# oikonomos

# οἰκονόμος

manager of a household or estate, (house) steward, manager

CE 600 – Ministry Project

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# **Introduction**

**Vision:** The vision of *Oikonomos* is for young adults to be committed to living out holistic biblical stewardship.

**Mission:** To discover and understand biblical concepts of stewardship through the study of God's Word; to provide open and honest avenues for accountability of personal stewardship through small group interaction; to encourage re-prioritizing of personal resources for the glory of God.

**Rationale**: Young adults are in a transition stage of their lives in which they are being entrusted with more than any other point in their lives yet they may lack a solid biblical foundation to help guide and inform them to make wise choices.

#### **Core Values:**

- God's Word (Psalm 119:105)
- Community (Hebrews 10:24-25)
- Accountability (Proverbs 27:17)
- Relevancy (Matthew 7:24; James 4:4)

# **Ministry Overview**

#### **Ministry Objectives:**

- 1) Acknowledge
  - To discover and understand biblical concepts of stewardship
  - To evaluate the reality of biblical stewardship

#### 2) Assess

 To reflect and evaluate one's management of God-given resources in light of biblical concepts

#### 3) Apply

- To integrate biblical concepts of stewardship with one's own life context
- To commit to accountability and living out holistic biblical stewardship

#### **Ministry Environment:**

• This ministry will promote an atmosphere of grace and encouragement.

• Seven lessons of approximately one hour each.

#### **Basis of Ministry:**

The most basic belief of this curriculum program is that of biblical, God-honoring stewardship of all the resources entrusted to each individual of the church. We recognize that those in the church who are in the crucial transition stage of young adulthood, specifically those between the ages of 21-30, may particularly struggle with the disciplines of stewardship (obedience, faithfulness, prudence, and accountability¹) in the areas of time, money, and giftings (both natural and spiritual). Not only do they tend to lack the disciplines of stewardship but they are also entrusted with much more than any previous stage of their lives. They likely are beginning their life-long careers without having to balance the stresses and responsibilities of employment and study as in their high school and/or university days. This tends to offer more disposable income and personal time. By this life stage, young adults also have likely discovered their passions, hobbies, and talents with little or no guidance from the church or Scripture.

We also recognize that modern Western culture encourages people to be consumers; spending exorbitant amounts of time on leisure and entertainment, squandering money and resources on one's own happiness, and wasting precious giftings on self-gain and promotion. The desire of this curriculum is to teach the foundations of biblical stewardship, help participants assess their current habits of stewardship, and transform the habits of poor stewardship to ones which reflect the biblical foundations taught and which would bring about a lifestyle of worship. We desire to see young adults budget their time, allocate their money and resources wisely, and develop and use their giftings for the glory of God and building of the local church.

Jesus' parable of the talents found in Matthew 25:14-30, part of the Olivet Discourse prompted by His disciples inquiring about the end of the age, instructs the disciples to make the best use of what had been entrusted to them. The teaching has not faded over the centuries and is still applicable today. Obedience, faithfulness, prudence, and accountability are clearly illustrated in the parable. More specifically it is these attributes that Jesus expects of His followers to exhibit with what is entrusted between His first and second comings.<sup>2</sup> Are we, as His followers, using what has been entrusted to us to expand the Kingdom?

It is also important to note that Jesus does not mention any property of the servants but only the property of the master. This realization is that nothing is ours, everything belongs to God. It is not only a tenth, but rather 100% of our time, money/resources, and talent that belongs to Him.

Jesus' parable highlights the stark difference between the first two servants who are portrayed as obedient and faithful servants and the third servant who is described as wicked and slothful. It is the first two servants Jesus is exhorting His disciples to be. The first two servants exhibit obedience to their master by working towards multiplying the master's wealth. They exhibit faithfulness in that they work towards this end while the

master is away, without the direct supervision of the master. While Jesus, the master is away, are we being obedient and faithful to increase the Kingdom of God with the time, money/resources, and talent entrusted to us?

Jesus teaches prudence, or wisdom, in the use of what has been entrusted by highlighting the third servant's lack thereof. Even if the third servant were not obedient and faithful to multiply his master's wealth, the master rebukes his servant for not, at the very least, investing his wealth in a bank to gain some interest which requires no additional labor. Rather, by hiding the wealth in the ground, this third servant exhibited the lack of wisdom as the ground does not offer any interest at all. Wisdom here proves that some gain is better than no gain. To use our entrusted time, money/resources, and talent at the most minimal degree to gain a little is far better than completely neglecting what has been entrusted to expand His Kingdom.

Lastly, accountability to God is exhibited by the Master's return. Each servant is accountable to their master. Upon returning, the master met with each servant in which the first two presented their gains while the third attempted to excuse himself from responsibility of the entrusted wealth. As God is omniscient, all are already accountable to Him. Though one day Christ will return, we should not wait till that day to give Him an account of our stewardship. Our accountability to God is ongoing.

#### Lesson 1 – Introduction

#### **Objectives**

- What is biblical stewardship?
- Why is stewardship important to young adults?

#### Introduction

- Game of Monopoly
  - O When we ask someone to substitute and play for us.
  - You would hand over all you have: fake money, property deed cards, green houses, and red hotels.
  - O When you return you expect to have some gain.
    - \$200 when passing "GO"
    - More property deed cards
    - More houses & hotels
  - O You don't expect to be broke and out of the game
  - Likewise, God's desire for us when He gives us time, money/resources, and giftings to further His Kingdom.
- Situation of young adults
  - New career = more income
  - No school, homework, studying = more time
  - Maturity = discovered passions, interests, and skills/talents

#### **Passage**

• Matthew 25:14-30 – Parable of the Talents

#### **Content (Lesson)**

- Setting/context:
  - o Fifth (Olivet Discourse) in Matthew
  - o Audience: Jesus' Disciples
  - o About the "end of the age"
  - o "Talents" are not natural gifts, it was a measure of silver
    - It represents everything God has given each person
- What is stewardship?
  - Oikonomos is Greek used in the Bible for "steward or manager"
    - From the root *Oikos* meaning house
    - From where we get the term "economy"
    - Jesus used it in his parables
    - Also in the OT LXX
  - o God is the Master, who entrusts everyone with what they have.
    - Nothing is yours, 100% of all you have is God's.
    - We are managers of what God has entrusted us

- Stewardship is using what God has entrusted to gain more.
  - The parable says gain more wealth
  - The lesson is to expand God's Kingdom
- o Characteristics of good stewardship include:
  - Obedience (vv. 16-18)
  - Faithfulness (vv. 20-23)
  - Prudence/wisdom (v. 27)
  - Accountability (vv. 19-28)
- o Description of a poor steward (v. 26)
  - Evil
  - Slothful/lazy
- What has been entrusted?
  - o In particular to the 7-lesson study:
    - Money/resources (lessons 2 & 3)
    - Time (lessons 4 & 5)
    - Giftings (lessons 6 & 7)
  - o According to the parable, God entrusts us according to ability v. 15)
    - There is no reason to waste; we are all capable

#### **Small Groups**

- Accountability Contract
  - o Appendix 1
- Define what stewardship is.
- What types of things has God entrusted to you?
- What do you think good stewardship looks like?
- Have you been obedient, faithful, prudent, and accountable with what God has entrusted to you?

#### **Application**

- Appendix 2
- Under each category, write ways in which a steward would use what has been entrusted in a good manner and a poor manner.

## **Lesson 2 – Stewardship of Money (Part I)**

#### **Objectives**

- Understand the teaching of the Biblical text (Stewardship of money)
- Discussion of issues related to the teaching
- Develop a conviction for wise managing of money

#### **Introduction (Activity)**

- Everyone will be given a piece of lined paper
- They will be instructed to write on the paper the ways in which they plan to spend their money in the near future (1-2 years), and the far future (3+ years). They do not have to write their names on their paper.
- They will get into small groups and share with each other what they wrote.
- All the papers will be collected after the group is done sharing. The instructor/leader will keep the papers until next week.

#### **Passage**

• Luke 16:1-13 – The Parable of the Dishonest Steward

#### Content (Lesson)

- Setting/Context
  - o The parable of the unrighteous steward
  - o Audience: Jesus' disciples
  - This parable told immediately after the three "lost" parables in Luke 15 (lost sheep, lost coin, lost son). Important point for personal/group reflection
- The Parable of the Dishonest Steward
  - o Many have a hard time understanding this parable so they just skip it
  - o Basically, the manager uses his authority to lower the debts of his master's debtors because he knew that he was about to be fired
  - The twist to this story: the master praises the manager because he had acted shrewdly.
    - Shrewd: "having or showing sharp powers of judgment; astute"
  - The moral of the parable: make friends by means of the wealth of unrighteousness, so that when it fails, they will receive you into the eternal dwellings.
  - The manager had secured favor for himself (friends) with what he was entrusted with.
  - o The wealth of unrighteousness WILL fail (v. 9)

- The instructor will ask them to take out the paper where they wrote all the stuff that they were planning to buy
- Once they realize the paper has been gone, the instructor will mention that this is how it will be in heaven. Everything that you bought will be a mere memory...
- Key word: "eternal dwellings" (v. 9)... what does this remind you of? What is Jesus speaking of here?
- o Take questions about the parable itself.

#### **Small Groups**

- Discuss the rest of the passage (v. 10-13)
  - o Does the principle of v. 10 hold true? How so?
  - o What is the logic in v. 11-12?
  - The passage ends with a gut check "You cannot serve God and money." Scripture is very black and white in this teaching.

#### **Application**

- "A Christian can never serve God AND money, but they must learn to serve God WITH money" Brian Kluth
- A simple class activity: give to a charity/missionary

#### **Suggested Activity (Homework)**

- Spend some time in prayer and reflect on Luke 16:10-13
  - o In what ways have you failed to be a good steward, and how can you be a better steward?
  - What are some practical ways you can serve God with money?
  - O What are "true riches"?

## **Lesson 3 – Stewardship of Money (Part II)**

#### **Objectives**

- Promote internalization of concepts in Part I
- Answer any lingering questions
- Address the relevancy & applicability of these concepts
- Give students time to commune with the Lord
- Provide opportunities for accountability within the small group

#### Introduction

- Small group sharing on anything learned last week or while doing the homework
- Discuss new ways to serve God with money

#### **Passage**

• 2 Corinthians 9:6-15

#### **Content (Lesson)** – "Generosity, and why it matters."

- Setting/Context
  - o Paul is writing to the Corinthian church
  - He is urging them to complete the collection (money) that they had begun for the suffering believers in Jerusalem.
  - The big question: is it more blessed to give than to receive? (Acts 20:35)
- The concept of sowing
  - Related to stewardship (in this context, money), because we are all entrusted to sow
  - o If we sow bountifully, we will reap bountifully (v. 6)
    - Are you sowing your money? (Investing in eternal things?)
  - The beauty of the relationship is that God does not require you to give a certain amount. He only requires that you give cheerfully (v. 7)
  - When you are generous with your money, you are trusting God with all that you have (v. 8)
    - How many of us live in light of this reality?
  - o The promise in v. 10 − God is the supplier of all things, and He will multiply what you sowed. He will increase the harvest of your righteousness (He will use the resources as instruments of his grace for the salvation of others)
  - What is the result of the Corinthians' gift? Thanksgivings to God, glory to God! (v. 12-13).
  - This is the example of making friends by means of unrighteous wealth, as in Luke 16.

- Conclusion
  - o Be generous with your money by investing in eternal things.
  - Our call as Christians is to worship God with our entire being. This is the ultimate goal, so let us keep focused on this ultimate goal!

#### **Small Groups**

- Begin with discussion about the lesson
- Discussion on comments or questions
- The instructor will give back the papers from the activity in the last lesson
  - o Participants will have a chance to edit and revise their list to reflect the things that they learned these past two lessons
  - o Encouraged to write down short-term ideas as well as long term ideas
  - After the ideas are on paper, they will get a chance to share their ideas with each other
  - o Keep each other accountable and make sure they follow through

#### **Suggested Activity (Homework)**

- Read 1 Timothy 6:6-12
  - What is contentment as described in this passage?
  - What are the things that are important to Paul?
  - o How is this passage significant to your life?
  - o Spend some time reflecting and in prayer about any of these issues.

## **Lesson 4 – Stewardship of Time (Part I)**

#### **Objectives**

- Understand the biblical basis of what the Sabbath is
- Gain a comprehension of the purpose of Sabbath
- Discover that the Sabbath principle is applicable for Christians today
- Begin thinking of how the Sabbath should be spent

Take a quick poll of how many students currently have a Sabbath day in their lives

#### **Passage**

• Exodus 20:8-11, including various other passages

#### **Content (Lesson)**

- What is the Sabbath?
  - o A Seventh day after six days of work
  - Day set apart for rest
- Why a Sabbath?
  - o God has commanded the Sabbath
  - o Exodus 20:8-11 "remember"
  - o Exodus 23:12 "you shall"
  - o Deuteronomy 5:12-15 "observe"
- Follows the pattern set by God in creation
  - o Genesis 2:1-3 God created in six days and rested on the seventh
  - o Hebrews 4:4 God rested from all work on the seventh day
- What is the purpose of the Sabbath?
  - o To serve man
    - Created to serve man and be beneficial to him
    - Mark 2:27 Jesus shows He and mankind are given authority over the Sabbath
  - Allows man to rest from work
  - o Prevents exhaustion
  - o Creates time to glorify and honor God

#### **Small Groups**

- Do you have a Sabbath day in your week?
  - o If so, how important is that day to you?
  - o Can you miss that day or does it hold precedence over your schedule?
- If you do not currently observe a Sabbath, do you think the biblical text is convincing enough to persuade you to start?

- Are the principles and biblical text, evidence that God desires for His people to rest?
- o If you are still not persuaded, why not?
- What types of activities should be done on the Sabbath?
  - Should the day be spent exclusively on spiritual things?
  - o Can leisure be a part of Sabbath?
- What does rest look like for you?
  - o Do you like to sit outside and meditate?
  - o Do you like to sleep in late?
  - o Do you like to catch up with friends?

#### **Class Discussion**

- Bring class together and sum up answers from groups.
- Wrap up the discussion and conclude.

#### Take home message

• The Bible speaks explicitly about the Sabbath and grounds the reasoning in God's creation and man's good. As believers we should heed God's Word and utilize the principle of Sabbath in our own lives.

#### **Suggested Activity (Homework)**

- You will be given 3 popsicle sticks. On each stick you are given, write one activity you would like to participate in during your Sabbath day.
- Do not look for cookie cutter ideas, but seek to find ways that will be beneficial for you.
- Some examples may include:
  - o Take a long walk
  - Spend time in prayer
  - o Spend time meditating on God's Word
  - o Spend time with family, etc.
  - o Bring the 3 popsicle sticks with you to class next week.

## **Lesson 5 – Stewardship of Time (Part II)**

#### **Objectives**

- Understand how Christ spent His time on earth
- Understand why being a faithful steward of our time is important to God
- See ways your own life can exemplify a Christ-like attitude in spending time

#### Introduction

Suppose you were to come upon someone in the woods working feverishly to saw down a tree. "What are you doing?" you ask. "Can't you see?" comes the impatient reply. "I'm sawing down this tree." "You look exhausted!" you exclaim. "How long have you been at it?" "Over five hours," he returns, "and I'm beat! This is hard work." "Well why don't you take a break for a few minutes and sharpen that saw?" you inquire. "I'm sure it would go a lot faster." "I don't have time to sharpen the saw," the man says emphatically. "I'm too busy sawing!"

– Stephen Covey, The 7 Habits of Highly Effective People (New York: Free Press, 2004), 287-288.

#### **Small Groups**

- As groups are forming, collect popsicle sticks from previous class meeting and chart the students' answers on the board indicating any duplicate answers.
- How did Jesus spend His time?
  - Because Jesus is God, is this an accurate reflection of how we should spend our time?
  - o Did Jesus spend time in leisure?
  - What did Jesus spend the majority of his time doing?

#### **Class Discussion**

• Bring class together and sum up conversation from groups.

#### **Small Group Discussion**

- Why is it important to be a good steward of our time?
  - o How much time do we have on earth?
  - o What are some things we must do?
  - Has God made us for a specific purpose?
  - O What is our life goal? Our ultimate drive in life?

#### Class Discussion

• Bring class together and sum up conversation from groups.

#### **Small Group Discussion**

- Discuss three different passages within groups. What do these passages say about our stewardship of time? How should we utilize our time in light of the biblical passages?
  - o Colossians 4:2-6
  - o Ephesians 5:15-21
  - o Matthew 24:22-24

#### Class Discussion

- Bring class together and sum up conversation from groups.
- Discuss the results of charting the activities students wrote on the popsicle sticks.
  - What were the three most popular answers?
  - O Why did you write the activities you did?
  - Would your answer(s) change after looking at Christ's utilization of time and in light of the biblical passages discussed today?
  - Are there other ways that are not listed on the board that could be good ways to spend a Sabbath?
  - Should any of these answers be modified in our light of today's discussion?

#### **Concluding Discussion**

God has given us a limited time upon the earth (none of us know how much time remains for our earthly dwelling) and has charged us with specific tasks to complete with our redeemed lives. We are called to be like Christ and spread His message. Questions for introspection:

- How is your use of time accomplishing these goals?
- Do you have other goals you are prioritizing higher?
- If so, do they need to be adjusted?

#### Take home message

• God has graciously bestowed stewardship of time upon each of us. As Christians, we should be careful how we spend our time and be cognizant of how Christ spent His time. After reflecting, we should ask ourselves, what would God like us to accomplish with our time? May we all be faithful stewards of the time God has given us!

## **Lesson 6 – Stewardship of Gifts (Part I)**

#### **Objectives**

- Understand the difference between natural talent and spiritual gifts.
- Understand the purpose for the spiritual gifts.
- Understand the attitude and how the gifts are to be utilized.
- Purpose Statement: The purpose of this lesson is to help you understand the biblical basis for discovering natural and spiritual gifts in order to practice Christian stewardship that edifies the body of Christ and ultimately glorifies God.

#### Introduction

God created man and woman with various gifts and talents. A Christian church is where people have been entrusted with different gifts and talents. All talents and spiritual gifts are given to Christians so that they can be fully used for God in building His church as He directs.

#### **Passage**

• 1 Peter 4:10: "As each has received a gift, use it to serve one another, as good stewards of God's varied grace.

#### Content (Lesson)

- The difference between natural talents and spiritual gifts.
  - We must recognize that all natural talents and spiritual gifts come from the same source. God is the creator of all things and therefore, it is reasonable to assume that even natural talents are given to people as gifts from God.
    - 1 Corinthians 12:4-5
  - o Natural talents are inherited but spiritual gifts are received.
    - Natural talents are imparted at our natural birth.
      - Exodus 31:3-6
    - Spiritual gifts are given at our spiritual birth.
      - Jesus Christ commissioned the ministry of Spiritual Gifts after he established His church.
      - When Jesus was ascended into heaven, he sent the Holy Spirit to equip His church with the power and spiritual gifts.
  - o Natural talents are possessed by saved and unsaved, but the spiritual gifts are only possessed by saved.
    - It is an honor to have received both natural and spiritual gifts.
    - We therefore should combine our natural talents with spiritual gifts to maximize our output in building the body of Christ.

- We must always stay humble knowing the purpose of the gifts.
- What are Spiritual Gifts?
  - They are free gifts given to God's people by the Holy Spirit at the Spiritual birth according to 1 Corinthians 12.
  - The term "spiritual gift:" comes from the Greek words charismata (gifts) and pneumatika (spirits).
    - They are the "expression of grace" and "expression of Spirit.
    - They are the gifts of God's grace and are not something we earn or deserve
    - God distributes it by His Spirit as He sees fit.
- The Purpose for the Spiritual Gifts
  - o To unite the body of Christ.
    - 1 Corinthians 4:4-5
  - To fulfill Jesus Christ's great commission.
    - Acts 1:8
  - o To build the body of Christ.
    - Peter 4:10
- How the spiritual gifts are to be utilized.
  - With Humility. Romans 12:3-8 says, "For by the grace given to me I say to everyone among you not to think of himself more highly than he ought to think, but to think with sober judgment, each according to the measure of faith that God has assigned. For as in one body we have many members, and the members do not all have the same function."
  - With a Servant heart All Christians have been given at least one spiritual gift.
    - These gifts are to be used out of love for one another, and in service to one another. (1 Peter 4:10)
    - Accomplishments should never be praised by oneself since it is God who accomplishes all the work.
    - We must use our gifts fully to do the work of the Lord.
  - With Love as foundation.
    - 1 Corinthians 13:1
  - o In Orderly Fashion.
    - The gifts must be used in an orderly fashion as taught in 1 Cor. 14.
      - The gifts must be authenticated through the word of God for its validity.
        - 1 John 4:1

#### **Suggested Activity (Homework)**

• Spiritual Gift Assessment. (To be completed before the next lesson). There are numerous free Spiritual Gift assessment tests online.

# **Lesson 7 – Stewardship of Gifts (Part II)**

# **Objectives**

- Discuss the natural and spiritual gifts identified.
- Define and analyze the various gifts
- Begin applying the talents and gifts in daily life.

#### Introduction

• Open with a game called, "What's my Talent? See Appendix 3 for Game Instructions

# **Content (Lesson)**

- Discussion in Small Groups
- Complete the worksheets in groups (Appendix 4)

# **Conclusion & Overview:**

- Stewardship is the ongoing act of managing God's property.
- Stewardship includes obedience, faithfulness, prudence, and accountability.
- You cannot serve both God <u>and</u> money.
- Be generous with your money by investing in eternal things.
- Believers should observe a Sabbath in their lives.
- Prioritize your time by emphasizing eternal things.
- Use your spiritual and natural gifts to serve God.

# **Appendix 1 – Accountability Contract (Lesson 1)**

This contract is between you and your accountability partner(s). It is a tool to he promote accountability and responsibility between you and your accountability partner(s).	
Read Hebrews 10:24-25 together.	
I,, am committed to being open and hones	t with
regarding my stewardship of time, money/r	esources,
and giftings. In signing this contract, in accordance to the Apostle Paul's exhor	tation in
Galatians 6:1-2, I give permission to my accountability partner(s) to:	
<ul> <li>Acknowledge good habits of biblical stewardship</li> <li>Encourage the growth of biblical stewardship</li> <li>Rebuke any poor habits of biblical stewardship</li> </ul>	
Likewise, I commit to praying for my accountability partner(s) and askinim/her the tough questions regarding their use of money/resources, time, and We also submit ourselves to the Holy Spirit and commit to walk and grow toge brothers/sisters in Christ.	giftings.
Lastly, I recognize that accountability is private and intimate, and comr it implies a high level of confidentiality. I commit to keep all issues of steward discussed with my accountability partner(s) privileged information and will no with others outside of the accountability relationship.	ship
Signature Date	
Digitative Date	

# **Appendix 2 – Application Activity (Lesson 1)**

	Good Stewardship	Poor Stewardship
Time	(e.g. prayer)	(e.g. video games in excess)
Money/Resources	(e.g. church offering)	(e.g. purchasing latest useless gadget)
Giftings	(e.g. church website)	(e.g. hacking church website)

# Appendix 3 – "What's My Talent?" (Lesson 7)

#### Materials

Bible, White Board or Chalk Board

#### **Instructions**

- 1. Write the names of Talents and Spiritual Gifts on the board.
- 2. Have a volunteer agree to be a special guest.
- 3. Divide into two teams
- 4. The object of the game is to guess the highest talent or Spiritual gift the guest has by asking questions that can be only answered with yes or no.
- 5. Start with 1000 points. Whenever the answer is no, deduct 100 points from the total points and have the next team ask the questions. As long as the answer is yes, no point is deducted, and the same team continues to ask the questions. The team guessing the talent or the Spiritual Gift correctly gets any remaining points and wins the game. Teams alternate starting each game.

The list may look something like this:

<u>Talents</u>	<b>Spiritual Gifts</b>
Drawing	Knowledge & Wisdom
Singing	Faith
Athletic	Healing
Teaching	Miracles
Writing	Preaching
Acting	Evangelism
Constructing	Pastor
Story Telling	Serving
Musician	Discernment
Flying	Encouraging others

# **Appendix 4 – Giftings Worksheet (Lesson 7)**

<b>Natural Gifts</b>				
1. What talents and natural abilities do you have?				
2. How did you acquire t	them?			
3. According to 1 Corint	hians 4:6,7, what should your attitude be about them?			
4. How would you apply	Colossians 3:17 to the stewardship of your natural gifts?			
Spiritual Gifts				
	s, make a complete list of the spiritual gifts (combine any two Give a brief definition of the gift. (You may use concordance or			
Spiritual Gift	Definition			
	_			

1. Why did God give spiri	itual gifts (Ephesians 4:11-16)?
2. Will two people exercis	se the same gift in the same manner (1 Corinthians 12:4-6)?
3. Are some gifts of great	er value than others (1 Corinthians 12: 28-31)?
4. What does Paul sugges	st to keep Christians from personal pride?
your daily life application	and Spiritual Gifts  th you always so think of how you can glorify God through the Think of how and where you can utilize your gifts in the contexts have been provided as thought starters.
At home, with family.	
(1)	(2)
(3)	(4)
(5)	(6)
At work, with colleagues.	
(1)	(2)
(3)	(4)
(5)	(6)

Within your community.		
(1)	(2)	
(3)	(4)	
(5)	(6)	
At your church.		
(1)	(2)	
(3)	(4)	
(5)	(6)	
Other places.		
(1)	(2)	
(3)	(4)	
(5)	(6)	

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- 3. Stephen Covey, The 7 Habits of Highly Effective People (New York: Free Press, 2004), 287-288.