

# RCOT LST

MULTIPLYING FOLLOWERS OF JESUS  
**FOR LASTING IMPACT**

# ICOM LST

MULTIPLYING DISCIPLE-MAKERS  
FOR LASTING IMPACT



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# ABOUT COST



There is a COST to following Jesus (see Luke 9:57-62). He is not just interested in our information, but our transformation, through application. COST is also an acronym standing for **CONNECT**, as we build relationships with God and others, **OBEY** as we love through our time, talent, and treasure, **SHARE**, as we spread the good news to the lost in word and action, and **TRAIN**, as we multiply Jesus' movement.

Welcome to COST training! COST groups consist of 2-4 people of the same gender who are committed to growing together as they pursue Jesus and His plan for their lives. These groups meet on a consistent basis for a minimum of 10 weeks, and, together, progressively take next steps to follow Jesus' way of life.

COST Training commits to live in God's Word, encounter God's heart, and focus on developing **9 central habits** of following Jesus together. The goal of this training is life-change, as individuals increasingly organize their lives around Jesus and His priorities, share their faith, and multiply. As we do, we believe we will become more like Jesus and see His kingdom movement grow.

“  
**CHANGE HAPPENS  
IN RELATIONSHIP**  
”

# COST On-Ramp

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## COST Principles

How does someone grow spiritually? We often assume that spiritual growth comes from personal discipline and behavioral change. But the Bible teaches that change always begins with *grace* and *identity*. Grace is the *undeserved favor* of God. It's God's holy influence upon the soul which causes us to not only turn to Christ but to *become* all that God intends for us.

*But when the goodness and loving kindness of God our Savior appeared, he saved us, not because of works done by us in righteousness, but according to his own mercy, by the washing of regeneration and renewal of the Holy Spirit, whom he poured out on us richly through Jesus Christ our Savior, so that being justified by his grace we might become heirs according to the hope of eternal life. (Titus 3:4-7)*

### COST Principle #1: Not about Perfection, but Priority, Process, and Progression.

We will never "arrive" this side of heaven. But we *can* grow and become healthier as we follow Him. So we aim, not for perfection, but for priority, process, and progression as we embrace habits of becoming more like Jesus (see Philippians 3:12-14).

### COST Principle #2: Less about will power and more about making room.

In our self-help society, we can easily think our spiritual growth comes when we fix ourselves. But spiritual growth is less about what we do and more about what God does in us through His Holy Spirit. So what's our job? Remove the barriers that resist God's work and actively position ourselves where God can do only what He can do.

### COST Principle #3: Transformation comes from Transparency

Be honest! You will never get anything out of this training if you lie to yourself and others. But being transparent about what you struggle with and where you need to grow can lead to incredible results (see 1 John 1:9).

## COST Principle #4: Eternity Reframes Everything

If this life is not all there is, then we must live our daily lives in ways that will impact eternity. The apostle Paul writes, "So that being justified by his grace we might become heirs according to the hope of eternal life."

## Getting to Know Each Other

Every person has a story. Every journey with God is unique.

Describe your journey in becoming a follower of Jesus.

- What did your life look like before Jesus?
- Describe your collision with God's grace.
- How has life changed since deciding to follow Christ?

What are your hopes and expectations for this COST group?

- What is one area you'd like to grow in spiritually?
- Are you willing to commit to meeting weekly?
- What does it look like for you to connect with others during the week?

Together, make a schedule outlining the next few months. Decide together when you will meet and if there are any exception weeks.

## Summary

In COST On-Ramp, we learned each other's story and set the course for future meetings.

Key thoughts include the following:

- How did each member of your COST group come to faith in Jesus?
- What are each person's expectations and hopes for COST?
- How does growth by grace, rather than human effort, change the way we approach our faith?
- How does knowing God's not expecting our perfection, but equipping for our progression in experiencing His love for us change the way we approach organizing our life around His priorities?

# BUILD YOUR HABITS



## TRACK YOUR HABITS

rate negative (-), neutral (=), or positive (+)  
 (-) means 0-2 days of weekly exercises completed, (=) means 3-4 days, (+) means 5+ days

### Trainee Tracker

| HABIT                    | RELATIONSHIP | RHYTHM | RECONCILIATION | RADIANCE | RESPONSE | RESISTANCE | RESOURCES | REFUEL | REPLICATION |
|--------------------------|--------------|--------|----------------|----------|----------|------------|-----------|--------|-------------|
| WEEK 2<br>Relationship   |              |        |                |          |          |            |           |        |             |
| WEEK 3<br>Rhythm         |              |        |                |          |          |            |           |        |             |
| WEEK 4<br>Reconciliation |              |        |                |          |          |            |           |        |             |
| WEEK 5<br>Radiance       |              |        |                |          |          |            |           |        |             |
| WEEK 6<br>Response       |              |        |                |          |          |            |           |        |             |
| WEEK 7<br>Resistance     |              |        |                |          |          |            |           |        |             |
| WEEK 8<br>Resources      |              |        |                |          |          |            |           |        |             |
| WEEK 9<br>Refuel         |              |        |                |          |          |            |           |        |             |
| WEEK 10<br>Replication   |              |        |                |          |          |            |           |        |             |

### Trainer Tracker

| HABIT                    | RELATIONSHIP | RHYTHM | RECONCILIATION | RADIANCE | RESPONSE | RESISTANCE | RESOURCES | REFUEL | REPLICATION |
|--------------------------|--------------|--------|----------------|----------|----------|------------|-----------|--------|-------------|
| WEEK 2<br>Relationship   |              |        |                |          |          |            |           |        |             |
| WEEK 3<br>Rhythm         |              |        |                |          |          |            |           |        |             |
| WEEK 4<br>Reconciliation |              |        |                |          |          |            |           |        |             |
| WEEK 5<br>Radiance       |              |        |                |          |          |            |           |        |             |
| WEEK 6<br>Response       |              |        |                |          |          |            |           |        |             |
| WEEK 7<br>Resistance     |              |        |                |          |          |            |           |        |             |
| WEEK 8<br>Resources      |              |        |                |          |          |            |           |        |             |
| WEEK 9<br>Refuel         |              |        |                |          |          |            |           |        |             |
| WEEK 10<br>Replication   |              |        |                |          |          |            |           |        |             |

# HABITS SUMMARY

**Habit of Relationship:** The foundation of all habits is a regular, healthy relationship with God, through time spent with Him in silence & solitude, in His Word, and in prayer.

**COST Habit 1:** Spend the first hour of your morning alone with God.

**Habit of Rhythm:** Learn to live healthy in a holistic way by cultivating heart, soul, mind, and strength.

**COST Habit 2:** Develop weekly rhythms of emotional, mental, and physical health.

**Habit of Reconciliation:** Learn the healthy rhythms of life together with God's family.

**COST Habit 3:** Commit to gathering weekly with believers in large and small groups.

**Habit of Radiance:** The Good News was meant to be shared, and God uses every single one of us to share our faith in Jesus with others.

**COST Habit 4:** Share your faith every week.

**Habit of Response:** God has rescued us for a purpose: to partner with Him in building His kingdom as we contribute through our time, talent and treasure.

**COST Habit 5:** Commit regular time to serve and give to God's mission.

**Habit of Resistance:** Our undisciplined appetites will always lead us away from God. We must starve the "flesh" (say "no") in order to love God more (give a higher "yes").

**COST Habit 6:** Connect weekly with an accountability partner to set boundaries, resist temptations and replace them with living by God's design.

**Habit of Resources:** God has entrusted us with unique resources, and how we use them will help us love Him and extend His kingdom purposes in this world.

**COST Habit 7:** Structure your stewardship around priority, percentage, and progressive giving.

**Habit of Refuel:** We are limited creatures. As such we need to engage intentional rest to recalibrate our energy, remember God's promises, and enjoy Him.

**COST Habit 8:** Practice living by grace through a weekly Sabbath routine.

**Habit of Replication:** Jesus does not just call us to follow Him personally, but to help others do the same.

**COST Habit 9:** Commit to COST training someone else.

# SECTION 1: The Habit of Relationship

*"...everything else is worthless when compared with the infinite value of knowing Christ Jesus my Lord." (Philippians 3:8 NLT)*

## SECTION OVERVIEW

A.W. Tozer wrote, “*What comes into our minds when we think about God is the most important thing about us.*” If this is true, then the biggest problem in your life is not your finances, your job, or your relationships. Your biggest problem is an unhealthy relationship with God. As the Author of existence and the source of all good things, He alone can fulfill the longings within us and direct our steps to all that is life-giving. But only if we allow Him the space to do so. Brother Lawrence, a 17th century monk, said, “*All spiritual life consists of practicing God’s presence, and that anyone who practices it correctly will soon attain spiritual fulfillment.*” The challenge with loving God is that He is not like anyone else you know. To actually love Him, you must practice giving your full attention to Him and methodically reprogram your thoughts about Him and your desires for Him. This is why daily time alone, seeking God, is one of the most crucial habits in your life.

The habit of seeking God has four important elements: time, attention, the Bible, and prayer. First, you must set aside time to seek God. If this is a new habit for you, begin by setting aside the first 15 minutes of your day’s full attention for God. If you have practiced this habit for a while, target one hour every morning. One hour is long enough to completely disrupt your routine but short enough to actually be possible with some sacrifice.

**COST Habit 1:** Spend the first 15-60 minutes of your morning alone with God.

### Daily Time in God's Word

Approaching your time with God by meditating on His word, the Bible, can be a little intimidating, especially if this is new for you. Here is a very simple approach to help get the most out of your first hour with God. We call it **S.O.A.P.**, which stands for Scripture, observe, apply, pray. Through journaling, read Scripture, and process through its truths, how it applies to you, and use it as a prayer guide to talk with God. Like a good shower, there’s nothing like starting your day fresh, setting the tone in God’s presence.

**S - SCRIPTURE** (what passage am I reading?)

**O - OBSERVE** (what does this say about God's heart and the original audience?)

**A - APPLY** (what is God saying to me, personally?)

**P - PRAY** (how can I bring this to Jesus?)

| DATE        | TITLE   | PAGE |
|-------------|---|------|
| 4/29        | Topic: Prayer   | 2    |
| SCRIPTURE   | "What I tell you in the darkness, speak in the light; and what you hear in my ear, proclaim upon the housetops." (Mt. 10:27)  |      |
| OBSERVATION | If I am not hearing Him in the darkness, what will I speak in the light? If I am not hearing Him whisper in my ear, what will I proclaim on the housetops??                   |      |
| APPLICATION | What a great word! This scripture reminds me to not only talk to God in prayer, but equally important is to hear Him in prayer!   |      |
| PRAYER      | "Dear Jesus, help me to hear You today! I want to be still that I may hear Your marching orders for my day, for my week, for my life. Speak Lord! Your servant is listening!" |      |

## Section 1: The Habit of Relationship

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### Meeting: Knowing God

Begin your time in prayer. Read **John 15:1-17**. Jesus uses the imagery of a vine and branches. What is so powerful about this imagery and what does this reveal about why God wants to be so connected to us through Jesus?

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What is at stake if we do not remain connected to Jesus?

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Jesus speaks of a number of rewards God is longing to give us if we remain in him and obey his commands. Which ones did you see? What does He want for us?

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What are the essential elements of being close to God in this passage?

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What difference would it make to our kingdom contribution in the world if we consistently developed a deepening relationship with Jesus?

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If you really believed that there was infinite, limitless joy offered to you on the other side of developing a close relationship with God every day, what would you change about your routine to pursue that? What would it look like for you to develop a daily habit of seeking God alone?

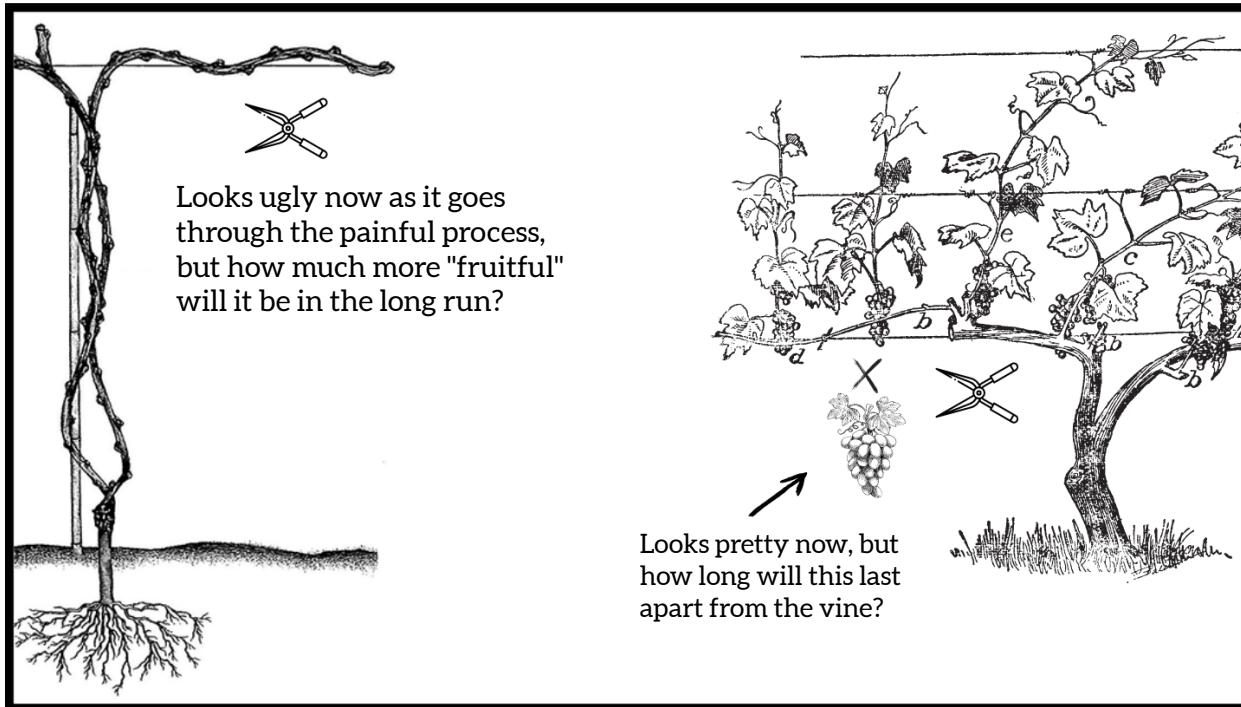
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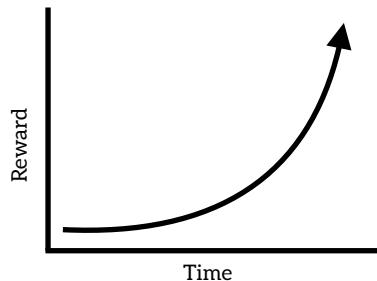
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## Section 1: The Habit of Relationship PRUNING

We don't get a choice of whether or not we'll get "cut" but which kind of cut we want. Either we'll be "cut off" from God, by not remaining in the vine, or we'll be pruned for more fruit. The question for us is, which one do you want?



Regular time with God might not feel rewarding at first, but it pays off in the long run.



What step can you take to pursue long term reward with God this week?

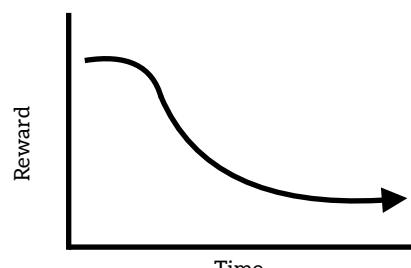
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Pursuing things that are immediately rewarding may pay off in the short run, but will eventually give us less and less of a return.



What feels immediately rewarding for you, but leaves you more empty?

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## Section 1: The Habit of Relationship

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### Exercises

#### Day 1: Relationship Evaluation

Win Day 1

Take time to assess your time with God. On a scale of 1 to 10, with a 1 being "never true of me" and 10 being "always true of me," rate where you fall in each area.

#### COST Habit 1: Relationship

I devote an hour every morning to seeking God.

|   |   |   |   |   |   |   |   |   |    |
|---|---|---|---|---|---|---|---|---|----|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|---|---|---|---|---|---|---|---|---|----|

I practically apply the Bible weekly.

|   |   |   |   |   |   |   |   |   |    |
|---|---|---|---|---|---|---|---|---|----|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|---|---|---|---|---|---|---|---|---|----|

I enjoy and look forward to prayer.

|   |   |   |   |   |   |   |   |   |    |
|---|---|---|---|---|---|---|---|---|----|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|---|---|---|---|---|---|---|---|---|----|

I sense the love of God towards me throughout the day.

|   |   |   |   |   |   |   |   |   |    |
|---|---|---|---|---|---|---|---|---|----|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|---|---|---|---|---|---|---|---|---|----|

I am growing in my knowledge of Scripture.

|   |   |   |   |   |   |   |   |   |    |
|---|---|---|---|---|---|---|---|---|----|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|---|---|---|---|---|---|---|---|---|----|

I am growing in my love for God.

|   |   |   |   |   |   |   |   |   |    |
|---|---|---|---|---|---|---|---|---|----|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|---|---|---|---|---|---|---|---|---|----|

I approach my time with God each day with a sense of expectation.

|   |   |   |   |   |   |   |   |   |    |
|---|---|---|---|---|---|---|---|---|----|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|---|---|---|---|---|---|---|---|---|----|

Write down your evaluation reflections. What stood out to you most? Where are you currently strongest? Where do you need to grow most? What are 2-3 action steps you can take this week to grow?

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## Section 1: The Habit of Relationship

## Day 2: Prayer

## Read Luke 11:1-10

Win Day 2



What does this prayer reveal about Jesus' priorities? What does it say about what God wants most for us and for this world?

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What is the most comforting part of this prayer? And what's most challenging to you?

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What would change most about your prayer rhythms and content if you followed Jesus' pattern for prayer?

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## Day 3: Time & Space

Win Day 3



Read Mark 1:35 and Matthew 6:5-6.

Why do you think it was important for Jesus to go somewhere “solitary” or “secret” to be with God?

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**What did Jesus have to leave in order to find solitude? What do you need to leave?**

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Jesus was intentional about WHEN and WHERE He got alone with the Father. Complete the following intentional plan of action and use the box to draw out where you will spend solitary time with God.

I will get solitude with God \_\_\_\_\_ at \_\_\_\_\_.  
  *Location*                            *Time*

Section 1: The Habit of Relationship

**Day 4: Stillness**

Read Psalm 46:10.

**Win Day 4**



Why do you think stillness is important for knowing God?

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What distractions prevent you from being still with God? How can you eliminate them?

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It's one thing for our body to be still; it's another for our mind. How can you practice keeping your body and mind still before God?

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*"In solitude I get rid of my scaffolding: no friends to talk with, no telephone calls to make...the task is to persevere in my solitude, to stay in my cell until all my seductive visitors get tired of pounding on my door and leave me alone."* —Henry Nouwen<sup>1</sup>

**Day 5: The Bible**

Read 2 Timothy 3:14-17.

**Win Day 5**



Based on this passage, how life-changing is God's Word? And what is God's goal for us as we read it?

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What would change in your life (for the better) if you were to read it regularly?

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Do you have a daily Bible-reading plan or routine? If not, where could you start this week?

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<sup>1</sup> Henry Nouwen, *The Way of the Heart* (New York: Ballantine Books, 1981), 20.

## Section 1: The Habit of Relationship

### Day 6: The Bible

Read James 1:22-25.

Win Day 6



What is at stake for the person who takes in biblical information without application?

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Do you have an approach to reading and applying the Bible? If not, why not? Would you consider "S.O.A.P"? Why or why not?

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What value could there be in writing down action steps for your daily Bible reading? What would stop you from doing this?

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*"...those who say we cannot truly follow Christ turn out to be correct in a sense. We cannot behave 'on the spot' as he did and taught if in the rest of our time we live as everybody else does. ...our efforts to take control at that moment will fail so uniformly and so ingloriously that the whole project of following Christ will appear ridiculously to the watching world. ...My central claim is that we can become like Christ by doing one thing—by following him in the overall style of life he chose for himself. If we have faith in Christ, we must believe that he knew how to live. We can, through faith and grace, become like Christ by practicing the types of activities he engaged in, by arranging our whole lives around the activities he himself practiced in order to remain constantly at home in the fellowship of his Father"*<sup>2</sup> ~ Dallas Willard

*"Under pressure, we do not rise to the occasion, we sink to the level of our training" ~ Navy Seals*

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<sup>2</sup> Dallas Willard, *The Spirit Of The Disciplines* (NY: Harper Collins, 1988), ix, 7.

## Section 1 Summary

In Section 1 of COST, we focused on the Habit of Relationship: *Spend the first hour of your morning alone with God.*

Key thoughts include the following:

- Devote time alone with God each morning. Be intentional about what that time looks like, and how much time you set aside. Consider increasing that time to one hour alone with God, first thing, each morning.
- Place matters. Find an intentional, solitary place where you can focus on quality time with God.
- Be intentional about how you approach your time reading the Bible. Review the SOAP method, and consider incorporating elements of that method into your routine daily routine.
- Be intentional about how you approach prayer. Review the HANDY method and begin practicing holistic prayer regularly.



## IDENTITY

With the habit of Relationship, I decide to become \_\_\_\_\_.



## ACTION PLAN

"I will \_\_\_\_\_ at \_\_\_\_\_ in \_\_\_\_\_."



## TRACK YOUR HABITS



## SECTION 2: The Habit of Rhythm

*"Love the Lord your God with all your heart and with all your soul and with all your mind and with all your strength." (Mark 12:30 NIV)*

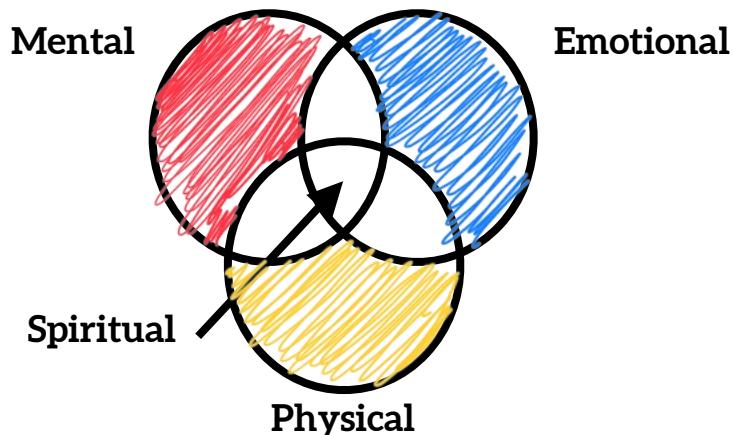
### SECTION OVERVIEW

The faith world is often not a place where holistic health is considered. We hear a lot about getting your heart and soul right with God, but what about the rest of you? Inadvertently, our emphasis on the soul and our eternal reality, has often done injustice to the whole person God created by separating the value of our soul from our body. Quite literally, we can be "so heavenly minded, that we're no earthly good." But God has created this whole physical world "very good" and designed us to worship him with our entire selves, mind, body, soul, and spirit (see Mark 12:30).

Because we are holistic and multifaceted beings, how we live in one area of our self will have an impact on every other area. We cannot be fully healthy in one area if we are not healthy in the others. Your IQ in bible knowledge may be high, but that does not mean you know how to control your anger. Quite honestly, poor emotional health will negatively impact how you see the world and interpret truth. Similarly, if we are not physically healthy, we will struggle with the energy to care for people. We cannot separate one aspect of our self from the others. We are integrated self—mind, soul, emotions, and body. God designed us to worship him by being healthy in every area of our life.

**COST Habit 2:** Develop weekly rhythms to be healthy emotionally, mentally, and physically.

### 3 Circles of Health



## Section 2: The Habit of Rhythm

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### Meeting: Holistic Health

Begin your time in prayer. Read Mark 12:30 and discuss the implications of living healthy in the three circles. Why do you think God created us multifaceted beings designed to thrive only when all four areas are healthy? What does this communicate about our human condition and God's heart for us?

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Do you agree that we cannot be fully healthy if one area is not healthy? If so, how have you seen these four aspects of the self impacting each other for good or bad?

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Is it uncomfortable for you to talk about getting healthy in any one of these four areas? If so, why?

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Where are you strongest? Where are you weakest?

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Be honest about your current rhythms of health. Do you adequately take care of your body, your emotions and your mind? If so, why? If not, why not?

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Consider both your personality's strengths and weaknesses, as well as the positive experiences and harmful wounds of your past. How do they factor into this?

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What's at stake if we do not take this seriously? And what next steps can you take this week to get healthier?

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## Section 2: The Habit of Rhythm

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### Exercises

#### Day 1: Rhythm Evaluation

Win Day 1

Take time to assess your time with God. On a scale of 1 to 10, with a 1 being "never true of me" and 10 being "always true of me," rate where you fall in each area.

#### COST Habit 2: Rhythm

I regularly refresh my mind on God's Word and healthy books.

1      2      3      4      5      6      7      8      9      10

I regularly evaluate what is influencing me and replace lies with truth.

1      2      3      4      5      6      7      8      9      10

I regularly get honest about my emotional condition through journaling.

1      2      3      4      5      6      7      8      9      10

I process my emotions in a healthy way with God and others I trust.

1      2      3      4      5      6      7      8      9      10

I honor God with my body by eating healthy and not overeating.

1      2      3      4      5      6      7      8      9      10

I get enough sleep at night and feel refreshed when I wake up.

1      2      3      4      5      6      7      8      9      10

I take care of my body by regularly working out.

1      2      3      4      5      6      7      8      9      10

Write down your evaluation reflections. What stood out to you most? Where are you currently strongest? Where do you need to grow most? What are 2-3 action steps you can take this week to grow?

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## Section 2: The Habit of Rhythm

### Day 2: Battle of the Mind

Read Romans 12:1-2.

Win Day 2



Why is the battle of the mind so important for Paul? What's at stake?

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What daily and weekly rhythms do you have to regularly renew your mind? What quality books are you currently reading to stretch your mind with God's truth?

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John Mark Comer quotes an ancient monk named Evagrius who literally did battle against the lies of the devil in the desert. As he did, he wrote a guide for battling lies, something the ancients called "countertalking," a way of resisting lies through redirection toward truth. In the spirit of Romans 12:1-2, Evagrius offers us three sets of questions to reflect on to renew our minds on God's truth. Work through each of them, and consider this a framework for each of the mental battles you regularly face:

**What's the thought, feeling, and/or sensation?** ("Write out an obsessive thought that keeps coming to mind, a lie that you just can't shake, a toxic feeling (like shame or worry), or a sensation in your body (like tightness of chest, shallow breathing, or a sense of dread").

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**What's the lie beneath the thought, feeling, and/or sensation that reveals your attachment?** ("See if you can articulate the lie behind the thought, feeling or sensation. If you're feeling scared and your chest is tight, it could be a lie like I'm not safe if people criticize me." If so, what's the attachment under the anxiety? Could it be an attachment to living a suffering-free life where all people speak well of you? Safety isn't bad, but the need to be constantly safe can become a prison that holds us in fear and out of love.")

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**What's the truth?** ("Write out a scripture or word from the Spirit that counters the lie. Then turn your mind to this truth whenever the lie reappears in your mind stream. It will, many times. Don't be discouraged. It happens to all of us, constantly. Resist")

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## Section 2: The Habit of Rhythm

### Day 3: Focused on the Good

Win Day 3



Read Philippians 4:8-9 and Proverbs 15:14.

Negativity and fear can be so loud. Why does Paul want us to saturate our thinking with this list? What's at stake?

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Evaluate: Do the sources of information you regularly tune into help build your focus on Paul's list? What will it take to replace negative thoughts with the truth on Paul's list?

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How would your daily life change if you chose to dwell mentally on these?

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*"We live at the mercy of our ideas." —Dallas Willard<sup>3</sup>*

*"The person who does not know how to think will be relentlessly shaped and influenced by the dominant culture around him or her. But the transformed person... will be busy thinking, reflecting, and making independent conclusions about the meaning of life and reality." —Gordon MacDonald<sup>4</sup>*

For further study read John Mark Comer's *Live No Lies*. Work through his Appendix: A monastic handbook for combating demons, pg. 259.

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<sup>3</sup> Dallas Willard, *Hearing God: Developing a Conversational Relationship with God* (Downers Grove, IL: InterVarsity, 2012), 12.

<sup>4</sup> Gordon MacDonald, *Ordering Your Private World* (Nashville, TN: W. Publishing Group, 2017), 92.

## Section 2: The Habit of Rhythm

### Day 4: Emotional Honesty

Read Psalm 42.

How does David honestly express his emotional state with God?

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Would he have been able to bring his whole self to God ("deep calls to deep", v. 7) if he were not totally honest about his emotions? Why or why not?

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What's one step you can take to be more honest with your emotional state?

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*"Ignoring our emotions is turning our back on reality; listening to our emotions ushers into reality. And reality is where we meet God. ...We forget that change comes through brutal honesty and vulnerability before God."* —Dan Allender and Tremper Longman<sup>5</sup>

### Day 5: Emotionally Powerful

Read Matthew 26:36-41.

Win Day 5

How was Jesus honest with his emotional state?

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What did Jesus do with His emotional condition? Why was alone time with the Father so important for processing His emotions?

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What's at stake if we do not process our emotions in a healthy way?

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<sup>5</sup> Dan Allender and Tremper Longman III, *The Cry of the Soul* (Dallas: Word, 1994), 24-25.

## Section 2: The Habit of Rhythm

### Day 6: Physically Disciplined

Read 1 Corinthians 6:19-20 and 1 Timothy 4:7-10

Win Day 6



If our body is a temple of the Lord, something he made "very good" and designed to live in harmony with the rest of our self, then what new physical rhythms can you make to get better sleep, eat right, and workout regularly?

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Clearly, Paul's telling Timothy that spiritual training is of deeper importance, but he does acknowledge the value of physical training. Where are you not acknowledging the value of eating healthy, working out, and getting adequate sleep?

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How does physical health reinforce spiritual, emotional, and mental health?

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*"The discipline of the body is more than a health-giving measure. It is an introit to other disciplines. I have learned that when I push my body for an extended time—as in a three-to-six mile run—the other pieces of who I am seem to awaken to the fact that I...really am the boss and that my entire being is expected to submit to the convictions and intentions I have set in place for myself"<sup>6</sup> —Gordon MacDonald*

Time to make a plan about honoring God with our bodies, getting right with our sleep, eating, and physical workouts.

I will go to bed at \_\_\_\_\_ and wake up at \_\_\_\_\_.  
Time Time

I will avoid \_\_\_\_\_ and replace it with \_\_\_\_\_.  
Food Food

I will \_\_\_\_\_ at \_\_\_\_\_ at \_\_\_\_\_.  
Type of workout Location Time

<sup>6</sup> Gordon MacDonald, *A Resilient Life* (Nashville TN: Thomas Nelson, 2004), Pg. 164

## Section 2 Summary

In Section 2 of COST we focused on the Habit of Rhythm: *Develop weekly rhythms to be healthy emotionally, mentally, and physically.*

Key thoughts include the following:

- The habit of rhythms begins when we realize that God has designed us to worship him holistically, knowing that each area of our life has an impact on the others (see Mark 12:30). When we're healthy emotionally, physically, and mentally, we can take our spiritual health to another level.
- Jesus has changed our hearts. But the battle still rages in our minds, whether we will trust and follow Him or the ways of this world. How are you regularly "renewing your mind" through God's word, good books, and challenging conversations? Do not be apathetic. Let God change the way you think.
- God has designed us to be emotional people, Jesus displaying critical emotions throughout his life. The key is not whether we have emotions, but how we deal with them. Learn to understand your emotions (Psalm 139) and bring them to God and trusted people regularly.
- God created our bodies "very good," and as such we must take care of them, knowing that our bodies are a "temple" (1 Corinthians 6). We cannot hope to give God our all when we do not have the energy of strength physically to follow Him where He's calling us to go. Take care of your body!
- When we worship God holistically, we will thrive as his people.



## IDENTITY

With the habit of Rhythm, I decide to become \_\_\_\_\_.



## TRACK YOUR HABITS

## SECTION 3: The Habit of Reconciliation

*"Let us consider how we may spur one another on toward love and good deeds, not giving up meeting together, as some are in the habit of doing, but encouraging each other--and all the more as you see the Day approaching."*  
*(Hebrews 10:24-25 NIV)*

### SECTION OVERVIEW

God did not design us to live life in isolation. There is a reason solitary confinement is one of the harshest punishments. God created us to thrive in a committed, sacrificial, and caring circle of relationships as we live on mission together.

Yet, our modern Western world has conditioned us more towards isolation and loneliness than ever before. Each decade, the average number of reported close friends continues to decline, with over half of Americans feeling regularly lonely and as many as 40% feeling chronically lonely. Even for all the digital "friends" and connections through "social" media and other virtual opportunities, stats show a sharp decline in meaningful, secure attachments in relationships. Great Britain even has a "loneliness minister" to attend to this Western crisis!

The church is not void of this trend either. Church attendance has dropped all across the Western world. Even those who merely attend church, without meaningful connections throughout the week, tend to do so less often. Bottom line: we live in a culture with many lonely and disconnected people.

But Jesus calls us to something higher. His context for personal transformation is community. And not just any community, but a radical community committed to sharing life at deep, sacrificial levels. This is the alternative community Jesus envisioned and gave his life for to utterly change the world. With this in mind, our third COST habit must follow Jesus into His rhythms of life together.

#### **COST Habit 3:** Commit to meeting weekly with mature, godly friends.

There is no other way to experience Jesus' abundant life fully without intentionally choosing to live His kind of life together with others who are also following Him. To become love, we must embrace the fact that love has a context: relationships. For those who say, "Who needs the church? I can practice my faith on my own," they have missed the core of what it means to become love. We cannot practice love without community.

In the following meetings and exercises, you'll discover both the cost and the power of living a life of reconciliation in radical community together.

## Section 3: The Habit of Reconciliation

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### Meeting: Life Together

Begin with prayer. Read through **Acts 2:36-47**. The early church had some incredibly counter-cultural practices, even back then, that had a deeply shaping effect upon their growing movement and also upon the surrounding communities in which they found themselves. It was these practices that set them apart and helped the movement of Jesus spread the way it did.

What rhythms of life together do you see the early church practicing in this passage?

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What was it about Peter's Gospel message, sharing what Jesus did for them, that inspired the early church to live this way?

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What did it cost these believers to share life at the level that they did? Why do you think they embraced that cost?

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How did these rhythms together shape these believers, individually and communally? In other words, who were they becoming as a result?

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What would it take for our modern churches to embrace a similar way of "life together?" How would it look different? What barriers do we need to overcome?

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What if we took this seriously? How would our lives, our churches, and our communities change as a result?

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## Section 3: The Habit of Reconciliation

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### Exercises

#### Day 1: Reconciliation Evaluation

Win Day 1



Take time to self-assess. On a scale of 1 to 10, with a 1 being "never true of me" and 10 being "always true of me," rate where you fall in each area.

#### COST Habit 3: Reconciliation

I make attending and engaging in Sunday morning gatherings a weekly priority.

1      2      3      4      5      6      7      8      9      10

I go out of my way to develop personal relationships with those in my church.

1      2      3      4      5      6      7      8      9      10

I meet weekly with a small group during our church's semester groups.

1      2      3      4      5      6      7      8      9      10

I actively listen to and pray for the needs of those in my church family.

1      2      3      4      5      6      7      8      9      10

I share my struggles and victories openly with my church family.

1      2      3      4      5      6      7      8      9      10

I engage the practice of giving and receiving forgiveness with my church family.

1      2      3      4      5      6      7      8      9      10

I regularly serve those in need in my church family as I am able.

1      2      3      4      5      6      7      8      9      10

Write down your evaluation reflections. What stood out to you most? Where are you currently strongest? Where do you need to grow most? What are 2-3 action steps you can take this week to grow?

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### Section 3: The Habit of Reconciliation

#### Day 2: Committing

Read Hebrews 10:24-25.

Win Day 2

Why is communal support so important for the writer of Hebrews and why be so adamant about not giving in to the habit of isolation? What's at stake?

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How does mutual encouragement and collaboration impact our obedience to Jesus? Can we follow Jesus fully on our own? Why or why not?

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Is our current gravitational pull towards community or isolation? Why?

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*"Let him who cannot be alone beware of community... Let him who is not in community beware of being alone... Each by itself has profound perils and pitfalls. One who wants fellowship without solitude plunges into the void of words and feelings, and the one who seeks solitude without fellowship perishes in the abyss of vanity, self-infatuation and despair."<sup>7</sup> —Dietrich Bonhoeffer*

#### Day 3: A Community of Love

Read 1 Corinthians 13:1-8

Win Day 3

Paul speaks of the danger of doing religious things without love. Why is this so tempting, and why is it so harmful?

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He then lays out a list of defining characteristics of a loving community. What does a loving community refuse to do? What is it committed to doing?

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Where are you strongest and weakest? What's your next step to grow in love?

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<sup>7</sup> Dietrich Bonhoeffer, *Life Together* (London: SCM Press, 1954), 78.



What is the power of a real friend? Have you experienced this power? If so, how?

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What's your next step in becoming this kind of friend within the family of God?

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Consider the following quote:

*"There is a certain 'niceness' to a friendship where I can be, as they say, myself. But what I really need are relationships in which I will be encouraged to become better than myself. Myself needs to grow a little each day. I don't want to be the myself I was yesterday. I want to be the myself that is developing each day to be more of a Christlike person."<sup>8</sup> —Gordon MacDonald*

What strikes you about this quote? What difference would friends like this make for you?

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See appendix B for a full friendship inventory.

*"That is why those pathetic people who simply 'want friends' can never make any. The very condition of having Friends is that we should want something else besides Friends. Where the truthful answer to the question, 'Do you see the same truth?' would be, 'I see nothing, and I don't care about the truth; I only want a Friend,' no Friendship can arise—though Affection of course may. There would be nothing for the Friendship to be about; and Friendship must be about something, even if it were only an enthusiasm for dominoes or white mice. Those who have nothing can share nothing; those who are going nowhere can have no fellow-travelers." —C. S. Lewis in The Four Loves*

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<sup>8</sup> Gordon MacDonald, *A Resilient Life* (Nashville TN: Thomas Nelson, 2004), pg. 223

**Day 6: Forgiving Others****Win Day 6**

Read Matthew 18:21-35 and Matthew 6:12-15.

How is forgiveness to others connected to our relationship with God? What barriers exist between us and God when we choose not to forgive others?

What's at stake when if we choose not to forgive others? How might we experience a similar, personal jailing of the soul if we don't forgive?

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Is there anyone in your life you have not forgiven? If so, what step can you take this week to forgive them and repair that relationship? Can you imagine what a church would look like if it regularly practiced forgiveness for each other?

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*The secular framework . . . has nothing to give the wounded conscience to heal it. It has nothing to say to the self who feels it is unworthy of love and forgiveness. Anyone who has seen the depths of their sin and what they are capable of will never be mollified by the bromide of "Be nice to yourself—you deserve it."<sup>9</sup>*

*"Resentment is like drinking poison and waiting for the other person to die." - Carrie Fisher*

*"Real forgiveness means looking steadily at the sin, the sin that is...without any excuse...and seeing it in all its horror, dirt, meanness, and malice, and nevertheless being wholly reconciled to the man who has done it ...but to forgive the incessant provocations of daily life...how can we do it? Only I think by remembering where we stand...To be a Christian means to forgive the inexcusable, because God has forgiven the inexcusable in you"<sup>10</sup>*

<sup>9</sup> Tim Keller, *Forgive* (New York: Viking, 2022), 139.

<sup>10</sup> C. S. Lewis, "Essay on Forgiveness" (NY: MacMillan Publishing, 1960).

## Section 3 Summary

In Section 3 of COST, we focused on the Habit of Reconciliation: *Commit to gathering weekly with believers in large and small groups.*

Key thoughts include the following:

- The habit of reconciliation begins with an understanding that transformation happens in community with God's people, the Church. The early church laid out a pattern of meeting in large gatherings and small, to live on mission with a big vision, and to experience life change in more personal relationships.
- Faith in Jesus is not merely a private deal, and when we approach worship and communion with Jesus at the expense of knowing and caring for each other we destroy the faith development of others and ourselves. Jesus prioritizes reconciliation and when we prioritize it as well our faith will thrive.
- God wants to heal us at the deepest level, but it won't happen until we discover the power of God in confession. But confession is not merely between us and God, but experienced at its height with one another. Only when we're honest with each other will we be honest with ourselves and God.
- Christ's forgiveness is received as we forgive others. If we choose not to forgive others, we forfeit the experience of grace in our own life. To be truly free and receive God's radical grace, we must forgive others.
- Finally, the love of God is best experienced as we lay our lives down for each other, in the art of true friendship. God made us to thrive in deep, close friendships as we serve, sacrifice, live on mission, and spur each other on together.



### IDENTITY

With the habit of Reconciliation, I decide to become \_\_\_\_\_.



### TRACK YOUR HABITS

## SECTION 4: The Habit of Radiance

*"I have become all things to all people so that by all possible means I might save some."*  
*(1 Corinthians 9:22 NIV)*

### SECTION OVERVIEW

Most of us love comfort. We want comfortable clothes, comfortable furniture, and comfortable conversations. We even prefer comfort foods. Comfort has become such a priority in our culture that it deeply influences what we are willing to think or talk about. Although there is not necessarily anything wrong with outward comforts, Jesus calls us higher.

Combine this with a cultural pressure to keep faith a private deal—"believe whatever you want, just don't force it on me"—and it leaves many hesitant to share their faith with others. In fact, only half of Christians have more than two conversations about faith each year, and 38% of adults identifying as Christians do not have a friend or family member who does not identify as a Christian.

But this is not the way of Jesus! As you grow in the first few habits, you will likely discover God's love compelling you to share His love with others. You will find yourself interacting with others who are far from God, and the Spirit of Jesus will tug on your soul. How can you stand by and say nothing? How can you watch your friend or your neighbor struggle without a living relationship with God? As God's love grows within you, it will push you beyond what is comfortable.

But, how do you effectively share your faith? How do you engage those around you in spiritual conversations? There is no perfect method, but there is a perfect motive. It must begin with love. Out of a heart of love, you can grow in the fourth COST habit:

#### COST Habit 4: Share your faith every week.

You might read this and think, "Share my faith once a week? Are you serious? I don't share my faith once a year!" Maybe this seems unrealistic right now, but let me assure you, *you can do this*. Start moving out in this direction and God will meet you, opening unexpected doors and standing with you even when you feel unqualified. As you learn to pray for those in your sphere of influence who do not yet believe, listen well, share time with them, and serve them, God will open doors to share the hope of Jesus and His work of grace in your life. Begin with love and anticipate God will move you to courageous conversations. In the process, anticipate this: lives will change! And God will use YOU to help make that happen!

## Section 4: The Habit of Radiance

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### Meeting: Learning to Share

Read through **1 Corinthians 9:16, 19-23 NIV** and **Romans 10:8-15 NIV** and discuss the following questions:

What was it about Paul's understanding of Jesus' love that compelled Paul to make himself a "slave" to win people? What do you think that looked like on a daily basis?

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Have you also felt compelled deep in your soul to help others find this hope in Jesus? If so, what has that looked like?

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How does our culture of "do whatever makes you happy" lead us to resist Paul's example of posturing himself as a servant to lead others to faith? Do you resist it?

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What is at stake if we do not share the good news of Jesus with our words? Is there a good enough reason to keep our faith to ourselves?

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Paul speaks of winning people for the sake of the Gospel to "share in its blessings." What do we miss out on if we do not share our faith?

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Can you think of a time when you effectively shared your faith? What happened? How did you feel after that experience? How did sharing your faith impact your passion for Jesus?

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## Section 4: The Habit of Radiance

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### Exercises

#### Day 1: Radiance Evaluation

Win Day 1

Take time to self-assess. On a scale of 1 to 10, with a 1 being "never true of me" and 10 being "always true of me," rate where you fall in each area.

#### COST Habit 4: Radiance

I regularly pray for people who are far from God.

1      2      3      4      5      6      7      8      9      10

I live each day aware of the reality of heaven and hell.

1      2      3      4      5      6      7      8      9      10

I live each week as though I care about the lost.

1      2      3      4      5      6      7      8      9      10

I engage in a spiritual conversation with anyone far from God every week.

1      2      3      4      5      6      7      8      9      10

I recognize opportunities throughout each week to share Christ.

1      2      3      4      5      6      7      8      9      10

I invite people to church regularly.

1      2      3      4      5      6      7      8      9      10

I am living with a holy sense of urgency to reach the lost.

1      2      3      4      5      6      7      8      9      10

Write down your evaluation reflections. What stood out to you most? Where are you currently strongest? Where do you need to grow most? What are 2-3 action steps you can take this week to grow?

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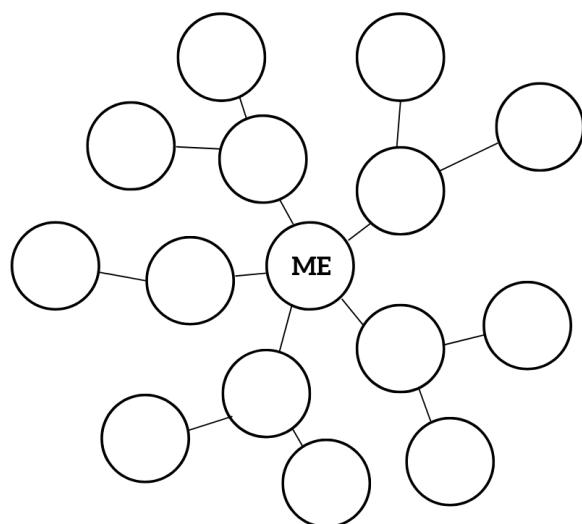
For further study and practical tools read Jon and Dave Ferguson's B.L.E.S.S. book:  
<https://www.bless-book.org/>

**Day 2: Building Your Oikos Map****Win Day 2**

God has designed us to influence the world for Christ. His plan is for us to begin with the people who are in our immediate sphere of influence every single day. In the New Testament, the authors use the Greek word, "oikos," meaning "household," in a broad sense, referring to any person within the immediate sphere of a family's influence. Briefly scan through the following passages to see how this works:

- Cornelius - Acts 11:14 you and your whole household (see also Acts 10:7)
- Lydia and her whole household - Acts 16:14,15
- The jailer and his whole household - Acts 16:31
- Crispus and his entire household - Acts 18:8
- The Church - 1 Timothy 3:15

Build out your OIKOS map. Identify at least five names of those who are in your regular sphere of influence (home, hobbies, friends, work) who do not yet know Jesus, and write down their names in the blank circles.



If you are struggling to identify names, think through the hobbies and activities you enjoy doing, or places you frequent (cafes, grocery stores, neighborhood, or fun activities) and identify the following:

**What** do I enjoy doing regularly? How can I meet new friends with this activity?

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**Where** do I regularly frequent or could start frequenting to meet new people?

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**Who** can I start getting to know (write down names) and what's my next step?

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## Section 4: The Habit of Radiance

### Day 3: Begin with Prayer

Read Colossians 4:2-6.

Win Day 3



Paul talks about a commitment to praying for open doors to share Jesus with others. Do you actively look for opportunities to share your faith, “being watchful,” and pray for those doors to open? Why or why not?

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What are your current opportunities to share your faith?

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Sharing your faith can be intimidating. What difference would it make for you to pray regularly that God would give you wisdom and boldness?

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### Day 4: Listen

Read John 4:1-26.

Win Day 4



Jesus models the power of being present with and listening to those He’s drawing to Himself. How did Jesus’ questions lead to a spiritual conversation?

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What does it take to be a good listener and question asker?

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How could you begin spiritual conversations by asking questions of those in your sphere of influence who do not yet know Jesus?

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“Seek first to understand then to be understood.”<sup>11</sup> —Stephen Covey

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<sup>11</sup> Stephen R. Covey, *The 7 Habits of Highly Effective People* (New York: Simon and Schuster, 1989),

#### Section 4: The Habit of Radiance

##### Day 5: Eating and Serving

Read Matthew 9:9-13.

Win Day 5



Jesus was constantly sharing meals with people, especially those who were far from Him. What did His meal with Matthew and his tax collector friends communicate about Jesus' heart for them?

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What kind of barriers were broken by sharing a meal together?

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Who could you start sharing meals with to build relationships that could lead to gospel conversations?

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*"Our post-Christian culture is yearning for a deep meaningful dialogue about spiritual things. Our post-family culture is looking for a place where they can belong. Our post-technology culture is seeking out genuine interactions. Our post-super-size culture desires intimate communities"<sup>12</sup>*

##### Day 6: The Power of Story

Read John 9 (focus on v.25)

Win Day 6



What was powerful about this man's story?

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Have you considered that people can argue with your opinions or convictions, but they cannot argue with your story? What is the power of this reality?

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Write out your story of life-change with Jesus in a condensed two-minute version to be ready to share with those who do not yet believe. Include these three elements:

- Who were you before Jesus?
- How did you collide with His grace?
- What difference has Jesus made?

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<sup>12</sup> Craig Springer, *How To Revive Evangelism: 7 Vital Shifts in How We Share Our Faith* (Grand Rapids, MI: Zondervan, 2021).

## Section 4 Summary

In Section 4 of COST, we focused on the Habit of Radiance: *Share your faith every week.*

Key thoughts include the following:

- God has called us to share our faith with others regularly. We open doors for this by praying for people, listening to them, spending time with them, serving them, and sharing our story with them.
- Sharing your faith effectively begins with prayer. Map out your OIKOS map and make a list of at least five people you know who are far from God and commit to pray for them daily. Hold each other accountable.
- The reality of Hell and eternity should lead us to pray urgently for those who are far from God. Use Romans 9:1–3 and Romans 10:1 as a guide.
- No one can argue with your story. Sharing how Jesus' grace has changed you with others may be one of the most powerful things you can do when it comes to living radiantly.



### IDENTITY

With the habit of Radiance, I decide to become \_\_\_\_\_.



### TRACK YOUR HABITS



## SECTION 5: The Habit of Response

*"But the Advocate, the Holy Spirit, whom the Father will send in my name, will teach you all things and will remind you of everything I have said to you."*  
*(John 14:26 NIV)*

### SECTION OVERVIEW

Serving others is not a side project of the Christian life – it is the Christian life. From Genesis to Revelation, the arc of Scripture reveals a God who stoops to serve, culminating in the sacrificial love of Jesus Christ. When we serve others, we are not merely doing good; we are embodying the very heart of the gospel.

First, serving others is a **biblical priority**. Jesus taught His disciples that greatness in the kingdom is not measured by position, but by posture – the posture of a servant. In John 13, when Jesus washed the disciples' feet, He said plainly, "I have set you an example that you should do as I have done for you" (v.15). In that moment, He shattered every hierarchy and made service the defining mark of His followers.

Second, serving is our **faithful response** to Jesus' sacrifice for us. The gospel is not just something we believe; it's something we become. Jesus didn't just save us *from* something – He saved us *for* something. His humility and love compel us, as 2 Corinthians 5:14 puts it, to "no longer live for ourselves but for him who died for us."

Third, serving others is a **credible witness** to the world. In an age obsessed with self, service stands out. Jesus said in John 13:35, "By this everyone will know that you are my disciples, if you love one another." When love becomes visible through service, it points others to the invisible Savior.

Finally, serving others makes a **real difference**. Galatians 5:13 calls us to "serve one another humbly in love," and when we do, we become living proof that God's kingdom is already breaking into the world. Service lifts the lowly, meets needs, binds wounds, and offers hope. It changes the world, one act of obedience at a time.

As John Stott put it:

*"The authority by which the Christian leader leads is not power but love, not force but example, not coercion but reasoned persuasion. Leaders have power, but power is safe only in the hands of those who humble themselves to serve."*

**COST Habit 5:** Serve someone daily and your church twice a month.

In a world hungry for meaning and desperate for hope, there may be no louder sermon than a life laid down in love. To follow Jesus is to follow Him to the basin and the towel – and from there, to the lives of others.

## Section 5: The Habit of Response

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### Meeting: Every Gift

Begin your time in prayer. Read 1 Corinthians 12:4-31. Reflect on the image of a body with many parts. What is the overall picture Paul is painting about the various gifts God has given us and their purpose?

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Why do you think God made us so different and dependent on each other?

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What happens when not everyone is using their gift? What's at stake when not every part of our church family is using their gifts?

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What is the danger of "gift comparison?" What warnings do you see in this passage and which are you most tempted to struggle with?

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Paul clarifies that no one is a mistake or unimportant - "God has placed the parts in the body, every one of them, just as he wanted them to be." Is this easy or hard to accept when you think about your value and unique gift? Why?

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What do you think your unique gift could be? What's a next step you could take to activate it on a regular basis?

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Scan the QR code to take the S.H.A.P.E. gifts inventory.



Scan the QR code to share your results with The Well Church.



## Section 5: The Habit of Response

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### Exercises

#### Day 1: Response Evaluation

Win Day 1



Take time to self-assess. On a scale of 1 to 10, with a 1 being "never true of me" and 10 being "always true of me," rate where you fall in each area.

#### COST Habit 5: Response

I see service not as an obligation, but as a joyful response to how Jesus has served me.

1      2      3      4      5      6      7      8      9      10

I intentionally look for opportunities to serve others, not just when it's convenient.

1      2      3      4      5      6      7      8      9      10

I serve with humility, not seeking recognition or reward.

1      2      3      4      5      6      7      8      9      10

I regularly sacrifice my time, comfort, and resources to meet the needs of others.

1      2      3      4      5      6      7      8      9      10

I treat every person I serve—regardless of status—with the dignity and compassion of Jesus.

1      2      3      4      5      6      7      8      9      10

I serve consistently in my church, family, and community as a lifestyle, not a one-time event.

1      2      3      4      5      6      7      8      9      10

When I serve, I pray and act with the hope that others will experience the love of Jesus through me.

1      2      3      4      5      6      7      8      9      10

Write down your evaluation reflections. What stood out to you most? Where are you currently strongest? Where do you need to grow most? What are 2-3 action steps you can take this week to grow?

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## Section 5: The Habit of Response

### Day 2: Day 5: Stewarding Your Gift

Read 1 Peter 4:10.

Win Day 2



What is the difference between ownership and stewardship?

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What difference does it make to reframe your personality, experiences and abilities as gifts from God rather than yours to own?

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How does exercising your gift reflect faithful stewardship?

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### Day 3: Mission over Position

Read John 13:1-17.

Win Day 3



In a world where authority is often abused, how radically different is Jesus' example of serving at the lowest level (keep in mind the condition of feet in 1st century)?

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Based on Jesus' demonstration, how does genuine faith express itself?

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If the Author of Existence was willing to serve at the lowest level, what invitation is He giving us and what will it cost us?

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*"The Church is the Church only when it exists for others... not dominating, but helping and serving. It must tell men of every calling what it means to live for Christ, to exist for others."*

— Dietrich Bonhoeffer, *from Letters and Papers from Prison*

## Section 5: The Habit of Response

### Day 4: True Greatness

Read Mark 10:42-25.

Win Day 4



In a culture of ambition and pursuits of self-actualization, how does Jesus reset the goal of His followers in this passage?

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According to Jesus' statement, what attitude and posture does true service require?

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Where are you tempted to redefine greatness as anything other than sacrificial service?

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*“Not all of us can do great things. But we can do small things with great love.”*

— Mother Teresa

### Day 5: Pure Motives

Read 2 Corinthians 5:14-15.

Win Day 5



We can serve others for a variety of reasons. What ultimately compelled the apostle Paul to serve and what difference do you think it made for him?

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How does Christ's love give us the most powerful fuel for serving others?

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What would it look like for you to “no longer live for [yourself]” and instead to live “for him who died” and “was raised again”?

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## Section 5: The Habit of Response

### Day 6: Getting Real

Read Micah 6:8, 1 John 3:18, and James 2:14-17.

How is genuine faith revealed based on these passages?

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Why is it important to know there is a difference between statement of faith and a lifestyle of faith? How does a life of service reveal real faith?

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What new routines of service could God be inviting you into to make your faith more authentic?

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*“Do not waste time bothering whether you ‘love’ your neighbor; act as if you did. As soon as we do this... we find one of the great secrets. When you are behaving as if you loved someone, you will presently come to love him.”*

— C. S. Lewis from *Mere Christianity*

## Section 5 Summary

In Section 5 of COST, we focused on the Habit of Response: *Serve someone daily and your church twice a month.*

Key thoughts include the following:

- Serving is not an optional pursuit, but an obedient demonstration of genuine faith.
- Serving is a way to fight our selfish pursuit to become great by this-world-only standards, as we follow Jesus' example to sacrifice for others.
- Serving involves regular and concrete action, not mere words.
- The collective impact of every follower of Jesus serving unifies the body and helps Jesus' kingdom become a reality in this world.



### IDENTITY

With the habit of Response, I decide to become \_\_\_\_\_.



### TRACK YOUR HABITS



## SECTION 6: The Habit of Resistance

*"For the grace of God has appeared that offers salvation to all people. It teaches us to say "No" to ungodliness and worldly passions, and to live self-controlled, upright and godly lives in this present age" (Titus 2:11-12)*

### SECTION OVERVIEW

In our culture, we are bombarded with the narrative of self-fulfillment at all costs. "Do whatever makes you happy" and "follow your heart," are common phrases. This is how our culture defines true freedom: the absence of constraints to pursue happiness for your authentic self. Yet if we follow the path of "I'm free to do whatever I want," and never resist our desires, will it actually lead us to the happiness we are longing for?

The reality is that our desires, unchecked, will always lead us astray. Unrestrained desire for food will leave us physically unhealthy. Unrestrained desire for digital feedback on mobile devices will leave us addicted and not present. And unrestrained sexual desires will inevitably lead to regret and shame.

So what's our solution? Spiritual resistance. The Bible calls it self-control, a mastery of the self and our desires, submitting them to Jesus and learning how to say "no" to lesser desires to find true fulfillment in Jesus alone. Tim Keller once said, "Real freedom comes from a strategic loss of some freedoms in order to gain others. It is not the absence of constraints but it is the choosing the right constraints and the right freedoms to lose."<sup>13</sup>

This does not mean it will be easy. Dietrich Bonhoeffer once said, "When Christ calls a man, he bids him come and die." Yes, the cost of discipleship is a high bar, but have we considered the cost of non-discipleship? If we do not have a way of resisting our immediate urges, the cost of not following Jesus will always be harder, leaving us more enslaved than before.

God's plan for us is not to restrict, but to give life. But we must embrace His boundaries through self-control if we are to truly experience this life.

Here's the key: you cannot do this on your own! We're too selfish to see our own blindspots and too weak to will ourselves into obedience. That's where accountability comes in. To practice the habit of resistance, we all have to not only identify our temptations and unhealthy addictions, but develop regular accountability relationships in our lives to help us resist.

**COST Habit 6:** Connect weekly with an accountability partner to set boundaries, resist temptations and replace them with living by God's design.

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<sup>13</sup> Tim Keller, *Making Sense of God* (New York, Penguin, 2016), 102.

## Section 6: The Habit of Resistance

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### Meeting: Self-Control

Read Titus 2:11-14 NIV. How do we encounter the love of God in this passage? What is He offering us as He invites us to live a life of resistance against “ungodliness and worldly passions?”

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What did Jesus have to say “no” to in order to offer us salvation and redemption?

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How does His example empower us to live self-controlled lives?

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What newfound capacity does the grace of Jesus give us to overcome temptation? How does that empower us to resist?

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It is not enough to simply will away our temptations. We must replace them. We see Paul encouraging Titus to exercise self-control by waiting for “the blessed hope.” How did this greater “yes” empower him to say “no” to lesser temptations? What higher “yes” would empower you to say a thousand “no’s”?

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How does self-control shape our character and help us become people who are “eager to do what is good”?

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What do you need to resist this week?

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**ACTION:** Choose an area to resist this week: no viewing porn, no food for 24 hours (fasting), no phone for 24 hours, no online shopping for a week, take social media apps off your phone and commit to not checking them, no entertainment at night for a week (books only), and be ready to talk about it next week.

## Section 6: The Habit of Resistance

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### Exercises

#### Day 1: Resistance Evaluation

Win Day 1

Take time to self-assess. On a scale of 1 to 10, with a 1 being "never true of me" and 10 being "always true of me," rate where you fall in each area.

#### COST Habit 6: Resistance

I am living from a posture of dependence, deeply aware of my own brokenness.

1      2      3      4      5      6      7      8      9      10

I am living with honest, transparent accountability in my life.

1      2      3      4      5      6      7      8      9      10

I take sexual sin as seriously as God takes it, and am living habitually free from destructive sexual habits.

1      2      3      4      5      6      7      8      9      10

I have set and live by clear boundaries on my phone time, food consumption, and spending habits.

1      2      3      4      5      6      7      8      9      10

I exercise strong control over my words and refuse to slander, gossip, or condemn others.

1      2      3      4      5      6      7      8      9      10

I regularly access and depend on the resurrection power of Jesus to say "no" to temptation and "yes" to life in Him.

1      2      3      4      5      6      7      8      9      10

Write down your evaluation reflections. What stood out to you most? Where are you currently strongest? Where do you need to grow most? What are 2-3 action steps you can take this week to grow?

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## Section 6: The Habit of Resistance

### Day 2: Broken Down Walls

Read Proverbs 25:28 and 27:20.

Win Day 2



Walls in the ancient world provided security, fortification and protection against invading enemies. How is a lack of self-control like a city with broken down walls?

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What areas have you been tempted to live vulnerable to hostile invading forces?

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Think about the areas of temptation for you (phone, shopping, entertainment, porn, overworking). Have you found these desires ever truly satisfied by them? Why do you think that is?

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*"An ideology of extreme personal freedom can be dangerous because it encourages people to leave homes, jobs, cities, and marriages in search of personal and professional fulfillment, thereby breaking the relationships that were probably their best hope for such fulfillment."<sup>14</sup>*

### Day 3: Resist the Devil

Read Matthew 4:1-11 and James 4:7.

Win Day 3



What were the temptations Jesus faced and how did he resist them?

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While it's tempting to think Jesus was more vulnerable to attack in the height of His 40 days of fasting (going without food), is it possible His self control and dependence on the Spirit made Him stronger against temptation? If so, how?

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How does God increase our capacity to resist temptation when we're dependent upon Him?

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<sup>14</sup> Jonathan Haidt, *The Happiness Hypothesis: Putting Ancient Wisdom and Philosophy to the Test of Modern Science* (London: Arrow Books, 2006), 124.

## Section 6: The Habit of Resistance

### Day 4: Sexual Guardrails

Read Read 1 Corinthians 6:12-20.

Win Day 4



Paul brings up this common thought in Corinth, "Food for the stomach and the stomach for food, and God will destroy them both," as if what we do with our bodies really doesn't matter. "If you have sexual urges, satisfy them! Who cares?" Do you hear similar cultural thoughts today? Why is this line of thinking untrue and so dangerous?

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Paul identifies sexuality as a deeply uniting act - "one flesh." If this is the case, why is it so important to reserve sexual expression for God's design only (for a monogamous marriage relationship between a man and a woman)?

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Finally, we learn that misusing our sexuality is actually abuse to ourselves, "whoever sins sexually, sins against their own body." What do you need to do to better "love thy body"<sup>15</sup> by honoring God's design for sexuality?

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### Day 5: Fleeing Disastrous Lust

Read Proverbs 7.

Win Day 5



Based on this passage, what entices us to follow such dangerous paths? What are the consequences?

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How is this much like modern pornography? ...or, let's be honest, how is this much like the emotional porn many women embrace through romance novels or the Hallmark Channel?

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What steps do you need to take this week to steer clear of the dangerous path of visual or emotional lust?

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<sup>15</sup> See Nancy Pearcey's excellent book, *Love Thy Body: Answering Hard Questions about Life and Sexuality* (Grand Rapids, MI: Baker, 2018).

## Section 6: The Habit of Resistance

### Day 5: Freedom in Confession and Accountability

Win Day 6



Read 1 John 1:5-10.

Can we hide anything from God? How does persisting in the darkness equate to us lying to ourselves to our own harm?

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What power does confession have in this passage? How important is it for us to be not only honest with ourselves, but also honest to God by confessing to others?

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*"The more isolated a person is, the more destructive will be the power of sin over him and the more deeply he becomes involved in it, the more disastrous is his isolation ... [but] the expressed, acknowledged sin has lost all its power."*<sup>16</sup> —Dietrich Bonhoeffer

Read Galatians 6:1-5.

We're called to "bear one another's burdens." What's the goal of doing this?

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Before calling out someone else's sin, this passage makes it clear we're to check ourselves and be fully aware that we're equally liable to the same temptation. Why is this important? What does this require of us at a self-evaluation level?

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*Our pleasure and duty, thought opposite before;  
Since we have seen his beauty, are joined to part no more....  
To see the law by Christ fulfilled, and hear his pardoning voice  
Changes a slave into a child, and duty into a choice.*<sup>17</sup>

<sup>16</sup> Dietrich Bonhoeffer, *Life Together* (London: SCM Press, 1954),

<sup>17</sup> Tim Keller quoting John Newton in *Making Sense of God* (New York, Penguin, 2016), 114.

## Section 6 Summary

In Section 6 of COST, we focused on the Habit of Resistance: *Connect weekly with an accountability partner to set boundaries, resist temptations and replace them with living by God's design.*

Key thoughts include the following:

- You are not a bad person who needs to be better, you were a dead person who needed the kind of resurrection life only Jesus can give.
- Shame is one of the most powerful weapons of the devil, and as long as we're full of shame, we'll be far from God.
- You can't trust yourself. You must submit to God's view of sexuality, and to do that you must embrace real accountability.<sup>18</sup>
- By God's grace, you can break free from the chains of the past, and enter a totally new, and better, future.
- When we trust Jesus, we have resurrection power to become a new person with totally new desires.



### IDENTITY

With the habit of Resistance, I decide to become \_\_\_\_\_.



### TRACK YOUR HABITS

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<sup>18</sup> Additional Resources:

- Mutual Consent Not Enough: <https://www.thegospelcoalition.org/blogs/trevin-wax/consent-not-enough/>
- The Superiority of the Christian Sex Ethic: <https://www.thegospelcoalition.org/article/talking-to-the-world/>

# SECTION 7: The Habit of Resources

"For where your treasure is, there your heart will be also." (Matthew 6:21 NIV)

## SECTION OVERVIEW

What makes you feel secure? What makes you feel important? What gives you a sense of control? For many of us, there is one thing that informs our sense of security, our sense of worth, and our feeling of control: money.

According to Scripture, having money is not sin. Money provides certain opportunities, and can be a great tool in God's hand. What is dangerous is a *reliance* on money, treating it as a false salvation. Those with any degree of wealth will inevitably struggle with the mirage of self-sufficiency and security (See Mark 10:17-27).

How do we live free from an unhealthy attachment to money, and instead, develop healthy attachments to God? First, we must change how we see ourselves. We are not owners of our life and things. We are stewards, entrusted by God to help manage the life and resources He has given us for His purposes. In this, we must learn to trust Him with our money through priority giving, percentage giving, and progressive giving.

*Priority Giving:* God teaches us to trust him by commanding us to give our first and our best (Matthew 6:33). When we give last, after all the bills are paid and the needs are met, there is no faith involved in the transaction. But when we give first, before any of our needs are met, we declare God as our source, our safety, and our provider!

*Percentage Giving:* Generosity looks different for every person (see the woman and her copper coins in the temple in Luke 21:1-4). Each person must wrestle with the question, "How much would I have to give in order to detach my heart from trusting in things and attach my heart fully to God?" Scripture introduces the principle of the tithe (giving 10 percent of my income) as a starting place to teach our hearts to trust him.

*Progressive Giving:* Like all areas in your spiritual life, God wants you to grow and stretch over time. Progressive giving means that you regularly assess your standard of living and your standard of giving, inviting God into the assessment and allowing your heart to stay in a place of dependence and faith. This leads to the seventh COST Habit.

**COST Habit 7:** Structure your stewardship around priority, percentage, and progressive giving.

Our hearts rarely release control without a fight. But if God does not have control of your money, your spiritual growth will always be stunted. As we learn to trust God and discover the truth of his principles, our hearts move from fear to faith, and we find the provision and freedom that comes with trusting him.

## Section 7: The Habit of Resources

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### Meeting: Do I Really Trust?

Begin your time in prayer and read Matthew 6:19-34. Jesus talks about the difference between earthly or heavenly treasure. How do you see Jesus redirecting our hearts when it comes to where we find our security?

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When Jesus says “where your treasure is, there your heart is also,” He seems to clarify that our treasure is not the issue, but how we use our treasure. How is the management of money connected to our hearts?

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Jesus’ challenge of “seek first the kingdom” is His solution to worry. How is generosity a counter-intuitive antidote to anxiety? How does God change us through generosity?

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Money can be a very sensitive topic for most people. What are your biggest concerns as your COST group begins a discussion about money? What makes you uncomfortable?

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Have you struggled trying to find or build your sense of safety and security from money? If so, how and why? Why is that dangerous?

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The Bible teaches that financial life is about stewardship. When it comes to money, do you feel more like an owner or a steward of what you have? If so, why? How has your relationship with God influenced your thinking in this area?

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How has your relationship with God influenced your thinking in this area? In what ways are you ready for God to grow you in the area of stewardship?

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End your meeting by taking time to pray for each other. Pray that God would grow our hearts and our understanding in the area of money.

## Section 7: The Habit of Resources

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### Exercises

#### Day 1: Resources Evaluation

Win Day 1



Take time to self-assess. On a scale of 1 to 10, with a 1 being "never true of me" and 10 being "always true of me," rate where you fall in each area.

#### COST Habit 7: Resources

I intentionally reject wealth as my ultimate source of safety, security, and status, because I find these things in Christ.

1      2      3      4      5      6      7      8      9      10

I see my financial identity as a steward of God's resources rather than as an owner.

1      2      3      4      5      6      7      8      9      10

I trust God more with money today than I did a month ago.

1      2      3      4      5      6      7      8      9      10

I have a growing desire to be more generous.

1      2      3      4      5      6      7      8      9      10

I live within my means and set aside money to give first before spending on anything else.

1      2      3      4      5      6      7      8      9      10

I intentionally give a specific percentage of everything I earn.

1      2      3      4      5      6      7      8      9      10

I have increased my overall giving in the last year.

1      2      3      4      5      6      7      8      9      10

Write down your evaluation reflections. What stood out to you most? Where are you currently strongest? Where do you need to grow most? What are 2-3 action steps you can take this week to grow?

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## Section 7: The Habit of Resources

### Day 2: The Danger of Greed

Read Luke 12:13-21.

Win Day 2



Jesus warns us against greed, and its deceiving nature with the strong words “watch out!” While planning for financial emergencies and retirement is not wrong, why is it dangerous to seek security only in our surplus? Will it ever be enough?

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How does a lack of generosity leave our souls vulnerable and robbed?

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Where might you be tempted to be greedy and what step can you take to fight it?

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*“Greed hides itself from the victim. The money god’s modus operandi includes blindness to your own heart” - Tim Keller<sup>19</sup>*

### Day 3: Lasting Treasure

Read Matthew 6:19-21 again and Matthew 13:44-46.

Win Day 3



God connects our use of money with gaining false or lasting treasure. Do you see the way you handle money as an opportunity to gain eternal treasure? Why or why not?

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How is eternal treasure far more secure than earthly treasure?

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What would you be willing to change about your money habits to gain the kind of treasure and joy described in these passages?

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*“15% of everything Christ said relates to [money and possessions]. Why did Jesus put such an emphasis on money and possessions? Because there’s a fundamental connection between our spiritual lives and how we think about and handle money.”<sup>20</sup> —Randy Alcorn*

<sup>19</sup> Tim Keller, *Counterfeit Gods* (New York: Penguin Books, 2009 ), 52.

<sup>20</sup> Randy Alcorn, *The Treasure Principle*, (New York, Multnomah Books, 2001), 9.

## Section 7: The Habit of Resources

### Day 4: Building Hope

Read 1 Timothy 6:17-19.

### Win Day 4



Why is putting our hope in wealth so uncertain? Why does generosity give us a foundation?

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What is it about generosity towards others that enables us to experience “life that is truly life?”

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What life are you missing out on by not exercising generosity?

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*“He is no fool who gives what he cannot keep to gain when he cannot lose.” – Jim Elliot*

### Day 5: Living Within a Budget

Read Proverbs 23:4-5 and 30:8-9.

### Win Day 5



We’re told “be wise enough to know when to quit.” What happens if we do not heed this wisdom in our spending habits?

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Do you know when enough is enough? Have you developed a budget to help you know what to say “yes” to and what to say “no” to? Why or why not?

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How can you live within a healthy budget with more consistency and integrity?

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*“Another benefit of giving is freedom. It’s a matter of basic physics. The greater the mass, the greater the hold that mass exerts. The more things we own—the greater their total mass—the more they grip us, setting us in orbit around them. Finally, like a black hole, they suck us in. Giving changes all that. It breaks us out of orbit around our possessions. We escape their gravity, entering a new orbit around our treasures in heaven” – Randy Alcorn*

## Section 7: The Habit of Resources

### Day 6: The Power of Contentment

Read 1 Timothy 6:6-10 and Acts 20:35.

Win Day 6



Why is contentment so powerful and what does it take to get it?

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Why is the love of money so destructive? What ruin have you experienced with loving money too much?

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What steps can you take this week to build your contentment financially?

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Jesus says generosity is a happier way to live. How have you experienced a blessing in your life when you've been generous?

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*"I have made many millions, but they have brought me no happiness."* —John D. Rockefeller

*"The less I spent on myself and the more I gave to others, the fuller of happiness and blessing did my soul become"* - Hudson Taylor<sup>21</sup>

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<sup>21</sup> Randy Alcorn quoting Hudson Taylor in *The Treasure Principle*, (New York, Multnomah Books, 2001), 21.

## Section 7 Summary

In Section 7 of COST, we focused on the Habit of Resources: *Structure your stewardship around priority, percentage, and progressive giving.*

Key thoughts include the following:

- Spiritual maturity is impossible without a lifestyle of generosity. What does it mean to you to see life as a stewardship?
- When it comes to money, what is your first priority? Is it your mortgage, your groceries, or your student loans? What would it look like for you to make giving to the work of God your first priority?
- Read Malachi 3:10 together. In the Old Testament, the people of God expressed their trust and dependence on God by giving a tithe (the first 10 percent of one's income) back to the work of God. What is your experience with tithing?
- Read 2 Corinthians 9:6–8 out loud. What stands out to you in this passage? What is God trying to teach us about generosity? Consider the promise that God attaches to a generous life (v. 8). How does this promise impact you?
- Progressive giving means that you expand your generosity as God expands your income. What do you think is the next step for you to progress in generosity? What will you do about it?



### IDENTITY

With the habit of Resources, I decide to become \_\_\_\_\_.



### TRACK YOUR HABITS

## SECTION 8: The Habit of Refuel

*Then he said to them, “The Sabbath was made for man, not man for the Sabbath.” (Mark 2:27 NIV)*

### SECTION OVERVIEW

We live in a world that celebrates ceaseless activity and distraction. Studies reveal the average person tends to touch their mobile phones over 2,000 times a day, spending 2.5 to 3 hours consuming digital media and ads. Distraction is in no short supply.

In addition, we are overly committed. Our first response when asked, “How are you?” is too often “So busy!” We can wear our busyness like a badge of honor, as if it somehow made us a sense of worth. Meanwhile, underneath it all, many of us long for an escape from it all, though we have no idea how to truly unplug.

All of the ceaseless activity and distraction results in one thing: stress. That’s the word we use to describe the overtaxing of our physical, emotional, and psychological reserves. Stress leads to burnout, and burnout causes us to wander from God.

So often, our ceaseless activity is a symptom of a deeper problem. For one, we have a hard time separating our personal value from our performance. In other words, your worth is found in what you accomplish. And secondly, we think our soul-deep desires can be satisfied if we just work harder, and achieve and amass more. In fact, our culture preys upon these unsatisfied desires, using “advertising” as “an attempt to monetize our restlessness.”<sup>22</sup> Given these underlying mindsets, it’s no wonder so many of us work ourselves into unsatisfied exhaustion and find ourselves addicted to distraction!

As we begin the habit of refuel, we embrace the practice of Sabbath. Sabbath is God’s solution to our unsatisfied desires and anxious striving. The word Sabbath comes from the Hebrew word Shabbat, which literally means “to cease, to stop,” but can also be translated “to delight.” This is what God is after, calling us to stop, putting our personal work goals on hold, and celebrating God and His good gifts to us in true rest. It is a physical reminder that our worth and soul-deep satisfaction come from our acceptance with God through Jesus, who is our Sabbath rest.

**COST Habit 8:** Practice living by grace through a weekly Sabbath routine.

Sabbath takes intentionality and discipline and involves two primary elements: Stopping to embrace *being*, and *delighting* to be filled with *love*. This practice will not come easily, but with forethought, good planning, and a true embrace of rest, it has the capacity to be one of the most life-giving habits of the week.

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<sup>22</sup> John Mark Comer, *The Ruthless Elimination of Hurry* (Colorado Springs, Waterbrook, 2019), 147.

## Section 8: The Habit of Refuel

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### Meeting: Changing Your Pace & Identity

Begin your meeting with prayer. Read Deuteronomy 5:12-14 together. Given the fact that God gave these words to people who had only known 400 years of slavery—the drudgery of working around the clock in restless toil, what would these words have communicated to them about who they were and where their true value came from?

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How significant is it that we find God, the one responsible for the care of the universe, resting on the seventh day? What did God want His creation to know about where we derive our identity and sense of worth?

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Do you sense the cultural pressure towards constant busyness to not only keep up with the demands, but also to validate your personal value? If so, how?

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Do you find yourself at all uneasy about turning off all work, busyness and even your phone for 24 hours? ...with simply *being*? If so, why?

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What comes to mind when you hear the word “Sabbath”? How was Sabbath intended to be different from a day off (i.e. not just catching up on chores, bills, shopping, the yard, entertainment, etc.)? How is it more life-giving?

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What is the value of God commanding us to practice Sabbath, to remember that we are not just human *doings*, but human *beings*? And changes would you have to make to truly practice the rest and delight of the Sabbath?

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**ACTION:** Pray together and commit to practicing 24 hours of no work, no busyness, no phone, and real rest, being present with God, your soul, and others.

## Section 8: The Habit of Refuel

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### Part 1 Exercises

#### Day 1: Refuel Evaluation

Win Day 1

Take time to assess your time with God. On a scale of 1 to 10, with a 1 being "never true of me" and 10 being "always true of me," rate where you fall in each area.

##### COST Habit 8: Refuel

I am living free from finding my worth in ceaseless activity.

1      2      3      4      5      6      7      8      9      10

I find my worth in Christ and not my performance.

1      2      3      4      5      6      7      8      9      10

I take a twenty-four-hour Sabbath each week to rest and delight.

1      2      3      4      5      6      7      8      9      10

I live confidently aware that God delights in me and I am growingly delighting in God.

1      2      3      4      5      6      7      8      9      10

I take time to intentionally plan my rest and delight before the Sabbath day comes.

1      2      3      4      5      6      7      8      9      10

I deeply enjoy and look forward to the weekly gift of Sabbath.

1      2      3      4      5      6      7      8      9      10

I now live the other six days of the week differently because of the Sabbath.

1      2      3      4      5      6      7      8      9      10

Write down your evaluation reflections. What stood out to you most? Where are you currently strongest? Where do you need to grow most? What are 2-3 action steps you can take this week to grow?

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## Section 8: The Habit of Refuel

### Day 2: Healthy Pace & Rest

Read Exodus 16.

Win Day 2



The Israelites were slaves for 400 years prior to their liberation from Egypt. All slaves do is work, work, work. It is their identity. Given this perceived identity and generational experience, why was it so difficult for the people to “stop” gathering food?

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God called them to practice Sabbath—to stop working, stop wanting, stop anxiously striving, and simply be. What did their ceaseless activity communicate about where they derived their sense of safety, security, and value?

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How does the practice of sabbath reset our trust, health, identity, and our personal value?

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*“Sabbath is a way to stay free and make sure you never get sucked back into slavery or, worse, become the slave driver yourself.”<sup>23</sup> —John Mark Comer*

### Day 3: The Hard Work of Rest

Read Hebrews 4:1-11.

Win Day 3



The author challenges us to “make every effort” to enter a “Sabbath rest,” trusting that we are saved by God’s effort, not ours. How does resting from our own effort bring us to trust God and kill the “work under the work” of trying to prove and save ourselves?

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The barrier to not entering God’s rest is a hard heart. How does it reveal a hard heart if we stubbornly continue to work and refuse to rest and delight in God?

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What intentionality is needed to plan no activity, busyness, or distraction for 24 hours?

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<sup>23</sup> John Mark Comer, *The Ruthless Elimination of Hurry* (Colorado Springs, CO: Waterbrook, 2019), 168.

**Day 4: Self-Denial and Rest****Win Day 4**

Read Leviticus 23:26-32.

As part of celebrating The Day of Atonement, remembering God's reconciling work on their behalf, the people of God were challenged, "you must deny yourselves," cease all work and rest. How is choosing to rest from our busy activity an act of self-denial?

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What is the most challenging part of resting from your work? Mentally? Emotionally?

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*"Sabbath is not dependent upon our readiness to stop. We do not stop when we are finished. We do not stop when we complete our phone calls, finish our project, get through this stack of messages, or get out this report that is due tomorrow. We stop because it is time to stop. Sabbath requires surrender. ...If we refuse to rest until we are finished, we will never rest until we die. Sabbath dissolves the artificial urgency of our days, because it liberates us from the need to be finished.... Sabbath says, Be still. Stop. There is no rush ...because we are never finished."*<sup>24</sup>

**Day 5: Choose Delight****Win Day 5**

Reflect on Psalm 37:4 again and read the following quote:

*"The Sabbath is an invitation to enter delight. The Sabbath, when experienced as God intended, ... is the best day of the week. It is the day we anticipate on Wednesday, Thursday, and Friday—and the day we remember on Sunday, Monday, and Tuesday. Sabbath is the holy time where we feast, play, dance, have sex, sing, pray, laugh, tell stories, read, paint, walk, and watch creation in its fullness. Few people are willing to enter the Sabbath and sanctify it, to make it holy, because a full day of delight and joy is more than most people can bear in a lifetime, let alone a week."*<sup>25</sup>

Delight looks different for different people. What brings you delight that will 1) help you rest and worship God, and 2) does not border on work, duty, or achievement?

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How could you incorporate that into your Sabbath and better practice delight?

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<sup>24</sup> Wayne Mulle, *Sabbath: Finding Rest, Renewal, and Delight in Our Busy Lives* (New York: Bantam Books, 1999), 69.

<sup>25</sup> John Mark Comer quoting Dan Allender's book *Sabbath* (Nashville: Thomas Nelson, 2009), 156.

**Day 6: Repentance and Rest**

Read Isaiah 58:13-14.

**Win Day 6**

John Mark Comer provides a comparative list of restfulness against restlessness.<sup>26</sup> Which best describes you? Circle the words that best describe your current state.

**RESTFULNESS**

Margin \_\_\_\_\_  
 Slowness \_\_\_\_\_  
 Quiet \_\_\_\_\_  
 Deep relationships \_\_\_\_\_  
 Time Alone \_\_\_\_\_  
 Delight \_\_\_\_\_  
 Enjoyment \_\_\_\_\_  
 Clarity \_\_\_\_\_  
 Gratitude \_\_\_\_\_  
 Contentment \_\_\_\_\_  
 Trust \_\_\_\_\_  
 Love \_\_\_\_\_  
 Joy \_\_\_\_\_  
 Peace \_\_\_\_\_  
 Working from love \_\_\_\_\_  
 Work as contribution \_\_\_\_\_

**RESTLESSNESS**

Busyness \_\_\_\_\_  
 Hurry \_\_\_\_\_  
 Noise \_\_\_\_\_  
 Isolation \_\_\_\_\_  
 Crowds \_\_\_\_\_  
 Distraction \_\_\_\_\_  
 Envy \_\_\_\_\_  
 Confusion \_\_\_\_\_  
 Greed \_\_\_\_\_  
 Discontentment \_\_\_\_\_  
 Worry \_\_\_\_\_  
 Anger, angst \_\_\_\_\_  
 Melancholy, sadness \_\_\_\_\_  
 Anxiety \_\_\_\_\_  
 Working for love \_\_\_\_\_  
 Work as accumulation and accomplishment \_\_\_\_\_

How could finding your delight in the Lord by slowing down, embracing your limits in rest, and practicing delighting in God help restore your restfulness?

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What would it take for you to embrace delight and become more restful?

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*"You have made us for yourself and our heart is restless until it finds rest in you"* –  
 Saint Augustine

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<sup>26</sup> John Mark Comer, *The Ruthless Elimination of Hurry* (Colorado Springs, CO: Waterbrook, 2019), 149.

## Section 8 Summary

In Section 8 of COST, we focused on the Habit of Refuel: *Practice living by grace through a weekly Sabbath routine.*

Key thoughts include the following:

- Busyness does not bring the true rest only God can bring. We train to enter that rest through the habit of Sabbath.
- Sabbath is a 24-hour period of intentionally stopping work and you delighting in God.
- God did not design us to live from a hurried spirit, but from a spirit of peace, and we engage that peace when we slow down (pause) to rest and reflect.
- Our world leads us to an entitled and greedy spirit, never content with what we have. But when we praise, we engage the rest of contentment that MORE cannot give.
- When we delight we break from the rapid hurry and access that joy of God.



### IDENTITY

With the habit of Refuel, I decide to become \_\_\_\_\_.



### TRACK YOUR HABITS

# SECTION 9: The Habit of Replication

*"Follow my example, as I follow the example of Christ" (1 Corinthians 11:1 NIV)*

## SECTION OVERVIEW

Jesus gave His followers one specific command before he ascended into heaven. He commissioned His church to go and make disciples (Matthew 28:18-20). This was not limited to the twelve apostles, nor do we have any indication through the New Testament that this command is limited to leaders or other "full-time" ministers. Jesus' call to multiply disciples was given to every single follower.

Tragically, many Christians subconsciously consider themselves unqualified, or have become too busy, to consider obeying these directives. To make matters worse, far too few believers have actually been intentionally trained in the ways of Jesus and, consequently, have not intentionally trained others.

Thankfully, you can now say that is not the case with you. You have officially been intentionally trained in 8 of the 9 COST habits of following Jesus. Only one remains. And this final habit is...

### **COST HABIT 9:** Commit to COST training someone else.

It is time to identify someone else who has shown themselves to be committed to Jesus, teachable, humble, and willing to take their faith and walk with Jesus to the next level. It is as simple as sharing with them what was shared with you, and challenging them to follow Jesus the way you were challenged.

Though you may not feel qualified, worthy, or even consider yourself to have progressed enough in your habits to be adequate enough to train others, do not worry. Remember one of our COST principles: It is not about perfection, but about priority, process, and progression. Besides, you are in good company. Jesus chose His twelve apostles not because they were *qualified*, but because God had plans to work in and through them and because they were *willing*. None of them were professional Christians, but, rather, were considered "unschooled, ordinary men" (Acts 4:13). What was the deciding factor in their readiness to train others? In Acts chapter 4 it is clear that it was their "courage" and the fact that they "had been with Jesus." In other words, they were *willing* and they trusted that Jesus would be with them.

As you prepare to COST train others, take courage. God will be with you. He has called you and equipped you to do this. And He will grow you even more as a trainer than a trainee. And as you grow in confidence and love, you will experience the joy of God using you in the lives of others to increase their joy and expand His kingdom!

## Section 9: The Habit of Replication

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### Meeting: Called to Disciple

Read Matthew 28:18–20. As Jesus challenged His followers to “go and make disciples,” what qualified them to do so? And how is that an encouragement to you?

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What did Jesus promise to His disciple-makers? What difference does that make?

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Do you see yourself as a disciple-maker? Why or why not? What is your experience of intentionally helping others follow Jesus?

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Are you willing to help train others? If so, what kind of encouragement do you find that the first disciple-makers were “ordinary, unschooled” people (again, see Acts 4:13)?

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Do you think Jesus intentionally chose character over qualifications? If so, why would that be important when preparing to train others?

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What would need to change for you to take this command more seriously? What's one step you can take to make that change this week?

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Make a list of potential people who you could build into and spend time praying for them:

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End your time together by praying for one another. Ask God to stretch you, making you a more effective leader in his Kingdom.

## Section 9: The Habit of Replication

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### Exercises

#### Day 1: Replication Evaluation

Win Day 1

Take time to assess your time with God. On a scale of 1 to 10, with a 1 being "never true of me" and 10 being "always true of me," rate where you fall in each area.

#### COST Habit 9: Replication

I believe God has called and equipped me to help others follow Jesus.

1      2      3      4      5      6      7      8      9      10

I am eager to help others grow spiritually.

1      2      3      4      5      6      7      8      9      10

I regularly initiate spiritually life-giving conversations with others.

1      2      3      4      5      6      7      8      9      10

I have developed relationships with others who are hungry to grow spiritually.

1      2      3      4      5      6      7      8      9      10

I am experiencing the joy of playing a role in the spiritual growth of another.

1      2      3      4      5      6      7      8      9      10

I can point to a growing number of people whom I am discipling.

1      2      3      4      5      6      7      8      9      10

I am careful to continue to grow in my own spiritual journey, so I can help others grow.

1      2      3      4      5      6      7      8      9      10

Write down your evaluation reflections. What stood out to you most? Where are you currently strongest? Where do you need to grow most? What are 2-3 action steps you can take this week to grow?

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## Section 9: The Habit of Replication

### Day 2: Intentionally choose and build into others

Win Day 2



Read Mark 3:13-19 and John 14:12.

After prayer, Jesus intentionally chose a few people to invest in relationally and empower for ministry. How did Jesus' leadership style change the world?

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What was His vision for their life and impact in John 14:12? What would it look like to help others develop in God's purposes for their lives?

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Who will you choose to invest in and how will you relationally invest in them?

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*"One must decide if he wants his ministry to count in momentary applause of popular recognition or the reproduction of his life in a few chosen men to carry on his work after he is gone."*<sup>27</sup>

### Day 3: Passing it On and On and...

Win Day 3



Read 2 Timothy 2:2.

It's been said that every follower of Jesus needs a Paul (someone further along who we can learn from), a Barnabas (a peer who encourages and holds accountable), and a Timothy (a younger believer who we are building into). What is the unique value of each of these relationships? Why are they important for our ongoing growth?

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Paul speaks of finding "reliable" people to build into. What do you think he was challenging Timothy to look for, and why is that important?

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Can you identify people who occupy these roles in your life? If not, who could?

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*"Christianity without the living Christ is inevitably Christianity without discipleship, and Christianity without discipleship is always Christianity without Christ."*<sup>28</sup>

<sup>27</sup> Robert Coleman, *The Master Plan of Evangelism* (Grand Rapids, MI: Baker, 1963,

<sup>28</sup> Dietrich Bonhoeffer, *The Cost of Discipleship* (New York: Touchstone, 1937), 59.

## Section 9: The Habit of Replication

### Day 4: Generations of Disciple-Makers

Win Day 4



Read 2 Timothy 1:5 and 2 Timothy 3:14-17.

Timothy's faith was clearly shaped by his mom and grandmother's faith. What difference do you think it made for Timothy to have such a rich heritage? Who is a part of your spiritual heritage, blood-related or not?

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Paul clearly calls Timothy to take what was imparted to him and share it with others. Have you considered that you are a part of a spiritual heritage with the same calling to pass it on to others?

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Have you ever felt like you were not mature enough or ready enough to build into others? If so, what if your greatest growth only happens when you pour into someone else?

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*"Ministry [serving & discipling others] is the pathway to maturity, not the other way around."<sup>29</sup>*

### Day 5: Leading by Example

Win Day 5



Read 1 Corinthians 11:1, 1 Timothy 4:12 and 2 Timothy 4:6-7.

It is easy to lead merely with words, "Do as I say, not as I do." But what is the power of leading by example, as Paul did and encouraged Timothy to do? Who has modeled a godly life worth imitating for you?

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Though none of us will perfect our COST habits, how important is it to make these habits an increasing priority, to sustain our process, and to make progress when we lead others?

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Are you growing in your COST habits and leading by example?

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<sup>29</sup> Robby Gallaty, *Growing Up: How to be a Disciple Who Makes Disciples* (Nashville: B&H, 2013), 29.

## Section 9: The Habit of Replication

*"We must not cry 'Go on,' but 'Come on.' Our people may justly expect of us that we should be among the most self-denying, the most laborious, and the most earnest in the church, and someone more." —Charles Spurgeon<sup>30</sup>*

### Day 6: Longing to Invest

Read Romans 1:11-12.

### Win Day 6



The apostle Paul clearly longs to invest in others spiritually. What compelled Paul to not only treasure Jesus, but also long to help others grow in their faith (see Romans 1:1-10)?

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Do you also long to give others a "spiritual gift" to help them become mature in Christ? Why or why not?

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Are you inviting God to show you who He wants you to COST train?

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*"I misunderstood that being a disciple or apprentice of Jesus was primarily about me in the sense of my relationship with God and my relationship with others. ...One test of whether we're [following Jesus] is whether we're reproducing and multiplying other Christ followers, who in turn do likewise."<sup>31</sup>*

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<sup>30</sup> Charles Spurgeon as quoted by Crawford Loritts, *Leadership as an Identity* (Chicago: Moody, 2009), 156.

<sup>31</sup> Dave Ferguson, *Hero Maker* (Grand Rapids: Zondervan, 2018), 114.

## Section 9 Summary

In Section 9 of COST, we focused on the Habit of Replication: *Build an intentional circle of discipleship.*

Key thoughts include the following:

- Every Christian is called to make disciples. Your spiritual growth will hit a ceiling until you own this calling from God. God has raised us up with the conviction and calling to influence others towards spiritual growth.
- To lead others, we must be committed to growing in our COST habits, modeling spiritual growth so we can teach out of modeling. Be committed to growing in your priority, process, and progression, so you can help others do the same.
- List 2-4 people in your life who you think you can help grow in their faith. Assess the nature of your relationship with them, and begin initiating a new discipleship relationship with them.
- As you come to the end of COST Training, it is important to use this time to plan your next step in three key ways:
  - **Plan 1:** How will you continue to keep accountability in your life to grow in the 9 COST habits?
  - **Plan 2:** Who will you begin to COST train and when? What's your next step?
  - **Plan 3:** Who could help you COST train new people?
- Finalize your next steps and commit to hold each other accountable to act. Read Acts 20:32 over each person, then pray for one another, commissioning each member of your group to make disciples. Pray for a fresh filling of the Holy Spirit and the power to lead people closer to Jesus.



### IDENTITY

With the habit of Replication, I decide to become \_\_\_\_\_.



### TRACK YOUR HABITS

## Appendix

### Corrie Ten Boom Story on Forgiving<sup>32</sup>

"It was in a church in Munich that I saw him—a balding, heavyset man in a gray overcoat, a brown felt hat clutched between his hands. People were filing out of the basement room where I had just spoken, moving along the rows of wooden chairs to the door at the rear. It was 1947 and I had come from Holland to defeated Germany with the message that God forgives.

"It was the truth they needed most to hear in that bitter, bombed-out land, and I gave them my favorite mental picture. Maybe because the sea is never far from a Hollander's mind, I liked to think that that's where forgiven sins were thrown. 'When we confess our sins,' I said, 'God casts them into the deepest ocean, gone forever....'

"The solemn faces stared back at me, not quite daring to believe. There were never questions after a talk in Germany in 1947. People stood up in silence, in silence collected their wraps, in silence left the room.

"And that's when I saw him, working his way forward against the others. One moment I saw the overcoat and the brown hat; the next, a blue uniform and a visored cap with its skull and crossbones. It came back with a rush: the huge room with its harsh overhead lights; the pathetic pile of dresses and shoes in the center of the floor; the shame of walking naked past this man. I could see my sister's frail form ahead of me, ribs sharp beneath the parchment skin. Betsie, how thin you were! [Betsie and I had been arrested for concealing Jews in our home during the Nazi occupation of Holland; this man had been a guard at Ravensbruck concentration camp where we were sent.]

"Now he was in front of me, hand thrust out: 'A fine message, Fräulein! How good it is to know that, as you say, all our sins are at the bottom of the sea!'

"And I, who had spoken so glibly of forgiveness, fumbled in my pocketbook rather than take that hand. He would not remember me, of course—how could he remember one prisoner among those thousands of women?

"But I remembered him and the leather crop swinging from his belt. I was face-to-face with one of my captors and my blood seemed to freeze.

"'You mentioned Ravensbruck in your talk,' he was saying, 'I was a guard there.' No, he did not remember me.

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<sup>32</sup> Accessed on <https://www.familylifeeducation.org/gilliland/procgroup/CorrieTenBoom.htm>

## Appendix

"‘But since that time,’ he went on, ‘I have become a Christian. I know that God has forgiven me for the cruel things I did there, but I would like to hear it from your lips as well. Fräulein,’ again the hand came out—‘will you forgive me?’

“And I stood there—I whose sins had again and again to be forgiven—and could not forgive. Betsie had died in that place—could he erase her slow terrible death simply for the asking?

“It could not have been many seconds that he stood there—hand held out—but to me it seemed hours as I wrestled with the most difficult thing I had ever had to do.

“For I had to do it—I knew that. The message that God forgives has a prior condition: that we forgive those who have injured us. ‘If you do not forgive men their trespasses,’ Jesus says, ‘neither will your Father in heaven forgive your trespasses.’

“I knew it not only as a commandment of God, but as a daily experience. Since the end of the war I had had a home in Holland for victims of Nazi brutality. Those who were able to forgive their former enemies were able also to return to the outside world and rebuild their lives, no matter what the physical scars. Those who nursed their bitterness remained invalids. It was as simple and as horrible as that.

“And still I stood there with the coldness clutching my heart. But forgiveness is not an emotion—I knew that too. Forgiveness is an act of the will, and the will can function regardless of the temperature of the heart. ‘... Help!’ I prayed silently. ‘I can lift my hand. I can do that much. You supply the feeling.’

“And so woodenly, mechanically, I thrust my hand into the one stretched out to me. And as I did, an incredible thing took place. The current started in my shoulder, raced down my arm, sprang into our joined hands. And then this healing warmth seemed to flood my whole being, bringing tears to my eyes.

“‘I forgive you, brother!’ I cried. ‘With all my heart!’

“For a long moment we grasped each other’s hands, the former guard and the former prisoner. I had never known God’s love so intensely, as I did then”

## Gordon MacDonald on Friendship Inventory

Read the following quote:

*"There are certain people to whom we feel we can talk because they have such a deep capacity for hearing; not hearing words only but hearing us as a person. They enable us to talk on a level which we have never before reached. They enable us to be as we have never been before. We shall never truly know ourselves unless we find people who can listen, who can enable us to emerge, to come out of ourselves, to discover who we are. We cannot discover ourselves by ourselves."*

Read these questions from Gordon MacDonald and write down the names of those who fit the categories:

Who coaches or mentors you?

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Who stretches your mind and challenges the way you think?

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Who listens to and encourages your dreams?

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Who will protect you by holding you accountable?

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Who shares your tears?

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Who rebukes you when you're out of line?

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Do you have a name for each question? Why or why not?

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What relationship are you missing most? How can you find this person?

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*For further study read C. S. Lewis' *The Four Loves*, particularly his chapter on Friendship and Gordon MacDonald's *A Resilient Life**

## Justin Kendrick on Sexual Boundaries

Think about the last time you heard the word intimacy. Was the person using it to describe the close connection between God and your soul? Most likely, the word was used in reference to sex. In our world today the message of our culture is that if you want to satisfy your deep inner urge for intimacy, sex is the only way to do it.

In 1 Corinthians 6, the apostle Paul deals with the confusion around sex that was ransacking the church. Accustomed to a society which encouraged sexual experimentation and expression, the believers at the time saw sex simply as a physical appetite, like food for the stomach (1 Corinthians 6:12-14). Three times in this passage, Paul wrote, "Do you not know?" In other words, misinformation can have tragic consequences. Your thirst for intimacy can lead you further away from what can actually satisfy your heart. He then introduced a critically important truth: "The body is not meant for sexual immorality, but for the Lord" (1 Corinthians 6:13). True satisfaction comes from God himself, and sharing in His holiness.

God has a specific design for humanity. Just as a car runs on gasoline, God designed humanity to run on himself. To try and satisfy your ache for intimacy with sex is to misunderstand your design. So, what happens when people obey their natural impulses to experiment sexually, outside of the marriage between a man and a woman? In the physical realm, there is a flash of pleasure, and then it's over. You may never see that person again. But in the invisible world, far more has taken place. Fusion has occurred. Two souls have mingled together. Whether you realize it or not, you have left something behind. You have lost a part of yourself.

Paul taught that sex in marriage is a gift from God but that it's not an end in itself. The body is meant for the Lord (1 Corinthians 6:13) and whoever is joined to the Lord becomes one spirit with Him (1 Corinthians 6:17). Just as a man and a woman are fused together through the act of sex, and the lines between where one begins and the other ends are blurred, so faith in Christ connects the Spirit of God to the spirit of man. The two are fused into one, and the lines between where God begins and man ends are blurred. This is the gift of eternal life! It is the truest, deepest answer to your heart's cry for intimacy.

We live in an era where stretching the boundaries is celebrated but not all boundaries are meant to be broken. Sometimes the bravest thing to do is to

commit yourself to live within boundaries. God's boundaries are not intended to limit your life but widen it. Just as guardrails are placed along a highway to keep you safe and on track, every limit he commands is for your benefit. Scripture teaches at least four specific boundaries that must be embraced for your heart to ever be satisfied.

Boundary 1: The boundary of a flawed soul. The first step toward freedom and victory is not choosing your own path but acknowledging your own brokenness. Sin has

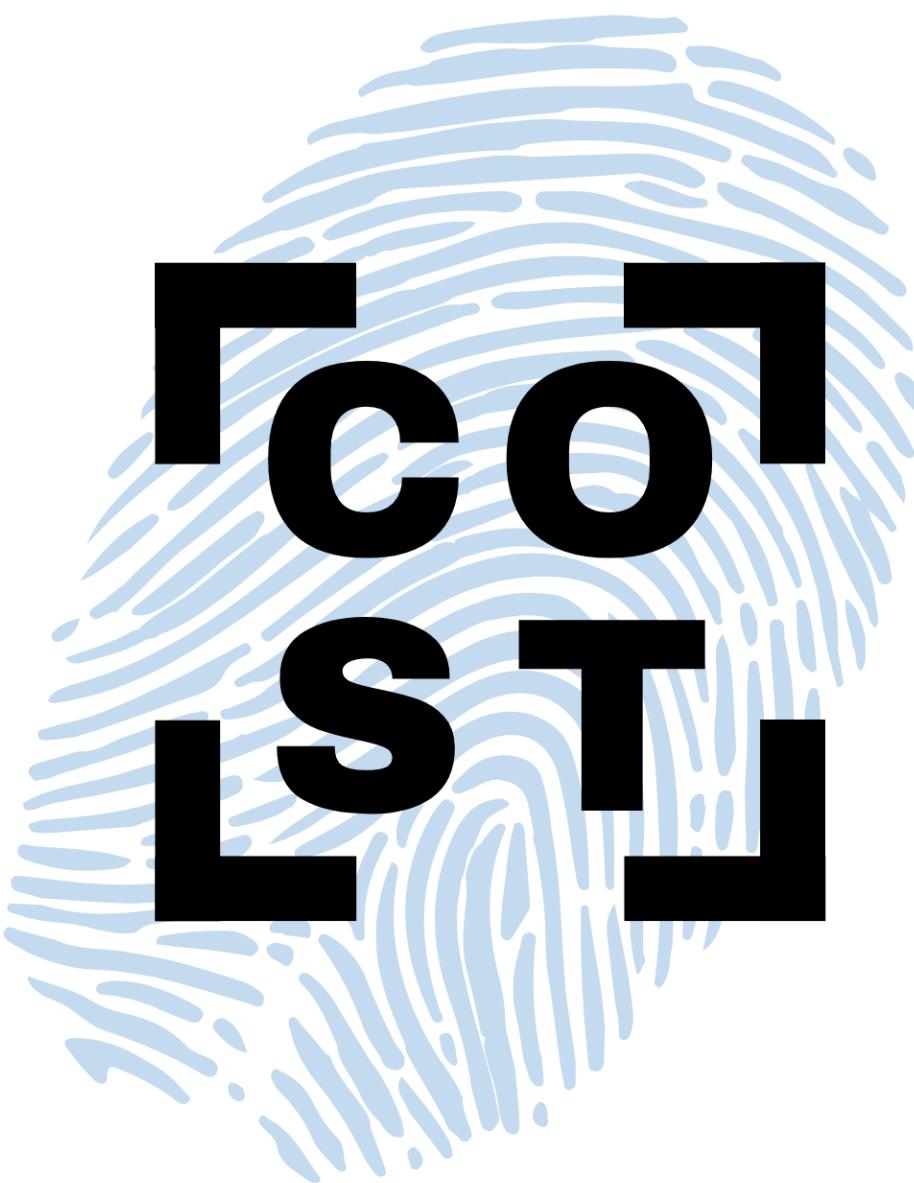
## Appendix

distorted the soul, and each of us is flawed and broken beyond repair, which means that you can't trust yourself in the area of sexuality, and you can't figure out your own way. You are not a good person who needs to be made better or even a bad person who needs to be made good. According to Jesus, you are a dead person who can come alive only by his power (John 5:25).

**Boundary 2:** The boundary of real accountability. Accountability is the direct acknowledgement to another person that you need help. In this context, accountability means finding a mature follower of Jesus of the same gender who is living in victory and inviting him or her into your mess. First confess to this person your areas of struggle with sexual sin. Then commit to talk regularly about your areas of weakness until you see habitual victory.

**Boundary 3:** The boundary of a future picture. In those moments of temptation, take the time to write out or think through a picture of the future. What will be the result of following through on sexual temptation? What will life be like when it's over? Consider the guilt, the shame, and the loss of spiritual confidence.

**Boundary 4:** The boundary of resurrection power. Jesus didn't leave us helpless in the area of sexual temptation. He put his Spirit within us, giving us the power to say no when temptation knocks. The key to accessing that power is first understanding that you have it.



**CO  
LST**