Memory Cards
Luther’s Small Catechism

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The First Commandment
You must not have other gods. (Exodus 20:3)

What does this mean?
We must fear, love, and trust God more than anything else.
The Second Commandment

You must not misuse your God's name. (Exodus 20:7)

I. The Ten Commandments


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What does this mean?

We must fear and love God, so that we will not use His name to curse, swear, cast a spell, lie or deceive, but will use it to call upon Him, pray to Him, praise Him and thank Him in all times of trouble.

I. The Ten Commandments


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The Third Commandment

You must keep the Sabbath holy. (Exodus 20:8)

I. The Ten Commandments


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The Third Commandment

*What does this mean?*

We must fear and love God, so that we will not look down on preaching or God’s Word, but consider it holy, listen to it willingly, and learn it.

The Fourth Commandment

You must honor your father and mother. [So that things will go well for you and you will live long on earth]. (Exodus 20:12)

*What does this mean?*

We must fear and love God, so that we will neither look down on our parents or superiors nor irritate them, but will honor them, serve them, obey them, love them and value them.
The Fifth Commandment
You must not kill. (Exodus 20:13)

What does this mean?
We must fear and love God, so that we will neither harm nor hurt our neighbor's body, but help him and care for him when he is ill.

The Sixth Commandment
You must not commit adultery. (Exodus 20:14)
The Sixth Commandment

*What does this mean?*

We must fear and love God, so that our words and actions will be clean and decent and so that everyone will love and honor their spouses.

The Seventh Commandment

You must not steal. (Exodus 20:15)

*What does this mean?*

We must fear and love God, so that we will neither take our neighbor's money or property, nor acquire it by fraud or by selling him poorly made products, but will help him improve and protect his property and career.
The Eighth Commandment
You must not tell lies about your neighbor. (Exodus 20:16)

What does this mean?
We must fear and love God, so that we will not deceive by lying, betraying, slandering or ruining our neighbor's reputation, but will defend him, say good things about him, and see the best side of everything he does.

The Ninth Commandment
You must not desire your neighbor's house. (Exodus 20:17)
The Ninth Commandment

What does this mean?

We must fear and love God, so that we will not attempt to trick our neighbor out of his inheritance or house, take it by pretending to have a right to it, but help him to keep and improve it.

I. The Ten Commandments

The Tenth Commandment

You must not desire your neighbor's wife, servant, maid, animals or anything that belongs to him. (Exodus 20:17)

I. The Ten Commandments

The Tenth Commandment

What does this mean?

We must fear and love God, so that we will not release our neighbor's cattle, take his employees from him or seduce his wife, but urge them to stay and do what they ought to do.
The Conclusion to the Commandments

What does God say to us about all these commandments?
This is what He says:

"I am the Lord Your God. I am a jealous God. I plague the
grandchildren and great-grandchildren of those who hate me
with their ancestor's sin. But I make whole those who love me
for a thousand generations." (Exodus 20:5)

I. The Ten Commandments

The Conclusion to the Commandments

What does it mean?
God threatens to punish everyone who breaks these
commandments. We should be afraid of His anger because of
this and not violate such commandments. But He promises
grace and all good things to those who keep
such commandments. Because of this, we, too, should love Him,
trust Him, and willingly do what His commandments require.

I. The Ten Commandments

The First Article

On Creation
I believe in God the Almighty Father, Creator of Heaven and
Earth.

II. The Creed
The First Article

What does this mean?

I believe that God created me, along with all creatures. He gave to me: my body and soul, my eyes, ears and all the other parts of my body, my mind and all my senses. He preserves them as well. He gives me clothing and shoes, food and drink, house and land, wife and children, fields, animals and all I own. Every day He abundantly provides everything I need to nourish this body and life. He protects me against all danger. He shields and defends me from all evil. He does all this because of His pure, fatherly and divine goodness and His mercy, not because I've earned it or deserved it. For all of this, I must thank Him, praise Him, serve Him and obey Him. Yes, this is true!

The Second Article

On Redemption

And in Jesus Christ, His only Son, our Lord, Who was conceived by the Holy Spirit, born of the Virgin Mary, suffered under Pontius Pilate, was crucified, died and was buried, descended to Hell, on the third day rose again from the dead, ascended to Heaven and sat down at the right hand of God the Almighty Father. From there He will come to judge the living and the dead.

What does this mean?

I believe that Jesus Christ is truly God, born of the Father in eternity and also truly man, born of the Virgin Mary. He is my Lord! He redeemed me, a lost and condemned person, bought and won me from all sins, death and the authority of the Devil. It did not cost Him gold or silver, but His holy, precious blood, His innocent body—His death! Because of this, I am His very own, will live under Him in His kingdom and serve Him righteously, innocently and blessedly forever, just as He is risen from death, lives and reigns forever. Yes, this is true.
The Third Article

On Becoming Holy

I believe in the Holy Spirit, the holy Christian Church, the community of the saints, the forgiveness of sins, the resurrection of the body, and an everlasting life. Amen.

The Third Article

What does this mean?

I believe that I cannot come to my Lord Jesus Christ by my own intelligence or power. But the Holy Spirit called me by the Gospel, enlightened me with His gifts, made me holy and kept me in the true faith, just as He calls, gathers together, enlightens and makes holy the whole Church on earth and keeps it with Jesus in the one, true faith. In this Church, He generously forgives each day every sin committed by me and by every believer. On the last day, He will raise me and all the dead from the grave. He will give eternal life to me and to all who believe in Christ. Yes, this is true!

The Our Father

Introduction

Our Father, Who is in Heaven. (Matthew 6:9)
The Our Father

Introduction

*What does this mean?*

In this introduction, God invites us to believe that He is our real Father and we are His real children, so that we will pray with trust and complete confidence, in the same way beloved children approach their beloved Father with their requests.

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The First Request

May Your name be holy. (Matthew 6:9)

*What does this mean?*

Of course, God's name is holy in and of itself, but by this request, we pray that He will make it holy among us, too.
The First Request

*How does this take place?*

It happens when God's Word is taught clearly and purely, and when we live holy lives as God's children based upon it. Help us, Heavenly Father, to do this! But anyone who teaches and lives by something other than God's Word defiles God's name among us. Protect us from this, Heavenly Father!

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The Second Request

Your Kingdom come. (Matthew 6:10)

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The Second Request

*What does this mean?*

Truly God's Kingdom comes by itself, without our prayer. But we pray in this request that it come to us as well.
The Second Request

*How does this happen?*

It happens when the Heavenly Father gives us His Holy Spirit, so that we believe His holy Word by His grace and live godly lives here in this age and there in eternal life.

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The Third Request

May Your will be accomplished. As it is Heaven, so may it be on Earth. (Matthew 6:10)

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The Third Request

*What does this mean?*

Truly, God's good and gracious will is accomplished without our prayer. But we pray in this request that is accomplished among us as well.
The Third Request

How does this happen?

It happens when God destroys and interferes with every evil will and all evil advice, which will not allow God's Kingdom to come, such as the Devil's will, the world's will and will of our bodily desires. It also happens when God strengthens us by faith and by His Word and keeps us living by them faithfully until the end of our lives. This is His will, good and full of grace.

The Fourth Request

Give us today our daily bread. (Matthew 6:11)

What does this mean?

Truly, God gives daily bread to evil people, even without our prayer. But we pray in this request that He will help us realize this and receive our daily bread with thanksgiving.
The Fourth Request

*What does "Daily bread" mean?*

Everything that nourishes our body and meets its needs, such as: Food, drink, clothing, shoes, house, yard, fields, cattle, money, possessions, a devout spouse, devout children, devout employees, devout and faithful rulers, good government, good weather, peace, health, discipline, honor, good friends, faithful neighbors and other things like these.

III. The Our Father

The Fifth Request

And forgive our guilt, as we forgive those guilty of sinning against us. (Matthew 6:12)

III. The Our Father

The Fifth Request

*What does this mean?*

We pray in this request that our Heavenly Father will neither pay attention to our sins nor refuse requests such as these because of our sins and because we are neither worthy nor deserve the things for which we pray. Yet He wants to give them all to us by His grace, because many times each day we sin and truly deserve only punishment. Because God does this, we will, of course, want to forgive from our hearts and willingly do good to those who sin against us.

III. The Our Father
The Sixth Request

And lead us not into temptation. (Matthew 6:12)

What does this mean?

God tempts no one, of course, but we pray in this request that God will protect us and save us, so that the Devil, the world and our bodily desires will neither deceive us nor seduce us into heresy, despair or other serious shame or vice, and so that we will win and be victorious in the end, even if they attack us.

The Seventh Request

But set us free from the Evil One. (Matthew 6:12)
The Seventh Request

*What does this mean?*

We pray in this request, as a summary, that our Father in Heaven will save us from every kind of evil that threatens body, soul, property and honor. We pray that when at last our final hour has come, He will grant us a blessed death, and, in His grace, bring us to Himself from this valley of tears.

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Amen

*What does this mean?*

That I should be certain that such prayers are acceptable to the Father in Heaven and will be granted, that He Himself has commanded us to pray in this way and that He promises to answer us. Amen. Amen. This means: Yes, yes it will happen this way.

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The Sacrament of Holy Baptism

*What is Baptism?*

Baptism is not just plain water, but it is water contained within God's command and united with God's Word.
The Sacrament of Holy Baptism

Where in the Word of God is this?
Where our Lord Christ spoke in the last chapter of Matthew (Matthew 28:19): "Go into all the world, teaching all heathen nations, and baptizing them in the name of the Father, the Son and of the Holy Spirit."

What does Baptism give? What good is it?
It gives us the forgiveness of sins, redeems us from death and the Devil, and gives eternal salvation to all who believe this, just as God's words and promises declare.

What are these words and promises of God?
Our Lord Christ spoke one of them in the last chapter of Mark (Mark 16:16): "Whoever believes and is baptized will be saved; but whoever does not believe will be damned."
The Sacrament of Holy Baptism

How can water do such great things?

Water doesn't make these things happen, of course. It is God's Word, which is with and in the water. Because, without God's Word, the water is plain water and not baptism. But with God's Word it is a Baptism, a grace-filled water of life, a bath of new birth in the Holy Spirit, as St. Paul said to Titus in the third chapter (Titus 3:5-8): "Through this bath of rebirth and renewal of the Holy Spirit, which He poured out on us abundantly through Jesus Christ, our Savior, that we, justified by the same grace are made heirs according to the hope of eternal life. This is a faithful saying."

What is the meaning of such a water Baptism?

It means that the old Adam in us should be drowned by daily sorrow and repentance, and die with all sins and evil lusts, and, in turn, a new person daily come forth and rise from death again. He will live forever before God in righteousness and purity.

Where is this written?

St. Paul says to the Romans in Chapter Six (Romans 6:4): "We are buried with Christ through Baptism into death, so that, in the same way Christ is risen from the dead by the glory of the Father, thus also must we walk in a new life."

What is confession?

Confession has two parts:

First, a person admits his sin.

Second, a person receives absolution or forgiveness from the confessor, as if from God Himself, without doubting it, but believing firmly that his sins are forgiven by God in Heaven through it.
Which sins should people confess?

When speaking to God, we should plead guilty to all sins, even those we don't know about, just as we do in the "Our Father," but when speaking to the confessor, only the sins we know about, which we know about and feel in our hearts.

*Which are these?*

Consider here your place in life according to the Ten Commandments. Are you a father? A mother? A son? A daughter? A husband? A wife? A servant? Are you disobedient, unfaithful or lazy? Have you hurt anyone with your words or actions? Have you stolen, neglected your duty, let things go or injured someone?

V. How You Should Teach the Uneducated to Confess

Please suggest to me a simple way to confess.

*You should speak to your confessor this way:*

Honorable, dear Sir: Would you please hear my confession and pronounce forgiveness according to God's will.

*He will respond: Yes. Please go ahead. Then say:*

I confess in the presence of God that I am a poor sinner and guilty of every kind of sin. I specifically admit to you that I am a servant, maid, etc., but I'm afraid that I have served my master unfaithfully. From time to time, I have not done what I was told to do. I have angered them and caused them to swear at me. I have neglected my duty and allowed damage to be done. My words and actions have been shameful. I have been angry with my peers. I have complained about my master's wife and sworn at her, etc. I am sorry for all of this and ask for grace. I want to do better.

V. How You Should Teach the Uneducated to Confess

Confession

*A master or a lady of the house should speak this way:*

I specifically confess to you that I have not faithfully led my children, servants or wife to God's glory. I have cursed. I have set a bad example with my obscene words and actions. I have hurt my neighbor and spoken evil things about him. I have charged him too much, cheated him and sold him badly made goods.

*Let him also confess any other sins against God's commandments and his place in life, etc.*

V. How You Should Teach the Uneducated to Confess
Confession

[Let that be enough]

If a person is not burdened with sins such as these or greater sins, he should not look for other sins or invent them, because that would turn confession into torture. Instead, he should mention one or two that he knows about. For example: specifically I confess that I once cursed. Once I used inappropriate language. Once I neglected to do this or that thing, etc. Let that be enough.

If you do not know of anything you have done wrong (which does not seem possible), do not say anything in specific, but receive forgiveness based upon the general confession you make to God in the presence of your confessor.

V. How You Should Teach the Uneducated to Confess


Confession

After this, the Confessor will say:

May God be merciful to you and strengthen your faith!

Then he will ask:

Do you also believe that the forgiveness I give is God's forgiveness?

Then you will answer:

Yes, dear sir.

V. How You Should Teach the Uneducated to Confess


Confession

After this, he will say:

May what you believe happen to you. And by the command of my Lord Jesus, I forgive your sins in the Name of the Father, Son and Holy Spirit. Amen. Go in peace! The confessor will know how to use additional passages to comfort and to encourage the faith of those who sorrow, are troubled or whose conscience is greatly burdened. This is only meant to be a general confession for the uneducated.

V. How You Should Teach the Uneducated to Confess

What is the Sacrament of the Altar?

It is the true body and blood of our Lord Jesus Christ under bread and wine for us Christians to eat and to drink, established by Christ Himself.

The Sacrament of the Altar

Where is that written?

The holy apostles Matthew, Mark and Luke and St. Paul write this: "Our Lord Jesus Christ, in the night on which He was betrayed, took bread, gave thanks, broke it, gave it to His disciples and said: 'Take! Eat! This is My body, which is given for you. Do this to remember Me!' In the same way He also took the cup after supper, gave thanks, gave it to them, and said: 'Take and drink from it, all of you! This cup is the New Testament in my blood, which is shed for you to forgive sins. This do, as often as you drink it, to remember Me!'"

What good does this eating and drinking do?

These words tell us: "Given for you" and "Shed for you to forgive sins." Namely, that the forgiveness of sins, life and salvation are given to us through these words in the sacrament. Because, where sins are forgiven, there is life and salvation as well.
How can physical eating and drinking do such great things?

Of course, eating and drinking do not do these things. These words, written here, do them: "given for you" and "shed for you to forgive sins." These words, along with physical eating and drinking are the important part of the sacrament. Anyone who believes these words has what they say and what they record, namely, the forgiveness of sins.

VI. The Sacrament of the Altar

Who, then, receives such a sacrament in a worthy way?

Of course, fasting and other physical preparations are excellent disciplines for the body. But anyone who believes these words, "Given for you," and "Shed for you to forgive sins," is really worthy and well prepared. But whoever doubts or does not believe these words is not worthy and is unprepared, because the words, "for you" demand a heart that fully believes.

VI. The Sacrament of the Altar

Morning Devotions – Part 1

As soon as you get out of bed in the morning, you should bless yourself with the sign of the Holy Cross and say:
May the will of God, the Father, the Son and the Holy Spirit be done! Amen.
Then, kneeling or standing, say the creed and pray the Lord's Prayer.
Morning Devotions – Part 2

If you wish, you may then pray this little prayer as well:

My Heavenly Father, I thank You, through Jesus Christ, Your beloved Son, that You kept me safe from all evil and danger last night. Save me, I pray, that you will keep me safe today from every evil and sin as well, so that all I do and the way that I live will please you. I put myself in your care, body and soul and all that I have. Let Your holy Angels be with me, so that the evil enemy will not gain power over me. Amen.

After that, with joy go about your work and perhaps sing a song inspired by the Ten Commandments or your own thoughts.

Appendix I.
How a Father Should Teach His Household to Conduct Morning and Evening Devotions.

Evening Devotions – Part 1

When you go to bed in the evening, you should bless yourself with the sign of the Holy Cross and say:

May the will of God, the Father, the Son and the Holy Spirit be done! Amen.

Then, kneeling or standing, say the creed and pray the Lord's Prayer.

Appendix I.
How a Father Should Teach His Household to Conduct Morning and Evening Devotions.

Evening Devotions – Part 2

If you wish, then you may pray this little prayer as well:

My Heavenly Father, I thank You, through Jesus Christ, Your beloved Son, that You have protected me, by Your grace. Forgive, I pray, all my sins and the evil I have done. Protect me, by Your grace, tonight. I put myself in your care, body and soul and all that I have. Let Your holy angels be with me, so that the evil enemy will not gain power over me. Amen.

After this, go to sleep immediately with joy.

Appendix I.
How a Father Should Teach His Household to Conduct Morning and Evening Devotions.
The Blessing

The children and servants should come to the table modestly and with folded hands and say:

All eyes look to you, O Lord, and You give everyone food at the right time. You open Your generous hands and satisfy the hunger of all living things with what they desire. (Psalm 145:15-16)

Note: "What they desire" means that all animals get so much to eat, that they are happy and cheerful. Because, worry and greed interferes with such desires.

After this, pray the Lord's Prayer and the following prayer: Lord God, Heavenly Father, bless us and these gifts, which we receive from Your generous hand, through Jesus Christ, our Lord. Amen.

Appendix II

How a Father Should Teach His Household to say Grace and Return Thanks at Meals


Thanking God

After eating, too, they should modestly fold their hands and say:

Thank the Lord, because He is kind and His goodness lasts forever! He gives all creatures food. He gives livestock their food and feeds the young ravens that call out to Him. A horse's strength does not give Him pleasure. A man's legs do not give Him joy. People who fear the Lord and who wait for His goodness please Him.

After this, pray the Lord's Prayer and the following prayer:

We thank You, Lord God, Father, through Jesus Christ our Lord, for all Your blessings. You live and rule forever! Amen!

Appendix II

How a Father Should Teach His Household to say Grace and Return Thanks at Meals


The Home Chart – For Bishops, Pastors and Preachers

1 Tim. 3:2-4 (NKJV)

A bishop then must be blameless, the husband of one wife, temperate, sober-minded, of good behavior, hospitable, able to teach; not given to wine, not violent, not greedy for money, but gentle, not quarrelsome, not covetous; one who rules his own house well, having his children in submission with all reverence

Titus 1: 6 (NKJV)

If a man is blameless, the husband of one wife, having faithful children not accused of dissipation or insubordination.

Appendix III. The Home Chart

The Home Chart - What Hearers owe their Pastors

Part 1

1 Cor. 9:14 (NKJV)
Even so the Lord has commanded that those who preach the gospel should live from the gospel.

Gal. 6:6 (NKJV)
Let him who is taught the word share in all good things with him who teaches.

The Home Chart - What Hearers owe their Pastors

Part 2

1 Tim. 5:17-18 (NKJV)
Let the elders who rule well be counted worthy of double honor, especially those who labor in the word and doctrine. For the Scripture says, “You shall not muzzle an ox while it treads out the grain,” and, “The laborer is worthy of his wages.”

Heb. 13:17 (NKJV)
Obey those who rule over you, and be submissive, for they watch out for your souls, as those who must give account. Let them do so with joy and not with grief, for that would be unprofitable for you.

The Home Chart - For Earthly Authorities

Rom. 13:1-4 (NKJV)
Let every soul be subject to the governing authorities. For there is no authority except from God, and the authorities that exist are appointed by God. Therefore whoever resists the authority resists the ordinance of God, and those who resist will bring judgment on themselves. For rulers are not a terror to good works, but to evil. Do you want to be unafraid of the authority? Do what is good, and you will have praise from the same. For he is God’s minister to you for good. But if you do evil, be afraid; for he does not bear the sword in vain; for he is God’s minister, an avenger to execute wrath on him who practices evil.
The Home Chart - For those Under Authority – Part 1

*Matt. 22:21* (NKJV)

They said to Him, “Caesar’s.” And He said to them, “Render therefore to Caesar the things that are Caesar’s, and to God the things that are God’s.”

*Rom. 13:5-7* (NKJV)

Therefore you must be subject, not only because of wrath but also for conscience’ sake. For because of this you also pay taxes, for they are God’s ministers attending continually to this very thing. Render therefore to all their due: taxes to whom taxes are due, customs to whom customs, fear to whom fear, honor to whom honor.

Appendix III. The Home Chart


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The Home Chart - For those Under Authority – Part 2

*1 Tim. 2:1-3* (NKJV)

Therefore I exhort first of all that supplications, prayers, intercessions, and giving of thanks be made for all men, for kings and all who are in authority, that we may lead a quiet and peaceable life in all godliness and reverence. For this is good and acceptable in the sight of God our Savior.

*Titus 3:1* (NKJV)

Remind them to be subject to rulers and authorities, to obey, to be ready for every good work.

*1 Peter 2:13-14* (NKJV)

Therefore submit yourselves to every ordinance of man for the Lord’s sake, whether to the king as supreme, or to governors, as to those who are sent by him for the punishment of evildoers and for the praise of those who do good.

Appendix III. The Home Chart


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The Home Chart - For Husbands

*1 Peter 3:7* (NKJV)

Husbands, likewise, dwell with them with understanding, giving honor to the wife, as to the weaker vessel, and as being heirs together of the grace of life, that your prayers may not be hindered.

*Col. 3:19* (NKJV)

Husbands, love your wives and do not be bitter toward them.

Appendix III. The Home Chart

The Home Chart - For Wives

*Eph. 5:22* (NKJV)
Wives, submit to your own husbands, as to the Lord.

*1 Peter 3:5-6* (NKJV)
For in this manner, in former times, the holy women who trusted in God also adorned themselves, being submissive to their own husbands, as Sarah obeyed Abraham, calling him lord, whose daughters you are if you do good and are not afraid with any terror.

Appendix III. The Home Chart

The Home Chart - For Parents

*Eph. 6:4* (NKJV)
And you, fathers, do not provoke your children to wrath, but bring them up in the training and admonition of the Lord.

Appendix III. The Home Chart

The Home Chart - For Children

*Eph. 6:1-3* (NKJV)
Children, obey your parents in the Lord, for this is right. “Honor your father and mother,” which is the first commandment with promise: “that it may be well with you and you may live long on the earth.”

Appendix III. The Home Chart
The Home Chart
For Servants, Maids, Hired Hands and Workers

_Eph. 6: 5-7 (NKJV)_

Bondservants, be obedient to those who are your masters according to the flesh, with fear and trembling, in sincerity of heart, as to Christ; not with eyeservice, as men-pleasers, but as bondservants of Christ, doing the will of God from the heart, with goodwill doing service, as to the Lord, and not to men.

_Col. 3:22 (NKJV)_

Bondservants, obey in all things your masters according to the flesh, not with eyeservice, as men-pleasers, but in sincerity of heart, fearing God.

Appendix III. The Home Chart

The Home Chart
For the Man and Woman of the House

_Eph. 6:9 (NKJV)_

And you, masters, do the same things to them, giving up threatening, knowing that your own Master also is in heaven, and there is no partiality with Him.

_Col. 4:1 (NKJV)_

Masters, give your bondservants what is just and fair, knowing that you also have a Master in heaven.

Appendix III. The Home Chart

The Home Chart - For Young People in General

_1 Pet. 5:5-6 (NKJV)_

Likewise you younger people, submit yourselves to your elders. Yes, all of you be submissive to one another, and be clothed with humility, for

“God resists the proud,
But gives grace to the humble.”

Therefore humble yourselves under the mighty hand of God, that He may exalt you in due time.

Appendix III. The Home Chart
The Home Chart - For Widows

*1 Tim. 5:5-6* (NKJV)

Now she who is really a widow, and left alone, trusts in God and continues in supplications and prayers night and day. But she who lives in pleasure is dead while she lives.

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The Home Chart - For Everyone in General

*Rom. 13:8-10* (NKJV)

Owe no one anything except to love one another, for he who loves another has fulfilled the law. For the commandments, “You shall not commit adultery,” “You shall not murder,” “You shall not steal,” “You shall not bear false witness,” “You shall not covet,” and if there is any other commandment, are all summed up in this saying, namely, “You shall love your neighbor as yourself.” Love does no harm to a neighbor; therefore love is the fulfillment of the law.

*1 Tim. 2:1-2* (NKJV)

Therefore I exhort first of all that supplications, prayers, intercessions, and giving of thanks be made for all men, for kings and all who are in authority, that we may lead a quiet and peaceable life in all godliness and reverence.

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The Home Chart

For Everyone in General

If everyone will learn his part, The whole household will fare well.