



The Church of God International

HOME BIBLE

Study Course

2

Understanding Faith

Doctrinal Statement:

Faith is the sure knowledge that God exists and that He will accomplish those things He has promised. Faith in God—trust in His promises and a belief that He is in overall control—is a major element in the Christian life and is absolutely necessary for salvation.

We live in a materialistic world that is fast becoming morally bankrupt—a world which rejected God and His ways from the very beginning. Our first parents lived in a beautiful paradise called Eden. Adam was to be the caretaker of the Garden of Eden, and Eve was to be his helper. There is much to learn about the original Eden, but for now, suffice it to say that Adam and Eve did not listen to the Lord God their Creator, but listened to Satan the devil. It was at this point in time that the decision was made to follow their own way.

As we learned in the previous lesson from a proverb, “There is a way that seems right to a man, but its end is the way of death” (Proverbs 14:12). Adam and Eve established themselves as their own greatest authority. Mankind has been following its own chosen way ever since. We have no faith toward God our Creator. We do not trust God to guide us. In a sense, we have become our own god! Yet you hear people all the time, after a great disaster, asking in a complaining voice, “Why did God let this happen?” God had nothing to do with it. Man rejected its Creator in the beginning, and now all mankind experiences this great rejection of God. God has taken a “hands off” approach to man and has given man at least six thousand years to see his error. At this time in our lives, we have an opportunity to receive Jesus Christ as our Savior, to repent, and to return to God our Creator.

God’s ultimate design is to bring every human being from the human level to the

divine level, from flesh to spirit, from a temporary physical existence to an eternal spiritual existence. This is the foremost frontier of faith. It involves character development, which includes the trials and experiences of human life. God’s promises for the “good life” on the physical level are subordinated to His ultimate purpose of fulfilling His main promise on the spiritual level.

A Christian who is living by faith realizes that physical promises may be delayed for his or her spiritual benefit, but knows that this life is absolutely in God’s hands no matter what. Some by their faith have been delivered, while others by the same faith have been martyred (Hebrews 11); that is, allowed to die without seeing the ultimate fruit of their endeavors in this life.

In our first lesson we asked the question, “What is the meaning of repentance?” By way of review we will ask the question, “What does repentance from dead works mean?” Every human being has contributed his or her share to the sins of this world. The apostle Paul tells us, “For the wages of sin is death” (Romans 6:23). Also, “for all have sinned and fall short of the glory of God” (3:23). The death penalty for sin must be paid. Because God is a merciful God, He has provided a way by which we can avoid paying the ultimate penalty of death. “For God so loved the world that He gave His only begotten Son, that whoever believes in Him should not perish but have everlasting life” (John 3:16). So what are the

“dead works” we must repent of? Sin. All of our ways, actions, and works which lead to death are simply defined as sin. We must stop serving the lusts and desires of our own flesh and begin to serve others. When we demonstrate to God this willingness to change, He then applies the sacrifice of Christ to us, purging our conscience “from dead works to serve the living God” (Hebrews 9:14).

God our Father is a great, most wonderful and compassionate, loving Being. We of ourselves cannot repent, or on our own come up with the deep feeling of abhorrence for our sins and our own utter wretchedness. We must have help to understand before we can see ourselves as we really are. God is our Helper. This understanding must come from Him, for the goodness of God leads you to repentance” (Romans 2:4).

God is the one who grants repentance (2 Timothy 2:25). It is God Himself who helps us to see our own wretchedness and shortcomings. He opens our minds and starts us on the pathway toward repentance and ultimately reconciliation with Him.

When we started school we first learned our A-B-Cs. In a similar manner we must commence our Christian life by learning the “first principles of the oracles of God,” the “elementary principles of Christ” (Hebrews 5:12; 6:1). We must first be totally grounded in the basics. When first converted, the new Christian is likened to one that uses milk, being unskillful in the Word of Righteousness because he is a babe in Christ (Hebrews 5:13).

But what are the elementary principles of Christ? What is the “milk” of the Word? What specific doctrines of the Bible should we first begin to learn? Where are they

found in the Bible?

We are given a list in Hebrews 6:1,2: (1) repentance from dead works; (2) faith towards God; (3) the doctrine of baptisms; (4) the laying on of hands; (5) the resurrection of the dead; and (6) eternal judgement. We will bring an in-depth study of each one of these principles of Christ in future lessons.

We believe very strongly in putting on “the whole armor of God” (Ephesians 6:11–17). We believe that every Christian should be clothed with it, “above all, taking the shield of faith with which you will be able to quench all the fiery darts of the wicked one” (verse 16).

Final Instructions

Don’t forget to have your Bible close at hand. This is a study of your Bible, not a study of the words we send you. You must not build your faith on what we say, but on what the Bible says!

You must look up and read in the Bible every scriptural reference in these lessons for yourself. You must study each verse in your own Bible to determine if what we say is so!

A dictionary will be helpful to you also. Take the time to write down each verse in your notebook, along with your own thoughts. It takes more time, but you really will remember more and learn the lesson.

Remember, these lessons are designed to help you learn God’s will. God’s will is revealed in the Bible. You must know His holiness and His character. You must know and understand the great purpose He is working out here on earth, and the promises He makes in His Word.

Knowing these things is important in many ways, but it is important in one very particular way—and that way

is *prayer!*

If we are not familiar with God’s will, we will go to Him in prayer timidly. Some are afraid to ask God for His blessings and they hang back in doubt. Because they are not sure of God’s will, they ask half-heartedly. Notice what the author of the book of Hebrews tells us:

“Let us therefore come *boldly* to the throne of grace, that we may obtain mercy and find grace to help in time of need” (Hebrews 4:16; read also James 5:16).

From these verses we learn that we are to approach God’s glorious throne with *boldness*, and with a sense of *fer-vency* and *urgency!*

The apostle John reminds us that “if we ask anything according to [God’s] will, He hears us” (1 John 5:14). This is our confidence in Him, John says.

So pray *boldly* to God. You are diligently searching Him out in these lessons. Ask Him for help in understanding His Word, the Bible. Pray for the welfare of others who need healing. Pray for God’s work. Pray for God’s ministers. Your fervent prayers can accomplish miracles!

Understanding Faith

Faith is one of the primary, foundational principles of Christ (Hebrews 6:1), and we must have it for salvation. But we must also understand that while “dead works” cannot save us, neither can good works save us. Only God can save us through Jesus Christ. However, when we turn from dead works to the living God, and begin obeying Him, we are then able to perform “good works.” If we did not believe that God could save us through Christ Jesus, there would be no purpose in obeying Him. But by faith, we

know He can save us. However, we must please God and be pleasing to Him. The author of Hebrews tells us it is impossible to please God without faith (Hebrews 11:6)! This verse echoes the words of Habakkuk 2:4: “But the just shall live by his faith.” So then, we as Christians walk and live our lives by faith (Romans 1:17)!

Merely believing that God exists is only the beginning, for even the demons believe that much (James 2:19,20). God will not be satisfied with a mere acknowledgment of His existence. He wants a personal, life-transforming relationship with you. If you will diligently seek Him, you will be rewarded with eternal life in His kingdom.

Therefore, followers of Christ, look forward to promises and rewards which are not yet seen (2 Corinthians 5:7; Colossians 3:1–4). The faith we must attain to is the assurance that God’s Word is true, that His promises are certain. God cannot and will not change or lie (Hebrews 6:18). The result of God’s promise and oath is our “strong consolation.” The unchanging character of God assures believers of the fulfillment of everything which He has promised.

Review

1. Faith is a foundational principle.
2. God loves the world.
3. God gave His Son.
4. Those who believe upon Him will not perish.
5. We cannot please God without faith.
6. We must live our lives by faith.
7. Christians look for promises and rewards that are not seen.
8. Merely believing in God’s existence is not enough. We must obey

Jesus.

9. God cannot lie. His nature is unchangeable. His promises are sure.

Scriptures to Read, Remember, and Recite:

Hebrews 6:1; John 3:16,17; Hebrews 11:6; Habakkuk 2:4; Romans 1:17; James 2:19,20; 2 Corinthians 5:7; Colossians 3:1–4; Hebrews 6:18

Abraham’s Example

God called Abraham out of his country, the land he was living in with all his relatives (Genesis 12:1). Abraham did not whine or argue with God; he simply obeyed. In faith Abraham did as God commanded him (Hebrews 11:8; Genesis 12:4,5).

Abraham was not called the father of the faithful for no good reason. His example tells us what constitutes real faith. God promised Abraham that he would become a “father of many nations” (Romans 4:17). Yet he was childless at ninety-nine and his wife Sarah was well past the child-bearing age. But Abraham did not look at the fact of Sarah’s baroness or to his own apparent impotence. He looked only to God’s promise to make him a father. Abraham’s faith was in the God “who gives life to the dead” and in the God who actually creates new existences. Abraham, “contrary to hope, in hope believed” (verse 18).

Believing that God could bring the dead back to life, Abraham trusted in the omnipotence (unlimited power) of God. When God told him, “Look now toward heaven, and count the stars...So shall your descendants be,” Abraham responded with faith. “And he believed in the LORD, and He accounted it to him for righteousness” (Genesis 15:

5,6; cf. Galatians 3:6).

Notice that God promised Abraham the land of Canaan, or Palestine, as an inheritance (Genesis 12:7). This inheritance was conditional, based on Abraham being obedient: “[W]alk before Me and be blameless. And I will make My covenant between Me and you...” (Genesis 17:1,2). This promise to Abraham said that “in you all the families of the earth shall be blessed” (Genesis 12:3).

Before God made the promised inheritance unconditional He tried Abraham again. God promised Abraham and his wife Sarah a son, and through this son his family would expand greatly (Genesis 17:15–17,19). Despite their great age, they waited in faith for their promised son (Romans 4:18–21; Hebrews 11:11,12).

Imagine it. Abraham was seventy-five years old when God called him into the land of promise. Sarah was well beyond the age of child-bearing. This alone was a miracle. He continued to wait patiently and faithfully for the next twenty-five years, until their promised son Isaac was born (Genesis 21:5).

In Genesis 22:1,2 we find God testing the faith of Abraham in a very dramatic, heart-wrenching way. God told Abraham to sacrifice his son Isaac.

In verse 3 we see that Abraham immediately had a heart of obedience. He did not question God’s command or even ask why. He just obeyed.

Abraham knew that God had promised he would be a father of many nations. He had complete trust and faith that God would carry out His promise to him (James 2:23; Romans 4:21; Hebrews 11:17–19).

For three days, as Abraham journeyed toward Mount Moriah, Isaac

was as good as dead in the heart and mind of Abraham. The “knife” was in his outstretched hand, about to slay his son (Genesis 22:10). At this moment Abraham figuratively “offered up his only begotten son” (Hebrews 11:17–19).

It was now evident to God that Abraham would surely sacrifice his son Isaac. At the last moment God intervened (Genesis 22:11–13).

God knew for sure now, by Abraham’s total commitment without question, that he would always obey. God proved Abraham to be faithful (Nehemiah 9:7,8). So Abraham is referred to as the father of the faithful (Romans 4:16). Abraham obeyed God fully in every way (Genesis 26:5).

So Abraham did not stagger at the promise of God through unbelief, but was strong in faith, giving glory to God. “[A]nd being fully convinced that what He had promised He was also able to perform” (Romans 4:21). So there we have it. A biblical example of obedient faith.

The eleventh chapter of Hebrews is often referred to as the “faith chapter” of the Bible, and in this chapter is contained God’s definition of faith.

Many people make the mistake of confusing faith with emotions. They try to “work up” faith; that is, some kind of emotional feeling. But these feelings are not the evidence of having faith.

“Now faith is being sure of what we hope for and certain of what we do not see” (Hebrews 11:1, NIV). God’s promise was all the evidence Abraham needed! Without the kind of living faith Abraham demonstrated, we can never be born into God’s kingdom. We are also told in Hebrews 11:6, “But without faith it is impossible to please

Him, for he who comes to God must believe that He is, and that He is a rewarder of those who diligently seek Him.”

Therefore, Spirit-begotten Christians “walk”—live their lives—by faith. “Now the just shall live by faith” (Hebrews 10:38). These words were first uttered by the prophet Habakkuk and quoted three times by the apostle Paul. Living faith is at the heart of true Christianity. It is absolutely essential for salvation; without it we cannot please God (Hebrews 11:6). Christ described faith as a weightier matter of the law (Matthew 23:23). Paul listed it among the three greatest Christian virtues: faith, hope, and love (1 Corinthians 13:13).

Faith is an evidence—“the evidence of things not seen.” Faith precedes the actual receiving of what we hope for. You do not see it or feel it; yet faith is your “evidence” that you shall have it.

Review

1. *Abraham did not whine or cry about leaving his home and relatives. He simply obeyed immediately.*
2. *He dwelt in the land of promise as a stranger.*
3. *In faith Abraham did as God commanded.*
4. *At this time Abraham was seventy-five years old.*
5. *God promised that Abraham would be the father of many nations.*
6. *Even though he was childless at ninety-nine, Abraham still trusted God.*
7. *Sarah was beyond the child-bearing age.*
8. *The just shall live by faith.*
9. *Hebrews 11 is known as the “faith*

chapter,” because the biblical definition of faith is there.

10. *God told Abraham to sacrifice Isaac.*
11. *Abraham believed God could resurrect the dead.*
12. *Because Abraham was willing to sacrifice his son without question, God made His promises to Abraham unconditional.*
13. *God proved Abraham to be faithful.*
14. *Because Abraham was faithful, he became known as the father of the faithful.*

Scriptures to Read, Remember, and Recite

Genesis 12:1; Hebrews 11:8; Genesis 12:4,5; Romans 4:17,18; Genesis 15:5,6; Galatians 3:6; Genesis 12:7; 17:1,2; 22:17; Romans 4:13; Genesis 17:15–17,19; Romans 4:18–21; Hebrews 11:11,12; Genesis 21:5; 22:1–3; James 2:23; Romans 4:21; Hebrews 11:17–19; Genesis 22:12; 22:10; Hebrews 11:19; Genesis 22:11–22; Nehemiah 9:7,8; Romans 4:16; Genesis 26:5; Hebrews 10:38; 1 Peter 1:5–9; Matthew 23:23; 1 Corinthians 13:13

Obeying by Faith

Unbeknownst to many people who profess being Christian, their belief is a “dead faith.” It is not enough to “believe” in Jesus Christ and the fact of His sacrifice for the sins of mankind. Remember what we learned in Lesson 1: “For we are His workmanship, created in Christ Jesus for good works, which God prepared beforehand that we should walk in them” (Ephesians 2:10). So there are good works to be done, and these cannot be done with a dead faith.

The true Christian will obey God and do good works, for “faith without works is dead” (James 2:20). Our good works do not save us, but they do demonstrate faith. James wrote, “I will show you my faith by my works” (verse 18). If we do not obey God, we possess nothing but a “dead faith,” which is no better than that of the demons who themselves believe God exists but refuse to obey Him (verse 19).

Please notice what the apostle Paul wrote to the Romans: “Do we then make void the law through faith? Certainly not! On the contrary, we establish the law” (Romans 3:31). By these words of Paul we see that faith establishes law.

James goes on to remind us of the faith of Abraham—how he offered up Isaac his son upon the altar. By his works, because he was willing to do this, Abraham was shown to be justified (James 2:21–24; Genesis 22:16–18).

Also, Rahab the harlot was shown to be justified by works, because she believed the miracles that the Lord God had performed in bringing out the Israelites from Egypt. So she hid the messengers and had them sent out another way (James 2:25; Joshua 2:4,6,15).

Faith establishes the law, and by obeying the law, faith is made perfect.

Take note of the fact that we are legally justified—forgiven of our past sins, reconciled to God—through our faith in the sacrifice of Christ (Romans 3:21–26,28).

Notice also that only those that obey God’s spiritual law are justified (Romans 2:13).

Jesus will save us *from* our sins, not *in* our sins. There are prior demands, in this order: we must

believe, repent, and have a willing heart to obey. We are justified, or forgiven of our past sins, by our faith in the shed blood of Jesus Christ, not by being law keepers (Romans 3:20). But this justification is conditional. We must repent of transgressing God’s law, and then begin obeying by the power of the Holy Spirit we receive after baptism by the laying on of hands.

We who are now justified live our lives of obedience by faith (Hebrews 10:38; Romans 1:17)!

Now we can begin to understand that it is by the faith of Christ Himself that we are enabled to live a righteous and obedient life in harmony with God’s spiritual law (Philippians 3:9; Romans 3:22).

We do not need to live our lives by our own puny faith; we can have the very faith of Jesus Christ. See how clearly Paul tells us that Christ lived in him: Galatians 2:20; Philippians 2:5; Romans 8:9,10. The apostle Paul did not live his life anymore by his own faith. Christ dwelt in Paul through the power of the Holy Spirit. So Paul received the faith of Jesus Christ, and so can we.

We find in Romans 13:10 that love is the fulfilling of the law. Continuing this theme, we find again in Romans 5:5 that the love of God is shed abroad in our hearts by the Holy Spirit. Now that we have the love of God we need to fulfill and obey the law.

We of ourselves do not have the kind of love that fulfills God’s law and makes us righteous. Love is of God, for God is love (1 John 4:16). The law is spiritual (Romans 7:14). By nature we are carnal (Romans 8:7). It is easy to see that it takes a spiritual love to fulfill a spiritual law. Therefore, the

Holy Spirit we receive after repentance and baptism makes it possible to live an obedient life to God. We no longer establish our own righteousness, but the righteousness of God.

Review

1. *Just “believing” is not enough. We must obey.*
2. *Faith without obedience, or works, is a dead faith.*
3. *Demons “believe,” but do not obey.*
4. *Faith establishes law; it does not cancel it.*
5. *Abraham was shown to be justified by his works-producing faith.*
6. *Rahab the harlot was shown to be justified by her works-producing faith.*
7. *By obedience to the law, faith is made perfect.*
8. *We are not justified by the deeds of the law.*
9. *Once we believe, repent, are baptized, and receive the Holy Spirit by the laying on of hands, we then can live an obedient life in harmony with God’s spiritual law.*
10. *We do not live our lives by our puny faith, but by the faith of Christ.*
11. *Love is the fulfilling of the law.*
12. *The love of God is shed abroad in our hearts by the Holy Spirit we received.*
13. *Love is of God, for God is love.*
14. *We no longer establish our own righteousness, but the righteousness of Christ.*

Scriptures to Read,

Remember, and Recite

Ephesians 2:10; James 18:20; Romans 3:31; Genesis 22:16–18; James 2:21–24; Joshua 2:4,6,15; James

2:25; Romans 3:24–26,28; 2:13; 3:20; 1:17; Philippians 3:9; Romans 3:22; Galatians 2:20; Philippians 2:5; Romans 8:9,10; 13:10; 5:5; 1 John 4:16; Romans 7:14; 8:7

The Living Faith of Jesus

Jesus Christ had more faith than any man that has ever lived. The godly life He lived and the miracles He performed were not done by supernatural powers. Everything He did was done by faith in His Father, setting for us a marvelous example.

Jesus clearly told those of His time that He came bringing a message from God His Father to mankind (John 8:38,42).

Jesus, as the messenger of the New Covenant, spoke for God. In Matthew 19:16–21, we are told about a conversation Jesus had with a young man. The young man asked Jesus “what good thing” he should do to gain eternal life. Jesus told him to keep the commandments, and went on to enumerate a number of them. The young man said he had done this from his youth. Jesus discerned this young man’s problem as being his wealth. So He told him to give away his wealth and follow Him. The young man went away in sorrow.

This showed the weakness of the young man. He had made a god of his wealth and it became his “idol” before God (see Colossians 3:5). By letting his riches stand in his way of God, the young man was in violation of the first and greatest commandment, which we find in Matthew 22:36–38.

There is no question that Jesus taught that we should keep His Father’s law, and that the law included the Ten Commandments. Jesus kept His Father’s commandments, and kept them perfectly. Jesus told His disciples

that, of Himself, He could do nothing (John 5:30).

God the Father who lived in Jesus through His Holy Spirit did the works Christ performed, and made it possible for Him to live an obedient life. Jesus Christ had total faith in God the Father (John 14:10).

Review

1. *Jesus was sent by His Father with a message.*
2. *When a young man asked Jesus what good thing he should do to gain eternal life, Jesus said, “Keep the Commandments.”*
3. *We must put God first in our life.*
4. *Covetousness, or anything that is first in our life before God, is an idol.*
5. *We are to love God with all our heart, mind, and soul.*
6. *We should love our neighbor as ourselves.*
7. *Jesus said He could do nothing of Himself.*

Scriptures to Read, Remember, and Recite

John 8:38,42; Matthew 19:16–21; Colossians 3:5; Matthew 22:36–38; John 5:30; 14:10

Attaining the Faith of Christ

Wouldn’t it be wonderful to have the faith of Jesus? Well, we can have His faith!

The very faith of Jesus Christ, by which we receive eternal salvation, is a gift of God (Ephesians 2:8,9).

By reading Galatians 5:22 we will learn what the fruit of the Spirit is. Take note of the fact that faith is one of the virtues of the Spirit! When we receive the Holy Spirit we receive all of these virtues, and faith is among them.

We were not born with the kind of faith Jesus had, but God wants us to have this living faith, to repent and turn to Him. It is this faith of Christ that enables us to obey God’s spiritual law. The Holy Spirit furnishes us with this gift of faith.

What must we do to gain this living faith of Jesus Christ? The answer is found in Peter’s words: “Repent, and let every one of you be baptized in the name of Jesus Christ for the remission of sins; and you shall receive the gift of the Holy Spirit” (Acts 2:38).

No one can come to Jesus Christ unless the Father draws him (John 6:44). We first experience this drawing to Jesus by the Father, making it possible to commence with repentance in our life.

Once we start on the road of repentance, accepting Christ as our personal Savior; once we are baptized and receive God’s Holy Spirit, we can then repeat the words of the apostle Paul: “I can do all things through Christ who strengthens me” (Philippians 4:13).

Review

1. *Faith is a gift of God.*
2. *Faith is a fruit of God’s Holy Spirit.*
3. *The faith of Christ enables us to keep God’s spiritual law.*
4. *To gain this faith, we must repent and be baptized, and thereby receive God’s Holy Spirit.*
5. *No one can come to Christ unless the Father draws him.*
6. *You can do all things through Christ who strengthens you!*

Scriptures to Read, Remember, and Recite

Ephesians 2:8,9; Galatians 5:22; Acts 2:38; John 6:44; Philippians 4:13 □

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HOME BIBLE

Study Course

2

Understanding
Faith

Test Yourself

Write your answers to the questions on a separate sheet of paper. Check *your* answers with the answers found above the return coupon. Detach the return coupon at the bottom of the page and mail back to us. We will send the next lesson in the series to you.

True or False Questions

1. Faith is a foundational principle and doctrine. years old.
2. We can please God without faith.
3. The just can live without faith.
4. The demons' belief in God prove their love for Him.
5. We should not look forward to rewards from God.
6. We can be sure to receive all of God's promises because He cannot lie.
7. Abraham was called the father of love.
8. Abraham had many children by the time he was seventy-five
9. Not all the families of the earth will be blessed through Abraham.
10. Abraham would never have sacrificed his own son.
11. Abraham was never sure God would fulfill His promise.
12. The definition of faith that God gives us is in Hebrews 40.
13. We can tell by our feelings that we have great faith.
14. Faith is being sure of what we hope for and certain of what we do not see.

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15. There are many ways to God, so we don't have to have faith in Him.
16. Jesus said that faith was a "weightier matter" of the law.
17. It is not necessary to do good works.
18. By faith we do away with the law.
19. Abraham was not shown to be justified by works-producing faith.
20. We are legally justified and forgiven by faith in the sacrifice of Jesus Christ.
21. When you receive God's Holy Spirit, you receive the faith of Christ.
22. Love is certainly not the fulfilling of the law.
23. People who seem very loving are automatically righteous.
24. Jesus brought His own message of the kingdom.
25. To enter into life, Jesus said to keep the commandments.
26. God gives us the freedom to put anything first in our life.
27. Faith is an attribute of the Holy Spirit.
28. We must give thanks to God that we were born with the faith of Christ.
29. God knows that our righteousness is the tool used for our salvation.
30. Because of his disciplined background, the apostle Paul could keep the law without help.
31. The Scriptures say God is love.
32. It is easy to show faith without works.
33. Peter said to repent and be baptized in his name.
34. God loves the world but will not save it.
35. God expects us to pay the debt for our sins.
36. God will reward those that diligently seek Him.
37. Faith is the only fruit of the Holy Spirit.
38. The faith of Christ makes it possible for us to keep the commandments.
39. It is impossible for faith to be a gift of God.
40. Jesus said He could do everything by Himself.

All Scripture quotations taken from the New King James Version except as noted. Text: Loren Chamberlain.

Answers to True or False Questions:

Score Yourself: Miss 0-3 = Excellent; Miss 4-6 = Good; Miss 7-9 = Fair

Answers: 1. True; 2. False; 3. False; 4. False; 5. False; 6. True; 7. False; 8. False; 9. False; 10. False; 11. False; 12. False; 13. False; 14. True; 15. False; 16. True; 17. False; 18. False; 19. False; 20. True; 21. True; 22. False; 23. False; 24. False; 25. True; 26. False; 27. True; 28. False; 29. False; 30. False; 31. True; 32. False; 33. False; 34. False; 35. False; 36. True; 37. False; 38. True; 39. False; 40. False.