Young Business Leaders

In the marketplace, as in all of life, there is never a substitute for ***God's Word, Guidance*** and ***Truth***. In today's world of compromise and mediocrity, it is YBL's desire to help men discover the true standard, one by which we will all be measured. Young Business Leaders helps you discover God's **perspective**, His **power**, His **integrity**, His **truth**.

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Young Business Leaders
Concentrating on the Majors Bible Study

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Preface: *Questions* for Consideration and Discussion

Place yourself in the following situations and consider how you might respond (or would like to respond)

A. You have an attitude that you know is wrong (maybe prejudice or ill feelings toward a particularly annoying coworker). Reinforcing your feelings, many of your coworkers share the same attitude. How do you choose what is right?

B. Your new boss demands that you adhere to priorities, different from your own. You are required to work twelve hour days, including Saturdays, plus wrap things up for a few hours on Sunday. As a result, you are rarely able to spend time with your family. What could/should you do?

C. What is your idea of success? How would reaching that goal satisfy you?

D. Do consider your life as an investment? What is the one central value around which you structure your life?

E. You are on a business trip and have spent hours in meetings with clients and coworkers. The real challenge however comes after work. Many of your coworkers don't understand why you won't join them in the after-hours festivities and seem almost offended by your absence. How do you handle the situation?

F. How do you respond to the coworker who received "your" promotion by taking credit for your work or providing false reports to your supervisor?

G. Your boss has asked you to pad your division's annual results to impress the company president. What do you do or how do you respond? You have been asked to present your division's results in the most flattering way so that your boss might look good in the eyes of others. How do you respond?

H. As a Christian businessman, how are you helping to fulfill the Great Commission? Do you see your vocation as a means for ministry to others?

I. How does one learn to be a Christian businessman instead of a businessman who happens to be a Christian?

Introduction: The *Basics*

Answer the following questions in your own words. If you prefer, note any references (including Bible verses) on which you base your answer.

I. Who is God?

II. Who is man?

III. What is sin?

IV. A) Who is Jesus Christ?

B) Why did He come?

V. How should a person respond in order to become a Christian?

VI. What are some differences between Christianity and other religions?

Lesson I: Knowing You Are a Christian

I. There are three main indications (or evidences) of Christ's presence in your life.

A. Believing the Message of Bible

Assurance is based on the Authority of God's Word. 2 Peter 1:16-21

1. What is eternal life? John 17:3—connect with Acts 3:15

2. In John 5:24, what conditions are necessary for a person to have eternal life?

   a.

   b.

B. The Witness of the Holy Spirit

1. The Holy Spirit is the internal witness of our assurance. Romans 8:16.

2. Who are the children of God? Romans 8:14.

3. What is one reason the Holy Spirit was given? Ephesians 1:13-14.

C. A Changed Life

The proof that we have experienced a new birth and have become children of God will be demonstrated by our changed lives. James 1:22-27, James 2:19

1. Refer to II Corinthians 5:14-17

   a. What does it mean to be a "new creature"? (v. 17)

b. What does it mean to be controlled by the love of Christ? (vs. 14-15)

2. Compare John 14:15 with John 14:21. After considering these verses, briefly state the relationship between loving God and obeying God.

3. Look at 1 John 3:18-20. What is the value of obedience to our assurance of our relationship with Christ?

One of the most striking characteristics of the Christians in the New Testament was the element of certainty in their relationship with Christ (see Acts 4:13). We need that same element of certainty in our lives today.

II. The Great Blessings of Christ's Presence

As a Christian, we have so many blessings and privileges. This is because Christ has satisfied **every** requirement on the cross for us to be perfect before the Father. **Understanding our position** as a Christian is essential in experiencing to the fullest, all that is available to us through Christ.

A. Read the following verses and discover just a few of the ways our lives are impacted the moment we receive Christ. List any others you might know.

1. Colossians 1:13-14

2. John 1:12

3. John 5:24

4. Romans 6:17-18

B. How to Deal With Inadequacy

In a real sense, we are all called to fill shoes too big for us. You may feel inadequate in one or a number of areas in your life. You may feel inadequate in your job performance. You might feel inadequate to pray or to share your faith. You might be insecure as a father, husband or even as a supervisor on your job. How do you handle these feelings of inadequacy and insecurity?

1. Philippians 4:11-13

2. II Corinthians 3:4-6

3. Colossians 2:8-10

4. I Corinthians 2:14-16

Do not neglect Christ's presence in your life. Claim His presence and all the privileges and power that are yours in Christ. Out of a grateful heart for salvation He so freely gave to you, commit to live your life to do <u>His</u> will. (See Romans 12:1-2).

Lesson II: Understanding God's Forgiveness

What are some of the issues which are talked about as the biggest problems in our world? What do you think is the biggest problem?

I. The Need for Forgiveness

A. Why must we ask for forgiveness? I John 1:6-10

B. Write a definition of sin, based on the following verses: Isaiah 53:6, Romans 3:23 and Romans 14:23.

C. Based on Galatians 5:19-21, list some <u>acts</u> of sin:

D. These actions are the result of an <u>attitude</u> of sin. List some attitudes of sin:

E. One definition of sin is: Doing what we should not, or not doing what we should, according to God's law.

II. The Basis for Forgiveness

A. Who was delivered up for our sins? 1 John 2:1-2, Hebrews 9:28; 10:10

B. How many sins did He forgive? Colossians 2:13-14

C. Was the sacrifice sufficient? Hebrews 10:10-12,14 & 18

D. What does He do with our sins? Psalm 103:12

E. What must we do? I John 1:9

Business Block: If the root problem of the world is in fact sin, and the biggest need is forgiveness, how does that inform the way we set up our organizational structures?

III. The Need for Confession

A. Why do we need to confess our sins? I John 1:8,10

B. What do you think it means to confess your sins?

C. Can we be sure of God's forgiveness? 1 John 1:9

RELATIONSHIP…	**FELLOWSHIP/ASSURANCE…**
… begins when we receive Christ.	**… begins when we receive Christ.**
… is eternal.	**… is moment by moment.**
… is constant.	**… changes with sin.**
… is maintained by God.	**… is maintained by turning from sin.**

IV. An Illustration of Sin and the Blessedness of Forgiveness

A. Read II Samuel 11:1-27.

1. What was David's sin(s)?

2. What caused him to commit this sin?

3. Did David admit (confess) his sin?

B. Answer the following questions using the verses provided:

1. When did David acknowledge his sin? II Samuel 12:1-13

2. What did he do about it? II Samuel 12:13

3. What was his attitude? Psalm 32:1-7; Psalm 51:1-5, 17

4. What was God's attitude toward David? Psalm 32:5

V. Practical Aspects

A. Do "little" sins matter? Romans 14:23b

B. What do you do if guilt remains after true confession? Psalm 103:12; Hebrews 10:17

C. What causes recurring sin? Romans 7:14-24

D. Can I forgive others? Ephesians 4:31-32

E. How often shall I forgive others? Matthew 18:21-22

F. How important is my forgiveness of others? Matthew 6:14-15, Matthew 18:23-35

G. Can I forgive myself?

VI. Application

A. Pray

B. Make a list of all the sins God brings to mind that you have not confessed.

C. Write out I John 1:9 over the list.

D. Thank God for His forgiveness and tear up the list.

Business Block: How do you bring together forgiveness with wise business practices that prevent continual victimization?

Lesson III: Our Power Source

I. Describe the lifestyle that God desires for us according to the following verses:

A. John 10:10

B. John 15:5

C. Galatians 5:22-23

II. Why can the Christian not live the abundant life in his own effort?

A. Galatians 5:16-21

B. Romans 7:18-20

C. Romans 8:6-8

D. Mark 7:21-22

III. Who is the Holy Spirit according to these verses?

A. Acts 5:3-4

B. Read John 16:7-15.

In the passage just read, what pronoun is used to describe the Holy Spirit? What does that mean about Him?

IV. What are the works of the Holy Spirit according to the following verses?

A. John 16:13

B. John 16:8

Business Block: What about things the Bible does not name specifically? What if I do not 'steal', but I sell securities, insurance or services beyond a person's needs?

C. 2 Peter 1:21

D. 1 Corinthians 6:19

E. Romans 8:26

F. Acts 1:8

G. Galatians 5:22-23

H. Romans 8:16, 2 Cor 1:22, 2 Cor 5:22

I. Mark 13:11, Luke 21:15

J. Romans 8:13, 1 Corinthians 10:13

VI. What does it mean to filled with the Spirit?

A. What analogy is used in Ephesians 5:18?

B. Does the term "filling of the Spirit" refer to the quantity of the Holy Spirit or the control and power of the Holy Spirit? Why?

VII. Why are people not filled with the Holy Spirit?

VIII. How can you be filled with the Holy Spirit? Consider the following points and verses of Scripture.

There must be a **desire** on your part to seek His fullness and to desire that Christ have control of your life. Desire leads to searching: **"Seek the things that are above, where Christ is"** Colossians 3:1, RSV.

After a desire is cultivated to seek His fullness, you may recognize obstacles to being filled with God's Spirit. These impediments may include an unforgiving spirit or an absence of love. Sin also prevents us from being filled with His Spirit. Determine what is preventing the Spirit from working unhindered in your life.

Confession is next. Ask God to forgive you of sin you have recognized in your life. God will honor your confession with forgiveness and cleansing (I John 1:9). Accept God's forgiveness (Psalm 32:1-2).

Surrender your life to Him. Offer everything you have without reservation for His use (Romans 12:1-2).

By **faith**, ask God to fill you with His Spirit, to take over every area of your life. God's Sprit is already present in your life, so you need not ask God to send the Sprit. When sin is confessed and your life is made available to Him, He will fill you according to His command (Ephesians 5:18) and His promise (I John 5:14-15).

By faith, thank God that He has filled your life. Believe His word as promised in I John 5:14-15.

Being filled with the Spirit does not necessarily mean you will have a great emotional experience, as some people have. You will however, begin to realize many things as God's Spirit begins to work in your life. For example:

A. You will have a continuing awareness of God's presence (John 15:4; Galatians 2:20). You will also sense His involvement in the smallest detail of your daily life.

B. You will have victory over sin and temptation (I Corinthians 10:13). You may face the same kinds of problems, but God's Spirit enables you to realize the power God has provided in overcoming them.

C. You will demonstrate the fruit of the Spirit…love, joy, peace, patience, kindness, goodness, faithfulness, humility and self-control (Galatians 5:16, 22-25).

D. You will have boldness and power to witness for Christ (Acts 1:8; 4:31). You will not be afraid to speak up for Him.

E. You will develop a desire to continue to live a Spirit-filled life daily. Having experienced being filled with the Spirit, you can never be satisfied with anything less. Begin each day with prayer: Lord, this is a new day and I belong to You. Fill me with Your Spirit and work through my life today to glorify Christ and to bring others to Him.

IX. Will I continue to sin, even though I now have God's Spirit? If so, how should I deal with it?

If an area of a Christian's life is revealed as displeasing to God, or if a definite act of disobedience is committed, what action(s) should be taken?

A. **Confess** your sin (I John 1:9).

B. **Surrender** control of your life (Romans 12:1).

C. **Claim** the filling of the Holy Spirit again by faith (Ephesians 5:18; I John 5:14-15).

Lesson IV: Knowing God

I. If we want to know God better, we should seek to know more about Him.

A. Read John 17:3.

1. How did Jesus describe eternal (or spiritual) life?

2. Spiritual growth is directly proportional to how well we are getting to know God the Father, and Jesus Christ, His Son.

B. How do we get to know God?

1. John 1:18, John 14:8-9

II. Five Principles and/or Resources (<u>Prayer</u>, <u>the</u> <u>Bible</u>, <u>Fellowship</u>, <u>Witnessing</u> and <u>Obedience</u>) for Spiritual growth:

A. Prayer (speaking with God).

1. Pray about **everything** (Philippians 4:6-7).

2. Pray **specifically** (to gain specific answers).

3. Pray **continually** (I Thessalonians 5:17; Mark 1:35).

4. Pray **according to His will** (I John 5:14-15).

5. Pray **honestly** (Luke 22:39-42).

6. The Importance of **Private Prayer** (Matthew 6:5-6)

B. The Bible (God speaking to us).

1. What do these verses reveal about the Bible?

a. Colossians 3:16

b. II Timothy 3:16-17

c. I Peter 2:2

d. Hebrews 4:12

These resources (prayer and the Bible) are very important to our daily walk with God. In the same way, our relationship with God should impact our relationships with people. Because men and women are made in the image of God, we learn about God from each other. The Bible distinguishes people into two distinct groups (Christians and non-Christians; note I John 5:12-13). We communicate daily with both groups.

C. **Fellowship** (our relationship with Christians)

1. Hebrews 10:23-25

a. What should we not fail to do?

b. What should we continue to do?

2. Proverbs 11:14, 13:20, 27:17; Acts 2:42-47

D. **Witnessing** (our relationship with non-Christians) Witnessing is communicating the Gospel to those who do not know Christ. What can we learn from the following verses about witnessing?

1. Romans 1:16

2. Romans 10:13-14

3. I Peter 3:15-16

Witnessing is a natural result of growth from our time in prayer, Bible study and fellowship. Witnessing allows the opportunity to serve God, and helps keep our walk with God from becoming stagnant. The *Dead Sea* provides a relevant illustration: It has no outflow and therefore is stagnant, incapable of sustaining life.

E. **Obedience**: God gives us more light in which to walk only when we walk in the light we've already been given.

1. John 14:21

2. We follow Christ out of love and appreciation. We see what He is like and desire to be like Him (II Corinthians 5:14-15).

III. Putting it into practice- A Quiet Time With the Lord. (For group discussion)

A. What is a "quiet time"?

B. When should we schedule our quiet time? (Morning hours are usually best, but you should choose a time when you are most able to concentrate on Him).

C. What is the best location? (Where you can be alone and quiet).

D. How should my time be structured? (To begin, choose an easily understood book of the Bible such John, Psalms or Proverbs. You might also consider a devotional or practical book like New Morning Mercies by Paul David Tripp or A Year With C.S. Lewis or A Godward Life by John Piper.

See Appendix 1, (page 22) regarding *Quiet Times*

Lesson V: Christ as King – Our Worldview

I. Acknowledging His Lordship- Jesus Christ, Lord of Lords, has always existed and always will. That not all people acknowledge Him as Lord does not alter the fact of His Lordship.

A. What do the following verses tell us about Jesus Christ?

1. John 13:13

2. Revelation 19:16

3. Colossians 1:16-18

4. Romans 14:9

B. 'Lord' is not a commonly used term today. Why do you think this word seems foreign to our ears? How many times do you suppose this word occurs in some form in the Bible?

C. Write your own definition of the word, "Lord", particularly as you feel it applies to Christ.

D. Examine Philippians 2:9-11.

1. How has God exalted Christ?

2. How will every person exalt Him?

II. <u>The Practice of Lordship</u>- We prove that Jesus is Lord of our lives by submitting to Him hour by hour, moment by moment and by obeying Him in the daily affairs of our lives. (1 Corinthians 10:31)

A. Since it is so clear in scripture that God is the Lord, what reasons might someone have for not submitting to His authority?

1. Are there areas of your life for which you are not allowing Christ to control?

2. What can you do in these areas to acknowledge Christ's Lordship?

B. What does Romans 12:1 say you should do with your life as a Christian?

C. What are some actions Christ calls us to take if we follow Him (Luke 9:23-26)?

ACTION TO TAKE	**DESCRIPTION OF ACTION IN YOUR OWN WORDS**
_____	_____
_____	_____
_____	_____

D. What happens when we fail?

1. John 13:37-38

2. Psalm 37:23-24

3. I John 1:8-10

E. Is it worth it?

1. Mark 10:28-30

2. Luke 18:29-30

3. Mark 9:41

III. Application

A. Prayerfully mediate on the Lordship of Christ. Have you decided to acknowledge Jesus' Lordship in your life?

_____ yes _____ no

B. What can you do to begin or facilitate the process?

C. How can YBL help?

In all Christians, Christ is present.
In some Christians, Christ is prominent.
But in only a few Christians is Christ preeminent.

Lesson VI: Discipleship

God does not intend to reach the whole world through a single individual. His plan is to reach the world the same way by which it is populated… *multiplication*.

I. Discipleship- A way of life

A. Definition of a Disciple: ***"One who follows closely the teaching of another."***

1. What did Christ say characterizes a true disciple?

a. John 8:31

b. John 13:34-35

c. John 15:8

d. Matthew 10:24-25

e. Compare John 8:44 & Matthew 5:48

B. The Cost of Discipleship: Not all who followed Christ were His disciples. When Christ explained the cost of following Him, many turned away. The same is true today.

1. Read Luke 14:25-33

   a. What mistake was made by both the builder and the king?

   b. What is the parallel to the Christian life?

2. Read Luke 9:23-26. To follow Christ, you must deny _____ , follow Him and take up your _____ daily. You give your _____ to Him.

3. In Philippians 3:8-10, what was Paul's attitude toward the cost of salvation- to know God?

4. **Jesus' teaching on discipleship: An extended look at John 6.**

   -- Who did the people think Jesus was (6:14-15)?

   -- What did the people want from Jesus (6:26, 30-31)?

   -- What did Jesus urge them to want instead (6:27, 40, 47-50)?

   --5000 people turn into 12 by the end of His sermon. (John 6:66) Why did they walk away?

5.. Jesus' standards for His disciples are very high.

   a. What right does He have to demand these standards?

   b. Why do you think it is important not to compromise these standards?

   c. Have you counted the cost to follow Christ?

   d. What would it cost you to follow Christ daily?

e. Is it worth it to you?

II. Process of Discipleship

A. What do the following verses tell us about our purpose in regard to the ***Great Commission*****?**

1. Matthew 28:18-20

2. Acts 1:8

Jesus saw the masses through the man. He loved the world, helped thousands, but trained twelve. The ministry of multiplying disciples is rooted in ministry through individuals. In Paul's letter to Timothy, Paul communicates the concept of *reaching the masses through the man* (II Timothy 3:10).

As you invest your life in one man and see him invest his life in another, you will become part of the spiritual multiplication process. God not only told us what to do, He has also provided a plan to accomplish that task.

1. Read Paul's instructions to Timothy (II Timothy 2:2).

a. What did Paul instruct Timothy to do?

b. In what kind of man did Paul tell Timothy to invest?

c. Communication passes from one person to another. Fill in the blanks with people mentioned in II Timothy 2:2).

Paul to _____ to _____ to _____.

2. The majority of Christ's time was spent training the disciples. Why was this so important?

3. In John 21:15-17, Christ explained to Peter the natural response we will have if we love Christ. How does Christ's explanation affect your response to Christ?

III. The Rewards of Discipleship

A. I Thessalonians 2:19-20

B. III John 4

C. Mark 9:41

D. The Discipleship Group: (a small group environment to help you become a multiplying disciple)

1. A Discipleship group will enable your to accomplish your ultimate goal as a Christian- that is, to glorify God. A Discipleship Group…

    a. develops your **personal walk** through Bible study, prayer and interaction.

    b. develops your **ministry** through sharing Christ with people, leading Bible studies and eventually, leading your own discipleship group.

    c. builds **relationships** with people

    d. facilitates our **reliance on the Holy Spirit** for our strength.

2. A Discipleship Group also enables you to participate in a worldwide ministry of evangelism and discipleship.

BENEFITS TO THE DISCIPLE

Personal	**World**
• Inner confidence (instead of peer pressure	• Address and influence world's root problem (sinful man without Christ)
• Wisdom (as you study God's word)	• Take part in fulfilling the Great Commission
• Positive attitude	• Fulfill God's will/desire
• Leadership skills developed (as you influence others for Christ)	

See Appendix 2 (page 23)

Appendix 1

A 31 Day Experiment

"Taste and See that the Lord is good…" Psalm 34:8
"Be still and know that I am God..." Psalm 46:10
"... Seek first His kingdom and His righteousness, and all these things will be given to you as well." Matthew 6:33

This "experiment" is designed to build a habit into your life that will greatly enhance and develop your walk with God. As Christians, we should seek God first each day of our lives. As a result of seeking God first daily, you will:

- Develop a close personal relationship with God
- Train your mind to daily consider God and His ways
- Allow God to teach you about Himself and yourself
- Allow God to lead you through each day of your life
- Discipline yourself to grow consistently into the full maturity God has for you.

The **best investment** you could ever make **with the most profitable returns** will be the time you invest each day to be alone and communicate with your God. This time each day will not only give you a heavenly outlook on each day, but on you entire life and those people and circumstances around you.

Consistent, daily time alone with God requires effort and commitment. It does not happen automatically. You must set the priority to spend time alone with God. Everything else should revolve around that time. Satan can paralyze a Christian by providing "good" excuses for not communicating with your God. **Decide today and now to build and protect this habit in your life, for herein lies the secret to your own daily walk with God**.

GUIDE FOR EACH DAY

1) Write in a notebook: Day: _____ Date: _____ Scripture: _____

2) Main thought: Read the passage for the day. Pray for insight as you meditate on what the passage says. In one sentence, write out the main thought of the passage.
3) Application: Write out in less than 50 words how this Scripture applies to your life.
4) Prayer: Pray that during the day, through the power of the Holy Spirit, you will apply these principles from God's Word to your life.

SCRIPTURE VERSES FOR EACH DAY OF THE MONTH

1) Habakkuk 3:1-19
2) Isaiah 40:21-31
3) Joshua 1:1-9
4) Romans 12:1-8
5) Psalm 119:1-11
6) Matthew 7:21-29
7) Ephesians 5:1-10
8) Hebrews 11:23-28
9) Psalm 63:3-9
10) Nehemiah 9:1-8
11) Colossians 1:1-14
12) Psalm 37:1-11
13) II Corinthians 5:14-21
14) James 1:1-8
15) Philippians 4:1-9
16) II Timothy 2:1-13
17) Hebrews 12:1-11
18) John 14:1-21
19) Jeremiah 1:1-10
20) Acts 4:23-35
21) Philippians 3:1-14
22) Matthew 6:19-34
23) Proverbs 3:1-12
24) II Peter 1:1-11
25) II Corinthians 12:1-10
26) I Thessalonians 4:1-8
27) Romans 12:9-21
28) Titus 2:6-15
29) Ephesians 6:10-21
30) I Samuel 15:13-23
31) I John 2:7-17

Appendix 2
Illustrations of Multiplication

I. If you could choose between:

A. an immediate one million dollars

B. one hundred dollars for the rest of your life, or

C. one penny the first day and double the amount each week for one year, which would you choose?

II. If you folded one page of most Bibles (.002 of an inch thick; approximately 500 pages equal one inch), 64 times (the number of squares on a checker board), and with each fold, the thickness doubles, how thick would the folded paper be when complete?

A. 12 (folds) = 8,192 inches

B. 24 = 33,554,432 inches

C. 32 = 8, 589,933.6 inches (715,827.8 feet or 135.6 miles)

D. 47 = 8,884,940.8 miles

E. 50 = 71,079,524 miles

F. 60 = 36,392,724,261.64 miles

G. 64 = 291,141,794,092.64 miles !!!

After all the folding, there would be enough paper to stack from the earth to the sun and back, make another trip to the sun, and get a good start back home! The sun is 93,000,000 miles from the earth.

III. A while back, the Museum of Science and Industry displayed an interesting illustration for multiplication. It featured a checkerboard with 1 grain of wheat on the first square, 2 grains on the second, 4 on the third, 8 on the fourth, 16 on the fifth, 32, 64, 128, etc.

At some point down the board, there were so many grains of wheat on one square that some spilled onto neighboring squares, (at which point the demonstration stopped). Above the checkerboard was posted the question: ***At this rate of doubling every square, how much grain would be on the board by the time the 64th square was reached?*** The answer?

ENOUGH TO COVER THE ENTIRE SUBCONTINENT OF INDIA 50 FEET DEEP!

IV. An evangelist recorded 5,000 people won to Christ each year for his ministry. His ministry lasted about 25 years. His ministry won a total of 125,000 people to the Lord.

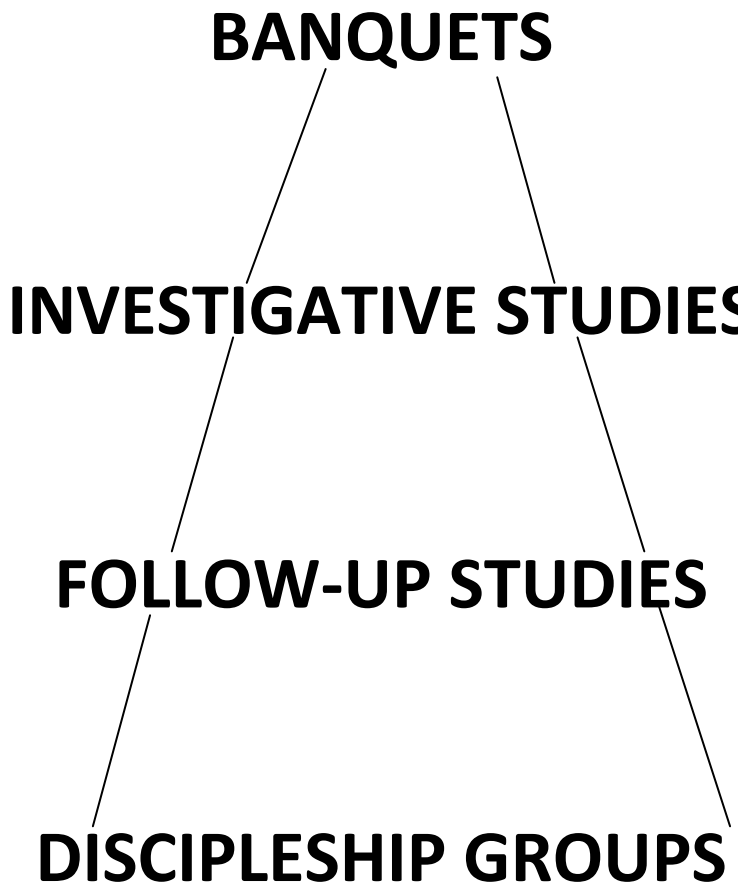
The second man's ministry involved discipling one person a year. Through the second man's ministry his one person was led to maturity in Christ to the point where he reproduced another disciple of equal maturity. By the end of the first year, this disciple is ready to disciple a person. In the second year, there are now two disciple makers. If each disciples one man a year, by the end of the second year, there will be four disciple makers. This process continues as each man multiplies himself by one each year.

In 25 years, the ministry of the second man (the disciple maker) would produce 33,554,432 disciple makers.

Appendix 3

Young Business Leaders

Foundation of the Ministry



LEADERS OF DISCIPLESHIP GROUPS

Discipleship Group Commitment

1. Commitment to come to the group prepared and ready to learn.

2. Commitment to a quiet time each day.

3. Commitment to accountability to each other in at least one personal goal.

4. Commitment to helping bring new people in the ministry (follow-up calls, evangelism, bringing people to banquets.)

5. Commitment to the leaders and the ministry.

6. Commitment to pray for the ministry.

7. Commitment to honesty and integrity in business dealings.

8. Commitment to stepping out in faith.

9. Commitment to memorize one verse each week.

10. Commitment to a local church.