

WINTER 2017-18



WINTER 2017-18  
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LEADER GUIDE INCLUDED

YOU - CONNECT. GROW. SERVE. GO!

COMING NEXT QUARTER

**WITHHOLDING NOTHING**  
Jesus is either Lord of all,  
or not Lord at all.

**THE WHOLE TRUTH AND  
NOTHING BUT THE TRUTH**  
Once saved, always saved.

**RETURN THE FAVOR**  
We are commanded to forgive.

**EVERYTHING BELONGS  
TO HIM**  
Giving is part of living by faith.

**SPIRITUAL CHECKUP**  
Growing up spiritually does not  
happen automatically.

**DARE TO BE DIFFERENT**  
Failure to live holy has  
consequences.

\*Subject to change



# BORN AGAIN

Have you ever wondered what the phrase “born again” means? The Bible records that Jesus used the phrase in a conversation with a man named Nicodemus. Nicodemus approached Jesus at night. He was curious about Jesus and the kingdom of God.

Jesus told him: “Unless someone is born again, he cannot see the kingdom of God” (John 3:3). Nicodemus responded, “But how can anyone be born when he is old?” (John 3:4).

Nicodemus was a highly moral man who obeyed God’s law. He was a respected leader of the Jewish community. No doubt he was a fine man. Yet something was lacking. Like Nicodemus, many people today confuse religion with new birth in Christ. Phrases like “I pray regularly” or “I believe there is a God” often are confused with a real new-birth experience.

New birth begins with the Holy Spirit convicting a person that the person is a sinner. Because of sin, we are spiritually dead. For this reason, spiritual birth, as Jesus described it, is necessary. God loves us and gives us spiritual birth when we ask Him for it.

The Bible says all persons are sinners (Romans 3:23). Jesus died on a cross and was raised from the dead to save sinners. To be born again means that a person admits to God that he or she is a sinner, repents of sin, believes in or trusts Christ, and confesses faith in Christ as Savior and Lord. Jesus told Nicodemus that everyone who believes in (places faith in) Christ would not perish (John 3:16). Jesus is the only One who can save us (John 14:6).

To believe in Jesus is to be born again. Confess your sins and ask Jesus right now to save you. “Everyone who calls on the name of the Lord will be saved” (Acts 2:21). After you have received Jesus Christ into your life, share your decision with another person, and following Christ’s example, ask for baptism by immersion in your local church as a public expression of your faith (Romans 6:4; Colossians 2:6).



How do you make a deeper, clearer connection to God’s Word? The Christian Standard Bible is proven to be the optimal blend of accuracy and readability. So it’s as literal to the original as possible without losing its ability to stir your heart. You’ll find it to be highly trustworthy—and deeply satisfying. The CSB: Truth so clear, you’ll want to read it, share it, and live it. Learn more at [CSBible.com](http://CSBible.com).



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## Staying Fit ... Spiritually

We talk a lot about the importance of staying physically fit, but what about the health of your spirit? **Connect, Grow, Serve, Go** is a call to evaluate your present spiritual condition and discover ways to improve your spiritual health. Packed into each biblical concept—**Connect, Grow, Serve, Go**—is a simple way you can move forward, not remain stagnant. Best of all, these tools will stand the test of time—no “fad” diets here. They will help you become spiritually healthy, and stay that way.



WITH AN OPEN HEART  
*MARK 12:29-31*

**Connect** urges you to worship, pray, fellowship, and relate to others in positive relationships at work, at home, and in other settings. Spiritual fitness results when you connect with God, with others, and with your church family.



IN BODY, MIND, & SPIRIT  
*ROMANS 12:2*

**Grow** refers to learning and understanding more about God and His expectations of His people, which comes through Bible study. You grow by applying that knowledge to your everyday living.



WITH WILLING HANDS  
*1 PETER 4:10-11*

**Serve** describes the work you do inside your church. Your church is full of ministry and service opportunities. You serve by using your spiritual gifts, skills, and passions to glorify God. All of us must work together for the church to function as God intended.



WITH READY FEET  
*MATTHEW 28:19-20*

**Go** moves you outside the church and into the community and the world. Evangelism and missions are ways to go into your community and the world in the name of Jesus Christ. It might be uncomfortable at first, but you will experience firsthand the difference Christ can make through you.

Connect, Grow, Serve, Go must impact YOU, the individual, before it can permeate your circle of friends, your Bible study group, and then the church as a whole. But balance is the key! We must be actively participating in all four areas if we want to be spiritually healthy. All Go and no Connect with God or other believers results in powerless activity and wears you out. A steady diet of Grow without the action of Serve or Go leads to unhealthy spiritual obesity and laziness. We need a balanced spiritual diet to remain fit and able to serve God in the ways He has gifted us.

The **YOU** lessons will help you Connect , Grow , Serve , and Go . Look for these icons throughout this issue. They will help you check and maintain your spiritual health.

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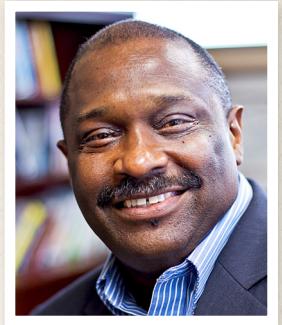
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# A WORD FROM THE GENERAL EDITOR **MARK CROSTON**

I like to schedule my annual physical at the start of each new year. As I am setting my goals and making my plans for the year, a physical checkup just seems right in place. The highlight of this issue of YOU is a spiritual checkup as we start the new year. It is sandwiched between studies on two important issues that extend the idea of the checkup. In December we will look at stewardship, how we're giving, and in February, holiness, how we're living.



At the end of my checkup, my physician lets me know what I am doing well and areas I need to work on. I hope you will find that out through these units too. As we are seeking to walk with God, by the end of these studies, the Holy Spirit ought to be letting us know areas of our lives we can *celebrate* and areas where we need to *concentrate*.

In addition to these studies, here is training that can really help. Make your plans now to join us at the annual **Black Church Leadership and Family Conference**. Join us for this all-in-one, energizing week, July 16–20, 2018, at LifeWay Ridgecrest Conference Center just outside of Asheville, North Carolina. Learn more at [www.lifeway.com/blackchurchlife](http://www.lifeway.com/blackchurchlife). You'll find a full program for every member of the family! I hope to get to meet you there.

Thanks for joining me in this season of study. Grab your Bible and allow God to speak through YOU!

Be blessed!

A handwritten signature in black ink that reads "Mark". The signature is stylized with a large loop at the end.

Dr. Mark A. Croston Sr.  
YOU General Editor  
National Director of Black Church Partnerships  
[www.lifeway.com/BlackChurchLife](http://www.lifeway.com/BlackChurchLife)



# A WORD FROM THE EDITOR...



As another year comes to a close and I complete my transition back to metro Atlanta, Georgia, I fully expect that 2018 will be filled with more amazing life experiences for me. I'm grateful for the opportunity to continue serving as YOU editor while once again being near family, loved ones, and especially back at one of the most loving churches ever—Zion Baptist Marietta!

During this holiday season I have many reasons to be thankful, including all of the churches that use YOU weekly in Sunday School, small group, and outreach settings. Thank you for trusting our team to provide relevant and trustworthy studies that help you, the church, on your mission to make disciples through a foundational strategy of Connect, Grow, Serve, and Go! And by all means, please continue to provide us with your feedback.

As you experience these units of study on stewardship, balanced spiritual growth, and living holy, my prayer is that you will **connect** with God and others; **grow** in body, mind, and spirit; **serve** with willing hands; and **go** with ready feet. It's your time!

Peace and blessings,

A handwritten signature in black ink that reads "Beverly". The signature is written in a cursive, flowing style.

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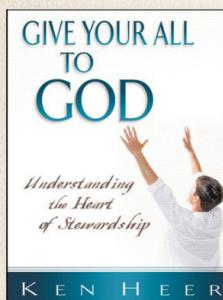
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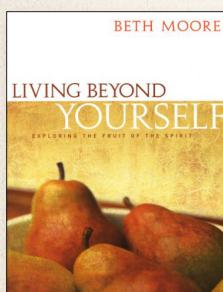
# SUGGESTED DISCIPLE-MAKING RESOURCES

Here's a list of resources you can use to deepen your understanding of the units of study this quarter. These resources complement the lessons for this quarter and can be used for small group study, midweek study, or personal Bible study.



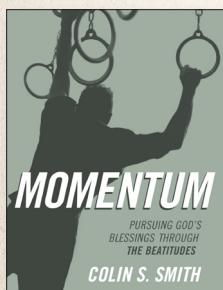
## GIVE YOUR ALL TO GOD: UNDERSTANDING THE HEART OF STEWARDSHIP (FOR UNIT 1)

God has entrusted time and resources to your care. *Give Your All to God: Understanding the Heart of Stewardship* by Ken Heer teaches adults how to be faithful stewards of His good gifts. Discover a biblical perspective on your time and possessions. Learn what it means to be a partner with God in overseeing His creation. Experience the rewards and benefits of trusting in God's provision. A foundational book for new believers and membership candidates to help them learn what it means to see God as the owner and themselves as stewards of His creation.



## LIVING BEYOND YOURSELF: EXPLORING THE FRUIT OF THE SPIRIT (FOR UNIT 2)

Beth Moore provides a personal study experience of this in-depth women's Bible study of the fruit of the Holy Spirit as presented in the book of Galatians. The study focuses on each trait listed in the fruit and encourages women to know the freedom of a Spirit-filled life. Through this study participants will look at the supernatural aspects of the fruit and that you cannot grow, learn, or produce the fruit on your own. Learners are challenged to develop the fruit by maintaining an intimate relationship with the Spirit of God. A Spirit-filled life truly results in living beyond yourself.



## GAIN SPIRITUAL MOMENTUM THROUGH A BETTER UNDERSTANDING OF THE BEATITUDES (FOR UNIT 3)

Most Christians want to make real, noticeable progress in their walk with Christ. We long to forgive, to have a pure heart, and to find peace, but we just don't know how to get there. *Gain Spiritual Momentum through a Better Understanding of the Beatitudes* by Colin S. Smith is an eight-session study to help adults get unstuck and build momentum toward a more godly life. The understanding and strength we need to pursue holiness are available through the path Christ laid out for us in the Beatitudes.

Visit [www.lifeway.com](http://www.lifeway.com) or call 1-800-458-2772 for more information or to purchase any of these products.

# YOU

## CHURCH STORY



New Bethel Missionary Baptist Church  
East St. Louis, Illinois

New Bethel Missionary Baptist Church is a congregation of four hundred people, located in East St. Louis, Illinois. The church motto is “Excellence in ministry,” and the church goal is “Every member in ministry.” New Bethel is an amazing place full of people whose passion is to worship and serve God. The church is committed to demonstrating the love of God through its many ministries. One such ministry is the prison ministry formed by former pastor, Rev. Myron Taylor.

New Bethel chose YOU as its Sunday School curriculum because it best fit their need. The YOU strategy of Connect, Grow, Serve, and Go based on biblical concepts for staying spiritually fit led the church to expand the use of YOU to include the outreach prison ministry. The blessings and benefits experienced by the prison ministry since switching over to YOU include spiritual transformation in the lives of many inmates who are actively engaged in evangelism, discipleship, and Christian training.

Through ministries such as the prison ministry, New Bethel strives to live out the Lord’s command to “love thy neighbor” and to win a lost world with the gospel. YOU continues to influence the church and beyond by providing a culturally relevant and user-friendly approach to Bible study that inspires men and women to live out the Word of God.

Deacon Aaron Gibson, Prison Ministry Coordinator

Roland Amos, Sunday School Director

Rev. Travis Norris, Pastor

We’d love to hear how your church or small group navigated the challenges of switching to YOU, the blessings and benefits your church or small group experienced since switching to YOU, and why you would encourage other churches or small groups to give YOU a try. **Please limit your response to 150 words or less.** Feel free to provide a photo (jpeg) of a class or group using YOU. **Send responses to: [beverly.sonnier@lifeway.com](mailto:beverly.sonnier@lifeway.com).**



## Unit 1

# Everything Belongs to Him



## A Bible Study on Stewardship

“Mine!” is one of the first words a baby says. Adults become more sophisticated in the way they refer to what is theirs, but the underlying concept of *mine* continues to guide lives and lifestyles. The word *mine* doesn’t belong in a believer’s vocabulary because everything we have belongs to God. In this study we’ll discover stewardship principles that help us honor what God has entrusted to us. Proper stewardship of our resources (including our time, talents, and treasures) is important because it is biblical. *Stewardship* means “to responsibly manage something that belongs to another.” We’ll explore Old and

New Testament passages to consider how:

- God expects a return on His investments.
- Freedom from debt allows us to share His blessings.
- Greed prevents us from living purposeful lives.
- Treasuring Christ leads us to give Him our treasure.
- Giving is part of living by faith.

As you begin this study, pause and thank God for entrusting His wealth to you. Pray that God will help you replace *mine* with *Yours* and recognize that everything belongs to Him.

# Taking Care of Business

Background Passage: Matthew 25:14–30

Lesson Passages: Matthew 25:14–19, 24–29

**The Question:** Have I increased what God has given to me?

**The Point:** God expects a return on His investments.

## LESSON PASSAGES

### MATTHEW 25:14-19, 24-29

<sup>14</sup> “For it is just like a **a** man about to go on a journey. He called his own **b** servants and \* entrusted his possessions to them. <sup>15</sup> To one he gave five **c** talents, to another two talents, and to another one talent, depending on each one’s ability. Then he went on a journey. Immediately <sup>16</sup> the man who had received five talents went, \* put them to work, and earned five more. <sup>17</sup> In the same way the man with two earned two more. <sup>18</sup> But the man who had received one talent went off, dug a hole in the ground, and hid his master’s money.

<sup>19</sup> **d** “After a long time the master of those servants came and \* settled accounts with them. <sup>20</sup> The man who had received five talents approached, presented five more talents, and said, ‘Master, you gave me five talents. See, I’ve earned five more talents.’”

.....

<sup>24</sup> “The man who had received one talent also approached and said, ‘Master, I know you. You’re a harsh man, reaping where you haven’t sown and gathering where you haven’t scattered seed. <sup>25</sup> So I was afraid and went off and hid your talent in the ground. See, you have what is yours.’

<sup>26</sup> “His master replied to him, ‘You evil, lazy servant! If you knew that I reap where I haven’t sown and gather where I haven’t scattered, <sup>27</sup> then you should have deposited my money with the bankers, and I would have received my money back with interest when I returned.

<sup>28</sup> “So take the talent from him and give it to the one who has ten talents. <sup>29</sup> For to everyone who has, more will be given, and he will have more than enough. But from the one who does not have, even what he has will be **d** taken away from him.’”

## KEY WORDS

- a** **Man:** Represented Jesus.
- b** **Servants:** Had considerable authority and responsibility; could quit, were paid, and were free, as compared with slaves. Slaves were owned, bought for a price, received no wages, and could not quit.
- c** **Talents:** Greek coins whose value equaled six thousand days, or twenty years, of wages.
- d** **After a long time:** The delay implies that God may allow people a great deal of time to capitalize on the assets He grants to further His interests.
- e** **Taken away from him:** Not only were the servant’s character and excuses rejected, but he suffered the loss of the financial asset given to him.

For more information about key words (\*), visit the glossary on pages 160–161.

## MEMORY VERSE

### Matthew 25:29

For to everyone who has, more will be given, and he will have more than enough. But from the one who does not have, even what he has will be taken away from him.

# Taking Care of Business

Matthew 25:14-19,24-29



Have I increased what God has given to me?



## UNIT 1 LESSON 1

Popular TV series feature makeovers ranging from human bodies to homes. The hosts of HGTV's *Flip or Flop* purchase and renovate dilapidated properties. TV cameras capture the homes' flaws in vivid detail and then reveal the amazing transformations. However, the greatest of all transformations occurs in us when God invests in us in our "messed-up" condition, expecting to receive a good "return" on His investment. As you study this lesson, consider the question: Have I increased what God has given to me?

## Focal Passage Outline

### GOD OWNS IT

(Matt. 25:14-15)

### WE MANAGE IT

(Matt. 25:16-18)

### WE MUST GIVE AN ACCOUNT

(Matt. 25:19,24-29)

## GOD OWNS IT MATTHEW 25:14-15

Children often say to adults, "Tell me a story." Jesus took the initiative to tell stories to His children (that's us). Jesus' stories are known as parables, which appear in the New Testament to teach biblical truth. Parables sometimes are called "earthly stories with heavenly meaning."

**What stories do you recall from childhood? What did you learn from them?**

**Read Matthew 25:14-15.** Matthew 25 records Jesus' parable of the talents. Before going on a journey, the **a** man (see Key Words, p. 12) \*entrusted (see Key Word Glossary, pp. 160–161) his possessions in his servants' keeping while he was away (see Key Words, p. 12, for insight into **b** servants/slaves). Notice the pronouns (he, his) in verse 14. They clearly refer to the man's ownership of the **c** talents (see Key Words, p. 12), or a unit of money, he entrusted to his servants in his absence. (See Did You Know?, p. 14 for more about talents.)

Jesus used this story to teach about stewardship, or to establish the fact that God owns everything. God is the master, and His followers are the servants. You may be wondering how God can own everything you have since His name does not appear on your bank account, the title to your car, or the deed to your house. God owns everything because He is sovereign, or possesses all power and is the ruler of all things. He rules and works according to His eternal purpose, even through events that seem to contradict or oppose His rule. God chose to share what He owns with us and gives us what He wants us to have.

**Place a checkmark beside the statement that best describes your reaction to the realization that God owns everything.**

- What? Who says it's not mine?**
- Whoa! I need to know more about this!**
- Wow! I get it! Thank you, God.**

As you read this passage, you'll notice that some servants received more money than others. This might not seem fair. However, it's important to realize that the unequal distribution of **talents** (money) was God's will. He gives to us what we can handle, not what is beyond our ability. So there is no need to be jealous of what others have.

## WE MANAGE IT MATTHEW 25:16-18

News reports occasionally highlight people who suddenly come into a large sum of money. The ways they manage the money are as diverse as the amounts they receive. Some pay debts, some make luxury purchases, some share it with others, and some invest all or part of it. They consider it their money to use as they see fit. The parable in Matthew 25 points out that God owns what we have, and our role is to manage it for Him.

**If someone entrusted you with a large sum of money, what would you do with it?**

**Read Matthew 25:16-18.** Two servants in the parable managed the money in such a way to earn more. The third man buried his money. Burying money was a way of protecting it from thieves in New Testament times. Download the *Biblical Illustrator* article "Banking in



## Diggin' Deeper



## Entrusted

The word *entrusted* refers to the responsibility one person gives another to care for or do something. In Matthew 25, the parable of the talents, the master prepared for a journey and entrusted his possessions to his servants. While he was gone, he needed to be sure that his property was well cared for. He expected the servants to manage his property wisely in his absence.

Likewise, all Christians are entrusted with some responsibility for the kingdom of God until Jesus returns. This stewardship includes time, talents, spiritual gifts, energies, personality, experiences, attitudes, and material resources. **Read these verses to understand more about the biblical concept of being entrusted.**

- Luke 12:44
- Galatians 2:7
- 1 Timothy 6:20



## Did you know?

When Jesus spoke of talents in Matthew 25:16, He was not describing a man's exceptional natural ability. Rather, Jesus referred to a unit of money.

The earliest coins were not stamped with their value, so it was necessary to weigh them to determine their worth. A talent originally was used as a measurement of weight (about 75 pounds) before later referring to money.

Talents in the New Testament were Greek coins. One talent equaled six thousand days of wages, which equaled twenty years worth of wages. The talent also represents the financial resources, gifts, privileges, and opportunities Jesus entrusts to His disciples.

the First Century” for additional information. Log on to [www.lifeway.com/YOU](http://www.lifeway.com/YOU). Click on the DOWNLOADABLES tab for additional study helps for Unit 1, Lesson 1.

The money the man entrusted to his servants included the tithe. The tithe is a tenth part of one's possessions or income, especially as offered to God. God not only expects us to return a portion of what He gives us as tithes and offerings, but He also expects us to use all that we have in ways that please and honor Him.

**To what extent do you think God is pleased with the way you are using all that He has entrusted to you?**

## WE MUST GIVE AN ACCOUNT MATTHEW 25:19,24-29

Let's stop for a minute and picture the scene described in Matthew 25:19. The master is returning from his long journey to see how his servants have managed his money in his absence.

**Read Matthew 25:19. If you were one of the three men to whom the man had entrusted money, how would you feel when you saw him returning from his long journey?**

**How would you feel if you had worked the money and earned more?**

**How would you feel if you had buried it to keep it safe?**

Matthew 25:20-23 describes the exchange between the master and the first two servants. The faithful servants (true disciples) used their gifts and resources responsibly and were generously rewarded. The master said to them, "Well done, good and faithful servant! You were

## Live It!

Today's lesson provides us with perspective on more than possessions. Everything belongs to God, and we are entrusted with some responsibility for His kingdom. Taking care of God's business means increasing what He has given to us; God expects a return on His investment.

This week, reflect on what you "own." Select one area of your life (such as money, possessions, time, or influence) and develop a plan to increase the return on God's investment in that aspect of your life. Use the Memory Card on page 99 to help you memorize the verse for this week, Matthew 25:29.

faithful over a few things; I will put you in charge of many things. Share your master's joy" (Matt. 25:21,23). **Read Matthew 25:24-29.**

The third servant was another story. Notice how he approached the master in verse 24. This servant said he knew the master, but his actions did not correspond with what he said. He was a lazy and wicked servant who didn't even put his **talent** in the bank to earn interest. Let's distinguish this servant from those who try but do not receive a return. This servant didn't try to earn a return on the master's investment.

**How did the master respond to this servant?**

**Summarize Matthew 25:26-28 in your own words.**

The third servant proves it's not enough to give back to God exactly what He's given us. He expects a return (multiplication/fruit) on what He has given us. And because God owns everything, He will hold us accountable for what He's given us. The return on God's investments in us is not always financial. We can also invest our time, influence, and opportunity for the Lord's service.

## SO WHAT? How does this apply to me?

The concept of biblical stewardship began with the first humans, Adam and Eve, and remains an essential part of our relationship with God. Stewardship is not just taking care of God's stuff. It's about using and increasing what God has given to us. God calls us to leverage it, maximize it, and expand it!

- ***How has this study affected the way you view your possessions and resources?***
- ***What godly investment tips would you offer someone based on this study?***
- ***What steps will you take to increase God's return on His investments He has entrusted to you?***



### 1. GOD-GIVEN GIFTS

Romans 12:4-8

Are you using your gifts in the body of Christ? Just as the master gave talents to each of his servants, so God has given each of us gifts. We are to use those gifts for the edification of the kingdom of God. As we use our gifts, God can work through us and multiply our gifts to accomplish His purpose. All He needs is a yielded vessel. Will you yield yourself today?

***Father, help me use all my gifts to the glory of Your kingdom.***

### 2. DIFFERENT GIFTS BY ONE SPIRIT

1 Corinthians 12:4-6

Each gift is given individually by the Spirit of God. My gift may not be the same as your gift and vice versa. No gift is too small in the eyes of God, and our contributions to the body of Christ matter. We should exercise our gifts to their fullest potential. The more we serve God with our gifts, the more gifted we become and the more He is glorified in us.

***El Shaddai, thank You for leading me to use my gifts in ways that bring Your name praise.***

# DAILY READINGS

### 3. DON'T BE A SLAVE TO DEBT

Proverbs 22:7

Proverbs 22:7 states that when we borrow, we become slaves to our lender. We can end up being distracted from God because we are focused on trying to pay what we owe. Debt diminishes our ability to sow into the kingdom of God. Being stressed about having enough money to pay our bills can also hinder our ability to fellowship with God and with others. Don't shortchange God.

***Jesus, help me become and stay debt free so that You are glorified in the financial areas of my life.***

### 4. PAY IT FORWARD

Psalms 37:21

As Christians, we are to pay what we owe. When we do, God places us in position to help others in need. Our generosity comes from God's generosity toward us. He provides for our needs to such an extent that we are able to help others. Our focus should not be on accumulating more and more material things which are temporal and sink us into debt. Focus instead on paying forward God's generosity and the eternal treasures that await us in heaven.

***Thank You, Lord, for placing me in the position of the lender and not the borrower.***

# HOW TO TEACH



## Step 1: Read the Lesson and study the Leader Commentary.

**Unit 1**  
**Everything Belongs to Him**



**A Bible Study on Stewardship**

"Mine" is one of the first words a baby says. Adults become more sophisticated in the way they refer to what is theirs, but the underlying concept of mine continues to guide lives and lifestyles. The word mine doesn't belong in a believer's vocabulary because everything we have belongs to God. In this study we'll discover stewardship principles that help us honor what God has entrusted to us. Proper stewardship of our resources (including our time, talents, and treasures) is important because it is biblical. Stewardship means "to responsibly manage something that belongs to another." We'll explore Old and

New Testament passages to consider how:

- God expects a return on His investments.
- Freedom from debt allows us to share His blessings.
- Greed prevents us from living purposeful lives.
- Treasuring Christ leads us to give Him our treasure.
- Giving is part of living by faith.

As you begin this study, pause and thank God for entrusting His wealth to you. Pray that God will help you replace mine with Yours and recognize that everything belongs to Him.

18 YOU

**UNIT 1, LESSON 1**

**Taking Care of Business**  
Background Passage: Matthew 25:14-30  
Lesson Passages: Matthew 25:14-19,24-29

**The Question:** Have I increased what God has given to me?  
**The Point:** God expects a return on His investments.

**LESSON PASSAGES**  
MATTHEW 25:14-19,24-29

**KEY WORDS**

- **Wise:** Represented by the two servants who wisely stored their talents.
- **Servants:** Not considered entirely and unconditionally obedient, were paid, and were thus, at least in part, responsible for their own actions.
- **Talents:** Greek coins whose value equaled one thousand, one hundred, or twenty years' of wages.
- **At a long time:** The delay between the time God gave people a great deal of time to accomplish the work He grants to further His interests.
- **Took away from him:** Not only were the servant's character and resources reduced, but he suffered the loss of the financial asset given to him.

**MEMORY VERSE**  
Matthew 25:28  
For to everyone who has more will be given, and he will have more than enough. But from the one who does not have, even what he has will be taken from him.

19 YOU

**BEFORE YOU TEACH**  
FOR UNIT 1, LESSON 1 (pp. 11–15)

**STEP 1 PREPARE FOR THE NEW UNIT.**  
Before you engage learners in this new unit, consider your awareness of stewardship. How would you complete this statement: Everything belongs to \_\_\_\_\_. How do you think most learners in your group would complete the statement? Read through each of the five lesson titles. Ponder each of the Questions and the Points. Pray specifically for your learners, asking God to open their hearts to His study.

**STEP 2 PONDER PARABLES.**  
Prepare a mini-lecture on parables to help learners better understand today's Scripture passage. Consult a Bible dictionary for information about parables. Review other parables of Jesus, and observe how He used stories about common objects and life experiences to make spiritual points.

**STEP 3 PLAN FOR PROSPECTS.**  
A new unit provides an excellent time to invite people to Bible study. Contact your church office or pastor to see if any prospects for your group have visited worship lately. Have any new individuals or families moved to your neighborhood? Remind leaders to regularly invite friends and neighbors to attend church with them. Be aware of opportunities to invite people.

**STEP 4 FOCUS ON LEADERSHIP.**  
Following is essential to your small-group ministry. Time together outside class helps deepen relationships among group members and provides a point of entry for those who might not be comfortable in Bible study. This week, finalize plans for your group's Christmas celebration. If you haven't already done so, begin planning regular times of fellowship throughout the new year.

**LOOK BACK**  
Welcome members and guests. Briefly review Unit 3, Lesson 4 (pp. 94–97) by reminding learners of the Question (*How does Spirit-guided self-control help us?*) and The Point (*God gives us the power to be self-controlled*). Invite volunteers to share how they experienced Spirit-guided self-control and discipline during the week. Be prepared to share examples of your own. Refer to the Live-It! challenge (p. 97). Invite volunteers to share ways they put it into practice. Transition into this week's lesson.

**YOU OBJECT LESSON**

**TRAVEL CASE OR BACKPACK CONTAINING PENNIES**  
Hand the travel case or backpack to a volunteer and explain to the group that the volunteer is going on a trip. The case has been entrusted to care for the volunteer's possessions while he or she is away. Instruct the volunteer to open the backpack and give a penny representing possessions to each member. Lead the study of Matthew 25, comparing the volunteer to the master, class members to the servants, and the pennies (possessions) to the talents. At the end of the session, hand the group to reflect on how they are managing the master's (God's) resources. Suggest that they keep the penny in a prominent place this week to remind them that God expects a return on His investment.

102 YOU LEADER PAGES

**TAKING CARE OF BUSINESS (TEACHING PLAN)**  
FOR UNIT 1, LESSON 1 (pp. 11–15)

**INTRODUCTION**

Locate something that represents dilapidated building material to bring to class. This could include an old brick, broken pipe, or several nails and screws. If you can't locate building materials, print off a photo of an old building from the Internet.

Begin the session by displaying the building material or photo. State that it represents the potential transformation of a property. Read or invite a learner to read the introduction on page 12 that begins: "Popular TV series." As an option, invite those with electronic devices to look up and share transformation photos of the HGTV television show *Flip or Flop*.

Position this lesson as the first in a new unit about stewardship. Summarize the information on page 11 to introduce the unit. Transition into this lesson by directing learners' attention to page 11. Invite a volunteer to read aloud the Question, *Have I increased what God has given to me?* and The Point, *God expects a return on His investments.*

**DIG INTO THE TEXT**

**GOD OWNS IT**  
MATTHEW 25:14-15

- Invite volunteers to share the title of their favorite children's story or a brief point they remember from it. Introduce today's Scripture by stating that Jesus told stories in the form of parables to His children (followers) to help them understand biblical truth. Explain that this lesson's passage is from one of Jesus' parables. Read Matthew 25:14-15 aloud.
- Refer to Did You Know? (p. 14) for additional insight into talents. Stress that this parable illustrates the fact that God (the master) owns everything and entrusts it to His servants (followers) to care. Read Matthew 25:14 aloud and emphasize the phrase "This \_\_\_\_\_."
- Invite a volunteer to read *Digging Deeper* (p. 13). Say: *God has entrusted me with what He owns. Am I doing this in the way you view your resources?*
- Summarize the last paragraph under the heading "God Owns It" (p. 13) beginning with "to you read."

**WE MANAGE IT**  
MATTHEW 25:16-18

- Entail a volunteer to read aloud Matthew 25:16-18. Summarize the first paragraph under the heading "We Manage It" (p. 13) beginning with the words "How experts" to stress that God entrusts what we have and entrusts to us to manage it well for Him.
- Enhance the discussion with information from the *Master's Illustration* article "Banking in the First Century." Log on to [www.lifeway.com/YOU](http://www.lifeway.com/YOU). Click on the **OWNING/OWNERS** tab for additional study helps for Unit 1, Lesson 1. Use the article and information from the *Leader Commentary* (p. 103) to explain the options the servants had for managing the money in the master's absence.
- Read the third paragraph under the heading "We

LEADER PAGES | YOU 103

**Step 2: Prepare to teach an exciting lesson using the Before You Teach page for each lesson.**

**Step 3: Use the Teaching Plan for each lesson to prepare and facilitate an in-depth discussion of the lesson passage. Don't forget that you can cut out the Teaching Plan if you want to be on the same page as members of your group.**

**LEADER COMMENTARY**  
UNIT 1, LESSON 1 (pp. 11–15)

**Taking Care of Business**  
Lesson Passages: Matthew 25:14-19,24-29  
**The Question:** Have I increased what God has given to me?  
**The Point:** God expects a return on His investments.

**This commentary is designed to help you think about the question, "Have I increased what God has given to me?" and to drive home His one truth: God expects a return on His investments.**

**FOCUS ON THESE POINTS**

**God Owns It (Matt. 25:14-15)**  
In the parable of the talents, Jesus challenged His followers to invest all that God has entrusted to them to advance His kingdom. He taught that living in God's kingdom includes waiting, but it is an active waiting where people are provided resources to God are expected to put them to use, and will be judged on their faithfulness. This parable deals with a man going on a journey. Before traveling, he called together his slaves and turned over his possessions to them. Verses 15-18 highlight three important principles regarding the talents God gives to us today. First, God grants resources to all people. The master called three of his servants. Each was given an amount of a financial asset. To one he gave five talents, to another, two, and to another, one. A talent originally was used as a measurement of weight (about 75 pounds) before later referring to money. Determining the exact value of a talent is difficult, but certainly it was a large sum. We should be careful regarding the talent in Jesus' parable to money or expanding it to other specifically refers to spiritual gifts, natural abilities, the gospel, or anything else. It is actually possible that Jesus intentionally chose the talent because its symbolic meaning can fit various applications. Every person, even an unbeliever, has something God provides to bring His glory. Second, God determines who receives what resources and the amounts. The master knew ahead of time the trustworthiness of each servant and acted accordingly. He determined who would receive how much.

**We Manage It (Matt. 25:16-18)**  
God expects the assets He provides to be put into use. The master expected that the servants would

with the money than simply hold on to it. Two obeyed. One did not. We should not shy the stewardship of the resources entrusted to us. The two servants took a certain amount of risk—they could have lost the money entrusted to them—but they were rewarded for their master in doing so. All believers should willingly take wise, faithful risks with their resources so God will provide a return on their investments.

The third servant acted in exactly the opposite manner. He went off duty while in the ground, and hid his master's money. By doing so, this servant chose a route that was (1) less work, (2) less time-consuming, and (3) less risky.

**We Must Give an Account (Matt. 25:19,24-29)**  
The master returned after a long time and settled the accounts with his servants. Gods criteria for reward is what we do with what we have, and how much we have or how much we gain. First, the master commended the first two servants. Second, he gave them greater responsibility. Third, the master invited them to share his joy. All three of the servants' rewards do not have been earned well receive by the first two servants. The master's commendation was the same for both the one giving and entrusting two talents as the one who began with five. But instead of receiving blessings, the third servant suffered judgment for both his faithless attitude and his bad actions.

Unlike the first two servants, the third servant sought to excuse himself and actually blame the master! He accused his master of greed and exploitation of others by repaying when you haven't sown and gathering where you haven't scattered seed. First, the servant's problem was both moral and behavioral! Second, the master turned the servant's words back on him. Third, not only were the servant's character and excuses rebutted, but he also suffered the loss of the financial asset given to him.

Being prepared for Christ's return means refusing to "play it safe" doing little or nothing but instead serving to His glory.

**Need more commentary/articles to increase your understanding?**  
Visit [www.lifeway.com/YOU](http://www.lifeway.com/YOU)

LEADER PAGES | YOU 105

## Step 4: Visit [www.lifeway.com](http://www.lifeway.com) for more leader commentary, articles to enhance your understanding of the lesson passage, and a midweek plan that can be adapted for midweek or worship services.

# BEFORE YOU TEACH

FOR UNIT 1, LESSON 1 (pp. 11–15)

## STEP 1 PREPARE FOR THE NEW UNIT.

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Welcome members and guests. Briefly review Unit 3, Lesson 4 (pp. 94–97) by reminding learners of The Question (*How does Spirit-guided self-control help us?*) and The Point (*God gives us the power to be self-controlled*). Invite volunteers to share how they experienced Spirit-guided self-constraint and discipline during the week. Be prepared to share examples of your own. Refer to the Live It! challenge (p. 97). Invite volunteers to share ways they put it into practice. Transition into this week's lesson.

## YOU OBJECT LESSON



### TRAVEL CASE OR BACKPACK CONTAINING PENNIES

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- Invite volunteers to share the title of their favorite children's story or a brief point they remember from it. Introduce today's Scripture by stating that Jesus told stories in the form of parables to His children (followers) to help them understand biblical truth. Explain that this session's passage is from one of Jesus' parables. **Read Matthew 25:14-15 aloud.**
- Refer to Did You Know? (p. 14) for additional insight into **talents**. Stress that this parable illustrates the fact that God (the master) owns everything and entrusts it to His servants' (followers) care. **Reread Matthew 25:14 aloud and emphasize the pronoun "his."**
- **Invite a volunteer to read Diggin' Deeper (p. 13).** **Say:** *God has entrusted you with what He owns.* **Ask:** *How does this influence the way you view your resources?*
- Summarize the last paragraph under the heading "God Owns It" (p. 13) beginning with "As you read."

### WE MANAGE IT MATTHEW 25:16-18

- **Enlist a volunteer to read aloud Matthew 25:16-18.** Summarize the first paragraph under the heading "We Manage It" (p. 13) beginning with the words "News reports" to stress that God owns what we have and entrusts us to manage it well for Him.
- Enhance the discussion with information from the *Biblical Illustrator* article "Banking in the First Century." Log on to [www.lifeway.com/YOU](http://www.lifeway.com/YOU). Click on the DOWNLOADABLES tab for additional study helps for Unit 1, Lesson 1. Use the article and information from the Leader Commentary (p. 105) to explain the options the servants had for managing the money in the master's absence.
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# TAKING CARE OF BUSINESS (TEACHING PLAN)

FOR UNIT 1, LESSON 1 (pp. 11–15)

Manage It” (p. 14) beginning with the words “The money the man entrusted” to explain the tithe.

- Invite learners to silently consider the first question

on page 14 under the heading “We Manage It”: *To what extent do you think God is pleased with the way you are using all that He has entrusted to you?*

## WE MUST GIVE AN ACCOUNT MATTHEW 25:19,24-29

- **Say:** *Because God owns everything, He will hold us accountable for what He’s given us.* Explain that the next Scripture passage describes what happened when the master returned from his journey.
- **Read Matthew 25:19 aloud** and explain that the phrase **settled accounts** is a standard financial term that underscored the master’s expectation for his

servants to put his talents (money) to good use.

- **Ask:** *If you were one of the three men to whom the man had entrusted money, how would you feel when you saw him returning from his long journey? How would you feel if you had worked the money and earned more? How would you feel if you had buried it to keep it safe?* **Read Matthew 25:24-29 aloud.**

## SO WHAT? HOW DOES THIS APPLY TO ME?

Taking care of business requires work. Likewise, taking care of God’s business involves work with the resources He has entrusted to us. Just think—if you entrusted your business to someone, you would want that person to help it grow and thrive. God expects the same from us, a return on His investments.

- *How has this study affected the way you view your possessions and resources? What steps will you take to increase God’s return on His investments He has entrusted to you? (Repeated from learner lesson.)*

- *Being entrusted with God’s investments is a privilege and a responsibility. How has this session helped you understand your privilege? How are you demonstrating your responsibility?*

## CLOSE THE SESSION

*Direct learners’ attention to the Live It! challenge on page 15. Summarize the first paragraph, and distribute a blank sheet of paper to each learner. Instruct them to write “Investment Plan” at the top of the paper. Suggest that they select one area of their life (such as money, possessions, time, or influence) and develop an investment plan to increase the return on God’s investments in that aspect of their life. Close the session with prayer, thanking God for entrusting us with His business.*

## Taking Care of Business

**Lesson Passages:** Matthew 25:14-19, 24-29

**The Question:** Have I increased what God has given to me?

**The Point:** God expects a return on His investments.

*This commentary is designed to help you think about the question, “Have I increased what God has given to me?” and to drive home this one truth: God expects a return on His investments.*

### FOCUS ON THESE POINTS

#### ***God Owns It (Matt. 25:14-15)***

In the parable of the talents, Jesus challenged His followers to invest all that God has entrusted to them to advance His kingdom. He taught that living in God’s kingdom includes waiting, but it is an active waiting where people are provided resources by God, are expected to put them to use, and will be judged on their faithfulness. This parable deals with a man going on a journey. Before traveling, he called together his slaves and turned over his possessions to them. Verses 15-18 highlight three important principles regarding the talents God gives to us today. First, God grants resources to all people. The master called three of his servants. Each was given an amount of a financial asset: To one he gave five talents; to another, two; and to another, one. A talent originally was used as a measurement of weight (about 75 pounds) before later referring to money. Determining the exact value of a talent is difficult, but certainly it was a large sum.

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God expects the assets He provides to be put into use. The master expected that the servants do more

with the money than simply hold on to it. Two obeyed. One did not. We too should not delay the stewardship of the resources entrusted to us. The two servants took a certain amount of risk—they could have lost the money entrusted to them—but reaped reward for their master in doing so. All believers should willingly take wise, faithful risks with their resources so God will provide a return on their investments.

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## KEY WORDS GLOSSARY

The first page of every lesson provides an overview of the lesson, including the lesson title, lesson passages, and key words from the biblical text. The key words marked with a \* have been explained more fully in this glossary.

**Abundance of his possessions:** Not making a legal judgment, Jesus made a moral one. The man's request shows his greed. (Unit 1, Lesson 3)

**Again did what was evil:** Not only did the Israelites disobey God by settling among the pagans who initially inhabited the promised land, but they also joined them in idol worship. The Israelites forgot their covenant with God. (Unit 3, Lesson 1)

**Cancel debts:** The borrower who was unable to pay his debt could walk away free of obligation following the seventh year, or repayment could not be demanded on the seventh year. (Unit 1, Lesson 2)

**Chief priests and scribes:** Likely referred to a general assembly of chief priests and scribes (teachers). Herod called on this group to help him determine the meaning of the star and of the visitors from the East. (Unit 1, Lesson 4)

**Control:** "To curb or restrain." Control of a horse is acquired through the use of a harness (including the bit, reins, and head gear). The term *control* is also translated "bridle" (KJV). It provides a fitting segue into the equestrian illustration used in James 3:3. (Unit 3, Lesson 3)

**Crowd:** Many thousands of people. See Luke 12:1. Everywhere Jesus went during His public ministry, crowds gathered. (Unit 1, Lesson 3)

**Cursing:** Wishing evil and misfortune on someone. The term is used to describe the use of profane language toward someone in an attempt to verbally belittle, show hatred, or insult. (Unit 3, Lesson 3)

**Decapolis:** A group of ten Greek cities. See Did You Know, p. 68, for additional information. (Unit 2, Lesson 4)

**Deeply disturbed:** King Herod was an insecure leader, and he feared that an earthly king would overthrow him. (Unit 1, Lesson 4)

**Entrusted:** "Hand over" in Greek. During Jesus' day, wealthy landowners often gave their trustworthy servants responsibility for their property, possessions, and affairs. (Unit 1, Lesson 1)

**Followed my teaching:** The act of accepting God's teachings in the Bible as a guide for life; to accept the authority of God's Word or give allegiance to His Word. (Unit 2, Lesson 2)

**Friend:** Jesus spoke directly to the anonymous interrupter. (Unit 1, Lesson 3)

**Glorify:** Honoring Christ for the redemptive work He's done by praising and worshiping Him and showing the transformation He's made in our lives. Our body and soul should reflect that we belong to Him and not to the world. (Unit 3, Lesson 4)

**Gold, frankincense, and myrrh:** Gold was a precious metal. Frankincense was an odorous gum. Myrrh was another type of gum used as perfume, medicine, embalming, and spice. (Unit 1, Lesson 4)

**Inheritance:** The younger brother wanted a larger share of the inheritance because an older brother received twice the inheritance, according to the Jewish tradition. (Unit 1, Lesson 3)

**Justified:** Those who believe in Jesus' death on the cross as compensation for our sinfulness receive Christ's righteousness (2 Cor. 5:21) instead of the penalty we deserve: death (Rom. 6:23). (Unit 3, Lesson 4)

**Macedonia:** A Roman province that included churches in Philippi, Thessalonica, Berea, and possibly others. (Unit 1, Lesson 5)

**No poor among you:** Regular cancellations of debt would go a long way toward ensuring that there would be no poor among the tribes of Israel. However, the poor still existed due to sin. (Unit 1, Lesson 2)

**Put them [talents] to work:** The servants obeyed their master's expectation to use their money to receive a gain on his investment. (Unit 1, Lesson 1)

**Raised with Christ:** Paul remains consistent with his verbiage regarding baptism in his letter to the Colossians (3:3). He introduces it to them in Colossians 2:12: "Buried with him in baptism, in which you were also raised with him through faith in the working of God, who raised him from the dead." (See also Rom. 6:3-5.) (Unit 3, Lesson 1)

**Rule many nations:** Israel was promised extraordinary status, but it was forfeited due to the people's disobedience. (Unit 1, Lesson 2)

**Settled accounts:** A standard financial term that underscored the master's expectation for his servants to put his talents (money) to good use. (Unit 1, Lesson 1)

**Sexual Immorality:** Phrase derived from the Greek word *porneia* that serves as the root for the English term *pornography*. It can also be translated "prostitution" (Rev. 17:4), but it refers to any sexual act outside of marriage between a man and a woman. (Unit 3, Lesson 1)

**Tame:** James 3:7-8 suggests taming the tongue is more difficult than subduing and domesticating wild animals. God placed all types of animals under human authority (Gen. 9:2), yet the tongue is harder to control than any of these. (Unit 3, Lesson 3)

**Testing the genuineness of your love:** The generosity of the Macedonians set a challenging standard for giving. Only love for God by His grace would enable the Corinthians to pass this test. (Unit 1, Lesson 5)

**Titus:** Served the Lord with Paul for many years; likely led the Corinthian church in committing to participate in the relief offering. (Unit 1, Lesson 5)

**Trial . . . affliction:** The Macedonian churches gave during a time of severe testing and deep poverty. Sometimes giving to God's work involves making deep sacrifices, not merely giving leftover income. (Unit 1, Lesson 5)

**Uncircumcised Philistines:** Samson's parents used this phrase to identify the Philistines, Israel's primary enemy during the era of the Judges, as a pagan people who had no reverence for and no covenant relationship with the one true God (Gen. 17:1-14). David also referred to Goliath as an uncircumcised Philistine and deemed him a disgrace to Israel (1 Sam. 17:26). (Unit 1, Lesson 1)

**Whose will they be?:** The man could not take his possessions with him, so all of the time and energy devoted to their accumulation was completely wasted. (Unit 1, Lesson 3)

**Wise men:** Also called magi. Probably astrologers from Babylon who interpreted the appearance of a new star as a sign of unusual importance. (Unit 1, Lesson 4)

**You will be guilty:** Those who were stingy against the poverty-stricken would be found guilty of sin against the Lord. God is generous, so Israel should give generously. (Unit 1, Lesson 2)

## COMING NEXT QUARTER



### UNIT 1 CONNECT Withholding Nothing

- Lesson 1 No One like the Lord  
Colossians 1:3-6,13-14,15-18
- Lesson 2 Better Together  
Colossians 1:24-29; 2:1-3
- Lesson 3 Lord over All of Me?  
Colossians 2:6-10,16-18,20-21
- Lesson 4 Keepin' It 100  
Colossians 3:2,9-10,12-13,18-21;  
4:3-4



### UNIT 2 GROW

#### The Whole Truth and Nothing but the Truth

- Lesson 1 Just for Me (Easter Lesson)  
John 12:24-25;13:21-22,34-38
- Lesson 2 Getting Better Understanding  
John 3:3,5-8,11,14-16
- Lesson 3 Jesus Is the Only Way  
John 10:1-10,27-30
- Lesson 4 \*Expanding Jesus' Work  
John 14:12-21
- Lesson 5 Follow Faithfully  
John 21:4-6,15-17,18-19



### UNIT 3 SERVE Return the Favor

- Lesson 1 Difficult but Possible  
Luke 17:1-4; 23:32-34
- Lesson 2 What Comes Around Goes Around  
Matthew 18:23-30,32-33,35
- Lesson 3 Unintentional Consequences  
2 Samuel 13:22,28,34-39
- Lesson 4 It's Personal  
Psalm 32:1-7,11

\* This lesson has a GO! emphasis.

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