



Triple **15**

Sunday School

Mobilizing the Gospel
through Application

Divine Glory Ministries, Inc.

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Quarter 3: Investing in Action

This Quarter we will engage in making practical and meaningful investments through using the word of God and research as our guide. This quarter's lessons will assist in shaping the perspective concerning investments. We will engage in scripture learning concerning investing and making investments that reflect our God-given identity. Through these investments, we will learn and grow in our understanding of how we can honor God through how and what we invest in.

July: Count the Cost

August: Choose the Path

September: Invest with Confidence

Count the Cost

Unit 7: Lesson 1

July 16, 2023

Personal Application Points

PRACTICE communicating what is true, not what is perceived based on fear.

COMMIT to investing despite perceived barriers to success.

MAINTAIN focus on the goal provided by the leader.

Numbers 13:27-28 NIV

²⁷ They gave Moses this account: “We went into the land to which you sent us, and it does flow with milk and honey! Here is its fruit. ²⁸ But the people who live there are powerful, and the cities are fortified and very large. We even saw descendants of Anak there.

Background & Current Times

When the men Moses sent to explore the land of Canaan returned, they gave Moses a report of the land. Although they started the report positively, their account quickly shifted. After speaking about the milk and honey that flowed from the land and its fruit, the men immediately began to speak about how powerful the people were and the vastness of the cities. Their report expressed apprehension about possessing the land because of what they saw. They allowed their confidence to fluctuate instead of holding fast to God’s promise of possession.

In March of 2020 the COVID-19 virus, the disease caused by SARS-CoV-2, hit the United States by storm. It was at this time the World Health Organization (WHO) declared COVID-19 a pandemic. As the virus spread, there were daily counts of infections and death leading to both grief and isolation. While the pandemic affected the nation’s health, it also affected the economy. Many businesses suffered due to needing to quarantine to slow the spread of COVID-19. As the pandemic continued, the stock market indexes plummeted, and the market became volatile. Stock market fluctuations occur and are caused by various things. Although things we see may be intimidating, we should maintain our confidence in what God has said.

Digging Deeper

The idea of investing is often met with hesitation for some. Predictions can be made about how the stock market index will fluctuate, but one can never be certain of its direction. The uncertainty of market fluctuations, however, does not preclude being informed about profitable investing. We are not to ignore what we see, but we are also not to be dissuaded by what we see. It takes faith in what God has said to resist the desire to waiver when things appear unprofitable.

The Leaders' Report

Unit 7: Lesson 2

July 23, 2023

Personal Application Points

REJECT the temptation to focus only on what you see.

MEDITATE on what the Lord has already said concerning investing.

RESPOND to the original instruction by obeying what was asked directly.

Numbers 13:17-20 & 26-29 NIV

¹⁷ When Moses sent them to explore Canaan, he said, "Go up through the Negev and on into the hill country. ¹⁸ See what the land is like and whether the people who live there are strong or weak, few or many. ¹⁹ What kind of land do they live in? Is it good or bad? What kind of towns do they live in? Are they unwalled or fortified? ²⁰ How is the soil? Is it fertile or poor? Are there trees in it or not? Do your best to bring back some of the fruit of the land." (It was the season for the first ripe grapes.)

²⁶ They came back to Moses and Aaron and the whole Israelite community at Kadesh in the Desert of Paran. There they reported to them and to the whole assembly and showed them the fruit of the land. ²⁷ They gave Moses this account: "We went into the land to which you sent us, and it does flow with milk and honey! Here is its fruit. ²⁸ But the people who live there are powerful, and the cities are fortified and very large. We even saw descendants of Anak there. ²⁹ The Amalekites live in the Negev; the Hittites, Jebusites and Amorites live in the hill country; and the Canaanites live near the sea and along the Jordan."

Background & Current Times

As mentioned in an online article, "fear can interrupt processes in our brains that allow us to regulate emotions, read non-verbal cues and other information presented to us, reflect before acting, and act ethically. This impacts our thinking and decision-making in negative ways, leaving us susceptible to intense emotions and impulsive reactions. All of these effects can leave us unable to act appropriately." This scripture is a clear example of fear disabling the leaders from thinking and seeing clearly. Moses provided three directives and seven questions that were to be fulfilled and answered during the exploratory journey. The account the men provided upon their return had a heavy emphasis on factors of intimidation. This was a clear indicator that during the journey there was a shift in their perception about their experience. As you journey to invest, remain focused.

Source: <https://www.takingcharge.csh.umn.edu/impact-fear-and-anxiety#:~:text=Fear%20can%20interrupt%20processes%20in,intense%20emotions%20and%20impulsive%20reactions>

Digging Deeper

How many times have you received a set of instructions and failed to complete them? What prevented you from being successful? Often times, when we are given instructions, we encounter things that discourage us, intimidate us or cause us to question the instructions we received.

However, regardless of the things we encounter and the feelings resulting from those encounters, we must choose to focus on what God has said. Just as the leaders in the scripture faced challenges with fulfilling their assignment, we will face challenges in investing. Although we will face challenges, we can always go back to the instructions provided. Dare to go back to God's instructions. Don't allow your vision and report to be negatively impacted by what you see with your natural eyes. Challenge yourself to trust God and respond in obedience.

The Voice of Truth

Unit 7: Lesson 3

July 30, 2023

Personal Application Points

ACCEPT truth from a trusted leader.

DISENGAGE fear by not speaking about circumstances that bring life to fear.

TRUST God and invest.

Numbers 13:30-33 NIV

³⁰ Then Caleb silenced the people before Moses and said, “We should go up and take possession of the land, for we can certainly do it.” ³¹ But the men who had gone up with him said, “We can’t attack those people; they are stronger than we are.” ³² And they spread among the Israelites a bad report about the land they had explored. They said, “The land we explored devours those living in it. All the people we saw there are of great size. ³³ We saw the Nephilim there (the descendants of Anak come from the Nephilim). We seemed like grasshoppers in our own eyes, and we looked the same to them.”

Background & Current Times

In the passage above, Caleb was the leader that trusted God and His leaders in believing that they could possess the land. Despite his confidence, the other leaders immediately began to express their fear, doubts and insecurities. The men first uttered the words “We can’t” and proceeded to name all of the things they thought weren’t in their favor. How detrimental those words are! The leaders described what they saw with their natural eyes and failed to respond in faith. Instead of walking in faith, they engaged with fear. When faced with fear and uncertainty, there’s always an opportunity to disengage with fear and trust God.

In a very popular 1992 Disney film, there was a scene that displayed a great level of trust. There were two characters who found themselves in a situation in which they had to flee. In an intense moment when the characters were between an angry group of men chasing them and a long jump from a building, the male character asked the female character, “Do you trust me?”. The female character reluctantly said “yes”, and the male character yelled “then jump!” Then the two took a leap. This leap helped the two escape the angry men and safely continue their journey. This same question came up again later in the movie with the same two characters. Again, the woman trusted the man and took a leap. At both points, the woman was unaware of what was to come; yet she trusted and took action. In the same way, God is requiring us to trust him and invest.

Digging Deeper

Even when given an opportunity to disengage with fear, the leaders continued to focus on the elements that spoke to their inability to successfully possess the land. When Caleb was used among the others to reinforce truth, the men retorted about their inability. They shared what they could not do rather than attaching themselves to what was indeed possible. Take time to consider your language regarding investing. What words have you used to respond to God and others about the reasons you cannot and have not yet invested? Consider the voice of Caleb and go forward.

Invest Today

Unit 8 Lesson 1

August 20, 2023

Personal Application Points

TRUST the plan of investments.

INVEST by choosing a stock and purchasing share(s).

CELEBRATE your investment by sharing what you invested in with someone.

1 Kings 17:12-16 NIV

¹² *“As surely as the LORD your God lives,” she replied, “I don’t have any bread—only a handful of flour in a jar and a little olive oil in a jug. I am gathering a few sticks to take home and make a meal for myself and my son, that we may eat it—and die.”*

¹³ *Elijah said to her, “Don’t be afraid. Go home and do as you have said. But first make a small loaf of bread for me from what you have and bring it to me, and then make something for yourself and your son. ¹⁴ For this is what the LORD, the God of Israel, says: ‘The jar of flour will not be used up and the jug of oil will not run dry until the day the LORD sends rain on the land.’”*

¹⁵ *She went away and did as Elijah had told her. So there was food every day for Elijah and for the woman and her family. ¹⁶ For the jar of flour was not used up and the jug of oil did not run dry, in keeping with the word of the LORD spoken by Elijah.*

Background & Current Times

The story of Elijah and the widow is a passage that can commonly express the workings of faith and its benefits to a household. This passage is also a highlight of a woman with little, and her willingness to still invest what she had for an expected return. Through Elijah and the widow, God demonstrates the need to trust His instructions for investing and His plan and power to generate a return.

In the age of information, investing is a practice that has been made simple over time. There are countless seminars, webinars, articles, and social media sites that host information for first and longtime investors to assist them in being successful in their journey. Not only that, but there are also several platforms that will assist first time investors in that process. Cash App, Fidelity, Merrill Edge and JP Morgan all host platforms that can be used as tools on the investment journey.

Digging Deeper

Starting small can seem to be of little to no benefit to the first-time investor. Thoughts such as, “this isn’t going to yield much if anything at all”, “this is too small to make a difference” and “I can use this money elsewhere”, all impede forward actions to following the plan of God to invest. Take time with the words God has already released and follow them. The widow’s circumstances demonstrate following God yields a greater return despite any circumstance one may face. Although the word certainly does not endorse irresponsible stewardship, it does command us to trust God. What do you need to do to trust God beyond your circumstances?

Unit 8 Lesson 2
Staying the Course
August 27, 2023

Personal Application Points

REMAIN consistent in following the plan to invest.

RESEARCH your investment and progress by checking growth quarterly.

ENGAGE your commitment to God by sharing in thanks for His faithfulness to you.

1 Kings 17:12-16 NIV

¹² “As surely as the LORD your God lives,” she replied, “I don’t have any bread—only a handful of flour in a jar and a little olive oil in a jug. I am gathering a few sticks to take home and make a meal for myself and my son, that we may eat it—and die.”

¹³ Elijah said to her, “Don’t be afraid. Go home and do as you have said. But first make a small loaf of bread for me from what you have and bring it to me, and then make something for yourself and your son. ¹⁴ For this is what the LORD, the God of Israel, says: ‘The jar of flour will not be used up and the jug of oil will not run dry until the day the LORD sends rain on the land.’”

¹⁵ She went away and did as Elijah had told her. So there was food every day for Elijah and for the woman and her family. ¹⁶ For the jar of flour was not used up and the jug of oil did not run dry, in keeping with the word of the LORD spoken by Elijah.

Background & Current Times

The widow responded to Elijah’s request with the facts of her circumstances. While these were indeed true, God still had a plan for her success. Elijah gave the widow instructions and shared God’s promise for following through with the plan. The widow followed Elijah’s instructions and reaped the benefits of obedience. It was due to her following the plan that she had what was needed for her family and Elijah as well. As she stayed the course, God fulfilled His promise that her provision would not run out. Some investments can take up to 3-5 years to yield a significant return. In other cases, some investments may take longer, even up to 10-20 years. Because there are so many types of investments: stocks, certificates, land/property, IRAs, etc., each can yield varying amounts based on various factors, including the economy. It is important that whatever route is chosen, continue engaging in the process by learning about new opportunities and engage in monitoring progress for current investments.

Digging Deeper

When things don't seem to progress as quickly as we desire, it can be challenging to stay on the course. It's in these times our faith is challenged. All the widow had to hold on to was the word of the Lord sent through Elijah. "She went away and did as Elijah had told her", which demonstrated her commitment. Despite what she didn't have, she followed the plan. In the same way, God is looking for us to stay the course! Even at times it appears our investments aren't yielding a return; we must remain consistent in following the plan. We have God's word as a source of encouragement, and we have the plan He has given us. When it becomes difficult to stay the course, respond by thanking God for His faithfulness and keep following the plan.

You Are Entrusted

Unit 9 Lesson 1

September 3, 2023

Personal Application Points

ACCEPT what you have been given with confidence.

TRUST the one who has given you resources to invest.

DENY the temptation to look upon what another has been entrusted with.

Matthew 25:14-15 NIV

¹⁴ “Again, it will be like a man going on a journey, who called his servants and entrusted his wealth to them. ¹⁵ To one he gave five bags of gold, to another two bags, and to another one bag, each according to his ability. Then he went on his journey.

Background & Current Times

Jesus often taught valuable lessons using parables. In the parable above, Jesus spoke of a man who before embarking upon a journey, entrusted his wealth to his servants. He gave each servant a different portion of wealth according to what they could manage. This man knew the abilities of his servants and distributed his wealth amongst them accordingly. Undoubtedly, the man knew his servants had ability to steward his wealth, and they could be trusted. The man's actions spoke more to the character of the servants than their abilities. Being entrusted is a great honor and should not be taken lightly. In modern society, there are stockbrokers that earn wages through varying payment structures as they buy, sell, maintain and grow stocks utilizing someone else's resources. This can be a tedious and quite intimidating duty as many people are seeking to grow their wealth for generations to come. Undoubtedly, they chose companies or individuals to do this for them to ensure the greatest return. What a privilege that without a resume God still chose us to be His stewards.

Digging Deeper

Take a moment to consider the resources with which you have been entrusted. Consider God has given you everything needed to properly steward and invest those resources. God, in His infinite wisdom, chose to give you resources in full confidence that you can invest and be fruitful. The portion you have been given is enough to yield a great return. It can be detrimental to our investment success to look at another's resources and become distracted from properly investing our own. We must operate in full confidence that our portion is enough, and we have enough to invest successfully. Operating in this confidence is one of the greatest ways we can display trust in God. This confidence shows that we trust God's sovereignty and wisdom in choosing and entrusting us.

Acting with Intention

Unit 9 Lesson 2

September 10, 2023

Personal Application Points

SEIZE the opportunity by responding quickly to invest.

EXERCISE intentional responsiveness through being an informed investor.

REJECT a safe response of maintaining wealth rather than growing it.

Matthew 25:16-18 NIV

¹⁶ The man who had received five bags of gold went at once and put his money to work and gained five bags more. ¹⁷ So also, the one with two bags of gold gained two more. ¹⁸ But the man who had received one bag went off, dug a hole in the ground and hid his master's money.

Background & Current Times

The servant who received five bags of gold didn't waste any time taking action. He immediately "put his money to work". This servant understood the assignment of not just maintaining wealth but growing it. He doubled that with what he was entrusted. Likewise, the servant who received two bags of gold doubled his portion as well. He too understood the assignment and took action that would prove him a good and trustworthy steward. Both servants' actions displayed direct and intentional actions. The last servant, however, took the one bag of gold and hid it in an attempt to maintain what he had instead of multiplying it. This was a safe response that yielded no increase.

Jesse Livermore is known to some as the greatest investor of all time. Having no high school diploma Jesse worked diligently through buying/trading and made a name for himself after having made \$1 million dollars in one day. However, as famous as Jesse was for being able to grow money, he was also known for losing it. His story is a great tragedy that outlines the need to invest well and wisely.

Digging Deeper

When the value of our resources are viewed improperly, we can yield to the temptation of holding on tightly or burying what we have in order to maintain it. However, when we have resources, it is an opportunity to quickly respond and quickly invest. This is not an invitation to haphazardly invest or throw away our resources. On the contrary, this is an invitation to quickly respond by educating ourselves and intentionally taking actions that will yield a great return. The scripture does not

specifically detail how the servants with five bags of gold and two bags of gold doubled their bags. We can, however, deduct that the work involved was strategic and effective. As you receive resources and invest, be quick and intentional with your actions. Don't play it safe! The safe response yields stagnation. ACT NOW!

Fruitful Investment

Unit 9 Lesson 3

September 17, 2023

Personal Application Points

HONOR the Lord in your investments by stewarding what you have grown.

CELEBRATE your return by boldly sharing the success of your investment.

SHARE in the Lord's happiness by offering thanksgiving unto Him.

Matthew 25:19-23 NIV

¹⁹ “After a long time the master of those servants returned and settled accounts with them. ²⁰ The man who had received five bags of gold brought the other five. ‘Master,’ he said, ‘you entrusted me with five bags of gold. See, I have gained five more.’ ²¹ “His master replied, ‘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!’ ²² “The man with two bags of gold also came. ‘Master,’ he said, ‘you entrusted me with two bags of gold; see, I have gained two more.’ ²³ “His master replied, ‘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!’”

Background & Current Times

Although two of the servants quickly put their money to work and grew it, the master didn't return until a long time had passed. When the master returned, he settled (or reconciled) the accounts with the servants. This was the time for the servants to show what had been done with what they'd been entrusted. The two servants who increased what was given, had a favorable response from their master. He shared the words “well done”, showing his approval, and he also called them “good and faithful” servants. These servants proved that they were responsible, trustworthy and more than capable of being fruitful. These praises from the master concluded with an invitation to share in the “master’s happiness”. The results of fruitful investing are congratulatory praises and an invitation from God to share in His happiness.

Jesse Livermore as much as he is known for his great gains, has an even larger track record for his losses, both personally and professionally. Jesse was known to have had the following losses which demonstrate a total absence of needed discipline to grow and maintain:

- In one instance he lost 75% of his wealth.
- In another, he lost all of his wealth and had to borrow money to continue to trade.
- One source shares that he lost his entire stake over one dozen times.

Jesse was known for his strategy of identifying trends and growing his profit. However, overtime that strategy proved not to be reliable.

Digging Deeper

What a great reward from the master himself than sharing in the happiness of the one who entrusted you to manage his wealth. Commitment is required to obtain a return on an investment. Discipline is needed to maintain the return without taking any losses at the point of settling accounts. This picture demonstrates the master's heart towards the servant as he knows what was needed to accomplish such a noble task. In fact, he states "good and faithful" servant, which denotes a specific posture needed by the servant to gain a return on the investment by 100%. In this time of investing, be sure to exemplify being "good and faithful"; there is a sure return you won't regret.

Reaping from What was Sown

Unit 9 Lesson 4

September 24, 2023

Personal Application Points

COMMIT to being a responsible investor by focusing on obedience to the command to invest.

DENY the spirit of fear that will inhibit you from investing.

ACCEPT your reward according to what you have sown.

Matthew 25:24-30 NIV

²⁴ “Then the man who had received one bag of gold came. ‘Master,’ he said, ‘I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. ²⁵ So I was afraid and went out and hid your gold in the ground. See, here is what belongs to you.’ ²⁶ “His master replied, ‘You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? ²⁷ 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. ²⁸ ““So take the bag of gold from him and give it to the one who has ten bags. ²⁹ For whoever has will be given more, and they will have an abundance. Whoever does not have, even what they have will be taken from them. ³⁰ And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.’

Background & Current Times

The latter part of the passage shows the servant who was given one bag of gold. When it was time to settle his account with the master, he immediately gave reasons for him hiding his portion and not increasing it. The master’s reply may have been shocking to the servant as it was not a favorable one. The master called this servant “wicked and lazy” and tells the servant what should have been done. On the surface, this seems like a harsh response. However, this speaks to the importance of increasing what you’ve been given. The master also pronounces a judgement on this last servant by instructing that his bag be taken away and given to another who has better stewarded their bags. The master’s words to “throw that worthless servant outside” shows that improper stewardship is of no benefit. Although the harvest in this case was negative, it is still a reaping of what was sown.

Jesse at the age of 63 died by suicide. On Thanksgiving Day while at a hotel he frequented for cocktails, Jesse took his life with a handgun after having lost his total \$100 million fortune in 1940. To some, this was a great tragedy, while to others this loss only mirrored what Jesse had already

facilitated years prior on many occasions. Perhaps this loss was one that Jesse did not foresee he would be able to recover in consideration of its magnitude.

Digging Deeper

What you reap is a direct result of what you sow. When you allow fear to inhibit you from investing, you rob yourself of the opportunity to reap a bountiful harvest. Committing to investing God's way is fail proof. There will always be an abundant return when the focus is on obedience to God. It is not God's desire for His people to be stagnant in any way. It is His desire that we invest responsibly and reap a harvest of blessings. Live successfully as you invest and be diligent in managing what ultimately belongs to God. Live in the awareness that there is a reward for what you choose to do or not do in the vein of investing.