

COMMITMENT WITH THANKSGIVING

*Stewarding our time, talents,
treasures, and testimonies.*

LIFEGROUP STUDIES LEADER'S GUIDE



COMMITMENT WITH THANKSGIVING

LIFEGROUP STUDIES - TERM 4 2025

During Term 4 we are studying the Bible together to consider how God would have us steward the good gifts He has entrusted to us for this lifetime to impact His plan to share Jesus for Everyone. Forever. We have broadly categorised these gifts into four domains of:

- Time,
- Treasures,
- Talents, and
- Testimonies

so that our lives may, in Totality, reflect the impact of Jesus' love for us individually and as a church family.

Our LifeGroup leaders here at Figtree Anglican Church have written and contributed these studies. We are deeply thankful to God and to our contributors for their carefully, prayerfully crafted contributions.

Our Ministry Team has edited these studies into the format in which you have received them with the assistance of an AI agent.

Our hope and prayer is that with prayerful and careful engagement with the very word of God, we shall be shaped both in believing and behaving as we seek to, "through the compassion of God, present our very selves as a living sacrifice, holy to God as a pleasing and rightful service, not conformed to this age but transformed by the renewing of our mind that we may be living proof of the good, pleasing and perfect will of God" (Romans 12:1-2, my translation)

Yours in His service,

Robin Kinstead

Senior Minister
Figtree Anglican Church

STUDY ONE

USING AND PRIORITISING OUR TIME FOR GOD'S KINGDOM

BY KAREN DIXON

Reflection and sharing question: If you could go back to one specific moment in your past to relive it, which would you choose and why?"

This study explores the concept of what it means to be a 'good steward' of our time. It is important to first understand the 'who' and the 'why' so we can grasp the purpose behind this stewardship. From the very beginning, God created time, separating light and darkness (Genesis 1:3–5), and, in this context, placed us in relationship with Him. In Psalm 24:1, we also read: "The earth is the Lord's, and everything in it, the world, and all who live in it." This verse affirms the concept of God's ownership and authority over creation, highlighting that everything, including humanity, belongs to Him and is therefore under His domain.

In his book *Mere Christianity*, C. S. Lewis states this as:

"Every faculty you have, your power of thinking or of moving your limbs from moment to moment, is given to you by God. If you devoted every moment of your whole life exclusively to His service, you could not give Him anything that was not in a sense His own already."

CREATOR AND GIVER OF TIME

1. What do the following verses teach us about God being the author and master of our time?

- Psalm 90:12
- Psalm 39:4–5
- Psalm 139:16
- 2 Corinthians 6:2
- James 4:13–15
- Ephesians 5:15–17

2. In our culture, "managing time" often means maximising productivity throughout the day. But what if we relinquished the need to manage time and instead adopted a stewardship perspective toward time? Discuss.

NOTE: What time stewardship is NOT: productivity for its own sake; sacrificing personal time or giving up rest and recreation; disengaging from God-given joys such as time with others, creative arts, theatre, crafts, exercise, or self-care. These are God-given opportunities and blessings. It is important to maintain a balanced approach to them within the rhythm of daily life, instead of allowing them to define one's identity.

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CUSTODIAN INVESTORS

3. If we are not the 'owners' of our time, but rather managers, caretakers, stewards, and custodians of God's creation, how does this shift our thinking and language about time being an 'investment' rather than something we 'spend'?

4. In what ways can focusing on how we invest our time, rather than how we spend it, influence our perspectives and decision-making across the following areas?

- Embracing the brevity or 'short duration' of life
- Recognising time as a finite gift
- Living intentionally
- Prioritising eternal values... what are they?
- The value of time
- Entitlement

5. "When we steward time faithfully, we're not just filling our calendars but investing our lives in Kingdom purposes." How does this statement apply to your current situation or season of life?

6. Which of the following words resonate best with you for wisely using the time you have? Share with the group how they might shape changed practices and prayer.

- **Redeem** – drawn from Ephesians 5:16, "redeeming the time," suggesting purposeful use of fleeting moments.
- **Number** – as in Psalm 90:12, "teach us to number our days," evoking awareness and wisdom.
- **Appoint** – reflecting divine timing and calling (Ecclesiastes 3:1).
- **Dwell** – to be present and intentional, not rushed or scattered.
- **Abide** – living in communion with God, letting time flow from relationship.
- **Intentionality** – choosing what matters most with clarity and care.
- **Rhythm** – honouring the ebb and flow of work, rest, and worship.
- **Margin** – creating space for grace, reflection, and divine interruption.
- **Prioritise** – placing God's kingdom first (Matthew 6:33).
- **Discernment** – choosing wisely amid competing demands.
- **Legacy** – investing time in what outlasts us.
- **Eternal** – anchoring decisions in what holds lasting value.
- **Calling** – stewarding time in service of one's divine vocation.
- **Faithfulness** – showing up consistently, even in small things.
- **Sacred** – treating time as holy, entrusted by God.

STUDY ONE

MAKE IT COUNT

Many biblical passages about time, for example: "Our life is but a vapour" (James 4:14) or "Teach us to number our days" (Psalm 90:12), can feel sobering, even gloomy. They highlight our mortality, our limitations, and the fleeting nature of earthly life. But this isn't despair; rather, they reflect a realistic perspective that encourages mindful and purposeful living.

- 7. Take time to review your daily activities, considering which reflect Kingdom investments and which represent time-wasters. What habits might you need to change? What thought-attitudes might you need to change?**
e.g., do you view routine tasks in the day-to-day as mundane, preventing you from pursuing 'more important things', or do you embrace this time as your calling to invest in loving and serving your family?
- 8. What's one change you can make now that would assist you to do one or more of the following:**
 - live more in alignment with God's purposes?
 - cultivate an attitude of gratitude?
 - prioritise what truly endures?
- 9. How might anchoring your daily rhythms in gratitude and divine stewardship reshape your sense of purpose and peace?**

CLOSING PRAYER

Pray this short prayer together, or write your own prayer that reflects your confession and the areas where you seek God's Spirit to change you in the stewardship of your time:

Gracious and loving Father,

Forgive me for those times that I have not stewarded well your gift of time entrusted to me. Shine your light on the areas where I need to change. Grant me wisdom to see how I misuse or squander my hours. Guide my heart to reorder my priorities, leading me in practical steps with how to grow in gratitude, and to honour you with my decisions.

In Jesus' name I pray, Amen.

STUDY TWO

USING OUR TALENTS FOR GOD'S KINGDOM

BY LAURA LIDDEN

Reflection and sharing question: If you could suddenly become amazing at one random skill overnight, what would you want it to be?

"There are different kinds of gifts, but the same Spirit distributes them. There are different kinds of service, but the same Lord. There are different kinds of working, but in all of them and in everyone it is the same God at work. Now to each one the manifestation of the Spirit is given for the common good."
1 Corinthians 12:4-7

TALENTS GIVEN TO ALL BELIEVERS

Read Romans 12:4-8.

1. Why do you think God designed the church this way?
2. How should each believer use their gifts? What does this say about the role of using our gifts for all church members?
3. Read Colossians 3:16-17. What are some ways every Christian is called to serve, regardless of their specific gift (e.g., prayer, love, hospitality, generosity)?

TALENTS REQUIRING COMMISSIONING OR CALLING

4. Read Acts 13:1-3. What can we learn about discernment and sending?
5. Why do you think some tasks in the church (like teaching, pastoring, or missionary work) require confirmation, training, or commissioning by others?
Read Titus 1:5-9.

6. What dangers might arise if someone takes on a commissioned task (like preaching or leadership) without discernment or affirmation from the church?

Read James 3:1.

LIVING FAITHFULLY WITH OUR TALENTS

7. Reflect on Matthew 25:14-30 (The Parable of the Talents). What does this parable teach about responsibility in using whatever we have been given?
8. How can we guard against comparing our talents with others, and instead celebrate the diversity of talents?
Read 1 Corinthians 12:21-26.
9. What practical step can you take this week to use your gifts for God's glory and the building up of others?
10. What's a practical step we can take to ensure we are encouraging each other to use our gifts to serve the church, meaning the same people aren't doing everything?

CLOSING PRAYER

Every believer is called to serve, but not every believer is called to every task. God equips some for particular roles, while also calling all of us to live out love, faith, and service in daily life.

Pray with your neighbour for how God may be calling you to serve.

STUDY THREE

CONSISTENT GIVING

BY PHILLIP AND NICOLA PIPER

Reflection and sharing question: Do you have any habits that are easy for you to keep? Are there habits you find much harder to stick with?

The Bible talks about one habit that not everyone finds easy: giving. In this study, we shall look at what Scripture says about giving, especially the importance of giving consistently.

GIVING BACK TO GOD

1. Do you know what the oldest religious practice is? Read Genesis 4:2–4.

Giving back to God some of what He has given us. This was before the Flood, before the Law, before the Church. People already knew it was the right thing to do to give back to God some of what He gave us.

2. Why do we give back to God?

- Giving something back to God breaks the fascination with the gift and makes us remember the Giver. An act of worship.
- It is a means of giving thanks, and often an act is more powerful than a word.

TITHING

Very early on, giving a tenth (called “a tithe”) of everything received becomes common practice.

“Then Melchizedek king of Salem brought out bread and wine. He was priest of God Most High, and he blessed Abram, saying, ‘Blessed be Abram by God Most High, Creator of heaven and earth. And praise be to God

Most High, who delivered your enemies into your hand.’ Then Abram gave him a tenth of everything” (Genesis 14:18–20).

Abram gives Melchizedek (a priest of God) one tenth of everything. This is before Abram even became Abraham. Tithing then became part of the Law.

3. Why was it special? Read Leviticus 27:30.

The tithe belonged to God and was holy.

4. What was the purpose of the tithe in Israel? Read Numbers 18:21; Deuteronomy 14:22, 28–29; Malachi 3:8–10.

- Provide for Levites as they served as priests and teachers
- Provide for the poor (foreigners, widows, orphans)

CHRISTIANS AND GIVING

5. How does the tithe apply to Christians?

This has been a long, sometimes hot, debate in church history.

6. Read Matthew 23:23. What did Jesus say about tithing?

Jesus says: tithing isn’t wrong (“without neglecting the former”), but it is not the most important thing. Justice and mercy matter more. That’s Jesus’ only teaching on tithing specifically, but He has more to say about giving and generosity.

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7. Read Matthew 6:1-4,19-21; Luke 21:1-4. What does Jesus say about giving? What does the widow's story tell us? The widow is being commended, but for what?

- Jesus is interested in the attitude of our hearts.
- The spirit of generosity matters far more than the percentage.
- In God's eyes, the value of the offering is not related to the amount.

8. Read 1 Corinthians 16:1-2, 2 Corinthians 9:6-11, 1 Corinthians 9:14. What else do we learn about giving from the apostle Paul? What is Paul's main encouragement in terms of giving?

- Paul encourages us to give generously as we are able.
- To give willingly, not under compulsion.
- To give in an organised manner.
- Our giving provides for those who preach the gospel and for the needy.

9. What are some reasons people might be reluctant to give consistently?

- They might feel insecure about their income.
- They might not have understood that being generous is God's desire for us.
- They might not have thought about the impact their generosity might have on people in need.

10. Israelites were commanded to give a tithe. Followers of Jesus are encouraged to give generously as they are able. What are some differences between these two approaches to generosity?

- Obeying the command can make you feel self-righteous.

- Feel that God "owes" me once I've obeyed the command.
- Generosity comes from an attitude of the heart and that is important to God.
- Generosity still has the same purpose.
- With Israel, tithes provided for Levites and the needy. With the Church, our generosity provides for workers who preach the gospel and for those in need. The quantity of giving has changed, but the purpose of giving is still the same.
- Our church workers deserve to receive an income for looking after us, for teaching and leading us.
- It is God's nature to look after the poor and the needy, so we should give generously.

REFLECTIONS FOR PRAYER

Consistent giving is an act of:

- Worship: Honouring God as the Giver of everything we have.
- Thankfulness: Giving is a true way to show the attitude of your heart.
- Faith: I might really need all of this, but I trust you to provide what I need.

What are the feelings inside you when consistent giving is discussed? Resentment? Indifference? Gratitude? Confidence?

How can God work in you to bring those feelings more in line with the joyful, willing giver Paul describes?

STUDY FOUR

EARTHLY TREASURES ENGAGED FOR AN ETERNAL KINGDOM

BY ROBIN KINSTEAD

Reflection and sharing question: If you were given \$10,000, no strings attached, what would you do with it? Why?

- Opens reflection on values, priorities, and eternal versus earthly investments in a light-hearted but revealing way.
- Try not to answer like a candidate for Miss World, who typically says, for all to hear, "I would most of all like to see world peace!"

CONTEXT

Mature followers of Jesus understand regular tithing and giving. We addressed this in Study Three. God also invites us to live in surrender with all He has given us – bequests, inheritances, real estate, investments, savings, time, and 'our' possessions – for the advancement of His eternal Kingdom. This study asks us to explore the Scriptures and consider how we can honour Jesus Messiah as 'stewards', not 'owners', of everything entrusted to us, from birth, all our daily living, and to our end-of-life decisions.

1. Who ultimately owns everything we have, including what we plan to keep, share, or pass on? On what grounds can we make our argument?

Read Psalm 24:1 and 1 Corinthians 10:23–26.

- God owns everything. We are His stewards.
- Nothing we possess is truly ours but entrusted by the Lord for His purposes.
- This frames our role not as "possessors" but stewards under God's sovereign authority,

who is concerned about the conscience and spiritual well-being of others.

2. What biblical examples show God's people dedicating all they have, beyond regular giving, for Kingdom purposes? Read Exodus 35:21–29, Acts 4:32–37.

- Israel gave freewill offerings for the tabernacle construction - beyond tithes.
- In Acts, early believers sold property and land, laying the proceeds before the apostles.
- The whole Bible shows God's people consistently engaging their entire estate and assets sacrificially for God's dwelling and mission.

3. How does Jesus warn against hoarding wealth for personal security rather than investing in eternity? Read Isaiah 2:7–9, Matthew 6:19–21.

- Hoarding 'stuff' invites judgment and idolatry.
- Jesus calls us to store treasures in heaven; our hearts follow our treasure.
- How may this challenge us to use surplus for Kingdom expansion rather than self-reliance or self-preservation (this may include our immediate families)?

4. How does wisdom apply to preparing your assets (like bequests) for an eternal

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impact after death?

Read Proverbs 13:22, 2 Corinthians 9:10–11.

- Faithfulness leaves an inheritance of both spiritual and material consequence.
- The apostle Paul teaches us God enables us to be generous in every way.
- Preparing Kingdom-focussed trusts and wills can advance gospel mission both during and beyond our lifetimes.

5. What is the danger of assuming our wealth is for our (and our families') comfort rather than for Kingdom engagement and advancement? Read Deuteronomy 8:17–18, Luke 12:15–21.

- Forgetting God as the Giver can lead His people to pride and judgment.
- The rich fool perishes with barns full of unused blessings. Can we resist comfort-driven thinking and consider, "How can I use this for Christ's Kingdom?"

6. How does generous giving, even beyond our regular tithing and giving commitments, reflect genuine confidence in the gospel of God's grace? Read Malachi 3:10, 2 Corinthians 8:1–5.

- Trusting God leads to joyful generosity.
- The Macedonian church gave beyond their means from gospel joy and love.
- 'Additional' giving is a response to God's grace and eternal promises.

7. What principles could guide our posture to capitalising on bequests, property, or our extra assets for God's work? Read 1 Chronicles 29:14–17, 1 Timothy 6:17–19.

- Gifts could be given freely, joyfully, with an eternal perspective.
- The wealthy are to be rich in good works and invest in the life to come.
- We are called to intentional, thoughtful generosity calibrated by God's grace to us in Jesus Messiah and that leaves a legacy of righteousness.

8. How should we think about leaving money to children compared to investing in Kingdom work? Read Genesis 18:19, Matthew 10:37–39.

- This could be a provocative question!
- Children are to be disciplined and taught to walk in God's ways.
- Jesus calls us to love Him more even than our own families.
- We should provide responsibly without being drawn into an idolatry of inheritance. Kingdom mission should remain central and will play out in our example and discipling of our children.

9. How does Jesus' sacrifice shape our willingness to give beyond measure? Read Isaiah 53:10–12, 2 Corinthians 8:9.

- Jesus Messiah left His glory to give all, even His life, for our salvation.
- Our material giving reflects His grace and mercy as Saviour and Lord.
- Every single asset at our disposal, whether large or small, is an opportunity to respond to the gospel with cross-shaped generosity.

10. What future hope motivates us to let go of earthly treasures today? Read Daniel 7:14, 27; Revelation 21:24–26.

- Jesus' Kingdom will be fulfilled at His return. He will show His reign over all.

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- Wealth prayerfully invested for Kingdom fruit will endure for eternity.
- Our giving - regular, special, and stretching us - today calibrates to and anticipates the eternal reign of Jesus. No spiritually directed gift is wasted.

Will you prayerfully dedicate your whole estate to the Lord?

- Consider how your assets, beyond regular giving and tithing, can advance the gospel of Jesus. Will you offer them back to God in worship?

Will you plan to prepare or review a will that honours Jesus?

- Including gospel-centred bequests, gifts to Kingdom ministries, or mission partners. Make your last act on earth a Kingdom investment.

Will you give extra, strategically and sacrificially?

- Identify surplus (e.g., land, shares, antiques, savings) that could be released for gospel work in this generation to have enduring impact on eternal Kingdom outcomes.
- Which question challenged you most strategically and sacrificially?

CLOSING PRAYER

Gracious God and loving Heavenly Father,

The earth is Yours and everything in it. You gave Your Son for us, investing heaven's greatest treasure for the good of undeserving

rebels and for Your righteous glory.

Forgive us for gripping too tightly to all You have entrusted to us. May we, like the forefathers and the saints of old, bring everything we have - bequests, homes, inheritances, savings, all of it - to Your feet.

Make us wise like the fathers of Israel, make us generous like the Macedonians, inspire us by the grace of our Lord Jesus and make us joyful in our eternal hope.

May the way we live and the way we die testify to Jesus Messiah and Lord of all.

In Jesus' name we pray, Amen.

STUDY FIVE

SHARING OUR TESTIMONIES

BY JOHN THOMPSON

Reflection and sharing question:

Which exercise is your Christian walk most like:

- a. a quick run around the block once a week
- b. a fixed training regime
- c. a marathon
- d. other?

OPTIONAL JOKES

Our fourth grader celebrated his birthday on crutches, so he couldn't carry the cupcakes into school without help. I asked our sixth-grader, Noah, to help his brother carry them in. "I could," he said, "but I'd prefer not to." Spotting a teaching moment, my husband asked Noah, "What would Jesus do?" Noah answered, "Jesus would heal him so he could carry his own cupcakes."

A Christian guy named Bill saw an ad online for a Christian horse, so he went to check it out. The horse's owner said, "It's easy to ride him. Just say 'Praise the Lord!' to make him go and 'Amen!' to make him stop." Bill got on the horse and said, "Praise the Lord!" Sure enough, the horse started to walk. "Praise the Lord!" he said again, and the horse began to trot. "Praise the Lord! Praise the Lord!" he yelled, and the horse broke into a gallop. Bill was enjoying his ride so much that he almost didn't notice the cliff he and the horse were about to go over. Bill shouted "AMEN!" at the top of his lungs, and the horse stopped right at the edge of the cliff. Relieved, Bill said, "Phew! Praise the Lord!"

1. How did you become a Christian?
2. What prompted you to do the work for God that you have done in the past or are presently doing? Read 1 Thessalonians 1:3.
3. How do you think God's love has influenced the way you treat
 - a. fellow Christians, and
 - b. family and friends who are not Christians?

Read Ephesians 4:1-6.

4. When the ordinary things of life keep you busy, how do you make sure that your spiritual life is not neglected? Read Ephesians 4:21-5:2.
5. How have you handled the difficult times in your life, when things are just not going to your plan? Do you call on God or just struggle through on your own? Read Ephesians 6:10-18.
6. Depending on what stage you are at in your Christian walk, what strategies do you think would be helpful to give you the "get up and go" you need to keep going with God no matter what life throws at you? Read Colossians 2:6-8.

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CLOSING PRAYER

"Then they asked Him, 'What must we do to do the works God requires?' Jesus answered, 'The work of God is this: to believe in the One He has sent'" (John 6:28–29).

We are only able to share Jesus because Jesus enables us. Pray for His help in sharing your testimony in the power of His Spirit for the glory of His Father.

STUDY SIX

SEEDS OF THE PATH

BY NOAH SMITH

We all experience different seasons in our walk with Christ. Some seasons are fruitful, filled with discipline, joy, and energy. Others may be marked by difficulty, low energy, doubts, major life changes, overwork, sickness, or spiritual dryness. The parable of the sower helps us understand how God's Word meets people in varied conditions of the heart.

In this study our goals are to:

- Learn to engage with people in different seasons of life.
- Practice asking thoughtful questions.
- Grow as genuine listeners who show grace.

Reflection and sharing question: What is your favourite season of the year, and why?

Read Mark 4:1-20.

- 1. What are the different soils Jesus describes? Which soil do you most relate to right now in your walk with Christ? Why?**
- 2. What happens to the seeds in each case? Do we see the beginning of faith, or no faith at all?**
- 3. How would you describe each type of soil?**
 - Seeds on the path
 - Seeds in rocky places
 - Seeds among thorns
 - Seeds in good soil

- 4. Do you think people can move between the soils? Have you experienced a shift in your own "soil type" over time? What caused that change?**
- 5. Is the Christian walk always easy? Why or why not? Can you give a biblical example to support your answer?**
Read John 16:33, Acts 14:22, James 1:2-4.
- 6. Do you think it's important to engage with people who may be in 'different soils'? Why or why not? How can we show grace and patience to those who seem to be in a hard or thorny season?**
- 7. What attitudes are important when talking with others about faith? e.g.,**
 - Genuine listening
 - Active listening
 - Avoiding bias or preconceived assumptions
- 8. Self-reflection: How do you go at checking in on others about their walk with God?**
 - What are the challenges? (e.g., time, social awkwardness, lack of openness)
 - What are your strengths?
- 9. We all experience seasons of blessing and seasons of grief, doubt, or insecurity. How can we continue to praise God and declare His goodness in all circumstances - even when it feels hard?**

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10. What season of life are you currently in (spiritually, emotionally, or physically)? Can you share a time when praising God was difficult, but you chose to do it anyway? What helped you? How should the future hope frame our perspective in the present?

Read 1 Thessalonians 5:10–24. What is Paul's charge to the Thessalonians?

Read also passages about our future hope (e.g., Romans 8:18–25; Revelation 21:1–5).

11. What fears or hesitations do you have about checking in deeply with someone regarding their faith?
12. Time to stretch: Pair up and practice checking in with someone now. Go beyond surface level - ask how they are really going with God.

BONUS QUESTIONS (IF TIME ALLOWS)

- What does "good soil" look like in daily habits and relationships?
- How can we help cultivate good soil in others without judgment or pressure?
- What role does prayer play in moving from rocky or thorny soil to good soil?
- What's one thing you can do this week to encourage someone in a different season of faith?

CLOSING PRAYER

STUDY SEVEN

TOTAL COMMITMENT

BY GEOFF HEWITT

HEAD, HEART, AND HANDS TOTALLY COMMITTED TO JESUS

With our head we learn and understand what God teaches us in the Bible. Our heart is the core of our being with which we commit to loving and serving God, and with our hands we put into practice that which we know and are committed to.

Most Christians know that we need to apply God's truth to our lives. But it is easy to forget that we need to apply it to every part of our life, not just parts of it. God wants to transform all of who we are into the image of Jesus Christ.

1. What does it mean for our head, heart, and hands to be totally committed to Jesus?

New Testament scholar and theologian, N. T. Wright, tells us that the Bible calls us to "a life of radical discipleship, characterised by love, service, and a deep, unwavering devotion to the person and teaching of Jesus."

**2. Can you think of people whose commitment to Jesus has been an encouragement or example to you?
Read Ephesians 1:21-23.**

**3. Our view of the world and relationships can be shaped by many things. How can we ensure that it is shaped and transformed by God's word?
Read Romans 12:1-2.**

**4. How can we honour God on issues where the prevailing community view is contrary to the Bible?
Read Colossians 3:16-17.**

5. Read Ephesians 4:15. How do we speak the truth in love as we encourage one another to grow in our commitment to Jesus?

6. What does it mean to in "whatever you do in word or deed, do everything in the name of the Lord Jesus" (Colossians 3:17)?

7. Sometimes this can be hard, so why should we give thanks to God in such circumstances?

**8. What does it mean to place God first in our life and relationships?
Read Matthew 10:37-38.**

9. Does that mean that we love family, friends, or our own life less?

**10. What does it look like in 21st-century Australia to give the firstfruits, or the best of what we have, to God out of gratitude and as an act of worship?
Read Luke 6:38, 2 Corinthians 8:13-14, Proverbs 3:9-10.**

CLOSING PRAYER

Consider how we use our possessions to honour God and act with generosity and equality towards other people. Ask the Lord for help in realigning with His desire for our Total Commitment to Him.



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4-10 Gibsons Rd, Figtree, NSW
connect@figtree.church | 02 4272 1322 | figtree.church



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