

Time Management

By Mary Lowman

Have you heard the slogan "Plan your work and work your plan"? I remember having that drilled into me early in my career, and there's an awful lot of good advice wrapped up in those few words. It has to do with time management which is a rather practical subject.

At first you might think that time management is not a biblical or spiritual topic, but nothing could be further from the truth. Time is our most valuable resource, the one we can never replace once we use it. And God will hold us accountable for our use of time. We've all been given twenty-four hours each day, but some use those hours more wisely than others.

Paul wrote to the Ephesians that they should "be careful how you walk, not as unwise men, but as wise, making the most of your time, because the days are evil." (Ephesians 5:15-16) We need to learn practical ways to "make the most of our time," and in so doing, we will become approved by our Lord as wise servants.

I'm going to pass along some practical ways to make good use of your time—whether it's on your job or in your own personal life.

"Plan your work and work your plan" is a good place to start. No matter how busy you are, you should always take the time to plan. The less time you feel you have to spare, the more important it is to plan your time carefully. Spend a few minutes at the beginning of the day to make a plan and set your priorities.

There is always time to do God's will, I keep reminding myself. God wouldn't give me more to do in one day that I can get done. Therefore, if I'm constantly running out of time, letting important things slide, it's probably because I've gotten my priorities confused. We can stay very busy doing things that aren't important, or doing less important things, because of poor priorities. Even with the best intentions, without good planning, we can squander our time and not use it wisely.

What about this very day? Do you—or did you—have a plan for the time given to you today? Would you be able to show that you made good use of that resource today, that you planned your work and worked your plan? It doesn't require some fancy system or a lot of expertise and time to plan your day. Just a few minutes of thinking through what needs to be done and how best to schedule those things so that you use your time wisely.

It will help greatly if you will write your plan down and keep it with you all day. So, start that simple discipline today if you haven't done it already: Plan your day to use your time wisely. Don't just let the day happen.

"Making the best use of our time"—more and more I realize that time is my most valuable asset. If I waste it, it can never be recovered. If I use it wisely, God will be pleased and honored. I will be accountable for my use of the time God gives me.

Let me suggest a starting place for time management. First, sit down and make a list of the long-term things you want to do, both job related and personal. Most of us have dreams and plans of things we're going to do "when we have time," but somehow a lot of those things never happen because we keep running out of time. And often they are the really important things that should be done. If you don't plan to put them into your daily schedule, they'll never happen.

So list all those things you want to do. Perhaps it's "take a course in writing skills," or "rearrange the filing system to be more efficient," or "take a Bible correspondence course." Once you've listed those long-term goals, prioritize them, and set a deadline for each one. Be realistic about those deadlines, but you need to put some time frames in place.

Now, make a second list—your to-do list of things that are on the schedule for today. I strongly encourage you to work with a list each day. You don't have to spend lots of time making the list—a very few minutes should do it—but it is very helpful in keeping you on track through the day.

Now, in order to get those long-term goals accomplished, you have to put parts of them on the daily to-do list, or they'll never get done. So, each day try to do at least one small part of a long-term goal. Maybe you can only devote fifteen minutes to it, but if you keep on, you'll start to chip away at those long-term goals you never seem to get around to doing.

Remember to include on your list things like "Write a note to Barbara to encourage her." "Send a card to Jane for her birthday." "Call Sue and invite her to church." If you don't, those important little things will frequently get lost in the shuffle.

I believe much of our frustration comes from poor use of our time. It causes confusion, it makes us feel like failures because things don't get done, and it adds much stress to our lives. I believe God will honor us as we strive to "make good use of our time."

"Plan your work and work your plan"—an old cliché, perhaps, but full of good advice. Time management—every Christian should be very careful to make good use of their time, since we will be accountable to God for this most valuable resource.

One way to manage your time better is to be aware of your internal and external prime time. Internal prime time is that time when you work best. For me, it's 5 AM to Noon. I'm running at highest capacity then; my energy is high, my drive is high, my creative juices are flowing. So, as much as possible, I save my prime time for time with God and writing. I try to push tasks which require less mental involvement into afternoon and evening time, when I mentally slow down a bit.

It's easy to let your prime time slip through your fingers, eaten up with phone calls and incidentals that could be done in non-prime time. I always try to schedule appointments outside my office in the afternoon if I can. My staff is very helpful in keeping interruptions away from me when they can during the morning hours.

So, as much as possible, use your internal prime time for your most important tasks, the ones that require the most energy and creativeness on your part.

External prime time is when external resources—usually people—are most readily available for decisions, inquiries and information. Make phone calls when you have a high chance of getting through to that person. Learn the best time to catch your boss for those needed times of interaction. When are you most likely to find office equipment available? Plan your duties to eliminate as much waiting time as possible, as well as telephone tag.

Now, also remember to **PLAN FOR INTERRUPTIONS!** Unexpected happenings take time, and I seriously doubt we ever have a day that isn't interrupted at some point. We certainly have to plan to be flexible as we plan our work and work our plan. But starting out with a plan, even if it gets changed, is still the smart way to manage your time and make the best use of it.

Remember Ephesians 5:16: "Make the most of your time because the days are evil." It may not seem like a spiritual function to "plan your work and work your plan," but indeed we honor the Lord when we make the very best use of what He has given us—time.

I'm wondering, what does your desk or your work surface look like right now? Is it totally cluttered and covered with "stuff"? Do you hang onto things too long? Paper shuffling can be one very poor use of our time.

How often do you just re-shuffle things that need to be done? Is your desk or workstation loaded down with little nits that you keep re-arranging, re-filing, re-listing on your to-do list? If you added all the time you spend shuffling the papers, you could have done many of them while you were re-arranging the papers!

Sometimes I have to stop and make a high priority of getting rid of the nits that are sitting on my desk and gumming up the works. As you re-shuffle papers, ask yourself: "Why should I not do this right now?" If you can't think of a good reason, and if it truly has to be done, then get it off your mind, off your desk, out of the re-shuffle mode. "Handle each piece of paper only once," is a good rule to follow. If it can be done now, as much as possible, do it now.

Of course, sometimes we go in the other direction and keep ourselves busy doing low priority items in order to avoid facing the more difficult and demanding priorities. Perhaps you just don't know how to begin one of those projects on your list, so you've been keeping busy doing a bunch a little stuff to avoid facing it.

I have learned that the only way to start is to start. Just jump in with both feet, over your head, and start swimming! I'm in the process of completing my thirteenth book now, and these projects always seem overwhelming to me when I first start. But for me writing a book is simply sitting at a computer and forcing myself to write one sentence—one paragraph—one page—and then keep going. If I think of the whole project, I am overwhelmed. But if I think of writing one small part of it, then I can manage that.

Procrastination is a deadly habit. How many things have you got lined up to do, but you just haven't started? I encourage you to do something today that makes a start on the project. Make a phone call, ask a question, write the first page—START. That's frequently the hardest part, but if we don't START, nothing will ever happen.

Remember we will be held accountable for our use of time and we want to be good stewards to bring glory to our Lord.

As Christians we have a strong responsibility to use our time as wisely as possible, whether it's on the job, in our homes, at church, in our social life, whatever. And a good time manager is one who knows how to say "no" when appropriate. I have to admit that I find it difficult to say no. But I'm learning.

Just because you're asked to do something doesn't mean you necessarily are the right person to do it. Don't be pressured into saying yes. Be careful of saying "I'll do it right away," when you know you can't.

If it's your boss asking you to do something you feel is not the best use of your time, you could say something like "I'll be glad to do that for you now, but if I do, I won't be able to complete this other project you gave me yesterday. It was my understanding that had a higher priority, is that right?"

When people say, "Do you have a minute?", they usually want much more than a minute. You could ask, "Are you serious about one minute, because I have a minute now, but if it takes longer, we'll have to do it later."

Who interrupts you the most? How can you minimize those interruptions? Perhaps you can suggest to that person that the two of you can confer at specified times and try to cover all that needs to be covered at one sitting, instead of those multiple conversations which interrupt your work flow and eat up so much time. That could be a great time-saver.

Let me conclude these thoughts on time management by reminding you to reserve a key part of your prime time each day to spend with the Lord, in his Word and in prayer. Every Christian should have that at the top of their to-do list. Does God get your left-over time, or do you give him the first fruits of your time? He should have our prime time.

Let me tell you that your enemy, Satan, will throw everything he can think of into your path to try to get you to skip that time each day. But from first-hand experience I can tell you that if you try to operate without quality and quantity time with God each day, you are handicapping yourself.

If you'll spend time with God at the beginning of each day, you're going to discover that the rest of your day will be much more efficient and productive, much less hassled and frantic. That is the best time management technique you can incorporate into your life. And then pray each day that God will help you to manage your time well that day.

Time-Management Checkup

Find out how you rate as a time manager by checking the most appropriate response to each statement.

	Always	Usually	Sometimes	Never
1. Most of my days begin in a calm fashion because I get up early enough to avoid rushing.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. I use a daily time-management technique to keep track of what needs to be done, and I set priorities.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. I am usually not late for appointments, work, or other commitments.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Most of my assignments are completed on schedule.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. I have some specific long-term goals that I am working on consistently (work-related or personal).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. I do not keep shuffling and reorganizing the papers on my desk but regularly go through and clean it off.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. I use a filing system to keep track of needed information and paperwork.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. I am not a habitual procrastinator, and I try to avoid the last-minute crisis mode.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. I can usually get my job done in the allotted time without undue overtime. (If you are working overtime often, determine if it is truly due to an unrealistic work load or because you don't work as smart as you could.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Rarely drop the ball on any responsibility that I have and don't lose track of what I'm supposed to do and where I'm supposed to be.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

To score yourself, count every time you checked "Always."

Total Points:

- 9-10 You're an excellent time manager.
- 6-8 You're a good time manager.
- 4-5 You have much room for improvement in your time-management techniques.
- 2-3 You have a poor record of time management.
- 0-1 Help!

Evaluating Our Work Habits

By Mary Lowman

As I was teaching Genesis in my Sunday Bible class, I was very impressed with Joseph. Well, I've always been impressed with Joseph; he is definitely my kind of man. But did you ever think about how Joseph climbed the ladder in Egypt and achieved such outstanding success? It was because he was a very hard working, very honest, very dependable person.

It reminded me again of the opportunity we have on our jobs to establish strong testimonies for our Lord Jesus Christ simply by our good work habits. I'm certain Joseph also talked about his faith in his God, but his words would have been empty had he not established a flawless reputation for excellence and integrity.

I want to talk about a few important everyday work habits we need to make sure are in good shape. And the first one is being on time.

Now you may not think that being on time is such a big deal, especially if you rationalize it to yourself. You know, like "nobody else is on time," or "I make the time up at lunch." But being on time is a work habit that should be a hallmark of a good worker.

It's easy to let yourself off the hook when you aren't doing the right thing—finding someone or something to blame it on. I met a young woman in a conference recently, and after a message on discipline, she confessed to me that she has been excusing herself for being habitually late to work, when really it was just a discipline issue. Later she e-mailed me that she has been on time everyday since then, and it has made a difference in her attitude and her reputation.

It could be that you're bored with your job and maybe you don't think it makes any difference whether you're on time or not. It could be an attitude problem or just lack of necessary discipline. What about it? If you are frequently late to work, you need to examine the causes for it, and decide to do the right thing.

Remember this verse from Colossians:

"Whatever you do, work at it with all your heart, . . . since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving" (Colossians 3:23-24).

If you're working for the Lord and for his reward, I think that would motivate you to be on time each day. What do you think?

Dependability—it's one of the most important assets you can have on your job—or anywhere else. And everybody can be dependable! Are you careless about those little things? Do you make sure you do what you promise, and keep others informed when something goes wrong?

I'm focusing on the importance of good work habits, and certainly dependability is one of the most important good work habits. You may not be the fastest or the smartest or the most experienced person on your job, but you can be the most dependable.

For example, do you return phone calls promptly? Do you make sure you keep records of commitments and promises so that you don't forget to do what you've promised you would do? Do you have a reputation where you work of being very dependable? Would your coworkers say of you, "He said he'd do it, so you don't have to worry about it—he'll do it!"

We can always find excuses for letting things fall through the cracks. You get busy, you had more to do than you thought, you forgot—lots of excuses. But a dependable person works very hard not to let those things happen.

I have learned not to trust my memory. If I don't write a promise or commitment down, I will forget. I have learned to do it while I'm thinking of it and not put it off, so that I won't forget. There are many ways to remind yourself—to do lists, Palm Pilots, calendars, messages you leave yourself on your answering machine—lots of ways. There rarely is a good excuse for failing to do what you've promised to do.

Am I stepping on any of your toes? Sorry, I'm not doing it intentionally, I just want to strongly reinforce the importance of good work habits, especially for those of us who are believers. I would hope that your coworkers know about your faith in Jesus Christ; they should. If they do and they observe some really sloppy work habits on your part, they will have difficulty correlating your performance with your faith. And sometimes they're looking for anything they can find to criticize us about, once they know we are believers. Poor work habits give them an open door to do that.

Remember Paul's admonition to the Corinthians:

"Now it is required that those who have been given a trust must prove faithful" (1 Corinthians 4:2).

Whatever trust you've been given, make sure you are faithful and dependable. It will not only please others, but more importantly, it will please the Lord.

How are your work habits? We're taking a look at some areas where we might be letting down the standards a bit and not keeping our work habits as strong as they should be. Did you ever think about the fact that if you're a believer, your work habits are a spiritual issue? It's true, because we will be accountable to the Lord for how we spend our time and energy.

One poor work habit which can cause all kinds of problems is not staying with the job until it is finished—not following through, not staying on task. Did you ever notice how you often interrupt yourself when you're trying to get a job done? Sometimes we're our worst enemy when it comes to time management. Paul told the Corinthians that "...everything should be done in a fitting and orderly way." I think that would include our work habits. So, check it out and see if you're wasting time with self-interruptions.

Stick with the job until it's finished—now that's a very good work ethic. And I have to remind myself of that quite often. You know, I play little tricks on myself to avoid those self-interruptions. For example, when I'm writing—which seems like it's always!—I'll set up a reward for myself, like this: *Okay, Mary, as soon as you get this much written, then you can go get a cup of tea.*

Now, that may sound silly to you, but I need gimmicks and self-rewards to keep me at a job, since I tend to jump from one thing to another very easily. That can make for very bad work habits, so it's one of the areas where I have to keep strong controls in place in order to use my time wisely.

Remember, your work habits matter to God. He cares about every area of your life, and he wants you to be a good steward of your time and energy. Make sure you stick with the job until it's finished—that will make your job easier and it will be a good testimony to those around you.

Do you believe in gimmicks? I can tell you that I'm a big believer in using gimmicks and reminders and prods to help me keep in place the disciplines that I need. Disciplines that will foster good work habits, make me a dependable and productive person, and help me to be successful in what I'm doing.

Proverbs 5:23 says a person can die for lack of discipline. And I believe that includes emotional, mental and physical death. If discipline is not a part of your work ethic, you may not have much of a work ethic.

What do I mean by gimmicks? They are reminders and motivators that I use to make sure I don't fall into bad work habits. For example, in order to be on time, you could set your clocks ten or fifteen minutes early. Sure, you know they're early, but still it will remind you that being on time is important.

In order to force you to make a good first impression when you answer the phone, you could put a mirror by your phone to remind you to smile as you answer. A smile on your face puts a smile in your voice, and that mirror is the gimmick that reminds you to do it.

Can you think of some area in your work habits where you tend to be undisciplined? Let me mention a few possibilities: Tardy too often, waste the last half hour of the work day, spend too much time in personal telephone calls, stretch your lunch hour beyond its time limits, too much chatty conversation with coworkers, leaving things to the last minute too much, or poor telephone skills. It may only be one small area where you have refused to be disciplined, but it will come back and bite you and cause you problems.

Proverbs tells us that a person who ignores discipline despises himself and eventually comes to poverty and shame. If you find it hard to be disciplined in some area, ask God to give you a creative gimmick—a way to impose the discipline on yourself that will help you to develop good work habits. Remember, a disciplined life brings glory to the Lord.

Sometimes, when you're really being pushed hard to get a lot of work done, you can get so discouraged that you want to quit. Has that ever happened to you? When you have more to do than you can get done and when people continue to make unreasonable demands of you, it's easy to throw up your arms in frustration and say, "Who needs this?!" But if that's where you are, I want to encourage you to keep up your good work habits. Don't let the pressure or your attitude drag you down.

Talk to yourself; remind yourself that you're only one person and you can only do one thing at a time. Focus on what you're doing, not on what you've yet got to do. Many times we waste a lot of energy and time thinking and talking about all we've got to do. I find that if I'll just stop thinking and talking about it and do the thing that is at hand to do, chipping away at the workload, things start to get done. And usually it's not nearly as bad as I had imagined it to be.

It doesn't do any good to keep telling yourself how overworked you are. But if you'll just do what you can, keep working hard, and not waste time worrying or complaining about all that's left to do, you'll get much more accomplished in much less time.

Remember to speak words of encouragement to yourself, promise only what you know you can deliver, and then relinquish it to the Lord. Paul told the Philippians:

"Do not be anxious about anything, but in everything . . . present your requests to God."

I'm encouraging you not to waste your energy by fretting over your workload; instead, give your best effort and leave your anxiety with the Lord.

Staying Positive in a Negative World

By Mary Lowman

PMA—Positive Mental Attitude—it's a term we hear a good bit. Some people think it's the answer to all our problems. Should a Christian have a positive mental attitude? And if so, how do we do that in a very negative world?

I do not hold with the view that a positive attitude is the answer to all our problems. When I talk about staying positive in a negative world, I'm not talking about denial or sticking your head in the sand. And certainly the Bible is clear in pointing out the negatives of sin, of disobedience, selfishness, etc. Obviously there are times we must focus on the negatives.

But as I read Scripture, I am convinced that a Christian who is really desirous of pleasing God and obeying him in his or her everyday life will be developing a positive attitude. It should be a natural outcome of walking with God and getting to know him better and better.

Let's not let an over-reaction to New Age philosophy take away from us a strong biblical principle—and that is to be a positive thinking and living person. If we don't have something to be positive about in this negative world, who does? After all, as believers we know the end of this story. We know that God is triumphant and that we are going to reign with him in Heaven. We know that no matter how terrible things look all around us, we have a hope and a promise that is steadfast, so of all people, we believers ought to stay positive in this negative world.

You see, one reason that New Age teaching and other philosophies gain some credibility and success is that they often take just enough truth and mix it with error, so that people see some temporary improvement. Positive thinking is a Bible doctrine, which others have used to their benefit. Let's re-take it and make sure we apply it to our lives appropriately.

For example, if we think the way Philippians 4:8 tells us to, our thinking will be about things that are true, noble, right, pure, lovely and admirable. We'll find very little room there for negative thinking. And if we strive to do everything without complaining or arguing, as Paul tells us in the second chapter of Philippians, then our words are going to become more and more positive. We must conclude that a Christian who strives to glorify Jesus in their everyday life is one who works hard to maintain a positive attitude, right in the midst of this negative world.

Attitude is a word we kick around a lot, isn't it? Should a Christian have a mostly positive attitude in life?

Chuck Swindoll has said, "I am convinced that life is 10% what happens to us and 90% how we react to it." That 90% is attitude. We can't control the 10% that happens to us, but we can control how we respond. It's very important to understand that attitude is a choice. You see, lots of us want to blame our attitudes on the circumstances or on other people. We say, "Yeah, well you wouldn't have a good attitude if you had my job." Or, "I'd be positive if it weren't for my boss, or my husband, or my wife, or my children" - fill in the blank! Or "How do you expect me to be positive when I just lost my job?"

But think about it: Nobody can make you have a bad attitude, I don't care how bad the situation is, if you don't want to. And nobody can force you to have a good attitude, I don't care how good the situation is, if you don't want to. Your attitude is your choice.

In an age when we've taken the art of shifting blame to its highest levels, that may not sound good to our ears. It's a lot easier to blame it on others and let ourselves off the hook,

but if you don't face up to your responsibility for your own attitude, it will always control you and you'll be in negative territory much of the time.

Bill Marriott of the Marriott Corporation has a philosophy. He says: "We don't hire people and ask them to be nice, we hire nice people." What he recognizes is that training won't turn employees into good performers if their attitudes are rotten. And that is so true.

When I taught customer service skills in the business world, I often felt a tinge of guilt as I urged people to stay positive when most of them didn't have God's power in them to help them do it. But for us Christians, we do have the incredible power of the Spirit of Christ, living within us, and that means we can do what otherwise would be difficult or impossible without him.

Nonetheless, there are many Christians who are just as negative as everybody else around them. And that shouldn't be. One of our unique witnesses to the world should be that in spite of the circumstances, we can be joyful and positive. We have something to be positive about. How can we claim that Jesus makes a difference now and for eternity if we're always in negative mode?

If we surveyed people who know you well, people who live with you or work with you, would they describe you as a positive person? Do you gripe and complain a lot? Do you imagine all the bad things that might happen, and focus on the dark side of life? Are you mostly positive, mostly negative, half and half? Be honest and evaluate your attitude.

What are the things in your world which tend to bring you down? I call them "negative pulls." I think it's very helpful if you make a list of those things. That list might include those co-workers who get to you, your manager, or if you're a manager, employees. And then there's all the other people in our world, whether customers or friends or family. People who we interact with regularly affect us directly.

Our environment can have a strong negative impact on us. That, in addition to a heavy workload or an impossible schedule, can start to ruin a good day. And then, of course, there are personal problems. Perhaps you don't feel good or maybe you're worried about a sick child. It could be financial worries.

Well, if you've made that list of the things in your world that tend to destroy your positive mental attitude, the next thing to do is to take that list and pray about each of those things, each of those people you've listed. You know, nothing on that list is too big, too small, or too insignificant for God. He wants you to bring every detail of your life to him in prayer, confess how you feel about it, and ask him to give you his viewpoint.

Now, let me say again, I'm not talking about denial. Certainly it is essential for healing to confront the negatives of your life, to embrace the pain and not run from it. But if you dwell on the negatives continually, you won't be healed. Somewhere along the way you must learn to turn your thoughts and heart toward God's goodness rather than living in the pain of the past.

Staying positive in a negative world means learning to accept what goes with your territory. There are some negatives inherent in any job or situation, and you should expect it and not take it personally. Staying positive means getting control of your self-talk and not allowing yourself to feed negative junk into your head. Staying positive takes the power of God's Spirit within you, but if you're a Christian, it is not mission impossible. And it will give you a strong testimony in your world if you are a positive person.

How can we stay positive in a negative world? Here is a mental technique that I find helpful as I struggle, like everyone else, to stay positive in a negative world.

We all have a limited amount of energy to spend in any given day. If we spend too much, we begin to run on stress and that's when bad things happen. Therefore, we need to keep our supply of emotional, mental and physical energy at appropriate levels. It is our duty to get enough sleep, exercise, and right food so that we replenish our bodies. And we need to laugh, take breaks, get away, not try to be super people, understand we can't please everyone, watch out for our perfectionist tendencies—all those things are important to keeping the bank account of energy re-supplied.

Then we have to be careful how we spend that emotional energy. Let's walk through a typical day. You leave home in a good mood, but before you get to work, there's a traffic problem or the driver in front of you is very slow or something. So, the blood pressure starts rising and you're spending emotional energy. As you get to your job, the phone is ringing and you have to deal with an angry, upset caller. You spend some more emotional energy. About mid-morning the computer goes down, then your boss dumps more work on you and you're already behind schedule, a co-worker irritates you and causes you problems, you get a headache at noon, and the day goes downhill from there.

You're emotionally broke by noon; the account is empty because you've spent all your emotional money on those little things. Now for the rest of that day you're running on stress, saying things you shouldn't, taking your frustrations out on innocent people, and doing damage to your body. Not smart, is it? You've wasted a lot of emotional energy on things that, for the most part, don't really matter.

So, try to be very careful about how you spend your emotional energy. Make it a matter of prayer and talk to yourself a lot throughout the day as you run into those negatives. I say things like "Mary, what difference is this going to make in 24 hours?" and if it doesn't have a 24-hour significance, I shouldn't spend any of my energy on it.

Throughout your day make yourself more aware of how you're spending that emotional energy, and keep asking, "Is it worth it?" And by God's grace with his wisdom, you will learn to be much more frugal in the way you spend your energy.

Can we stay positive in a negative world? You may be thinking that it's hard to do when you work or live with someone who is very negative all the time. Don't you think negative people are more successful at making positive people negative than positive people are at making negative people positive? Well, it's time we started to reverse that situation.

If you are forced to spend a lot of time with a negative person, learn to tune them out. You can do that, you know. Just think about something good; hum a good chorus inside your head as they prattle on about how terrible the job is or the boss or the weather. Don't listen.

And another suggestion is to respond to their negatives with a positive. If they gripe about the job, you say, "Well, I guess there are some unemployed people out there who'd love to have our job." Say it nicely, quietly, but don't be afraid to be positive with those negative people. We allow them to intimidate us too easily. They may not like your positive response, but as long as you do it in a nice way, please don't let that stop you. You must protect your mind from their negativism, or they'll poison your thinking.

Let me ask you: Can we stay positive in a negative world? If it's true that attitudes are a choice, the answer has to be yes. Next question: Is it easy? I am sure you are shaking your head and saying, "No, it's hard!" Well, look carefully at this; it's important. No matter how difficult it may be to stay positive on a given day, it's still easier than being negative. When you and I choose to be negative, we are choosing the hard way. Being positive is the easy way out.

You see, when we live by God's principles, we always choose the easy way. It is the disciplined way; it takes commitment and a reliance on his power within us. But it is still the

How To Keep Your Job



easy way. Our way is hard, our way brings problems and causes difficulties. So, don't be fooled by the thought that being positive is too hard. No, the truth is being negative is too hard.

I want to encourage you to really get serious about developing and maintaining a positive attitude. We represent Jesus Christ, and we have every reason to be optimistic. And we should demonstrate that to our worlds by maintaining a positive attitude, regardless of our circumstances.

I hope you'll be willing to start that process today, and continue it for the rest of your life.

See [Staying Positive in a Negative World Attitude Checkup Form](#) on the next page.

Staying Positive in a Negative World Attitude Checkup Form

By Mary Lowman

"The longer I live the more I realize the impact of attitude in life. Attitude, to me, is more important than facts. It is more important than the past, than education, than money, than circumstances, than failures, than successes, than what other people think or say or do. It is more important than appearance, giftedness or skill. It will make or break a company, a church, a home.

"The remarkable thing is we have a choice everyday regarding the attitude we will embrace for the day. We cannot change our past...we cannot change the fact that people will act in a certain way. We cannot change the inevitable. The only thing we can do is play on the one string we have, and that is our attitude.

"I am convinced that life is 10% what happens to us and 90% how we react to it." Chuck Swindoll

Where would you rate your attitude for the past six months?

0	10	20	30	40	50	60	70	80	90	100
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Totally Negative					Half and Half					Totally Positive
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- Mostly positive
- Half positive, half negative
- Mostly negative

What are the "negative pulls" that tend to ruin your positive attitude?

<hr/>	<hr/>

Plan of Action:

1. I will learn to reframe the following "negative pulls":

_____	_____
_____	_____

2. I will stop trying to control these uncontrollable things/people:

_____	_____
_____	_____

3. I will focus on controlling these controllable things:

_____	_____
_____	_____

4. I will avoid negative self-talk. Most of my negative self talk happens at these times:

_____	_____
_____	_____

6. I will save my emotional energy for important issues rather than things that don't really matter. Often I over-react and spend too much emotional energy on:

_____	_____
_____	_____

Proverbs for the Workplace

By Mary Lowman

Proverbs 6:6-8:

Go to the ant, you sluggard: consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provision in summer and gathers its food at harvest.

Self-motivation is a key factor in our business world today. Does your manager trust you? Can she or he be assured that you will diligently do your job whether anyone is watching or not?

Proverbs 9:9:

Instruct a wise man and he will be wiser still; teach a righteous man and he will add to his learning.

A person who is teachable is a very wise person, and a truly humble person, who recognizes that they don't know it all and there's always something new to learn. Are you teachable? How do you respond when you're given helpful hints or suggestions? Do you resent it?

Proverbs 22:10:

Drive out the mocker and out goes strife; quarrels and insults are ended.

Proverbs 15:12: *A mocker resents correction; he will not consult the wise.*

Many managers need to bite some bullets for the good of the organization, and "drive out" the mockers and the scoffers that are disrupting the workplace. It's some good advice found in Proverbs.

Proverbs 16:21:

The wise in heart are called discerning, and pleasant words promote instruction.

Proverbs 16:24: *Pleasant words are a honeycomb, sweet to the soul and healing to the bones.*

Keep this thought in the back of your mind: How would I feel if someone said that to me?

Proverbs 19:17:

The first to present his case seems right, till another comes forward and questions him.

This teaches us to withhold judgment and opinions until we've heard both sides to any story.

Work Principles from the Life of Daniel – Part 1

By Mary Lowman

As Christians in the marketplace, we face a continual challenge of walking that fine line between pursuing our careers and seeking success and being a strong witness for Christ where we work. Integrating our work and our faith is not the easiest thing to do, is it? The choices are not always black and white; the decisions are not always clear. And while we may not have gone to a foreign country and culture as a missionary, there are times when it sure feels like we're outsiders, foreigners in a culture that is opposed to Christian principles.

The story of Daniel offers us some very important principles for workplace Christians. Let me point out some of the issues that Daniel faced which are not that far from ones we encounter.

Daniel was forced into a job he never chose nor ever wanted.

Daniel's story begins on a very bleak note. He was taken as a captive—a slave—to another country. He had no choice. But even when evil seemed to be in control, God was actually working out His purposes. And through it all, Daniel kept a positive outlook.

Do you ever feel that you've been placed in a position you never aspired to? Have you ever felt trapped in your job or your company? When we find ourselves in those kind of predicaments, it's very easy for our attitudes to go south very quickly.

Even if we're in a job of our choosing, there are days when you still feel trapped—when you have dreams of running away, catching the next flight out to a far-away place! But it is exactly in these times that the real depth of our faith shows through. Staying positive and joyful in a place where you may not want to be is a sign of a Spirit-controlled life, and it is a strong testimony for the Lord.

Daniel had God-given talents and skills, which he had honed. He was a good steward of his gifts and opportunities.

God had endowed Daniel with a very bright and quick mind, and Daniel had taken that gift and made the most of it, even in a hostile environment. Paul wrote to Timothy, "For this reason, I remind you to fan into a flame the gift of God, which is in you through the laying on of my hands." Have you fanned into a flame the gifts and talents God has placed in you? It's easy to just settle with getting by. But I'm often convicted that God expects me to take my gifts and make them better. You and I will be accountable for the stewardship of our talents and skills.

Daniel was taken out of his comfort zone completely, away from familiar people and surroundings, into a different culture altogether.

When you go to work each day, you are likely to be leaving your comfort zone and entering a different kind of world. In writing to the church in Pergamum, Jesus said through the Apostle John—*I know where you live—where Satan has his throne. Yet you remain true to my name.* Pergamum was thoroughly pagan, and many Christians were martyred there.

The pagan gods may be a bit different today, but they are there:

- The god of materialism
- The god of success
- The god of sexual pleasure
- The god of any kind of pleasure
- The god of “it’s all about me”

Our challenge is to remain true to the Lord even though we may work in Satan’s territory. Daniel—and his three faithful friends—were fully immersed in a pagan culture. They worked hard and succeeded in that society. But they did not accommodate their lifestyles or beliefs to the pagan world around them. Their approach was obedient involvement. They stayed involved in the world, while at the same time remaining obedient to God and His principles.

This attitude is a big contrast to other Jewish exiles in Babylon recorded in Psalm 137:1-4:

By the rivers of Babylon we sat and wept when we remembered Zion. There on the poplars we hung our harps, for there our captors asked us for songs, our tormentors demanded songs of joy; they said, “Sing us one of the songs of Zion!” How can we sing the songs of the Lord while in a foreign land?”

Have you ever felt like a foreigner in your working world? Well, that’s because you are, if you’re a believer. This world is not our home. Peter wrote that we are a chosen people, a royal priesthood, a holy nation, a people belonging to God. He goes on to remind us that we are aliens and strangers in this world.

But Jesus doesn’t want us to “hang our harps on the poplars.” He wants us to sing songs of Zion, even by the rivers of Babylon! A joyful spirit is one of the most powerful weapons we have, both to fight off the enemy, to sustain us—because the joy of the Lord is our strength—and to testify to the foreigners around us that we do have songs of Zion to sing! We have something to sing about!

Do you sometimes feel very out-of-place in your work environment? Because we live and work in a fallen world, we are often painfully reminded that as disciples of Jesus Christ, we just don’t fit in socially and culturally where we work. Daniel had that same experience, as he was taken to a foreign land. But there in the midst of a totally secular and pagan culture, he stayed true to his biblical principles and did not allow the culture around him to drag him down to its level.

Jesus prayed specifically for His disciples: *My prayer is not that you take them out of the world but that you protect them from the evil one. They are not of the world, even as I am not of it. Sanctify them by the truth; your word is truth* (John 17:15-17).

Daniel was deeply influenced by a letter the prophet Jeremiah sent to the exiles. In Daniel 9:2 we read: *In the first year of his reign, I, Daniel, understood from the Scriptures, according to the word of the Lord given to Jeremiah the prophet that the desolation of Jerusalem would last seventy years.* That letter, being prophetic in nature, was the Word of God.

This is what the Lord Almighty, the God of Israel, says to all those I carried into exile from Jerusalem to Babylon: “Build houses and settle down; plant gardens and eat what they produce. Marry and have sons and daughters. . . Increase in number there; do not decrease. Also, seek the peace and prosperity of the city to which I have carried you into exile. Pray to the Lord for it, because if it prospers, you too will prosper.” (Jeremiah 29:4)

Notice that they were to serve the Lord right there in Babylon, while they were in exile. They were to prosper and work and be involved in the society around them.

I believe God intends for His children to be involved in the pagan culture around us—to work in that culture and be a light in that culture and even be successful in that culture. But we're never to compromise and adopt the sinful ways of the culture. In the world but not of the world—that is our challenge. Daniel and his three close friends were able to do it very well.

And you'll note that they knew the Word of God as delivered by the Prophet Jeremiah. Undoubtedly that was one of the main reasons they could stay true to their beliefs, because they knew and believed the Word of God. We have it a bit easier because we have the whole written Word of God, and when we make that an integral part of our lives, it fortifies us to be strong for the Lord and stand true to His principles, as Daniel did.

Do you thoroughly like and enjoy everyone you work with and for? I hope so; that would be ideal. But the facts are, most of us in the workplace have certain coworkers who aren't so easy to like.

Daniel had some very difficult coworkers too, people who were out to do him harm. People who were very jealous of him and wanted to bring him down. But in spite of their attitudes, Daniel kept his attitude right:

Daniel had a compassionate heart for his “co-workers.”

When Nebuchadnezzar was ready to kill the wise men of Babylon because they could not interpret his dream, Daniel went to Arioch, the commander of the king's guard, and interceded for these men. “Why did the king issue such a harsh decree?” he asked. Now, these men meant nothing to him personally, but he had a compassionate heart and he knew it was wrong to execute them. So, he went to his trusted fellow-Israelites, Hananiah, Mishael and Azariah, and urged them to pray for these men. God then revealed the meaning of the dream to Daniel and the next day he asked Arioch not to kill the wise men, but instead to take him to Nebuchadnezzar because he could interpret the dream.

Talk about sticking your neck out! Daniel was a man of great courage as well as great compassion. He cared about these men, even though they were not fellow-Israelites and indeed were astrologers and sorcerers and enchanters—men who were doing things directly opposed to God's principles.

It's not easy to have compassion for people sometimes, is it? Especially those who are antagonistic toward us, or who have no clue about true spirituality. Those whose lifestyles are sinful and against all you know to be right. But as God placed Daniel in the midst of these kind of people, so He does us today as well, and He does it so we can show God's love and compassion to people who have no clue what it's all about.

Would you have ever guessed that a man from the Old Testament could offer us a godly role model for Christians in the marketplace today? Daniel is that man. If you haven't read the book of Daniel lately, I encourage you to do so, because there's so much there to encourage us in our lives. As you read his story, you will see that:

Daniel's greatest testimony was his work habits and dedication to doing his job right.

Daniel got a promotion from Darius, new king of Babylon, and was made one of three administrators over all the satraps. We read, *Now Daniel so distinguished himself among the administrators and the satraps by his exceptional qualities that the king planned to set him over the whole kingdom* (Daniel 6:3). This caused much jealousy among the satraps, so they

set out to find something against Daniel in his conduct of government affairs, but they were unable to do so.

They could find no corruption in him, because he was trustworthy and neither corrupt nor negligent
(Daniel 6:4b).

What a testimony! Neither corrupt nor negligent. I never really think of myself as corrupt, do you? Yet let's take a look at what comes under the heading of corrupt:

Guilty of dishonest practices like cheating on the expense account, using company assets for your own benefit, disloyal to your employer, giving reports that exaggerate the good and overlook the bad, to name a few.

And even if we pass the corrupt test, here comes "never negligent."

You mean, never neglecting to do what you're supposed to do? Never?

Never giving it all you've got? Never?

Never failing to fulfill promises and follow-up as required? Never?

Never overlooking the stuff you hate to do and leaving it undone? Never?

I'm guilty! I wouldn't want my work habits to be as closely scrutinized as Daniel's were. With all those satraps looking for something to hang him with, they could find nothing. Daniel must have slept well at night!

Do you see why Daniel gives us such a great role model of a Christian working in the secular workplace?

Work Principles from the Life of Daniel – Part 2

By Mary Lowman

In our busy worlds, all of us have to deal with life in a pressure cooker. But notice I said *in* a pressure cooker, not how to get out of the pressure cooker. That's because life is simply packed with pressure. I don't know any way to avoid it, unless you choose to live like a hermit!

I want to look at some key pressure points in the life of Daniel, and see how he responded. I find there are many good lessons for us from Daniel.

DANIEL'S PRESSURE POINTS:

Pressure Point #1:

A change of names and diet.

In the first chapter of Daniel, we read how he and other Israelites—the brightest and the best—were taken captive by Nebuchadnezzar and brought to Babylon. They were assigned new names—Babylonian names. Daniel became Belshazzar. And they were instructed to eat the royal diet, which was contrary to the dietary laws that God had given the Israelites.

Nebuchadnezzar's plan was to transform these bright men into pagans, to remove their Jewish identity and get them to conform to the culture they were in. They would be more useful to him that way, he thought; they would do their best work and be more loyal to him, if they abandoned their heritage and their faith.

Could a name change achieve that purpose? No, the only way Daniel and his companions would ever forsake their heritage, their identity, and their faith in the true God, would be a complete change of heart and mind. Does a name change achieve that? No, it is external. It doesn't affect the heart.

How did Daniel respond to this name change? We see no indication that he objected in any way. This is where it is true that "Sticks and stones may break my bones, but words will never hurt me." Call me what you like, is Daniel's response, it won't change who I am.

But how does he respond to the dietary change? That does affect him, because he does not intend to abandon the dietary laws of his faith. For this he is willing to take a stand.

What do I take from this? Pick your fights. There are some things worth standing up for and resisting, and some are not. Many times we bring pressure and stress into our lives by allowing ourselves to be overly concerned about things that have no lasting value, that make no real difference.

We, too, must learn to distinguish between issues of integrity and issues of priority. When you're facing an assignment that seems ludicrous to you, a waste of time and resources, an exercise in futility, you have to pick your fight. You may determine that the damage and wastefulness of the assignment is of such magnitude that you must confront. Or you may realize that it's not worth the fight—it's too small. This is not an issue of integrity, but one of priority.

On the other hand, if an assignment involves a lowering of your own personal standards of integrity, or an abuse of company policy, or unfair service to a customer, now you are facing an issue of integrity. This is a fight worth taking on. How you approach that fight is another issue. But to stay true to biblical principles, fight you must.

Picking your fight doesn't mean you come on in a combative way. Proverbs 16:21 says: "The wise in heart are called discerning, and pleasant words promote instruction." Pleasant words usually get you a lot further than words of confrontation or judgment.

How many times have you seen a good idea blown by the way it was presented? How many times have you watched a situation blow up into a major issue, when with a different approach it could have been handled without a major conflict?

On the other hand, how many times have you seen someone back off of a needed fight because they didn't have the stomach for it? They wimped out rather than stand up for what they knew was right.

In the pressure points of our lives—particularly on our jobs—we are continually faced with situations where we have to "pick our fights." We need God's wisdom to do this well, and thankfully, he promises to give us wisdom if we ask.

Pressure Point #2: Speaking Truth Under Pressure

In the second chapter of Daniel we learn how Nebuchadnezzar had a strange dream that none of his astrologers could interpret. He asked his wise men not only to interpret the dream, but first to tell him what the dream was. Talk about mission impossible! And you thought you had a tough boss!

In frustration and retribution—and foolishness—he decrees that all the wise men will be killed because they can't interpret his dream. Daniel goes to bat to save the lives of all these people, recognizing how truly foolish and wrong it is to kill these men. And then, after soliciting prayer from his friends, God reveals the dream to Daniel and he approaches the king, declaring that he can tell the dream and its interpretation, and he does.

Can you put yourself in his shoes? God has revealed the dream to him, and it is very bad news for Nebuchadnezzar. He can save himself and all those wise men by telling him the dream, but does he have to really give him the bad news? Couldn't he have fudged it a bit, when he described this large statue and its meaning?

I would imagine that he must have thought, "Either way, I'm going to be killed. He will kill us if I don't tell him the dream, but when I do tell him the bad news of this dream, he's going to kill me anyway."

Yet, in spite of the pressure he was under, he chose to tell the truth, as unwelcome as it might be. This really gets to where we live, doesn't it? Do we tell the truth regardless of the consequences? Do we do the right thing when it may not bring us any good—or it may actually do us harm? In our own pressure points, where we have to decide to tell it like it is or put some spin on it, are we, like Daniel, true to the truth, regardless of the consequences?

In Ephesians 6:14 we are told to, "Stand firm, then, with the belt of truth buckled around your waist. . ." Do you leave home each day with this belt on your waist? It's invisible but it's obvious. When you and I wear the belt of truth, when we are committed to truthfulness, no matter what, it sets us apart from most of the people around us, and it takes a lot of stress out of your life. You don't have to worry about being found out, or remembering exactly what you said. The truth will, as Jesus said, set us free.

Pressure Point #3: Facing Jealous Co-Workers

In chapter 6 we read the familiar story of Daniel and the Lions' Den. But think of how this situation developed. Daniel was now much older, at least in his 80's, and verse 3 says, "Now

Daniel so distinguished himself among the administrators and the satraps by his exceptional qualities that the king planned to set him over the whole kingdom.”

Do good work and you're bound to generate jealousy. Have you found that to be true? Hopefully your good work will be recognized by those in authority, as was true for Daniel, but it's likely to cause some relationship issues with those less-motivated, less-gifted, lazier, and more vindictive than you. Is there anything we can do to keep this from happening? Can you head it off somehow?

Daniel didn't seem to be able to do that. They tried for a time to find grounds for charges against him in the way he did his work, but they were unable to do so. "They could find no corruption in him, because he was trustworthy and neither corrupt nor negligent." He must have known they were up to something, but instead of focusing on their evil plans, he focused on doing his work right.

An old preacher I knew of when I was young used to say, "Do right 'til the stars fall out." Just do the right thing, and the right thing is to work with all your heart, do the best work you can, without corruption or negligence. Obviously the way in which we work, the attitude we have toward others, the way we treat people will have some bearing on how others treat us, but in case you haven't figured this out, let me tell you that there are people who will hate you and despise you more because you are without fault, because you do things right, because you have a good attitude, because you go the extra mile. The more you do it right the more they will look for ways to do you harm.

Thankfully these people are usually few and far between, but it only takes one to cause you a great deal of grief and indeed, a great deal of potential harm. Jealousy is a dangerous and deadly emotion to combat.

Proverbs 27:4 says, "*Anger is cruel and fury overwhelming, but who can stand before jealousy?*" If you've ever had to face jealousy—people who were jealous of you simply because you did the right thing—then you can relate to this proverb. Who can stand before jealousy? That green-eyed monster is ferocious.

Daniel was the victim of the jealousy of his peers. They were so jealous that they devised a plan to get him killed, a clever plan which would make them look good to the big boss and get rid of their hated rival.

Don't be surprised what jealous people will do, and how cleverly they will try to disguise their jealousy. Daniel was not able to "stand before jealousy," as it turns out. He was not able to out-manuever these malicious co-workers who were out to destroy him. They got that decree signed by Darius, that anyone who prayed to any god or man for the next thirty days would be thrown into the lions' den—and it was an irrevocable decree. Even Darius couldn't undo it once he recognized their evil scheme.

So, at this pressure point Daniel is faced with a choice: to compromise his faith and abandon his daily practice of praying to his God three times a day, with his windows open toward Jerusalem for all to see, or face those hungry lions. Did you realize that he didn't even have to worship the king? The decree simply said you couldn't worship anyone else for this thirty day period. So, he could have shut the windows and prayed privately, or just figured, *Hey, thirty days is nothing; God will understand. It's a small thing, after all. I'll show these guys they can't catch me in their evil scheme. I just won't pray openly for thirty days, and I'll beat their plan that way.* Isn't it interesting that his co-workers must have been certain that he

would not compromise his commitment to his God. They knew he would choose the lions' den!

Daniel never pleaded his case with Darius. He never bad-mouthed his evil co-workers. He never protested. He simply refused to change his prayer schedule; he refused to let their jealousy cause him to compromise. He was fearless.

None of us have or ever will face lions or threatened death for standing firm to our faith. But we could face the death of a job, the death of a relationship, the death of a career plan. That's about as scary as it gets for us, after all, because so much of our security and identity is tied up in what we do!

I hope you will take time to read again the first six chapters of Daniel and see how he stayed true to his God in the midst of a very secular and pagan society, in the face of very jealous and evil co-workers.

Taking the Kingdom to Work

By Mary Lowman

God's Design for Work

1. Work is assigned by God.

The nature of the work we do does not determine if it is sacred or not. Work is sacred when it is assigned by God.

Ephesians 2:10: For we are God's workmanship, created in Christ Jesus to do good works, which God prepared in advance for us to do.

2. God is the Universal Business Owner and Manager

Psalm 115:3: Our God is in heaven; he does whatever pleases him.

3. We Are Coworkers with God.

Philippians 1:6: Being confident of this, that he who began a good work in you will carry it on to completion until the day of Christ Jesus.

Why are you in the job you are in?

- Because I have to earn a living!
- Because my job is secure and I've got lots of time in it.
- Because I'm fearful of trying to find another job, even though I don't like the job I have.
- Because I need the recognition and good self-esteem that comes from my career.
- Because I want to make a lot of money and rise to a position of power.
- Other _____

We can go back to God's original plan for work if we bring the Kingdom of God to our jobs.

God's Kingdom is any sphere in which his rule is acknowledged. And when you give God rule over you, you take the Kingdom of God with you to work each day.

How We Can Take the Kingdom of God Into Our Workplace

1. Work for the Lord, not for people.

Colossians 3:23: *Whatever you do, work at it with all your heart, as working for the Lord, not for men.*

Before you get to your job, repeat out loud something like this:

Today I work for Jesus. I will be accountable to him for my performance, my attitude, and my relationships with those I work with and for. Therefore, regardless of what is going on around me, I will take the Kingdom of God to my job today as I let God have complete rule in my life on my job this day.

2. Do your work well.

Ecclesiastes 9:10: *Whatever your hand finds to do, do it with all your might. . .*

3. Overflow with thankfulness.

Colossians 2:6-7: *So then, just as you received Christ Jesus as Lord, continue to live in him, rooted and built up in him, strengthened in the faith as you were taught, and overflowing with thankfulness.*

4. Become an ambassador for Jesus Christ.

2 Corinthians 5:20: *We are therefore Christ's ambassadors, as though God were making his appeal through us. We implore you on Christ's behalf: Be reconciled to God.*

Yes, I want to take the Kingdom of Christ to my work place. By God's grace I will:

_____ **Work for the Lord, not for people.**

_____ **Strive to always do my work well.**

_____ **Overflow with thankfulness.**

_____ **Become an ambassador for Jesus Christ.**

Signed _____

Date _____