

**JOEL C. ROSENBERG**

*NEW YORK TIMES* BESTSELLING AUTHOR

**& DR. T. E. KOSHY**

**THE**

**INVESTED**

making disciples of all nations  
one person at a time

**LIFE**

# THE INVESTED LIFE





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**LIFE**

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*The Invested Life: Making Disciples of All Nations One Person at a Time*

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CHAPTER ONE

# ASK TWO SIMPLE QUESTIONS

*Go therefore and make disciples . . .*

JESUS CHRIST (MATTHEW 28:19)

Every follower of Jesus Christ should be able to answer two simple questions:

- First, “Who is investing in me?”
- And second, “Whom am I investing in?”

God desires to pour an abundance of spiritual and emotional capital into your life—directly and through older and wiser believers. And he wants to use you to pour spiritual and emotional capital into the lives of others. Along the way, you’ll be changed. Others will change. You’ll grow. Others will grow. You’ll feel loved. Others will feel loved. You will experience God and his community in a new and personal and supernatural way. And so will others.

God calls this process of spiritual investing “making disciples.” It’s the heart of the Great Commission. It’s the vision of a great local church. It’s the secret of a healthy, joyful, secure, and significant life.

We call it “the invested life.” And that’s what this book is all about.

## **God the Investor**

God is in the business of turning nothing into something and a little into a lot.

In Genesis 1 and 2, we read the story of God creating the heavens and the earth out of nothing. And man out of dust. And woman out of man. And God said it was “good.”

In John 2:1-11, we read the story of a wedding where Jesus turned six stone jars of water—each holding between twenty and thirty gallons—into fabulous wine.

In Luke 9:10-17, we read the story of Jesus turning five loaves of bread and two fish into enough food to feed at least five thousand people.

That’s the greatness of our great God. He can turn nothing into something and a little into a lot.

And that’s exactly what he wants to do in your life.

Think about it. Once you were nothing. Then suddenly, in the blink of an eye, you were born into this wonderful and mysterious world we call the human family. Once you were spiritually lost and alone. Then suddenly you found eternal life. You were miraculously born again and transformed into a member of God’s own family.

The apostle Paul puts it this way: “Remember that at

that time you were separate from Christ . . . without hope and without God in the world. But now in Christ Jesus you who once were far away have been brought near through the blood of Christ. . . . Consequently, you are no longer foreigners and strangers, but fellow citizens with God’s people and also members of his household” (Ephesians 2:12-13, 19, NIV).

But wait. It gets better. Not only does God want to turn your nothingness into something, he also wants to turn what little human capital you think you have into more than you could ever hope for, dream of, or imagine. He not only wants to give you eternal life; he also wants to give you an *abundant* life.

Jesus said so himself in John 10:10: “I came that they may have life, and have it abundantly”—that it might be significant and meaningful.

The question is, what does an abundant life look like?

“You did not choose me, but I chose you,” Jesus explains in John 15:16 (NIV). Why? Why did Jesus choose us? What is it that he wants for us? To make lots of money? To have lots of toys? To have fame or power or worldly success? No. Jesus said, “I chose you [to] go and bear fruit—fruit that will last.”

Aha! The abundant life, according to Jesus, is a fruitful life.

What, then, is a fruitful life? The Bible gives us two answers to that question. First, there’s the fruit of your changed character, what Paul describes in Galatians 5 as the “fruit of the Spirit”—love, joy, peace, patience, kindness, goodness, faithfulness, gentleness, and self-control. As you

abide in Christ Jesus and love him so dearly that you're willing to do what he asks of you no matter what the cost, you will begin to bear the fruit of Christlike character. You will then begin to experience the deep sense of joy and personal satisfaction that comes from pleasing the very heart of God.

Second, Jesus wants you to bear the fruit of winning souls to God's Kingdom and helping them grow to spiritual maturity. Consider Paul's passion for bearing "fruit" by preaching the gospel in Rome (Romans 1:13), as he had with the Colossians (Colossians 1:6), and how he described new converts to Christ as the "first fruits" in 1 Corinthians 16:15. Consider, too, the parable of the seed and the sower in Matthew 13 and Mark 4. Jesus told the story of a farmer who went out to sow seeds in his field. Some fell along the path. Some landed on rocky places. Some fell among the thorns. But some of the seeds fell on good soil, where they produced a crop that was much greater than what was planted. The seed represents the gospel message, and "the seed falling on good soil refers to someone who hears the word and understands it. This is the one who produces a crop, yielding a hundred, sixty or thirty times what was sown" (Matthew 13:23, NIV).

A fruitful person is one who hears the gospel and the Great Commission—a call to a life of knowing Christ, making him known, and helping people grow in their faith—and follows wholeheartedly. In the process, not only is he saved and transformed, but he also helps many others discover God's love and plan for their lives. This is the invested life. Jesus invests in us. We invest in others. And in the process, God turns nothing into something and a little into a lot.



The invested life requires taking risks. There's no way around it. Only one thing's for sure: you can't win if you don't play.

In Matthew 25:14-30, Jesus told the parable of the talents. He explained that the Kingdom of God is like a wealthy CEO who, as he is departing on a journey, entrusts his capital to the wise stewardship of his associates. To one, he entrusts five "talents," worth more than \$5,000. To another, he entrusts two talents, more than \$2,000. To a third, he entrusts one talent, or more than \$1,000.

A long time later, the wealthy man returns from his journey. He wants to know what kind of return he has received on his money. The first associate explains that his investments doubled in value. His five talents have turned into ten talents. Wow. A 100 percent return. Not bad. The second associate also explains that his investments doubled in value. True, he began with less capital, just two talents. But now he has four. He also secured a 100 percent return. Impressive. To each of these associates, the wealthy CEO says, "Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!" (Matthew 25:21, 23, NIV).

The third associate, however, has a completely different story. He tells the CEO that he was afraid to make investments of any kind, even conservative investments. Instead, he hid the CEO's money in the ground. The wealthy CEO fires that man immediately, saying, "You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? Well then, you should

have put my money on deposit with the bankers, so that when I returned I would have received it back with interest” (Matthew 25:26-27, NIV).

Is God’s primary focus here to encourage us to pay more attention to our financial portfolio? Not in this parable. Instead, God is encouraging us to pay more attention to our spiritual portfolio. His main point is not that we should focus on multiplying his money (though we should definitely be wise and faithful stewards of his resources); his point is that he wants us to focus on knowing him more deeply, obeying him more faithfully, multiplying the number of men and women in his Kingdom, and developing the spiritual depth and character of his children.

In this story—and in a similar one Jesus tells in Luke 19:12-27—we learn that God invests in us, and he expects us to invest in others. If we obey—if we agree to live the invested life—then we will please the heart of God and experience spiritual abundance and joy in this life and in the life to come. But if we refuse—if we hide or spend what he’s given us rather than properly investing it—we will find ourselves feeling empty and alone and experiencing God’s displeasure.

Spiritual investing requires risk. But with risk comes extraordinary reward.



Which brings us to our subject: making disciples.

Christianity is not a solo sport. It’s about building strong, healthy teams of fully devoted followers of Jesus Christ whom God can use to change the world. It’s about older believers

taking younger believers under their wings to love them, help them grow in Christ, and help them reproduce their faith in the lives of *other* younger believers.

That's what Jesus did. He prayerfully recruited a team of young men. He invested in them. He cared for them like family, loving them with an everlasting, sacrificial love. He led them on spiritual adventures. He modeled a life of intense prayer. He let them see supernatural answers to their prayers. He gave them assignments—to feed the hungry, care for the sick, comfort the brokenhearted, and preach the good news of the Kingdom of Heaven. He treated them like sons, correcting their mistakes, praising their successes, and marking their progress. And then he told them to go invest in others. He told *his* disciples to go make *more* disciples. He told them to build warm and loving and nurturing and spiritually reproducing communities called the local church. And in the process he ignited the greatest spiritual revolution the world has ever seen.

This is the essence of Matthew 28:19-20, commonly known as the Great Commission. Jesus said, “Go therefore and make disciples of all the nations, baptizing them in the name of the Father and the Son and the Holy Spirit, teaching them to observe all that I commanded you; and lo, I am with you always, even to the end of the age.”

The problem is that nearly two thousand years later, remarkably few Christians are able to point to a single disciple they have made or are in the process of making. Indeed, many would be hard-pressed even to define what is meant by the phrase “make disciples.”

Jesus did not come to make “Christians.” The world gave us that nickname (Acts 11:26). Jesus came to make *disciples*.



Therefore, it isn't enough to win men and women to Christ, although obviously that is an essential first step. We must also build people up in Christ. We must also *invest* in them until they are fully devoted followers of Jesus, able to help others come to Christ and become fully devoted followers as well. This requires training Christian leaders—vocational ministers as well as lay leaders and volunteers—to see themselves as investors. After all, key to Christ's definition of *success* in ministry is that we produce *successors*, disciple makers who produce still more disciple makers.

How is it possible, then—for all the emphasis in the church these days on winning souls to Christ and world missions—that so many Christians have missed the centrality of personal, intentional discipleship in God's plan and purpose for his people? How is it that we have more and more *seeker* churches but so few *investor* churches, churches committed to helping Christians achieve a healthy balance of evangelism *and* discipleship in their daily walk with the Lord?

It's not just "baby" Christians—young and inexperienced in the ways of God—who are not being disciplined or who are not beginning to learn the importance of discipling others. Far too often it is "mature" believers—those who have known Christ for quite some time and whose lives may be busier than ever with ministry activity—who don't seem to understand the importance of discipleship. Indeed, in our experience, we find that many pastors and church leaders have never been personally disciplined and have yet to discover how exciting and transforming and fulfilling it is to be discipling their staffs and teaching them how to disciple laypeople, particularly young people.

Which brings us back to you. How would you answer these two simple questions?

1. Who is investing in you?
2. Whom are you investing in?

Is there someone you can specifically point to who has personally and individually taken you under his wing to teach you the basics of the faith—the assurance of salvation, how to study the Bible for yourself, how to develop a prayer life, the importance of fellowship, how to share your faith, and the centrality of pouring your life and faith into someone younger in the faith than you?

Is there currently someone in your life who is meeting with you regularly—in a group and one-on-one—encouraging you to go deeper in your relationship with God? Is there someone who is helping you discover and develop your spiritual gifts, keeping you accountable, listening to your cares and concerns, teaching you how to let God reign in every area of your life, showing you how to maintain a balance of priorities and to make more time to retreat with God, and praying for your needs and for you to bear fruit that will last?

In short, is someone *investing* in you for the long haul?

If your answer is no, then this book can help you. In our experience, so many believers—regardless of their age or spiritual maturity—secretly yearn for someone to reach out to them, care for them, and lead them someplace supernatural, into the very presence and power of our almighty God. We suspect you do too.

If your answer is yes—you have been discipled—that's

wonderful. Relatively speaking in this generation, you're one of the blessed few.

Now the question is, whom are you discipling?

Are you systematically and intentionally building personal relationships with younger believers, helping them master the basics of the faith, helping them establish a firm biblical foundation, and building a faith and ministry on that foundation that will survive the tests of time and difficulty?

Having tasted the sweetness of fellowship with Jesus Christ, are you helping others discover who he really is, what he really wants to do in and through their lives, and how to help still others make these amazing discoveries?

If you are currently engaged in the exciting work of making disciples, then our fondest hope is that this book will serve as a useful tool in your life and ministry and that you'll feel comfortable to share these stories, Scriptures, and principles with others.

If you have never discipled someone—or aren't currently doing so—then our prayer is that this book will motivate you to help fulfill the Great Commission, to experience the joy that comes from developing deep, personal friendships that will last a lifetime, and to do the will of the Lord, who said, "If you love Me, you will keep My commandments" (John 14:15).

## **Seven Ways This Book Can Help You**

The Bible is the ultimate blueprint for making disciples and building the local church because it alone is the ultimate authority on the life and ministry of Jesus Christ, our supreme model.

This book does not purport to be the only approach to discipleship. It is, instead, intended to be an encouragement to those studying God's Word to discover the practical secrets of being a disciple and making disciples in the twenty-first century.

Our hope is that this book will help you to

1. **discover** the centrality of discipleship to God's plan for your life and ministry;
2. **define** and truly understand biblical terms such as *disciple* and *go therefore and make disciples of all nations*;
3. **determine** how to get started making disciples;
4. **consider** the importance of discipleship in the context of the local church;
5. **learn** how to worship and why worship is the spiritual birthright of all disciples;
6. **gain** some practical assessment tools to help you mark progress; and
7. **enjoy** personal stories that help these principles come to life in a real way.

## Is This Book for You?

Perhaps you're burning to change the world.

Perhaps you yearn to be part of something heroic, exciting, global, and eternal—to experience the very power of God by pleasing the very heart of God.

Perhaps you are trying to discover and develop a life that counts for Christ and a fruitful, satisfying personal ministry to family, friends, and colleagues.

Maybe you're part of a small, struggling congregation. Or maybe you're part of the explosive growth of "seeker churches" in North and South America. Perhaps you're planting new churches in India, Pakistan, and central Asia. Or taking the gospel deep into sub-Saharan Africa. Or leading secret Bible studies of new believers inside Communist China or East Asia. Or pastoring clandestine Middle Eastern house churches in the shadow of Islamic minarets. Or raising up teams of new lay ministry leaders in Russia. Or training new waves of young evangelists to spread out across Europe.

Perhaps you are among the many who are reading this book because you feel discouraged by how little it seems God is doing in and through your life and ministry.

Or perhaps you're reading this book because you feel overwhelmed—stressed out or burned-out—by the never-ending burdens of ministry. Perhaps you feel as though you're always responding to the myriad of human needs rather than building something solid and real and lasting and satisfying.

Whatever your unique situation, please read on—but be ready.

This book will change the way you think, the way you live, the way you do ministry. For some, it may be a radical change. For others, it may be a subtle pivot, a small but incredibly significant adjustment in your view of faith and ministry. But once you realize that God's heart breaks when his people feverishly pursue all forms of ministry strategies, projects, and tactics but fail to understand, much less obey, Christ's holy vision of spiritual investing, you *will* change.

It's time to understand *why* Jesus wants us to go "make disciples of all nations." It's time to experience the deep sense

of satisfaction, contentment, and joy that comes from obeying the Lord's command to build vibrant, unified, caring communities of passionate new disciples. Indeed, it's time to discover the Spirit-filled peace that passes all understanding when we learn to do more by doing less and doing it better—when we learn to slow down, set priorities, and invest our time, talent, and treasure in the spiritual development of a few reliable people who will be qualified to invest in others.

That said, there is one important catch: the price of being discipled and of making disciples is very, very high. As Dietrich Bonhoeffer pointed out in his classic book *The Cost of Discipleship*, “When Christ calls a man, he bids him come and die.” The Lord demands nothing less than our very lives. Jesus isn't looking for fans. He's looking for followers, and he expects a lot more than most people are willing to give.

Consider the following important truths from the Bible:

- To truly live, you must die (see Matthew 16:25; Luke 17:33; John 12:24).
- To truly gain, you must lose (see Matthew 10:39; John 12:25).
- To truly receive, you must give (see Matthew 10:40-42; Luke 6:38).
- To truly lead, you must serve (see Matthew 20:25-28; John 12:26).

No wonder the road to heaven is described as narrow. No wonder so few men and women are willing to become true disciples of the Lord Jesus Christ. Because the price tag can look so daunting. Yes, God's grace and salvation are free. But

the journey from salvation to the finish line at the end of time is far from easy. Discipleship requires us to surrender all and be radically remade in the image of Christ.

Yet with so great a cost comes an incredibly great reward: unspeakable joy—the deepest, fullest, richest joy imaginable.

“For the joy set before Him,” we read in Hebrews 12:2-3, the Lord Jesus “endured the cross, despising the shame, and has sat down at the right hand of the throne of God.” Therefore, “consider Him who has endured such hostility by sinners against Himself, so that you will not grow weary and lose heart.”

The Oxford American Dictionary defines *joy* as “a deep emotion of pleasure.” The New Testament Greek word most often translated “joy” in English is *chara*, meaning “cheerfulness, calm delight, gladness.” Are you experiencing “cheerfulness” and “calm delight” in your walk with Christ—a sense of deep contentment, a sense of fulfillment and satisfaction of a job well done, a sense that God is pleased with you, that you are safe and warm and special under the shadow of his wings?

Jesus said to his disciples, “Follow me.” He may not lead you where you want to go. It may seem he leads you through hell on the way to heaven. Indeed, he may ask you to sacrifice everything dear to your heart in return for hearing at the end of your life the most thrilling twenty-nine words you can imagine:

Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!

(MATTHEW 25:21, NIV)

Are you willing to follow the Lord Jesus at all costs, to be discipled, and to make disciples of all nations?

Then, please, by all means, read on. This book is just for you.

## QUESTIONS

1. Look up the following passages. What do you learn about the character and power of God?
  - Genesis 1–2
  - Luke 9:10-17
  - John 2:1-11
  - John 3:3-8
  - Ephesians 2:12-13, 19
2. Look up the following passages. Fill in the blanks and then describe in your own words—based on the Scriptures—God’s purposes for believers in Christ.
  - The \_\_\_\_\_ life (John 10:10)
  - The \_\_\_\_\_ life (Romans 1:13; Galatians 5:22-23; Colossians 1:6; 1 Corinthians 16:15)
  - The \_\_\_\_\_ life (Matthew 25:14-30; Luke 19:12-27)
3. Let’s consider the “invested life” more closely.
  - What spiritual gifts has God invested in you?
  - What natural talents has God invested in you?
  - How are you developing those gifts and talents?
4. How would you describe the difference between Christians (Acts 11:26) and disciples (Matthew 28:18-20; John 15:8)?



*THE INVESTED LIFE*

5. What are your answers to the “two simple questions” of chapter 1?
  - Who is investing in you, including those who invested in you in the past?
  - Whom are you investing in?
6. What are your needs in terms of learning discipleship? What are the costs you face for living the invested life?
7. Consider the testimony of the Haywards (starting on the next page). What was Edith Hayward’s dream? What dream is God stirring in your heart?



# TESTIMONY: JOHN AND EDITH HAYWARD

John and Edith Hayward.

Ever heard of them? Probably not. But their story is remarkable.

In December 1929—just about the time Wall Street was crashing and the world was beginning to slide into a terrible financial depression—this unassuming Canadian couple made an investment. And it paid off big.

The Haywards were asked by a friend to take a young man from India under their wings. They prayed about it, and by God's grace and at his direction, they agreed. The man's name was Bakht Singh. He was an engineering student, raised a Sikh, and miraculously had just trusted Christ as his personal Savior and Lord. A couple who loved the Lord with all their hearts, the Haywards asked Singh to live with

them, despite the financial strain of the Great Depression. He did for the next three years.

Little did the Haywards know what they were embarking upon. Those three years proved absolutely crucial in Bakht Singh's spiritual and personal development. The Haywards showed him the love and warmth and nurturing of a close Christian family. They had meals together and studied Scripture together and prayed together, and they answered his many questions. They modeled biblical hospitality, welcoming missionaries and other believers into their home for meals and visits.

Even the Haywards' two preteen children—a boy and a girl—helped Singh grow closer to the Lord as he watched the way the children faithfully prayed during family prayer time, particularly for the urgent needs of missionaries doing the Lord's work around the world. The Lord used the Haywards to teach Singh many valuable lessons during those years, particularly the importance of intercessory prayer and finding God's will before making any crucial decisions.

Once, for example, Bakht Singh was invited to share his testimony at a Christian meeting. Without praying or seeking the Lord's will, he immediately accepted the invitation. When the Haywards learned of his hasty decision, they told Singh that he should have prayed and asked the Lord's direction before responding. Singh got angry with them for questioning his judgment.

For the next few weeks, he wouldn't even greet them when entering or leaving their home because he felt so offended. But in time, the Lord broke through and convicted Bakht Singh that a true disciple doesn't make his own plans. Instead,

he seeks the Lord's will in every decision, small and large, and follows the Lord as he leads, guides, and directs. It was an important lesson for Singh, one that would mark his life and ministry forever.

Eventually it was time for Bakht Singh to return home to India. As he did, he asked God to use him to touch his fellow countrymen with the love of Christ. And God answered his prayer. Over the course of the next seven decades, Singh went on to become the greatest Christian evangelist, disciple maker, and church planter in the history of India, preaching the gospel of Jesus Christ to millions and igniting a spiritual revolution that continues to this day.

Upon his death in September 2000, *Christianity Today* noted that during his life, this Sikh convert “initiated over 6,000 indigenous churches and fellowships in India. Today his influence has seen . . . churches planted in India, Pakistan, Sri Lanka, Australia, and the United States. Singh’s Bible training center, the Hebron Assembly, continues to equip hundreds of people in sharing their faith.”<sup>1</sup> And it all started when a Christian couple obeyed Jesus’ command to “go and make disciples of all nations.”

Now here’s the rest of the story.

Edith Hayward’s dream in life was to go to India as a missionary. But the Lord had other plans for her. She married John, had children, and ministered faithfully to those in her community in Winnipeg, Canada. The Lord never gave her the opportunity to go to the country she longed to reach for Christ.

Yet by opening her home to an unknown, lonely international student and working with her husband to invest

<sup>1</sup>Corrie Cutrer, “Thousands Mourn Death of ‘India’s Father,’” *Christianity Today*, September 18, 2000.

in that student's spiritual growth, she helped prepare a man who would go on to bear more spiritual fruit than any other Indian in history. Of course, she didn't realize what was happening at the time. Nor could she imagine how her family's investment would pay off as God anointed Bakht Singh and used him so mightily. But what a wonderful testimony and what a wonderful model for us.

By faithfully doing something small and doing it well, John and Edith Hayward did something big. By investing in just one, they blessed many—and helped change the spiritual destiny of millions.