

LEARNER GUIDE | FALL 2008

*Bible Studies for Life*

# LifeVENTURES

*For Retired Adults*



LifeWay | Adults

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This periodical is designed for vocationally retired adults ages 65 and up using the Bible Studies For Life series. We believe that the Bible has God for its author; salvation for its end; and truth, without any mixture of error, for its matter and that all Scripture is totally true and trustworthy. The 2000 statement of *The Baptist Faith and Message* is our doctrinal guideline.

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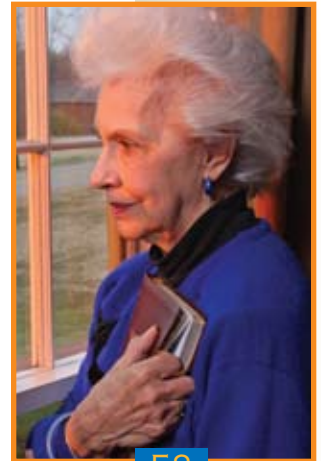


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# LEARNING AND LIVING THE BIBLE LESSON

SEPTEMBER 1–7, 2008

**Monday:** Read the study theme introduction (pp. 10-11), the lesson introduction (pp. 13-14), and Matthew 18:21-35. Do you think senior adults are more or less able to forgive than when they were younger? Why? Is forgiving others a problem for you?

**Tuesday:** Study “Debt Forgiven” (pp. 14-18). Write in your study notebook responses to the personal questions in this section. Write a note of praise to God for the forgiveness of the huge debt you owed Him.

**Wednesday:** Study “Heart Hardened” (pp. 18-19). Do you ever act like the first slave? Follow the suggestion for listing someone’s offense against you and comparing it with the sins for which God has forgiven you.

**Thursday:** Study “Forgiveness Expected” (pp. 19-21). Read Matthew 5:7; 6:14-15; and James 2:13. Do you agree that divine forgiveness and human forgiveness go hand in hand? Why or why not?

**Friday:** Write your definition of forgiveness. Read the last paragraph of “Forgiveness Expected” (p. 21). Compare your definition with the one given there. Read “Reflection” (p. 22). Underline the statements of truth in the Bible passage.

**Saturday:** Read Matthew 18:21-35 again. Ask yourself: Am I ready to forgive others without limit because of the limitless forgiveness God has given me? Search your heart and let God deal with you about any unforgiveness you find there.

**Sunday:** Issues of forgiveness are difficult especially if they are long-standing as they often are with senior adults. Be ready to support fellow class members in this struggle. Keep the focus on Jesus’ teaching about forgiveness.

# FORGIVE EARLY AND OFTEN

## BIBLE PASSAGE

*Matthew 18:21-35*

## WHAT THIS LESSON IS ABOUT

*Jesus' parable of the unforgiving slave teaches His followers to place no limits on their forgiveness.*

## HOW THIS LESSON CAN IMPACT YOUR LIFE

*Forgive others without limit because of the limitless forgiveness you have received from God.*



“**M**y long-lost brother was on my doorstep the morning after my father’s funeral. The family had not seen him for thirty years before the day of that funeral. He had ignored our father’s illness. He had ignored the financial and emotional burden of caring for our father during the years before he died. But there he stood when I answered the door. He wanted to know when his part of the estate would be ready for him. I will never forgive him for what he did to this family.”

I was a psychologist with a counseling practice for seventeen years and I have heard many stories similar to this one that concluded with “I can never forgive them.” Senior adults are not exempt from the struggle with forgiveness. When unforgiveness is carried into our senior years, its effects can be severely damaging and far-reaching.

I wish I could say that forgiveness was always the problem of my clients and never mine but that would not be true. I have felt severe emotional pain and I have struggled to forgive. I have wondered whether I could forgive. And there are times when something I think I have forgiven is staring me in the face again. Then I have to ask: Did I forgive if it still bothers me?

Does that ever happen to you? You think you have forgiven only to discover that unforgiveness is still there. Or perhaps you are like some of my clients who thought they could never forgive and you are living with the distress of unforgiveness.

Jesus had some very straightforward words for you and me. He said that we must forgive without limit because God has forgiven us without limit. Is that hard for you to take in? Jesus clarified it with a parable.

## Debt Forgiven

Matthew 18:21-27

KJV

HCSB

<sup>21</sup>Then came Peter to him, and said, Lord, how oft shall my brother sin against me, and I forgive him? till seven times?

<sup>22</sup>Jesus saith unto him, I say not unto thee, Until seven times: but, Until seventy times seven.

<sup>23</sup>Therefore is the kingdom of heaven likened unto a certain king, which would take account of his servants.

<sup>21</sup>Then Peter came to Him and said, “Lord, how many times could my brother sin against me and I forgive him? As many as seven times?”

<sup>22</sup>“I tell you, not as many as seven,” Jesus said to him, “but 70 times seven.” <sup>23</sup>For this reason, the kingdom of heaven can be compared to a king who wanted to settle accounts with his slaves.

<sup>24</sup>And when he had begun to reckon, one was brought unto him, which owed him ten thousand talents.

<sup>25</sup>But forasmuch as he had not to pay, his lord commanded him to be sold, and his wife, and children, and all that he had, and payment to be made.

<sup>26</sup>The servant therefore fell down, and worshipped him, saying, Lord, have patience with me, and I will pay thee all.

<sup>27</sup>Then the lord of that servant was moved with compassion, and loosed him, and forgave him the debt.

<sup>24</sup>When he began to settle accounts, one who owed 10,000 talents was brought before him. <sup>25</sup>Since he had no way to pay it back, his master commanded that he, his wife, his children, and everything he had be sold to pay the debt.

<sup>26</sup>“At this, the slave fell facedown before him and said, ‘Be patient with me, and I will pay you everything!’”

<sup>27</sup>Then the master of that slave had compassion, released him, and forgave him the loan.

Does it surprise you that it was Peter who asked the question about “how many times” (Matt. 18:21) a follower of Jesus must forgive someone? I doubt it. Peter frequently asked questions or made statements that appear brash to us. We sometimes wonder at his audacity. On the other hand, Peter’s questions and statements often drew priceless teachings from Jesus. This was one of those occasions.

Jesus had just finished talking to His followers about humility, a significant characteristic in this new Christian community (Matt. 18:1-14). He then linked forgiveness to that humility as He specifically described the process for reconciliation when one believer offends another believer (vv. 15-20).

Peter’s mind must have been trying to take in all that Jesus said and meant by this teaching. Typical of Peter, he went directly to Jesus and asked the question that surely must have concerned some of the other disciples too: “Lord, how many times could my brother sin against me and I forgive him?” (v. 21). Peter understood that this certainly was not the eye-for-an-eye approach, but just how far was this supposed to go?

Notice that Peter answered his own question: “As many as seven times?” He thought he was being very generous with this suggestion. Forgiving seven times was more than was required by Rabbinic teaching. (See “Digging Deeper” below.) Perhaps Peter expected Jesus to be pleased that he had understood the new teaching and was willing to forgive up to seven times.

Jesus’ response must have startled Peter. “I tell you, not as many as seven . . . but 70 times seven” (v. 22). Though you might be puzzled by that phrase, Peter would have immediately understood. He knew that “70 times seven” meant that there were to be no limits to the forgiveness he offered others. People who were a part of this new community were to extend limitless forgiveness.

**Q** Can you think of situations where forgiveness without limits would pose a problem for you? Suppose forty years ago one of your children was the victim of a violent crime when she was ten years old. Must you, as a follower of Christ, forgive the person who harmed your child? Suppose a fellow Christian repeatedly takes advantage of you or belittles you in public. Do you have to forgive that person over and over again? Remember Jesus’ answer to Peter’s question and apply it to these situations. Now apply it to your personal situation.

## D I G G I N G

## D E E P E R

**“Jewish Traditions of Forgiving Three Times”** Jewish thought and action regarding forgiveness goes back to the Old Testament Mosaic Law in the Book of Leviticus. According to 19:17, Israelites were to “rebuke your neighbor directly,” and in the next verse they were not to “take revenge or bear a grudge against members of your community, but love your neighbor as yourself.” Justice tempered with mercy is found throughout the Old Testament. Jewish writings that reflected traditions from Jesus’ time contain sayings of rabbis. Rabbi Jose ben Hanina taught in the Talmud that “One who asks pardon of his neighbor need do so no more than three times.”<sup>1</sup> Jesus’ answer to Peter’s question about forgiveness (Matt. 18:21) was that there should be no limit to forgiveness (v. 22).

As He often did, Jesus told a story to help His disciples (and us) grasp this teaching. The story was about “a king” (v. 23) who decided that it was time “to settle accounts with his slaves.” “One” (v. 24) of his slaves “owed 10,000 talents.” This was a huge debt. No slave could ever expect to repay that amount. It would be like a minimum-wage worker today owing millions of dollars on credit cards.

Nevertheless, the king called the slave in to settle his account. Since it was obvious that the debt could not be paid, the king “commanded that” (v. 25) the slave “be sold” along with “his wife, his children, and everything he had.”

In shock “the slave fell” (v. 26) on his face “before” the king. Can you hear his anguished cries as he begs the king for mercy? “Be patient with me, and I will pay you everything!” The king had to know that no slave could ever amass enough money to repay the debt this man owed. That makes what happened next even more amazing! The king “had compassion, released him, and forgave him the loan” (v. 27).

We should be so fortunate. Right? But that is the point Jesus is making. We have been that fortunate. Amazing as it sounds, we have been forgiven the debt we owe to God because of our sin. Our debt is huge and there is no way we can ever pay it. But when we fall on our faces before God and ask for forgiveness, He will have compassion, release us, and forgive the debt we owe.

**Q** Have you asked God for forgiveness of the debt you owe Him? It’s possible that you have been a church member for many

### *Just a little* **History**

In the Old Testament a talent was a weight, approximately 75 pounds, frequently associated with gold and silver. By the time of Jesus, we get the impression that “talent” had come to represent a large sum of money instead of just a measure of weight. (See Matt. 18:24; 25:27.) A talent has been estimated to have a current value of about a thousand dollars.<sup>2</sup> Using this measurement, the slave in Matthew 18:24 would have owed his master 10 million dollars.

years, but joining the church did not cancel your debt. The only way for your debt to be cancelled is to cry out to God for forgiveness and accept Jesus Christ. If you have never done that, do it now. He will have compassion, release you, and forgive the debt you owe because of your sin. (See “How to Become a Christian” inside the front cover of this guide.)

## Heart Hardened

Matthew 18:28-30

KJV

HCSB

<sup>28</sup>But the same servant went out, and found one of his fellowservants, which owed him an hundred pence: and he laid hands on him, and took *him* by the throat, saying, Pay me that thou owest.

<sup>29</sup>And his fellowservant fell down at his feet, and besought him, saying, Have patience with me, and I will pay thee all.

<sup>30</sup>And he would not: but went and cast him into prison, till he should pay the debt.

<sup>28</sup>“But that slave went out and found one of his fellow slaves who owed him 100 denarii. He grabbed him, started choking him, and said, ‘Pay what you owe!’

<sup>29</sup>“At this, his fellow slave fell down and began begging him, ‘Be patient with me, and I will pay you back.’

<sup>30</sup>But he wasn’t willing. On the contrary, he went and threw him into prison until he could pay what was owed.

You would think that someone who had been forgiven such a huge debt would be overwhelmed with gratitude. You would think that he would be a changed person. Considering that, what happens next in the story is amazing!

The “slave” (Matt: 18:28) who had been forgiven a huge debt found a “fellow” slave “who owed him 100 denarii” and “started choking him.” Does that sound like a person filled with gratitude and thankfulness? The “100 denarii,” about 3 months’ wages for the average worker, was not a negligible amount by normal standards; but it was almost nothing compared to what the ungrateful slave had just been forgiven by the king. The first slave demanded that his debtor “pay” him immediately and when the indebted slave begged for more time he was thrown in jail.

What is going on here? Surely the man who had received mercy could not have forgotten how much he had been forgiven. How could a man who had received such immense forgiveness treat another person with so little mercy and compassion? Where was his gratitude for the forgiveness he had received?

**Q** What offense against me do I find hard to forgive? How does it compare to my sin against God?

On a half sheet of paper write what that person did that you think you can't forgive. On the other half of the paper write those sins for which God has forgiven you. Notice that any sins against us are small in comparison to our sins against God. Remember, Jesus, God's Son, died for our sins.

Pray: *Lord, show me that because I have been forgiven so much I must offer forgiveness to others.*

## Forgiveness Expected

KJV

Matthew 18:31-35

HCSB

<sup>31</sup>So when his fellow servants saw what was done, they were very sorry, and came and told unto their lord all that was done.

<sup>32</sup>Then his lord, after that he had called him, said unto him, O thou wicked servant, I forgave thee all that debt, because thou desiredst me:

<sup>33</sup>Shouldst not thou also have had compassion on thy fellow servant, even as I had pity on thee?

<sup>34</sup>And his lord was wroth, and delivered him to the tormentors, till he should pay all that was due unto him.

<sup>35</sup>So likewise shall my heavenly Father do also unto you, if ye from your hearts forgive not every one his brother their trespasses.

<sup>31</sup>When the other slaves saw what had taken place, they were deeply distressed and went and reported to their master everything that had happened.

<sup>32</sup>"Then, after he had summoned him, his master said to him, 'You wicked slave! I forgave you all that debt because you begged me.

<sup>33</sup>Shouldn't you also have had mercy on your fellow slave, as I had mercy on you?' <sup>34</sup>And his master got angry and handed him over to the jailers until he could pay everything that was owed. <sup>35</sup>So My heavenly Father will also do to you if each of you does not forgive his brother from his heart."

Bad news travels fast. Soon the king's "other slaves" (Matt. 18:31) knew "what had taken place." They "went . . . to" the "master" and informed him that the slave who had been forgiven so much had put a fellow slave in jail because he could not pay his debt immediately. The king was irate. "He" (v. 32) confronted the forgiven slave, upbraided him for his lack of forgiveness, and had him thrown in jail "until he could pay" (v. 34) his debt to the king. Remember the slave's debt was so huge that it could never be repaid. His jail sentence was, in effect, for the rest of his life.

With the story finished, Jesus plainly stated the truth He wanted His followers to understand: "So My heavenly Father will also do to

### *Just a little* **Theology**

Verses 34-35 do not suggest one's salvation will be removed if that one fails to forgive. Such an interpretation makes "either the salvation temporary or the forgiveness conditional on one's subsequent behavior."<sup>3</sup> Rather than forgiveness for salvation, the parable deals with the forgiveness of the sins of daily living committed after the point of salvation. The believer who wishes to experience God's forgiveness of those sins and remain in proper fellowship with God must practice forgiveness towards others. To fail to do so is to find ourselves imprisoned and restrained from access to God by our own attitudes.


you if each of you does not forgive his brother from his heart" (v. 35). Do you recognize how unforgiveness jails you? The prison of bitterness is cold and mean. The prison of broken fellowship with the Father is lonely and painful. The prison of anger and hatred is damaging both emotionally and physically. To refuse to forgive truly makes us prisoners.

Throughout the New Testament the lesson is clear. "Blessed are the merciful, because they will be shown mercy" (Matt. 5:7). "For if you forgive

people their wrongdoing, your heavenly Father will forgive you as well. But if you don't forgive people, your Father will not forgive your wrongdoing" (6:14-15). "For judgment is without mercy to the one who hasn't shown mercy" (Jas. 2:13a). Divine forgiveness and

human forgiveness go hand in hand. One who has been forgiven for everything must in turn forgive everything.

That's a very hard teaching. Jesus knew it was hard for His disciples and He knew it would be hard for us. We often miss the emphasis in this parable. The emphasis is not on how much (or how often) we must forgive others. The emphasis is on how much we have been forgiven. All people owe God a debt that can never be repaid. It is huge, unpayable, and totally consuming. But God wipes the books clean when people accept Jesus' death as payment for that debt. When we take our eyes off what we are required to do and focus on how much we have been forgiven, forgiving others for their offenses against us becomes a secondary issue.

 Spend some time right now in meditation and prayer. Think about how much God has forgiven you. Thank Him for the grace and mercy He has given all these years. Remember you didn't deserve His forgiveness. He gave it to you freely. Thank Him for His kindness toward you.

One of our stumbling blocks to forgiveness is thinking that if we forgive someone it means we are saying that what the person did doesn't matter anymore. Let me give you another perspective. Forgiving does not mean saying that what was done to hurt you doesn't matter. It does mean that you are choosing not to retaliate against that person. It means saying something like this either to yourself or to the person who has offended you: "What was done to me was wrong. It hurt me deeply and I have every right to retaliate. But I'm giving up that right. I forgive." That is exactly what God has done for us. He had every right to judge and punish us but He chose another way. He provided the payment for our sins with the death of His Son. (See Rom. 5:8.) That's the pattern for forgiveness. The harm or offense of another matters—it is serious business. But we can choose to give up our right to retaliate. That's forgiveness—it can change your life. Let it happen!

**REFLECTION:** How has this study spoken to you? Did you grasp what Jesus was teaching His disciples when Peter asked Him “how many times” he should forgive? Jesus said God has forgiven us of so much that there is no way we can limit our forgiveness of others. Have you failed to forgive someone? Think of what you have learned in this study. Do you see the offense against you in a different light? What would Jesus say if you asked Him about forgiving that person? Read the Bible passage again and consider these truths:

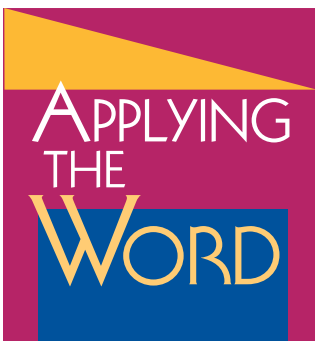
1. We all owe a horrific sin debt to God that we are unable to repay.

2. Our gracious God forgives our sin debt when we come to Him in faith because He is compassionate and because Jesus paid that sin debt by His death on the cross.

3. God expects us to forgive others and thereby reflect His merciful forgiveness of us. The one who has been forgiven without limit must be prepared to forgive without limit.

4. To fail to forgive is to be imprisoned by our own unforgiveness. If we fail to forgive others, God will discipline us as disobedient children in a manner that will uphold His justice, demonstrate His love, and ultimately honor Him.

1. “Yoma” in the *Hebrew-English Edition of The Babylonian Talmud*, ed. Rabbi I. Epstein, trans. Rabbi Leo Jung (London: The Soncino Press, 1974), 87a.
2. William J. Fallis, “Coins” in *Holman Illustrated Bible Dictionary* (Nashville: Holman Bible Publishers, 1991), 315-316.
3. John MacArthur, *The MacArthur New Testament Commentary: Matthew 16-23* (Chicago: Moody Publishers, 1988), 155.



Have you failed to forgive someone? Has someone you love been hurt by another person? What will you do this week to offer forgiveness? What can you say to someone who has been hurt to help them be set free from the prison of unforgiveness?