



DEVOTION GUIDE



Your life is about to change! God is going to speak to you and reveal insight into His plan for your life. Before you were even born, God had a plan for your life. He gave you specific gifts, passions and experiences to accomplish His perfect will. He chose the exact moment in history for you to be born. He put you in the right place at the right time to accomplish His right plan. As you seek His heart, He will reveal it to you!

Most people wander through life aimlessly. They have little purpose, passion or direction. My prayer is that every fully devoted follower of Christ would seek to hear from God and develop and implement His plan.

It must break God's heart how many people squander the gift of life. We are not going to waste our lives. We are going to maximize our lives for God's glory.

As you prepare to dive deeper into your Chazown, here are some thoughts that will be helpful:

1. **Come to church on Sunday.** If you have to miss the Chazown teaching, you can listen online at christ-first.org, or pick up CDs on the patio on Sunday.
2. **Make a commitment!** You will have five short devotions to read each week for the next six weeks. Please read these, discuss them with your small group, and prayerfully complete the assignments.
3. **Open your heart to God.** Be prepared for God to show you things about yourself that you may not want to see.
4. **Enjoy the ride.** Jesus came to give you life! He's going to take you on a ride toward His perfect will.

One day, when you stand before Christ in heaven, just imagine Him looking at you and saying, "Well done, my good and faithful servant!"

Chad

Overview

Where there is no vision, the people perish...
Proverbs 29:18a

CHAZOWN
PASSION VISION PURPOSE

Week 1, Day 1

On Purpose

*I make known the end from the beginning, from ancient times,
what is still to come. I say: My purpose will stand...*

Isaiah 46:10a

Can you imagine someone setting out to construct a building without a plan? Envision someone creating a meal without recipes. Picture going on vacation without knowing where you're going. Many people go through life without any plan, without any direction, without any vision. **Everyone ends up somewhere. Few people end up somewhere on purpose.** In Isaiah 46:10, God tells us that He already knows the end before the beginning ever starts. God knows His plans for you. He knows where He wants you to end up. God has known what He wants you to accomplish since before you were even born. Our goal in the Chazown series is to tap into God's purpose for our lives. We want to define what His plan is for our lives, and then we want to accomplish that plan.

The Bible tells us that where there is no vision the people perish. What's your vision? What kind of vision do you have for your relationship with God? What's your vision for your relationship with other people? What's your vision for your finances? What's your vision for your health and your physical life? What's your vision for your work life?

A vision will bring at least three benefits to your life. First, it will bring focus. You'll know what to do. You'll know what the next step is. You'll be motivated. When you have focus, you'll also know what not to do because what you're supposed to do is always in front of you. The second thing a vision brings is endurance. My wife Teresa has endured pregnancies. She can bear the pain of giving birth and the challenges of pregnancy because she has the vision of the life at the end of the pregnancy. Why do people endure four years of college? They persist because of the vision of a better job or a better life at the end. The third thing a vision will bring is peace. You'll have the peace to know that you're following God's plan and becoming a fully devoted follower of Christ. Remember, Proverbs 29:18 says, "Where there is no vision, the people perish." What's your vision?

When Teresa and I came to Christ First in 2009, we had a vision for what we wanted to create. Our vision is to equip every generation to reach their world for Christ. Because that's our vision, we work toward it every day. When I wake up in the morning, I know what to do — and what not to do — because God has given me the vision. The vision brings focus, endurance, and peace.

In the next few weeks, you and I are going to seek God to expand your own Chazown. My promise to you is this: You will have the tools to seek God, hear from God, create a living framework, and develop an action plan to guide you to fulfill God's divine purpose for your life. Twenty-four hours a day, seven days a week, three hundred and sixty-five days a year, you will have focus to fulfill God's plan for your life. You will have the vision to end up somewhere on purpose.

Remember: Everyone ends up somewhere, but few people end up somewhere on purpose.

Closing Prayer:

Lord, please put YOUR vision in our hearts. Let us be people who end up somewhere on purpose. Reveal to us YOUR purpose for our lives, and remind us of that purpose so that we can endure until we fulfill it.

Steps for Today:

- If money were no object, and you could do anything you wanted for the rest of your life, what would you do?
- If you never had to go to work again, and you could make a difference by investing your time into a Kingdom effort, what would you do with that time?
- Besides ministering to those closest to you (family members, relationships at church, etc.), what's the number one thing you believe God wants to accomplish through you?

Week 1, Day 2

Stand or Fall

*Again, the kingdom of heaven is like a merchant looking for fine pearls.
When he found one of great value, he went away
and sold everything he had and bought it.
Matthew 13:45-46*

Jesus said the merchant found one of “great value.” That was what was valuable to him. It was so valuable that he sold everything he had to pursue something that mattered to him. What do you stand for? What is most important to you? What are your core values? **If you don’t stand for something, you’ll fall for anything.**

Scripture shows us many biblical examples of core values. Samuel had a core value of integrity. In I Samuel 12:3, he said, “Here I stand, testify against me in the presence of the Lord and His anointed. Whom have I cheated? From whose hand have I accepted a bribe? If I’ve done any of these I will make it right.” He absolutely and completely stood for integrity. One of David’s core values was intimacy. In Psalm 27:4, he said, “One thing I ask of the LORD, this is what I seek: that I may dwell in the house of the Lord all the days of my life, to gaze upon the beauty of the Lord and to seek Him in His temple.” It’s obvious in scripture that one of David’s core values was an intimate, growing relationship with God. Solomon had a core value of wisdom. In Proverbs 4:5-7, he said, “Get wisdom... Do not forsake wisdom, and she will protect you; love her, and she will watch over you. Wisdom is supreme; therefore get wisdom.”

Core values are evident by what’s valuable to you. One of Mother Teresa’s core values would likely have been compassion. Bob Barker’s core value would have been to get your pet spayed or neutered. You can probably recognize other people’s core values by what they attach importance to.

Jesus’ core values would have included obedience, servanthood, and love.

To uncover your core values, ask yourself these two questions:

1. **What angers you?**

Proverbs 6:16 says, “There are six things the Lord hates, seven that are detestable to Him.” Looking at the things that God hates helps reveal His character and the things that are important to Him. What angers you? If fake people anger you, then authenticity might be a core value for you. If half-heartedness angers you, then excellence may be a core value for you. If timidity angers you, then maybe boldness is a core value for you.

2. **What do you absolutely love?**

John 3:16 says, “For God so loved the world He gave His one and only son...” If you love giving, then generosity may be a core value for you. If you love helping, then maybe serving is a core value for you. If you love when someone gets what they deserve, then justice may be a core value. If you love when someone is forgiven, then grace may be your core value.

Remember: If you don’t stand for something, you’ll fall for anything.

Closing Prayer:

Lord, we know that You have given us specific areas of passion. Please reveal those areas to us. Help us understand what values You have placed in us, then teach us how to use those values to Your glory.

Steps for Today:

- What do you stand for? Prayerfully seek God today to uncover five to ten personal core values.
- After you have your list, ask a close friend or relative to tell you what they think three of your core values are. They may see things that you don’t recognize about yourself. If they do—and you believe those things are accurate—then add them to your list.

Week 1, Day 3

Are You There Yet?

Where there is no vision, the people perish...
Proverbs 29:18a

The Hebrew word that's translated as vision is *chazown* (khaw-zone). It means a dream, revelation, or vision. Without vision, there's no passion or purpose. Most people I know are living life without a vision. If you don't know where you're going, you won't know when you get there. Jesus had a vision. John 10:10 and 18 say, "I've come that they may have life and have it to the full... No one takes my life from Me, but I lay it down of My own accord." His life on earth has passion and purpose.

How do you uncover your vision? Let's review the questions we asked in day one of our study:

- If money were no object, and you could do anything you wanted for the rest of your life, what would you do?
- Besides ministering to your family, what do you believe is the number one thing that God wants to accomplish through you?

Let God speak to you through these questions. God has placed within you His *chazown*, His vision for your life. Let the Holy Spirit draw it out of you. Here are three clues to help you discover your vision:



In the first circle, you'll see "Core Values." What do you stand for? What angers you? What do you love?

The second circle represents your gifts. What do you do exceptionally well? What are the gifts and talents God has given you?

The third circle is your experiences. What are the life experiences that God has given you to prepare you for your future?

Where your core values, gifts, and experiences overlap, you'll often see your *chazown*. For instance, here's how I determined my *chazown*:

My core values are:

- **Lost people:** They matter to God and should matter to us
- **Authenticity:** The world is looking for the real deal
- **Scripture:** The only power source that truly changes lives
- **Leadership:** Great leaders make those around them great
- **Prayer:** If it requires God, it requires prayer
- **Vision:** It must be so big that it will fail without God

God has gifted me with the gifts of:

- Pastor/Teacher
- Leadership
- Evangelist
- Exhortation

My life experiences include that:

- I didn't like the legalism of church growing up. If anything, it drove me away from God, rather than to God.
- I was in a lot of plays and musicals growing up so I was used to being in front of crowds.
- I always played with gadgets growing up, taking them apart and putting them back together, which caused me to be a creative thinker.
- I had issues with the leadership of a church as a young adult which caused my heart to bleed for outsiders.
- I started my own business when I was 16, and again as an adult which allowed me to have an entrepreneur spirit.

My dream is to help established churches and people, whom once had a great past see that God is not done with them yet. The best is yet to come. My vision for Christ First is to be a church that is different. I believe that God wants us to be a church where those far from God actually enjoy coming to church because of the environment, relevant, but Biblical teaching, and the love and grace they receive from our people. Our vision is to see 10,000 people in our oikos being prayed for daily, 1,000 people attending weekly worship services in several venues each week; for people to be connected in 100 community groups; and for Covina to be embraced with 10 outreach ministries. This is our Chazown!

You may think, "Wow, that seems too big." If your vision is not more than you can do, then it's not from God. God desires to gain all fulfillment of your vision. To do that, He'll give you a dream that can only be done with His strength.

2 Thessalonians 1:11-12a says, “With this in mind, we constantly pray for you, that our God may count you worthy of His calling, and that by His power He may fulfill every good purpose of yours and every act prompted by your faith. We pray this so that the name of our Lord Jesus may be glorified in you...” Be thankful for a vision that will allow Him to demonstrate His power through you.

What’s your vision? Is it to have a great marriage? To be a stay-at-home mom? To sponsor and feed one hundred kids a month? To adopt three children from a third world country? To pay for one full-time missionary? To become a full-time missionary yourself? To write a book? To volunteer at a crisis pregnancy center? To find a cure for a disease? To be the spiritual leader of your household? You’ll never leave where you are until you decide where you’d rather be. Your vision should be so big that you cannot accomplish it without God.

Remember: If you don’t know where you’re going, you won’t know when you get there.

Closing Prayer:

“Disturb us, Lord, when we are too well pleased with ourselves. When our dreams have come true because we’ve dreamed too little. When we arrive safely because we’ve sailed too closely to the shore.”

– Jeanie Curry (Missionary)

Steps for Today:

- Where there is no vision the people perish. What’s your dream? What’s your vision?
- Habakkuk 2:2 says, “Write down the revelation and make it plain on tablets, so a herald may run with it.” Your assignment for today is to begin writing a rough draft of your vision on paper so that anyone may run with you and help you fulfill it.
- If you don’t know your vision yet, write a prayer to God reveal that vision to you. Keep it somewhere be reminded to continue to seek God about your *chazown*.

Week 1, Day 4

Plan On It

*...But those who plan what is good find love and faithfulness.
All hard work brings a profit, but mere talk leads only to poverty.
Proverbs 14:22b-23*

Many people are all talk and no walk. They're all show and no go. They're all bark and no bite. They're all meow...well, you get the idea. They have no plan. **When you fail to plan, you plan to fail.** Remember, mere talk only leads to poverty, but those who plan and work hard will find a profit.

In 1 Chronicles 28:19, when David was seeking God's will for the temple, he said, "All this I have in writing from the hand of the Lord upon me, and He gave me understanding in all the details of the plan." God knows the end from the beginning. God has a plan and a purpose for your life, and He will give you the details of the plan.

The question is, How do I get from here to there? How do I move from where I am to where God wants me to be? The answer is, you rely on God to get you there one step at a time. In the movie *What About Bob?*, there's a key phrase that Bob's psychiatrist tells him over and over again: "Take baby steps." One small step after another will take you from where you are to where God wants you to be. So do we devise the plan? We're going to set short-term goals for long-term victories. 2 Corinthians 5:9 says, "So we make it our goal to please God, whether home in the body or away from it." What's your goal?

When you set goals, there are three things you need to keep in mind:

1. **Goals must be specific.** When you're setting a goal, don't set a vague target. Don't just say, "I want to get in better shape," say "I want to lose ten pounds," or "I want to start working out three times a week." Ask God to show you a *specific* goal.
2. **Goals must be attainable.** If I set a goal to play on the PGA Seniors tour, that goal would not be realistic if I've only played two rounds of golf in my life. When you set goals, make sure they're attainable.
3. **Goals must be written.** This is very, very important. What is written and measured is far more likely to be accomplished. "*Write down the revelation and make it plain on tablets, so that a herald may run with it.*"

Before you set your goals, embrace this thought: **You cannot change what you are willing to tolerate.** Ask God to give you a divine discontentment for where you are and a deep desire to fulfill His plan for your life. As you're seeking God's direction for your goals, here's where I suggest you start: Seek God and list three to five significant goals that you believe He wants you to accomplish in the next three to twelve months. Start with short-term goals for long-term victories. Make sure your goals are specific, attainable, and written. Be honest with yourself about where you are. You must know where you are before you can get where you're going. What needs to change in your life? What is God calling you to do? Devise a plan. Then attack it. You will never possess what you are unwilling to pursue.

Remember: When you fail to plan, you plan to fail.

Closing Prayer:

Lord, please give us clarity for uncovering our goals. Please reveal to us what you have in store for the next year, and give us the strength and endurance to achieve these goals. Please give us a divine discontentment in areas that we need to surrender to You. Disturb our plans with plans from You!

Steps for Today:

- Today's assignment is to prayerfully develop your list of 3-5 significant goals to accomplish in the next year. Remember: specific, attainable, written.
- Then write three action steps for each goal that will help take you to that goal.

Week 1, Day 5

Make the Grade

*Nothing in all creation is hidden from God's sight.
Everything is uncovered and laid bare before the eyes of Him
to whom we must give account.*

Hebrews 4:13

When I was in school, one of the things I often wanted to know about an assignment was if it was going to be graded. If it was, then I'd put more into it. If it wasn't going to be graded, then I didn't work as hard, even if I had intended to do my best. My life today demonstrates this principle just as much as it did when I was in school. Accountability **closes the gap between intentions and actions**. Most people prefer not to be graded in life. We need to embrace the truth that life is graded. Hebrews 4:13 says that nothing is hidden from God's sight. At the end of our life on earth, we'll stand before God and give an account of what we've done—or haven't done—in His name.

There are four common reasons that most people resist accountability:

1. **We fear failure.** If we have accountability, then people will know when we fail.
2. **We don't see the value of accountability.** We think we can do it on our own, but the truth is, we probably haven't and won't.
3. **We're rebellious.** We don't like having someone else hold us responsible for our actions.
4. **We're full of pride.** We think we don't need others. But we weren't created to accomplish things alone. God created us to need Him need each other.

The Bible teaches us that we must overcome these barriers to accountability.

Ecclesiastes 4:9-10 says, "Two are better than one, because they have a good return for their work: If one falls down, his friend man that falls and has no one to help him up!" The truth is that it's very unlikely that you'll accomplish God's plan without correction. Isaiah 53:6 says, "all, like sheep, have gone astray. Each of us has turned to his own way." We're prone to wander. We may start strong, but our attention quickly shifts. I've found that I'm easily distracted from God's plan by many of the cares of the of the world. That's why I have people hold me accountable—they help me get back on track. When a rocket launches, headed for the moon, it's only on track ten percent. Ninety percent of the time adjustments are being made, but in the end, they reach the goal. That's what accountability does for us. We may start to drift off course, and then someone lovingly comes in to help us adjust. **You cannot correct what you are unwilling to confront.**

Another truth we need to embrace is that you're not likely to accomplish God's plan for your life without support. God puts people into our lives to support us, encourage us, and help us get back up when we fall. A profound observation about my life is that every area of success started with something I did not want to do. To become financially strong, I had to do things I did not want to do. I didn't want to live way beneath my means. I didn't want to budget. I didn't want to tithe at first, but all these short-term sacrifices led to long-term blessings. If I have success today in my family, it's a result of doing things early on that I didn't want to do. I didn't want to dedicate time to family devotions. I didn't want to skip out on playing sports to stay at home, but these sacrifices have led to a strong family. If my spiritual life is strong, it's a result of doing things I didn't want to do. Early in my relationship with God, I didn't want to pray for extended periods of time. I didn't want to read the Bible, and I've never really wanted to fast, but all these things lead me closer to God. If my health is strong, it's a result of doing things I didn't want to do.

Accountability is me asking someone, "Please help me do what I don't want to do, to help me get what I've always wanted." To have something you've never had, you must do something that you've never done.

Remember: Accountability closes the gap between intentions and actions.

Closing Prayer:

Thank you, Lord, that You have created us for community, and that we can depend on others to draw us to You. Please bring to our attention areas where we need to depend on others, and please show us who those other people wisdom and strength to help others as they help us. Allow our relationships to bring You honor and praise, and draw us closer to Your heart.

Steps for Today:

- List three people in your life that you could trust in some area.
- List three areas in which you may need to be held accountable.
- Are there any matches in these lists? Any person who could hold you accountable in an area you wrote down? Pray about that match, and ask God to show you if you should approach him/her for help.

Week In Review:

Key statements of the week:

- Everyone ends up somewhere, but few people end up somewhere on purpose.
- If you don't stand for something, you'll fall for anything.
- If you don't know where you're going, you won't know when you get there.
- When you fail to plan, you plan to fail.
- Accountability closes the gap between intentions and actions.

As we proceed through the Chazown series during the next few weeks, you'll seek God. He'll give you direction, a plan, and a purpose for the following areas of your life:

- Relationship with God
- Relationship with People
- Financial Life
- Physical Life
- Work Life

My promise to you is this: Over the course of this study, you will gain the tools to seek God, hear from God, create a living framework, and develop an action plan to guide you to fulfill God's divine purpose for your life. Twenty-four hours a day, seven days a week, three hundred and sixty-five days a year, you will have focus to fulfill God's plan for your life, and the vision to end up somewhere on purpose.

Relationship with God

*Now this is eternal life: that they may know you,
the only true God, and Jesus Christ,
whom you have sent.
John 17:3*

CHAZOWN
PASSION VISION PURPOSE

Week 2, Day 1

God's Word

*All Scripture is God-breathed and is useful for teaching,
rebuking, correcting and training in righteousness...*

2 Timothy 3:16

God desires that we have a personal relationship with Him. One of the best ways to get to know God in a personal way is by reading the Bible, His words written to us and for us. According to George Barna of The Barna Group, a Christian research firm, less than 20% of Christ followers read the Bible regularly. This is really quite alarming. Can you imagine going to see a doctor who doesn't read medical journals? How long do you think a football player would last if he never studied the playbook? Yet many Christians fail to strengthen their relationship with God or increase their knowledge of Him simply because they won't read His Word.

Jesus said in Matthew 22:29, "You are in error because you do not know the scriptures or the power of God." I don't want to be in error. When I was young, I decided to read the Bible. I started strong in Genesis, kept the momentum through Exodus, and then stalled out in Leviticus. (Leviticus is a tough book to make it through.)

Here are some things to consider as you seek to know God personally through reading His word:

Get a good translation.

Nehemiah 8:8 says, "They read from the Book of the Law of God, *making it clear and giving the meaning, so that the people could understand* what was being read."

Personally, I find it more than a bit challenging to read through the King James Version. The "thees" and "thous" bog me down. Find a translation that's easy for you to understand and follow, and not difficult to read. My personal picks are the New International Version (NIV), New Living Translation (NLT), and the English Standard Version (ESV). For devotional reading, I recommend the NLT or The Message. If you're looking for a good study bible, I enjoy the NIV Study Bible or NKJV Nelson's Study Bible. My favorite Bible for new followers of Christ is the Life Application Bible. Simply ask for help in a Christian bookstore. Tell them about you and what you're trying to accomplish, and they'll help you pick the right Bible for you.

Get into an easy book of the Bible.

2 Peter 3:16 says, “He writes the same way in all of His letters speaking in them of these matters. His letters contain some things that are hard to understand...” Some books of the Bible are harder to understand than others. My top four picks for a new student of God’s Word are:

- **Genesis** is a great place to start because it gives you a foundational history of creation and a broad stroke over many great stories in the Old Testament.
- **Proverbs** is great for daily readings. For many years, I read one chapter of Proverbs a day.
- **John** provides a clear picture of Christ and His love for you.
- **Philippians** is an inspirational book that gives a foundational theological understanding.

Get Bible Study on your calendar.

Psalms 119:16 says, “I delight in your decrees; I will not neglect your word.”

You will do what you choose to do. When people say they don’t have enough time to do something, they’re often not being totally honest. They choose to not have enough time. Put Bible Study on your calendar. Make it a priority.

Get in a small group.

Acts 8:30-31 says, “Then Philip ran up to the chariot and heard the man Isaiah the prophet. ‘Do you understand what you are reading?’ Philip asked. ‘How can I,’ he said, ‘unless someone explains it to me?’ So he invited Philip to come up and sit with him.”

In a small group, you’ll find that you can draw from the wisdom of others. They may help explain God’s Word to you in a way that can transform your life. At the same time, you can share your own insights with them.

You wouldn’t invest with a stock broker who didn’t know what was happening on Wall Street, would you? You wouldn’t want to be in error, right? Let’s do better than 20%. Pick up your Bible and read it. Seek to know God in a personal way.

Closing Prayer:

Lord, we know that Your Word is life to us. We desire to grow in hunger for that life. Please reveal to us through Scripture Your heart and Your passions. Let them set us on fire for You! We long to trust Your Word, to love Your Word, and to live by Your Word.

Steps for Today:

- Follow the steps mentioned in today's devotion. If you don't have a Bible, or if you have a Bible that's difficult for you to read, then get a new Bible that has an easy, readable translation.
- Determine a time and place to meet with God daily. If this is new to you, start small. Spending five minutes a day for 21 days will establish a habit. Then, as God meets with you, you'll find yourself looking forward to this time with joy and anticipation.
- As you do this, meditate on the scripture He highlights for you. It may be a single word, a verse, or a passage. He may have you in one chapter for days. Remember, it's quality, not quantity.
- If you're not part of a small group, check out the extensive list on the church website: christ-first.org. Choose to make a connection.

Week 2, Day 2

Mentorship

For this reason I am sending to you Timothy, my son whom I love, who is faithful in the Lord. He will remind you of my way of life in Christ Jesus, which agrees with what I teach everywhere in every church.

1 Corinthians 4:17

God is a relational God. He created you as a relational being. When Jesus came to earth, He exemplified relationships like no other. He selected twelve men and poured His life into them. These men, empowered by the Holy Spirit, impacted the world. The legacy of their ministry continues today. Why were they so effective? Because Jesus, our example, was the greatest mentor who ever lived.

The word mentor is derived from the Greek word that means “enduring,” referring to an enduring relationship between an older person and a younger person. The Bible details many relationships like this. One of the most well-known examples is Paul, who was Timothy’s mentor.

Personally, Teresa and I have intentionally sought out wise, experienced leaders to help us grow in the five major areas of our lives. As we continue to let God shape our personal *chazown*, I strongly encourage you to do the same.

Remember: We are seeking God’s direction and plan for our:

- Relationship with God
- Relationship with People
- Financial Life
- Physical Life
- Work Life

How do you find a mentor? Start by praying. Ask God to bring the right person or people into your life. Next, ask others. Ask people in your small group or people you serve with to recommend wise and experienced willing to help you grow. Qualify potential mentors by asking yourself if you have a well-rounded respect for them. Do they have sustained success? Do you like them? Before actually asking them to personally mentor you, do a heart check. Ask yourself why you want this particular person to mentor you. Is it because he has an important position. Finally, once you’ve determined your motives pure, go ahead and ask.

Here are some suggestions to consider:

- As you seek a potential mentor, approach him or her in a casual setting. If you don't know him well, set an appointment at his convenience. Tell him why you admire and respect him and that you would like to learn from him. Ask him point blank if he would consider being your mentor.
- If this person agrees to be your mentor, decide before your next meeting with him what you would like to learn. Then watch. Study everything, and take notes. If he travels, ask if you can travel with him sometime. If possible, have your mentor observe you in your work environment. Pray together.

My top ten suggested questions to ask a mentor are:

1. What are the five books that have most influenced your life?
2. How do you stay balanced and healthy?
3. What are three things you would do differently if you had life to do over again?
4. What are the three most important things you do with your time?
5. What are some of your failures, and how did you overcome them?
6. How do you hire great people?
7. What potential do you see in me?
8. What are my blind spots?
9. What do you do that keeps you growing?
10. How can I serve and bless you?

Remember, God is a relational God, and He loves to use His people to lead others. If you're young, please seek a mentor. If God has blessed you with wisdom, experience and age, please be available to pass along what God has taught you. Together, we will become fully devoted followers of Christ.

Closing Prayer:

Father, please grow us into people who are reflecting You more and more in our lives. Please form relationships in our lives that reveal to us Your purpose in relationships that already exist, people into our lives to guide and direct us. Let us glorify Your Name together!

Steps for Today:

- Spend some time asking God to bring the mentor of His choice into your life.
- Proverbs 27:17 says, “As iron sharpens iron, so one man sharpens another.” Before you begin a mentoring relationship, think about this: Are you truly willing to be “sharpened”—to accept God’s wisdom, spoken through another person? If your honest answer is “no,” that’s okay! BUT, spend time today asking the Lord to soften your heart in this area, making you able to receive His Truth.
- Is God calling you to be a mentor? Yield to His call to bless others in this way and in return, receive an inevitable blessing. Begin today taking steps towards building that mentoring relationship with someone the Lord is leading you toward.

Week 2, Day 3

Prayer

And when you pray, do not be like the hypocrites, for they love to pray standing in the synagogues and on the street corners to be seen by men. I tell you the truth, they have received their reward in full.

Matthew 6:5

Prayer is an extremely important discipline in deepening our relationship with God. Yet, many Christians struggle with prayer. Pastor Craig Groeschel from LifeChurch shared, “I Don’t Feel Like Praying,” from a series called *Confessions of a Pastor*, which seemed to resonate with a lot of people. He said, “I was surprised to hear, after I admitted openly to my own struggling prayer life, that many others related to this difficulty. The truth is, I don’t feel like praying a lot of the time. I’m not a big fan of prayer meetings. If you are, I’m glad, but I’ve never really wanted to go to them and, at one time, I felt guilty about this.” I’ve found that many of us don’t feel like praying because we’re not sure God will answer our prayers. Others express they’re not really sure how to pray. Some, like me, tend to become bored and then feel guilty. Then, there are those who feel they should not “bother” God with what they deem insignificant requests.

Toward gaining an effective prayer life, let’s first redefine what prayer is.

The most simple and accurate definition of prayer is communicating with God. When we see prayer as nothing more or nothing less than communicating God, we establish a foundational step to growing closer to God through prayer.

In my relationship with Teresa, I can communicate in many ways. I can communicate with a look, through writing, by a grunt (although I don’t recommend this), a sigh, laughter, talking, hand gestures and by a twinkle in my eye.

The same is true with God. Communicating with God through prayer should not be limited to the spoken word.

Let’s look at four different people from the Bible and learn about communicating with God through their prayer journeys:

1. Jeremiah teaches us to pray **honestly**. In Jeremiah 20:7 he says, “Lord, you deceived me, and I was deceived; you overpowered me and prevailed. I’m ridiculed all day long; everybody mocks me.” I absolutely love the honesty of Jeremiah’s prayer. He didn’t hold anything back.

It's easy to pray a hypocritical prayer when praying in front of others, wanting them to think we're praying a spiritual prayer. When talking alone with God, we may even pray what we think He wants to hear. One of the best ways to pray is like Jeremiah prayed—that is, to pray honestly. You may say, "God, this is how I'm feeling, I don't understand, why won't you do something about this? God, I don't think this is fair." God already knows your heart, so you might as well go ahead and express it to Him.

2. David teaches us to pray **creatively**. In Psalm 5:1-2 he prayed, "Give ear to my words. O Lord, consider my sighing. Listen to my cry for help, my King and my God, for to you, I pray." Notice that David prayed creatively and asked God to "consider his sighing." Then he even referred to his sighing as prayer. He said, "...for to you, I pray." You can pray creatively just as David did. Try writing your prayers. Pray during routine tasks, in different places or positions. Try praying by listening to God. Because prayer is communicating with God, it's a two-way street. Be quiet and listen. You may be surprised to hear God speak.
3. Nehemiah teaches us to pray about **everything**. Nehemiah 2:4-5 says, "The king said to me, 'What is it you want?' Then I prayed to the God of heaven, and I answered the king." My guess is that Nehemiah didn't kneel down and have a long, drawn-out prayer time. Instead, he shot a prayer up to God and believed that God cared, heard him, and gave him favor. There's nothing too big, and nothing too small for God's concern.
4. Hannah teaches us to pray **continually**. She continued to seek the Lord even when her initial prayers of requesting a child went unanswered. Samuel 1:12-13 says, "...as she kept on praying to the Lord, Eli observed her mouth. Hannah was praying in her heart, and her lips were moving but her voice was not heard." The phrase in this verse that I love is "as she kept on praying to the Lord." I want to keep on praying when He doesn't do what I want, when I don't understand His response, or when I get bored and fall asleep praying.

The more I learn about prayer, the more prayer becomes an important part my life. God wants to know you personally, and God wants you to know Him personally. Make prayer a daily part of your life.

Closing Prayer:

God, we know that Your Spirit alone can change our lives. We ask you to supernaturally change our natural desires. Please give us a newfound freedom, joy, and passion in prayer. Reveal to us Your heart for our prayer lives. Please change our hearts to conform to Your heart in this area.

Steps for Today:

- Be honest with God. He created your emotions, so you can't shock Him. Take some time today in honest prayer to God.
- Listen. God speaks in myriad ways. Cultivate a listening ear and heart. You won't be disappointed. Today ask God to show you how to be more sensitive to His voice.
- Remember to pray creatively. Try an unusual way of praying for you. Maybe you could write down your prayers today. Or, try praying in a different place or position.

Week 2, Day 4

True Worshipers

Yet a time is coming and has now come when the true worshipers will worship the Father in spirit and truth, for they are the kind of worshipers the Father seeks.

John 4:23

As you grow in your intimate relationship with God, you will inevitably be moved to a state of worship. Knowing God in His purest essence moves us to worship Him. Jesus said in John 4:23, “Yet a time is coming and has now come when the true worshipers will worship the Father in spirit and truth, for they are the kind of worshipers the Father seeks.” A couple of things from this verse interest me. First, Jesus said there are true worshipers. If there are true worshipers, that implies there are also false worshipers, or hypocrites. God’s desire is that we be true worshipers. The second thing is that the Father seeks true worshipers. Notice what God wasn’t seeking. He wasn’t seeking speakers, evangelists, or good-looking people. He was seeking those who would worship Him. Ultimately, God desires to be glorified, and He deserves it. He’s the only one worthy of our praise, and we are created to glorify and exalt Him.

How do we become true worshipers? The Bible teaches us to worship with:

1. **Awe.**

In Revelation 1:16-17a John said, “...His face was like the sun shining all its brilliance. When I saw Him, I fell at His feet as though dead...” In the presence of God, John “fell at His feet as though dead.” He speak, move, or stand. He could only worship with awe. In language, the word *shachah* is used 170 times in the Bible. refers to royalty or to God. It means “to bow down, to flat, to do reverence, to worship, or to worship with awe.” When was the last time you were stunned and shaken in God’s presence? Hebrews 12:28-29 says, “Therefore, since we are receiving a kingdom be thankful, and so worship God acceptably our God is a consuming fire.” True worshipers worship with awe.

2. **Abandonment.**

King David worshiped with abandonment. In 2 Samuel 6:21-22, David said to Michael, “...I will celebrate more undignified than this, and I will be humiliated in my own eyes.” Notice that David wasn’t in church—he was simply in the presence of God. Even as the king, as he worshiped with abandonment in the presence of an almighty God. The Old Testament Hebrew word *hallaal* is the word from which we get the word Hallelujah. It means “to praise, to be clamorously foolish or mad before the Lord.” If you were to win the lottery, you would likely worship with abandonment. If

your favorite sports team is ranked number one in the nation, you may worship with abandonment. In the presence of an almighty God, you worship with abandonment. The Bible says to “shout to God,” “dance before Him,” “bow down,” “tell of His might,” “meditate on His truth,” “run to Him,” “lift your hands,” “clash the cymbals,” “sing a new song,” “clap your hands,” “lift up your head,” “stand in awe,” “walk in His ways,” “cast down your idols,” “make a loud noise,” “tell the nations,” “seek His face.” True worshipers worship with awe, abandonment...and intimacy...

3. **Intimacy.**

In the holiness of His presence, you can't help but worship the One who is worthy. In Psalm 27:4 David said, “One thing I ask of the Lord. This is what I seek. To dwell in the house of the Lord all the days of my life, to gaze upon His beauty and to seek Him in the temple.” Focus on David's intimate love of God. The only thing he desired was to gaze upon the beauty of the Lord. God is not a distant, uninvolved God. He is a loving God who is present with you at this very moment. And He desires your intimate worship.

Closing Prayer:

Lord, we are overwhelmed by who You are and what You have done. We desire to be true worshipers that bless You and honor You. Draw us into Your presence, so that we can be moved to worship You in fullness. Please take us in our current state and make us awestruck, abandoned, intimate worshipers.

Steps for the Day:

- Honestly consider the following questions. Respond and ask Him to reveal things to You through your time:
 - ◇ When was the last time you were overwhelmed in the presence of God?
 - ◇ In view of who God is and what He's done, what is your appropriate response of worship?
 - ◇ God is seeking true worshipers. Is worship a way of life for you?
- Spend some time in the next few days focusing on specific characteristics of God. Meditate on His holiness, His righteousness, or any other quality that you want. As He reveals Himself, you will be drawn to worship.

Week 2, Day 5

Fasting

After fasting forty days and forty nights, he was hungry.
Matthew 4:2

As a Christ follower, one of the most awesome disciplines we can implement is the discipline of fasting. The Bible Encyclopedia defines fasting this way: “To afflict the soul or self, the practice of self-denial.” The Bible describes many types of fasts, as well as many different purposes for them. In the Old Testament, fasts were observed before certain feasts. People undertook fasts as a part of the mourning process after the death of a loved one. Fasting was also used when seeking divine favor, protection, or as evidence of sorrow for sin. The fast could have been abstaining from a certain food, total abstinence from all food and/or washing, anointing, and sleeping. The length of time could vary from one day, from sunrise to sunrise (Judges 20), seven days (1 Samuel 31), to as many as 40 days (Exodus 34). Although fasting is often recommended as a modern means of improving health, the foundation of this discipline was spiritual.

As a person who loves food, I’ve never been a big fan of fasting. To go two or three hours without a snack is like torture. For years I’ve heard different ministers speak about the spiritual benefits of fasting, and although I agreed with the principles in scripture, it wasn’t until I actually practiced the discipline of fasting that I began to experience great spiritual benefits.

How do you fast? I’ve known people who simply fasted one meal time to pray, rather than eating. I know others who have fasted from certain of food, like chocolate. Every time they would desire this food, reminded to seek God in prayer about a certain subject instead. I’ve known some who have had what they call “media” fasts, denying themselves TV viewing or listening to the radio, investing that time instead with God. Essentially, in a fast, we deny ourselves something we’re accustomed to, in exchange for intimacy with God, increased ability to hear from Him and to discern His will. That’s a sweet deal!

In the times that I fast, I abstain from food, drink lots of water, and occasionally, juice. At times I’ll do a bread and water fast, denying myself foods that I generally enjoy.

I’ve fasted for loved ones’ marriages, direction for personal decisions, and for major decisions within the church. Every time I’ve fasted, I’ve been amazed at what God has done. In our self-indulgent, microwave, fast food world, most of us desire instant gratification. We want what we want now. Fasting is a tremendous discipline that denies self. The first principle in following Christ is that we deny ourselves. Then we’re to pick up our cross and follow Him.

As I learn to deny myself, occasionally, for a spiritual fast, this discipline transfers into other areas of my life. It becomes easier for me to deny sin, rebuke Satan, and reject selfishness.

If you're seeking God's direction, desiring an answer from God, or simply wanting to grow closer to Him, make fasting a part of your relationship with God. Even Jesus, the Son of the living God, fasted for forty days and forty nights. If it was an important discipline in Jesus' life, then it should be important enough for me.

Closing Prayer:

Lord, we desire You above all else. Give us wisdom and direction in fasting, so that we can draw closer to You. Please provide us with a clear path, and give us energy, focus, and resolve as we fast. We pray that as we are obedient to You, we would experience You in ways we never have before.

Steps for Today:

- List three things that might require prayerful fasting. A decision? A prayer request for someone else? For deeper intimacy with God?
- Spend some time today seeking the Lord to determine if He's calling you to fast about any of these things, and what He's calling you to fast from.
- Consider how this area of your relationship with God could become an important discipline in your life.

Relationships with People

*Two are better than one, because they have a good
return for their work: If one falls down, his
friend can help him up. But pity the man who
falls and has no one to help him up!*

Ecclesiastes 4:9-10



Week 3, Day 1

Building Es-TEAM

He (Cornelius) and all his family were devout and God-fearing...
Acts 10:2

In the Garden of Eden, God told Adam and Eve “to be fruitful and multiply.” Teresa and I have taken that scripture literally and have been blessed to multiply two times with a third on the way. The Bible says children are a reward from God. Not only are children a reward, but they’re also one of the greatest responsibilities God puts in our trust. If God has blessed you with children, or does so in the future, the most important responsibility of your life will be to lead your children to become fully devoted followers of Christ.

One of my favorite verses is about a man I’d like to emulate. Acts 10:1-2 says, “At Caesarea there was a man named Cornelius, a centurion in what was known as the Italian Regiment. He and all his family were devout and God-fearing.” That last sentence grabs my heart. Imagine what it would be like if people described you this way—that you and all of your family, every generation to come, feared God and were devout to His ways.

Remember, God calls us to lead our children to become fully devoted followers of Christ.

I like to say that part of our call is to build “family esteem” or “es-team.” The family unit is one of God’s greatest teams on earth. An effective team works toward a common goal, is committed to continuous improvement, rather than competes, communicates openly, and resolves conflict effectively. God’s greatest teams will glorify Him in all they do. Building a great “es-team” boils down to four things:

T - Teaching

Job 27:11 says, “I will teach you about the power of God. The ways of the Almighty I will not conceal.” As parents, God calls us to teach our children about Him. Proverbs offers us seven great things to teach our children. Teach them to:

- Fear God. (Proverbs 1:7)
- Guard their minds. (Proverbs 23:7)
- Carefully select friends. (Proverbs 13:20)
- Control their lusts. (Proverbs 2:16-19)
- Watch their words. (Proverbs 4:24)
- Be responsible. (Proverbs 6:6-8)
- Manage God’s money. (Proverbs 3:9-10)

Your church is *not* responsible for teaching your children. The school system is *not* responsible for teaching your children. *You* are! Teach them about the power and goodness of God.

E – Encouragement

The Bible says in Hebrews 3:13, “Encourage one another daily as long as it is called today, so that none of you may be hardened by sin’s deceitfulness.” Our children can easily be deceived by sin. Encouragement is our greatest weapon against sin. As parents, it’s tempting to always find fault, and it’s easy to do more correcting than encouraging. Make it a goal to encourage your child ten times more than you correct them. In a climate of encouragement, correction is much more fruitful. Encourage and love your children toward God in everything you do.

A – Affection

2 Corinthians 6:12-13 says, “We are not withholding our affection from you, but you are withholding yours from us. As a fair exchange I speak as to my children; open wide your hearts also.” Please do whatever it takes to openly relate to your kids. The greatest way to show affection is with appropriate touch and with your time. It’s interesting to note that girls are touched five times as often as boys. When boys reach age eight or so, their needs change: they love wrestling, pats on the bottom, secret handshakes. With girls, their need for appropriate touch is heightened in the pre-teen years. Dads often feel awkward about this, but this is the most essential time. One of the most powerful things we can do to deter sexual sin is to offer appropriate physical touch.

We also need to show affection with our time. I read in an article recently that the average dad spends thirty-seven seconds per day conversation with his children. That simply won’t cut it.

M - Ministry

Psalms 34:11 says, “Come my children, listen to me and I the fear of the Lord.” A great family will see great opportunities to minister together. Prayerfully find a place to serve in church. Seek projects that will minister to your neighbors. Go on a mission trip together. Children learn by example. When we’re kind to cranky clerks, stop to help someone with car trouble, or visit shut-ins, this is ministry. Involve them in these everyday ministry opportunities.

God trusts you to lead your team. He wants you to build a great team. Teach, encourage, show your affection, and minister together as God empowers your team to become fully devoted followers of Christ.

Closing Prayer:

Lord, we ask for help in leading our children to become fully devoted followers of You. We desire to build family esteem and create a bond that glorifies You. Teach us Your ways, Lord. We want to be a family who are “devout and God-fearing.”

Steps for Today:

- Develop a plan for spending one-on-one time with each child. Something as simple as walking around the block with him and listening can produce great benefits. As you develop this plan, exercise accountability! Write down your plan and give it to your spouse, other relative, or close friend to hold you accountable.
- What are you doing to minister together as a family? Make a plan for this month to participate in a ministry opportunity together. Be specific and make sure everyone gets it on their calendar.
- Take advantage of “teachable moments.” For example: Share when the Spirit speaks to you about an issue or a task. Your children, in turn, will learn to seek and hear God’s voice for themselves. Begin today incorporating this into your daily life.

Week 3, Day 2

Learn to Share

*They devoted themselves to the apostles' teaching,
to fellowship, the breaking of bread and to prayer.*

Acts 2:42

God is a relational God. One of the best ways we can experience Him and relate to Him is through community. It's sad that most people have a lot of acquaintances, yet they can be in a room full of people and feel very alone. You may know many people you call friends, but none you call deep and committed Christian friends. Very few people experience genuine biblical community. Christians have asked, "Do you have a personal relationship with Jesus?" That's a good question. Perhaps a more biblical question would be, "Do you have a shared relationship with Jesus?" Because Jesus is significantly experienced in community.

Scripture illustrates the importance of a biblical community in Acts 2:42, when the first followers of Christ met together. These first believers did four things together:

1. **They studied the Bible together.** Reading the Bible on your own is very valuable, but experiencing the Bible with a group can give multiple layers of insight. Something especially powerful takes place when the Living Word is experienced in community.
2. **They experienced life together.** Most people skim through life, rather than doing life together.
3. **They shared meals together.** Scripture shows that mealtime was a very intimate event. In biblical times, those sharing a meal would and rest their bodies on one another, which made mealtime intimate and relational.
4. **They prayed together.** Praying personally to God is important and effective. However, according to Matthew 18:20, a different principle is put into play when believers pray together. This scripture states this promise: "Wherever two or three are gathered together in my name, there I am with them." Shared prayer can draw you into the presence of God in a supernatural way.

Acts 5:42 says, "Day after day in the temple courts and from house to house they never stopped teaching and proclaiming the good news; that Jesus is the Christ." Notice that they met in the temple courts, which is similar to what we do in public worship on the weekends. It also says they met from house to

house, which is comparable to our small groups. If you're in a small group, you recognize the effectiveness of biblical community. If you're not in a small group, chances are you feel something is missing. What may be missing are the blessings of biblical community. It always amazes me to see what takes place when followers of Christ gather together.

Acts 2:44-45 says, "*All the believers were gathered together and had everything in common. Selling their possessions and goods they gave to anyone, as they had need.*" The incredible thing about their biblical community is that any and every need was met by God's people. The Bible goes on to say in Acts 2:43, "*Everyone was filled with awe and many wonders and miraculous signs were done by the apostles.*"

Teresa and I could not possibly put into words what the people in our small group have meant to us. In our times of need, God used them to meet our needs. During our times of joy, they have been the first to share in the joy. Our small group has become family to us. To share Christ with our most intimate friends is one of our greatest honors.

So many Christians want the world to know us by our doctrines, by our buildings, or by our belief systems. God wants the world to know us by something else. John 13:35 says, "By this, all men will know that you are my disciples; if you *love one another.*" When a lost and dying world sees that we genuinely care about one another, people will be drawn to the love of God that is shown through us. God is relational. He wants you to share His goodness in biblical community.

Closing Prayer:

Lord, we're so grateful that You created us for community. Help us experience our faith in community with others. Begin to show us what it faith in Jesus Christ." Give us a longing to love others mercy. Build our relationships with others, so that we can Your power and love.

Steps for the Day:

- Evaluate your current relationships. Are you experiencing biblical community as described in the four steps above?
- If the answer is "yes," which of the four areas could be strengthened?
- If the answer is "no," ask God to direct your steps in forming relationships with fellow believers, where the power of God can manifest.
- Commit to experience community in a small group.

Week 3, Day 3

Sharing Your Faith

You are the light of the world.
Matthew 5:14

God wants to use you to lead people to become fully devoted followers of Christ. In Matthew 28:19, Jesus asked that you share Him with others, that you evangelize. For a lot of people, when they think of an evangelist, they think of someone on TV who wears an expensive suit, has perfectly combed hair, jewelry, funny ways of preaching, and asks for money. Truthfully, evangelism boils down to relationships more than anything else. If you have a relationship with someone who does not know God, He wants you to lead them to Him. In Bill Hybels' book, *Contagious Christianity*, he presents six ways to share your faith. You might not be comfortable with some forms of evangelism, but God has put you in the right place to reach the right people, in the right way.

Try exploring these different ways of sharing your faith:

1. **Confrontation**

Similar to the Apostle Peter's approach, one way to evangelize is to be "in your face," boldly witnessing without hesitation. In the Bible, Jesus asked, "Who do you say that I am?" Simon Peter answered, "You are the Christ, the Son of the living God." He didn't think about it, beat around the bush, or ask others for advice. He blurted it out. He was direct and bold, and he confronted people with the facts. It's no wonder God chose him as His spokesman on the day of Pentecost. God may put you in a situation with someone where the Spirit of God moves you to him boldly about his standing with God. If you feel God moving in this way, open your mouth and watch as God gives you the words to share.

2. **Intellect**

Paul regularly used an intellectual approach with others. You can read the entire book of Romans and chapter 17 of Acts to observe how Paul expertly presents sound explanations regarding God's nature, our sin, and Christ's solution. He had an organized mind and was highly educated in debate. Paul asked, "Shall we go on sinning, that grace may abound? By no means! We died to sin. How can we live in it any longer? Many people reject Christ because they can't find anyone to answer their questions. They might have become followers of Christ, if someone would just have explained who Christ is. If God gave you an intellectual mind and the ability to easily defend the gospel, ask God for

opportunities to use this intellectual approach in leading people to Christ.

3. **Testimony**

In John 9:25, we read about a man who was blind from birth. After Jesus put mud on his eyes, He told the man to go wash in the pool of Siloam. In response to doubters, this man said, “Whether he is a sinner or not, I do not know. One thing I do know, I was blind, but now I see!” This man refused to enter into a theological debate, and he wasn’t confrontational. He simply knew that Jesus had changed his life, and he told his story.

4. **Interpersonal**

Luke 5:29 says, “Then Levi (this is Matthew) held a great banquet for Jesus at his house, and a large crowd of tax collectors and others were eating with them.” Matthew didn’t confront, intellectually challenge, or tell stories. He simply built relationships. He cared about people. God wants you to reach out to people who don’t know Him, show them His love, and watch them come to know Him personally.

5. **Service**

Acts 9:36 says, “In Joppa, there was a disciple named Dorcas, who was always doing good and helping the poor.” Her work was so important that when she died a premature death, God raised her back to life. (Maybe He just felt sorry that she had to live with a name like Dorcas—kidding! Just kidding.) Maybe you’ve heard, “People don’t care how much you know until they know how much you care.” Once you build trust, and people know you genuinely care for them, they will be more likely to listen when you talk about Christ.

6. **Invitation**

After Jesus prophesied to a Samaritan woman about her life and offered her living water, she realized He was the one everyone had been expecting. In John 4:29 she said to her friends, “Come, see a man who told me everything I ever did. Could this be the Christ?” What did she do? She invited people to come and meet Him. Anyone can invite people to church. A church attendance study revealed that four out of five non-Christians will come to church when invited by trusted friends.

As you begin to share your faith, Ask God to give you wisdom, sensitivity, and the right words to say. Let the Holy Spirit use you to people to become fully devoted followers of Christ.

Closing Prayer:

Lord, please make us sensitive to Your Spirit in sharing Your Word with others. Give us an understanding of our gifts and of how You desire for us to interact with others. We only want to do what You have prepared in advance for us to do*. Guide us and lead us to divine moments, conversations, and relationships.

*See Ephesians 2:10.

Steps for Today:

- What's your story? Here's a challenge: Practice telling a one-minute version of the story of your relationship with Christ. Be prepared to introduce someone to the subject at any time. Ask God to give you opportunities to share this story, and, using your testimony, lead people to Christ.
- How many people who are not followers of Christ are you intentionally developing relationships with? List some practical ways you can intentionally share God's love with them.
- Think about people you could invite to church, expose to the presence of Christ, and let God touch their lives. List three people, and prayerfully commit to ask them to church this month.

Week 3, Day 4

Help Him Up

As iron sharpens iron, so one man sharpens another.
Proverbs 27:17

As you develop relationships with other people, one of the most important types is one whose main function is accountability. We live in a world where most people don't want to be held accountable for anything. Yet one day we'll give an account to God for all that we've done (or haven't done). It's important to find that special person(s) who can hold us accountable and help keep us heading in the right direction.

The Bible says in Isaiah 53:6, "We all, like sheep, have gone astray, each of us has turned to his own way..." The Bible calls us sheep because we're prone to wander. That's why it's valuable to have others help keep us on track. Two lies that many people believe are I can do it myself, and This is just the way I am. The truth is, we were not created to do it by ourselves, and God is never finished with us. We must embrace the truth that, without accountability, we're vulnerable.

Ecclesiastes 4:9-10 says, "Two are better than one because they have a good return for their work. If one falls down his friend can help him up. I pity the one who falls and has no one to help him up." The phrase "help him up" comes from the Hebrew word *quwm*. It means "to lift again, to hold up, to raise, to make stand, to stir up or strengthen, or to help succeed." Ecclesiastes 4:12 says, "Though may be overpowered, two can defend themselves. A cord of three strands is not quickly broken."

I view accountability a lot like insurance. In case I'm involved in an accident, I pay insurance in advance for my car, so that everything will be covered. Accountability, to me, is preventative insurance. It keeps me from getting *into* an accident. If you're seeking an accountability partner, ask God to reveal the right person (or people) to you. Look for someone you respect and who is willing to speak the truth to you. Use common sense in choosing appropriate partners. For example, if you're trying to overcome lust, don't seek a hot accountability partner of the opposite sex. Also, I suggest you make an agreement to meet regularly as a time to expose all your weaknesses, express all your goals, pray aggressively and, importantly, keep everything confidential.

The following guidelines will help produce effective accountability meetings:

1. **Agree to ask the hard questions.**
Some accountability meetings turn into a social time rather than a spiritual developing time. When one of you does sin or stray, confess immediately and fully. I suggest you not wait until the next scheduled meeting. Get on the phone or email, and confess as soon as possible.
2. **Penalize failures.**
If failure occurs in an area where you've requested accountability, make it cost something. I heard of two accountability partners who were seeking God to help them overcome a pornography problem. They both agreed that anytime they slipped, they'd give \$100 above their tithe to God's work through the church. These guys were able to become victorious! Had they simply fallen, confessed, and agreed to try harder next time, they may never have succeeded. Falling into sin will cost you "big time" in the long run. Why not experience a small, more controlled cost early on, and eliminate the bigger, uncontrolled cost in the future?
3. **Help your accountability partner to do the right thing.**
Don't allow tolerance to override truth. Confess not only to each other, but also to God. The Greek word for confess means to acknowledge (sin)—that is, to agree with God (regarding sin). Then, thank Him for His forgiveness. Pray together, asking the Holy Spirit to fill and empower you to resist the enemy. James 4:7 says it this way: "Submit yourselves, then, to God. Resist the devil and he will flee from you."

You may be able to find one accountability partner who can help you in all areas. I have found it valuable to have different people hold me accountable for the areas where they are strong and passionate. If you don't have accountability in your life, ask the Spirit of God to lead you to the right accountability relationship(s).

Closing Prayer:

Lord, please empower me to become the person you've created me to be. Show me the right people to hold me accountable to know You, to live for You, and to honor You, in all that I do.

Steps for Today:

- One of the most important ingredients of your *chazown* is accountability. In what areas do you need to be held accountable?
- Make a list of your points of vulnerability.
- Make a list of your *chazown* goals.
- Ask God to show you the right person (or people) to develop an accountability relationship with.

Week 3, Day 5

Clear Priority

*For this reason a man will leave his father and mother
and be united to his wife and they will become one flesh.*

Genesis 2:24

My mom and dad always told me, “You only get out of something what you put into it.” I don’t know of any statement more true for marriages than this one. Whatever you invest in your marriage, you’ll get back an incredible return. The reverse is true as well. If you don’t invest in your marriage, it will cost you more than you can imagine. I read an interesting article about two well-known football coaches, Jimmy Johnson and Tom Landry. The contrast in their priorities and results are staggering.

Jimmy Johnson divorced his wife of twenty-five years when he left a college team to coach the Dallas Cowboys. While he coached on the college level, he said he needed a wife strictly for social functions and to show families he would be looking out for their sons. While coaching for the Cowboys on the professional level, he said his wife was an unnecessary accoutrement and a distraction to winning. Winning was his number one priority. His family, including his two sons, was second. Tom Landry also served as head coach for the Dallas Cowboys, prior to Jimmy Johnson’s tenure. He said, “The thrill of knowing Jesus is the greatest thing that has ever happened to me. Whether coaching football or talking to the press, I’m always a Christian. Christ is first, my family is second, and football is third.”

The Bible says that a man will “leave” his parents when he unites. The Hebrew word for leave is *azab*, which means “to loosen or relinquish.” Before marriage, your most important human relationship is with your parents. When you’re older and you get married, you still honor your parents. You loosen your relationship with your parents, and spouse. One of my mentors taught me that many things, not bad things. That’s because good things can become the enemy of the best things. Some of the good things that can take your friends, your house, your image, your hobbies, television, and even your kids! One of the greatest marriage. Ann Landers once said “Neglect the rest of the world if you have to, but never neglect each other.” Next to Christ, your spouse should be your priority.

How do you make sure your spouse is your priority?

Practice the priority.

In Luke 6:49 Jesus said, “The one who hears my words and does not put them into practice is like the man who built a house on the ground without a foundation.” If we don’t practice making our marriage a priority, it won’t have the right foundation. Someone once said, “The difference between the values we claim and the way we live equals the pain we experience.” For example, if we claim that marriage is truly important to us, yet we invest our best in our work, hobbies, or lawn, at the end of the day that equals a painful life. We must practice the priority.

Protect the priority.

We have a spiritual enemy who wants to steal from us, kill us, and destroy us. It’s obvious that Satan would want to destroy the very relationship on earth that God says is the most important. We must protect what God has given us.

These are some of things Teresa and I do to protect our marriage priority:

1. We try to **go on a date night once a week**. This sends a strong message to our children that we love each other, and it gives us time to focus on each other without kids clinging to us.
2. In addition to taking a family vacation, Teresa and I try to **get away at least once a year for a long weekend alone**. On these trips, we connect, we pray, and we seek God for His vision for the coming year.
3. Another thing we do is **limit extracurricular activities** in the evenings. I limit the nights that I work, and we limit our children’s activities and commitments with friends, as well. Why? Because we guard the priority of our marriage.

Pray together and ask God to give you wisdom and direction, and then apply what He desires for you to do. Next to Christ, your spouse is your priority!

Closing Prayer:

God, thank You for the gift of marriage. give us the vision of a relationship You. We desire to glorify You in our marriage. We're willing to follow You place in front of us Please enrich our time and grant us strength relationship.

Steps for Today:

- Honestly consider the following questions:
 - ◇ What are your priorities?
 - ◇ Are you living your life in such a way that your spouse is, honestly, your top priority, next to Christ?
- Ask your spouse if he or she feels like your top priority, next to Christ.

If your marriage is not at a place of extreme priority, what do you need to do to change it? Prayerfully consider some intentional ways to develop this area of your life. Do what it takes to be obedient to God. Don't give up if the results are not as quick as you'd like. Be obedient each day to see long-lasting blessings and a great relationship as a result.

Financial Life

He looked around at them all, and then said to the man, "Stretch out your hand." He did so, and his hand was completely restored.

Luke 6:10-11



Week 4, Day 1

Shrewd Steward

Jesus told his disciples: "There was a rich man whose manager was accused of wasting his possessions. So he called him in and asked him, 'What is this I hear about you? Give an account of your management, because you cannot be manager any longer.'"

Luke 16:1-2

Did you know...

- The number one cause of divorce in America is related to financial issues?
- 75% of American churchgoers live paycheck to paycheck?
- The average American today has over \$38,000 of consumer debt.

So we have the haves, the have-nots, and the have-not-paids.

According to Social Security records, the majority of Americans have less than \$250 saved when they reach the age of 65. How much did Americans save last year? The average American went 2.2% in the hole.

An important part of our *chazown* will be to seek God's will and direction for our finances. Our finances are very important because they represent our time and energy. The money that we have is a direct result of the effort that we expend at our job. God trusts us to manage his resources. The principle that we must embrace is that everything belongs to God. God is the owner, and we are the stewards, or the managers. One of my favorite message series was called "Balanced". In that series, we studied the biblical concept that God has given each of us a business.

In Luke 16, Jesus tells a story about a rich man and his The Greek word for "manager" is *oikonomos*. It means "an overseer, one who is in charge of the affairs of the household, an office of trust and confidence." God has placed His trust and confidence in you to manage His affairs. He's given you a business. You're a manager over the resources that God trusts you to handle. As one of God's managers, you have two management options for the resources God entrusts you with:

1. **You can be wasteful.**

In verse one, Jesus said the manager was accused of wasting his master's possessions. The word "waste" comes from the Greek word *diaskorpizo*. It means "to disperse, to scatter, to mismanage, or to squander." How often I've squandered or been wasteful with some of His resources must break God's heart.

How are we wasteful?

- a. **We don't plan for the future.** Remember, if you fail to plan, then you plan to fail.
- b. **We're unable to track our spending.** If the boat is sinking, it's because there's a leak in the boat. We have to find the leak.
- c. **We spend foolishly.** We think we need to have something, and even though we don't have the money saved for it, we lose control and charge it.

Let's go back to the guy in Jesus' story. This manager had no plan and squandered the rich man's assets. But in verse eight, the master commended the manager, even though he was dishonest, because he acted shrewdly in looking after his own affairs. The word "shrewdly" can be translated as "prudently" or "wisely." We can act shrewdly with honesty and deal wisely with our Master's resources. That leads us to our second management option:

2. **You can be faithful.** In verses ten and eleven, Jesus said, "Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?"

Did you know that God loves to reward faithful businesses? Imagine a completely debt-free personal business. You don't owe anyone any financial debt, only the debt to love. To get to a different destination, you must take a different route. The world tells you to borrow, but don't forget that the world is broke. If you can't tithe, you can't save, and you feel like you can't plan. Here's what we're going to do: We're going to adopt a business plan. Six things will be included in this We will:

1. **Define our mission.** Part of your *chazown* is to define your mission.
2. **Set short-term goals.** We're going to create a budget.
3. **Establish long-term goals.** We're going to learn how to invest. There are two ways to make money: people working for and money working for money.
4. **Lower overhead.** What does that mean in our business? We're going to eliminate debt.
5. **Plan for down times.** We're going to save.
6. **Be aggressive at profit sharing.** We're going to give generously.

Ask yourself this difficult question: Have I been faithful? Or have I been wasteful? You have a business. Your business is God's business. Let's handle it with integrity. Be a shrewd steward of God's resources, and He'll reward your faithful management.

Closing Prayer:

Lord, we desire to be faithful with our business, but we need Your help to do it. We surrender our desires to You and ask You to make us faithful to your business plan for our finances. Give us a vision for a financial situation that allows us to give generously to Your Kingdom. Set within us short-term and long-term goals that will allow us to honor You with our finances and our whole lives!

Steps for Today:

- Spend time praying about your current financial situation. Ask God to show you the good and bad areas.
- List three areas where you've been faithful. Thank God for allowing you to be obedient to Him in these areas.
- List three areas where you've been wasteful. List an action step for each of these areas to help you become more faithful in each one.

Week 4, Day 2

Budget It

“Suppose one of you wants to build a tower. Will he not first sit down and estimate the cost to see if he has enough money to complete it? For if he lays the foundation and is not able to finish it, everyone who sees it will ridicule him, saying, ‘This fellow began to build and was not able to finish.’”

Luke 14:28-30

Someone said, “Money will not buy you happiness, but debt will make you miserable.” Anyone who’s ever had a lot of debt knows that’s true. Remember, God has given you a business, and your business is His business. Every good business has a good business plan. What’s your financial business plan?

Let’s consider the words of Jesus in Luke 14:28-30. If someone’s going to set out on any kind of business venture, the wise thing to do is to sit down and estimate the cost to see if he or she has the ability to complete it. The person who begins without a plan is absolutely and completely foolish. God has given you a business. It’s His business. We’re going to seek God’s heart, hear from Him, and develop our own business plan.

For those of you who are married, it’s important that you have a unified family business plan. In 1 Corinthians 1:10, Paul said, “I appeal to you, brothers, name of the Lord Jesus Christ, that all of you agree with one another may be no divisions among you and that you may be perfectly and thought.” It’s sad how many times I’ve seen one spouse who wants to get of debt and the other who still spends freely. We have to seek God, and we have to agree. If we don’t agree, we have division. What is division? It’s di-vision— literally, “two visions.” We can never please God with two visions. Remember, where there is no vision, the people perish.

All good businesses have a business plan, and we’re going to make a unified plan. **Remember, our goals should be specific, they should be measurable, and they should be written.**

Your business plan should include three things:

1. **Mission statement.** What are you about? What is it that drives you? In one sentence, write the driving force of what you're about.
2. **Core values.** What do you stand for? Remember, if you don't stand for something, then you'll fall for anything.
3. **Cash flow plan.** Proverbs 21:5 says, "The plans of the diligent lead to profit as surely as haste leads to poverty." John Maxwell said, "A budget is telling your money where to go instead of wondering where it went." It's interesting that in the book *The Millionaire Next Door*, Thomas Stanley and William Danko show that the majority of first generation millionaires have budgets. You may say, "Why would they need a budget?" The reason they're millionaires is because they have a budget. In a budget, every dollar has a name. Before the money comes in, give a name to where that dollar is going. I'm not going to tell you what to do with your money. You should tell your money where to go. What I am going to tell you is to do something on purpose with your money. Seek God's heart, and make a plan.

Have a budget conference with all those involved in your family. I suggest six things:

1. **Schedule the meeting.** Pray. Decide when you want to get together. Seek God's heart to determine what He wants to do with the business He's entrusted you with.
2. **Review last quarter spending.** Where did the money go? Where are the leaks? Determine to plug them.
3. **Draft a rough budget.** I say a "rough budget," because that's exactly what it's going to be. It's not going to be perfect. Don't expect it to be.
4. **Allow 90 days to smooth out the bumps.** Within three months, you should be able to make it work.
5. **Review quarterly and make adjustments.** As your life changes, you'll need to make adjustments in your budget. You can find all kinds of free budget forms and tools on the Internet.
6. **Develop a long-term plan.** Where do you want to be ten years from now? Twenty years from now? I love what Psalm 22:30 will serve him. Future generations will be told seek God's heart and bless future generations.

Remember that every good business from God and develop a plan that finances.

Closing Prayer:

God, please give us a unified vision with those in our household and with You. Give us Your vision for our budget, and give us the wisdom and discipline to continue with it for the rest of our lives. We desire to honor You with our spending, with our saving, and with our giving. We trust that you will guide our budgeting process, and we surrender our wills as You guide us.

Steps for Today:

- If you're living in a household by yourself, spend time reviewing your last quarter's spending and developing a rough draft budget. Smooth out the budget as you continue with the process.
- If you're living in a household with other people, schedule a budget conference for some time in the next week. Follow the six steps listed above.

Week 4, Day 3

Act Your Wage

*One man pretends to be rich, yet has nothing;
another pretends to be poor, yet has great wealth.*

Proverbs 13:7

In today's study, we're going to ask God to help us act our wage. Yes, you read that right. I said "act your wage," not "act your age." You need to live at—or preferably, beneath—your means. I love what Proverbs 13:7 says. Which person would you rather be? Would you rather be the one who looks like he has a lot but is in debt, or the one who lives modestly and has a tremendous amount of security and the ability to be generous with great wealth? Remember, you have a business, and your business is God's business. All great businesses have a great business plan. Part of our business plan will be to act our own wage. To do that, I believe that God wants us to have a debt-free business.

Proverbs 22:7 says, "The rich rule over the poor, and the borrower is servant to the lender." Don't miss the power of that verse. The borrower is a servant. Another version says, "...is a slave, is in (bondage) to the lender." Do you want to be a slave? If you're in debt, that's exactly what you are.

Let's talk about debt for a minute. In 1929, only 2% of homes in America had a mortgage against them. Forty years later, only 2% did not have a mortgage against them. Did you know that when you have a home on a thirty-year note, in the first two years of your payments, 98% of your payments go to interest? Our problem as Americans is that we've learned to ask, "How much down? And how much a month?" The real thing we should be asking is, "How much is the real cost?"

Let's examine how debt can affect you. The average American has \$8,100 of credit card debt. How does that play out in your life? If you that \$8,100 at 19.8% interest, did you know it's going to take you forty years to pay off the debt? If, instead of having that debt, you had \$8,100 in cash to invest at 12% for the next forty years, your accumulated income would be \$1,017,998.50. The difference is absolutely staggering. Interest can either be your best friend or your worst enemy, depending on what side of the ball you're on.

What I'm going to tell you to do in your *chazown* is to get crazy, get passionate, and get focused about getting out of debt. You cannot change what you're willing to tolerate. You'll never leave where you are until you hate where you are, and I'm going to challenge you to HATE debt.

Three ways you want to get crazy:

1. Have a crazy attitude.

Proverbs 12:9 says, "It's better to be a nobody and yet have a servant than to pretend to be somebody and have a fool." The first crazy attitude is to learn to say "NO." In a world of instant gratification, we'll be so much farther ahead if we can just learn to say "NO." So practice. When you hear someone say, "Would you like to super size it?" say "NO." When someone asks if you'd like an overpriced appetizer when the bread is free, say "NO." When they ask you if you'd like a \$1.50 soft drink with your meal, say "NO." When someone asks if you'd like to buy the couch protective coating when Scotchguard will do the same thing, say "NO."

Another crazy attitude is learning to wait. Delaying gratification. Ecclesiastes 7 says, "The end of the matter is better than the beginning, and patience is better than pride." You might learn to wait by saying NO to cable or satellite for a while, so you can pay off your car. You might say NO to soft drinks so you can pay for your vacation. You might say NO to fancy hairdos so you can have a debt-free Christmas. You might say NO to eating out so you can invest for your college fund.

Having a crazy attitude and learning to wait also means resisting impulses. Pray before you pay. If you're looking at an impulse purchase that's under \$100, pray for three days before you buy it. If you're looking at a purchase that's between \$100 and \$1,000, pray for one week before you make the purchase. If you're looking at anything that costs over \$1,000, pray about it for a month. Watch how often after you pray you find yourself walking away...and with a different attitude.

2. You need crazy actions.

James 2:22 says, "You see that his faith and his actions were working together, and his faith was made complete by what he did." I recommend three crazy actions:

- **Build your oh-no fund.** I could've called that something else, but that wouldn't have been appropriate. Your oh-no fund is for when things go wrong, because things will break and unforeseen arise. I recommend a minimum of \$1,000 in your oh-no fund. You may think, "How in the world will I do that?" Get crazy. Sell stuff, get a second job, eat macaroni and cheese, cut cell phones, cable, call waiting, internet, clip coupons. Get crazy.

- **Eliminate overhead.** Do the debt snowball. Attack whatever debt you have from the smallest paying it off as fast as you can.
 - **Once you've eliminated your debt outside of your house, build a reserve fund.** This is where you put three months of living expenses in a place that can be easily reached.
3. **Celebrate crazy accomplishments.**
Celebrate. Celebrate. Celebrate. When God takes hold of your heart and you manage your finances according to His plan, you'll be able to be more generous than you've ever imagined. Celebrate God's goodness. Get crazy rather than doing what everyone else does.

Closing Prayer:

Thank You, Lord, for a chance to seek You about our finances. Please give us a crazy attitude that will lead to crazy actions! We desire to be prepared for every area of our lives, including our finances. Give us an extreme hatred for debt that drives us to eliminate it in our lives. Bring us to the point where we can give money to Your Kingdom rather than using it to pay off our debt. Give us passion, focus, and endurance.

Steps for Today:

- What's the hardest area of spending for you to delay gratification in? Eating out? Clothing? Cars? Entertainment?
- Name three small areas where you could begin to change your spending during the next month. For example: Only drink coffee from home instead of buying expensive coffee drinks every day. Wait until one pair of shoes is too old before you buy another pair of the same type.

Week 4, Day 4

The Buck Starts Here

In the house of the wise are stores of choice food and oil, but a foolish man devours all he has.

Proverbs 21:20

Over the past few days, we have studied the principle that God has given you a business—your personal finances. Every good business has a business plan. I pray that you have developed your mission statement, core values, cash flow plan, and long-term plan to maximize the business that God has given you. Remember, God wants us to act our own wage. With our crazy attitude and the power of God, we're going to eliminate debt and learn the discipline of saving. The buck starts here!

I'll make you this promise: You will not save when you get a raise unless you start saving now. The discipline you develop today will determine what you do tomorrow. People decide their habits, and their habits decide their future. We're going to learn the discipline of saving.

Why should we save? **We should save for...**

1. **Emergencies.** Because life happens, and we must be prepared.
2. **Our future.** It could be for a home, for college, for braces. (I'm saving for the potential of three sets of braces!). Or it could be for retirement.

When we talk about saving, you might think, *Well, I don't have enough to save.* Remember, if you seek God and do what we've talked about in the previous devotions, you're going to become debt free. Proverbs 6:6-8 says, "Go to the ant you sluggard; consider its ways and be wise. It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest." Even the ant is wise enough to save and have food in down times.

Here's what I want you to think about: There are three levels of purchases: needs, wants, and desires. Earlier we talked about budgeting and how every dollar gets a name. Our budget addresses our needs. The second level of purchases is savings or "wants." These are the things we would like to have someday. Our savings will cover our wants. The third level is desires. One day, if we're debt free and giving generously, God may trust us with a surplus. Our surplus will go toward our desires.

Let's talk about it this way: For dinner I may need a bologna sandwich, and my budget can cover that. I may want a hamburger. I may desire steak and lobster.

In my backyard I may want my kids to be cool. I need a water hose to spray them down. I want a swimming pool. I desire a beach house. The budget covers the needs, the savings covers the wants, and the surplus covers the desires.

Last year Americans spent 2.2% more than they earned. On the other hand, the Japanese saved 18.2%. If the Japanese can save 18.2%, how much do you think I'm going to save? At least 18.3%! There are two ways to make money: People making money and money making money. Look at these numbers, and let them motivate you. How much do you need to invest monthly at 12% to save one million dollars by the age of seventy? The answer is, it depends on when you start. If you start at the age of twenty, then you only need to save \$26 a month. If you start at the age of thirty, then you only need to save \$83 a month. You may think that's a lot of money (and it is). But if you get creative, then you can save that. Cut your cable TV. Cut your internet. Cut one of your four cell phones. Take your lunch to work. If you wait until you're forty, then you need to save \$283 a month. If you wait until you're fifty, the number jumps up to \$1008 a month. If you wait until you're sixty, you must save \$4350 a month. You'd better start now. The buck starts here.

Here are four quick biblical rules of investing:

1. **Don't get greedy.** Proverbs 28:22 says, "A stingy man is eager to get rich and is unaware of the poverty that awaits him." Anytime you see something that looks too good to be true, it probably is. Don't be a sprinter. Be a marathon investor.
2. **Don't risk what you can't afford to lose.** Ecclesiastes 5:13-14 says, "I've seen a grievous evil under wealth lost through some misfortune, so that when he nothing else left for him." Whatever you do, don't risk what you can't afford to lose. Many of my friends have invested borrowed and almost all of them regret that decision.
3. **Don't put all your eggs into one basket.** Ecclesiastes 11:2 says, "Give portions to seven, yes to eight. For you do not know what disaster may come upon the land." Someone said, "Investments are like manure. It's best if you spread it around." 97% of five-year periods make money in mutual funds and 100% over a ten-year period. You make money.
4. **Don't invest in things you don't understand.** Proverbs 24:3-4 says, By wisdom a house is built and through understanding it's established. Make sure you understand before you invest. Remember you won't start saving unless you start now. The buck starts here.

Closing Prayer:

Lord, thank You for providing for all our needs. Please bless us in our finances to allow us to save in preparation for the future. Speak to us about our plans for the future, and set a yearning in us to be faithful in this area. Above all, God, give us the desire to honor You with our savings and to use our blessings to bless others.

Steps for Today:

- What are two major things in your future that you'll need to save for?
- Spend time brainstorming about what would happen if you did *not* have enough money for those things.
- Make a list of how much money you spent last month on the following things: (Estimate if necessary, but be honest!)
 - ◇ Eating out
 - ◇ Entertainment
 - ◇ Cell phone calls that could wait for a free phone or free minute times
 - ◇ Clothes, shoes, or accessories that weren't necessary
- How much money would you save a month if you found a way to $\frac{1}{4}$ of these costs?

Week 4, Day 5

Profit Sharing

A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the LORD; it is holy to the LORD.

Leviticus 27:30

Remember, God has given you a business—your personal finances. Every good business has a business plan. We've learned from scripture to act our own wage, to eliminate debt, and begin saving for the future. One of the most important principles in managing God's business is profit sharing, or generously giving what God has entrusted us to manage.

Leviticus 27:30 says that a tithe, or 10%, belongs to the Lord. It's His. Admittedly, a lot of people are bothered when ministers talk about money. I don't care what people think at this point because this is an incredibly important issue. If this bothers you, it is an indication that your heart is not soft to God's truth in this area. I didn't write this stuff, and I'm not making it up. The Bible says what it says. Remember, God is the owner, and we are the managers. We should manage the business according to the business manual. God's business manual tells us that 10% belongs to the Lord. That means that if I don't tithe, or return 10% to God, then I'm embezzling from God's business. Let that sink in. Malachi 3:8 actually says, "Will a man rob God? Yet you rob me. But you ask 'How do we rob you?' In tithes and offerings." The Hebrew word for "rob" is *qaba*. It means "to rob, fraud, embezzle, withdraw and hide." It means that you're stealing from the owner.

Scripture teaches us that there are basically two kinds of business. Which kind of business do you want? The first kind of business is the **cursed** business. Malachi 3:9 says, "You're under a curse, the whole nation of you because you me." I know so many people who feel like there is never always lacking. They believe that financially they're always hurting and wish that there would be more. I wonder how many of these 1:6 says, "You've planted much, but harvested little. You eat but never have enough. You drink but never have your fill. You put on clothes, but are not warm. You earn wages only to put them in a purse This is a reflection of a cursed business.

The second kind of business is **blessed** business. This is the business that knows that 90% with God's blessing is more than 100% without it. The Bible teaches us that God protects and blesses the tither. In Malachi 3:11-12, the Bible says, "I will prevent pests from devouring your crops and vines in your fields will not cast their fruit, says the Lord Almighty. Then all nations will call you blessed says the Lord Almighty." In Malachi 3:10, God tells us to do something that He doesn't say anywhere else in scripture: He asks us to test Him. He says, "Bring the whole tithe into the storehouse that there may be

food in my house. Test me in this, says the Lord Almighty, and see if I will not throw open the floodgates of Heaven and pour out so much blessing that you will not have room enough for it.” God says to bring the whole tithe, the whole 10%, into the storehouse, which is a picture of the church. The tithe goes to your church, and offerings are what you give over and above to different ministries or people who are in need. God tells us that we can test Him. I love this challenge because God proves Himself. Put God to the test, and watch Him prove Himself.

God loves you and trusts you to manage His resources. You have a business, and your business is God’s business. Prayerfully seek His direction for your finances, and always be faithful to give to God what is rightfully His. The tithe belongs to the Lord!

Closing Prayer:

Lord, You have provided everything we have. All that we have is simply something You blessed us with. Please constantly remind us of this truth. We desire to be a blessed business, God—a business that gives to You what is Yours. Please soften our hearts in this area. Please teach us to be obedient to our worldly desires. We praise You and want you to receive glory and honor from our faithfulness in this area.

Steps for Today:

- How does it change how you look at tithing if you recognize the truth that all of our money belongs to God?
- Why do you think it’s difficult for us to trust God in the area of tithing?
- Can you think of some times in your life where God has proven Himself faithful, financially or otherwise? Spend time thinking about these times and allow them to help you walk in faith in the area of tithing.

Physical Life

*Do you not know that your body is a temple of the
Holy Spirit, who is in you, whom you have
received from God? You are not your own;
you were bought at a price.
Therefore honor God with your body.
I Corinthians 6:8-20*



Week 5, Day 1

Self-Control

*Like a city whose walls are broken down
is a man who lacks self-control.*

Proverbs 25:28

This proverb was written in a time when a city's physical protection and security was found in the outer walls. When the walls were damaged or broken down, the city was completely vulnerable to attack. The same is true for a person who lacks self-control. A person without self-control is vulnerable to attacks of the evil one that will certainly affect your physical body.

Scripture teaches us that our body is the temple of the Holy Spirit. Our Heavenly Father wants us to care for our body and our life as if it is a house for Him. One of the fruits of the Spirit that helps to protect our bodies is the fruit of self-control.

D.L. Moody, a great preacher, was once asked, "What person gives you the most trouble?" He responded, "I've had more trouble with D.L. Moody than with any other man alive." Maybe you feel like that! We're the only ones who can care for our bodies, and when we fail, our walls may start to break down. The word "self-control" comes from the Greek word *egkrateia*. *Krateia* means "strength, might, or power." *Eg* means "of myself." It's the same root concept that gives us tempered steel, steel that has been treated and changed through that makes it stronger and mightier from within—unbendable and immovable.

As the fruit of the spirit of self-control grows within us, we become strong, mighty, powerful—unbendable and immovable against the attacks of the evil one. Make no mistake: the uncontrolled physical life is dangerous.

In 2 Peter 2:19 the Bible says, "The deceivers promise freedom, while they themselves are slaves of depravity. For man is a slave to whatever has *mastered* him." Has something in your life mastered you? Maybe you have an addiction, a bad habit, or physical routines that are harmful rather than helpful. God wants the fruit of the spirit of self-control to grow within you.

Think of any area of your physical life where you lack self-control. Maybe you're addicted to smoking, dipping, drinking alcohol, or overeating. Maybe you spend too much time watching television, surfing the internet, or playing video games when you could be doing something beneficial for your body. We all have areas we need to improve. Where do you think God wants you to be physically? We know that God wants us to treat our bodies as the temple of the Holy Spirit. What does that look like in your life?

Perhaps as a part of your *chazown*, you'll set some physical goals. Some examples of goals would be to run three miles, be able to do fifty crunches, or reduce your body fat to 12%. Now, unless you're already in great physical shape, chances are you can't do those things today. The goal may seem difficult to achieve and overwhelming. Can you run three miles today? Maybe not. But you can most likely run a half mile. Can you do fifty crunches today? Maybe not, but chances are good you can do five. Can you drop your body fat from 22% to 12% this afternoon? No, but you can back away from the Twinkie, and no one will get hurt!

My favorite definition of discipline is this: Doing today what I can do to enable me to do tomorrow what I can't do today. *Today* you can take the first step towards God's perfect plan for your physical body. What is it that God wants you to do today that will empower you to accomplish tomorrow what you can't do today?

In I Corinthians 9:25-27 Paul said, "Everyone who competes in the games goes into strict training. They do it to get a crown that will not last, but we do it to get a crown that will last forever. Therefore I do not run like a man running aimlessly, I do not fight like a man beating the air. No, I beat my body and make it my slave, so that after I've preached to others, I myself will not be disqualified for the prize." Let the Spirit of God lead you into strict training. Your training is not to get a crown that doesn't last, but to receive an eternal crown from God. Don't let your body master you. With God's Spirit helping you, *you* will master *your* body.

God wants to give you the fruit of the Spirit of self-control. Do today do to enable you to do tomorrow what you can't do today.

Closing Prayer:

Heavenly Father, we know that you have a plan for our physical well-being like you have a plan for all the other aspects of our lives. Help us see our bodies You do—as temples for Your precious Holy Spirit, worthy of all Your love and attention. Please grow the fruit self-control in our lives, and enable us to do what we need to do today!

Steps for Today:

- Spend some time honestly evaluating your physical well-being. Do you have adequate energy? Are you able to meet all the physical demands of your day and complete strenuous tasks? Do you *feel* good and look healthy?
- What role does self-control play in your answers to the questions above? Identify areas in your physical health where you lack self-control and you'd like to improve.
- Set a goal in at least one area listed above, and make a plan to reach that goal. Remember, start by doing something today that will enable you to do tomorrow what you can't do today!

Week 5, Day 2

Exercise

“No one ever hated his own body, but he feeds and cares for it, just as Christ does the church, for we are members of His body.”

Ephesians 5:29-30

As Christ cares for His body, the church, He also wants us to care for our own body, the temple of the Holy Spirit.

Most Americans know the value of exercise, but they’re unwilling to build this discipline into their lives. 87% of Americans own running shoes but don’t run. Robert Hutchens said, “Whenever I feel like exercising, I lie down until the feeling passes.”

A retired couple decided they should walk two miles a day to stay in shape. They chose to walk a mile on a lonely country road so they’d have no choice but to walk back. At the one-mile mark on their first outing, the man asked his wife, “So, do you think we can make it back all right, or are you too tired?” “Oh no,” she said, “I’m not tired. I can make it fine.” “Good,” he replied, “I’ll wait here. You go back, get the car, and come pick me up.”

Many people have good intentions...but poor follow-through! Follow-through critical if you’re ever going to enjoy some of the long-term results. Some great physical and psychological “side effects” are among the many benefits of regular exercise:

- Lower blood pressure
- Lower cholesterol
- Decreased blood sugar, and lower incidence of diabetes
- Decreased risk of stroke and heart disease
- Improved sense of well-being
- Increased emotional stamina
- Healthy sleep patterns

At a recent visit to have my teeth cleaned, my dental hygienist was harassing me for not flossing enough. She asked me if I worked out, and I said, “Yes.” She explained to me that because I have developed the discipline of exercise, I should be a candidate for success in every area of my life, including dental hygiene. At first I didn’t understand the significance of what she was saying, but she explained to me that in the field of dentistry, it’s been proven that people who don’t exercise regularly generally floss either. It seems that the one discipline of regular exercise is indicative of beneficial disciplines in other areas of life. It has crossover power—this one good habit can lead to other

good habits!

Maybe going to the big gym is intimidating to you. No problem. Other great, simple forms of exercise include walking, swimming, running, jogging, climbing stairs, stationary bicycling, outdoor bike riding, dancing, ice or roller skating, aerobics, or my wife's favorite—chasing kids around the house. Unfortunately, the only kind of exercise some get is beating around the bush, jumping to conclusions, dragging their heels, pushing their luck, and tooting their own horn.

For me the two most important ingredients of exercise are as follows:

Consistency. So many people have good intentions. They start strong but quickly fade. Whatever you do, find a form of exercise you enjoy, so you can be consistent. Shoot for three or four times a week of consistent exercise.

Accountability.

I have a workout partner. If I weren't meeting him at the gym, I'd be tempted to skip and do something else. Many people who can afford it hire a personal trainer. Not only does a trainer help by physically being there, but your financial investment causes you to associate your exercise with an actual dollar value: If you don't go, your money's wasted.

Many people say they just don't have time to exercise. You have time to do what you choose to do.

If it's a priority in your life, you can find the time to do it. Early in the morning, on your lunch break, immediately after work—carve out the time and cut out something else if you have to. Make it a priority!

Closing Prayer:

Lord, we thank You and praise You for creating us as incredible human machines. Help us wisely use our resources of time, health, and physical ability to take care of what You've given us. Please give us the desire to become healthier, and grant us the time and discipline to lace up our running shoes and head out the door.

Steps for Today:

- If you already have an exercise routine, commit it to paper and track your progress. Are you as consistent as you need to be? Do you need to make changes to relieve boredom or to improve your training routines?
- If you don't already have a routine, make a list of exercise opportunities that would fit your interest and lifestyle. Remember, it will be difficult to be consistent with something you don't enjoy! Narrow your list to several favorites, and choose one to begin this week.
- Enlist an exercise partner—a family member or friend with similar interests and schedule—to add an element of fun and accountability. Meet this week to exercise.

Week 5, Day 3

Nutrition

*“So whether you eat or drink or whatever you do,
do it all for the glory of God.”*

I Corinthians 10:31

Americans have the unfortunate distinction of being one of the heaviest, unhealthiest cultures on the planet. Despite our access to a wide variety of food choices and abundant information on nutrition, we eat too much of the wrong things. Most of us are the victims of poor habits. We *could* eat better. But we *choose* not to!

The most common diet pitfalls can be found under bright lights at almost every corner. What draws us to those foods that we know aren't good for us? They're so convenient that they practically beg us to eat them!

Quick

Fast food and ready-made dinners are so convenient after a long day at work when everyone in the back of the minivan is “starving.” Keep in mind that “quick” is just another way to say, “highly processed.”

Cheap

Put the grocery store shelves (or the fast-food menus) to the test. The cheapest brand of any type of food will be the one with the worst list of ingredients. The more a food is refined and processed, the longer its shelf life, and therefore the cheaper it is to stock to sell to you. High quality ingredients craftsmanship cost more. Just like anything else, you get what you pay for.

Easy

Beware of anything you can eat with one hand while and talking on the cell phone! The more chopped, processed, and stuck together in a convenient shape it is, the worse it is for you.

Rewarding

Be aware of your attitudes about food. ice cream on the way home? Does a temper tantrum in the store mean you can buy a candy bar emotional ties to food, and these trends start early in life.

Just like in your car, fuel is vital to your body! “You are what you eat,” as the saying goes. Your body is fueled, repaired, and ultimately constructed by what you put into it. Not only that, but you should always be on the lookout for a bad tank of gas. A little water or dirt in your fuel lines, or sugar in your bloodstream, can cause you a lot of problems.

Improving the fuel you and your family consume is mainly about changing habits. This may seem overwhelming. Fad diets, nutritional supplements, and conflicting advice are everywhere! All meat, no meat, nothing white, everything green, only liquids, nothing after 7 p.m.—what *are* we supposed to be eating?

Your best guide is, of course, common sense and a few general guidelines:

Eat as much raw as you can.

No, not an all-sushi diet, but all the fresh, uncooked veggies and fruits you can fit in your mouth never hurt anyone.

Go natural.

Artificial sweeteners, hydrogenated oils, chemical preservatives, and food coloring are all labeled “artificial” and have long, unpronounceable names for a reason. They were not meant to be food!

Cut down on refined grains.

When a grain is broken down (milled and bleached), the nutritional value is lost by destroying its vitamins and fiber.

Cut down on sugar.

Beware of hidden sources of sugar. Almost everything—ketchup, peanut butter, juice, even soup!—contains a lot of added sugar. Read labels!

Avoid processed foods.

Heavily processed foods violate all of the above rules. They’re obviously not raw, and they’re packed with artificial ingredients, refined grains, and sugar.

Choose fresh, lean meats.

Avoid processed (processed = more preservatives) meats. Try fish! It contains valuable Omega-3 fatty acids that sources don’t.

Explore alternative sources of protein.

We love all types of red beans as a great source of protein, but tofu may scare some folks. Go ahead. Try a few soybeans! For the really adventurous, try God’s recipe for bread in the book of Ezekiel. The plants listed there combine to form complete proteins... found elsewhere only in meat.

Over time, you can begin to change old habits and make better choices. As your diet improves, so will your energy level, appearance, and overall health. As you realize how much better you’re feeling and looking, good nutrition becomes its own motivation!

Closing Prayer:

Lord, thank You for providing food in our lives. Help us take this part of our lives seriously and learn to make wise choices. Give us the strength and self-control to overcome bad habits. Help us think of our bodies as the temples You say they are, and to give them the best possible fuel.

Steps for Today:

- Keep a detailed “food diary” for at least three days, listing every single thing you eat or drink. I know you saw that on the cover of the latest diet book in the grocery store check-out lane, but it works. Nothing opens your eyes to your habits like paying attention to how often you open your mouth, and what you put in it.
- On your next trip to the grocery store, stop before you head to check out. Replace at least two processed, pre-packaged convenience foods in your cart with two fresh items (fruits, veggies, or whole grains). Prepare these foods (wash them, cut them, etc.) as soon as you get home, so they’re ready when the munchies hit.
- Find someone in your circle (church, small group, work, family) who has good nutritional habits. Set up a time to talk with this person, and get some advice for your problem areas. How do they navigate those “catered-in” lunches? What are some healthy recipes that you can prepare ahead of time to avoid the after-work crunch time? Which stores have the best produce?

Week 5, Day 4

Rest for the Body

God had finished the work He was doing and on the seventh day, He rested from all his work.

Genesis 2:2

Most people live in what I call “survival mode,” and I’m not referring to the TV show. Basically, people are doing far more than they should be, and they end up fighting just to make it through another week. For many, survival mode becomes their primary mode, and most don’t even realize they are living this way. In survival mode, people start skimming over the important things. They start economizing, cutting back, and neglecting their investments in long-term relationships and goals. Just doing what they can to “get by” becomes the norm. Are you in survival mode? You may be tempted to say no, but what if someone asked your spouse, your kids, or your closest friends? Are you taking shortcuts and fighting just to keep your head above water? Survival mode is dangerous because we become exhausted. When we’re exhausted, we find ourselves risking four things. We:

1. **Become self-absorbed.** It’s all about us, and all we can see is our own life.
2. **Lose compassion for others.** Others become an inconvenience and a burden, rather than someone to love.
3. **Become negligent.** All we’re trying to do is make it through another day, and we can’t focus on what’s most important.
4. **Become vulnerable to sin,** perhaps the most dangerous side effect of exhaustion. Remember? Satan tempted Jesus after his 40 days desert. When people are tired, they seek escape, and many types easy and dangerous forms of escape.

Maybe you’re ignoring the warnings. Maybe right now God is sending you some warning signals that you’re in survival mode, and instead of dealing with it, you’re hoping it will just go away.

Rest is spiritual, rest is holy, and rest is a priority to God. Don’t overlook the fact that God commanded us to rest. God said in His Word that the Sabbath is a day of rest, and everyone should “God had finished the work He was doing and on the seventh He rested from all his work.” (Genesis 2:2)

Hebrews 4:10 says, “For anyone who enters God’s rest also rests from his work, just as God did from His.” One of the most spiritual things you can do is rest! Take time off from your work, and enjoy the presence of God and His blessings. The difficulty is, when people are off work, often they’re not really “off.” For years I found it difficult to take time off from work. I felt guilty

anytime I was gone. When I was away from work, I wasn't really off because I would be on the cell phone, reading e-mail, or working through issues in my mind. If you think that you can't afford to take time off, I'd argue that you have one of two weaknesses:

1. **You're full of pride.** You think you're the only one who can do what needs to be done. That attitude is a dangerous thing. Scripture teaches us that pride always comes before a fall.
2. **You're exhibiting poor leadership.** Any growing leader will see the value of rest and learn how to delegate, empower others, and generally make whatever decision is necessary to take time off.

It's ironic, but when people are exhausted, sometimes they find it hard to sleep. 51% of the American workforce reports that sleepiness on the job interferes with the amount of work they get done. At least 2/3 of adults say that sleepiness interferes with their concentration. Nearly one out of four adults has difficulty getting up for work two or more days per week. What's happening? People are living in survival mode.

Think about this: What's putting you in survival mode? What are you doing that's so important that you find yourself disobeying God's command to rest? Chances are you may have been lured into a lifestyle that is diametrically opposed to God's plan. Jesus said, "...Come to me all who are weary and heavy laden and I will you rest." (Matthew 11:28)

In Christ's presence, our burden should be light. That doesn't mean we don't have responsibilities, but it means that we handle our responsibility as we are empowered by the Spirit. If you're in survival mode right now, ask yourself, *What radical steps can I take to get out?* This is a very serious question. How do you need to change your life?

Someone recently explained to me a car battery. The first is a quick charge. If the battery's dead, you put the cables on, hook them to another car, and jump-start the low battery. While this has immediate results, over time, too many quick charges can actually damage the battery. The better way to charge a battery is with trickle charge. This takes more time, but it doesn't take away from the long-term durability of the battery. Many people are living their lives with quick charges, quick hits. Maybe for you it's a trip to Starbucks caffeine emporium, or an afternoon off that you think will help you "hit it hard" for another month.

I've found that Jesus' model of taking extended time with God and "trickle charging" (in other words, physical and spiritual rest) is always the best recipe for full recovery.

Closing Prayer:

Heavenly Father, we know that You know what's best for us. You designed us to take periods of rest. We desperately need time to recharge in all areas of our lives. Help us to heed Your call, as Jesus did, to spend time with You in rest. We know You're faithful to restore us. Thank you.

Steps for Today:

- Spend some time in reflection. Ask yourself, *In what areas of my life am I in survival mode?* Ask family, friends, or co-workers for their input.
- If you're in survival mode in some areas, what radical steps are you going to have to take to get out? List at least one that can begin immediately, with others for future consideration.
- Schedule time for rest this week. Write it on your calendar...and guard that time!

Week 5, Day 5

Rest for the Soul and Spirit

May God Himself, the God of peace, sanctify you through and through. May your whole spirit, soul, and body be kept blameless at the coming of our Lord Jesus Christ.

I Thessalonians 5:23

As we talk about our physical life, it's important to remember that our physical life has three parts. Just like our heavenly Father is a triune God—God the Father, God the Son, and God the Spirit—we're created in His image as a triune being. As a follower of Christ, we have a spirit, a soul, and a body. As we seek to treat our body as a temple of the Holy Spirit, it's important to nurture the other parts of our triune being. I like to compare running our lives to operating a car. In a car it's important to check the gauges. Is your car overheating? Do you have enough gas? Is your oil pressure where it should be? The same is true in life.

In yesterday's devotion, we talked about rest for the body. I'd call this the physical gauge. It's important to check the physical gauge to make sure our physical body is where God wants it to be. Make sure you have the right diet and the right exercise, and that you're receiving the right amount of rest. Today we'll look at two other gauges.

We've talked about the physical, but have you stopped to consider your emotional gauge? 3 John 1:2 says, "Dear friend, I pray that you may enjoy good and that all may go well with you even as your soul is getting along well." John Wesley used to ask, "How is it with your soul?" He could've asked, emotional gauge?" When I ignore my emotional gauge and become emotionally depleted, I find that four things happen:

1. **1. My relationships lose intimacy.**
When my emotional tank is empty, I don't have the ability to relate intimately to Teresa and those whom I love.
2. **2. People become a burden...instead of a blessing.**
Instead of being seen as someone to love, people start getting in my way.
3. **3. I become defensive and can't handle correction.**
I can't look at myself objectively and receive Godly guidance with an open heart.
4. **4. I become emotionally isolated.**
I pull away from my support systems when I need them the most.

How are you doing emotionally? Have you checked your gauge lately?

One of my heroes of the faith, Bill Hybels, gave a talk one time about the size of his heart. He explained that when God called him to ministry, he entered ministry with a big heart, overflowing with love for God's people. Over time, as he gave and gave and gave emotionally, he became emotionally depleted, to the point that he forgot how to receive. You may be like this. It's easy for you to give to those in need, but receiving is a different story. This is dangerous because, when we cut ourselves off from receiving others' love, we become emotionally isolated, and the capacity of our heart dwindles. Bill Hybels said that instead of his heart growing and becoming larger as a Christian, he found his heart becoming smaller. Is your love for people growing?

2 Thessalonians 1:3 says, "...and the love every one of you has for each other is increasing."

In the first year at Christ First, I was so overwhelmed and doing so much on my own that I found myself emotionally depleted. My love for God's people was not increasing...it was decreasing. It was time to refuel. What are the things that help you refuel emotionally? Time off? The intimacy of close relationships? Spending time with your closest loved ones? An afternoon of fun with people from your small group? Identify the things that help you recharge emotionally, and make those things a regular part of your life.

The third gauge that's important to monitor is our spiritual gauge. In 1 Timothy 4:8 Paul said, "For physical training is of some value, but godliness has things." We definitely want to make sure that our physical body is in good shape, but even more importantly, we want to make sure that we're spiritually in good shape. I find at least five dangers in my own life when I start to drift spiritually from God:

1. **I become critical of other people.**
It's ironic that when I'm spiritually struggling, find myself being judgmental of others.
2. **I become extremely negligent in spiritual discipline.**
The things that I know are important, word and spending time with Him in prayer first things I set aside when I'm struggling
The very things that I need most are the things that I neglect.
3. **I become vulnerable to sin.**
Sin can be an escape. As I drift from God, the things that hurt God's heart look more appealing.

4. **I rationalize sin.**

I try to “explain it away.” What does it mean to rationalize? It means to try to make lies sound like truth. And it’s a very dangerous thing to do.

5. **I become entangled in religious bondage.**

What do I mean by religious bondage? It’s drifting away from a personal relationship with God into a life of “going through the motions.” Going to church becomes a burden rather than a joy, reading God’s Word becomes a discipline rather than a delight, and worship becomes a duty rather than a genuine expression of love.

During these times, I think to myself, “I’ll get back to God, He’ll understand.” Some people have lived this life so long that they’ve departed from spiritual innocence without even remembering when the drift started. What about you? How are you spiritually?

I heard a story about a husband and wife who had been married for twenty years. During this twenty years, a pickup truck had always been the family transportation of choice. One day the husband and wife were driving, and the wife said, “Honey, do you remember when we were first married how we used to always sit side by side in the truck? You’d have your arm around me, and we’d snuggle as you were driving.” The husband looked over at her and said, “Yeah, I remember. I miss those days.” The wife said, “I do, too. I wish we still sat like that.” The husband looked at her soberly and said, “It wasn’t me who moved away.”

If you find yourself struggling spiritually, understand that it wasn’t God who moved away. God is still here for you. God longs to be with you. Go before honestly today and check your gauges. God wants you to and body. Check your emotional gauge, your spiritual gauge, and gauge, and let God refill you to overflowing!

Closing Prayer:

Lord, You know every need we have. You know we need rest and restoration for our spirits and our souls. You're faithful to provide us so many through Your Word, Godly teaching, and the Godly You place in our lives. Please help us recognize these emotional and spiritual peace You in our lives. Bring us back Your side and into close communion You, the only place we can find true rest.

Steps for Today:

- Identify at least two things that recharge you emotionally.
- Identify one practice or habit you could adopt that would allow you to recharge spiritually and renew your connection with God on a regular basis.
- Sit down with your calendar for the upcoming month and plug in your ideas from above. "Book" time for an emotional and spiritual recharge!

Work Life

*Whatever you do, work at it with all your heart,
as working for the Lord, not for men.*
Colossians 3:23-24



Week 6, Day 1

Time Management

*Be wise in the way you act toward outsiders;
make the most of every opportunity.*

Colossians 4:5

As you seek God's plan to develop your work life to be more productive, one of the most important skills to develop is great time management. The overall concept of management was very important when Jesus told a parable in Luke 16. At the heart of the parable, Jesus was obviously disappointed in a manager who wasted many resources. One of the resources he wasted was one of the most valuable we've ever had: time.

Ben Franklin asked, "Do you love life? Then do not squander time because that is what life is made of." A survey of 6,000 people polled by US News and World Report estimated that throughout a lifetime, the average person will spend six months sitting at stop lights, eight months opening junk mail, one year looking for misplaced objects, two years answering phone calls, four years doing housework, five years waiting in line, and six years eating. With only one life to live, I hope to invest my life in more important things.

Imagine if a bank gave you an incredible gift every single day. On each day, the bank deposited \$86,400 into your account. The only rule is, the balance won't be carried over from day to day. Any balance at the end of the day is deleted. What would you do at the end of the day if you knew you didn't use all of your daily balance? Obviously, you'd withdraw it. You have such a bank, only the commodity isn't money—it's time. Every day, you're credited with 86,400 seconds, and every night what you've wasted is debited from your account. We have no second chance on how we spend our time.

In my study, I've noticed that most great leaders are great time observed that most great leaders seem to have They have time to think, reflect, read, and enjoy their families. The benefits of great time management are innumerable. The cost of poor time management can be devastating.

I've always been intrigued by known as The Pareto Principle. This principle teaches that 20% of what you and 80% of what you do principle is true, and results in 80% of the value. If I invest ten hours a week preparing for a message, and then preach it faithfully on the weekend, most would agree that represents a high percentage of the value that I provide to our church. During the rest of my time during the week, I find myself putting out fires, responding to emails, letters, phone calls, handling staff issues, and problem solving. Although those things can be important, they don't represent the most important contribution I make. Your life is similar. If you shift your focus from

your work life to your home life, the same principles would apply. You may spend 80% of your time working on your house, cleaning up, doing chores, and paying bills. Although these things are necessary, you don't find your greatest value from these things. If you have children, hopefully you spend at least 20% of your time with them because, without a doubt, that is where you'll always find your greatest value. My goal is to spend more time on the important things and delegate (or even avoid) the less important things.

Mary Kay Ash developed an extraordinarily successful business. She had a daily discipline of writing six things on her "To Do" list. She then listed them in order of importance. The very first thing she did was the most important thing in her day. She would not address the second item until she had accomplished the first. All throughout her list, she prioritized and attacked the most important things before moving on. That principle alone helped her to be one of the most successful business leaders in our country.

Another valuable resource in great time management is deciding what you will not do. Many people think that to become more successful, you have to add to your "To Do" list. I would argue that to become more successful, you add to your "To Don't" list. As you're seeking God, ask Him what three things you're doing that you don't need to.

As you seek God's will in your *chazown*, discover the three most valuable things you do. What are the things you—and only you—can do? If you're a mother, then only you can be the mother to your children. If you're a husband then no one else should be the husband to your wife. Ask yourself this question in both your work life and your home life. You have one shot at life to invest time in places that matter. Don't let your spiritual enemy deceive you into pouring your life into things of less importance.

The Bible says in 2 Corinthians 6:2, "In the *time* of my favor I heard you, and in the day of salvation I helped you. I tell you, now is the *time* of God's favor. Now is the day of salvation." Invest your now in the places that God favors.

Closing Prayer:

Lord, we desire to live all of our lives for Your glory. Please help us to be wise in our time management, honoring You in all we do. Give us wisdom in which areas of our lives we should devote more time to, and in which areas of our lives we should delegate or remove. Father, please help us to become the best stewards of our time that we can be.

Steps for Today:

- Begin each of the next four days with a “To Do” list. Write only six tasks, in order of importance. If this proves to be an effective habit for you, make it part of your daily life.
- Start developing a “To Don’t” list. What are three things that you do now that you could begin to delegate to others?
- Focus! List the three most valuable things you do. Reflect on how to focus more time on the most valuable things.

Week 6, Day 2

On Top of it All

*I have come into the world as a light,
so that no one who believes in me should stay in darkness...
for I did not come to judge the world, but to save it.*

John 12:46-47

One of the most important gifts we can ask God for is the gift of leadership. The greatest leader who ever lived is God's son, Jesus. He came to lead us to God, and He empowers us to know God through Himself. Some people are natural-born leaders, and others have to work a little harder to develop this gift. But God can use each one of us as leaders. To develop our leadership gift, let's look at some of the great leadership traits Jesus modeled.

As we study His life, the first thing we see is how **He always led with vision**. In John 12:46-47 Jesus said, "I have come into the world as a light, so that no one who believes in me should stay in darkness...for I did not come to judge the world, but to save it." Immediately, we see Jesus casting a vision for the reason He was here. Jesus said: "This is what I've come to do: I've come to save the world." God has given you an influence with certain people. Perhaps it's your friends, your family members, people in your Small group, people you work with, or people in your class. As you lead others with vision, clearly communicate the following:

1. This is **where we're going**.
2. This is **how we're going to get there**.

As God has used me to lead our church, I consistently cast a vision, which demonstrates what we believe God wants to accomplish through us this year. Vision inspires, and the church quickly gets excited about God's direction. One of my favorite moments in sports history was when Babe Ruth stepped up to the plate and made one of the boldest gestures of all time. After promising a young boy who was dying that the Babe would hit a home run for him, he pointed with his right arm to the right field of bleachers. On the very next pitch, he delivered. He hit that ball straight to where he had pointed. What did he do? He basically said, "This is where that ball's going." Then he took it there. That's the essence of leading with vision. This is where we believe God wants us to go. Get a vision for your Relationship with God, for your Relationship with People, for your Financial Life, for your Physical Life, and for your Work Life. Point to the bleachers, and hit it there.

Jesus cast vision to the disciples when He said, "Go and make disciples of all nations. I'll send you the Holy Spirit. Now go and do it." Here we are 2,000 years later, disciples of Christ, fulfilling His vision.

The second thing we learn from Jesus is that we should **lead with passion**. In John 2:14-17, we see Jesus leading with passion when He drives people out of the temple who were there for selfish gain. Jesus made a whip and forced everybody out. Jesus said, “How dare you turn my Father’s house into a market!” His disciples remembered this prophecy from the scriptures: “Zeal for your house will consume me.” Jesus stepped forward with an undying passion and told them, “I won’t let you do this in my Father’s house.”

Passionate leadership is contagious. Somebody asked John Wesley once, “Why are lives transformed by your preaching?” He answered simply, “I preach with passion.” Another time he said, “If you light yourself on fire, people will come from all over to watch you burn.” When you lead, lead with passion.

Occasionally people ask, “Is it difficult for you to preach the same message over and over again in a single weekend?” The truth is, it’s really not. While preparing a message, God takes over my heart, and I become extremely passionate about sharing these words. It becomes a complete joy to proclaim God’s truth over and over. History has shown that people will follow passionate leaders. Get a passion for the vision that God has given you.

The third thing Jesus demonstrated is one of the greatest principles of leadership: **a great leader leads with sacrifice**. Jesus said in John 10:17-18, “The reason my Father loves me is that I lay down my life—only to take it up again. No it from me, but I lay it down of my own accord.” Jesus was willing to lay down His life so we could live. This was the ultimate sacrifice. My favorite definition of sacrifice is this: **Sacrifice is giving up something you love for something you love even more**. A great leader will give up a lot, but the payoff is always greater than the sacrifice.

Someone once said, “You must give up to go up.” Never ask people to do something you’re not willing to do yourself. As you lead with sacrifice, others will look on and be inspired to follow your vision, and give up short-term wins for long-term to influence people, and to be a minister to **vision**, with **passion**, and with **sacrifice**.

Closing Prayer:

Lord, please give us a vision for leadership among our family, friends, workplace, small group, or other areas in our lives. Stir up Your Spirit in us to be passionate about that vision. Teach us through Your Word how to be passionate, sacrificial leaders.

Steps for Today:

- In what area(s) do you think God is calling you to leadership?
- What things might you have to sacrifice to lead well in this/these area(s)?
- Spend time prayerfully releasing these things to God, so that you'll be willing to sacrifice them when the time comes.

Week 6, Day 3

Finding the Best Things

...Mary has chosen what is better, and it will not be taken away from her.
Luke 10:42

Do you ever feel like the guy in the circus with too many plates spinning, and no matter how hard he tries to keep them all going, some always seem to come crashing to the ground? As we seek God's plan for our work life, it's important that we live by the right priorities, and that we balance our life according to His plan. Many people I know are workaholics. Some of them are even proud of it!

How do you know if you're a workaholic? If you answer "yes" to four or more of these questions, then you've probably got a problem:

1. Are you always in a hurry?
2. Do you often use your day off to catch up on work?
3. Has more than one person told you that you need to slow down?
4. Do you feel guilty when you relax?
5. Do you have to get sick before you'll take time off?
6. Do you silently feel pride when you say you haven't had a vacation in "x" number of months?
7. Does your home seem like a bed and breakfast?

Remember this: You cannot do what everyone wants you to do. But you can do what God wants you to do.

Paul said in Philippians 4:13, "I can do everything strength." If you find yourself with too many plates spinning, and get it all done, then you have one of two issues: Either you're doing too much. Have you ever thought that God doesn't want you to do?

Jesus said in Matthew 11:28, "Come to me all you who are and I will give you rest. Take my yoke upon you and learn gentle and humble in heart, find rest in your souls. My yoke and my burden is light."

Jesus is inviting you to come into a life of rest. If you're too tired, come to Jesus. If you're burned out, come to Jesus. If you're spiritually drained, come to Jesus. If you're overwhelmed, come to Jesus. He will give you rest. His yoke is easy and His burden is light.

During the first few years of my ministry, I found myself working way too much and neglecting more important things. I found that the way I was doing the work of God was destroying the work of God in me. Think about that. Many of us are too busy serving God, and we forget to enjoy Him. In Luke 10:38-42, Mary and Martha were in Jesus' presence. Martha was working and serving the Lord, while Mary was resting and enjoying His presence. Most people think that Jesus would have applauded Martha for doing all the hard work. Actually, he was more approving of Mary. He said, "Mary has chosen what is better, and it will not be taken away from her." (v. 42)

I consider what I do in ministry to be very, very important. I consider an even greater ministry to be my family. To make sure I'm not giving them the reserves, but my best, I consistently do three things:

1. **Plan.**
Schedule the things that are most important. Plan family nights, family outings, and family events. Schedule your work around those plans.
2. **Prioritize.**
You'll find that good things can often keep you from the best things. Prayerfully limit the amount of activities your kids are involved in to maximize your family time together. Is your life consistent with what you claim your priorities are?
3. **Prune.**
Jesus illustrated this principle in scripture when He talked about dead limbs to create room for new growth. A good exercise is to consistently prune your schedule. What is it that you don't necessarily have to be doing?

One of Satan's greatest traps is getting you to invest your life into the "good" things, causing you to miss out on the best things. Once again, if you can't get it all done, either you're not depending on God, or you're doing too much. You cannot do what everyone wants you to do, but with strength sustaining you, you can do His will.

Closing Prayer:

Lord, please reveal to us what “best things” We desire to be satisfied in You, not in our work or our performance. rest in You and to take up Your yoke. Please make us Lord, who sits at Your feet and knows You.

Steps for Today:

Spend some time thinking about these questions:

- Can you sustain your current pace? If not, what do you need to change?
- Are you doing what God wants you to do? Or are you doing more?
- Are you prayerfully seeking God’s direction for the way you spend your time?
- Are you gaining self-worth from your accomplishments at work, or from who you are in Christ?

Week 6, Day 4

Submitting to Authority

“Remember your leaders, who spoke the word of God to you. Consider the outcome of their way of life and imitate their faith.”

Hebrews 13:7

As you’re seeking God for your *chazown* in the area of your work life, one of the most important traits to develop is your relationship to authority. One of the best verses in scripture on authority is Hebrews 13:17, which says, “Obey your leaders and submit to their authority. They keep watch over you as men who must give an account. Obey them so their work will be a joy and not a burden, for that would be of no advantage to you.” Scripture teaches us that we are to submit to authority. The Bible shows five positions of authority:

1. We are under the authority of our governmental leaders. (Romans 13, 1 Peter 2:17)
2. We are to be under our employers. (Ephesians 6, 1 Peter 2:18)
3. Husbands should be the leaders of the family. (1 Peter 3:1, Colossians 3:18, Ephesians 5:22)
4. Children are to submit to the authority of their parents. (Ephesians 6)
5. We are to obey and submit to the authority of leaders within the church. (Hebrews 13:17)

One of the most attractive qualities we can exemplify is submitting to authority. Christian Hurter, the governor of Massachusetts, was running for his second term in office. One day, after a busy morning chasing votes, he arrived at a church barbeque in the late afternoon. He arrived famished, and as he moved down the buffet line, he held out his plate to the woman serving chicken. She put a piece on his plate and turned to the next person in line. “Excuse me,” Governor Hurter said, “do you mind if I have another piece of chicken?” “Sorry”, the woman told him, “I’m supposed to give one piece of chicken to each person.” “But I’m starved,” the Governor replied. “Sorry,” the woman said again. “Only one per customer.” Governor Hurter was a modest, unassuming man, but he decided to throw a little of his weight around. “Do you know who *I* am?” he said. “I’m the Governor of the state.” “Do you know who I am?” the woman said. “I’m the lady in charge of the chicken. Move along, mister.” While this is a comical story about a struggle for authority, the concept of submitting to authority is a serious one. Let’s spend some time examining the subject.

One man who was a very successful builder was known for having some of the greatest men in the profession. When asked how he found such great men when other companies often struggled, he replied, “The first question I ask a

man is, "What is your relationship to your father?" He went on to say, "I've found that if a man disrespects his father, then he'll disrespect me. But a man who submits to his father's authority and respects him will make a great employee." How true this is. When we rebel against authority, we rebel against the position God has placed us in.

One of the greatest ways we can be a blessing and increase our influence in the workplace is to submit to authority. Imagine authority as a huge umbrella. As long as you're under the umbrella, you're protected from the rain. The minute you get out from under the umbrella, you're vulnerable. The same is true in your workplace. As long as you're under the authority of those who lead you, you remain in good standing. When you rebel, you'll find yourself vulnerable. Learn to respect the authority over you. It's there for your benefit and guidance.

Where does submission to authority start in the home? Scripture says that husbands and wives submit to one another. A loving couple will work toward mutual submission. Ultimately though, the wives submit to the headship of the husband. In the home, the head of the husband is Christ. Wives, are you rebelling against the authority of your husband? Husbands, are you rebelling against the authority of your God? Children, are you rebelling against the authority of your parents?

Perhaps when you were younger, you were rebellious to authority. Many people in our culture have been conditioned to disrespect authority. Employees, are you rebelling against the authority of those above you? Citizens, are you rebelling against the authority of your government? Christians, are you rebelling authority of the leaders above you?

Ask God to search your heart. Ask Him to reveal any rebellion. Tell God you ultimately submit to His authority, and that while you're under His authority, you'll submit to those in authority above you. God is a system of authority out of love for us. He created it us, His people.

Closing Prayer:

Lord, we commit to submit to Your authority in our lives. Thank You so much for placing people around us to help guide us and lead us. Please soften our hearts to Your teaching on authority, so that we can bless those in authority over us. We desire to honor you and glorify you in our relationships, and we need Your help to do it!

Steps for Today:

- Make a list of two people whom you would consider your authority.
- Spend some time in the next few days praying specifically for those people. If you're having trouble with one of these people, be sure to pray graciously! Don't just pray for them to treat you better, be a better leader, etc. Pray for many blessings in their lives, and for the Lord to be real and evident to them. This may be hard, but God will help you in your prayers!
- Prayerfully consider how you can be an intentional blessing to those people in authority over you. You might consider asking someone to hold you accountable in these areas.

Week 6, Day 5

Creating a Thirst

“You are the salt of the earth. But if the salt loses its saltiness, how can it be made salty again? It is no longer good for anything but to be thrown out and trampled by men. You are the light of the world. A city on a hill cannot be hidden. Neither do people light a lamp and put it under a bowl. Instead they put it on a stand, and it gives light to everyone in the house. In the same way, let your light shine before men, that they may see your good deeds and praise your Father in heaven.”

Matthew 5:13-16

Our mission at Christ First is to equip every generation to reach their world for Christ. As we ask God to develop our work life, one of our most important prayer focuses should be that God would use us to lead people to Christ in our work environment. For those of you who don't work outside the home, take a look at the places where you have influence. For example, you may be an influence in play groups, at the kids' activities, or even to the people you simply meet in passing.

Jesus said that you are the salt of the earth and the light of the world. In most people's lifetimes, their greatest opportunity to be salt and light will be in their work environment. What does it mean to be salt and light? Salt has always been a valuable part of society. In Greek history, it was called *theon*, which means “divine.” During certain times in history, people were paid with salt. In fact, that is where we get the phrase, “She's worth her salt.” The Romans believed that the only thing more valuable than salt was the sun.

What did Jesus mean when He said you are the “salt of the earth”? Salt represents purity. In the workplace, we must have integrity. As a follower of Christ, we should represent purity everywhere we go. Many people in businesses, who aren't followers of Christ (and unfortunately, even some followers of Christ), live “work lives” that are very impure. It's easy to slip into the trap of using foul language, laughing at crude jokes, or making money the bottom line, rather than integrity. God wants you to be a person of integrity, representing purity. When people think of you in your professional life, they should think of a person who has integrity.

Another description of salt is that it creates *thirst*. As followers of Christ, we should live our lives in such a way that people around us thirst for what only Christ can quench in them. In John 4, as Jesus talked to the woman at the well, He told her about living water. She asked him, “Where can you get this living water?” After a few moments of talking with Jesus, His love and His life had created a thirst in her, and she longed to be filled with this water that Jesus proclaimed “...takes away thirst altogether.”

There's a similar story in Acts 16. Paul and Silas were worshipping in prison, and God sent an earthquake that broke open the jailhouse. (Some call this the very first jailhouse rock.) The jailer looked on and saw that there was something incredibly different about Paul and Silas. He noticed they worshiped God while in jail, and then God delivered them. This observation stimulated his desire to know their Rescuer. He asked them, "What must I do to be saved?" Paul and Silas were salt. Their faith and obedience made him thirsty. When you live your life in a way that expresses an overflowing joy for God's goodness, you'll create a thirst, and people will want to get to know Christ, who abundantly flows in and through you.

Jesus also said you are the light of the world. I read about an interesting study that scientists conducted on rats. They placed a group of rats in buckets full of water, and then set them in a completely dark room to see how long they could swim. On average, in complete darkness, the rats would swim about three minutes before giving up and drowning. Then, another group of rats were put in buckets of water and placed in a fully lit room. These swam 36 hours before giving up. 700 times longer! The only difference was the light in the room. Jesus said you are the light of the world. You offer hope.

Two thoughts about light that are important in your workplace:

1. **Light cannot be hidden.** As a follower of Christ, wherever you work, everyone should know that you are a follower of Christ. Your light should shine. If people don't know that you're a Christ-follower, then something is wrong with the way you're living your life. I like the old bumper sticker that said, "If being a Christian were a crime, would there enough evidence to convict you?" Light cannot be hidden.
2. **Light draws people.** Jesus said that lighting a lamp and putting it on a stand gives light to everyone in the house. Let your the way, and let the love of Jesus Christ shine through.

Who has God put around you that needs the Christ's love? Are you praying for them regularly? Have you invited them to church with you? Maybe you're in a job you don't love, but maybe you're there because God has you on a divine appointment to reach someone else. In 1963, following the national prayer breakfast, Billy Graham, who was feeling ill, bumped into John F. Kennedy as he was getting into his car. JFK said to Dr. Graham, "I'd like to talk to you about some personal issues." Billy wanted to be available, but he was simply feeling too sick, so he asked the President if he could get back to him later. That was the last time Billy Graham saw John F. Kennedy alive. He was assassinated shortly after.

In his autobiography, *Just As I Am*, Billy Graham wrote the following about that moment: “His hesitation at the car door and his request haunt me still. What was on his mind? Should I have gone with him? It was an irrecoverable moment.”

Billy Graham is one of the greatest men who ever lived, yet I pray you’ll never echo his haunting words: “Can I get back to you later?” When God gives you a divine moment to be salt and to be light, seize the moment and share the love of Christ.

Closing Prayer:

Father, it’s an honor and a privilege to be salt and light for You! Please help us always remember what an amazing opportunity this is, Lord. As we press into You, please radiate from us in a way that draws people to Your heart. Give us favor in our workplace and among our friends to share about Your worth and Your sacrifice.

Steps for Today:

- Spend some time today prayerfully considering what your role is in your workplace, among your friends, or among your family. Ask God to show you why He’s placed you there.
- How much light do you exhibit in your environment? If you’re dissatisfied with your response, spend time asking the Lord to remind you of *His* light *in* you! Pray for opportunities to share about Him and what an amazing God He is.
- If you’re struggling with integrity at work, ask someone to hold you accountable in your areas of difficulty. Honor God with your work life!

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