



KINGDOM INVESTOR

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① INTRODUCTION

The following summary provides you with a brief description of each lesson as it relates to the Kingdom of God.

Session 1: Chance of a Lifetime – In an updated version of the parable of the talents, we will examine the question, “Am I living for today, or using the resources God has given me to invest in eternity (i.e., the Kingdom of God)?” We will take a look at how we can be pleasing to the Lord as we wait for His return.

Session 2: Taking Time to be Holy – Busyness is a huge issue today. Work, home, raising children, church, friends and relatives make our daily schedule hectic at best. Can a nineteenth century hymn teach us how to spend our time for God’s Kingdom? Explore the Scriptures to see what it means to spend your time as a Kingdom investor.

Session 3: Giving - Giving is a touchy subject in any church, and for many Christians it is a challenging area in his or her spiritual walk. However, giving plays an important role in the growth of the Kingdom. This session discusses key factors related to giving financially to the Kingdom of God.

Session 4: Work as a Kingdom Calling - Is your job a calling or just work? Does your “daily grind” have value for the Kingdom? In this lesson, we will take a look at what God has to say about the work He’s given us to do, and how it applies to Kingdom investing.

Session 5: Investing Time in the Kingdom – Session 5 continues our discussion on the investment of our time. Does spending our time with others for God only apply to those inside the church, or does it extend to those outside as well? What are the “do’s and don’ts” of wise living according to God’s Word? This session provides a very practical look at how our time can impact the Kingdom.

Session 6: Imagine the Possibilities - The final session focuses on our unique gifting from God. Each of us has our own set of natural abilities and spiritual gifts. The key question is, “How will we use these abilities and gifts to contribute to the Kingdom?” With an inspiring true story to get us started, this lesson wraps up the series and ties our thoughts together regarding investing our time, talents and treasure.





CHANCE OF A LIFETIME

The business had been started by the father years ago and had done reasonably well. When the son took over, his leadership took it to new heights. There were some who grumbled that the son was not like his father and was too aggressive, but even these would have been happy to have such success and to have articles written about them in the Wall Street Journal and Harvard Business Review.

The son was pleased with how he had built on his father's legacy, but he did not have a son or daughter to turn the business over to. As he reflected on the future one weekend, he thought about the three employees that had been part of the business since he assumed control. They were very different in their skills and personalities, but each seemed to get things done when the business needed it. A thought began to take shape about how he might develop a succession plan for the future.

Monday morning the son called the three employees into his office. They listened to the son talk about positioning the business for the future and wanting their help in taking the necessary steps. He explained that he would be taking a leave of absence for 12 months to do some traveling he had always wanted to do and to test the international markets. As a result, he would be putting the three of them in charge while he was gone and assigning to each one of them a significant portion of the business assets.

The son met with the first employee and told him that he would have responsibility for 30% of the business assets. He then met with the second employee and assigned him 15% of the business assets. He met with the third employee and assigned him 3% of the assets. The employees didn't know that the assignments were made based on the son's assessment of their capability.

The first employee immediately went to work. This was the kind of opportunity he had always dreamed about but never thought would happen, yet here he was with almost 1/3 of the business assets to utilize. The second employee also immediately went to work. He was overcome as well with the assets at his disposal and the opportunity they represented. His first call was to his friend at the largest customer of the business. The two of them had often dreamed about a joint venture in a new area of business development.

The third employee was overcome too with the assets assigned to him. After some thought, he decided not to liquidate them for investment or development, but rather to leave them as is to provide for stability for the business. He thought this would be important as he heard bits and pieces about some of the actions of the first and second employees. Their actions caused him to focus even more on the day-to-day operations of the business.

③ SESSION 1

The son returned after a year. He called in the three employees and asked them about the assets. The first employee reported with excitement that, based on how the stock market opened that morning, he had doubled the value of the 30% of the business assets given to him. The son responded, "Well done. You are a good and faithful employee. We'll talk later this morning about a bigger role for you in the business."

The second employee was downcast when he reported. He said that the idea of a joint venture into a new area for the business was not working out. As a result, almost all of the assets assigned to him would likely be lost. The son responded, "I'm sorry your idea didn't work out. But good effort. You are a good and faithful employee. Although this new venture failed, your intent was right on. I want to talk to you later this morning as well about a bigger role in the business."

The third employee then reported. He said that he had focused on keeping the business stable in the son's absence. This included keeping the assets in the business, particularly with all that the other two employees were doing with the assets assigned to them. The son responded, "I am so disappointed in you. You have let me down! You know the core values of the business that my father established and I reinforced. Our business has always been about growth and change. As of now, there is no longer a position for you in the business."

SUMMARY

As we consider this revised version of the parable of the talents, it is important to remember that Jesus addressed the parable of the talents to his disciples – not to the crowd or to the Pharisees or scribes. As a result, it conveys a message for those who are already a part of the Kingdom. The context of the parable is Jesus talking about His return. The question addressed by the parable is, "how do we please the Lord as we await His return?" The answer is by taking risks with what God has given us. We are not expected to be another Paul or Billy Graham but rather to be the person that God created us to be, using the gifts and opportunities given to us. The expectation is action, not necessarily results. Results are up to the Holy Spirit, and this is indeed the chance of a lifetime.

SPIRITUAL EXERCISE

One of the biggest hindrances to being a faithful Kingdom investor is our chronic failure to see our present lives through the lense of eternity. We are not expecting the chance of a lifetime to come our way.

Martin Luther, the sixteenth-century reformer, said he had only two days on his calendar: today and That Day (the day of reckoning). Your spiritual



exercise for this week is to live with those two days before you. Write “today” and “That Day” on cards and place them in strategic places – your calendar, your wallet, your car visor, your desk, etc.

As you go about your daily routines, as you make moment-to-moment choices concerning your money and possessions, as you engage in relationships, as you expend time and energy, continually come back to the question, “As a Kingdom investor, am I investing today in light of That Day?”

Observe how your life is different when you live this way. Make a few notes here to share with the group.

“Let me assume the role of “eternal financial counselor” and offer this advice: choose your investments carefully; compare their rates of interest; consider their ultimate trustworthiness; and especially compare how they will be working for you a few million years from now.”
- Randy Alcorn, Money, Possessions and Eternity

QUESTIONS FOR DISCUSSION

1. Have you ever felt like you had the chance of a lifetime? If so, share it with your group.
2. Read Matthew 25:14-30, the parable of the talents:
 - a. If you were to go away for a long time, who would you entrust to look after your things for you? Why?
 - b. In this parable, what instructions did the master give to his servants?
 - c. If the master is God the Father, what does this parable teach us about Him?
 - d. If you were the attorney for the third servant, how would you argue the appeal of his punishment? Was the treatment of the third servant fair? Why or why not?
3. In the modern day parable of the business man, the results of the second employee are not good. Yet he is praised and rewarded. Do you think this is consistent with what you learned from the parable of the talents? Why or why not?



5 SESSION 1

4. Some have said that it is easier for followers of Jesus in a third world country to take risks for the Kingdom of God than those in the United States. Do you agree with this statement or not? Explain your answer.

5. One other individual in the New Testament encountered Jesus and was given the chance of a lifetime. Read Mark 10:17-27, the story of the rich young man.
 - a. Was what Jesus asked of this young man fair? Explain your answer.
 - b. What similarities do you see between the parable of the talents and the story of the rich young man?
 - c. What have you had to give up to follow Jesus?

6. With what you have been given in terms of time, talent or treasure, where may you need to take a step of risk to follow where Jesus is calling you to go for the Kingdom?

KINGDOM INVESTOR





TAKING TIME TO BE HOLY

Think for a minute about how people respond when you ask them how they are doing. What answer do you seem to hear the most? More and more a typical answer is something along the lines of “I’ve been really busy” or “We’ve had a really busy couple of weeks.” It seems everybody these days is “really busy.” Why is that? Perhaps some of the busyness that typifies our lives is unavoidable, the result of having obligations to provide for our families and serve those around us. But perhaps some of today’s busyness is simply a way of life that many people unwittingly choose without realizing the impact it has on their relationships, especially their relationship with God. In his recent book, *CrazyBusy*, author Edward Hallowell suggests a number of reasons why people allow themselves to become overly busy:

- It is so easy with cell phones and BlackBerrys a touch away.
- It is a kind of high.
- It is a status symbol.
- We’re afraid we’ll be left out if we slow down.
- We avoid dealing with life’s really big issues - death, global warming, AIDS, terrorism - by running from task to task.
- We do not know how not to be busy.

As Christians, we would do well to ask ourselves if we are living each day in God’s presence, or if we have in some ways slipped into a life characterized by busyness with little time left to develop and deepen our relationship with God. Look over the list above. Do you find any of these reasons for American culture busyness to be true of you?

SPIRITUAL EXERCISE

Read the following hymn.

Take time to be holy, speak oft with thy Lord;
Abide in Him always, and feed on His Word.
Make friends of God’s children, help those who are weak,
Forgetting in nothing His blessing to seek.

Take time to be holy, the world rushes on;
Spend much time in secret, with Jesus alone.
By looking to Jesus, like Him thou shalt be;
Thy friends in thy conduct His likeness shall see.

Take time to be holy, let Him be thy Guide;
And run not before Him, whatever betide.
In joy or in sorrow, still follow the Lord,
And, looking to Jesus, still trust in His Word.

Take time to be holy, be calm in thy soul,
Each thought and each motive beneath His control.
Thus led by His Spirit to fountains of love,
Thou soon shalt be fitted for service above.

- William D. Longstaff 1882

Now read through it once again, this time underlining all of the actions that the hymn writer encourages us to take.

Then read through it a third time, this time circling the promised results of our taking these actions.

As you repeat this exercise during the week, think about what God may be saying to you through this hymn. If you have been affected, be prepared to share with the group what you heard.

QUESTIONS FOR DISCUSSION

Read Luke 10:38-42

³⁸As Jesus and his disciples were on their way, he came to a village where a woman named Martha opened her home to him. ³⁹She had a sister called Mary, who sat at the Lord's feet listening to what he said. ⁴⁰But Martha was distracted by all the preparations that had to be made. She came to him and asked, "Lord, don't you care that my sister has left me to do the work by myself? Tell her to help me!" ⁴¹"Martha, Martha," the Lord answered, "you are worried and upset about many things, ⁴²but only one thing is needed. Mary has chosen what is better, and it will not be taken away from her." (NIV)

1. What two things does this passage say that Mary was doing? Was what Martha was doing necessary?
2. What does Jesus say about how Mary was spending her time? Do you view his comments more as an affirmation of Mary or a critique of Martha?



3. What do you see as the relationship between spending time with God and personal holiness? How do you balance “Martha time vs. Mary time”?

Even Jesus set aside time to commune with His Father. The first chapter of the Gospel of Mark describes Jesus actively preaching and healing during His public ministry. Read what Jesus does in the midst of this in Mark 1:35-39.

³⁵Very early in the morning, while it was still dark, Jesus got up, left the house and went off to a solitary place, where he prayed. ³⁶Simon and his companions went to look for him, ³⁷and when they found him, they exclaimed: “Everyone is looking for you!” ³⁸Jesus replied, “Let us go somewhere else—to the nearby villages—so I can preach there also. That is why I have come.” ³⁹So he traveled throughout Galilee, preaching in their synagogues and driving out demons. (NIV)

4. What does Jesus do?
5. Why do you think he takes time to do this?

As we look to being Kingdom investors with our time, there is no better model than Jesus. Christian leader J. Oswald Sanders put it this way:

“As in all else, our Lord sets the perfect example of the strategic use of time. He moved through life with measured tread, never in a hurry, though always thronged and often harassed by demanding crowds. To those who came to Him for help He gave the impression that He had no more important concern than their interests. The secret of His serenity lay in His assurance that He was working according to His Father’s plan for His life - a plan that embraced every hour and made provision for every contingency. His calendar had been arranged, and ***through communion with His father He received each day both the words He was to say and the works He was to do.*** “The words that I say to you I do not speak on My own initiative, but the Father abiding in Me does His works” (John 14:10) (from *Spiritual Leadership*, p. 140, emphasis added)



⑨ SESSION 2

6. In what area of your life do you sense that God may be speaking to you, or may need to speak to you? Do you need to rearrange your schedule to allow more time to hear Him? How can the group help you do this?

KINGDOM INVESTOR





GIVING OF OUR TREASURE

A Touchy Subject

Giving is one of the touchiest subjects for people seeking to become stronger disciples of Jesus. Does the cynic in your soul smile wryly when the pastor who is paid by the church gets up and encourages you to give more to the very same church?

In Mark 10:17-22 the story of the Rich Young Man is told. A young man comes running up to Jesus to ask him, "Good Teacher, what must I do to inherit eternal life? Jesus answers his question first with another question, "Why do you call me good?" but doesn't wait for the answer. He points out that no one is good except God alone and then lists off every one of the final six commandments, except for one. The final six commandments center on a person's actions here on earth. Jesus omits the last one, which instructs us not to covet.

The young man fails to notice the omission and eagerly responds that he has kept all of these commandments since his youth. Then the Bible says Jesus looked at the young man and loved him, so we know that the next thing Jesus says will be meant for the young man's best interests. Jesus references the final commandment by instructing the young man to take all that he has and give it to the poor.

Giving Reflects Our Attitude toward God

This story is about more than giving. It warns us about thinking we can work our way into eternal life separate from the grace of God. But the story of this man running up to Jesus has a lot to do with our attitude toward money and our possessions. Like the young man, the last area many of us want to surrender to God is our finances. Like the young man, it may be the one area that is holding us back from meaningful spiritual growth.

Money is a very private subject. There never seems to be enough of it. Just like your opinion of what age constitutes being "old" increases over time, so does your definition of "wealthy" increase along with the size of your paycheck or your 401k statement.

As with most things related to the Kingdom, God wants our attitude to match our actions. The key attitudes that relate to giving are faith and contentment. Faith is something required in every aspect of life, but contentment plays its largest role in the area of giving.

A Virtuous Cycle

If we are forever trapped into a desire for more things, our willingness to support God's purposes on earth will always be small. The relationship between contentment and giving is a virtuous cycle, where one action reinforces the other actions, leading to more and more of the first item.

When it relates to giving, our virtuous cycle begins with the faith to trust God and give something to His Kingdom. The second step is the act of actually giving the money. Giving becomes an act of worship and an extension of our faith. When we give in faith, God is pleased.

From our act and His pleasure two good things happen. First, our faith should be stronger because of its exercise. Our stronger faith reinforces our willingness to give. Even more amazing, God gives us a blessing that also can strengthen our ability to give in some way. Now this blessing may not be immediate, it may not be as you desire and it may not happen every time, but God blesses those who give.

Giving to Fulfill the Great Commission

The blessing and favor we receive from God for giving are wonderful reasons to give, but it isn't the full story. The funds that we give are used to fulfill the very purpose of God for our world. Jesus commands us in Matthew 28:18 to "Go therefore and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, teach them to observe all that I have commanded you."

When missionaries are sent out for the first time from their churches they must be called by God and commissioned by the church. To sustain them spiritually, they need prayer. But since missionaries do not send just their spirits, but also the bodies that sustains them, they have physical needs that must be met. Since many of the missionaries provide a service to the people in the area they serve, additional costs are incurred as part of the mission.

Local churches provide a place to worship God, to grow in Christ, to be disciplined and provide multiple ministries for adults and children. These wonderful ministries would not be possible without the contributions of the church body.

Whether we look abroad or in our home town, giving is part of the mixture that helps the Kingdom of God grow. Our goal in this section is to invite you to examine some of what God says about being a financial contributor to God's kingdom.

QUESTIONS FOR DISCUSSION

1. If someone gave you a \$5,000 gift card good at any store in town, what would buy for yourself and your family?





2. How has giving changed since Biblical times? Note: there were not many stores in Jerusalem that had gift cards available.
3. What tangible role do offerings play in the Kingdom of God?
4. Read 1 Timothy 6: 6-10. What does this section of scripture say about contentment and the love of money?

⁶But godliness with contentment is great gain. ⁷For we brought nothing into the world, and we can take nothing out of it. ⁸But if we have food and clothing, we will be content with that. ⁹People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. ¹⁰For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs. (NIV)

5. What differences are there between Christians and non-Christians in their attitude towards money?
6. Read 2 Corinthians 9: 6-11. What are the benefits to the giver to God's ministry?

⁶Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. ⁷Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. ⁸And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work. ⁹As it is written: "He has scattered abroad his gifts to the poor; his righteousness endures forever." ¹⁰Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. ¹¹You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God. (NIV)

7. In what ways has God rewarded you or someone else for giving faithfully? Would you describe giving as an expense or an investment?
8. If you could give \$10,000 to one specific institution, cause or goal, what would it be? Why did you choose this particular cause to donate the \$10,000?
9. Where do you think you have an opportunity to grow as a Kingdom Investor in the area of your treasure?

SPIRITUAL EXERCISE

1. Think of one way you could save money during a month. It might be using coupons, bringing your own lunch from home, giving up coffee three days a week or something else. Take whatever money you saved and give it to an institution, cause or goal.
2. Calculate what percentage of your income is given to charity based on current giving patterns. Prayerfully consider a goal of what percentage you would like to be giving in two years. Write it down in a place where you can see it regularly and track your progress.
3. For parents, how do you model being a cheerful giver to your children? Come up with one thing you can do to model giving more effectively and one item for you children that will help them grow as givers.





WORK AS A KINGDOM CALLING

“There truly is no division between sacred and secular except what we have created. And that is why the division of the legitimate roles and functions of human life into the sacred and secular does incalculable damage to our individual lives and the cause of Christ. Holy people must stop going into “church work” as their natural course of action and take up holy orders in farming, industry, law, education, banking, and journalism with the same zeal previously given to evangelism or to pastoral and missionary work.”

- Dallas Willard, *The Spirit of Discipline*, pg 214

The quote above from Dallas Willard suggests many of the challenges Christians face when trying to see how their work fits into the Kingdom. Work has been a challenge for Christians since early in church history. Os Guinness in his book, *The Call, Finding and Fulfilling the Central Purpose of Your Life*, provides a concise summary of how work has been viewed by Christians over time.

THE EARLY CHURCH AND WORK

Early in church history valuing “church work” over more ordinary occupations became fairly commonplace. Eusebius, bishop of Caesarea, argued around A.D 305 that Christ gave “two ways of life” to His church. One life is the “perfect life,” which emphasizes the spiritual and is dedicated to contemplation. The “perfect life” was reserved for priests, monks, and nuns. The “permitted life,” according to Eusebius was secular and dedicated to action. It was open to more ordinary fourth century pursuits such as serving in the military, governing, farming, trading and raising families. He thought those pursuing the “permitted life” possessed “a kind of secondary grade of piety.”

The dualism and elitism implied in this view carried on for years. In medieval times the term “calling” was reserved for priests, monks and nuns. Everyone else just had to “work.” This attitude towards the superiority of “church work” has weakened some, but it remains a central part of the attitude of many Christians.

THE PROTESTANT REACTION

Part of the reason for the emphasis on “church work” among Christians is a reaction to the increasing emphasis on occupation and career in society. Many workers are putting in long hours, and when they are home work is only as far away as the Blackberry that is clipped to their waist. Ironically,

the ideas that put this idea in motion came heavily from over reaction to repudiating the superiority of the “perfect life” during the Protestant Reformation.

Gradually, the idea of a calling became associated with words such as work, trade, employment and occupation. Calling became synonymous with filling your role in society. In today’s terms, it means your worth is defined by your career and your level of income.

As Christians we are often stuck between these two views in a confused and inconsistent fashion. Our hopes for our lives on Sunday are in sharp contrast to the attitudes and goals that we bring to the office early Monday morning where we try to get a head start on the day. Other Christians put forth less than ideal efforts at work, because it is “just a job” to pay bills and has no real value in the Kingdom.

WORK AS PART OF GOD’S PLAN

Obviously Dallas Willard and many others disagree. The goal of this study is to explore a few of the verses in the Bible where work is mentioned so that we can pursue a godlier outlook towards work. While only a couple of verses in the Bible about work probably spring to mind, Os Hillman of Marketplace Leaders notes that Bible has a lot to say about work. According to Hillman, “work” in its different forms is mentioned over 800 times in the Bible.* Work is more prevalent in scripture than worship, music, praise and singing combined.

Hillman sees four primary purposes for work that make it part of God’s plan. They are included below:

1. To meet human needs
2. To reveal His power and glory
3. To bring His Kingdom on earth. “Thy will be done on earth as it is in heaven.”
4. To have dominion over the earth with freedom.

While reconciling work with God’s call in the twenty-first century will never be easy, our goal is to expose you to some clear commandments and interesting examples of the Bible’s approach to the subject of work.

*marketplaceleaders.org/pages.asp?pageid=7892





QUESTIONS FOR DISCUSSION

1. Read Colossians 3:23-24. How does God want us to approach our work?

²³Whatever you do, work at it with all your heart, as working for the Lord, not for men, ²⁴since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving. (NIV)

2. What does it look like for you to pursue work in line with your answer to question 1?
3. Is there a point where work goes beyond working “heartily” and becomes excessive? Who is the audience for this excessive level of work?

4. Read Genesis 2:15. What does God instruct man to do in this part of Genesis?

¹⁵The LORD God took the man and put him in the Garden of Eden to work it and take care of it.

5. When does the command occur relative to the fall? What significance does the positioning have relative to how we view work?
6. If work is not a bad thing, what are some of the benefits that work brings to the worker and to society?
7. If you work for a company, what contributions to the greater good are made to society by the company for which you work? Or, if self-employed or a stay-at-home parent, how does your contribution fit into God’s plan?
8. Do you think it is easier for some professions to identify the good they do for the Kingdom than for others? Which ones? Why?

9. Read Ecclesiastes 2: 24-26. What are the two items that represent an ideal relationship to one's work? What do these verses remind us about the role of work in our lives?

²⁴ A man can do nothing better than to eat and drink and find satisfaction in his work. This too, I see, is from the hand of God, ²⁵ for without him, who can eat or find enjoyment? ²⁶ To the man who pleases him, God gives wisdom, knowledge and happiness, but to the sinner he gives the task of gathering and storing up wealth to hand it over to the one who pleases God. This too is meaningless, a chasing after the wind.

10. What is the biggest challenge you face in taking a Kingdom approach to your work?
11. What one or two things are you going to try and do differently relating to work and how it fits into your overall service towards God?

SPIRITUAL EXERCISE

Journaling is one of the most effective ways to understand better who you are and what you do each day. Carry a journal at work and make notes about what you do and your emotions during the day for one week. Ideally, make the notes after each meeting or encounter so you don't lose the moment.

After one week look over the notes and prayerfully ask, "In what way am I displaying concern for the people with which I work? How could I do better?" In what ways can you improve your work so it is done unto the Lord? Set two or three goals for improvement.

Note your goals for improvement on a note card and keep it where you can read it during the day. Review this card each day for the rest of the month and continue to journal items that relate to either improvements or areas of continued struggle. Thank God for the progress you make and ask for continued help in areas of struggle.





INVESTING TIME IN THE KINGDOM

“Be very careful, then, how you live - not as unwise but as wise, making the most of every opportunity, because the days are evil.” Ephesians 5:15-16

An Iraqi pastor visiting the U.S. during the C&MA General Council in 2007 described his daily life in the following way:

“The continuing violence in Baghdad is such that everyone wonders if the current day will be their last. When I go to work, will I return home safely? When I go to church, will I return home safely? When I look out over my congregation during worship, I wonder which ones will not be here next Sunday. I wonder who is in the car next to me and whether they are preparing to detonate a car bomb. I draw back the curtains on the window in my church office hoping to see a bird and expecting to see the tree outside. But instead of a bird in the tree there is a human body part from an explosion that took place overnight. There is a very definite sense that each day could be your last, a sense that is shared by all those you come in contact with. There are threats on my life and the life of my wife and children as I seek to bring the Gospel to a Muslim country – and I feel a growing urgency as I do this. Who needs to hear the good news today because they will be killed in the violence tomorrow? Who do I need to reach out to today because I might not be here tomorrow?”

Living in continual danger of death can cause a person to realize the preciousness of time and the importance of making the most of each opportunity God has given us -- opportunities to love, serve and glorify Him with our lives. Yet most of us in America live lives of relative safety and comfort compared to Christians in Iraq and elsewhere, so how can we be “Kingdom investors” with our time? How can we live each day so that if it were our last we would not have any regrets as to how we spent it?

When the apostle Paul wrote to the 1st century churches in Ephesus and Colosse, he exhorted his readers to “redeem the time” (Ephesians 5:16, Colossians 4:5). Some Bible translations say “making the most of your time” or “making the most of every opportunity,” but there is rich meaning within the phrase “redeeming the time.” The word “redeeming” is the same word Paul uses in Galatians 3:13 and 4:5 when he speaks of Christ redeeming His people from the curse of the law. The idea is to “buy up for one’s self or one’s own advantage.” In a way similar to Christ’s purchasing His people, we are called to “buy up” the time, to make it

truly our own, by living wisely (Ephesians 5:15). This idea is evident in our own language when we talk about how we “spend” our time. The word used for “time” in these verses is not simply chronological time (the Greek word “chronos”). Rather, it is the word “kairos,” a word found in many instances in the New Testament to indicate a divinely ordained opportunity or an opportune time to do something. This time may be as brief as a conversation (such as Jesus with the woman at the well in John 4) or a longer extended period of time (such as Paul’s stay for almost two years in the city of Corinth). In either case, to redeem our time is to buy up the God-ordained opportunities that He puts in our path so that they might be truly our own for all eternity.

SPIRITUAL EXERCISE

As you begin each day this week, pray that the Lord would help you to make the most of each opportunity he has given you. Then at the end of each day reflect on those opportunities. Thank God for His desire to work through you and for allowing you to participate in the building of His Kingdom. Perhaps as you reflect the Holy Spirit will show you opportunities that you have never seen before. Pray that the Lord would help you to make the most of the time during this season of your life and to wisely use each day.

Some of the daily opportunities God may have for you could include:

- Speaking a word of encouragement to a friend.
- Offering to help a neighbor.
- Serving in a ministry within the church.
- Writing a note to someone who is struggling.
- Sharing Christ with a searching coworker.
- Giving money to a person in need.
- Serving the members of your family in everyday tasks.

Jesus said at one point that even giving a cup of cold water to someone in His name would bring a reward (Matthew 10:42). Take encouragement that God takes notice of even the smallest act of kindness done in His name.

Some of the more extended opportunities God may want you to make the most of include:

- Training up your children to follow the Lord.
- Impacting your company or neighborhood for Christ.
- Giving yourself to a ministry the Lord has called you to.
- Building a Christ-centered home and marriage.
- Serving the Lord in a second career.





QUESTIONS FOR DISCUSSION

1. Read Ephesians 5:15-20. If possible, read this in different translations. Some have the phrase in verse 16 as “making the most of every opportunity” and some have it as “redeeming the time.” Do you think the translation makes a difference? Which do you prefer? Why?

¹⁵Be very careful, then, how you live—not as unwise but as wise, ¹⁶making the most of every opportunity, because the days are evil. ¹⁷Therefore do not be foolish, but understand what the Lord’s will is. ¹⁸Do not get drunk on wine, which leads to debauchery. Instead, be filled with the Spirit. ¹⁹Speak to one another with psalms, hymns and spiritual songs. Sing and make music in your heart to the Lord, ²⁰always giving thanks to God the Father for everything, in the name of our Lord Jesus Christ.

2. Paul writes in the second half of verse 16 that the reason for acting is that the days are evil. What is it about our world that should prompt us to action?
3. In vv. 17-21, Paul gives instructions on some of the do’s and don’ts of wise living. List some of these things:

Do:

Don’t:

4. Related to all of this, Paul then writes about being filled with the Spirit and always giving thanks to the Father. Why do you think he writes this? Is it to lead us to discernment? To balance? What does it look like to be filled with the Spirit? How would this be reflected on our schedules?

5. Read Colossians 4:5-6. In verse 5 Paul uses the same phrase as in Ephesians 5:16 - "making the most of opportunity/redeeming the time" -- with particular application to "outsiders" (nonbelievers or those outside the church). Who are some of the nonbelievers you know who God has given you an opportunity to influence? What are some of those opportunities? How can we help each other not to miss these opportunities?

⁵Be wise in the way you act toward outsiders; make the most of every opportunity. ⁶Let your conversation be always full of grace, seasoned with salt, so that you may know how to answer everyone.

6. What is one change you could make in the way you spend your time that would help you to better "make the most of every opportunity/redeem your time" for the sake of God's Kingdom?



IMAGINE THE POSSIBILITIES

Patrick Henry Hughes was born without eyes and with a tightening of his joints that prevents him from ever straightening his arms or legs. His father and mother talked about how many dreams died when they first saw him after his birth. Then, when he could sit up, they would put him in front of their piano at home. And things began to change. Almost immediately, Patrick could find a note in one or two tries after hearing it. His father said, "We may not play baseball, but we're going to play music. Let's see how far we can run with this." At age two, Patrick could play requests like "You are my sunshine" or "Twinkle, twinkle little star." In grade school, he was playing old favorites, and in high school he added the blues. He became very well known in his hometown of Louisville for his musical ability on the piano and the trumpet.

When he enrolled as a freshman at the University of Louisville, the band director challenged him to join the marching band. Patrick thought, "yeah, right. How does a blind trumpet player in a wheelchair play in a marching band?" Well, the combination of flexibility from the band director and sacrifice on the part of his father made it possible. In particular, his father started working the night shift so he could attend all the marching band practices and push the wheelchair for Patrick so he could be part of the marching band.

Patrick was asked about his disabilities. His response was that they were not disabilities and his focus was on his abilities. He said, "God made me blind and crippled. Big deal! He also gave me musical gifts and opportunities." And this has led Patrick to play in a college marching band, to perform at the Grand Old Opry and the Kennedy Center, and to have a CD that includes music he has written.

Very few of us will face the same challenges that Patrick has faced so far in his life. Nonetheless, we will all face the same choice that he had to make in terms of how to approach life. It can be easy at times to envy the gifts and abilities that others have or to compare our set of circumstances with that of others. Ultimately, however, we must decide how we will live our life, just as Patrick and his parents did. God has created each of us with a set of natural abilities and spiritual gifts that are unique to us. In addition, he has planned for us to make a contribution to the Kingdom of God that no one else can make. So how are we doing with the time, talent and treasure that God has given to us? How far have we run with what we have been given? At the time of judgment, God will not ask us why were not more like Paul, Billy Graham, Desmond Tutu or Beth Moore. Instead, His question will focus on why we were not more like the person He created us to be.



SPIRITUAL EXERCISE

Take time at the start of each day this week to pray a “use me” prayer for how you use your gifts and opportunities as you go through your day. This could include the following focuses:

- Thanking God for the unique ways in which he has gifted you. Don’t focus on the gifts you don’t have; rather thank him for the ones you do have. Ask him to show you fresh ways to sharpen your gifts or deepen your use of them.

Note: To help you in this process, watch the 6-7 minute video of the story of Patrick Henry Hughes. Just Google “Patrick Henry Hughes” and then click on “YouTube – Patrick Henry Hughes – Inspirational Story”

- Not allowing yourself to fall into the rut of just “doing a task” at church or at home or at work. Boldly ask God to energize and empower your gifts this week. Pray for an effectiveness way beyond your human ability.
- Taking five-minute breaks a couple of times during the day to reconnect with God and to pray the “use me” prayer again.
- Looking for unplanned ways that God might use your gifts in the everyday course of life. For example, could...
 - a gift of giving find expression in your workplace?
 - a helps gift find life in the supermarket?
 - the gift of leadership be deployed in your neighborhood?
 - the gift of encouragement bless a family member?
- Memorizing Colossians 3:17 and reflecting on it at the end of each day as you look back over how you approached the activities of your day.

At the end of the week, set aside time to write down your observations. When did you feel most used? What emotions did you experience along the way? Did you learn anything about yourself or your giftedness?





QUESTIONS FOR DISCUSSION

1. God has been involved in providing His people with talents and opportunities from the very beginning. We see this in both the Old and New Testaments. Read Exodus 35:30 – Exodus 36:2 What do you learn about God from this passage?

³⁰ Then Moses said to the Israelites, “See, the LORD has chosen Bezalel son of Uri, the son of Hur, of the tribe of Judah,³¹ and he has filled him with the Spirit of God, with skill, ability and knowledge in all kinds of crafts—³² to make artistic designs for work in gold, silver and bronze,³³ to cut and set stones, to work in wood and to engage in all kinds of artistic craftsmanship.³⁴ And he has given both him and Oholiab son of Ahisamach, of the tribe of Dan, the ability to teach others. ³⁵ He has filled them with skill to do all kinds of work as craftsmen, designers, embroiderers in blue, purple and scarlet yarn and fine linen, and weavers—all of them master craftsmen and designers.^{36:1} So Bezalel, Oholiab and every skilled person to whom the LORD has given skill and ability to know how to carry out all the work of constructing the sanctuary are to do the work just as the LORD has commanded.”² Then Moses summoned Bezalel and Oholiab and every skilled person to whom the LORD had given ability and who was willing to come and do the work.

Read 1 Corinthians 12:7-27

- a. Who determines the gifts and talents we have?
- b. What is their purpose?
- c. Why do you think Paul used the analogy of the body to describe how followers of Jesus should relate to each other?

What is God’s role and what is our role when it comes to talents and opportunities?

2. In athletics, the term “floater” is used of an athlete who floats along on a cushion of talent or sheer physical size and strength. They don’t concentrate in practice or work to improve and don’t see why all the fuss is made about having a good work ethic. That is, until disciplined athletes of lesser talent start to surpass them.
 - a. Is it possible for a follower of Jesus to be a floater? Why or why not? What are some ways in which a follower of Jesus could be a floater?
 - b. As you look at your own life, in what area do you have the tendency to be a floater? How can the group support you in this area?

3. Read Colossians 3:17, 23-24
 - a. Some have said that these verses contain Paul's foundational principle for living as a follower of Jesus. Do you agree? If so, how would you express this principle in your own words?
 - b. Do you think Paul's focus in these verses is on the intensity with which we live or that we are following Jesus in all of our life?
 - c. Go back and read, or watch the video, of Patrick Henry Hughes' response to the question about his disabilities. Based on the verses in Colossians 3, do you think Paul would agree with Patrick's response? Why or why not?

4. This study on being a Kingdom investor began with the vision of followers of Jesus having the chance of a lifetime. And the study concludes now with the challenge to imagine the possibilities. As you reflect back on the overall study and look at your own life circumstances now, where do you think God is calling you to imagine the possibilities with your time, talent or treasure? How can the group support you in taking the next step? Does imagining the possibilities excite you, scare you or both?





GENERAL GUIDANCE

- Pray for wisdom and discernment as you start your preparation – both related to the study itself and to what the members of your group need to hear.
- Consider which questions may be most important in case there is not time to discuss all the questions. Remember that the goal is not necessarily to discuss each and every question. Which is the most important one for your group at this particular time?
- Consider how much time to spend on the study and how much time in prayer. If you believe more time is needed for prayer, reflect on whether it would help to break down into subgroups.
- Remember to introduce the spiritual exercise for the next study so the group can be working on it in advance. Related to this, the spiritual exercise for this first session should have been mentioned for the group to do in the communication to them before the first session.
- Be careful not to press for a level of disclosure that individuals or the group may not be ready for, particularly at this the first session. Self-disclosure must unfold naturally, and one-on-one settings may be the best option for some sensitive follow-up conversations.
- Be alert to group members who may need a follow-up contact outside of the meeting. This may arise from a prayer request, a discussion comment, body language or a change in their normal behavior. Such a contact could be a note, a phone call, an email or a meeting over coffee. Contacts that a leader makes outside of the regular group meeting may be the most important steps that he or she takes for the healthy functioning of the group.
- Consider which group members may be ready to lead one of the study sessions. Such opportunities can help in developing a member into a Journey Group leader.

OVERALL THEME

The theme to keep in mind for each study is that following Jesus is a life long process, not just the moment of salvation. Jesus talked about the Kingdom of God throughout His ministry on earth, which was all about how to live as a follower of Him. This is the foundation for being a Kingdom Investor with our time, talent and treasure.

SESSION 1 - CHANCE OF A LIFETIME

Purpose

To better understand the responsibility that a follower of Jesus has here on this earth. Being born again is just the start. Following Jesus will be different in the United States vs. the Sudan, but following Jesus is always about a call to leave our comfort zone, a call to action not more knowledge

Thoughts on Questions

1. There could be a variety of responses to this open-ended question. It is not necessary for everyone to respond. Consider whether you have a response to share to kick things off. For some responses, particularly if they focus more on the facts of what happened, you may want to ask the responder a follow-up question to see how he or she how they felt then or now.
2.
 - a. The master trusted all three servants.
 - b. We have nothing recorded about what instructions the master may have given to the servants. It simply says he entrusted the talents to them and then left. We can only deduce what the expectations might have been from the master's response to each servant. Potential follow-up questions might be: do you like being given a lot of direction for a task? Or do you prefer limited direction? Did you ever have a task or project to complete where you had very limited directions?
 - c. Overall, God expects action with good intent, that is, intent aligned with His Kingdom. As the group responds to this question, there may be a time to ask a responder why if that is not clear.
 - d. The ultimate focus here is whether or not God is fair in terms of what He expects of us. Don't feel as though you need to defend God. Listen to what the group has to say and don't minimize the question of fairness when it comes to the third servant. The best learning comes when the issues involved are very clear.
3. This is the key question in this session. We are often so caught up in results in our North American culture that we may not think the second employee deserves the same kind of praise as the first employee. Results are not unimportant to God. In fact, there are a number of verses in the New Testament where Jesus and Paul speak about being fruitful. However, bearing fruit for the Kingdom will require action and often risk on our part in order for the Holy Spirit to work through us.
4. A core assumption here is that it is harder to risk when you have more to lose.



5.
 - a. The question of Jesus' response to the rich young man is debated and often softened. It's often assumed that Jesus can't really mean that for the 21st century. Can He? So don't gloss over any response or be too quick to not apply a response to followers of Jesus in Omaha, NE. Does what Jesus ask of us have to be fair?
 - b. High expectations; following Jesus is not coerced; fear and self-interest were negative factors; both were given the chance of a lifetime
 - c. Listen for those responses that are real and have depth. Followers of Jesus in the United States may have no concept of giving up or sacrificing anything for the Kingdom.
6. This is a key question but one that may not be easy for group members to articulate in front of the whole group. One option might be to have this take place in two's or three's. Or, if there is time, to have the group take time at the end of the session to reflect on it and write it down. There could be sharing, but don't push for everyone to share. You may sense from this which group members you may want to follow-up with between this meeting and the next.

SESSION 2 - TAKE TIME TO BE HOLY

Purpose

To help people to reflect on how they might cultivate a deeper relationship with the Lord by spending more time talking with and listening to Him

Thoughts on questions

Luke 10:38-42

1. Answer: Mary was sitting at the Lord's feet and listening to what He said. Ask the group to picture this in their minds. You may want to ask them what they think Mary's countenance looked like as she sat listening to Jesus. What kind of feelings might she have felt? These questions may help people to gain a clearer picture of how they might be able to relate to the Lord.
2. Answer: Jesus says that Mary is doing the one thing that is needed or necessary, that she has chosen "the good part", and that it would not be taken from her. You may want to ask why Jesus describes listening to Him as the one thing that is necessary.
3. The purpose of this question is to discuss how believers can spend time interacting with Jesus in a real and personal way today. Some people in the group may have done this for many years, while to others this may be a new idea. Try to get a number of people in the



group to respond in order to hear different viewpoints, without any one person giving the one "right" answer. This idea will be discussed further in the next question.

Mark 1:35-39

4. Answer: Jesus gets up before dawn to go to a solitary place to pray. After the answer is given you may want to immediately transition on to the next question.
5. One purpose of this question is to show that if Jesus, the Son of God, found it important to make time to pray, how much more important is prayer for sinful people like ourselves. You can also point out that it was after this time of prayer that Jesus set out to preach and perform miracles, showing the sequence of communing with God before setting out to do His work. This question ties in with the Oswald Sanders quote that follows, so be sure to finish with that.
6. This is not a question to rush. Some members of your group will need more time to process and pray about this for their own lives. This could be a time when you have the group breakdown into two's or three's so the processing can be more focused.

SESSION 3 - GIVING OF OUR TREASURE

Purpose

To better understand giving and to see it as being broader than just contributing financial resources and as an activity that can lead to increasing faith, contentment and blessing

Thoughts on Questions

1. Question 1 is an ice breaker. It is designed to force the participants to spend the money, so it is a gift card and not cash. I want the participants to open up their material desires so as to link them together with giving. If the two are viewed at the same time, compartmentalization is often the result. There is an intention to give, but not a reality because of items desired. Possible answers might be a Nintendo Wii, an iPod, new clothes, groceries.
2. Possible answers include not much, we write checks, give money instead of livestock, can give over the internet or we don't give as much out of sacrifice. The purpose is to push the question in the direction that the mode of giving may have changed, but fundamentally giving is still the same and the Bible has something to say about it.





3. Possible answers are paying pastors, keeping the lights on, missionaries, hospitals, disaster relief and colleges. This may be a great opportunity to talk about the various funds the church offers for giving or it may be better to do it at the end in question 11. The goal is to not lose sight of the very practical benefits and importance of giving. Giving is to be seen and established as part of the missionary and pastoral enterprise.
4. We must emphasize the role of contentment as being the first attitude toward cheerful giving. It is to be contrasted with its opposite, the love of money. It is important to note this verse does not criticize the rich, but rather the desire to be rich. Some rich people got there as an effect of actions that were rightfully done. Others aren't rich, but still have the wrong attitude toward money.
5. Answers here will vary from yes to not much. Christians have been conditioned to answer questions like this with an answer of "not much." But there are definitely differences. A much higher percentage of Christians give than non-Christians and the amounts are also higher. While the differences aren't as wide as they ought to be, there are differences.
6. A very powerful case for the role giving plays in the missionary activities of the Church. The question is designed to give biblical reinforcement to the idea that the blessing is available to the giver who funds the missionary or funds the ministry to the poor. Part of the goal is to transform giving from a necessary evil to a missionary act. Answers should focus on getting this thought out in the group and reinforcing it.
7. Possible answers include promotions at work, enough money to get by and other material blessings. All of those are important and should be stated, but drive home that giving faithfully is about the only path to contentment. Focusing on whether giving is an expense or an investment might be one more way to underscore the desired Biblical attitude that motivates giving.
8. The question has gone full circle. What are you passionate about giving to? It gives the participant an opportunity to share what giving goals motivate them. Prior to this section, some explanation of the different giving funds of the church and the purposes they serve may be worthwhile.
9. This concluding question is not one to rush through. Some members of your group may need time to process and pray outside of the meeting.

SESSION 4 - WORK AS A KINGDOM CALLING

Purpose

To consider our work in the context of the Kingdom and understand how it can serve as a calling to extend the Kingdom in addition to meeting the material needs of ourselves and our family

Thoughts on Questions

1. The key answer here is to work heartily or with all your heart as if for the Lord. This verse is one of the key verses for the idea of how a Christian should approach his or her work. The verse also imparts value to work because God values it. I opened with this verse because it puts work into a Biblical perspective very quickly and shows that there is a spiritual component to work.
2. The goal of this question is to put the Biblical command in verse 23 in a personal context. I don't follow up with a question about what could you do better. The goal is not to force guilt on the person nor do we want to have the person start reaching for conclusions this early in the study. There is still some perspective to be added before we want people to refine behavior. Possible answers including working harder, being on time, being engaged in what they are doing and looking out for the company's best interests.
3. One of the pieces of perspective that we want to have is our employer is not always kind to us. How we work for the Lord in this situation may be different than it is in a healthy situation. Work is also messy in that involves lots of other people and lots of different motivations.
4. God put them in the garden to work it and keep it. Work is a good thing because God commanded it. The direction we are heading with the Genesis 2:15 verse is that work is a good thing that contributes to the people around us.
5. The command occurs before the fall, so work is a good thing, because God commanded it and commanded it before sin fell into the world. For the follow up question hoped for answers are that work is not a bad thing, but something we should do and should want to do. If we believe that God has our best interests at heart, then working is in our best interests.
6. The goal of this question is for people to see that business does things that are of value. One good answer would be to provide food, which was the first purpose of work. Other answers might be to provide transportation, clothing, entertainment, education and healthcare. All are important.





7. This question is seeking the answer that business is part of the effort to provide order and dominion over nature. It is the way a capitalist society moves toward this goal. The desire is for this question to help the participant transition from a personal view of their own work to seeing a role for business in fulfilling God's commands. The goal is to show the participant that for profit organizations can be part of God's plan. Because business can do these things, we are less likely to fall into the error of the early church as discussed in the introduction.
8. The goal here is to explore some of the biases but also some of the realities of life regarding different professions. Pastors, teachers and medical professionals have an easier time of attributing value to their profession than business people do. The good they do is more obvious and also more present.
9. The purpose of this brief section from Ecclesiastes is to make sure that we don't overshoot into the Protestant reaction and overemphasize secular calling to highly. Work is not everything. It helps to fulfill God's mission, but good work is probably best characterized by providing for our basic needs and giving enjoyment at the same time. The over pursuit of success in business is labeled as vanity. Ministry outside of our work, our family and other roles are to be seen as important as well along with work.
10. Now is the time for some sifting and shaking of these points with the goal of identifying the biggest challenge a person faces at work. Something tangible that can be prayed for and asked about. Some may need to work harder. Some may need to see the value in what they do. Some may still need a new job. Some may need to see the value that their company provides people so they can feel more motivated.
11. Answers will vary, but may include being on time, giving work the best I have, providing order to a mess, being kinder to people or not emphasizing work so much.

SESSION 5 - INVESTING TIME IN THE KINGDOM

Purpose

To challenge people to think about the unique opportunities the Lord has given them to participate in the building of His Kingdom and to encourage them to make the most of these opportunities

Thoughts on Questions

1. Have some different translations available in case the group does not. There is not necessarily a right or wrong answer to the question of whether the translation makes a difference. The preference different group members have may reflect their own perspective on how to use time. Listen well and note comments that may be good to refer back to when the group gets to the sixth question.
2. Because the days are evil. Examples of evils that keep us from redeeming time may be drawn from any number of temptations we face: greed, or the desire for more possessions than we need; vanity, or a preoccupation with our physical appearance; lust, or a desire to gratify our senses, etc. All of these things rob us of investing in God's Kingdom and can keep those far from God from seeking him.
3. Do:

Understand what the Lord's will is. Be filled with the Spirit Speak in psalms, hymns, spiritual songs. Sing and make music in your heart to God. Give thanks to God for everything.	Don't: Be foolish. Get drunk on wine.
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Possible discussion items may include the value of memorizing and meditating on psalms and hymns. You may want to have the participants consider the impact of music on their spiritual lives. This may also be an opportunity to discuss making wise choices regarding alcohol consumption.

4. This may be the most important question in this study. The key is to emphasize that only through the Holy Spirit can we live in a way that is pleasing to God. In the passage, being filled with the Spirit is contrasted with being drunk on wine. Discuss with the group how in each case a person is putting themselves under the control of something else so that it influences their thoughts and actions. You can also review John 16 for some additional teaching about the Holy Spirit.



5. Help the group members to consider people who they have an opportunity to influence for Christ. Discuss the difference of building genuine friendships with non-believers as opposed to seeing them as spiritual projects. You may also want to discuss the value of practical acts of kindness as a complement to sharing words of truth.
6. As the group responds to this application question, think back to what some of the members may have said in response to the first question. There could be some connections. The other caution in discussing this question is to not limit the focus to action. For a follower of Jesus, there needs to be a healthy balance between being and doing. As a result, some group members may need to spend more time alone with God in order to be in a better position to "make the most of every opportunity/redeem the time." A next step could be developed by each group member with check back at the next meeting, either with the whole group or with an accountability partner or two.

SESSION 6 - IMAGINE THE POSSIBILITIES

Purpose

To better understand that God has given each of us gifts and opportunities that are just for us in order that we can make a contribution to the Kingdom of God that no one else can

Next Steps for Group

This is the last session of this small group study. As a result, be thinking and praying about two areas. First, how best to focus the discussion for your group at this last session. Does the group need one more session to reflect and share together on the overall study? And second, what is the next step for the group? Will you continue to meet as a small group? If so, ask the group to consider what the next study should be and if this is the time to do a service project together.

Thoughts on Questions

1. Exodus 35:30 – Exodus 36:2
God has created people with specific skills to help fulfill His will. And most often, these people are called out to work with others and not on their own. He also has very high standards of excellence and beauty.



1 Corinthians 12:7-27

- a. The Holy Spirit
 - b. To contribute to the common good. That is, they are for the benefit of others and not for our own benefit.
 - c. The body is a clear and easy analogy to understand. The total interdependence of all the different parts of the body on all the others is probably without question.
2. a. There are two options on the question to ask. Use the one that you think is best for your group. A follower of Jesus can't be a floater. Jesus calls us to action and to become more like him each day.

b. Listen to what the group members share. You may want to start off by sharing where you have a tendency to float. Note: saying that you tend to float with your quiet time is a "spiritual" answer and not a real world answer.
 3. a. This could be a good time to have each group member take 5 minutes and write out the thought in these verses in their own words. Then sharing them and discussing them with the group might be a time of encouragement and affirmation.

b. There is a consistency between Colossians 3 and what Patrick Henry Hughes says about his disabilities. This is not difficult to see, and the group will respond accordingly. As you listen to their responses, you might ask as a follow-up question whether this is a new idea for them.
 4. This is not a question to rush through. It is intended to sum up the entire study. As a result, be sure you allow enough time for discussion. If you have decided to have one more session to reflect and share together on the overall study, this would be a great question to focus on. You could ask the group to consider this question between now and the concluding session, and perhaps jot down thoughts each day as they have time. This would serve as their spiritual exercise as well as their preparation for the concluding session.

