Facilitator:

- 1. Open with Prayer
- 2. Welcome any newcomers
- 3. Read Hebrews 13:5-6; Matthew 6:24. Give a five-minute review of the sermon using Peppy's sermon notes.

Facilitator:

Please don't feel you have to cover every question. They become increasingly deeper and more thoughtful toward the end. It may help to highlight questions you want to be sure to cover, depending on the dynamics of your group and the time available. Try to keep your discussion to an hour and a half at the most.

CONNECT Group study questions, Hebrews 13:5-6; Matthew 6:24 Title: Getting a Grip on Your Finances

Baseball great Yogi Berra passed away a few days ago at age 90. To many he was more than a great catcher and hitter in Major League Baseball. He was also known and loved for his blend of wit and common sense that touched on nearly every area of life, not the least of which, the area of finance. A recent Forbes Magazine article by Ken Kamen demonstrates how he uses Berra's witticisms, often called "berra-isms," to illustrate the financial advice he gives to clients:

"When you come to the fork in the road, take it."

Financial concept: Diversify. No one path leads to investment success.

"It's like déjà vu all over again."

Financial concept: Expect volatility. Market gyrations are nothing new; don't let them freak you out.

"I knew the record would stand until it was broken."

Financial concept: Ignore hyperbolic headlines. Things are never as good or as bad as today's headlines suggest.

"We made too many wrong mistakes."

Financial concept: Stop doing what hasn't worked. Investing is about homework and discipline, not hot tips and hunches.

"It's tough to make predictions, especially about the future."

Financial concept: Prepare for the unexpected. Your investment plan should be able to see you through differing economic climates.

"We're lost, but we're making good time."

Financial concept: Don't confuse trading with investing. Short-term thinking is often the enemy of long-term financial success.

"The future ain't what it used to be."

Financial concept: Ignore the doomsayers. Bear markets are periods of time when people who think this time is different sell their assets to people who know this time is never different.

Question: These financial concepts about money-making lack the spiritual dimension that would lead to true financial and personal success. Can you add to Ken Kamen's financial advice some of the spiritual advice his column leaves out?

Question: Read Hebrews 13:5-6—*Keep your life free from love of money,* and be content with what you have, for he has said, "I will never leave you nor forsake you." So we can confidently say, "The Lord is my helper; I will not fear; what can man do to me?"

Share with the group a time when this passage helped or could have helped you through a financial crisis.

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

Why is it so difficult to be devoted to God and "despise" wealth?

Question: When we invest, we expect a return on our investment. When we invest in God's Kingdom, what kind of return can we expect? **Facilitator**: Proverbs 3:9-10.

What responsibility do we have to make sure our investments in God's Kingdom are wise? Where do we find that kind of wisdom? **Facilitator**: James 1:5

Question: Share with the group about a time when you thought it was impossible to tithe, or even give faithfully a portion of your income to God's Kingdom. What steps did you take to change? In what ways has God blessed your faithfulness in giving? **Facilitator**: Malachi 3:8-10; 2 Corinthians 9:6-7.

Question: Share with the group a time in your past when you realized you didn't understand the difference between needs, wants, and desires? **Facilitator**: Read Proverbs 21:17—*Whoever loves pleasure will be a poor man; he who loves wine and oil will not be rich.*

Question: Read Proverbs 16:9—The heart of man plans his way, but the Lord establishes his steps. If we believed this principle to be true, and lived by it, how would it affect the way we plan? Would we make our plans and ask God to bless them, or would we ask God to bless us with His plan? **Facilitator**: Also read Proverbs 16:3—Commit your work to the Lord, and your plans will be established. And read Proverbs 3:5-6—Trust in the Lord with all your heart, and do not lean on your own understanding. In all your ways acknowledge him, and he will make straight your paths.