

BIBLE STUDY SERIES - VOLUME 5

Whole-Life Stewardship



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CHAPTER ONE

WHAT IS STEWARDSHIP?

DAILY READINGS:

- ❑ **Monday:** Old Testament stewards (Genesis 15:1-2; 39:1-5; 1 Kings 16:8-10).
- ❑ **Tuesday:** Responsibilities of stewards (Genesis 24:1-4; 44:1-2; Matthew 20:1-8).
- ❑ **Wednesday:** God owns everything (Psalm 24:1; 50:10; Haggai 2:8; 1 Corinthians 6:19-20).
- ❑ **Thursday:** We own nothing (Ecclesiastes 5:13-15; Job 1:21; 1 Timothy 6:7).
- ❑ **Friday:** Stewards are held accountable (Matthew 25:14-19; Luke 19:12-15; 16:1-2).
- ❑ **Saturday:** Requirements of good stewards (Matthew 24:45; 25:21; 1 Corinthians 4:2; Titus 1:7).

What Is a Steward?

Have you ever traveled on a plane, ship, or train? The people who are in charge of making sure you are fed and taken care of are called "stewards" or "stewardesses." (Today, they are more commonly called "flight attendants.") A steward is also someone who is employed to manage a large estate. This often includes keeping the accounts, supervising the staff, and collecting the rents.

By definition, *stewardship* is "the careful and responsible management of something entrusted to one's care" (*Webster's Dictionary*). The steward does not own these possessions, but he is the manager. In Bible times, a steward was often a trusted slave or servant. The master had great respect for this servant and put him in charge of running his entire household. Many times this included caring for the master's children. In this position, the servant usually lived a comfortable life, and as long as he was a faithful steward, he kept this favored position.

Stewards in the Bible

There are several Bible stories about men who were stewards. Eliezer of Damascus was Abraham's steward. If Abraham died without children, Eliezer was to be his heir



(Genesis 15:2-3). Eliezer "ruled over all that [Abraham] had" (Genesis 24:2) and was entrusted with finding a wife for Abraham's son Isaac (Genesis 24:4). Joseph was a steward over Potiphar's household (Genesis 39:4-5). Everything in Potiphar's house was "committed" to Joseph's care (verse 8). Later, when Joseph became governor over Egypt, he had his own steward who managed Joseph's household (Genesis 44:1-4). You can read in 1 Kings 16:8-10 that King Elah was murdered in the house of his steward Arza.

The New Testament also mentions stewards. Chuza was King Herod's steward (Luke 8:3). Several of the parables told by Jesus explain the position and responsibilities of stewards. In the parable The Workers in the Vineyard, the steward was the one who paid the workers at the end of the day (Matthew 20:8). In The Parable of the Talents, three servants were entrusted with the master's money (Matthew 25:14-30). In The Parable of the Unjust Steward (Luke 16:1-8), we read of a wasteful steward who was called to give an account.

There are several verses in the Bible that tell us we are "stewards." Studying Bible examples of stewards and their responsibilities helps us to understand what whole-life stewardship is and how God expects us to apply it to every area of our lives (not just money or our talents). First, it is important to understand some basic principles of stewardship.

#1 – God Is the Owner

The most important principle of stewardship is understanding that God owns everything and we own nothing. Psalm 24:1 tells us He owns "the earth" and everything that is in it. Haggai 2:8 says that He owns all the "silver" and "gold." Psalm 50:10 lets us know He owns "every beast of the forest" and "the cattle upon a thousand hills." Not only that, but you do not own your body; it belongs to God (1 Corinthians 6:19-20). First Timothy 6:7 says, "For we brought nothing into this world, and it is certain we can carry nothing out." It has been said, "There are no U-Hauls behind hearses" (John Piper). When we understand that everything belongs to God and we are only called to manage it, it puts a different perspective on what we consider our money, time, possessions, and ourselves.

#2 – We Are the Managers

We are called to take care of God's property. We are managers, or stewards. What does that mean? Let us look at a few definitions of the word *manage*: (1) "bring about or succeed in accomplishing, sometimes despite difficulty or

hardship" (it is often difficult to be a successful manager); (2) "to take charge of" (you are being given a serious responsibility); (3) "to influence" (as a manager, you will be able to help or hinder people through your influence); (4) "to handle, direct, govern, or control in action or use" (management requires hands-on participation; you must be involved).

Keep in mind that there are two parties involved in stewardship: the master and the steward. God is the Master (owner), and we are the stewards (managers). We own nothing; He owns everything. We need to make our decisions with this principle in mind. It is God's property. Ask yourself these questions: "Am I using what God has given me in a way that pleases Him? What would Jesus do?"

#3 – We Will Be Held Accountable

Can you imagine being given a million dollars? What would you do with it? Many people have been given a large sum of money and spent it all in a very short period of time. There was little or no thought of making it last the rest of their lives, of providing for their children, of helping others in need, or of giving some of it to God. This seems like such a waste! Perhaps, if there was someone who had held them accountable for every dollar they spent, they might have been more careful in their management.

Matthew 6:24 tells us that there are "two masters," and we cannot serve them both. Our management decisions reveal which master we are serving. Too many people take the blessings and resources that God has given them and use them in serving the wrong master. There will be a day of reckoning. Just as the servants were called to give an account of what they had done with their talents, we are also responsible for our management of all God has given us. Each one who has been a "good and faithful servant" (Matthew 25:21) will be rewarded. Those who have been poor managers through neglect or selfishness or rebellion will be punished (Matthew 25:30).

#4 – There Are Requirements for Good Stewards

Titus 1:7 tells us that stewards are to be "blameless." By definition, to be *blameless* is to be "above reproach, morally pure." The Bible makes it clearer, telling us in Colossians 1:22 that because of the price Jesus paid through His death on the Cross, we are to live a life without blame, or without sin. A good steward is one who has repented of his sins and accepted Christ into his life. The second requirement is we must be "found faithful" (1 Corinthians 4:2). Someone

who is faithful keeps his promises, can be relied on, and shows himself trustworthy in obeying commands and fulfilling his responsibilities. When Adam was given the Garden of Eden to manage and care for, he was told "to dress it and to keep it" (Genesis 2:15). This required work. So it is with all that God has entrusted into our care. A faithful, blameless steward will be a Christian, a hard worker, one who is loyal to the Master, and one who can be trusted.

QUESTIONS TO PONDER

- ◆ **What are some of the responsibilities of stewards?**
- ◆ **What principle should we always keep in mind when making decisions about God's property?**
- ◆ **The lesson says that there will be a day of reckoning. What does that mean?**
- ◆ **What are some other qualities of a good steward?**

CHAPTER TWO

TALENTS AND GIFTS

DAILY READINGS:

- ❑ **Monday:** Joseph was a hard worker and faithful (Genesis 37:1-2; 39:1-6).
- ❑ **Tuesday:** Gifts are given according to ability (Matthew 25:14-15; 1 Corinthians 7:7; 1 Corinthians 12:11).
- ❑ **Wednesday:** Not everyone has the same gifts (Romans 12:6; 1 Corinthians 12:4, 27-31).
- ❑ **Thursday:** Gifts are given to profit the church (1 Corinthians 14:12; 1 Peter 4:10).
- ❑ **Friday:** Gifts are not given to make one proud (Proverbs 18:16; 1 Corinthians 15:9-10; 1 Corinthians 12:7).
- ❑ **Saturday:** What are some examples of spiritual gifts (Romans 12:3-8; 1 Corinthians 12:1, 8-10)?

God Gives Talents and Gifts

Can you remember a special occasion when you received a present? Perhaps it was for your birthday or a holiday. Did you lay it aside or put it on a shelf, unopened? Did you say, "No, thank you," and walk away from it? Of course not! No doubt, there was excitement and high expectations as you unwrapped and opened the present. Did you know that God has given you talents and gifts? Just as with the wrapped present, you might be unsure of exactly what they are. What must God think when young people fail to open, or put forth effort to discover what those talents and gifts are? Can you imagine His hurt when they say, "No, thank You," and walk away? Still other young people feel that God has not given them any special talents or gifts. They feel that they are not especially good at anything. However, research by Baylor University found that "the average person has a combination of talents that makes him or her able to do something better than 10,000 other people." God (the owner of all) is giving you (the manager, or steward) gifts and talents, and He has a specific plan for how He wants you to discover, develop, and use them.



By definition a *talent* is "a special ability that allows someone to do

something well" (*Merriam-Webster*). While this often includes a natural ability or skill, it requires development. It might include abilities in the areas of music, writing, art, photography, cooking, sports, working with children, doing research, working well with numbers, and handling money. There are many areas that young people can be talented in. How can you know what your talents are and how can you use those talents in the way God (the owner) desires? A good place to start would be the Bible.

Bible Examples of Talents

One way to learn about your talents is to study people in the Bible. What might have been some of the talents of Joseph in the Old Testament? He definitely had a talent for leadership, organization, and management of property. You can read how he successfully managed Potiphar's household, the prison, and eventually all of Egypt. In the midst of terrible life circumstances, how did he discover, develop, and use those talents? Joseph did not let slavery and false accusations hinder him. He was obedient to his father and to those who were in authority over him. He worked diligently at the tasks given him and soon was given more and more responsibility. After many years, those talents were instrumental in saving Egypt (and many others) from seven years of famine.

If you read about the life of Moses, you will soon realize that he had a talent for leading and caring for people. Scholars believe the number of people Moses led out of Egypt to be well over 2 million. Can you imagine how difficult that must have been? Yet, God gave Moses all that he needed. Consider the development of those necessary talents. For years Moses was trained in the best schools Egypt had to offer. There he learned how to lead and also how to read and write. (Consider how this prepared Moses for writing the first five books of the Bible.) Then God used Moses' time in the desert as a shepherd to prepare him for being patient and longsuffering. For 80 years, God prepared Moses for the task of leading God's people out of bondage to the Promised Land.

Look for other stories in the Bible of people who had outstanding talents. (Consider Samson, David, Elisha, and Paul.) How did they begin? What were they doing until they understood what their talent was and how they were supposed to use it? Did they ever use their talents for themselves? If so, what kind of trouble did that cause them? This is an excellent method to help you in your own journey.

Spiritual Gifts

While talents are usually a natural ability or something that one has developed through practice and training and are used in many areas of life, spiritual gifts are specifically given to be used in the work of God. First Corinthians 7:7 tells us that every Christian has at least one God-given gift. Many of these gifts are listed in 1 Corinthians, Chapter 12, and in Romans, Chapter 12. Some of these are wisdom, knowledge (understanding), faith, healing, prophecy, discernment, helps, ministering, exhorting, and giving. All the gifts work together (just as a physical body does) in the Church of God (the body of Christ). It is impossible for one person to do it all, but when each one uses his or her gift as God intends, the gifts will work together. Compare it to building a physical church building. The architect draws up the blueprints, the banker provides the money, then concrete workers, bricklayers, construction workers, painters, carpet layers, roofers, and others work together to complete the final building. So it is with the spiritual church. All gifts are important and necessary!

What Are You to Do With Your Talents and Gifts?

God (the owner) has given talents and gifts to us (stewards) to use as He sees fit. As you begin to discover your talents, keep in mind that as the steward (manager), it is best to ask the owner how He wants that talent to be used. Look for opportunities to use your talents for God. God gives spiritual gifts "severally as he will" (1 Corinthians 12:11). The word *severally* means "specially assigned." God knows your strengths and your limitations, and He gives gifts "according to his [or her] several ability" (Matthew 25:15). It is important to learn what God has given you; your spiritual gifts are a special gift from God. Not everyone has the same gifts. God knows exactly what to give to you. He knows what you can handle and what you cannot.



"Hide not your talents, they for use were made, what's a sundial in the shade?" (Benjamin Franklin)

Romans 12:6 tells us that there are different gifts. First Corinthians 12:4 describes them as "diversities of gifts." As you begin to understand what these gifts are, it will help you to understand God's plan for your life.

Talents and gifts are not given to make you popular, proud, or selfish. Nor are you to boast to others of how accomplished or talented you are. It is good to always keep in mind that it is "by the grace of God" you are what you are (1 Corinthians 15:10). Proverbs 18:16 tells us that your gift will make room for itself. In other words, you do not have to boast; your gift will become obvious to God's people when you use it humbly and faithfully. First Corinthians 12:7 (AMP) tells us the purpose of spiritual gifts: "for the common good." In other words, your gift is to be used to "build up the church [spiritually]" (1 Corinthians 14:12 AMP).

How might you begin discovering and developing your talents and spiritual gifts? Begin with the basics: reading your Bible, praying, meditating, and attending church services. God can talk to you when you are doing the basics. Next, consider adding new areas of service. For example, you might try to learn to play an instrument or join the church choir. Go to church work days, visit local nursing homes, send cards to people who are sick or who have recently lost a loved one. Encourage other young people through a text or through social media. Look for ways to help with extra chores around your home. As you launch out, ask God to help you understand what spiritual gifts He has given you. Are there some areas you enjoy more than others? Do you seem to be better at some things than others? Ask your parents or spiritual leaders for help in recognizing your gifts. Lastly, desire to be used of God. First Corinthians 14:1 tells us to "desire spiritual gifts." First Corinthians 12:31 (AMPC) says to "earnestly desire and zealously cultivate the greatest and best gifts."

God is trusting you with His property (talents and spiritual gifts). "Neglect not the gift that is in thee" (1 Timothy 4:14) for Romans 14:12 tells us that "every one of us shall give account of himself to God."

QUESTIONS TO PONDER

- ◆ **What talents do you think Samson had? Did he ever use his talents for himself? If so, what kind of trouble did that cause?**
- ◆ **If you are tempted to boast about your talents, what does 1 Corinthians 15:10 say to keep in mind?**
- ◆ **What are some areas you might try to help you discover and develop your talents and spiritual gifts?**

CHAPTER THREE

MONEY

DAILY READINGS:

- ❑ **Monday:** Jesus told parables about managing the master's money (Matthew 25:14-30; Luke 19:12-27).
- ❑ **Tuesday:** This woman was praised for her wise money management (Proverbs 31:10-31).
- ❑ **Wednesday:** Tithes and offerings are part of whole-life stewardship (Proverbs 3:9; 2 Corinthians 9:7 AMP).
- ❑ **Thursday:** Giving to others will be a blessing (Deuteronomy 15:10; Proverbs 11:24-25).
- ❑ **Friday:** Be wise in your spending (Proverbs 15:27; 21:20; 22:7; Luke 14:28-30).
- ❑ **Saturday:** A faithful steward is content (Luke 3:12-14; Philippians 4:11; 1 Timothy 6:6-10).

Does God Care How You Manage His Money?

In March of 2017, the proposed United States federal budget for 2018 was submitted to Congress for approval. The requested amount was more than four trillion dollars. Yet, the amount of money collected was estimated to be around three-and-a-half trillion dollars. This created a deficit of almost 800 billion dollars! Many Americans are angry that their hard-earned tax dollars are so poorly managed. Yet, when we remember that God owns everything, and we are just the managers (stewards), how must God feel when the money He has given us is not used wisely?

Does money (and how it is used) matter to God? There are many Scriptures in the Bible that commend wise usage of money and warn of the dangers of unwise spending and loving money. Several of Jesus' parables talk about money, and there are many stories about how people managed (or mismanaged) money. As you read these verses, it becomes apparent that God knew we would need guidance in being good stewards of the money that He has given us. Although it is a blessing to have money, with that comes a great responsibility. What should you do with the money God has given you? You can spend it, save it, invest it, or give it away. Most people have little trouble with the "spend" part, but fail to look

at the other areas of money management. This requires God-given wisdom.

In Proverbs, Chapter 31, you can read of a woman who was very wise in how she handled money. She made sure her family and servants had enough to eat (verses 14-15); her decisions brought financial security ("no need of spoil"; verse 11); she invested her money wisely (verse 16); she gave to "the needy" (verse 20); and she put God first (obeys, serves, and trusts the Lord; verse 30 AMP). How long did she practice these wise stewardship principles? "All the days of her life" (verse 12).



BUDGET

Giving Money Back to God

In the Old Testament, there are several examples of people giving God a tithe. (The word *tithe* means "a tenth part.") Tithes were giving back to God a portion of what God had blessed them with. These tithes supported the Levites, provided for the temple and feast days, and provided for the poor. This principle can also be found in the New Testament (Matthew 6:2; 1 Corinthians 9:14). God has a plan to support His ministry, the poor, and others who are in need. Paying tithes (10 percent of our money) reminds us that God owns it all and we are to trust Him for guidance. Giving God the tithe is a good place to start, but it should not stop there. As God continues to bless you, He wants you to give as you have "decided in [your] heart" (2 Corinthians 9:7 AMP). This is often called "offerings." Just as it is important that the Christian puts God first in his life, so it is with tithes and offerings. Do not wait until all your bills are paid before you give God His part. If you do wait, more often than not, there will be nothing left for God. Give Him the "firstfruits" (Proverbs 3:9).



Saving and Investing



Many people are living "paycheck to paycheck." That means there is no money left after all the bills are paid. They are unable to save money for "a rainy day" (for example, when the car breaks down or they have to take an unpaid sick day). These tight financial times happen to many people, especially when they are just starting their career or starting a family, and saving or investing money might be very difficult. However, if this

is how you live your entire life, it will cause increased stress and often extra debt. Do you think this is in God's plan of Biblical stewardship? In your youth, create a habit of setting aside some money from each paycheck to save or invest for future needs. One way to create some extra money for saving is to take a look at your spending and see if there are areas where you can spend less.

Spending

We are bombarded with ads, telling us that we cannot live without so many things. These ads say: "You Deserve It" and "Just Do It" and "The Best or Nothing." It becomes difficult to tell the difference between your wants and your needs. When it seems like everyone else has "it" but you, the wrong feelings can begin to work on you (pride, jealousy, and envy). God wants you to learn wisdom, contentment, and carefulness in your spending. There will be many things that you cannot afford right now. Is it wise to take out loans or make payments on things that are unnecessary? Credit cards make it very easy to overspend. Yet, if you do not pay them off each month, this usually creates debt at a high rate of interest.

As a good steward, ask God to help you with your spending. Is it possible that you could get by with a less expensive car or phone plan? What about packing your lunch instead of eating out? Consider paying with cash instead of using a credit card. Also, it might be helpful to create a budget and track where all of your money is going. Money can be used for God's purposes or misused, creating a financial hard place that you might never recover from.

Giving to Others

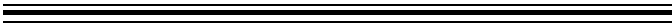
In 1994 a man named Russell Herman died. In his will he left large amounts of money. This included six trillion dollars to help pay off the national debt and two-and-a-half billion dollars for the national forest system. However, it was discovered that his estate consisted of only a 1983 Oldsmobile Toronado. All his generous gifts were meaningless! Too many times it is easy to say, "If I had a million dollars, I'd help the poor, the sick, or the homeless." Just like Russell Herman, it is not difficult to give away money we do not have. The money that we do have, we like to keep. It has been said, "The root word for *miserable* is the word *miser*." Happiness is not determined by how big your bank account is. Ecclesiastes 5:10 says that silver does not bring satisfac-



tion. Blessings come through generous giving (Deuteronomy 15:10; Proverbs 11:24-25). As you keep in mind that your money actually belongs to God, you can be "a cheerful giver" (2 Corinthians 9:7). Pray and ask God for His will concerning whom to give to, how much to give, and when to give.

Contentment

In Proverbs 30:8, Agur asked God, "Give me neither poverty nor riches." In other words, he was asking God to not give him too much or too little. John D. Rockefeller (the richest man in America at one time) was reportedly asked, "How much money is enough money?" His answer was, "Just a little bit more" (Source: *New World Encyclopedia*). One of the richest Americans in the late 1700s, Benjamin Franklin, said: "Money never made a man happy yet, nor will it. The more a man has, the more he wants." Philippians 4:11 says, "I have learned, in whatsoever state I am, therewith to be content." First Timothy 6:8 tells us, "And having food and raiment let us be therewith content." You might wish to have more money, but God has given you what you can handle right now. Be a faithful steward and manage it wisely.



QUESTIONS TO PONDER

- ◆ **What are some of the wise ways the woman in Proverbs, Chapter 31, managed her money?**
- ◆ **What does paying your tithes remind you about?**
- ◆ **Why is it sometimes difficult to tell the difference between "wants" and "needs"?**
- ◆ **Why do you think Agur asked for just enough?**

Create a Budget

For one month, track all your income and spending. Are there areas where you need to cut back? Is your spending more or less than your income?

Income

Total: \$ _____

Off the Top

Tithe (10%) \$ _____

Savings \$ _____

Total: \$ _____

Spending

Rent/Mortgage \$ _____

Car Payment \$ _____

Insurance (car) \$ _____

Insurance (house) \$ _____

Insurance (life) \$ _____

Phone \$ _____

Gas \$ _____

Car Maintenance \$ _____

Clothes \$ _____

Other Shopping \$ _____

Gifts \$ _____

Food (grocery) \$ _____

Eating Out \$ _____

Coffee \$ _____

Entertainment \$ _____

_____ \$ _____

_____ \$ _____

_____ \$ _____

_____ \$ _____

Total: \$ _____

"Income" Total: \$ _____

"Off the Top" Total: \$ _____

"Spending" Total: \$ _____

(Subtract "Off the Top" Total and
"Spending" Total from "Income" Total.)

Amount Left: \$ _____

*Where Does It
All Go?*

CHAPTER FOUR

TIME

DAILY READINGS:

- ❑ **Monday:** Time is described as seasons (Ecclesiastes 3:1-8).
- ❑ **Tuesday:** You have a limited amount of time (James 4:14; Psalm 39:4-5; 89:47).
- ❑ **Wednesday:** Make good use of your time (Proverbs 6:6-9; Ephesians 5:15-17; Colossians 4:5).
- ❑ **Thursday:** Ask God for wisdom to understand the times (Ecclesiastes 8:1-6; Psalm 90:9-12).
- ❑ **Friday:** Beware of the danger in wasting time (Proverbs 6:9-11; 24:30-34; Acts 24:24-25).
- ❑ **Saturday:** Live with eternity in mind (Ecclesiastes 3:11 AMP; 2 Corinthians 4:18).

What Is Time?

For thousands of years, time has been measured by inventions, such as the sun dial, the water clock, the candle clock, and the hourglass. Some of the early uses for timekeeping devices were to keep track of how long a ship was at sea, to let people know when it was time for daily prayers, and to determine seasons. Today you can find out exactly what time it is by looking at a watch, cell phone, computer, or wall clock. Much of our day is governed by what time it is: time to get up, time for school to start and end, time to be at work, time for appointments, and so on. In one book, the main character looked at his pocket watch continually and said that he never did anything without first consulting it. The natives who lived where he had been shipwrecked thought the pocket watch was the man's god.

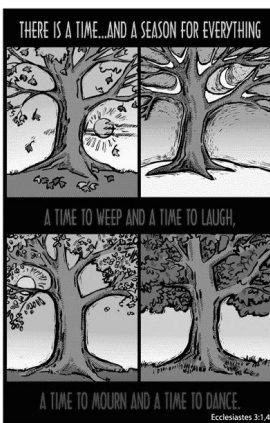
Time is a precious resource given to us by God, and we are to manage it as good stewards. We can *waste* time, we can *spend* time, or we can *invest* time. We are each given the same twenty-four hours each day. Have you ever noticed that some people get much



more accomplished than others in the same time period? Consider people who have changed history, such as Martin Luther, Isaac Newton, Abraham Lincoln, and the greatest of all—Jesus Christ. What made those people different was not how much time they had, but how they managed that time. It has been said that some people create, invent, explore, and build while other people just watch a lot of television. True stewardship is using all our resources (gifts, talents, money, and so on) in the way that is pleasing to God during the time He has given us.

"A Time to Every Purpose"

Hours, days, clocks, and calendars are not the only way to keep track of time. Solomon spoke of time as a "season" (Ecclesiastes, Chapter 3). This might be times of opportunity or times of preparation. Consider the life of David. He was the youngest son, and it was his responsibility to care for the sheep. Undoubtedly, he had no idea that protecting and caring for a flock of sheep was preparing him



to one day be Israel's king. Many times young people cannot wait until they are older, but the teen years are a time of preparation, a time to learn discipline and good work habits. Every season of your life has a purpose. Look at the different times described in Ecclesiastes 3:1-8. Each event has its proper time in your life. Yet, it is human nature to wish for something else, to say, "Is it time yet?" but often God is saying, "Not yet." Ask God to help you understand the times (seasons) of your life. Do not waste these times by continually wishing away the season that you are in. Ask God to help you be a good steward during your years of youth. God has a specific purpose for this time. Ask God for wisdom to discern "both time and judgment [know how to make the most of these opportunities]" (Ecclesiastes 8:5).

Good Time Management

In *Poor Richard's Almanac*, Benjamin Franklin wrote: "Dost thou love life? Then do not squander time; for that's the stuff life is made of." It is so easy to waste an hour here and an hour there, but wasted hours soon add up to days, months, and years. Proverbs 6:6-9 tells the one who is lazy to consider the ways of the ant. Being a good steward is making good use of your time—not being lazy

or using all of your time for you. However, you cannot be a good manager on your own; you must have guidance from the Owner. This requires a relationship with Him. God has a specific purpose for you. Your "times are in [His] hand" (Psalm 31:15). He has given you the right amount of time to accomplish His purpose. Seek His will through prayer and Bible reading. Beware of the dangers of "killing time."

Solomon wrote that God has "planted eternity in the human heart" (Ecclesiastes 3:11 AMP). This means that we need to live with an awareness that we have a limited amount of time. As God reveals His purpose for your life, keep that in mind. The enemy is doing everything he can to distract you. Good time management includes keeping the goal in mind, and that is managing all our resources to God's glory and purpose, remembering that our "life" is only a "vapour, that appeareth for a little time, and then vanisheth away" (James 4:14). Psalm 90:12 encourages us to "number our days." In other words, live your life with eternity in view.

Wasted Time

Have you ever said, "I don't have enough time"? People always make time for what is important to them. It is not a matter of enough time, but it is about having your priorities straight. Just as it is important to budget our money, so we should budget the use of our time. Too often we do not have enough time because we have wasted it. One way many young people waste time is failing to get saved at a young age. Too many believe the devil's lie that they have plenty of time, that they can get saved when they are older, after they have had a good time during their youth. They spend a "season" enjoying the "pleasures of sin" (Hebrews 11:25). While some do find God in later years (and many do not), consider all the wasted years when they could have been fulfilling God's purpose for their life. Now they have much less time to accomplish that task.



During your early years, it probably seems like time is dragging. It seems like forever until you can drive a car or until you graduate. Yet, Job 14:1 describes life as just a "few days." It will not be long until you will agree with a famous author, who wrote: "My goodness how the time has flown. How did it get so late so soon?" (Theodor Seuss Geisel). Right now, it seems like you have plenty of time to do whatever you want or to just do nothing at all. Consider the third servant in The Parable of the Talents. He was not judged for doing something wrong, but for simply doing nothing. Ephesians 5:16 challenges us to redeem the time, in other words, use your time well.

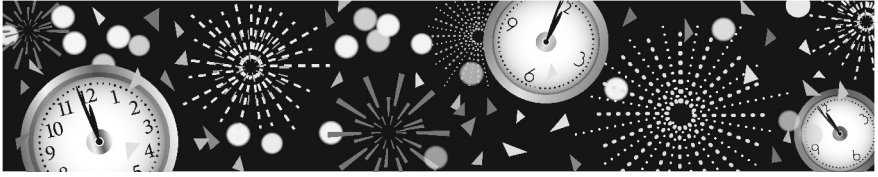
What to Do With Free Time?

In 2 Samuel 11:1 you can read about King David staying home "at the time when kings go forth to battle." Failing to manage his time as he should created an opportunity for David to be tempted. Many young people who are bored, lonely, procrastinating, or just wasting time are perfect targets for the devil to send strong temptations. Some people say, "Idle hands are the devil's workshop." When you have "idle hands" (not doing anything), often you are tempted to mindlessly surf the internet, watch questionable movies or TV shows, send inappropriate messages, and go to places a Christian should not be.

First Timothy 5:13 warns of other dangers that can happen when you are "idle." Because free time can easily become a dangerous time, you must guard it. This does not mean that every minute of your life should be spent working or studying or being productive. God realizes that you need downtime to relax and rest (mentally and physically). In Exodus 34:21 Israel was told to work "six days" and "on the seventh day" to "rest." Jesus also told His disciples to rest (Matthew 26:45; Mark 6:31). However, be careful that rest time (or free time) does not have a larger part than it should or that it is spent on things that could cause you to fall into temptation. God is the owner of all your time, and that includes your free time. Ask Him how you can spend this time in a way that is pleasing to Him. How are you managing the God-given resource called TIME?

QUESTIONS TO PONDER

- ◆ **In the same amount of time, what might be the reason why some people get much more accomplished than others?**
- ◆ **How could time also be a "season"?**
- ◆ **What is one way you can waste the season you are in?**
- ◆ **What does Proverbs 6:6-9 tell one who is lazy to do?**
- ◆ **What does Ecclesiastes 3:11 AMP mean when it says that God has "planted eternity in the human heart"?**
- ◆ **What does Ephesians 5:16 mean when it says to redeem the time?**



Create a Time Budget

(How much time do you spend on each of these in a typical day? What areas of your life should you decrease time spent? Are there other areas where you should increase the time?)

- _____ Sleep
- _____ Eating
- _____ Getting Dressed
- _____ School
- _____ Homework
- _____ Chores
- _____ Family Time
- _____ Church Services
- _____ Travel
- _____ Prayer
- _____ Bible Reading/Study
- _____ On Phone
- _____ Social Media
- _____ Playing Sports
- _____ Volunteer Work
- _____ Free Time



NOTES:

CHAPTER FIVE

POSSESSIONS

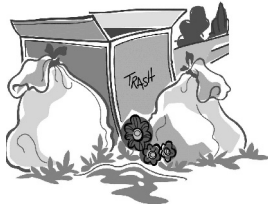
DAILY READINGS:

- ❑ **Monday:** Possessions prevented the young ruler from following Jesus (Matthew 19:16-22; Luke 18:18-23).
- ❑ **Tuesday:** More possessions do not satisfy (Proverbs 11:28; Ecclesiastes 4:8; 5:10-11).
- ❑ **Wednesday:** Many possessions can cause wrong attitudes (1 Timothy 6:17-19; 1 John 2:15-17).
- ❑ **Thursday:** Many possessions can cause us to forget God (Deuteronomy 6:10-12; 8:11-20).
- ❑ **Friday:** The rich fool had much wealth but forgot God (Luke 12:16-21).
- ❑ **Saturday:** Good stewards are content (1 Timothy 6:7-9; Philippians 4:6-11; Hebrews 13:5).

Are We Drowning in Our Stuff?

There is an old saying, "He who has the most stuff wins." Yet, one might wonder, "Wins what?" Our culture today constantly bombards people with advertisements, trying to get us to buy more "stuff." Perhaps you have heard some of them: "Everyone else has this"; "To be popular, happy, and successful, you must buy this"; and "This is too good of a deal to pass up." At the same time, the majority of Americans would probably admit that they have too much "stuff." In 2011 the *Wall Street Journal* reported that every year Americans spend 1.2 trillion dollars on things they do not need ("nonessentials").

Another study revealed that the average American throws away 40 percent of the food they buy and 65 pounds of clothes every year. *The New York Times* published an article that stated 1 out of every 10 Americans rent a storage unit for things they do not have enough room for in their homes. While it is not wrong



to throw something away or rent storage space, it might be good to look at the Biblical principle of stewardship when it comes to our possessions.

If you were to make a list of every possession you do not want to live without, how many things would be on that list? Consider each one. Did you buy it because it made you happy, for a practical purpose, or on

impulse? Did you have to borrow money to purchase that item? Do you own things that you have never worn or never used? Do you take care of your possessions and make them last, or are you replacing them often? Many times our possessions cost much more than the initial price. These costs could include: repair, insurance, batteries/gas, storage, cleaning, and theft prevention. The costs are more than just money, as your possessions usually require your time and attention. One author wrote, "The more 'things' I have, the more time I spend thinking about them, moving them around, fixing them, looking for them, or upgrading them" (Taite Adams).

The Dangers of Having Too Many Possessions

When the rich young ruler asked what he needed to do to inherit eternal life, Jesus told him to "go and sell that thou hast, and give to the poor." Does that mean everyone who wants to be a Christian needs to do the same? The rest of Matthew 19:21 lets us know why Jesus said that: "and come and follow me." Those possessions were preventing the young ruler from following Jesus. We might say that "his stuff had him." What are some ways the devil uses possessions to hinder you in your walk with God? Too many possessions can bring about discontentment. Have you ever heard the old saying, "Keeping up with the Joneses"? In other words, you are always trying to have all the nice things the "Joneses" have. The "Joneses" could be your neighbors, your friends, your co-workers, or anyone who has something better than you.

Another way discontentment works is through "retail therapy." That is buying more things to make you feel better when you are having a bad day. Yet, in the midst of all this buying more and more to keep up with others or to make you happy, you are actually exhausted and poorer. Why? Solomon wrote in Ecclesiastes 5:10 that the man who loves increased wealth will never be satisfied. Too many possessions can cause you to have wrong attitudes. You might be proud (as the rich fool in Luke 12:16-19); you might be selfish (unwilling to share your possessions); you might be covetous (always wanting more); or you might be depressed (cannot afford to buy more). Some people put their trust in their riches (1 Timothy 6:17-19) and others love their possessions (1 John 2:15-17), failing to realize that these things are fleeting. Proverbs 23:5 AMP warns, "When you set your eyes on wealth, it is [suddenly] gone."

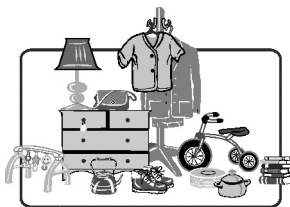
The most serious concern when it comes to being poor stewards of possessions is that it can cause us to forget about God. God warned Israel of this very thing in Deuteronomy 6:10-12. When He blessed them with houses, wells, vineyards, and olive trees, He knew there was a danger of them forgetting "the LORD." Mark 8:36-37 tells us nothing in this world is worth more than our soul.

Sadly, the rich young ruler chose his possessions over God. In essence, he said, "I don't want to follow Jesus *that much*." He wanted his "stuff" more than he wanted eternal life.

Materialism

Materialism is defined as "a tendency to consider material possessions as more important than spiritual values" (*Oxford Dictionaries*). Materialism can change your values and affect your happiness. Things become more important than doing what is right, serving God, and helping others. It makes you selfish and convinces you that the path to happiness and success is through accumulation of the right things. Did you ever wonder why God called the rich man in Luke, Chapter 12, a "fool"? The man had many crops and not enough barns to hold them. Was it not a good business decision to build greater barns to store all these crops? Was it wrong to take it easy since he had "much goods laid up for many years" (verse 19)? He was not a fool because he was rich, but because he had forgotten God. All he had was from God (the owner), and he was only the steward (manager). Yet, we read nothing of him giving God thanks and praise nor of his sharing with others. Verse 21 warns us, "So is he that layeth up treasure for himself, and is not rich toward God."

Mark 4:19 talks about "the deceitfulness of riches." This will make you feel that as soon as you get just a little more, you will be happy. This is like a horse chasing a carrot on a stick that is held in front of him. The purpose of that carrot is only to make him run faster; he never actually catches it. So it is with materialism. If things could satisfy, then Solomon (who had everything he could have wanted) would have been satisfied. Yet, he said that "all is vanity" (Ecclesiastes 1:2). In other words, it is all worthless! Many possessions did not make King Solomon happy.



Being Wise Stewards of Possessions

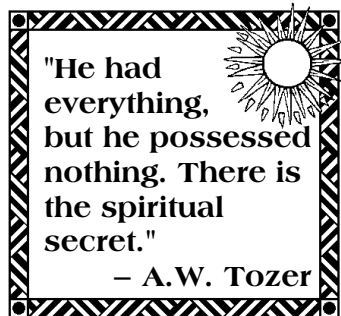
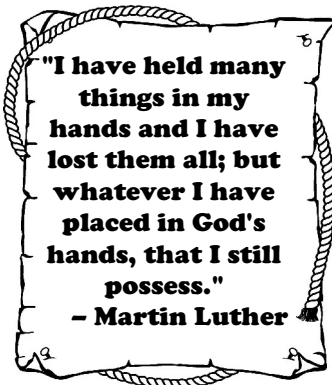
Revelation 4:11 says that God "created all things, and for thy pleasure [or His purpose] they are and were created." When we learn that God owns everything, we begin to realize that He has a purpose for everything. A wise steward will ask for God's help in determining which possessions he or she should purchase and use. Not everything is good for you. Some possessions need to be left alone. God knows which possessions will help you fulfill His purpose in your life and which possessions will hinder you. He knows which things you

will become too attached to and which things will cause you to spiritually stumble.

Another way to be a good steward is to work on being content. This does not mean you never desire to buy something new or replace something that is old, but when you are content with what you have, you will approach new purchases with a different outlook. You will ask yourself questions, such as: "Is it need or greed? Do I have enough money? Will I actually use it or wear it? Is this purchase pleasing to God? Could it hinder me in my walk with the Lord?" To prevent your "stuff from having you," realize that every one of your possessions actually belongs to God. He might be asking you to declutter your life. Are your possessions taking too much of your time, energy, and money? Do they hinder you from serving the Lord? Talk to the Owner, and let Him teach you how to be a good steward of possessions.

QUESTIONS TO PONDER

- ◆ Why did Jesus tell the rich young ruler to sell all his possessions and give to the poor?
- ◆ What are some of the ways the devil uses possessions to hinder you in your walk with God?
- ◆ What are some of the wrong attitudes that too many possessions can cause?
- ◆ What is the most serious concern when it comes to being poor stewards of possessions?
- ◆ Why did God call the rich man in Luke, Chapter 12, a "fool"?



CHAPTER SIX

BODY

DAILY READINGS:

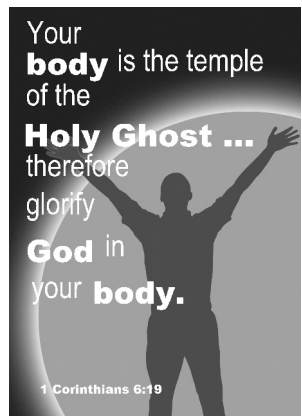
- ❑ **Monday:** God carefully created you (Psalm 139:13-16).
- ❑ **Tuesday:** God gave Moses and David detailed patterns (Exodus 25:1, 8-9; 1 Chronicles 28:11-19).
- ❑ **Wednesday:** The story of Uzzah (2 Samuel 6:1-7; 1 Chronicles 13:9-12).
- ❑ **Thursday:** Your body is to be God's temple (Acts 17:24; 1 Corinthians 3:16; 6:19).
- ❑ **Friday:** You are to take care of your body (1 Corinthians 6:18; 1 Timothy 4:8; 1 Thessalonians 4:3).
- ❑ **Saturday:** God has a purpose for your body (John 14:23; Philippians 1:20; Revelation 4:11).

Your Body Has a Purpose

In 1812 the French, led by Napoleon Bonaparte, launched an invasion of Russia. During this military campaign, Napoleon kept his horses in the oldest and most important chapel in the Kremlin—the Cathedral of the Assumption. This historic building, which was built for religious services, was used as a common stable. Can you imagine how upset those who worshiped in this chapel were to see it being treated so? Likewise, how must God feel when we fail to use our bodies in the way He has planned?

Our culture says, "If it feels good, do it!" There is a strong emphasis on having fun and indulging yourself. The feminists say, "We need to take back our bodies." The pro-choice group tells us that a woman should be able to decide what to do with her own body. Some people are consumed with body image (how they look), and others fail to take care of themselves, saying, "It's my body; don't judge me." Do these beliefs line up with what God's Word tells us about how He wants us to manage this wonderful resource—our body?

God (the owner) has given each of us (the managers) a body that was carefully designed and



created. We are "fearfully and wonderfully made" (Psalm 139:14). With such attention and detail, is it possible that God has a plan for how we are to be stewards of our body? What is God's purpose for your body?

Your Body Is a Temple

In the Old Testament, God's Spirit dwelled in the Ark of the Covenant, which was kept in the temple in a room called "the Holy of Holies" (Exodus 26:33 AMP). This was considered Israel's most valuable possession. God gave very specific instructions for how it was to be built, carried, and maintained. Can you imagine the priests failing to take the proper care of it, allowing it to be stored just anywhere, or carelessly handling it? (Read the story of Uzzah and the improper transporting of the Ark in 2 Samuel 6:1-7 and 1 Chronicles 13:9-12.) Today God no longer lives "in temples made with hands" (Acts 17:24), but He lives within those who have given their hearts and lives to Him (John 14:23). This is why the Apostle Paul described "your body" as "the temple of the Holy Ghost" (1 Corinthians 6:19). Do you think God is any less concerned today with the dwelling place (your body) of His Spirit than He was with it in the Old Testament? Do you think He cares any less when people today fail to take the proper care of their body, taking it anywhere, and allowing it to do, say, or wear just anything?

How to Be a Good Steward of Your Body

Eat Healthy Foods: How long would your car run if you put only sugar in the gas tank? Just as cars were made to operate with a certain kind of fuel, our bodies need certain kinds of "fuel" to operate as well. How well would your body be if you fed it nothing but sugar every day? For many teenagers, a diet of only junk food (food without vitamins and nutrients) sounds like a great idea! However, there is a reason many mothers say, "Eat your vegetables," "Take your vitamins," or "You must eat your dinner before having dessert." It is important to feed your body what it needs. Some people take healthy eating to the extreme and obsess over every bite they eat. First Corinthians 9:25 tells us to be "temperate in all things." We are to practice self control; do not be extreme either way. Most of all, what does the Owner want you to do? He created your body to work for Him, to give Him glory. Can your body do that if you never give it the proper "fuel"?



Get Some Exercise: We read in 1 Timothy 4:8 that "physical training is of some value" (AMP). Although Paul was warning that spiritual fitness is much more important, he did let us know that exercising is of "some value." Some people have taken exercise to the extreme, but this does not mean we should not exercise at all. Many studies show exercise strengthens the heart, lowers blood pressure, maintains bones, helps with sleeping at night, improves one's mood, and increases one's resistance to infections and diseases. Our bodies were created to operate better with exercise. Even simple things like walking or riding a bike help us to be better stewards of our bodies.

Get Enough Sleep: There will be many times in your life when it is hard to get enough sleep. You might be sick, studying for a test, burdened for someone, or working and only get a few hours of sleep. These times are often unavoidable. However, many youth do not get enough sleep because they are up late on their phones, watching movies, texting friends, or checking social media. How do you feel when you do not get enough sleep? Your body was created to need rest. Did you know that a third of your life will be spent sleeping? When you sleep, your body is repairing itself, improving your memory, and lowering your stress levels.

Dress Modestly: Some people believe that God does not care how you dress or what you wear. They say that God sees the heart. Does this line up with what the Bible says? Did you know that God gave detailed instructions to Moses about how the tabernacle was to look and to David for the temple? God was very particular about His dwelling place in the Old Testament. Is it possible that He does not care about what His dwelling place looks like now? It is important that you talk to God about how He wants you to look. No doubt, God has placed spiritual people in your life (parents, pastors, youth leaders) who can help you understand what the Bible says about dressing modestly. Ask them to help you.

Keep It Pure: God created marriage as the place for a special bond between a man and a woman. Yet, the world says that there is nothing wrong with sex before marriage, living together without getting married, and "sleeping around." First Corinthians 6:18a warns, "Flee fornication." Good stewardship includes learning about and following God's plan for keeping your body pure. First Thessalonians 4:3 says to "abstain from fornication." Avoid anything that causes sexual immorality. This includes avoiding pornography and any books, movies, songs, or videos that bring sexual temptations.

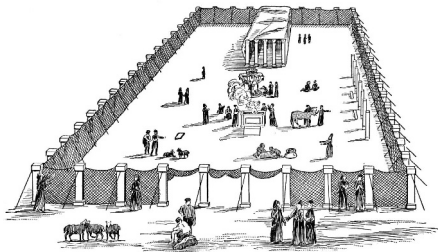


Your Body Is to Give Glory and Honor to God

As you mature in your walk with God, it is good to continue to keep in mind that He created your body for His purpose. Consider His ownership when you are invited to questionable places, when you want to dress like your unsaved friends, and when you are tempted to drink alcohol, smoke, or try drugs. Paul wrote that "Christ shall be magnified in my body" (Philippians 1:20). He wanted to be a witness to others through the actions of his body. Your body can be used for the glory of God or it can be used for your own desires and purposes. You can have the attitude, "It's my body, and I'll do what I want," or you can take care of and use your body in a way that brings glory and honor to the One who gave you this amazing possession.

QUESTIONS TO PONDER

- ◆ **Where did God's Spirit dwell in the Old Testament, and where does He dwell today?**
- ◆ **How does eating healthy foods help you to be a good steward?**
- ◆ **What are some things that can hinder you from keeping your body pure?**
- ◆ **What does Philippians 1:20 mean when it says to magnify God in your body?**
- ◆ **What could you do to be a better steward of your body?**



*"And let them make me a
sanctuary; that I may dwell
among them."*

-Exodus 25:8

CHAPTER SEVEN

MIND

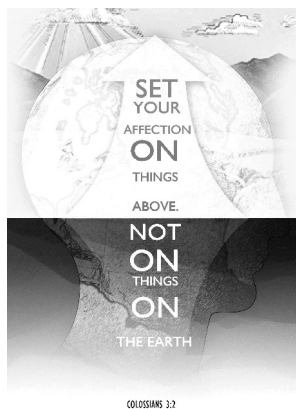
DAILY READINGS:

- ❑ **Monday:** Beware of vain or evil imaginations (Genesis 6:5-6; Proverbs 6:16-19; Romans 1:20-21).
- ❑ **Tuesday:** Consider the dangers of man's inventions (Psalm 106:29; Ecclesiastes 7:29).
- ❑ **Wednesday:** Are you feeding on trash or wicked things (Proverbs 15:14; Psalm 101:3)?
- ❑ **Thursday:** What does the Bible tell you to think about (Philippians 4:8; Colossians 3:2)?
- ❑ **Friday:** What does the Bible say about fear and worry (Matthew 6:25-34)?
- ❑ **Saturday:** What is God's plan for your mind (Philippians 2:1-5; 2 Timothy 1:7)?

The Battle for Your Mind

There is an old saying: "Your mind is a garden. Your thoughts are the seeds. You can grow flowers, or you can grow weeds." No doubt, you often hear of the importance of spending time and money wisely and of taking good care of the body, but how often have you heard the importance of taking good care of your mind? Whole-life stewardship of your mind includes physical care (eating foods good for brain development and function, getting physical exercise, and getting enough sleep) and also being careful of the thoughts you allow to shape your thinking. Your thought life deeply affects your feelings, self worth, beliefs, confidence, and attitudes.

The enemy is fighting for control of your mind. Today's culture, the media, and even the education system are often trying to strongly influence your mindset against the principles of the Bible. One study showed that as many as 61 percent of young people have lost their Christian faith while attending college (Barna Studies 2006). Other ways the enemy battles for your mind are through addictions, depression, anxiety, wrong attitudes, time wasters, and low



self image. Too many young people have not learned how to be a good steward of their minds.

Mind Pollution

Would you deliberately eat food or drink water that has been contaminated? What about breathing air filled with poisonous gases? Of course not! Many people are working hard to make sure your food, water, and air are not polluted with harmful substances. However, what about things that are polluting the mind? Proverbs 6:27 asks, "Can a man take fire in his bosom, and his clothes not be burned?" The devil is doing his best to fill your mind with garbage, or pollution. If you allow these thoughts to stay in your mind, they will be like an unwanted fire (thoughts that will torment you, change you, and mold you into whom the devil wants you to be). What are some examples of mind pollution?

Wrong Imaginations: there is a song that says, "Don't let your mind go a wandering." It is very easy to jump to the wrong conclusions or evil thoughts. Genesis 6:5 tells of people whose "every imagination . . . was only evil continually." Romans 1:21 speaks of "vain . . . imaginations." These can include imagined conversations and actions of getting even, dreams for the future that are not in God's will, prideful thoughts, and human reasoning.



Many Inventions: Ecclesiastes 7:29 reads, "God hath made man upright; but they have sought out many inventions." While technology can be wonderful, it can also fill your mind with pollution and turn you away from God. Cell phones, the internet, music, and social media are all inventions that could be used for good. However, too often they are used to view or send inappropriate photos and messages or listen to songs with profanity, rebellion, violence, and immoral living. These images and words are extremely difficult to get out of your mind once you have allowed them in.

Time Wasters: Ephesians 4:17 warns against "the vanity of their mind." In other words, we need to beware of pointless thinking or worthless thoughts. It might not always be sinful things, just anything he can get you to read, watch, or think about that prevents you from being a good steward of your mind. The devil is working hard to get a foothold in your mind through time wasters.

Dark Places of the Mind

Another way the devil works to get control of your mind is through negative thoughts. These might come about because of difficult situations, abuse, or neglect. Continual worry and anxiety about money, school, relationships, your future, or situations out of your control can work against your mental health. For many, this way of thinking becomes a way of life, and they cannot cope with it. The devil has an answer for them. He has convinced many people that addictions, such as alcohol and drug abuse, are the only way to dull these painful thoughts. He also tempts young people with thoughts of self harm as a way to cope when life becomes difficult, overwhelming, and painful. Some examples of this are eating disorders (anorexia, bulimia, and bingeing) and self injury (cutting, burning, and other physical harming). These behaviors may seem to help youth to deal with all the negative feelings and emotions that have been building up, but in reality, they actually make these problems worse. Sadly, when some youth feel like life is completely hopeless and unbearable, thoughts of suicide can begin to work. There is a way out of this darkness.

Developing a Healthy Mind

When the Apostle Paul wrote about the Christian's armor, he talked about "the helmet" (Ephesians 6:17). The purpose of a literal helmet is to protect the head (and brain) of the soldier. What are some ways you can protect your mind from all the dangerous thoughts the devil is bombarding you with? Paul described the helmet as "salvation." The first step in having a healthy mind is to give your life to Christ and live for Him. God's Word has many tools that can help you protect your mind and keep it healthy.

Take in Healthy Brain Food: what are you feeding your brain? Is it garbage? Is it a steady diet of negative thoughts? What are you reading, looking at, listening to, or watching? Proverbs 15:14 says that fools feed on trash. Are you putting wicked things before your eyes (Psalm 101:3)? How is your daily Bible reading? Have you done a Bible study lately? Ask God to help you understand His Word. Be willing to put forth the effort to learn more (Proverbs 18:15). The old saying "You are what you eat" can also apply to your mind. Proverbs 23:7 says, "For as he thinketh in his heart, so is he." What you choose to think about determines whom you will become.

Beware of Mind Pollution: the devil will continually try to put something in your mind that is polluting. This can include vain imaginations ("I'm going to get even"), thoughts of rebellion and stubbornness ("don't tell me what to do"),

thoughts against God ("if God loved me, that would not have happened"), and excessive worry ("I'll never be able to do this"). You do not have to allow these thoughts to stay in your mind. Remind yourself that the devil is the father of lies (John 8:44), and then bring those thoughts "into captivity" (2 Corinthians 10:5) by taking them to God. Hebrews 4:12 says that "the word of God" is "a discerner of the thoughts and intents of the heart." The Bible will help to you examine each thought to see if it is of God. If it is not, ask God to help you to replace that thought with healthy thinking.

Shine God's Light in Dark Places: Luke 1:79 tells us that Jesus came "to give light to them that sit in darkness." God wants to shine the light of His Word on the darkness. If you are dealing with any of the dark places mentioned in this lesson, it is important that you talk to a trusted spiritual adult (for instance, your parents, your youth leaders, or your pastor). Do not try to deal with these negative thoughts on your own, but allow God to use the people He has placed in your life to help you. It is not God's will that you stay in this dark place.

There will always be a battle for the control of your mind. It is vital that you practice good stewardship by setting your mind on the things of God, not the things of this world (Colossians 3:2). Do not allow your mind to go just anywhere, but focus your thoughts on things that are true, honest, just, pure, lovely, and of a good report (Philippians 4:8).

QUESTIONS TO PONDER

- ◆ **What are some of the ways the devil is battling for control of people's minds?**
- ◆ **What are some examples of "vain imaginations"?**
- ◆ **What are some examples of time wasters?**
- ◆ **What do continual worry and fear work against?**
- ◆ **How does the helmet of salvation help you be a good steward of your mind?**

CHAPTER EIGHT

RELATIONSHIPS

DAILY READINGS:

- ❑ **Monday:** We were created to need relationships (Genesis 2:18; Ecclesiastes 4:9-10).
- ❑ **Tuesday:** Our most important relationship is with God (Leviticus 26:12; Jeremiah 24:7; 1 John 1:3-7).
- ❑ **Wednesday:** The Ten Commandments tell how to keep relationships healthy (Exodus 20:1-17).
- ❑ **Thursday:** Jesus told how to have relationships that please God (Matthew 22:34-39; Luke 10:24-28).
- ❑ **Friday:** The Bible tells how we should treat one another (Romans 13:8; 14:19; 15:7, 14; James 5:16).
- ❑ **Saturday:** Relationships that please God include all these (1 Corinthians 13:4-8).

We Were Created to Need Relationships

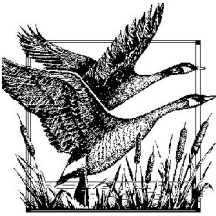
If you live in a colder climate, you have probably seen flocks of geese flying south for the winter. Every time the geese begin flying, they quickly form a V-shaped pattern. This formation was designed by God for specific reasons. Some reasons are: (1) geese flying together provides lift and air resistance; (2) geese can fly about 70 percent farther using the same amount of energy; (3) when a goose drops out of formation, it soon discovers how difficult it is to go alone and returns to the group. It is not hard to know when the geese are flying overhead because they are continually honking. Scientists believe this is a form of communicating during flight. If one goose is injured and has to leave the formation, two other geese will join it, protecting it from predators until it is able to return to the group or it dies.



When you consider the interactions of these geese, the importance of being together and communicating, and the care for the hurting, do you think God wants any less from us? Consider the principles of stewardship: God owns everything; we are the managers. We are to manage God's property in the way that is pleasing to Him. God has given us relationships with family, friends, neighbors, classmates, and coworkers. What is God's design for those relationships? Are we

managing the relationships He has given us for His purpose and His glory?

God created us to need relationships. The most important relationship is with God. When we are in a right relationship with God, it will affect all our other relationships. We can love others because He is teaching us how to love. We can forgive them because He has forgiven us. In the busyness of life, it is easy to lose sight of the importance of connecting with those whom God has placed in our lives, the importance of relationships. We focus on what *we* need and what makes *us* happy. However, God knows we cannot truly be what He has designed us to



be if we isolate ourselves from others. When we use the lessons of stewardship to consider this valuable resource that God has given us, it should cause us to look at those around us with more love, compassion, and concern. No circle of friends, family, etc. is the same. No one has the same circle of people as you. That is your unique gift from God. How are you managing it?

What Are Relationships?

We see a wonderful example of God's design for relationships in God Himself. There are three Persons in the Godhead. We call this the Trinity. They are God, the Father; God, the Son; and God, the Holy Spirit. They each have a specific purpose. They worked together in the Creation and in the plan of salvation, and They are still working together to draw, convict, save, and keep us saved. They work together in perfect unity. God also wants a relationship with you. Throughout the Old Testament, you can find many verses where He said, "You will be My people, and I will be Your God." Once we have that relationship with Him, then we can be proper stewards of all the other relationships in our lives.

God gave instructions in His Word on how to keep relationships healthy. Consider the Ten Commandments. Some tell how to keep in right relationship with God and the others how to treat people. Jesus summed up the Ten Commandments, saying, "Thou shalt love the Lord thy God . . . Thou shalt love thy neighbour as thyself" (Matthew 22:37, 39). If you searched the Bible for verses with the words "one another," some results would be: honor and prefer (Romans 12:10); love (Romans 13:8); edify (Romans 14:19); greet (Romans 16:16); care for (1 Corinthians 12:25); serve (Galatians 5:13); bear burdens (Galatians 6:2); submit (Ephesians 5:21); forgive (Colossians 3:13); and pray for (James 5:16). Some say that money is easier to manage than people, but people are much more valuable. God will help us in all of our relationships if we ask Him.

How to Be a Good Steward of Relationships

Relationships include a connection. You might be related to them, go to school or work together, or worship together. The more time you spend with these people, the better you learn their personalities, their likes and dislikes, and their beliefs. Being a good steward requires an investment of time and energy, getting to know the people God has placed in your life. Just as responsible financial investing requires knowledge and understanding, so does stewarding of relationships.

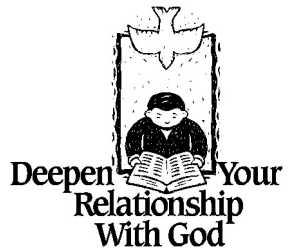
Another tool in stewardship is to use the gifts and talents God has blessed you with in your relationships. Whether it is a talent of helps, writing, cooking, etc.—all can be used when building relationships with others. What are your particular gifts or talents? Ask God to show you what they are and how to use them in this area of stewardship.

Do not neglect to strengthen your relationship with God. Daily Bible reading, prayer, meditation, and church attendance are vital if you want strong, positive relationships with those around you. Consider Jesus' examples. He loved when it was difficult; He loved those whom others shunned. He did not love only those who received His message, but He also loved those who hated Him and those who killed Him. Read about His interactions with people in the most trying circumstances, when being accused, lied about, and when His words were twisted. Christ's life is a good reminder that we are called to be good stewards of ALL relationships, not just the easy ones.

Pray for all the people God has placed in your life. You might start a list and pray for a few each day. Ask God to show you how to strengthen those relationships. Perhaps there is something you need to make right. Do not wait too long. The old saying "A stitch in time saves nine" could be applied here. The longer you wait, the wider that breach becomes.

Ask God to help you have a greater love for the people in your life. True love is kind, patient, not boasting, enduring all things (1 Corinthians 13:4-7). It does not focus on the faults of others. It respectfully allows for differences of opinions or decision-making that you disagree with.

There might be relationships in your life that God wants you to back away from. If you have friends who get you into trouble or are drawing you away from God, good stewardship requires stepping back from those people. People who are gossipers, immoral, abusive, or who continually talk negatively about others are not relationships the Christian should strengthen. If you have people like this in



your life, ask God for wisdom. He will show you how to distance yourself without being rude.

It might be overwhelming to think you are to be a good steward of ALL the relationships in your life. God is a fair and loving Owner. He does not ask you to do the impossible. When you spend time with Him, He will direct you as to which relationships need time and attention. He will show you things in your life that are hindering good stewardship, things such as holding on to past hurts, prejudices, and misunderstandings. Who is God telling you to reach out to, forgive, and love today?

QUESTIONS TO PONDER

- ◆ **Why is your circle of family, friends, etc. unique?**
- ◆ **How is the Trinity an example of good relationships?**
- ◆ **Consider stories of the Pharisees and Jesus. How did Jesus manage difficult relationships?**
- ◆ **Why is spending time with God vital concerning your relationships with others?**
- ◆ **What should you do about relationships that are getting you into trouble or drawing you away from God?**



Beware of Relationship Destroyers

Criticism, prejudices, lack of love, pride, selfishness, disrespect, and the spoken word that can never be taken back

CHAPTER NINE

TECHNOLOGY

DAILY READINGS:

- ❑ **Monday:** Early Bible examples of technology (Genesis 4:17, 22; Genesis 11:1-9).
- ❑ **Tuesday:** All knowledge and ability to create comes from God (Exodus 35:31; Isaiah 45:12; John 1:3).
- ❑ **Wednesday:** Read of later Bible examples of technology (2 Chronicles 26:15; 1 Kings 6:1-3; Daniel 4:30).
- ❑ **Thursday:** God has a plan (order) for everything (Psalm 37:23; Romans 8:28; 1 Corinthians 14:40).
- ❑ **Friday:** We need to beware of the dangers of technology (Genesis 11:6; Psalm 119:133; 1 Corinthians 6:12).
- ❑ **Saturday:** We need God's help to be faithful stewards (Matthew 7:7; Philipians 4:13; James 1:5).

What Is Technology?

There is something comforting about a nice fire in a fireplace on a cold night! That fire produces heat and light to those who are in the room. However, if you were to move that same fire to the middle of the room, outside of the confines of the fireplace, it could burn your house down. The power of fire (one of the earliest forms of technology) is a good example of how technology can be good or harmful.

A basic definition of technology is "to invent useful things or to solve problems" (*Merriam Webster*). Forms of technology are tools and machines invented to create products, solve problems, or meet one's needs and desires. Some of the oldest examples are controlling fire, shaping metals, making clothing out of wool, and early forms of pictorial writing. Later, technology would include things like indoor plumbing, printing press, telegraph, radio, telephone, and cars. Today technology is even more advanced. We have cell phones, the Internet, airplanes, and space travel. When we look around us, technology is everywhere, but exactly what is it and how can we steward it for the glory of God?

Technology in Bible Times

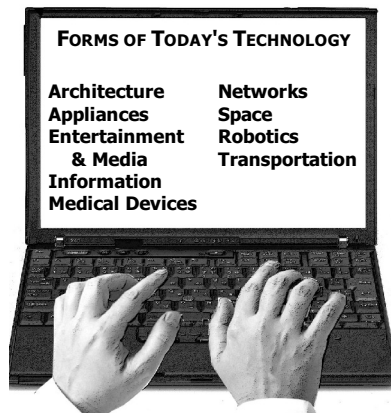
Genesis 4:17 tells us that Cain "built a city." Cities were often built with walls to protect the people from their enemies. Cain had killed his brother Abel. So, it is quite possible that he used technology to create a place of safety for him and his family. Genesis 4:22 tells about Tubalcain, who was believed to be the ancestor of blacksmiths. Consider the good these tools would have accomplished: plowing the ground for planting, cutting down trees for heat and cooking, and creating vessels for storing food and water. Genesis, Chapter 6, tells of the building of the Ark. What tools and methods might have been used in such a big undertaking?

The Tower of Babel is a good Bible example of using technology in the wrong way. After the Flood, God commanded the people to "fill the earth" (Genesis 9:1 AMP), but the people began building "a city and a tower . . . lest we be scattered" (Genesis 11:4). The people used technology to build this tower, but it was directly against God's command. Also, pride was behind this, for they said, "Let *us* make *us* a name." The technology that God had given them (knowledge and resources) to use for His glory and purpose were used to rebel against their Creator.

Dangers of Technology

Thankfully, technology is helping many people to live longer, healthier, and more comfortable lives. Consider how long cooking dinner or washing clothes must have been one or two hundred years ago. Today, we can instantly hear from loved ones who live thousands of miles away, but our ancestors might have waited months or years to hear from their friends and families. With all the wonderful advances of technology, we must consider the same principles that have always been true, even with the simplest forms of technology: God is the owner; we are stewards. How does God want us to use these for His glory?

When considering all the good that technology can bring to our lives, it would be good to identify some of the dangers as well. How is it that we have so many time-saving appliances and devices, yet find ourselves struggling to find



time to read our Bible and pray? These forms of technology must be taken care of and maintained. Newer versions come out that we feel we must purchase. Memorization is often no longer necessary as we can quickly search the Internet for answers. How does this affect our memorizing Bible verses? People often feel more comfortable interacting on social media than face-to-face interactions. How might this hinder reaching out to people who are not on social media? Misplaced priorities, laziness, trouble with concentration, and sinful addictions are some of the other dangers modern technology poses for many people. In too many cases, the entertainment and media technology are trying to change the morals and commandments of God's Word, telling us what we should believe, wear, and say. These standards are often in direct opposition to what God says. The danger is that we are often more affected by these than we realize.

How to Be a Faithful Steward

When you consider the serious dangers of technology, what should you do? It would be almost impossible to remove every form of technology from your life. All knowledge and ability to create and use technology comes from God (Exodus 35:31). Hebrews 13:21 AMP says that God will "equip you with every good thing to carry out His will." Consider how inventions like the printing press, the radio, and the Internet have greatly spread the Gospel! Each of these forms of technology has been used for great good or evil, which is determined by how they are stewarded (managed). When considering how to be a faithful steward, ask yourself, "How can I manage technology in a way that is pleasing to God?"

What do you own or have access to that is a form of technology? Consider a few: radio, cell phone, computer, the Internet, appliances, books/magazines, or music. Look at each one as God's property. Since He owns it, He must have a plan for it. He gave it to you to manage. Are you thankful for it? Are you taking care of it? Are you listening to, watching, or texting something that the Owner would not be pleased with? Are any of these things hindering you from spending daily time with the Owner? What kind of values are being promoted? Are they affecting you? Are you using technology to witness for the Lord, encourage people, or reach out to others?

God requires accountability for everything He has given us. Your Internet browsing history lists every website you have been to. Is there anything there that shouldn't be? What about all your texts, instant messages, and social posts? Are there any the Owner would find concerning? The lukewarm Christian begins to lose sight of the importance of these things. Why? Because he or she is failing to regularly talk to the Owner about how these gifts from God should be managed.

First Corinthians 6:12 tells us that not everything is good for us ("not expedient"). There are both blessings and dangers that come with technology. This verse warns about being brought "under the power of any." If any form of technology has "power" over you, you need to talk to God about it. Because technology surrounds you, it is important that you look at it through the eyes of the Owner. Is He pleased with your management? If you ask, He will give you the help needed to bring glory to Him through stewardship of technology.



QUESTIONS TO PONDER

- ◆ **How can fire be both good and harmful?**
- ◆ **How is the Tower of Babel a good Bible example of using technology in the wrong way?**
- ◆ **In what ways are the entertainment and media technology a danger to the Christian?**
- ◆ **What are some ways you could be held accountable for managing technology in a way that pleases God?**

Consider

Are television, movies, music, and videos changing your moral belief system? Do they desensitize you to violence and immorality?

"Television is widely believed to have a greater influence on American culture than parents, schools, churches, and the government"
(Encyclopedia Britannica).

Consider the effectiveness of commercials. What else are these forms of technology trying to "sell" you?



Can you think of any social taboos that have seemed to become normal due to entertainment and media influences?

How can you use these forms of technology to please God and to make you a better Christian?



How Is Your Entertainment and Media Technology Affecting You?

NOTES:

CHAPTER TEN

THE HOUSE OF GOD

DAILY READINGS:

- ❑ **Monday:** Jacob worshipped the Lord at Bethel (Genesis 28:10-22; Genesis 35:1-3, 9-15).
- ❑ **Tuesday:** David wanted to build a temple for God to dwell in (2 Samuel 7:1-2; Psalm 132:3-5).
- ❑ **Wednesday:** Hezekiah ordered the house of God cleaned and repaired (2 Chronicles 29:1-3, 16-19).
- ❑ **Thursday:** Men who failed to be good stewards of God's house (Numbers 3:3-4; 1 Samuel 2:12, 17, 22-25).
- ❑ **Friday:** Today, God's people are the house of God (1 Corinthians 3:16; 2 Corinthians 6:16; 1 Timothy 3:5).
- ❑ **Saturday:** What stewardship of God's house includes (Psalm 122:1; Nehemiah 10:39; 1 Corinthians 11:22).

What Is the House of God?

Have you ever wondered where God lives? Does He have a house? If so, what does it look like? There are Bible verses that tell us to take care of God's house. What exactly does that include? One of the first mentions of the house of God is found in the story of Jacob. After deceiving his father and hearing that his brother wanted to kill him, Jacob fled and came to "a certain place" (Genesis 28:11); he stayed there all night. While sleeping, Jacob dreamed of a ladder reaching to heaven and of the Lord promising to care for him and be with him. When Jacob woke up, he said, "Surely the LORD is in this place; and I knew it not" (Genesis 28:16). Jacob named that place "Bethel," which means "house of God." It was here that Jacob heard from God, promised to pay tithes, and built an altar to God. Can you imagine the reverence Jacob must have felt in that holy place?

Years later, King David was troubled that while he lived in a beautiful home, God's dwelling place was just a tent (the tabernacle). Although God told David that Solomon was to build the temple, David did all he could to help with the preparations, including buying the land for the temple with his own money. A properly built house of God was important to



The Tabernacle

King David (Psalm 132:3-5).

When Hezekiah became king, the temple had not been cared for and was in bad condition. Hezekiah had the doors repaired and the temple cleaned (2 Chronicles 29:3, 16-17). It took sixteen days to remove the garbage, clean, and purify the temple. When the temple was restored, "the king and all that were present with him bowed themselves, and worshipped" (2 Chronicles 29:29). They were thankful that the house of God was in good order.

Failing to Be Good Stewards of the House of God

The high priest Eli had two sons (Hopni and Phineas) who served as priests in the Old Testament tabernacle. During this time Samuel came to live with Eli and helped care for the house of God (1 Samuel 3:1). This included opening and shutting doors, lighting lamps, and singing the praises of God. Although Eli's sons served in the tabernacle, they were wicked men who "knew not the LORD" (1 Samuel 2:12). They took the best portions of the sacrifices (1 Samuel 2:13-17) and had immoral relations with the temple serving women (1 Samuel 2:22). Sadly, Eli did not stop his sons' ungodly behavior (1 Samuel 3:13). Although entrusted with God's special belongings (the tabernacle, ark of the covenant, etc.), yet, Hopni and Phineas were not respectful or careful in their management. You can read of what happened to Eli and his sons in 1 Samuel, Chapter 4. Concerning the behavior of Hopni and Phineas, God said, "They that despise me shall be lightly esteemed [or cursed]" (1 Samuel 2:30). This was not a small thing to God.

Nadab and Abihu were two other priests who failed to have the proper respect for the house of God. These two sons of the high priest Aaron "offered strange fire before the LORD" (Numbers 3:4). They treated that which was holy with irreverence and carelessness. They disregarded God's laws concerning worship in the tabernacle. Their punishment was death (Numbers 3:4).

Under the New Testament

In the Old Testament, great emphasis was placed on the care of the temple. Today, God's people are "the temple of God" (1 Corinthians 3:16), the "house" of God (1 Timothy 3:5). It is no longer a literal "house" or building but "a spiritual house" (1 Peter 2:5). Does that mean God is no longer concerned about how we treat our location of worship? In the Bible, some of the places God met with His people included the tabernacle in the wilderness, Solomon's temple, a synagogue, and in the New Testament, the believers often met in homes or in the "upper chamber" of a building (Acts 20:8). Today, God's people meet in church

buildings, rented buildings, or in homes. Wherever your church family gathers to worship, what does God (the Owner) require of us (the managers) concerning the care of that location?

Jesus called the location of worship "the house of prayer" (Matthew 21:13), and James 2:2 calls it the "assembly." Many today call the place they gather to worship "church" (however, it is important to remember that God's church is a people, not a location). To be a faithful steward of this important resource, it is vital that we understand the purpose of the house of worship. God's plan is that His people gather together for worship (which includes fellowship, prayer, praise, teaching, and preaching). Hebrews 10:25 warns not to forsake "the assembling of ourselves together." Since gathering together in a place of worship is in God's will, how should we care for it?



House of Worship

Proper stewardship includes having respect for our place of worship. What does respect in the house of worship look like? Does it include eating and drinking during the worship service (1 Corinthians 11:22)? What about leaving trash on the floor for others to clean up? Think about the chairs, songbooks, and other things that are often in your place of worship. What does faithful stewardship of those things include? Might we treat them differently when we understand that these are God's property?



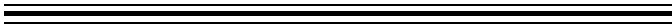
Stewardship of the house of worship includes our behavior ("how thou oughtest to behave thyself"; 1 Timothy 3:15). In Matthew 21:13 Jesus was angry that "My house . . . the house of prayer" had become a "den of thieves." While some today might not be physically robbing people who come to the service, there are other ways we can rob God. During the service, do we rob Him of our attention by playing on our cell phones or talking excessively? Do we rob Him of the tithes needed to support the work of God? Do we fail to submit to those God has placed over us (Hebrews 13:17)? Do we rob Him of our presence because we are too tired or have something we would rather be doing? If so, could it be that we are poor managers of the house of worship?

The Family of God

Another aspect of stewardship of the "house of God" includes those who gather together for worship: the family of God. In Luke 7:36-50 a woman came

to Simon's house and carefully washed Jesus' feet, dried them, and anointed them with precious, expensive ointment. It was customary for a homeowner to offer a guest water to wash his feet before entering a home. Simon failed to do this (verse 44), but the woman humbly met Jesus' need by washing His feet herself. In so doing, she was caring for the body of Christ. Who is the body of Christ today? Paul described God's people as "the body of Christ" (1 Corinthians 12:27). How does God want us to be good stewards of His people? Are there needs in the family of God? Are there sick who need visiting, hungry who need groceries? Might there be someone who needs a card or a phone call?

When you consider that the house of worship has carefully been placed in your care to manage in the way that glorifies God, are you "glad" (Psalm 122:1) when it is time for the worship service? Do you look forward to gathering with God's people? Are you respectful of the spiritual atmosphere and the physical building (and its contents)? Can you say, as the people in Nehemiah 10:39, "We will not forsake the house of our God"?



QUESTIONS TO PONDER

- ◆ **How did Nadab and Abihu fail to have respect for the house of God?**
- ◆ **What is the "house of God" today?**
- ◆ **What is the purpose for the house of worship?**
- ◆ **What does respect in the house of worship include?**
- ◆ **What is a way we can care for the body of Christ?**

CHAPTER ELEVEN

COMMUNITY

DAILY READINGS:

- ❑ **Monday:** It is not good for you to be alone (Genesis 2:18; 1 Kings 19:1-4, 9-10, 18; Ecclesiastes 4:9-10).
- ❑ **Tuesday:** Examples of caring for family (Genesis 14:14-16; Exodus 2:1-4; Joshua 6:23-25; Ruth 1:16-17).
- ❑ **Wednesday:** How should we care for our neighbors (Matthew 22:39; Luke 10:29-37; Philippians 2:4)?
- ❑ **Thursday:** God wants us to be good stewards of nature (Genesis 2:15; Exodus 23:10-11; Deuteronomy 22:6).
- ❑ **Friday:** Being faithful stewards of our country (Romans 13:1-5, 7; 1 Timothy 2:1-2; 1 Peter 2:17).
- ❑ **Saturday:** How to care for our church family (Colossians 3:13; 1 Thessalonians 5:11-14; 1 Corinthians 1:10).

You Are Part of Several Communities

Alexander Selkirk, a Royal Navy officer, lived as a castaway on an uninhabited island for more than four years. When he was finally rescued, he was so overcome with joy that at first he was unable to speak. We were not created to be completely alone. Adam (the first man) seemed to have everything he needed—food, animals, a beautiful home—but God knew he needed a helpmeet. Within each one of us is a need for other people. An English poet wrote, "No man is an island, entire of itself; every man is a piece of the continent, a part of the main" (John Donne). Isolation is the devil's tool; God wants us to work together with others.



Alexander Selkirk

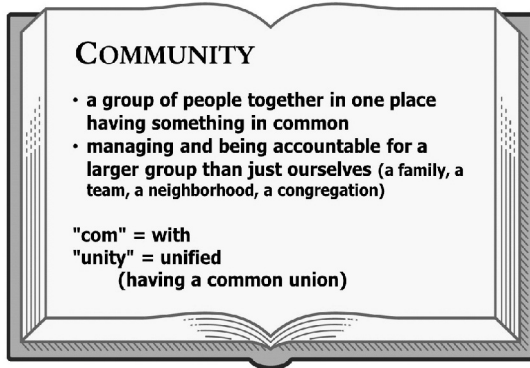
Ecclesiastes 4:9 says, "Two are better than one; because they have a good reward [more satisfying return] for their labour." When you work together with the people God has placed in your life, you can accomplish so much more! You are a part of several communities. Your communities are unique; not all families, schools, neighborhoods, towns, and congregations are exactly the same. Your talents and gifts make you just the right person to steward (or manage) this

resource. How does God (the Owner) want you to responsibly care for the communities you are a part of?

Your Family

Consider the people in your family—mother, father, siblings, grandparents, cousins, aunts, and uncles. God has given each one to you. You might like some of them better than others; there might be some you argue with and others you love to spend time with. Regardless of personalities and opinions, these are your people. How does God want you to care for them? The Bible says, "Honour thy father and thy mother" (Exodus 20:12).

There are many other Bible examples of how to care for our family. Abraham rescued his nephew (Genesis 14:14-16). Miriam watched over her baby brother (Exodus 2:4). Rahab gathered her family in her home to spare their lives (Joshua 6:23-24). Ruth would not let Naomi return to her homeland alone (Ruth 1:16-17). Often families get busy with work, school, sports, and other activities. It becomes easy to lose sight of our responsibilities. God created families, and it is not His will that we isolate ourselves. He wants us to encourage, listen to, care for, and help our family members. Who in your family community needs you today?



Your Neighborhood

There is a game where the question is asked, "Do you know your neighbor?" How many years go by and we truly do not know our neighbors? God has placed you in that neighborhood for a reason. How does He want you to care for it? Could you take cookies to a neighbor, mow their lawn, shovel snow, or stop and check on them? The fast pace of our society often hinders us from realizing the importance of caring for our neighbors. In the story of the Good Samaritan, Jesus asked which man was a "neighbor." The answer was "He that shewed mercy." Jesus told how we are to treat our neighbors who are in need: "Go, and do thou likewise" (Luke 10:37).

Your neighborhood also consists of the environment in which you live. What might good stewardship look like when it comes to throwing out trash along the road, littering, or unnecessarily destroying God's creations? In the Garden of Eden, Adam was told "to dress [cultivate, take care of] it and to keep it" (Genesis 2:15). God gave us the beautiful world in which we live. How are we caring for our part of it?

Your Country

In the story *A Man Without a Country*, an army lieutenant named Philip Nolan became so upset with his country that he said, "I wish I may never hear of the United States again!" He was on trial at the time, and the judge was shocked to hear those words! He granted Philip Nolan's wish. The lieutenant was exiled on a warship with orders that he never be told anything about the United States for the rest of his life. Nolan only realized the importance of his country once it was gone. His epitaph reads, "He loved his country as no other man has loved her."

It is easy to point out all the things wrong with the country and government, but what does God's Word say about it? Many verses tell us to obey our leaders (Romans 13:1-5), pay our taxes (Romans 13:7), pray for our leaders (1 Timothy 2:1-2), respect and honor the authorities (1 Peter 2:17). Only when the authorities put in place rules and laws that are against God's Word are we "to obey God rather than men" (Acts 5:29). Consider how the Owner wants us to be a faithful manager when it comes to obeying rules at school, obeying the laws of our country, paying taxes, and voting. Consult the Owner about how to do these.

Your Church Family

All of God's people are members of the body of Christ. However, not everyone worships together in one location. First Corinthians 12:18 says that God places "the members . . . in the body, as it hath pleased him." God has placed you in the congregation where He wants you to work for Him. He has given you that group of people to be a part of, to minister to, to encourage, and to pray for. There are many Bible verses that give guidance on good stewardship: "Bear ye one another's burdens" (Galatians 6:2); "forgiving one another" (Colossians 3:13); "comfort the feebleminded, support the weak, be patient toward all men" (1 Thessalonians 5:14); and let "there be no divisions among you" (1 Corinthians 1:10).

In each congregation, there are often a variety of people with differing

personalities, talents, gifts, and opinions. The things which make us different can work to separate us or they can make us stronger. It has been said that "communities run best when we are focused on loving one another and less upon ourselves." First John 3:11 gives this valuable admonition: "love one another." The songwriter Angela G. Gellenbeck wrote, "We need each other, brethren!" One definition of *community* is "working together for a common goal." The goals of the church family should be to learn more about God, support each other, provide fellowship, and see souls saved (Acts 2:42, 47; Galatians 6:2).

Paul wrote to the church in Galatia, "As we have therefore opportunity, let us do good unto all men, especially unto them who are of the household of faith" (Galatians 6:10). Who are the "all men [and women]" God wants you to be a faithful steward to? Consider all the communities you are a part of. How are you caring for the people in those communities? What about the land God has given you or the governing authorities God has placed over you? One of the basic principles of stewardship is accountability. Are you a faithful manager?

QUESTIONS TO PONDER

- ◆ What does "no man is an island" mean?
- ◆ What are three ways you can be a good steward of your neighbors?
- ◆ What does 1 John 3:11 say concerning how to have the best communities?



CHAPTER TWELVE

THE GOSPEL

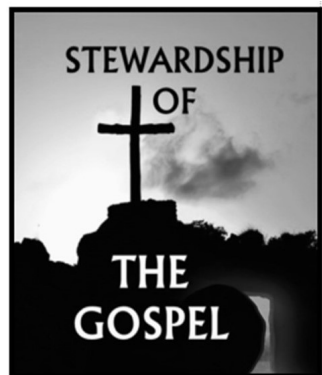
DAILY READINGS:

- ❑ **Monday:** The "bad news" is that sin's penalty is death (Romans 6:23; James 1:15).
- ❑ **Tuesday:** The "good news" is that Jesus paid sin's penalty (John 3:16; Romans 5:8; 2 Corinthians 5:20-21).
- ❑ **Wednesday:** We are entrusted with the Gospel (1 Thessalonians 2:4; 1 Timothy 1:11-12; 2 Timothy 1:12-14).
- ❑ **Thursday:** We must KNOW and BELIEVE the Gospel (2 Timothy 2:15; Mark 1:15; Ephesians 1:13).
- ❑ **Friday:** We must LOVE and LIVE the Gospel (Psalm 119:97; Romans 1:16; Titus 2:10).
- ❑ **Saturday:** We must SHARE the Gospel (Mark 16:15; Mark 5:19; John 4:29).

People Need to See the Gospel Lived

Imagine the reaction if you were to tell someone: "I have great news! Someone has done something wonderful and you really need it. I am not exactly sure what it is or what you have to do, but it's really great!" That would not be very convincing, would it? The Gospel has been entrusted into the careful management of every Christian. What is the Gospel? What is faithful stewardship of the Gospel? If the Gospel is so wonderful, why don't more people want it?

In the late 1800s, Amy Carmichael traveled as a missionary, first to Japan and later to India. It was her desire to preach the Gospel. While in Japan, she shared the Gospel with a Buddhist. His reply was that if the Gospel was true, he wanted to see it lived. Sometime later in India, as she was sharing the Gospel with an old Hindu, the man told her: "We have heard much preaching. Can you show us the life of your Lord Jesus?" Yet today, more than one hundred years later, people are still saying, "We have heard much preaching; we want to see it lived."



What Is the Gospel?

If you had some money that you wanted to invest, would you give it to someone who does not understand investing? Would you take piano lessons from someone who cannot play the piano? How would you feel about someone operating on you who was untrained? First Thessalonians 2:4 tells us that "we were allowed of God to be put in trust with the gospel." The Gospel is not just for our benefit. We are to share it with others, but how can we share something if we know very little about it?



God created men and women because He wanted to have a relationship with them, but He wanted that relationship to be based on love. Thus, He created us with the power of choice. When Adam and Eve chose to disobey God, they sinned, and their relationship with God was broken. The penalty for sin is death (Romans 6:23). When Adam and Eve began to understand this, it must have been very "bad news." But God created a way of escape through the life, death, and resurrection of His Son. Jesus paid sin's penalty because He loves us. The word *Gospel* means "good news." Some have described it as "the best news ever!" Why? Once man understands his lost condition (the bad news), then he begins to understand his need for a Savior. The Gospel is good news of the availability of a relationship with God. Also, this is a gift. There is nothing we can do to earn this. It is ours when we ask forgiveness for our sins and accept Jesus as our Savior.

How Are We to Faithfully Steward the Gospel?

When we begin to understand that the Gospel is truly "the best news ever," we will want to share it with others. Faithful stewardship will require effort. Do you understand what the Gospel is? Second Timothy 2:15 tells of the importance of Bible study, and Hosea 4:6 warns what happens when there is a "lack of knowledge." In addition to KNOWING the Gospel, you must BELIEVE it. If you believe it, you will live it. As you learn more about the Gospel and live it out in your own life, you will develop a LOVE for the Gospel. You will no longer be "ashamed of the gospel" as you understand that "it is the power of God" to bring "salvation" to the lost (Romans 1:16).



If you understand what the Gospel is, believe that it is true, and develop a love for it, it will become a part of you. You will begin to LIVE the Gospel. Titus 2:10 describes it as ones who "adorn the doctrine of God our Saviour in all things." When you live the Gospel, you are making it attractive to others (SHARE). In Mark 16:15 Jesus told His disciples, "Go ye into all the world, and preach the gospel to every creature."

Many people believe that sharing the Gospel is the responsibility of preachers or missionaries. There is a song that says: "What about my neighbor, what about my friend, what about my family? Who will tell them?" Are you waiting for a preacher or missionary to share the Gospel with those who are in your circle of influence? Consider the devil-possessed man called Legion. After Jesus cast out the evil spirits, He told the man, "Go home to thy friends, and tell them how great things the Lord hath done for thee" (Mark 5:19). The woman at the well was so excited when she heard the good news of the Gospel that she ran into her town, saying, "Come, see a man, which told me all things that ever I did: is not this the Christ?" (John 4:29). After the Gospel was explained to the Ethiopian eunuch and he was baptized, "he went on his way rejoicing" (Acts 8:39). Eusebius (a church historian) wrote that the Ethiopian went home and shared the Gospel with his people. Likewise, we cannot wait for others to share the Gospel with our friends and family. God has entrusted the Gospel into our care. He needs us to share the "good news."

Another Gospel

Can you imagine if you hired a builder to build your house, and he changed the plans without asking you? If he were to move the kitchen upstairs or put the garage on the other end of the house, you would certainly have a problem with that builder! Sadly, too many people look at the Gospel and think it needs to be rearranged. They do not like certain passages in the Bible; so they explain them away. Or they do not believe some parts of the standard are important. So, they ignore them. Some would like to "cut out" certain parts of the Bible. Paul wrote of the danger of "another gospel" (Galatians 1:6). Good stewardship of the Gospel includes sharing "the gospel of Jesus Christ" (Mark 1:1) with others, not changing it to fit our opinions and ideas.



Some people might find the Gospel hard to believe or understand, and you might be tempted to change it to make it more appealing. However, you have been "put in trust with the gospel" to please God, not people (1 Thessalonians

2:4). The true Gospel is the most valuable resource you will ever possess. Guard it carefully! Do not let anyone take it from you or substitute it with a counterfeit (another Gospel; Galatians 1:6-9 and Jude 3-4).

Some Have Never Heard



It has been estimated that as many as two billion people in the world today have never heard the Gospel. While we cannot know exactly how many have not heard, we do not have to look very far in our neighborhoods to find people who have never heard it or do not understand it. Begin looking for ways to use the time, talents, gifts, and other resources God has entrusted to you to share the Gospel. Using these resources wisely is one way to witness of the great importance you place on the Gospel. Keep in mind that it takes time and wisdom to win souls to Christ (Proverbs 11:30). Often, sharing the Gospel will first require building healthy relationships with friends, loved ones, classmates, coworkers, and neighbors. By getting to know them, caring for them, praying for them, helping them, and being there for them in times of trouble, you are living out the Gospel.

QUESTIONS TO PONDER

- ◆ **What does God want our relationship based on?**
- ◆ **What does "adorn the doctrine of God" (Titus 2:10) mean?**
- ◆ **What did the man called Legion, the woman at the well, and the Ethiopian eunuch all have in common?**
- ◆ **What is "another gospel"?**
- ◆ **Why should you guard the Gospel carefully?**

The best Bible translation on the market today is a Bible that has been translated into the lives of its readers!

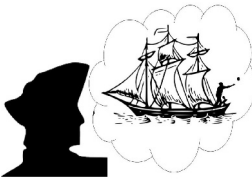
CHAPTER THIRTEEN

DOCTRINES OF THE FAITH

DAILY READINGS:

- ❑ **Monday:** Doctrine comes from God (Deuteronomy 32:1-2; Proverbs 4:1-2; John 7:16).
- ❑ **Tuesday:** God desires His people to come to a true knowledge of the truth (1 Timothy 2:1-4; Hebrews 13:9).
- ❑ **Wednesday:** Jesus taught the doctrines (Matthew 7:28-29; Mark 1:21-27; Mark 4:1-2).
- ❑ **Thursday:** The Apostles taught the doctrines (Acts 2:41-43; Acts 13:1-12).
- ❑ **Friday:** Beware of false doctrines (Matthew 15:1-9; Ephesians 4:14-15; 1 Timothy 4:1-3).
- ❑ **Saturday:** We must hold fast to and develop a love for the doctrines (Proverbs 12:1; Romans 6:17; Titus 1:9).

Carelessly Thrown Away



John Newton (author of the song *Amazing Grace*) wrote that he once had a dream where something valuable was placed in his safekeeping with a warning to guard it carefully. He was told that if he preserved it, he would be happy and successful, but if he let it go, he was to expect nothing but trouble and misery. In his dream, it was not long until someone came and told him it was foolish to believe all that. John heard the words: "Throw it away. Create your own destiny." In his dream, John Newton threw the treasured item into the sea.

John was brought up in a Christian home and taught the truths of the Bible at a young age. Yet, as a young man, he turned away from all those Godly principles, living life as he wanted. Years later, after returning to the Lord and repenting, he told of how the memory of this dream often came to him. Like that item of value, so carelessly thrown into the sea, John had tossed aside the valuable doctrines taught to him by his mother.

Today, many young people are hearing opinions similar to the words of the second man in John's dream. They say things such as: "It doesn't matter what you believe as long as you are sincere"; "There are many ways to get to Heaven"; "Your parents' beliefs are outdated"; "Christianity is just a list of Do's and

Don'ts"; and "You should choose your own beliefs." Sadly, many young people who were taught the truths of God's Word are believing these lies.

Why Are Doctrines Important?

Imagine a soldier going to battle without putting on any protective equipment (armor). What chance does he have against the enemy? Living for the Lord has been compared to being a soldier (Ephesians 6:10-18). What chance do you have in this spiritual battle if you do not know the important doctrines? There are voices that say, "It doesn't matter which church you attend." Is that true? Other voices say, "It doesn't matter what you wear; God sees the heart." Still others tell you that you cannot live free from sin, that everyone sins. If you do not know what God's Word says on these vital doctrines of the faith, you could easily be deceived.

Doctrine helps us to understand what is the truth and what is false. True doctrines are not feelings or impressions. It is easy to say, "I don't feel that is wrong," but feelings often change. That is not a good foundation to be building your future on. To know what the doctrines of the faith are requires a relationship with the One who entrusted those doctrines to us. A relationship requires time spent with God, getting to know Him and His Word (Bible reading and studying and praying). As you increase in your understanding of the doctrine (Isaiah 28:9), you will be better equipped to face the problems of life and to also share the Gospel with others.



DEFINITIONS OF DOCTRINE

- instruction or sound teaching
- guidance for daily spiritual living

The Doctrines Entrusted to Us

In John 7:16 Jesus told the Jews that His "doctrine" was from God. Jesus carefully taught these doctrines to His disciples. Then, when He returned to Heaven, those doctrines were placed in the care of His followers. The apostles taught these doctrines, and the believers faithfully followed those teachings (Acts 2:42). The New Testament authors wrote down these doctrines so that future generations "mightest know the certainty of those things [the history and the doctrines of the faith]" (Luke 1:4). Today we have the doctrines preserved for us through reading the written Word and hearing the preaching of the Gospel (1 Timothy 4:13). It is important to "remove [change] not the ancient landmark,

which thy fathers have set" (Proverbs 22:28). It is too easy to say, "That is just tradition" or "That is outdated." There is an old saying, "Before removing the old landmarks, it would be good to learn why they were placed there in the first place." Human reasoning says, "This is not important," but a deeper look into the Bible will bring a full understanding.

Some Vital Doctrines

There are many religions in the world today. Four of the most well-known ones are Christianity, Islam, Buddhism, and Judaism. Which one is right? What makes Christianity different? Within Christianity, there are thousands of different "branches," or denominations. There are conflicting teachings and beliefs within these. Does it matter? Can you just go to the church of your choice? If one denomination says "no one can live free from sin" and another group teaches holy living, is that not confusing? Yet, 1 Corinthians 14:33 says, "God is not the author of confusion." Some people used to believe in modesty and holy living, but now they say they do not believe that way anymore. How does that line up with the Bible, which tells us, "For I am the LORD, I change not" (Malachi 3:6)?

Regular Bible study will bring understanding on vital doctrines, such as:

- the name of the church (John 17:11; Acts 20:28; Galatians 1:13; 1 Timothy 3:5).
- there is only one way to God (John 14:6; Acts 4:12; Isaiah 53:5; 1 Timothy 2:5).
- living free from sin (Romans 6:15-16; Jude 24; 1 John 2:1-2; 1 John 3:7-10).
- holy, modest living (1 Peter 1:15; 1 Timothy 2:9; Luke 1:73-75; Titus 2:12).
- the unity of God's people (Psalm 133:1-2; John 17:20-23; 1 Corinthians 1:10; Colossians 3:14-15).

The Importance of Loving the Doctrines

One of the greatest dangers of being entrusted with the precious, vital doctrines of the faith is that they can be lost. Jude was warning of this when he wrote to "earnestly contend for [defend] the faith which was once delivered unto the saints" (Jude 3). When our love for God and for others grows cold, apostasy (a departure from the truth) begins. John reminded the saints of one of the vital doctrines: "For this is the message that ye heard from the



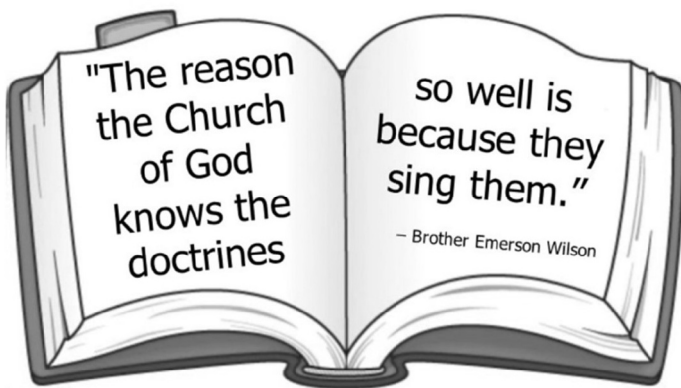
beginning, that we should love one another" (1 John 3:11). When we only KNOW the doctrines and fail to LOVE them (2 Thessalonians 2:10), we are in great danger of losing those truths and losing our love for the people of God.

Statistics show as many as 75 percent of youth brought up going to church services walk away and want nothing to do with the doctrines of the faith. Some find an easier way, and others completely lose all belief in a Divine God. They were given a priceless gift, one that would provide lifelong guidance and spiritual life, but just as John Newton's dream, they failed to realize the importance of learning, loving, and protecting that treasure (doctrines of the faith) entrusted to their care.

A high price was paid by Christ (on Calvary), by the apostles (all but John were put to death), and the martyrs since then to preserve and pass down the doctrines of the faith to us. They have been given to us to manage, preserve, and pass down to the next generation. How are we stewarding the doctrines of the faith?

QUESTIONS TO PONDER

- ◆ How is not knowing the doctrines similar to a soldier going to battle without his armor?
- ◆ Why can't you trust your feelings to guide your beliefs?
- ◆ What will knowing the doctrines require?
- ◆ What Scripture lets us know that God cannot be pleased with so many confusing doctrines?
- ◆ What preparation is needed to "contend for" (defend) the faith?



OTHER PUBLICATIONS BY THE AUTHOR

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The most important principle of stewardship is God owns everything, and we own nothing. Understanding everything belongs to God and we are only to manage it puts a different perspective on what we consider OUR money, time, possessions, and ourselves. Decisions should be made with this principle in mind.

The thirteen lessons in this book examine several areas in which we are to be good stewards. Studying Bible examples of stewards and their responsibilities brings an understanding of whole-life stewardship and how God expects us to apply it to every part of our lives.



Sheri Strelecky is a Sunday school teacher, book editor, wife, mother, and grandmother. In addition to this Bible Study Series, she has written primary and youth Sunday school lessons. Sheri and her husband Steve are the youth leaders at The Church of God, God's Acres.