IS THE GOD OF THE OLD TESTAMENT DIFFERENT FROM THE GOD OF THE NEW?

DOES GOD CREATE SIN?

WHAT DOES GOD THINK OF ME?

IF GOD IS GOOD, WHY DO WE SUFFER?

In a world that believes God is the enemy, that he desires only to afflict us with hardship unless we abide by impossible standards and unfair rules, *The Pursuit* paints a more accurate picture of God's nature and plan.

In this 13-lesson overview of the pursuing God, you'll discover how to be restored to your rightful place in God's family and be equipped to guide others through an evangelistic 8-lesson study also found within the book.

JOSHUA FREEMAN is as the Pulpit Minister for the Lakewood Church of Christ in Baytown, Texas. He is a graduate of Harding University and Liberty University. He is a licensed counselor, police chaplain, and speaks at seminars and lectureships around the United States and Canada. As the son of a church planter, Joshua is well versed in both evangelism and discipleship matters. He and his wife, Caitlin, have two daughters.

START2FINISH startzfinish.org

EVANGELISM

FREEMAN



THE PUBLISHED TO STATE OF THE PUBLISHED TO S

EXPLORING THE HEART OF GOD

JOSHUA FREEMAN

APPENDIX A THE APPROACH

ABOUT THE APPROACH

his course is called "Pursuing God" and can be taught to both non-Christians or reviewed with a new Christian. The goals are to get each student of Christ to:

- 1. Look closely at the Word of God
- 2. Understand and Remember what is going on in the text
- 3. Do what the text teaches (Jas. 1:21-25)

It is intended primarily as an evangelistic study that not only shares the story of God's pursuit, but also teaches the reader how to study the Bible and implement its timeless teachings. As one author wrote, "We want to become architects of passion and purpose." This course is designed to begin that journey as you help your friends understand their purpose and instill a passion to fulfill it. My experience teaches that if the facilitator can lead the student to rely upon the Word of God and their own reasoning ability, the student will not only fall in love with God, but will be eager to obey his teachings with a willing heart.

88 | THE PURSUIT: DISCOVERING THE HEART OF GOD

This study is designed to be self-directed and requires little reliance upon the "teacher" or discussion leader. I actually prefer the term facilitator as we are guides pointing our friend in a direction rather than an expert on the matter at hand. For this reason, rather than relying upon the teacher for expertise, the student is taught to rely upon the Bible. The facilitator is there to help the student find answers to any additional questions and to keep the conversation moving. He or she also functions as someone who helps to hold the student accountable to the implementation of Biblical truth in his or her life as he/she finds it. While this is usually contrary to what we have been taught, part of being architects of passion and purpose involves letting go of control and learning how to release people. We must help each of our friends learn how to stand on his or her own and "work out his/her own salvation" while we offer guidance and gentle correction. This study is the first step in helping our friends walk before they run.

THE METHOD

In the very nature of this study, it becomes obvious that a facilitator is there to guide the discussion while the student dives into the Bible in search for precious gems of applicable wisdom and understanding. It must be understood that this is not a lecture format and should not be treated as such. We should also be careful not to be too quick to rescue a student who is struggling with a text. Provide the student some room to grapple with a text or concept before interjecting. You might be amazed at how often the student will find the correct answer if given a moment to wrestle with the passage. Following are some helpful tips and general guidance as to how one might carry out a session.

ITEMS NEEDED

- 1. The study
- 2. Pen or pencil

- 3. Two Bibles (in case your friend does not own one)
- 4. An observer (it's always good to take someone with you who can learn how to study with a friend)
- 5. White board (if desired)

PARTS OF THE STUDY GUIDE

The Overview. At the top of each guide, you will see the series name and lesson title followed by the objectives, scriptures covered, and assigned homework. The facilitator will discuss only those passages labeled under "Scriptures" while those labeled "At Home" are to be done by the student on his/her own to encourage further growth outside of your meeting. This results in helping establish a personal Bible study habit. Another way to hold this study is to start with the "My Salvation Journey" sheet in the first session and then have the student complete one lesson a week prior to arriving at the study. This allows more time for processing information at home and discussion of questions and concerns in your time together.

On Your Own. These sections usually contain many of the questions discussed with the group as well as additional questions to be considered at home. These questions are to be answered on the sheet and brought back at the next meeting time.

Next Meeting. At the end of each sheet there is a place to write when the group will meet next including the time, date, and place. It is very important to fill this out before anyone leaves.

Prayer & Share. At the end of lesson one there are three blanks to encourage each student to write down the names of those he/she wants to share his/her findings with. This is to provide an avenue into learning how to pray for people as well as preparing the student to share the Words of Life with others. By placing this in the first lesson, the student is already being taught, from day one, about God's expectation for us to become a light in the darkness.

BEGINNING THE STUDY

Group Interaction—Check in with your group. Ask how the week went and what happened that can be prayed for.

Prayer—Begin in prayer and specifically mention any thanksgivings, concerns, and struggles that came up in discussion. If others are comfortable, allow them to say their prayer as well.

Review Last Lesson (if applicable)—Find out what they learned last week and how they are doing at being accountable to God. Express the expectation of change by asking what changes in behavior or thought last week's lesson brought about in their life. Make sure they understand that they are not alone, and we are all here to help each other pursue God and love him as he loves us!

Sharing Reports—Ask how it went throughout the week telling their friends about the study and what they are learning from the Word of God. Ask if God has opened any doors to share with others in their lives. Sharing these experiences provides support, accountability, expectation, new ideas, and encouragement.

Open the Bible—It is now time to explain the study of the week. Begin by having them turn to the selected passage and move through the facilitator and at home guide.

Close with a Plan—End with plans for sharing the study throughout the next week and set up the place, time, and date of your next meeting before anyone leaves.

COURSE OVERVIEW

LESSON 1: GOD CREATES MAN

Objectives:

- To understand humanity was created as good.
- To understand God loves and provides for our needs.
- To understand that God gave us the freedom of choice.

Scriptures: Genesis 2:4-25

At Home: Genesis 1:1-31

LESSON 2: SIN AND ITS ORIGIN

Objectives:

- Sin is choosing our desires over those of God.
- Sin has consequences.
- Sin comes from our own evil intentions.

92 | THE PURSUIT: DISCOVERING THE HEART OF GOD

Scriptures: Genesis 3:1-13, 14-24; 6:5-8; Mark 7:14-23

At Home: Galatians 5:19-21

LESSON 3: EFFECTS OF OUR SIN

Objectives:

To understand that sin severs our relationship with God.

• To understand how sin personally impacts our lives.

To understand we must deal radically with our sins.

Scriptures: Isaiah 59:1-2; Romans 7:13-25; Matthew 5:27-30

At Home: James 1:12-15

LESSON 4: GOD'S DESIRE FOR US

Objectives:

To demonstrate God's desire to bless us.

• To understand how one obtains God's blessing.

To learn how to actively seek God in our daily lives.

Scriptures: Jeremiah 29:11-14; Acts 17:26-27; 8:26-40

At Home: Matthew 13:44-46

LESSON 5: GOD TAKES SIN PERSONALLY

Objectives:

To understand that God sought to deal personally with sin.

• To realize the love God has for us.

To begin looking at the example set by God.

Scriptures: Luke 2:1-21; Mark 1:9-11; Matthew 4:1-11

At Home: Luke 15:1-32; Matthew 18:10-14

LESSON 6: GOD ASKS US TO FOLLOW HIM

Objectives:

• To learn how to follow God.

• To understand the seriousness of our commitment to God.

• To answer the call of God.

Scriptures: Luke 6:39-40; 9:23-26, 57-62

At Home: Luke 14:25-27; John 8:31-32; Matthew 28:18-20

LESSON 7: GOD DEALS WITH SIN

Objectives:

To understand the consequences of sin.

• To realize the enormous love God has for us.

• To explain the hope found in the resurrection.

Scriptures: Isaiah 53; Luke 23; Luke 24

At Home: Matthew 28

LESSON 8: GOD RESTORES HIS FAMILY (YOU)

Objectives:

To seek out the gifts and provisions of God.

94 \mid The pursuit: Discovering the Heart of God

• To understand our response to and acceptance of God.

To commit ourselves to God on his terms.

Scriptures: Luke 13:1-5; Acts 2:36-41; 21:40-22:16

At Home: 2 Corinthians 7:8-11; Acts 22:16

APPENDIX B

BIBLE EXPLORATION GUIDE

MY SALVATION JOURNEY

MY CURRENT UNDERSTANDING OF MY SALVATION

1. How were you saved? How old were you?

2. While we are saved by God's grace, what actions did you take to accept that salvation?

\mid The pursuit: discovering the heart of God

3.	At what point during the process were you saved (e.g. when I said a prayer when I was sprinkled, when I committed myself to listening to the church)?
4.	Were you baptized? If so, how were you baptized (e.g. sprinkled with water as an infant, immersed in water, said a prayer)?
5.	At what point did you receive the Holy Spirit?
б.	When did God forgive all of your sins?

LESSON 1

GOD CREATES MAN

OBJECTIVES

- To understand humanity was created as good.
- To understand God loves and provides for our needs.
- To understand that God gave us the freedom of choice.

ON YOUR OWN

Read Genesis 2:4-25

1. Whether good or bad, what stuck out to you in this passage?

100 | THE PURSUIT: DISCOVERING THE HEART OF GOD

2.	Do you have any questions? Is there anything you're struggling to understand?
3.	Why do you think God created man?
4.	According to the Bible, why did God create the woman?
5.	Genesis 2:25 says, "They were not ashamed of being naked." Why do you think the author pointed this out?
6.	What does this passage tell us about God's view of humanity in the beginning?
7.	How did God provide for the needs of the man and woman?

APPENDIX B: BIBLE EXPLORATION GUIDE | 101

8.	Re-read Genesis 2:16-17. What significance do these verses have on our understanding of humanity's freedom of choice?
9.	What does this passage teach you to do? Using sentences beginning with "I will" write down the actions this passage calls you to do. For example, you might say, "I will trust that God made me good."
1.	ead Genesis 1:1-31 How did God feel about his creation according to the Bible?
2.	What does it mean to be created in the image of something or someone?
3.	Who was humanity created in the image of?

\mid THE PURSUIT: DISCOVERING THE HEART OF GOD

4.	Genesis 1:28 reads, "God blessed them [humans]." How did he bless them?
5.	How does this passage relate to the previous one (Genesis 2:4-24)?
6.	What do you find most interesting in this section?
7.	What additional questions do you have?
8.	What does this passage teach you to do? Using sentences beginning with "lwill" write down the actions this passage calls you to take. For example, you might say, "I will enjoy God's blessings."

APPENDIX B: BIBLE EXPLORATION GUIDE | 103

I'm so glad we were able to study together. Every time I read these passages, I see something new and interesting that I missed the last time. Please review this lesson between now and the next time we meet together. Bring this back with you so that we can discuss any further questions or insights you have.

We all have people in our lives that might be interested in hearing and learning from these stories. Think of three people you can start sharing our lessons with and write their names on the bottom of this sheet.

1			
1.	 	 	

- 2.
- 3. _____

Next Meeting Day, Time, and Place:

LESSON 2

SIN AND ITS ORIGIN

OBJECTIVES

- Sin is choosing our desires over those of God.
- Sin has consequences.
- Sin comes from our own evil intentions.

ON YOUR OWN

Read Genesis 3:1-24

1. What caught your attention in this passage? Explain.

APPENDIX B: BIBLE EXPLORATION GUIDE | 105

2.	What does this story teach us about humanity (ourselves)?
3.	Why do you think Adam and Eve disobeyed God?
4.	How did their sin impact the relationship they had with God and their innocence?
5.	What does this passage teach you to do? Using sentences beginning with "I will" write down the actions this passage calls you to take.
R	ead Genesis 6:5-10
1.	What do you think it means when the text says, "it grieved God to his heart?"

106 | THE PURSUIT: DISCOVERING THE HEART OF GOD

2.	Why do you think God was upset with humanity?
3.	What made Noah different from all the other humans?
4.	What does this passage teach you to do? What lessons does it hold for you and me? Using sentences beginning with "I will" write down the actions this passage calls you to take. For example, you might say, "I will follow Noah's example."
R 0	ead Mark 7:14-23 What is the main point of Jesus' teaching in this section?
2.	What does this teach about sin?

APPENDIX B: BIBLE EXPLORATION GUIDE | 107

3.	How does this relate to the story of Adam and Eve's sin? What caused their sin?
4.	What are some sins you can think of that "come from the heart?"
5.	What does this passage teach you to do? Using sentences beginning with "I will" write down the actions this passage calls you to take.
R o 1.	ead Galatians 5:19-21 What questions do you have about this passage?
2.	How does this selection relate to our current study and relationship to God?

108 | THE PURSUIT: DISCOVERING THE HEART OF GOD

-	We all struggle with sin, which of these listed sins do you find yourself struggling with?
	What do you struggle with in the passage? What does this passage teach you to do? Using sentences beginning with "I will" write down the actions this passage calls you to take. For example, you might say, "I will stop being jealous."
•	In reviewing your action items, what must you do this week in order to make these a reality and obey the Bible?
	Next Meeting Day, Time, and Place:
	Please review this lesson between now and the next time we meet together.
Bring have.	back with you so that we can discuss any further questions or insights you

LESSON 3

EFFECTS OF SIN

OBJECTIVES

- To understand that sin severs our relationship with God.
- To understand how sin personally impacts our lives.
- To understand we must deal radically with our sins.

ON YOUR OWN

Read Isaiah 59:1-2

1. What sticks out to you as interesting from this passage?

\mid THE PURSUIT: DISCOVERING THE HEART OF GOD

2.	What do these verses tell us about the separation between us and God?
3.	Why does God not hear or help some people? Does he want to help them?
4.	In thinking back to Genesis 1-2, how does this relate to Adam and Eve?
5.	What does this passage teach you to do? Using sentences beginning with "I will" write down the actions this passage calls you to take.
R 0	ead Romans 7:13-25 What did you find interesting? Do you have any questions about these verses?

Robert Cox shares how this passage teaches five ways sin impacts our lives:

 Sin enslaves me (v. 14)
 Sin confuses me (v. 15)
 Sin steals my confidence (vv. 18-19)
 Sin condemns me (vv. 23-24)
 Sin calls me to make a choice (v. 25)

 How do Robert's points relate to Adam and Eve? What about to you?
 What does this passage teach you to do? Using sentences beginning with "I

Read Matthew 5:27-30

1. What does this teach us about sin and its impact on the relationship between us and God?

will..." write down the actions this passage calls you to practice.

\mid THE PURSUIT: DISCOVERING THE HEART OF GOD

2.	What is the main point of this passage?
3.	How are we to deal with sin that is in our lives? Why?
4.	What does this passage teach you to do? Using sentences beginning with "will" write down the actions this passage calls you to implement.
R 1.	Tead James 1:12-15 What questions do you have about this passage?
2.	How does this selection relate to our current study and the severing of our relationship with God?

3.	Thinking back to the previous lesson, what does this say about the passage in Galatians 5:19-21?
4.	If we deal radically with our sin, if we purge it from our lives, what will the reward be according to this passage?
5.	Using sentences beginning with "I will" write down the actions this passage calls you to take.
6.	In reviewing your action items, what must you do this week in order to make those a reality and obey Scripture?
Brin	Next Meeting Day, Time, and Place:

you may have.

LESSON 4

GOD'S DESIRE FOR US

OBJECTIVES:

- To demonstrate God's desire to bless us.
- To understand how one obtains God's blessing.
- To learn how to actively seek God in our daily lives.

ON YOUR OWN:

Read Jeremiah 29:11-14

1. According to Jeremiah, what does God want for your future?

APPENDIX B: BIBLE EXPLORATION GUIDE | 115

2.	What promises and conditions do you see in vv. 12-14?
3.	What are signs that a person is seeking something with "all of his/her heart?"
4.	What does this tell us about God's love for us when compared with Genesis 1-2?
5.	What does this passage teach you to do? Using sentences beginning with "I will" write down the actions this passage calls you to take.

Read Acts 17:26-27

1. What intrigues you about this passage? What questions do you have?

116 | THE PURSUIT: DISCOVERING THE HEART OF GOD

	1 0 0 0 0 0 0 0
2.	What does this passage teach about God's relationship with humans?
3.	What do you think the point of this passage is? How does it relate to our study about God's desire for and pursuit of us?
4.	What does this passage teach you to take? Using sentences beginning with "will" write down the actions this passage calls you to implement.
F	Read Acts 8:26-40
1.	What do you find interesting in this passage?
2.	How do we know the Ethiopian was seeking after God?

APPENDIX B: BIBLE EXPLORATION GUIDE | 117

3.	How did the Ethiopian respond to God's desire for him? Why is the eunuch a good illustration of Jeremiah 29:11-14?		
4.	What does this passage teach you to do? Using sentences beginning with "I will" write down the actions this passage encourages you to do.		
Read Matthew 13:44-46			
1.	What questions do you have about this passage?		
2.	How does this selection relate to our current study and the response to God's desire for us?		
3.	What does this teach us about the treasures of God (or Kingdom of Heaven)?		

\mid The pursuit: Discovering the Heart of God

4.	How much did the treasure cost the man? Why would he take such action?
5.	Using sentences beginning with "I will" write down the actions this passage calls you to take.
6.	In reviewing your action items, what must you do this week in order to make those a reality and obey Scripture?
	Next Meeting Day, Time, and Place:
_	Please review this lesson between now and the next time we meet together. It is back with you so that we can discuss any further questions or insights may have.

LESSON 5

GOD TAKES SIN PERSONALLY

OBJECTIVES:

- To understand that God sought to deal personally with sin.
- To realize the love God has for us.
- To begin looking at the example set by God.

ON YOUR OWN:

Read Luke 2:1-21

. What do you find interesting in this passage?

2.	What does the angel mean in v. 11 by the word "Savior?"
3.	Why do you think God loved us so much that he came to earth to live as one of us?
4.	What does this passage teach you to do?
R 0	ead Mark 1:9-11 How was Jesus baptized (look to v. 10 for help)?
2.	When did the Holy Spirit come upon Jesus?
3.	When did God announce his pleasure with Jesus?

4.	What does this passage teach you to do? It may help to think of what examples Jesus sets for us in this verse.
R	ead Matthew 4:1-11 What do you find interesting in this passage?
2.	How does Jesus teach us to answer the temptations of the devil?
3.	When considering where sin comes from (remember back to lessons 2 and 3), what do we have to do in order to resist temptation?

What does this passage teach you to do? Using sentences beginning with "I

will..." write down the actions this passage calls you to practice.

Read Luke 15:1-32

/1	tau Lane 13.1 32
1.	How does this relate to our current study and the love God has for us, his creation?
2.	How did the son sin against his father and family?
3.	What did it take for the son to gain forgiveness from his father?
4.	What example does the father set for us?
5.	Using sentences beginning with "I will" write down the actions this passage calls you to take.

Read Matthew 18:12-14

1.	How does this selection relate to our current study and the love of God?
2.	How does this relate to our study about the pursuit of God?
3.	What is the will of God for humanity (look in v. 14)?
4.	In reviewing your action items, what must you do this week in order to make those a reality and obey Scripture?
,	Next Meeting Day, Time, and Place: Please review this lesson between now and the next time we meet together. g this back with you so that we can discuss any further questions or insights might have.

LESSON 6

GOD ASKS US TO FOLLOW HIM

OBJECTIVES:

- To learn how to follow God.
- To understand the seriousness of our commitment to God.
- To answer the call of God.

ON YOUR OWN:

Read Luke 6:39-40

1. What makes a good student (one who is fully trained)?

2.	How does this apply to pursuing God?
3.	What does this passage teach you to do?
R	Pead Luke 9:23-26, 57-62 What is Jesus asking a follower to commit to?
2.	What does it mean to deny oneself?
3.	In what ways do you need to deny yourself as you pursue God?

4.	What is the point of Luke 9:57-62 and how does it relate to our study?
5.	Robert Cox points out that Jesus wants three things when it comes to pursuing him: 1) That you accept the difficulties of following Christ (v. 58) 2) That you let nothing stop you from sharing your faith (v. 60) 3) That you are serious about leaving your old life (v. 62)
6.	What do these passages teach you to do?
R	ead Luke 14:25-27
1.	What is the main point Jesus is getting at in this passage?
2.	Why do you think Jesus wants you to love him more than anything else?

Using sentences beginning with "I will..." write down the actions this passage

4.

encourages you to take.

128 \mid The pursuit: Discovering the Heart of God

Read Matthew 28:18-20

,,,	
1.	What were the disciples told to teach others to do?
2.	According to this passage, how were people to respond to Jesus' teachings?
3.	Using sentences beginning with "I will" write down the actions this passage calls you to take.
4.	In reviewing your action items, what must you do this week in order to make those a reality and obey Scripture?
`	Next Meeting Day, Time, and Place: Please review this lesson between now and the next time we meet together. g this back with you so that we can discuss any further questions or insights have.

LESSON 7

GOD DEALS WITH SIN

OBJECTIVES:

- To understand the consequences of our sin.
- To realize the enormous love God has for us.
- To explain the hope found in the resurrection.

ON YOUR OWN:

Read Isaiah 53

1. Isaiah 53 is a prediction of what will happen to Jesus. Why was Jesus wounded and punished?

2.	According to Isaiah 53:5-6 and 53:12, what were some of the benefits this punishment brought to God's people?
3.	What does this passage teach you to do? Using sentences beginning with "I will" write down the actions this passage calls you to take.
R 1.	Pead Luke 23 What did you find interesting in this chapter?
2.	Why do you think Pilate gave Jesus up to be crucified?
3.	Based upon all we've studied so far, why was it so important for Jesus to give his life on a cross?

4.	What was their response to seeing Jesus alive again and his going back into heaven?
5.	What does this passage teach you to do? Using sentences beginning with "I will" write down the actions that this passage calls you to do.
1.	Read Matthew 28 What were the disciples told to teach others to do?
2.	According to this passage, how were people to respond to Jesus' teachings?
3.	What are students of Jesus supposed to teach?

4.	Earlier we discussed that we are to follow the example of Jesus, how does Jesus show baptism is accomplished?
5.	What is the purpose of being baptized?
6.	Using sentences beginning with "I will" write down the actions this passage teaches you to practice.
7.	In reviewing your action items, what must you do this week in order to make those a reality and obey Scripture?
	Next Meeting Day, Time, and Place:
Brin	Please review this lesson between now and the next time we meet together. g this back with you so that we can discuss any further questions or insights
	have.

LESSON 8

GOD EXTENDS HIS GIFT TO YOU

OBJECTIVES:

- To seek out the gifts and provisions of God.
- To understand our response to and acceptance of God.
- To commit ourselves to God on his terms.

ON YOUR OWN:

Read Luke 13:1-5

1. How is someone restored to God according to this passage?

2.	What does it mean to repent?
3.	What is the consequence of not repenting?
4.	What does this passage teach you to do? Using sentences beginning with "will" write down the actions this passage calls you to take.
R 0	ead Acts 2:36-41 What was Peter's reply when the crowd asked what they should do?
2.	What was promised if they did what Peter said?

\mid The pursuit: Discovering the Heart of God

3.	Why do you think the crowd was convicted?
4.	What do these passages teach you to do? Using sentences beginning with "will" write down the actions this passage calls you to take.
R 6	ead Acts 21:40-Acts 22:16 What struck you as interesting in this passage?
2.	Why did Paul need to be baptized?
3.	Why do you think baptism is so important in the life of a disciple?

	=
4.	What does this passage teach you to do? Using sentences beginning with "I will" write down the actions this passage calls you to take.
R 1.	Pead 2 Corinthians 7:8-11 Paul mentions two kinds of grief (or sorrow). What are they?
2.	What do you think is the difference between worldly and godly sorrow/grief?
3.	With what words does Paul describe godly sorrow?
4.	Which sorrow do you relate too and what is the Bible teaching you to do

with it?

5.	Using sentences beginning with "I will" write down the actions this passage
	calls you to practice.

6. Are you ready to accept the gifts of God on His terms? Why?

7. When do you want to be immersed in water?

As we've studied the Pursuit of God, we have noted that not only does God desire a relationship with us; God went out of his way extending the gift of life and resurrection to you. According to Matthew 28:18-20 and Acts 22:16, one must be baptized for forgiveness and the acceptance of God's Holy Spirit. Baptism brings about these gifts of God. It is the biblical response to God's loving pursuit of us.

GOD'S SALVATION JOURNEY

WHAT DOES SCRIPTURE TEACHE ME ABOUT MY SALVATION?

1. Do your answers from your salvation journey page (p. 97) match what the Bible teaches?

2. Prior to searching the Bible, had you come to an understanding of your salvation by what Jesus has asked you to do or by what humans have asked you to do?

140 \mid The pursuit: Discovering the Heart of God

3. If it is according to what humans have asked you to do, what must you do to pursue God on his terms?

4. Is there anything you have not done that the Bible teaches leads to salvation? If so, what keeps you from doing it?