



#LIFEGOALS

SUCCEED AT WHAT TRULY MATTERS

#LIFEGOALS: SUCCEED AT WHAT TRULY MATTERS

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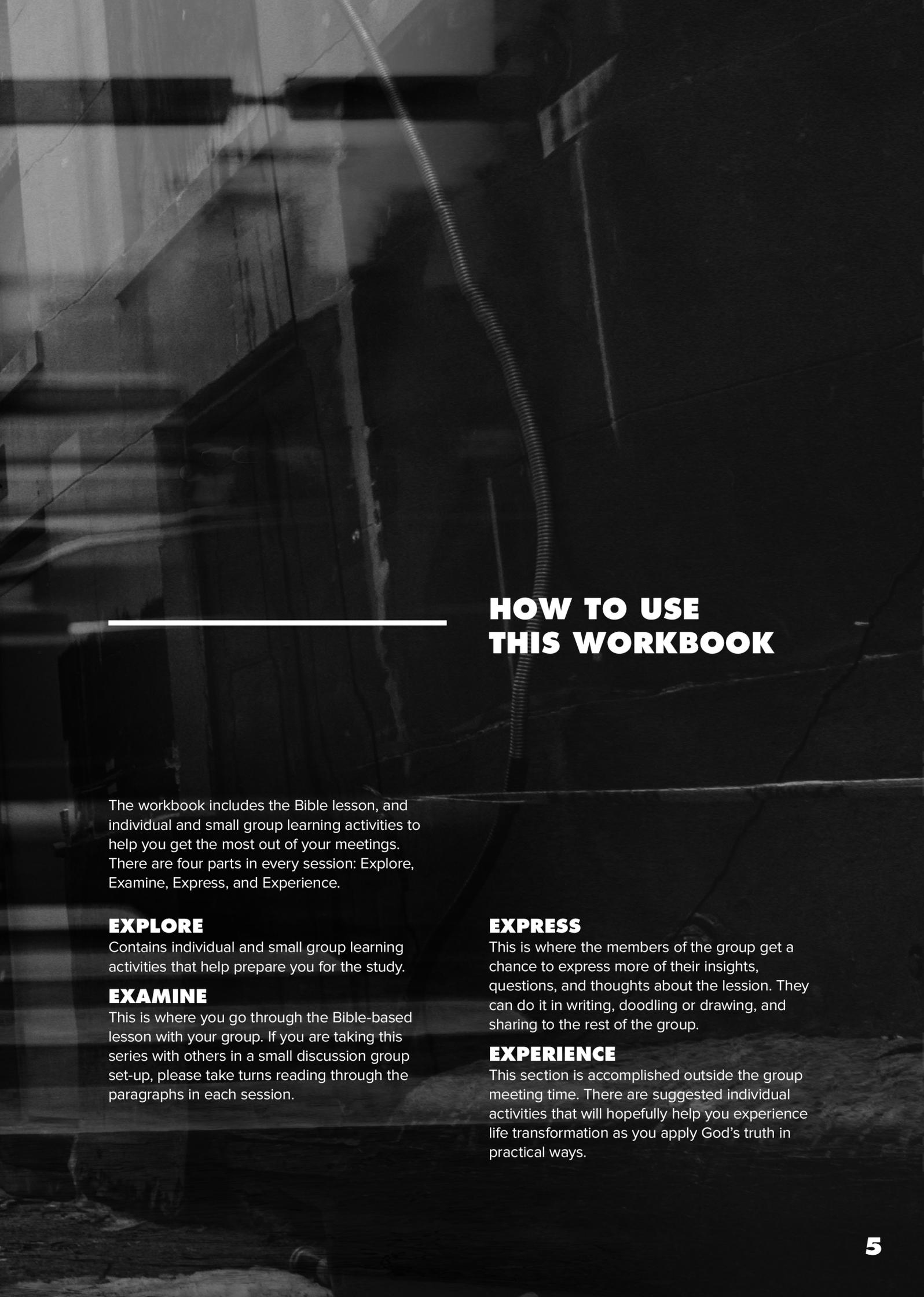
MOST PEOPLE WE KNOW WOULD LIKE TO SUCCEED IN LIFE.

Often, success is the lens through which we evaluate our lives. We view the most successful people as those living the most fulfilled or meaningful lives.

We work our hearts out through blood, sweat and tears that we may succeed in what we consider to be worthy pursuits. We endure long hours at work with a less-than-ideal boss, go through several hours of traffic each day, pay our bills on time, save extra money we have in the bank, hoping that someday we can invest some so that we can have better returns for our hard-earned income. We do our best to juggle between relationships with our family and loved ones, our workload at the office or the pressures that go along with being a business owner. We aim to live a healthy lifestyle with weekend fun runs, bike races, or even triathlon competitions. The desire to succeed pushes us day in and day

out in our relationships, at work and play and sometimes even to the breaking point of our normal capacity. But what is the essence of success without our own biased lenses through which we view it?

This material has been designed to help someone like you and me succeed at what truly matters. Success does not come easy for most of us and even those who seem to “have it all” have their own stories to tell of failures and defeats, and the price they had to pay to experience what most of us crave for: success in life. What is true success, and how does an ordinary man or woman achieve it? Who can we turn to for help as we strive towards a successful life? What is the ultimate purpose for success? Come and explore the answers to these questions and learn a lesson or two that you can apply for a truly successful life!



HOW TO USE THIS WORKBOOK

The workbook includes the Bible lesson, and individual and small group learning activities to help you get the most out of your meetings. There are four parts in every session: Explore, Examine, Express, and Experience.

EXPLORE

Contains individual and small group learning activities that help prepare you for the study.

EXAMINE

This is where you go through the Bible-based lesson with your group. If you are taking this series with others in a small discussion group set-up, please take turns reading through the paragraphs in each session.

EXPRESS

This is where the members of the group get a chance to express more of their insights, questions, and thoughts about the lesson. They can do it in writing, doodling or drawing, and sharing to the rest of the group.

EXPERIENCE

This section is accomplished outside the group meeting time. There are suggested individual activities that will hopefully help you experience life transformation as you apply God's truth in practical ways.



SESSION ONE

LIFEGOALS: REDEFINE SUCCESS



Take turns sharing your answers with your discussion group if you are going through this lesson with others.

1 Who would you consider to be the most successful person in the list below? If you could arrange the list according to least successful to most successful, how would you do so?

A CEO of a multinational corporation whose headquarters are in New York, USA

A freshman at a local university

A street sweeper in one of the megacities in Asia

A computer software engineer working at a start-up at Silicon Valley, CA, USA

A stay-at-home mom

A Filipino expat working in Western Europe

A summa cum laude graduate who now works for a non-profit organization

An elementary public school teacher

A Filipino OFW working for a multinational company in the Middle East

A certified box-office hit actor

Your child's yaya (nanny)

A business owner in his 30s who landed on the Top 50 of Forbes Magazine's richest people for the past 5 years

EXPLORE

2 This year, in which area of life would you want to experience the most success?

3 What is your personal definition of success? Describe or draw a picture of what a successful life looks like for you. Include different areas such as financial, social, relational, spiritual, physical, intellectual and emotional.

Ex: "I know I've gained success when I already own a profitable online business before I turn 30 years old."

LEARNING NUGGET

We seem to instinctively know what success is because most of us strive to be just that—successful. However, few of us can probably articulate what makes someone truly successful. This is what we want to help you discover as we move along in this #Lifegoals series.



No one wants to be left behind.

There is this persistent drive in the human heart to chase after the 'good life.' A nagging drive to pose in the latest 'filters' that express what it means to be successful. The rat race of old has a way of adding fresh tracks to run and new trophies for people to win. People may define it as the gaining of a bit more power, securing a higher position, or possessing life's "must haves." Or it can come as the desire of many to finally get to live one's true passion or simply to accumulate experiences of the next dream 'get-away.'

So, most of us hop from one adventure to the other, winning one game after another, conquering one more corner of this world with our personal footprints all over it. We often wonder what the next challenge will be or if there is still anything more in store for us to conquer.

The Bible provides an explanation for this hunger in our lives. It tells us that it was God Himself who has placed a hole as big as eternity in the human heart (Ecclesiastes 3:11). And only God can fill up this hole no matter how much we try through our own efforts. The ancient biographer Plutarch reported that "when Alexander the Great saw the breadth of his domain, he wept for there were no more worlds to conquer." Deep in humanity's make-up is the will to achieve and be on top of the game. Genesis 1:26–28 explains to us that a significant part of being made in the 'image of God' is that human beings are designed to be rulers, be fruitful, and be productive. These are the moments when we feel most alive.

But how can we be joyful inching our way to the top of the world without missing the biggest of life's destinations? An important part of the answer to this question is to look at certain pursuits of success that end only in regret and compare it to what the Bible considers as "being rich towards God."

The Parable of the Rich Fool

¹⁵ Then He said to them, “Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions.” ¹⁶ And He told them a parable, saying, “The land of a rich man was very productive. ¹⁷ And he began reasoning to himself, saying, ‘What shall I do, since I have no place to store my crops?’ ¹⁸ Then he said, ‘This is what I will do: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. ¹⁹ And I will say to my soul, ‘Soul, you have many goods laid up for many years to come; take your ease, eat, drink and be merry.’” ²⁰ But God said to him, ‘You fool! This very night your soul is required of you; and now who will own what you have prepared?’ ²¹ So is the man who stores up treasure for himself, and is not rich toward God.”

²² And He said to His disciples, “For this reason I say to you, do not worry about your life, as to what you will eat; nor for your body, as to what you will put on. ²³ For life is more than food, and the body more than clothing. ²⁴ Consider the ravens, for they neither sow nor reap; they have no storeroom nor barn, and yet God feeds them; how much more valuable you are than the birds! ²⁵ And which of you by worrying can add a single hour to his life’s span? ²⁶ If then you cannot do even a very little thing, why do you worry about other matters? ²⁷ Consider the lilies, how they grow: they neither toil nor spin; but I tell you, not even Solomon in all his glory clothed himself like one of these. ²⁸ But if God so clothes the grass in the field, which is alive today and tomorrow is thrown into the furnace, how much more will He clothe you? You men of little faith! ²⁹ And do not seek what you will eat and what you will drink, and do not keep worrying. ³⁰ For all these things the nations of the world eagerly seek; but your Father knows that you need these things. ³¹ But seek His kingdom, and these things will be added to you. ³² Do not be afraid, little flock, for your Father has chosen gladly to give you the kingdom.

³³ “Sell your possessions and give to charity; make yourselves money belts which do not wear out, an unfailing treasure in heaven, where no thief comes near nor moth destroys. ³⁴ For where your treasure is, there your heart will be also.

1

GUARD THE CRAVINGS OF YOUR HEART

The story points us to the reality that the human heart keeps longing for more and hardly is satisfied with what it already has. Notice that the rich man had “nowhere to store his crops” (v. 17). His barns were already full. Yet still he wanted more and decided to build a larger barn (v. 18). His capacity to keep on being successful served as the bedrock of his *security* and the measure of his *satisfaction*.

But Jesus gave a sharp warning, “Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions (v. 15).” Greed transforms the heart into being selfish, and selfishness is what so often robs people of their compassion for others.

“Whether you have a Maruti or a BMW, the road remains the same. Whether you travel economy class or business, your destination doesn’t change. Whether you have a Titan or a Rolex, the time is the same. Whether you have an iPhone or a Lenovo, the people who call you remain the same. There is nothing wrong in dreaming a luxurious life. What needs to be taken care of is to not let the need become greed. Because needs can always be met, but greed can never be fulfilled.”

- Rajinikanth, Indian film superstar

TRUTH TAG

“What does it profit a man to gain the whole world and yet loses his soul?”

-Mark 8:36

So many people chasing the victories and triumphs of their careers and passions may end up like the rich man in the story. It is easy to be so fixated on what we could achieve and lose sight of who we are becoming in the process. The Bible reminds us of the tragedy that we may gain the world and yet end up losing our soul.

Would you like to know how we can be certain we won’t lose our soul? What does losing our soul mean? Turn to the Appendix on page 46 to find out.

2

BEWARE OF COUNTERFEIT SUCCESS

This short parable reminds us that there must be more to life than just being successful at what we do and gaining as much stuff as we can. If success is all about accumulating the goods of life, then where can such riches take us? Truth be told, we can take nothing of it with us when we reach the end of our lives. King Solomon (the wisest, richest, and perhaps the most successful king of Israel) pronounced a futile end to a life marked by a myopic pursuit of success: “For a person may labor with wisdom, knowledge and skill, and then they must leave all they own to another who has not toiled for it. This too is meaningless and a great misfortune.” (Ecclesiastes 2:21).

“The key to richness is to discover something more than riches.”

- John Ortberg

The best things in life are not things. True success lies not in what we can keep for ourselves but in what can enrich the life of others (verses 33-34). The Bible tells us where we should invest in and where we should set our hearts on:

“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

But seek first the kingdom of God and His righteousness, and all these things will be added to you.”

MATTHEW 6:19–21, 33

Only such a ‘treasure’ shall survive our earthly lives. There is truth in the saying that the only things we really are able to keep are those that we give away. The fault of the rich man is that he kept success to himself and became focused on enriching only himself. It is this self-centered pursuit of success that led to a futile end to his life.

3

AIM FOR SUCCESS THAT LASTS

Lastly, the story highlights the need to be successful in the area of being “rich towards God” (v. 21). The rich man was too focused building his worldly success that he neglected this inevitable reality: his life was not his own and that one day he will have to give an account for it before God. The rich man in the parable failed to invest in what was most important—his *relationship* with God. Instead, he was fixated on things that would not outlast his earthly existence.

When we finally appear before God, that moment can either be a time of great joy or deep regret. All that we have worked for shall be measured against the test of *eternal value*. Success weighed from this vantage point is totally different from what the world makes for a successful life. After telling the parable, Jesus clarified to his disciples what “being rich towards God” truly meant. That is to live a life that is pleasing to God—a life that acknowledges Him as King, trusts Him for our needs, desires His kingdom above all else and seeks to enrich the lives of others (verses 22-34). It is for this kind of lasting success that human beings are really designed for. And this is where true success ultimately lies.



LIFE HACKS

Don't settle for success that rests on accumulation and possession. Strive to succeed not only in areas of doing and having but most importantly in matters of 'being.'

"God's given me talents to play basketball for a living, but I still have to work hard to improve every day. I know that in the grand scheme of things, this is just a game that can be taken from me at any moment. But I love that basketball gives me the opportunities to do good things for people and to point them towards the Man who died for our sins on the cross. I know I have a place in heaven waiting for me because of Him, and that's something no earthly prize or trophy could ever top. There's more to me than just this jersey I wear, and that's Christ living inside of me."

-Stephen Curry (NBA Golden State Warriors)

Take turns sharing your thoughts on the following points:

1 What appealing pursuits of people today are in reality, nothing but 'fool's gold'?

2 How do you think is true success best defined?

3 Would you want to make sure that your success in life will count for eternity? If so, are you willing to continue in this 6-week journey to discover what true success is?

EXPRESS

EXPERIENCE

For personal application:

1 Write down what you believe to be your most important successes in life. Based on what you learned today about true success, identify those that have eternal value, or what will last for eternity. How did you do?

2 How will you live your life differently if you applied the Bible's definition of true success in your endeavors? Write down 1-2 points of how a redefined view of success will change the way you:

- Work
- Handle finances/manage resources
- Relate to your family members
- Relate to God
- Other areas of life—health, recreation, interests (travelling, etc.)



SESSION TWO

LIFEGOALS: SUCCEED AT WORK



— *Nobody wants to feel less.*

The rat race of today's marketplace is driven by an intense clamour for the next best performance. The corporate ladder is so often marked by stiff competition and relentless comparisons. Work environments have been a virtual jungle where the 'law of the survival of the fittest' is in full swing. Less than stellar acts and mediocre performance results in a negative appraisal of one's worth and value in the company.

Because of this, a lot of people are driven to keep up with the pace of the race and join the happy ticking of life's boxes of success. The next promotion. The next work incentive. The next salary increase. So the rallying cry you'll most probably hear are: Always be on top of your game! Outdo your limitations! Break your record!

MATTHEW 25:14 – 30

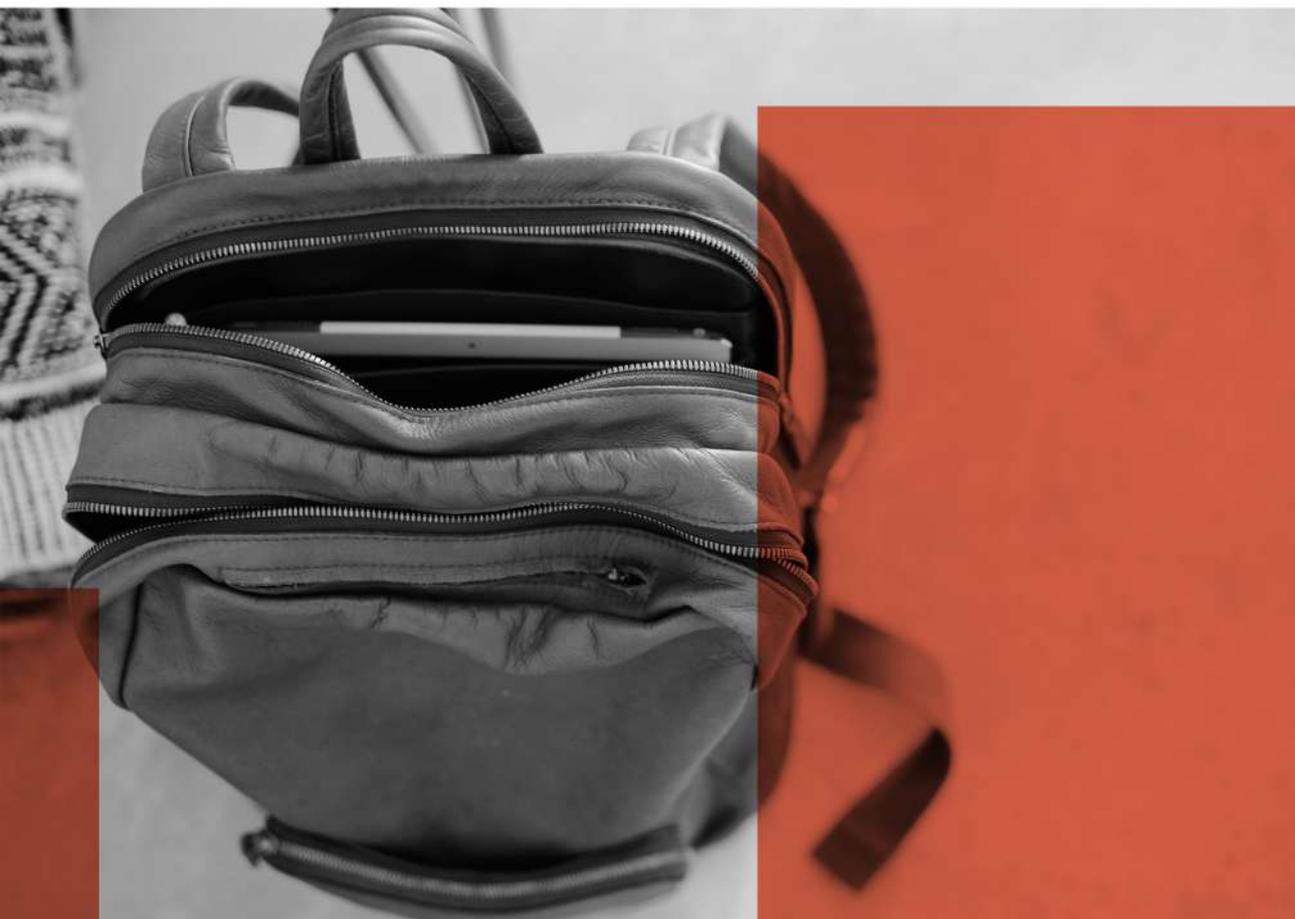
The Parable of the Talents

¹⁴ "For it is just like a man about to go on a journey, who called his own slaves and entrusted his possessions to them. ¹⁵ To one he gave five talents, to another, two, and to another, one, each according to his own ability; and he went on his journey.

¹⁶ Immediately the one who had received the five talents went and traded with them, and gained five more talents. ¹⁷ In the same manner the one who had received the two talents gained two more. ¹⁸ But he who received the one talent went away, and dug a hole in the ground and hid his master's money.

¹⁹ "Now after a long time the master of those slaves came and settled accounts with them. ²⁰ The one who had received the five talents came up and brought five more talents, saying, 'Master, you entrusted five talents to me. See, I have gained five more talents.' ²¹ His master said to him, 'Well done, good and faithful slave. You were faithful with a few things, I will put you in charge of many things; enter into the joy of your master.'

²² "Also the one who had received the two talents came up and said, 'Master, you entrusted two talents to me. See, I have gained two more talents.' ²³ His master said to him, 'Well done, good and faithful slave. You were faithful with a few things,



EXAMINE

I will put you in charge of many things; enter into the joy of your master.'

²⁴ "And the one also who had received the one talent came up and said, 'Master, I knew you to be a hard man, reaping where you did not sow and gathering where you scattered no seed. ²⁵ And I was afraid, and went away and hid your talent in the ground. See, you have what is yours.'

²⁶ "But his master answered and said to him, 'You wicked, lazy slave, you knew that I reap where I did not sow and gather where I scattered no seed. ²⁷ Then you ought to have put my money in the bank, and on my arrival I would have received my money back with interest. ²⁸ Therefore take away the talent from him, and give it to the one who has the ten talents.'

²⁹ "For to everyone who has, more shall be given, and he will have an abundance; but from the one who does not have, even what he does have shall be taken away. ³⁰ Throw out the worthless slave into the outer darkness; in that place there will be weeping and gnashing of teeth.

The parable is about three servants entrusted by their master with different amounts of money according to their respective abilities. Unlike the other two who put to work the money given them and made it grow, the third servant "dug a hole in the ground and hid the master's money." What does this story tell us about how we go about our everyday work?

1

OVERCOME THE FEAR OF FAILURE

The third servant thought that his master was only after the profit he could gain from his workers (v. 24). This man probably felt that even if he invested the little given him, he would still see little profit for himself. He must have also felt that the master had a low estimate of his capacity for success, since he was given much less than the other two. In any case, he must have thought that should he make a poor investment and lose everything, he would incur his master's wrath.

So, he decided to just play it safe, just put the money in safekeeping, and return it to his master without loss, exactly as he has given it (v. 25). But it turned out to be a bad decision. The master saw how his servant was instead paralyzed by fear and lack of imagination. He was told that, at the very least, he could have put the money in the bank where it would have gained interest (v. 26-27). His master faulted him not for something he did poorly but for settling to not even do anything ('lazy' or 'slothful'). This shows us a clear case of bad stewardship.

2

SHIFT FROM RACE TO PRAISE

The two servants showed themselves to be the exact opposite of being "wicked and lazy." The master himself commended them for being "good and faithful" (v. 21, 23). Notice that the master did not compare the success of the first servant to that of the second. The master knew that people have different abilities. But both servants decided to engage in trade so that their master's money could gain profit during his absence. They showed that while people may not be equal in capacity, they can be equal in effort. And the master commended each of them for exerting the best they can with what they have been given.

3

SERVE THE BEST BOSS

This tells us that, in the end, what matters is not what you have in your hand, but how you use it. It is better to focus on how resourceful we can be with who we are and what we have than to compare ourselves to other people. Our true competition has more to do with the potential that is truly our own. Ultimately, commendation shall come from the One who sees every individual's true heart condition.

"I try to imagine, every once in a while, what it would be like to stand before God and hear the words, 'Well done, good and faithful servant.'"

- John Ortberg

TRUTH TAG

"I no longer call you servants, because a servant does not know his master's business. Instead, I have called you friends, for everything that I learned from my Father I have made known to you."

- John 15:15

Jesus looks for people who will follow Him as Lord. And to those who do, He discloses to them God's will for people: not only for them to enjoy life in all its fullness but to also experience an intimate relationship with Him as His friend.

God is the True Master of this world. But in Jesus, He comes as a dear friend. As any friendship, it happens as a result of relationship. Would you like to jumpstart that relationship status today? Please turn to the Appendix on page 46.

Contrary to what the third servant thought, that their master was a harsh and crafty man, he proved to be generous, just, and warm. Not only did he amply reward the two faithful servants with more opportunities in life, he also shared in their happiness (v. 21, 23).

The opening verses in the story also revealed that the master was not only a manager filled with wisdom, he was also filled with faith in his servants. The original Greek word for what the master distributed to his servants could mean one's own 'estate' (v. 14). Should the three servants fumble, it would primarily be his loss, not theirs. But the master chose to trust in the abilities of his people.

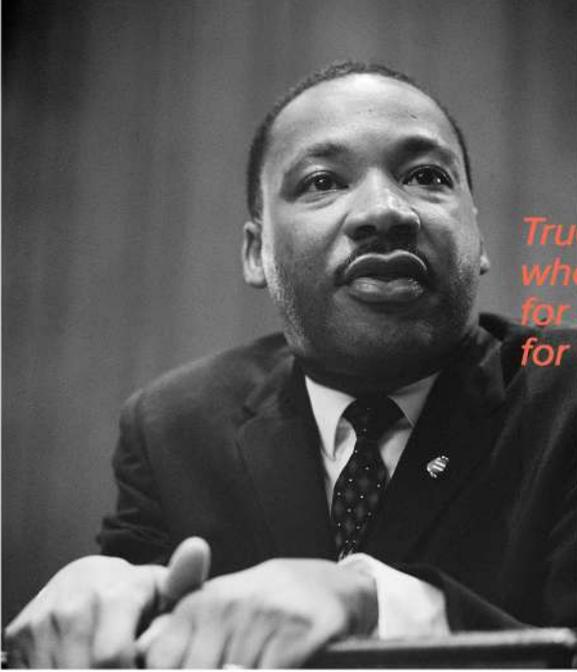
Many people confess that it is not jobs that they leave, but bosses they can't live with. In the parable, we saw a picture of a good master. Someone who was willing to share what he had, entrusted it to people under him, and believed that they will do well even when he was away. Blessed are those who find such a boss in one's work.

This story pretty much sketches for us what it means to live our lives under the care of God. We see in the master in the parable a picture of God, our True Master. He is described as "a 'rewarder' of those who believe in Him and seek Him (Hebrews 11:6). What is God's character? In Exodus 33:6, He introduced Himself as "The God of compassion and mercy...slow to anger and filled with unfailing love and faithfulness; lavishes unfailing love to a thousand generations, forgives iniquity, rebellion, and sin... but does not excuse the guilty..." Now who would not want to trust in such a God? Who would not be motivated to do their best for such a "boss"?

Not only is He a loving Father, He is also a good, reasonable, and gracious Master. In the end, it would not matter to Him how successful we would become compared to other people. All that He seeks is that we be faithful in what He asks of us. The Bible tells us that we can always choose to work for God and do our best for Him regardless of the kind of human boss or work environment we have:

"Work willingly at whatever you do, as though you were working for the Lord rather than for people. Remember that the Lord will give you an inheritance as your reward, and that the Master you are serving is Christ."

COLOSSIANS 3:23-24



LIFE HACKS

True success in work is accomplishing what God wants you to do, which calls for stewardship and accountability for what He has entrusted to you.

“If a man is called to be a street-sweeper, he should sweep streets as Michelangelo painted, or Beethoven played music, or Shakespeare wrote poetry. He should sweep streets so well that all the hosts of heaven and earth will pause to say, here lived a great street-sweeper who did his job well.”

- Martin Luther King, Jr.

EXPRESS

Take turns sharing your thoughts on the following points:

Why do you think the master did not entrust equal shares of his property to the three servants?

What do you think the master expected the servants to do with the money he left them?

In your view, why did the master give the same commendation to the first two servants regardless of the amount of profit they made on his money?

Why do you think the master was so upset over the third servant's decision regarding the money that was entrusted to him?

In the parable, God is symbolized by the master. If you were one of the servants and you were standing before God upon His return, what do you think you would hear from the Master—a commendation or a reproof?

EXPERIENCE

For personal application:

God has entrusted talents and abilities to each of us. The Lord expects us to manage these well so that we might experience a maximum return of His investment—the gifts He gave to every person He created. But do you know what God has blessed you with? This exercise will help you discover or affirm what God has called you to do. This is an important step in knowing where God wants to use you and bless you the most as you faithfully manage what you have been entrusted with.

1 Describe one or two activities that you enjoyed the most and found easy to do as you were growing up. Include school or academic endeavours but go beyond that—think of the kinds of games you liked to play and other recreational activities.

2 Write down how these favorite things and activities carried over to your life as an adult.

3 Write at least one character trait, gift, interest, or skill you have by using each letter in the English alphabet as a guide.

A -
B -
C -
D -
E -
F -
G -
H -
I -
J -
K -
L -
M -
N -
O -
P -
Q -
R -
S -
T -
U -
V -
W -
X -
Y -
Z -

4 What do you feel are your top 3 best or strongest character trait, gift, interest or skill (we'll collectively call them your talents) from the list?

5 Consider how your best talents (#'s 3 & 4) relate to your favorite activities (#'s 1 & 2). What connections do you see between your favorite activities and your best talents? These connections are important indicators of how God has gifted you and what He may want you to pursue as a calling!

EXPLORE

According to John Maxwell, the idea that having money is the same as being successful is probably the most common misunderstanding about success. This leads many to believe that if they accumulate wealth, they will be successful. But wealth does not bring contentment or success.¹ Consider this illustration from his book, *Your Road Map to Success*.

“Industrialist John D. Rockefeller, a man so rich that he gave away more than \$350 million in his lifetime, was once asked how much money it would take to satisfy him. His reply: ‘Just a little bit more.’ King Solomon of ancient Israel, said to be not only the wisest but also the richest man who ever lived, asserted, ‘Whoever loves money never has enough; whoever loves wealth is never satisfied with their income. (Ecclesiastes 5:10)

Wealth and what it brings are at best fleeting. For example, in 1923, a small group of the world’s wealthiest men met at the Edgewater Beach Hotel in Chicago, Illinois. They were a ‘Who’s Who’ of wealth and power. At that time, they controlled more money than the total amount contained in the United States Treasury. Here is a list of who was there and what eventually happened to them:

- Charles Schwab—president of the largest independent steel company—died broke. He lived his last years on borrowed money...and left behind an insolvent estate with debts and obligations totaling over \$1.7 million.²
- Arthur Cutten—greatest of the wheat speculators—died of a heart attack in 1936, a few months before he was to stand trial for an indictment on a charge of evading over \$400,000 in income taxes (with two more indictments on similar charges that were pending). He died in the same hotel where that historic meeting took place a few years back.³
- Richard Whitney—who became president of the New York Stock Exchange—spent 3.5 years in jail at the Sing Sing prison for misappropriating funds from his father-in-law’s estate.⁴
- Albert Fall—member of a U.S. president’s cabinet— had charges filed against him between 1926 to 1929 for conspiracy to defraud the government and for accepting a bribe; he was sentenced to 1 year of prison for the latter charge and released after serving time without being able to pay the fine (he couldn’t afford it) that was part of his sentencing.⁵
- Jess Livemore—greatest “bear” on Wall Street— tragically committed suicide after Thanksgiving in 1940.
- Leon Fraser—who later became the president of the Bank of International Settlements—also committed suicide at the age 55 in 1945.⁶
- Ivar Kreuger—head of the world’s greatest monopoly— shot himself on 12 March 1932.⁷

Of course, not all rich and powerful men end their lives bankrupt or in suicide...but even Greek millionaire Aristotle Onassis, who retained his wealth and died at a ripe old age, recognized that money isn’t the same as success. He maintained that ‘after you reach a certain point, money becomes unimportant. What matters is success.’”⁸

- 1** What do you think was the common characteristic of the eventual failure and less-than-fortunate endings of the rich and powerful men in the illustration above?
- 2** What do you believe motivated the men in our true-to-life illustration, to be successful in the first place?
- 3** How would you differentiate monetary wealth and true success, as Greek oil magnate and millionaire Aristotle Onassis once declared?
- 4** What do you feel can help you avoid a tragic ending in your life, especially after you become successful in your field of work or chosen career?

¹ Maxwell, John. *Your Road Map to Success*, Nelson Business (Thomas Nelson Publishers) 2002, USA, p. 34

² <http://www.snopes.com/glurge/fortune.asp>. Accessed 6/8/2016 3:18 PM GMT +8

³ *Ibid.*

⁴ *Ibid.*

⁵ *Ibid.*

⁶ *Ibid.*

⁷ *Ibid.*

⁸ *Op cit.* Maxwell pp.34-35

EXAMINE



The problem of many people today is not that they earn less than they need. It is that they spend more than they have to.

Bombarded daily by billboards of the latest must-haves, commercials of what is hot in the market and a myriad of intrusive advertising in social media, people develop an incessant desire to acquire material goods in ever greater amounts. We find ourselves living in a world driven by a culture of *consumerism*. A way of life in which the craving to have more, purchase more, and own more gets stronger by the day. It is not surprising why so many in today's society see their self-worth closely tied to what they possess. A popular slogan, "I shop, therefore, I am," has become the philosophy of today's market-driven society.

In a world where a person is only as good as his last purchase, the natural pressure is for people to yearn for an ever-increasing level of *purchasing power*. The need for money leads to the need to make more money. No wonder 'scams' that promise easy money and unbelievable returns on investment continue to lure people who don't know any better.

Pressed against the wall, some have even gone to the point of living on credit, spending money they have yet to hold in their hands. It is not surprising that not a few have found themselves already working for money. The sadder part of the story is that more and more people devote the bulk of their time, even sacrificing precious moments with their families, to working longer and earning more.

This session takes a closer look at what it means to truly be financially successful. How can one live with the fact that money matters in this life and yet not neglecting that there are other things that matter even more?

"We buy things we don't need with money we don't have to please people we don't like."

- *The Fight Club*

1

GIVE CREDIT TO WHOM CREDIT IS DUE

The problem with one's finances is ultimately a problem of trust. Not the size of 'trust funds' but where one places his 'trust' for financial stability and success. In a way, worrying about money is an issue of sustainability. The Bible presents to us the comforting truth that a person can afford not to worry about money or any material thing. Jesus said,

"²⁵ Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more than food, and the body more than clothes?²⁶ Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they?²⁷ Can any one of you by worrying add a single hour to your life?"

"²⁸ And why do you worry about clothes? See how the flowers of the field grow. They do not labor or spin.²⁹ Yet I tell you that not even Solomon in all his splendor was dressed like one of these.³⁰ If that is how God clothes the grass of the field, which is here today and tomorrow is thrown into the fire, will he not much more clothe you—you of little faith?³¹ So do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?'³² For the pagans run after all these things, and your heavenly Father knows that you need them."

What Jesus said is a reminder that money is not the ultimate thing in life but God who is the source of everything. He speaks about a God who can supply us with anything we need because He is a loving Father who desires to do so.

What comes with this comforting truth is the unsettling realization that we actually own nothing in this world. We are merely *trustees* put in charge of whatever we have in our hands. Everything we have is a 'trust.' The Bible tells us that "the earth is the Lord's and everything in it, the world, and all who live in it" (Psalm 24: 1, NIV) and that "it is he who gives you the ability to produce wealth" (Deuteronomy 8:18). Nothing is ultimately ours, for all things, in reality, are God's. It is all His. And we can rest on the truth that a person who has God also has all the things one needs for life; he is in the hands of the real Owner of everything.

TRUTH TAG

*"No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and wealth."
- Matthew 6:24*

One of the most unfortunate things that can happen to a person is to mistake the gift for the Giver, and to put one's trust in money instead of the Maker. Riches can satisfy a lot of things we need in life. But not everything can be bought with money. Only God can give the things that riches cannot buy. Place your devotion not in merely increasing your earthly finances but in knowing the Heavenly Father.

Please turn to the Appendix on page 46 and get to know a bit more of the God who owns everything and can give you all things!

2

COUNT WHAT TRULY COUNTS

But we face an enemy, whose ultimate goal is to ruin our lives, having been in the business of “stealing, killing, and destroying” God’s wonderful plan for people to have life and have it abundantly (John 10:10). He offers people the good things of this life: fame, financial security, riches. He even tried to bribe Jesus, tempted Him with the treasures of this world. But Jesus knew better. In the end, the purpose of the ‘blessing’ from the enemy is to leave the lives of unsuspecting victims, in misery, broken and without hope. The Bible issued this reminder,

“⁶ True godliness with contentment is itself great wealth. ⁷ After all, we brought nothing with us when we came into the world, and we can’t take anything with us when we leave it. ⁸ So if we have enough food and clothing, let us be content. ⁹ But people who long to be rich fall into temptation and are trapped by many foolish and harmful desires that plunge them into ruin and destruction. ¹⁰ For the love of money is the root of all kinds of evil...”

1 TIMOTHY 6:9-10, NLT

Today, we see people accumulate wealth in wrong ways. Cheating, corruption, and exploitation may make one filthy rich. However, the Bible gives this perspective on riches: “It is the blessing of the Lord that makes rich, and He adds no sorrow to it (Proverbs 10:22, NASB).” The proverb talks about a particular kind of wealth that does not end in sorrow. Unlike that of the enemy’s, the ‘blessing’ that flows from the hand of God comes without strings attached. It is given in grace, by grace, and with grace. He generously gives it for our good and the well-being of people around us. It is this kind of blessing that makes for contentment, knowing full well that God gives what is needed but not always what is wanted.

But the fact that God gives blessings should not make anyone complacent. Blessings are given by God to people as a ‘trust.’ God looks for *responsible stewards* who are not going to put His blessings to waste. When we assume responsibility, not only does it show our gratitude, but it also allows blessings to multiply for other people to benefit from it as well.

3

DARE TO SHARE

To live a blessed life is an opportunity to be a blessing to many lives. John Wesley once said, “Earn all you can, save all you can, give all you can.” He beautifully put together the virtues of industry, frugality, and generosity and in one sentence showed how one leads to the other.

A better measure of how much a man is worth is not how much he has kept for himself but how much he has shared with others.

John Ortberg, in his book, ‘It All Goes Back in the Box,’ talks of how, one day, all the riches we have earned in this world are “going back in the box.” We won’t be able to take any money with us when we die. At the end of the day what will matter is not how much money we have left behind, but how much love we have left in the world. Andrew Carnegie, perhaps one of the richest man to have ever lived, realized that there is “no idol more corrupting than the worship of money.” Thus he devoted the remainder of his years sharing the riches he has amassed all his life, convinced that in a world of immense need and suffering “the man who dies rich, dies disgraced.”

You may not be a millionaire with stacks of cash to spare and give away. But you can dare yourself to be a channel of the blessings that have come your way. In truth, one cannot have so little that s/he actually has nothing to share. The Bible promised that “God will generously provide all you need. Then you will always have everything you need and plenty left over to share with others” (2 Corinthians 9:8, NLT). More so, you can choose to live not only within but even below your financial means just to be able to give more. The challenge has always been to live simply, so that others can simply live. One of the most interesting statements made by the Bible about the early followers of Jesus is that “there were no needy persons among them” (Acts 4:34-35). People among them who had possessions willingly shared it to those who needed help. Without a doubt, this is a way of life they learned from their Lord who laid down His life so that others can live.

“We make a living by what we get, and we make a life by what we give.”

- Dave Toynsen

LIFE HACKS

From a heavenly perspective, we do live on credit; we do not own anything because God owns everything. If it is “All His,” none is really yours.

“Money has never made man happy, nor will it, there is nothing in its nature to produce happiness. The more of it one has the more one wants.”

- Benjamin Franklin (US President, whose image is printed in US \$100 bills)

For personal application:

1 Which of the three financial principles discussed so far is most relevant to you at this point? What would be your immediate application for this principle?

2 Do you have a budget written down? If you are not yet managing your finances based on a realistic budget, start now. Follow the suggested steps for setting up a simple budget plan featured in Dr. Andrew Lison’s book, *“The Debt-Free Lifestyle”*.⁹

If you’re married, be sure that this will be a joint exercise and mutually agreed upon plan with your spouse. If you have older children, you can bring them into the process of planning as well so that they can be trained how to be good financial stewards as early as possible.

Step 1: List down all your income.

Step 2: List down all your day-to-day expenses for the next 30 days.

Step 3: Categorize your expenses that you have taken note of.

Step 4: Do a simple analysis of your categorized expenses and see which transactions have the biggest amounts, least amounts, etc.

Step 5: Decide how much you would want to spend on each prioritized category per month.

Step 6: Stick to your budget as if your life depends on it.

3 Do you use credit cards? If you do, how well are you able to manage your credit card transactions? See the checklist below to gauge how you are doing:

“I charge only what I have already budgeted for.” ___ YES ___ NO ___ SOMETIMES

“I charge only what I have the available cash to pay for on or before the credit card due date.” ___ YES ___ NO ___ SOMETIMES

“I pay my monthly credit card bill in full on or before the due date” ___ YES ___ NO ___ SOMETIMES

If you have “NO” answers, it would be best if you stopped using credit cards at least until all your debts are paid for and your budget is in place. If you must cut your cards to avoid temptation to use them, do it!

If you have “SOMETIMES” answers, it would be best to evaluate how you can manage your credit card use better and change your spending habits with a credit card.

If you answered “YES” to all questions, well and good! However, make sure that you keep abiding by the financial principles that you learned in this session.

⁹ Lison, Andrew. *The Debt-Free Lifestyle—Ten Principles That Can Revolutionize Your Life*. Church Strengthening Ministry, 2015. Makati City, Philippines



SESSION FOUR

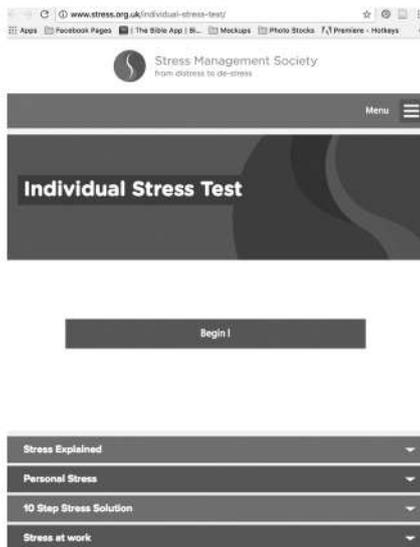
LIFEGOALS: SUCCEED IN BALANCING LIFE



How's your stress level?
 Find out by taking this free online stress test. Go to
<http://www.stress.org.uk/individual-stress-test/>.

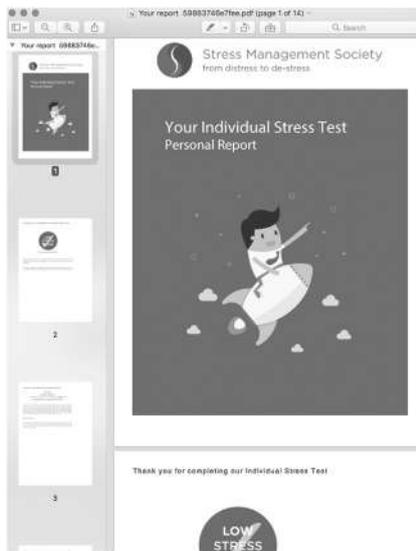
After taking the test, you will receive your results right away—plus get to read some research connected to stress-contributors and recommendations on how to manage stress in your life. Happy testing! 😊

EXPLORE



1

Take the free online test.
<http://www.stress.org.uk/individual-stress-test/>



2

Receive your results online
 or through e-mail.



3

Read about some research on stress and
 recommendations on stress management.

LEARNING NUGGET

Being busy and overworked is often seen as an indicator of a successful person. After all, the more useful you are, the more work you have, right? Hmm, think again! More and more people now realize that maximum performance is not the same as optimum performance. What we should aim for is to live healthy so that we can give our best—our optimum effort! Otherwise, running on overdrive will sooner or later leave us maxed out.

So how's your stress level? Are you more like a busy bee carrying out orders all day long, or are you like a gentle lamb resting quietly on green pastures under the Shepherd's care?

An ancient saying wisely ponders—what is long life if lived in poverty and illness? Or what is wealth if acquired at the cost of one’s health and untimely death? Yet, it is not uncommon to see people willfully entering jobs where the health hazards are far too obvious to ignore. People are not only stressed-out but also close to being burned-out by the demands of their work. All for trying to achieve what they *think* they need. It might seem impressive that they are willing to pay the price of sacrifice, but a man always reaps what he sows. Neglect your body and one day it shall surely fail you. Neglect your family and one day it might be doubly hard to get their loyalty back.

Neglect God and one day you will be too calloused to hear His voice.

Is it really possible to achieve success by maintaining a healthy balance of life’s crazy demands? Let’s find out in this session.

EXAMINE

Records are silent with regards to what happened in the earlier years of Jesus. But Luke 2:52 gives us a clue. At age 12, we would read that “*Jesus grew both in body and in wisdom, gaining favor with God and people*” (GNT).

The verb ‘grew’ in the original Greek text means ‘to progress’ and indicates that at each stage of His life, Jesus steadily advanced to the level expected of Him. By the time Jesus started devoting His time to the difficult work awaiting Him, He was already physically, mentally, socially, and spiritually prepared for it. Bible scholars estimate that at age 30, Jesus launched the ministry that His Heavenly Father entrusted to Him. The next and also the last three years of His life were spent traveling Palestine fulfilling a most challenging calling that demanded His full potential as a human being. Jesus modeled to us a life held in healthy balance and well-prepared for even the toughest of challenges.



1

BE PHYSICALLY AND MENTALLY HEALTHY

Read the Gospel accounts and you will see just how *physically* strenuous Jesus' ministry was. Observe how He hopped from one town to another—on foot! Take note of how He exchanged insights with the best of the Jewish scholars of His day. Both ordinary people and even Jewish teachers themselves came to admire His *mental capacity* having shown exceptional knowledge of even the finer points of Jewish Law (see Matthew 7:29 and John 3:2).

It is said—"To be healthy is more than absence of disease." It's easy to get the motivation to be physically healthy; be it to live longer to be with your loved ones, or just to look more attractive in your new pair of jeans—these motivations are what keep us from getting that extra piece of chocolate, extra cup of rice or what-have-you. But to achieve lasting success in this department, we must keep in mind the deeper truth: that our bodies are not our own and we have been bought with a price—the blood of Jesus! Knowing this, the only fitting response would be to glorify God with our body (1 Cor. 6:19--20). We need healthy bodies to complete God's mission for us with excellence. That's the kind of motivation that will outlast our physical body and years on earth.

How about your mind? What thoughts have been dominating your mind lately? The mind is so powerful that what you think affects your direction in life, how you behave towards people and God. Too much knowledge makes us proud and arrogant to the point that we become unreceptive to truth. The deeper truth we need to understand about our mind is this: the enemy's first plan of attack is to influence our minds (2 Cor. 10:3-5). That is because it is by renewing the mind that we are transformed and come to know the will of God (Romans 12:2). Learn to safeguard your mind by feeding it with God's Word and starving it from negative thoughts. Only by focusing your mind on God's truth will you be able to distinguish what is true and false.

2

BE RELATIONALLY AND EMOTIONALLY HEALTHY

Jesus gained favor with people—as Luke 2:52 has shown us. It's clear that Jesus maintained healthy relationships with people around Him while growing up. During His ministry, Jesus unavoidably faced a diverse set of people. From unruly crowds to mean Jewish leaders, He was able to keep His *emotions* in check and dealt with each of them gracefully.

American President Theodore Roosevelt said, "The most important single ingredient in the formula of success is knowing how to get along with people." We cannot escape relationships because God created us for relationships. Relational health does not only mean being kind to the people we like, but it is also understanding and relating well with people from all walks of life. All. The Bible says that there is no greater commandment than loving God AND loving your neighbor as yourself (Mark 12:31). How do you love others? The Bible is filled with examples and directives. But to keep it simple, look to Jesus. Philippians 2:5–11 is quite direct about it—"In your relationships with one another, have the same mindset as Christ Jesus..." Only by imitating Christ's *humility* can we truly succeed in relationships.

And where there are relationships, there is also a myriad of emotions! The Bible warns us sternly: "Watch over your heart with all diligence, for from it flows the springs of life (Proverbs 4:23). Emotions can either blind you or lead you to the truth, it can either destroy or build relationships, it can deplete or uplift your physical well-being, it can paralyze or motivate you to achieve great things. Emotions are powerful, but it does not need to control you. Only by bringing it under the Lordship of Jesus Christ can we maintain a healthy balance between our minds and our hearts. Develop the practice of cultivating deeper awareness of your emotions and evaluating it in line with God's truth. Then watch God transform your heart.

3

BE SPIRITUALLY HEALTHY

Despite being constantly pursued by crowds seeking His help, Jesus made sure that He had enough time for His *spiritual* well-being. Oftentimes, He would find a solitary space in a secluded place wherein He could be in uninterrupted prayer and communion with His Heavenly Father (Mark 1:35, Luke 6:12, Matthew 14:23).

We can be experts in developing our physical, mental, relational and emotional health; but if we neglect our spiritual health, we will still live defeated lives. Our spiritual condition is the central aspect of our growth! Our whole being (intellect, personality, giftedness, emotions, etc.) is greatly influenced by our spiritual health. It molds our values, attitude, behavior and outlook in life. A truly meaningful and purposeful life can only be attained when we *first* cultivate an intimate relationship with Jesus—because apart from Him we can do nothing (John 15:4–5).

Should Jesus have left even just one dimension of His life undeveloped, it would surely have a profound effect upon His ministry. If He neglected to develop His intellectual competence, He would not have gained the respect worthy of an insightful rabbi. Or if He failed to be physically fit, sickness and illness would have prevented Him from moving at the pace that He did. Jesus saw to it that every *aspect* of His being was pleasing to God. As a result, Jesus accomplished God's mission in His life and finished well.

TRUTH TAG

"I hope all is well with you and that you are as healthy in body as you are strong in spirit."

- 3 John 1:2

So many people today could be financially well-off or donning a body that is a sure head-turner but sadly have left their souls in a state of bankruptcy. The Bible reminds us that human beings are not only made up of flesh and blood. We have a soul that has to be enriched as well. And as Jesus remarked, "man lives not only by bread alone but also by every Word that comes from God." How is the health of your soul lately? How have you been investing in that eternal dimension of life?

Turn to the Appendix on page 46 and know how you can have the assurance of this eternal life.

LIFE HACKS

If we want to finish well in life, we need to cooperate with God's sanctifying work in our lives to make us more and more like Christ in every aspect of our being.

1 Which area/s of personal development do you need to improve on so that you can have a well-balanced life?

- Physical health and fitness
- Mental health
- Emotional well-being
- Social life/relationships
- Spiritual life

EXPRESS

2 Perhaps you can turn back to your Session 1 EXPERIENCE exercise and review the changes that you planned on implementing in your life. What positive transformation have you experienced because of the changes you have done since then?

EXPERIENCE

For personal application:

Focus on one improvement in one area of personal development this week. For example, if you want to work on your physical health, then you can make it a goal to drink the recommended amount of water each day everyday this week.

You may have to do some research for you to be able to know what goals to set for a particular area of personal development. Then make a simple but realistic plan on how to go about accomplishing that goal for this week.

Ask someone to be your accountability partner who can check on your progress and encourage you when you feel like giving up. You can even challenge your accountability partner to work on the same area of personal development as yours so that you do not have to go through it alone!



SESSION FIVE

LIFEGOALS: SUCCEED IN FAMILY RELATIONSHIPS



We are living in the age of digital revolution. Half of the world's population today is connected to the Internet. The rapid development in communication technology has given us instant access to almost everyone on the planet. Social media allows us to stay connected to work, family, and friends no matter where we are. One of every two Filipinos has access to the Internet. The Philippines is also the number one Internet user in the world, with an average usage of 5 hours a day, spent mostly on social media.

But the irony of it all is that the more hi-tech we become, the less we seem to communicate.

If we are not careful, too much time spent on today's digital devices will affect the way we relate to each other. Being glued to our mobile devices, we develop this bad habit of divided attention disguised as multitasking. The authors of the book, "Managing Your Family's Hi-Tech Habits," pointed out that this is what robs us of real life moments with our loved ones. Somehow, we have lost the capacity to give our full and undivided attention that each of our family members deserves.

More so, relying on 'mediated' communication will give us a feeling of 'digital intimacy' which can then lead to a false sense of satisfaction in our relationships. There can be no substitute to the richness of face-to-face communication and the actual warmth of one's touch. Considering the alarming statistics from various survey sources showing a dismal moral breakdown in the country, 'virtual presence' would prove to be insufficient to fully engage with the lives of our loved ones.

The Philippines is among the top countries in terms of:

- Teenage pregnancy in the ASEAN region
- Depression in South East Asia
- Porn surfers (both men and women)
- Most number of prostitutes
- HIV infection in the world

These issues point us to a worrying erosion of values that cause families to fall apart and end up broken. No wonder, today's families are disintegrating, morality is collapsing, and people's priorities are so often misaligned to what truly matters in life. With all of these in mind, we need to realize that being disconnected to our family is just a symptom of a deeper issue that confronts us—and that is to truly make our family a priority. Zig Zigar put it well, "You can't truly be considered successful in life if your home is in shambles."

In this session, we take a look at the important role we play in building stronger families.

¹ If I could speak all the languages of earth and of angels, but didn't love others, I would only be a noisy gong or a clanging cymbal. ² If I had the gift of prophecy, and if I understood all of God's secret plans and possessed all knowledge, and if I had such faith that I could move mountains, but didn't love others, I would be nothing. ³ If I gave everything I have to the poor and even sacrificed my body, I could boast about it; but if I didn't love others, I would have gained nothing.

⁴ Love is patient and kind. Love is not jealous or boastful or proud ⁵ or rude. It does not demand its own way. It is not irritable, and it keeps no record of being wronged. ⁶ It does not rejoice about injustice but rejoices whenever the truth wins out. ⁷ Love never gives up, never loses faith, is always hopeful, and endures through every circumstance.

¹³ Three things will last forever—faith, hope, and love—and the greatest of these is love.

1

BE CLEAR WITH GOD'S PURPOSE

God created us to have an intimate love relationship first with Him, then with our family and others. *His purpose is for our families to reflect His love to the world.* But we have an invisible Enemy whose first attack against humanity was against the family. He attacked the relationship between Adam and Eve, and their relationship with God. From day one, the devil's game plan was to destroy the world. He started it by distorting Adam and Eve's love for each other and fracturing the family they shared together. It is important to note that whatever the problem is, ultimately, the real enemy is not your spouse or any of the members of your family. Know that it is the devil and he is prowling around like a lion ready to devour and see your family divided and destroyed (1 Peter 5:8).

You can stand against Satan's intent by countering it with the purpose of God for the family. It is in God's heart to bless our families. Whatever is the present state of your family, know that God loves you and He wants your family to be *filled with His love* as well. He wants our families to be protected from the desires of the evil one (Acts 16:31).

But for God's *purpose to become a reality, it comes with our participation.* His design for families requires us to exercise our responsibility to love one another. The Bible describes love as:

- ... patient
- ... kind
- ... not jealous
- ... not boastful
- ... not proud
- ... not rude
- ... it does not demand its own way
- ... it is not irritable
- ... it keeps no record of being wronged
- ... it does not rejoice about injustice
- ... rejoices whenever the truth wins out
- ... it never gives up
- ... never loses faith
- ... is always hopeful
- ... endures through every circumstance
- ... it will last forever
- ... is greater than even faith and hope

2

BE MINDFUL OF YOUR PRESENCE

That is how love should look like in our families and reflected to the people around us. A strong family according to God's blueprint does not just happen. We need to model and teach love to our children, our spouse, our parents and siblings. Parents, especially, have been entrusted by God to model and teach His ways to the next generation. Look at what Psalm 78:3–7 says:

Stories we have heard and known,
stories our ancestors handed down to us.
We will not hide these truths from our children;
we will tell the next generation
about the glorious deeds of the LORD,
about his power and his mighty wonders.
For he issued his laws to Jacob;
he gave his instructions to Israel.
He commanded our ancestors
to teach them to their children,
So the next generation might know them—
even the children not yet born—
and they in turn will teach their own children.
So each generation should set
its hope anew on God,
not forgetting his glorious miracles
and obeying his commands.

What we teach others about God and His ways must be demonstrated in our day-to-day lives. The Bible speaks of this clearly:

"And you must love the LORD your God with all your heart, all your soul, and all your strength. And you must commit yourselves wholeheartedly to these commands that I am giving you today. Repeat them again and again to your children. Talk about them when you are at home and when you are on the road, when you are going to bed and when you are getting up..."

DEUTERONOMY 6:5–7

Loving God and loving others must be a lifestyle. Each member has an important role to play, but we need to take the initiative to get everybody going. If you're the husband, do not wait for your wife to love you in this way before you do. Wives, do not make the excuse that since your husband is not loving, then he should not expect you to be either. Children, you can make a difference in your family. You do not have to wait for your parents to set the example. It begins with each one of us, saying with conviction, "I will protect this home. I will help strengthen this family!"

Taking responsibility calls for our personal availability. If God wants our families to be filled with love, we need to understand something very important about it. "Love" is spelled as T-I-M-E. That means if you really love your family, and you want them to feel it, you have to spend time with them. You cannot say that something is important to you if you cannot even devote your undivided attention to it.

So, be fully present, not merely in the physical sense, but engage your family emotionally and spiritually as well. Remember that it is when you spend time with your family that 'magic moments' happen. These are the moments when your loved ones open up, are ready to listen and ask the most important questions of their hearts. Get rid of the 'generation gap' excuse, because there is no such thing! We are only guilty of 'communication gap' or the failure to make ourselves available for important conversations. These 'magic moments' cannot always be planned—so be on the watch, seize the opportunity and be fully present!

Another mindset we must have is this: Make the most of TODAY with your family. Every promise of 'later, tomorrow, and next week' is often an excuse to be absent 'today.' Deferred presence is a missed opportunity for magic moments. Keep in mind that the best expression of love is time. How many special moments have you missed thinking that you can make up for lost time? The truth is no one can turn back time. So make the most of TODAY with your family!

A simple way to have regular meaningful engagement with your family is to ask each one how their day was like in terms of highlights and "low-lights" over dinner. Put away distractions such as cellphones and other gadgets when you are having conversations with your family. Pray for and with your spouse and children, your parents and siblings before going to bed. There are many more ways how you can model and teach being fully present in your family, but it is crucial to start doing something NOW.

TRUTH TAG

"We love because God first loved us."

- 1 John 4:19

There are many ingredients to make our families happy. But it is love that shall keep it together through thick and thin, not just in the best times, but most especially in the worst of times. The greatest of all of God's gift is love. And the only way we can truly and fully extend a love that is unconditional and unyielding is to experience God's kind of love—the one that takes the initiative and endures until forever.

Would you like to take a closer look at how God has loved us so much? Please turn to the Appendix on page 46.

3

BE INTENTIONAL WITH YOUR PRACTICE

A trustworthy principle in building relationships is this: "The closer the relationship, the greater the influence." There is no shortcut to it. If you desire to have an impactful and lasting influence in your family, the key is to build deep, loving relationships with each of them first. As you do your part, persevere in prayer that they will develop the same commitment to build a strong, Christ-centered family. In doing so, the less likely it will be for the negative influence of the outside world to have an impact on your family.

So, take the responsibility to develop healthy family habits. Nurture a culture of intimacy by initiating activities that makes each other's presence wanted and valued. Remember that engaging your family can be exciting and not just an obligation. The attack directed upon today's family is massive. If we truly want to protect our family, we must go to God. Ultimately, He is the One who will and can protect any house from ruin. "Unless the Lord builds the house, those who build labor in vain" (Psalm 127:1, ESV). Make sure you anchor the intimacy of your family on the certainty of God's love and goodness.

LIFE HACKS

We should assume responsibility and take the initiative in building our families around God's design for love and intimacy.

"Family is the most important thing in the world."

- Princess Diana

"A happy family is but an earlier heaven."

- George Bernard Shaw

EXPRESS

Take turns sharing your thoughts on the following points:

- 1 How well do you feel God's purpose for the family is fulfilled in your own home? What factors contribute to its fulfillment in your family? What factors hinder God's purpose from becoming a reality?
- 2 How present are you in the lives of your family members—parents and siblings if you are single, or with your spouse and children if you are married? Give examples of how you make your presence physically, emotionally and spiritually felt at home.

EXPERIENCE

For personal application:

What will you do to better practice God's purpose in your family? How can you show unconditional love better? Start this week and plan how you will apply it for the whole month.

What will you do to be more present in the lives of your family members? Plan specific, measurable, action-oriented, realistic and time-bound (baby) steps that you will take for each member of your family. Start this week and try it for a whole month!

What will you do to learn more about God's purpose for your family? Reading the Bible each day as a family is a good place to start! Begin your personal daily Bible reading, and encourage and invite your family members to join you! Free Bible apps like YouVersion, Through the Word, etc. are very helpful tools that will help you get started.



SESSION SIX

LIFEGOALS: SUCCEED IN LEAVING A LEGACY



EXPLORE

Take turns reading this short essay aloud, one sentence at a time. This is a tribute to a Person who has made the most positive impact in the history of mankind. As you read through it, try to figure out who the author is referring to.

ONE SOLITARY LIFE

by James Allan Francis

Here is a man who was born in an obscure village as the child of a peasant woman.

He grew up in another obscure village.

He worked in a carpenter shop until he was thirty and then for three years was an itinerant preacher.

He never wrote a book.

He never held an office.

He never owned a home.

He never had a family.

He never went to college.

He never put his foot inside a big city.

He never traveled two hundred miles from the place where he was born.

He never did one of the things that usually accompany greatness.

He had no credentials but himself.

He had nothing to do with this world except the naked power of his divine manhood.

While still a young man the tide of popular opinion turned against him.

His friends ran away.

One of them denied him.

Another betrayed him.

He was turned over to his enemies.

He went through the mockery of a trial.

He was nailed upon the cross between two thieves.

His executioners gambled for the only piece of property he had on earth while he was dying, and that was his coat.

When he was dead, he was taken down and laid in a borrowed grave through the pity of a friend.

Nineteen wide centuries have come and gone and today he is the center of the human race and the leader of the column of progress.

I am far within the mark when I say that all the armies that ever marched, and all the navies that were ever built, and all the parliaments that ever sat and all the kings that ever reigned, put together, have not affected the life of man upon the earth as powerfully as has this one solitary life.

LEARNING NUGGET

What makes our lives truly successful is best seen not during our lifetime, but beyond it. True success is not dependent or determined by the amount of education, money, expertise, power, etc. that we gain for ourselves. A life well-lived and that which will leave a lasting legacy is anchored on Jesus Christ. Through Him, we can also powerfully affect the lives of people here on earth with an eternal, positive impact. Our lesson today will help us learn how to leave behind that kind of legacy.

EXAMINE



Steve Jobs, co-founder of Apple Inc., said something about life that is worth thinking about. He said, “*We’re here to put a dent in the universe. Otherwise, why else even be here?*” So let’s ponder on that for a moment—if you were to die right now, what kind of “dent” have you made in this world? What will you be remembered for?

It is not too early to think about what kind of legacy you will leave in this world.

It’s something we need to decide on while we are still strong enough to make it happen. It is tempting to think of leaving amazing things behind like Bill Gates (Microsoft), Steve Jobs (Apple) and Mark Zuckerberg (Facebook). But even great inventions pass away. The innovative programs and projects we develop today will eventually be replaced with better ones.

So the question remains—how do we achieve true success in our legacy? In this session, we will look into one of the lives Jesus has impacted and how this has created ripples of impact through generations until today. Through him, we will learn how to leave a legacy that lasts, not just for a lifetime, but for eternity.

⁷ But whatever things were gain to me, those things I have counted as loss for the sake of Christ. ⁸ More than that, I count all things to be loss in view of the surpassing value of knowing Christ Jesus my Lord, for whom I have suffered the loss of all things, and count them but rubbish so that I may gain Christ, ⁹ and may be found in Him, not having a righteousness of my own derived from the Law, but that which is through faith in Christ, the righteousness which comes from God on the basis of faith, ¹⁰ that I may know Him and the power of His resurrection and the fellowship of His sufferings, being conformed to His death; ¹¹ in order that I may attain to the resurrection from the dead.

¹² Not that I have already obtained it or have already become perfect, but I press on so that I may lay hold of that for which also I was laid hold of by Christ Jesus. ¹³ Brethren, I do not regard myself as having laid hold of it yet; but one thing I do: forgetting what lies behind and reaching forward to what lies ahead, ¹⁴ I press on toward the goal for the prize of the upward call of God in Christ Jesus.

1

KNOWING JESUS CHRIST

Circumcised on the eighth day, a Hebrew of Hebrews, Abraham's descendant, a Pharisee, faultless in righteousness based on the law. To have these credentials during the time of Jesus was considered respectable and honourable. To have these credentials one would think this person already knew the very heart of God. These credentials belonged to the Apostle Paul—before he truly knew Jesus Christ.

When Paul became a follower of Jesus, he referred to his impressive credentials this way—"I once thought these things were valuable but now I consider them worthless because of what Christ has done" (verse 7, NLT). Paul was very clear about his primary goal in life. His greatest pursuit was to know Christ. He continued, "Yes, everything else is worthless when compared with the infinite value of knowing Christ Jesus my Lord. For his sake I have discarded everything else, counting it all as garbage, so that I could gain Christ and become one with him. I no longer count on my own righteousness through obeying the law; rather, I become righteous through faith in Christ. For God's way of making us right with himself depends on faith" (verses 8-9, NLT). Everything else had become secondary to what he came to consider as the most important thing. In fact, everything was 'rubbish' to him as compared to the surpassing value of knowing Jesus Christ.

You may ask: why is it important to know Jesus? The most important pursuits are those that are worth your time, energy, and resources. You will never know the value of knowing Jesus until you realize that, in the end, the most enduring thing in life is not trophies or wealth but a right relationship with God. As the Psalmist once sung,

*"Whom have I in heaven but you?
And earth has nothing I desire besides you.
My flesh and my heart may fail,
but God is the strength of my heart
and my portion forever."*

PSALM 73:25-26

2

EXPERIENCING GOD'S POWER

When Paul said “know Christ,” he was not talking about merely mental ideas about Jesus that people often have. By using a Greek word that describes also the intimate relationship between husband and wife, Paul is talking about being so intimately related to Jesus that one gets to experience the power of God that raised Jesus back to life. He said, “I want to know Christ and experience the mighty power that raised him from the dead. I want to suffer with him, sharing in his death, so that one way or another I will experience the resurrection from the dead” (verse 10-11, NLT).

Paul knew very well the life-changing capacity of this power as he had a radical but personal encounter with Jesus (Acts 9:1-19). He turned from being a zealous persecutor of the church to being an unstoppable missionary of Jesus. God chose him for a mission: to carry His name not only to the people of Israel, but also to the Gentiles. After Paul’s conversion, he could not stop preaching about Jesus! He traveled extensively, planting churches wherever God brought him. Empowered by the Holy Spirit, Paul wrote at least thirteen of the books in the New Testament. Centuries have passed and Paul’s words continue to change lives today. Indeed, true knowledge of God shows itself in a transformed life.

Knowing God is experiential, not merely mental. Sadly, many people do not know God in the way that the Apostle Paul experienced. How about you? Have you seen the power of God at work in your life? You may be struggling with a bad temper, unforgiveness, pornography, sex addiction, drug addiction, and other issues. But Paul’s life testifies that God has the power over all these sins and He is the One Who can really change your life. The moment you have a close encounter with Jesus, your life will never be the same.

TRUTH TAG

“²¹ Not everyone who says to me, ‘Lord, Lord,’ will enter the kingdom of heaven, but only the one who does the will of my Father who is in heaven. ²² Many will say to me on that day, ‘Lord, Lord, did we not prophesy in your name and in your name drive out demons and in your name perform many miracles?’ ²³ Then I will tell them plainly, ‘I never knew you. Away from me, you evildoers!’?”

- Matthew 7:21–23

The Bible tells us that it is one thing to know Jesus, quite another that Jesus knows you. This is one thing that Jesus does not leave for us to merely assume but for us to be safely assured. Practicing religious rituals alone or any good work does not guarantee our eternal destination. Only through a personal relationship with Jesus can we be assured of a place in heaven. And a transformed life is the ultimate evidence of our genuine faith in Him.

3

GAINING ETERNAL LIFE

Oswald Chambers once said, “Death has an amazing power of altering what a man desires because death profoundly affects his outlook.” If a doctor were to tell you that you only have one month left to live, how will you live your life? Will the way you look at things change? Will your priorities be any different? The truth is, one day, you are going to depart from this world. While this certainty of life brings fright and dread to some people, the Apostle Paul gained a different outlook, *“I focus on this one thing: Forgetting the past and looking forward to what lies ahead, I press on to reach the end of the race and receive the heavenly prize for which God, through Christ Jesus, is calling us”* (verse 13-14, NLT).

Paul’s singular preoccupation in life has been to look forward to that which transcends what this world can offer. Paul clearly knew what his “one thing” was and he understood well what ultimately came with it—eternal life. Jesus Himself put it clearly when He said, *“And this is the way to have eternal life—to know you, the only true God, and Jesus Christ, the one you sent to earth”* (John 17:3, NLT). To know Jesus Christ is to possess life everlasting. Get this “one thing” right and all earthly things will no longer matter as much as most people think. If you don’t have Jesus, you’ll eventually have nothing of eternal worth to share and leave behind. But in having Jesus, you will gain the “one thing” that will outlast life itself. This is the legacy worth pursuing and worth passing on for generations to come.

LIFE HACKS

In the end, a life that points others to Jesus can truly be our life’s lasting legacy.

EXPRESS

- 1 Make an honest evaluation of your life right now. If you were to die today, what do you think will you be most remembered for? What kind of “credentials” have you been banking on to leave a legacy? How do you feel about that?
- 2 Today we learned that Apostle Paul successfully left a lasting legacy because he was focused on his relationship with God and carrying out His mission for him. What change/s do you need to make in your life in order to leave a legacy like this?

If you feel that you have been failing in leaving a lasting legacy, know that God has the power to redeem your failures in life and turn it around for your good according to His great plan (Romans 8:28)! Would you want God to forgive all your sins and wipe your slate clean? Would you want to start a personal relationship with Him starting today (John 17:3, John 10:10)?

You can express your heart’s desire through a prayer like this:

“Lord Jesus, thank you so much for loving me. I confess that I am a sinner worthy of eternal punishment. Thank you for dying on the cross to pay for all my sins. With your help, I am turning away from all my sins. Today, I put my trust in you as my Lord and Savior and I receive you into my heart. Thank you for forgiving my sins and for coming into my heart. I accept your free gift of eternal life. Thank you that one day, I will go home to be with you in heaven. From this day on, I will follow and obey you. Amen.”

If you wish, write down in your own words your prayer of accepting Jesus as Savior and Lord here:

(Sign your name and date today)

THE DAILY CHALLENGE

In order to start leaving a lasting legacy, we must invest our time in growing our relationship with God DAILY. So here is our DAILY Challenge. Below are some spiritual disciplines we must practice every day and some suggestions how to do it. For each spiritual discipline, check ONE that you commit to start doing every day this week, or jot down an action point of your own.

1 Read the Bible daily

- Read the Bible for 10 minutes, or about 2 chapters per day
- Read 1 chapter a day from the book of John
- Download the YouVersion Bible app (available in the Apple App Store and Google Play) and start on a Bible reading plan
- Other:

2 Pray daily

- Devote the first 15 minutes of your day talking to God
- Thank God for 10 things each day (no repetitions allowed)
- Praise God by thinking of an attribute for each letter of the alphabet (Ex. A—God is Almighty, B—God is Beautiful, C—God is Compassionate)
- Start a prayer journal
- Other:

Prayer Tip: Try using the acronym CAST when praying—Confession, Adoration, Supplication, Thanksgiving.

3 Share about God daily

- Ask 1 person a day how you can pray for him/her that day
- Share with a friend about what you have been learning in our #Lifegoals series
- Text a Bible verse to your friends
- Share with a friend how God is working in your life
- Other:

GOD'S WAY TO HEAVEN

THERE ARE FOUR (4) TRUTHS THAT WE MUST CLEARLY UNDERSTAND TO BE SURE OF GOING TO HEAVEN.

I

GOD LOVES YOU AND DESIRES THAT YOU:

1 Have eternal life with Him.

Jesus is speaking, "For God loved the world so much that He gave His only Son so that everyone who believes in Him may not die but have eternal life." (John 3:16)

2 Have an abundant and meaningful life.

Jesus is speaking, "...I have come in order that you might have life – life in all its fullness." (John 10:10)

But most people aren't experiencing a meaningful life and aren't sure that they have eternal life because...

II

MAN HAS A SIN PROBLEM THAT SEPARATES HIM FROM GOD.

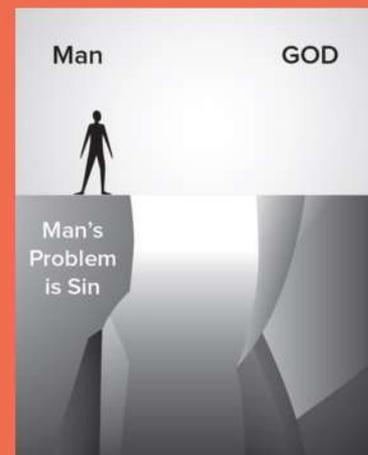
1 Every one has sinned.

Romans 3:23 says, "Everyone has sinned and is far from God's saving presence."

2 The penalty of sin is death.

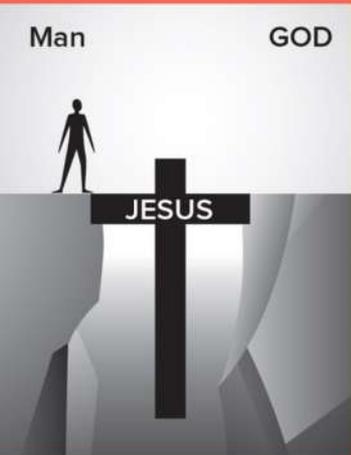
"For sin pays its wage - death;..." (Romans 6:23)

What kind of death? The Bible talks about two kinds of death. The first death is **physical**. The second death is **spiritual** or **eternal separation** from God. We read about this **SECOND DEATH** in the book of Revelation.



“But cowards, traitors, perverts, murderers, the immoral, those who practice magic, those who worship idols, and **ALL LIARS** - the place for them is the lake burning with fire and sulfur, which is the **Second Death.**” (Revelation 21:8)

Since sin separates man from God, what is the solution to his problem?

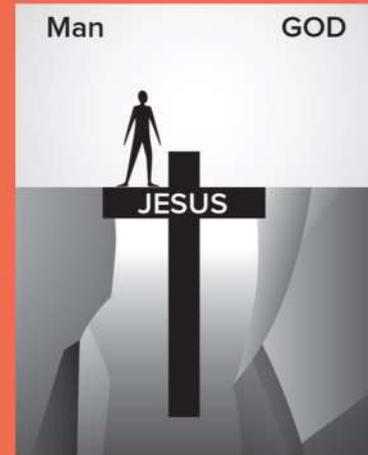


III

**JESUS CHRIST
IS GOD'S
ONLY WAY
TO HEAVEN.**

IV

**WE MUST PLACE
OUR FAITH IN
JESUS CHRIST
TO SAVE US.**



1 He is the only way.

In John 14:6, Jesus says, "...I am the way, the truth and the life; no one goes to the Father except by Me."

2 He completely paid the penalty of your sins.

"For Christ died for sins once and for all, a good man on behalf of sinners, in order to lead you to God ... " (1 Peter 3:18)

3 His resurrection proves that He is the Son of God, the Messiah, the only Savior.

"It is about His Son, our Lord Jesus Christ: as to His humanity, He was born a descendant of David; as to His divine Holiness, He was shown with great power to be the Son of God by being raised from death." (Romans 1:3-4)

He promises Eternal Life.

4 Jesus Himself said in John 11:25-26, "...I am the resurrection and the life. Those who believe in Me will live, even though they die; and those who live and believe in Me will never die."
Do you believe this?

Merely knowing about what Jesus Christ has done for us is not enough.

1 You are saved by God's grace through faith in Jesus Christ alone.

"For it is by God's grace that you have been saved through faith. It is not the result of your own efforts, but GOD'S GIFT, so that no one can boast about it. God has made us what we are, and in our union with Christ Jesus he has created us for a life of good deeds, which he has already prepared for us to do."
(Ephesians 2:8-10)

If salvation can be expressed in a formula, which do you think is the correct one? Please check.

FAITH IN JESUS + GOOD WORKS = SALVATION

or

FAITH IN JESUS + NOTHING = SALVATION → GOOD WORKS

Read Ephesians 2:8-10 again. Which formula is consistent with this passage?

Good works are not the means to salvation, rather they are the evidences or by-products of your salvation.

2 Show your faith in Jesus Christ by accepting His gift of eternal life.

Jesus is speaking, "Listen! I stand at the door and knock; if anyone hears my voice and open the door, I will come into their house and eat with them, and they will eat with me."

(Revelation 3:20)

You can pray this simple prayer to express your faith in Jesus Christ and receive Him into your heart as your Lord and Savior. You only have to pray this prayer once, but with sincerity, because when He enters your life, He will never leave you.

Lord Jesus, thank you so much for loving me. I confess that I am a sinner worthy of eternal punishment. Thank you for dying on the cross to pay for all of my sins. With your help, I am turning away from all my sins. Today, I put my trust in you as my Lord and Savior and I receive you into my heart. Thank you for forgiving my sins and for coming into my heart. I accept your free gift of eternal life. Thank you that one day, I will go home to be with you in heaven. From this day on, I will follow and obey you. Amen.

If you have just trusted Jesus Christ to save you and expressed that trust by asking Him to come into your heart, then the following things have happened to you:

1 YOU HAVE ETERNAL LIFE.

"The testimony is this: God has given us eternal life and this life has its source in His Son. Whoever has the Son has this life; whoever does not have the Son of God does not have life. I am writing this to you so that you may know that you have eternal life - you that believe in the Son of God." (1 John 5:11-13)

2 ALL OF YOUR SINS ARE PAID FOR AND FORGIVEN. (PAST AND PRESENT SINS)

"He rescued us from the power of darkness and brought us safe into the kingdom of His dear Son, by whom we are set free, that is, our sins are forgiven." (Colossians 1:13-14)

3 YOU ARE A NEW PERSON IN GOD'S EYES. A NEW LIFE HAS BEGUN FOR YOU.

"Anyone who is joined to Christ is a new being; the old is gone, the new has come." (2 Corinthians 5:17)

4 YOU BECAME A CHILD OF GOD.

"Some, however, did receive Him and believed in Him; so He gave them the right to become God's children." (John 1:12)

TODAY IS YOUR SPIRITUAL BIRTHDAY, HAPPY BIRTHDAY!

As a reminder of your commitment today, read and sign the pledge below:

TODAY JESUS, I TRUSTED IN YOU TO BE MY LORD AND MY SAVIOR AND I ACCEPTED YOUR FREE GIFT OF ETERNAL LIFE. I COMMIT TO LOVE AND OBEY YOU FOR THE REST OF MY LIFE.

SIGNED:

DATE:

You now have a very personal and permanent relationship with the Lord Jesus Christ. To grow in your relationship with Him:

- 1 Read the Bible.**
This is how God talks to you. Begin with the Gospel of John. Read a chapter a day and ask the Holy Spirit to help you understand it.
- 2 Pray to Him every day.**
This is how we talk to God.
- 3 Share about Jesus to your family and friends!**

WHAT'S NEXT?

NOW THAT YOU HAVE A PERSONAL RELATIONSHIP WITH GOD AS YOUR HEAVENLY FATHER THROUGH JESUS CHRIST, OUR SAVIOR, WE WOULD LIKE TO INVITE YOU GET TO KNOW CHRIST MORE! THERE ARE MANY WAYS TO DO THIS, ONE OF WHICH IS TO GO THROUGH A STEP-BY-STEP BIBLE STUDY AND DISCUSSION ON THE BASICS OF YOUR NEW LIFE AND IDENTITY IN CHRIST.

There are four books called GLC 1 Essentials Books 1-4 that provide an opportunity for you to take the next steps of your spiritual journey with Christ:

- **BOOK 1 ONE BY ONE**
- **BOOK 2 SPIRITUAL DISCIPLINES**
- **BOOK 3 GALATIANS**
- **BOOK 4 CCF DNA**

You can also access the GLC 1 Essentials books and videos for FREE. just visit glc.ccf.org.ph then proceed to RESOURCES.

