their neighbor.



As Christians we have the responsibility of doing good to everyone, and especially to those who belong to our family of faith (Galatians 6:10). This is to say, we ought to help those brothers who have a need (Acts 4 :34-35; James 2:15-16; 1 John 3:17). We should also help strangers in the same way (Matthew 25:34-40; James 1:27). There is a great opportunity for the believer who is ready to help his neighbor. He may teach nonreaders to read, help restore delinquents, law breakers, drunkards, and drug addicts, and establish homes for the needy.

**6** Circle the letter in front of each example of a Christian who is fulfilling his or her responsibilities in society.

- a) Bill finds ways of bringing about changes for the better in his society and doing good things for his neighbors.
- b) Madeline spends her time on her religion, leaving others to be concerned about unjust social conditions.
- c) Joe works to influence his society by fighting against the government that is in power.

You have come to the end of your study of this course on *The Responsible Christian: A Study in Christian Stewardship*. But in a way you have also come to the beginning of it—for now I hope you will actually apply to your life the things you have learned. It is true that the responsibilities of a Christian steward are great. But so are the rewards! As you seek to honor and serve God as His steward, you will experience the special joy that belongs to those who faithfully invest and manage everything He has entrusted to them. May He bless and inspire you as you live for Him!

**self-test**

**1** Which Bible verse or verses would be the best to share with someone to show him that Christians should be testimonies in their community?

- a) 1 Samuel 24:6; 26:9-11
- b) Matthew 5:13-16
- c) Matthew 22:21
- d) 1 Timothy 2:1 -2

**2** In your notebook, make a list of several ways that believers in your church could be testimonies in their community.

**3** Suppose a friend of yours tells you that Christians should avoid taking positions of responsibility in the government because most governments are corrupt. In your notebook, write out a reply to such a statement, using at least one Scripture reference in your answer.

**4** Suppose you wanted to explain to someone what the five main civic responsibilities of a Christian are. In your notebook, list each of those five. Beside each one, write any Scripture references that teach it or give an example of it.

**5** Suppose you wanted to explain to a friend how a Christian can be involved in society as a good neighbor. In your notebook, list the main things you would say and give the Bible verses that illustrate or support each one.

<p>Be sure to complete your unit student report for Unit Three and return the answer sheet to your ICI instructor.</p>
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**answers to study questions**

- 4** a False.  
b True.  
c False. A Christian should both pray for God's will to be done and vote.
- 1** c) By living a godly life, it is possible for each Christian to help the entire society to be just.
- 5** It means that he causes or brings about changes which result in good things or benefits for others.
- 2** Your answer. If your church is planning to have a special service to celebrate the birth or resurrection of Jesus, this might be the kind of event that could be advertised. You may think of other ways to make the presence of your church known in your community.
- 6** a) Bill.
- 3** Your answer.

**Your Notes**

# Glossary

The right-hand column lists the lesson in the independent-study textbook in which the word is first used.

		<i>Lesson</i>
<b>abilities</b>	— powers or skills to do something	2
<b>abnormality</b>	— the quality or state of being disordered, irregular, or unnatural	8
<b>accumulating</b>	— gathering together, collecting, or heaping up	7
<b>administrator</b>	— a person in charge or responsible for something	1
<b>advertising</b>	— the action of calling something to the attention of the public	10
<b>advisor</b>	— a person who gives counsel	9
<b>analyze</b>	— to carefully study something, deciding what are its various parts	4
<b>appointment</b>	— an arrangement or agreement for a meeting	6
<b>arbitrary</b>	— chosen without reason	8
<b>assumption</b>	— a belief that something is true	1
<b>attitude</b>	— how a person regards or feels about something	4
<b>attribute</b>	— characteristic; special quality	1
<b>authority</b>	— power to command	8
<b>budget</b>	— a list of income and expenses	7

<b>candidate</b>	— a person who is seeking public office	10
<b>category</b>	— a general class or group to which something belongs	6
<b>citizen</b>	— a member of a nation	10
<b>climax</b>	— the highest point	4
<b>commitment</b>	— an act of making a promise, agreement, or covenant; the state of being obligated or pledged	8
<b>committee</b>	— a group of persons in charge of a task	9
<b>consistent</b>	— to be in harmony or agreement	6
<b>cultivate</b>	— to prepare for raising crops	3
<hr/>		
<b>diagram</b>	— a drawing which shows relationships	1
<b>dictatorial</b>	— oppressive or overbearing towards others	8
<b>disbursement</b>	— funds paid out	9
<b>doctrine</b>	— a rule or principle that is taught	1
<b>dominion</b>	— power; authority; rule	1
<hr/>		
<b>edifying</b>	— that which builds up or helps	4
<b>elect</b>	— to select by vote for an office	10
<b>emotions</b>	— feelings towards something	4
<b>expenses</b>	— money that is spent or paid out	7
<b>exploiting</b>	— taking unjust advantage of	7
<hr/>		
<b>financial</b>	— having to do with money	2
<b>founder</b>	— a person who sets up or establishes something	8
<hr/>		
<b>goal</b>	— the end toward which effort is directed	3

<b>harbor</b>	— place of security and comfort	8
<b>heir</b>	— one who rightfully received property from a parent	1
<hr/>		
<b>income</b>	— money or gain that is received	7
<b>incontinence</b>	— inability to restrain one's sexual appetite	5
<b>inflation</b>	— a rise in prices for the same goods	7
<b>initiative</b>	— introductory or beginning step	10
<b>integrity</b>	— completeness; unity; soundness	8
<b>intellect</b>	— the power of knowing and reasoning	4
<b>intermediate</b>	— what lies between the beginning and the end	3
<b>inventory</b>	— a list of goods on hand	9
<b>investment</b>	— the sum of money given in order to obtain a profit	2
<hr/>		
<b>legitimate</b>	— correct; proper; according to law	1
<b>lordship</b>	— the authority or power of a lord or ruler	1
<hr/>		
<b>media</b>	— publications or broadcasts that carry advertising	10
<b>meditate</b>	— to consider or think about	4
<b>model</b>	— an example to follow or pattern after	9
<hr/>		
<b>oasis</b>	— a refuge which provides relief	8
<b>obscene</b>	— indecent; repulsive to morality or virtue	5
<b>obstacle</b>	— something that stands in the way or opposes	3
<hr/>		

<b>parable</b>	— a story that has one basic teaching	2
<b>percentage</b>	— a part of a whole expressed in hundredths	7
<b>persecutor</b>	— one who does harm to someone else	3
<b>personality</b>	— the three parts of man's being: intellect, will, and emotions	4
<b>preoccupation</b>	— concern; strong interest in	7
<b>presumptuous</b>	— overstepping due bounds or limits	1
<b>principle</b>	— a comprehensive and fundamental law	5
<b>priority</b>	— earlier in time or order	3
<b>procedure</b>	— a series of steps followed in a definite order	9
<b>profane</b>	— to debase or defile what is holy	5
<b>profit</b>	— gain made by having greater income than expense	7
<b>property title</b>	— proof of ownership; evidence of legal possession	7
<b>prophetic</b>	— the quality of making something known before it happens	1
<b>propriety</b>	— the state of being proper, fitting, or appropriate	5
<hr/>		
<b>rational</b>	— able to reason and think	1
<b>Red Cross</b>	— an international organization that helps relieve human suffering	10
<b>redemption</b>	— to buy back; to free from captivity by payment of ransom	1
<b>role</b>	— duty; responsibility; part	2
<b>routine</b>	— of a repetitious nature or character	9
<hr/>		

<b>sacrilege</b>	— gross irreverence towards something that is sacred	5
<b>sanctuary</b>	— a consecrated or holy place	5
<b>schedule</b>	— a list of activities and when they are to be done	6
<b>sculptor</b>	— an artist who carves or forms works of art from solid material	3
<b>secular</b>	— having to do with temporal things; not religious	3
<b>source</b>	— origin, beginning	8
<b>sovereignty</b>	— supreme power over something	1
<b>steward</b>	— one responsible for the goods of another	1
<b>strategy</b>	— a careful plan or method	3
<b>submission</b>	— to put oneself under the authority of someone else	4
<b>subordinate</b>	— one who takes orders from another	2
<b>sustain</b>	— to give support to	1
<b>symbol</b>	— an object which suggests or stands for something else	8
<b>systematically</b>	— methodically; according to a plan	7
<hr/>		
<b>talent</b>	— ability to do something	6
<b>technique</b>	— a method of doing something	6
<b>temporal</b>	— things related to this life	2
<b>tithe</b>	— the tenth part of	7
<b>treasurer</b>	— a person entrusted with funds	9
<b>trusts</b>	— things given by one person to another to take care of	2

<b>tyrannical</b>	— oppressive; abusive; absolute	7
<b>unique</b>	— being without a like or equal	1
<b>usurp</b>	— to take wrongfully	1
<b>viewpoint</b>	— a way of looking at or thinking about something	1
<b>vote</b>	— to express one's opinion or choice	10
<b>voucher</b>	— a record or proof of a business transaction or exchange	9
<b>win</b>	— man's ability to make choices	4

# Answers to Self-Tests

## Lesson 1

- 1 a) Mary borrowed a bicycle from her friend. Her friend asked her to be sure to keep it inside at night. Mary does so.
- 2 a) Exodus 19:5.  
c) 1 Peter 2:9-10.
- 3 b) An owner can keep others from using what is his.
- 4 d) Hebrews 1:2.
- 5 Statement a) is NOT a possibility because the passages in Acts 2 and 4 don't tell us that this is what happened. So there is no way this particular conclusion would be drawn in the first place. The correct answer is b) *They make a false assumption: Because the disciples had all things in common, they considered the Christian community to be the owner.* The people who make this false assumption confuse what the disciples *did* with what they *thought*, as the lesson points out.
- 6 c) Psalm 100:3.  
d) Titus 2:14.
- 7 d) God, because He didn't receive anything from anyone else.
- 8 b) Matthew 22:21.  
c) 1 Thessalonians 5:18.
- 9 a) False.  
b) True.  
c) False.  
d) True.
- 10 Statements a) and c) express things that you should understand or know. These are good. However, statement b) describes two things you will actually do if you apply the truth to your life. The correct answer is b). *I allow God to direct my life as He chooses, and I accept His will for me.*

**Lesson 2**

- 1 c) must follow the wishes of the owner.
- 2 a) True.  
b) False.  
c) False.  
d) True.
- 3 b) His heavenly Father.
- 4 a) He manages the owner's goods so that they prosper.
- 5 c) 1 Corinthians 4:1-2.
- 6 a) 1) To follow instructions.  
b) 4) To give account.  
c) 3) To make investments.  
d) 3) To make investments.  
e) 2) To seek guidance.
- 7 a) Matthew 25:14-23.
- 8 Answer a) would NOT be a good thing to do. It is true that everyone will have to give account, but this fact is not directly related to the person's mistaken opinion. Answer b) is the best. If you did this, you would help the person to discover what the Bible teaches about what he has to invest. The right answer, then, is b) *Show him from the Bible that even his soul and his time are valuable possessions. Read to him the verses that say*

*that every person has a gift from God that he can invest for him.*

**Lesson 3**

- 1 a) God begins to make us like Jesus, sometimes allowing trials and suffering to prepare us to do His will. (Statement b) expresses better God's call as related to eternity and statement c) as related to our birth.)
- 2 b) Show him people in the Bible, such as David and Moses . . . (This answer would be the best because the Bible shows us that God used men who had human weaknesses and failings.)
- 3 b) Continue to wait on the Lord. (Answer a) would not be correct because the Bible gives us general suggestions, not specific personal directions. Answer c) would not be right either, because perhaps God does have another plan for you.)
- 4 c) needed to become a man God could use.

- 5 b) God plans for me to be like Jesus. So I in turn make plans to live the kind of life that will be a blessing to others.
- 6 a) 2) Priorities.
- b) 3) Plans.
- c) 2) Priorities.
- d) 1) Goals.
- 7 b) First Mary sees how much cloth she has or can afford to buy . . . . (The plan in answer a) does not follow the strategy given in the lesson. Mary should describe her actual situation first—that is, how much cloth she has or can afford to buy—before she decides how many clothes she will make or tells the family what she is going to do.)
- 8 b) Show him that from the beginning God planned for man to work . . . . (Statement a) would not be the best. Genesis 2:15 does NOT say that man has to work because he sinned.)
- 2 b) We need to avoid conversations that suggest evil ideas . . . would be the correct answer. If we allow ourselves to listen to evil conversations, we are feeding our minds with bad thoughts.
- 3 b) it makes him or her a better steward for the Lord.
- 4 a) George. Tom, on the other hand, is making no effort to really say something that has meaning.
- 5 c) Matthew 6:7.
- 6 a) False.
- b) True.
- c) False.
- 7 d) Hebrews 5:11-14. These Bible verses show the most clearly that a new Christian needs to develop in his ability to understand the truths of God.
- 8 a) 2) Avoid evil.
- b) 4) Do good.
- c) 1) Obey God.
- d) 3) Choose the right.
- e) 4) Do good.

**Lesson 4**

- 1 c) overcome evil thoughts.

- 9 a** False.  
**b** False.  
**c** True.

Your answers may be different from the ones I have given. That is all right. All of the examples, though, do show ways in which our wills can be used the way God wants.

- 10 b)** have a deep concern for the unsaved.

### Lesson 5

- 1 a)** is no longer under the power of sin.  
**2 a)** Exodus 15:26.  
**c)** Isaiah 40:29, 31.  
**d)** Matthew 6:31-33.  
**f)** 1 Corinthians 6:13.  
**3 c)** several different kinds of food.  
**4 a** False.  
**b** False.  
**c** True.  
**5 b)** pleasing God. (This is the principle we see shown in Genesis 3:7, 21).  
**6 a)** Pleasing God: Genesis 3:7, 21  
**b)** Distinction: Deuteronomy 22:5; 1 Corinthians 11:2-15.  
**c)** Simplicity: Luke 16:19; 1 Timothy 2:9; 1 Peter 3:3; James 2:2.

- d)** Modesty: 1 Corinthians 6:13; 10:31-32; 1 Timothy 2:9.  
**e)** Propriety: Exodus 3:5; 1 Corinthians 11:13.  
 (The Bible verses on each line do not have to be in the same order as I have given. They should be listed beside the same principles, though.)

### Lesson 6

- 1 a)** use all his time well so as to give a good account.  
**2 d)** we cannot buy more nor sell ours.  
**3 a** 2) Time for others.  
**b** 1) Time for God.  
**c** 2) Time for others.  
**d** 1) Time for God.  
**e** 2) Time for others.  
**f** 3) Time for yourself.  
**g** 3) Time for yourself.  
**h** 2) Time for others.  
**4 a** 2) Have a daily schedule.  
**b** 1) Keep an appointment book.  
**c** 3) Make a list of things to do.  
**d** 3) Make a list of things to do.  
**e** 1) Keep an appointment book.

- 5 a)** a person's talents are actually owned by God, and he must tell God how he has used them.
- 6 c)** learn about teaching and practice what she learns. Answer a) would not be correct because Jane already knows what ability she has. Answer b) would not be right either—it is really the opposite of investing.

### Lesson 7

- 1 c)** The things we do for others add up to our riches in heaven.
- e)** A person who gathers and keeps riches for himself is acting in a senseless manner.
- 2 a** 1) Greed.  
**b** 1) Greed.  
**c** 2) Worry.  
**d** 2) Worry.
- 3 b)** Susan.
- 4 a** Matthew 25:14-30.  
**b** Luke 10:7;  
 2 Thessalonians 3:12  
**c** Exodus 20:15;  
 Ephesians 4:28.  
**d** 2 Thessalonians 3:10.  
**e** Genesis 12:5; 26:12;  
 Job 1:1-3; 41:42.

- 5 c)** buy only as many pieces at a time as they can pay cash for.
- 6 b)** avoiding debts.

### Lesson 8

- 1 a** False.  
**b** True.  
**c** False.  
**d** True.
- 2 a** 2) Husband.  
**b** 4) Children.  
**c** 1) Married couple.  
**d** 3) Wife.  
**e** 5) Parents.  
**f** 1) Married couple.  
**g** 2) Husband.
- 3 c)** husband and father.
- 4 a** 1) To give an example of hospitality.  
**b** 1) To give an example of hospitality.  
**c** 3) To show that Christians are asked to be hospitable.  
**d** 3) To show that hospitality is listed as a characteristic of a Christian worker.  
**e** 2) To show that hospitality is listed as a characteristic of a Christian worker.

**Lesson 9**

- 1 a** 2) We are stewards of the gospel.
- b** 4) We need to preach the gospel.
- c** 3) We have to know the gospel.
- d** 3) We have to know the gospel.
- e** 1) God is the owner of the gospel.
- f** 2) We are stewards of the gospel.
- g** 1) God is the owner of the gospel.

**2** Your answer. Have you included activities related to those found in each of the four categories of the church's activities.

**3** Your answer should include the six truths and the Bible verses that illustrate them given in study question 7.

**4** Your answer should include the following major steps (they don't necessarily have to be in the same exact order): a) Teach the believers about God's financial plan; b) Have the believers choose a financial committee and

a treasurer; c) Explain to the financial committee and the treasurer what their responsibilities are; d) See that the necessary account books are used and the funds faithfully invested and accounted for; and e) Have the financial or budget committee design a budget and follow it when it is approved.

**Lesson 10**

**1** b) Matthew 5:13-16.

**2** Your answer. You might include such things as living godly lives, finding ways of advertising the church through campaigns and news stories that will be interesting to the community, and so forth.

**3** Your answer should include the idea that it is possible for Christians to serve the Lord in positions of responsibility in their government as did Daniel (Daniel 1:1-6:28) and Erastus (Romans 16:23) even if the government is corrupt.

- 4** Your answer should include the five given in the lesson under **CIVIC RESPONSIBILITY** and the Scriptures that are explained for each one: 1) Obey those in authority (1 Samuel 24:6; 26:9-11; Romans 13:1-6); 2) Pay taxes (Matthew 17:24-27; 22:21; Romans 13:6-7); 3) Exercise the right to vote; 4) Participate in the government (if this is God's will—Daniel 1:1-6:28); and 5) pray for those in authority (1 Timothy 2:1-2).
- 12:30-31; Acts 4:34; Galatians 6:10; James 1:27; 2:15-16; 1 John 3:17).
- 5** Your answer should include ideas and Bible references such as the following: 1) A Christian can work to bring about changes for the better like the early Christians did, who influenced their society up to the point of being accused of having “caused trouble everywhere” (Acts 17:6); and 2) A Christian can express love to his neighbor in many practical ways, following the example of the good Samaritan (Luke 10:30-37) and other commands and examples given in the Bible (Matthew 22:37-39; 25:34-40; Mark

# **The Responsible Christian**

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Unit Student Reports  
and  
Answer Sheets

**DIRECTIONS**

When you have completed your study of each unit, fill out the unit student report answer sheet for that unit. The following are directions how to indicate your answer to each question. There are two kinds of questions: TRUE-FALSE and MULTIPLE-CHOICE.

**TRUE-FALSE QUESTION EXAMPLE**

*The following statement is either true or false. If the statement is TRUE, blacken space A.  
FALSE, blacken space B.*

**1** The Bible is God’s message for us.

The above statement, *The Bible is God’s message for us*, is TRUE, so you would blacken space A like this:

1   B  C  D

**MULTIPLE CHOICE QUESTION EXAMPLE**

*There is one best answer for the following question. Blacken the space for the answer you have chosen.*

**2** To be born again means to

- a) be young in age.
- b) accept Jesus as Savior.
- c) start a new year.
- d) find a different church.

The correct answer is b) *accept Jesus as Savior*, so you would blacken space B like this:

2  A   C  D

*Student Report for Unit One*

**STUDENT REPORT FOR UNIT ONE**

*Answer all questions on Unit Student Report Answer Sheet 1. See the examples on the DIRECTIONS page which show you how to mark your answers.*

**PART 1—TRUE-FALSE QUESTIONS**

*The following statements are either true or false. If the statement is TRUE, blacken space A.  
FALSE, blacken space B.*

- 1 I have carefully read all of the lessons in Unit One.
- 2 An owner must give account to someone else.
- 3 A steward is not the owner of his goods.
- 4 The Bible says that God owns everything
- 5 God's ownership has never been challenged.
- 6 If a person possesses something, that means he owns it.
- 7 A manager should follow the owner's instructions.
- 8 God allows man to be the owner of his life.

**PART 2—MULTIPLE-CHOICE QUESTIONS**

*There is one best answer for each of the following questions. Blacken the space on your answer sheet for the answer you have chosen.*

- 9 False owners include
  - a) God and the community.
  - b) the individual and God.
  - c) the community and the individual.
- 10 Sovereignty over everything is an attribute of
  - a) God.
  - b) angels.
  - c) men.
  - d) believers.

*The Responsible Christian*

**11** In order to understand the idea of Christian stewardship one must be able to distinguish between

- a) management and stewardship.
- b) possession and ownership.
- c) sovereignty and authority.

**12** In your Bible, read each pair of verses below. Which pair shows best the *contrast* between God and man in regards to ownership?

- a) Exodus 19:5; Acts 17:25
- b) 1 Chronicles 29:14; 1 Corinthians 4:7
- c) Psalm 24:1; Haggai 2:8
- d) 1 Corinthians 4:7; 1 Timothy 6:7

**13** Which of the following truths about God has most to do with His rights as owner?

- a) He knows everything.
- b) He is eternal.
- c) He sees the future.
- d) He made everything.

**14** Read the following verses. Which one shows the *bad result* of not being thankful to God as owner?

- a) Exodus 13:12
- b) Luke 6:46
- c) Romans 1:21
- d) 1 Thessalonians 5:18

**15** An important difference between a steward and an owner has to do with

- a) the matter of giving account.
- b) the amount each one possesses.
- c) what kinds of goods are invested.
- d) how the property is used.

**16** In our relationship to God, we must function in both the roles of

- a) steward and manager.
- b) property and possession.
- c) owner and subordinate.
- d) property and steward.

*Student Report for Unit One*

**17** A steward who represents his master well in front of others is fulfilling the requirement of

- a) faithfulness.
- b) integrity.
- c) wisdom.

**18** Read the following Scriptures. Which one gives an example of a steward who exercised his stewardship with wisdom?

- a) Genesis 41:54-57
- c) Acts 16:6-12
- b) Mark 10:13-16
- d) 1 Corinthians 3:13-17

**19** A steward who is following God's plan for investments will

- a) take care of his family, then give what is left over to God.
- b) give to the poor in his city, then help needy believers he knows.
- c) give to God what is His, then provide for his family and help others.
- d) give everything to God and let others take care of his family.

**20** Which of the four responsibilities we have as Christian stewards will we have to fulfill after we have finished our life on earth?

- a) Follow instructions
- b) Seek guidance
- c) Make investments
- d) Give account

*END OF REQUIREMENTS FOR UNIT ONE. Follow the remaining instructions on your answer sheet and return it to your ICI Instructor or office in your area, then begin your study of Unit Two.*

## **STUDENT REPORT FOR UNIT TWO**

*Answer all questions on Answer Sheet for Unit Two. See the examples on the **DIRECTIONS** page which show you how to mark your answers.*

### **PART 1—TRUE-FALSE QUESTIONS**

*The following statements are either true or false. If the statement is  
TRUE, blacken space A.  
FALSE, blacken space B.*

- 1** I have carefully read all of the lessons in Unit Two.
- 2** In making a strategy it is not necessary to include goals.
- 3** The three main parts of our personality are emotions, feelings, and intellect.
- 4** It is possible for God's plan for us to go along with our own personal desires.
- 5** As given in Romans 8:29-30, God's plan has seven major aspects.
- 6** It is possible for a believer to be the master of his or her body.
- 7** Because God looks at the heart, it is not important for believers to show a good appearance.
- 8** Stewardship of our personal assets includes setting aside time for ourselves.

## **PART 2—MULTIPLE-CHOICE QUESTIONS**

*There is one best answer for each of the following questions. Blacken the space on your answer sheet for the answer you have chosen.*

**9** Suppose a friend of yours tells you he feels his life has no purpose. Read in your Bible the Scriptures below and select the one you could use to show him an outline of God's plan for his life.

- a) Judges 13:1-5
- b) Luke 1:5-17
- c) Romans 8:29-30
- d) Hebrews 11:23

**10** Joe decides that he wants to become a Bible school teacher. Joe's action is that of

- a) setting a goal.
- b) establishing priorities.
- c) making plans.

**11** Suppose a friend of yours believes God has called him to become a leader in the church. He asks you what he should do next. You should tell him to

- a) wait on God for a dream or vision concerning his next step.
- b) search the Bible for exact directions and detailed instructions.
- c) ask for a position of leadership in the church.
- d) make plans to prepare himself for the work of leadership.

**12** The part of us that we must use in order to *choose* what is right is our

- a) mind.
- b) will.
- c) emotions.

*The Responsible Christian*

**13** In order for us to obey God, what four things must work together?

- a) Our will, our emotions, our mind, and God's Word
- b) Our mind, God's Word, the Holy Spirit and our will
- c) God's Word, our mind, our emotions, and the Holy Spirit
- d) The Holy Spirit, our intellect, our mind, and our will

**14** Suppose a friend of yours asks you what emotions have to do with our spiritual life. Read the Scriptures given below and choose the one that would be the best to share in answer to his question.

- a) 1 Samuel 15:9-11
- b) John 15:5
- c) 1 Corinthians 14:15
- d) Galatians 5:22-23

**15** Which sentence gives the *most important* reason why we should treat our bodies with respect?

- a) Our bodies are actually God's sanctuary.
- b) Treating our bodies respectfully leads to good health.
- c) We enjoy life better if we are healthy.
- d) Others will like us better if we take care of our bodies.

**16** Which person is NOT following the rules of *good health*?

- a) Jack often goes to questionable kinds of places.
- b) Joe wears the same clothes to church as to the beach.
- c) Susan usually gets less than six hours of sleep a night.
- d) Frances wears very expensive jewelry.

**17** Read question **16** again. Which person is NOT following the principle of *propriety*?

- a) Jack
- b) Joe
- c) Susan
- d) Frances

*Student Report for Unit Two*

**18** As a steward of his time, which person has given some to each of his three main responsibilities?

- a) Mike spends time with his children, talks over problems with his wife, and spends time in recreation.
- b) Joe invites friends over for fellowship, talks with his son about his plans, and attends the church services.
- c) Jim talks with his family, makes plans for the coming month, and spends time in prayer and Bible study.

**19** Which sentence summarizes the teaching of Matthew 25:14-30 in regard to abilities?

- a) It is better to have more abilities than few, because those who do receive a greater reward.
- b) A person's reward is based on how many talents or abilities he was given to invest.
- c) The person who has more abilities has a better chance to earn God's approval than the one who has less.
- d) Every person should invest each of his abilities, no matter how many or how few he has.

**20** If you want to find out what hidden abilities you may have you should follow a plan that includes these three steps:

- a) ask the Lord, look for opportunities, and try doing new activities.
- b) ask the Lord, look for opportunities and search the Bible.
- c) find opportunities, look for things that need doing, and try something new.
- d) pray for guidance, look for opportunities, and find needs that should be met.

*END OF REQUIREMENTS FOR UNIT TWO. Follow the remaining instructions on your answer sheet and return it to your ICI instructor or office in your area, then begin your study of Unit Three.*

### **STUDENT REPORT FOR UNIT THREE**

*Answer all questions on Answer Sheet for Unit Three. See the examples on the **DIRECTIONS** page which show you how to mark your answers.*

#### **PART 1—TRUE-FALSE QUESTIONS**

*The following statements are either true or false. If the statement is  
TRUE, blacken space A.  
FALSE, blacken space B.*

- 1 I have carefully read all of the lessons in Unit Three.
- 2 The doctrine of tithing is first presented in the New Testament.
- 3 Even people who have very little can be guilty of the sin of greed.
- 4 If a person's income is less than his expenses, he should reduce his tithe.
- 5 The Bible does not actually give any guidance as to what pattern the Christian home should follow.
- 6 The integrity of the home is the responsibility of its steward.
- 7 A church whose members don't tithe finds it hard to fulfill the Great Commission.
- 8 A person's responsibility as a steward ends with his family and his church.

#### **PART 2—MULTIPLE-CHOICE QUESTIONS**

*There is one best answer for each of the following questions. Blacken the space on your answer sheet for the answer you have chosen.*

- 9 The Bible says it is impossible for
  - a) rich people to enter the Kingdom of God.
  - b) men to service both God and money.
  - c) believers to store up treasures in heaven.
  - d) people to use money in ways that please God.

*Student Report for Unit Three*

**10** A Christian steward who has contentment has learned to tell the difference between his

- a) talents and abilities.
- b) duties and responsibilities.
- c) emotions and feelings.
- d) needs and desires.

**11** Which statement below gives the *most important* reason why a Christian steward should tithe?

- a) God is the true owner of man's riches.
- b) God promises to bless those who tithe.
- c) Tithing keeps people from becoming selfish.
- d) The Bible gives examples of people who tithed.

**12** A family can be called a Christian family only when

- a) the children obey the parents.
- b) all the members read the Bible and go to church.
- c) Christ Himself is the supreme authority.
- d) each person respects the rights of the others.

**13** After a family has been saved, who is mainly responsible to see that all of its members continue to serve the Lord?

- a) The person who led them to the Lord
- b) The parents
- c) The husband
- d) The pastor of the church they attend

**14** It is important for parents to live good lives at home as well as at church because

- a) their children will be confused if they don't.
- b) the pastor might visit them unexpectedly.
- c) the home is where many churches have been started.
- d) homes should be a place of hospitality.

*The Responsible Christian*

**15** In making a plan of activities for a church, which of the following would be the **SECOND** step?

- a) Have a meeting with all the leaders.
- b) Categorize the activities of the church.
- c) Determine the annual goals.
- d) Decide how the goals will be met.

**16** Read the following Scriptures. If someone were to ask you if pastors also should support God's work, which would give the clearest answer?

- a) Leviticus 27:30
- b) Numbers 18:25-29
- c) Ezra 2:68-69
- d) Proverbs 3:9-10

**17** In collecting the church's funds, the best procedure is to have them counted by

- a) an official leader.
- b) the treasurer.
- c) the pastor.
- d) at least two people.

**18** Suppose you have a cash-book page for the month of September. The sum of the disbursements and balance on the right-hand side totals \$885.00. Which of the following should also total \$885.00?

- a) The balance from October and the expenses for September
- b) The monthly receipts from September and the balance from August
- c) The monthly receipts from August and the disbursements for September.
- d) The disbursements for August and the balance from September

*Student Report for Unit Three*

**19** Which of the following tools would be the most useful in helping a church plan how it will use its resources?

- a) A cash book
- b) A tithe book
- c) An inventory
- d) A budget

**20** Read the following Scriptures. Which of them best describes the attitude a believer should have towards governmental authorities?

- a) Matthew 5:14
- b) Mark 12:30-31
- c) Romans 13:1-6
- d) Romans 16:23

*END OF REQUIREMENTS FOR UNIT THREE. Follow the remaining instructions on your answer sheet and return it to your ICI instructor or office in your area. This completes your study of this course. Ask your ICI instructor to recommend another course of study for you.*

*The Responsible Christian*

# THE RESPONSIBLE CHRISTIAN

## ANSWER SHEET FOR UNIT ONE

### CS1311

*Congratulations on finishing your study of the lessons in Unit One! Please fill in all the blanks below.*

Your Name .....

Your ICI Student Number .....

(Leave blank if you do not know what it is.)

Your Mailing Address .....

City ..... Province or State .....

Country .....

Age ..... Sex ..... Occupation .....

Are you married? ..... How many members are in your family? .....

How many years have you studied in school? .....

Are you a member of a church? .....

If so, what is the name of the church? .....

What responsibility do you have in your church? .....

.....

How are you studying this course: Alone? .....

In a group? .....

What other ICI courses have you studied? .....

.....

.....

Cut this page and send to your ICI instructor.



## ANSWER SHEET FOR UNIT ONE

*Blacken the correct space for each numbered item. For all questions, be sure the number beside the spaces on the answer sheet is the same as the number of the question.*

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Write below any questions you would like to ask your instructor about the lessons.

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*Now look over this student report answer sheet to be sure you have completed all the questions. Then return it to your ICI instructor or office in your area. The address should be stamped on the copyright page of your study guide.*

*For ICI Office Use Only*

**Date** ..... **Score** .....

Christian Service Program

# THE RESPONSIBLE CHRISTIAN

## ANSWER SHEET FOR UNIT TWO

**CS1311**

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## ANSWER SHEET FOR UNIT TWO

*Blacken the correct space for each numbered item. For all questions, be sure the number beside the spaces on the answer sheet is the same as the number of the question.*

1	A	B	C	D	8	A	B	C	D	15	A	B	C	D
2	A	B	C	D	9	A	B	C	D	16	A	B	C	D
3	A	B	C	D	10	A	B	C	D	17	A	B	C	D
4	A	B	C	D	11	A	B	C	D	18	A	B	C	D
5	A	B	C	D	12	A	B	C	D	19	A	B	C	D
6	A	B	C	D	13	A	B	C	D	20	A	B	C	D
7	A	B	C	D	14	A	B	C	D					

Write below any questions you would like to ask your instructor about the lessons.

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Christian Service Program

# THE RESPONSIBLE CHRISTIAN

## ANSWER SHEET FOR UNIT THREE

**CS1311**

*We hope you have enjoyed your study of the lessons in Unit Three! Please fill in all the blanks below.*

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City ..... Province or State .....

Country .....

### REQUEST FOR INFORMATION

The ICI office in your area will be happy to send you information about other ICI courses that are available and their cost. You may use the space below to ask for that information.

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.....

---Cut this page and send to your ICI instructor.---  


## ANSWER SHEET FOR UNIT THREE

*Blacken the correct space for each numbered item. For all questions, be sure the number beside the spaces on the answer sheet is the same as the number of the question.*

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Please write below one specific comment about the unit:

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### CONGRATULATIONS!

You have finished this Christian Service course. We have enjoyed having you as a student and hope you will study more courses with ICI. Return this unit student report answer sheet to your ICI instructor or office in your area. You will then receive your grade on a student score report form along with a certificate or seal for this course in your program of studies.

Please print your name below as you want it on your certificate.

Name .....

<i>For ICI Office Use Only</i>	
<b>Date</b> .....	<b>Score</b> .....

Christian Service Program