

adult

**real life**  
DOWNLOADED  
Sunday School That Clicks

Lesson 12 / February 21, 2010

# An Umbrella, a Raincoat, and a Towel

for use as

STEP 1 

Lesson 12  
**Focus:**

Jesus is Lord on the mountaintops and in the valleys.

Lesson 12  
**Bible Basis:**

Matthew 17:1-12

Students will discuss how their relationship with Jesus can help them weather the ups and downs of life.

**Materials Needed:**

Umbrella  Raincoat  Towel

**OPENING ACTIVITY:** *An Umbrella, a Raincoat, and a Towel*

**P**ut on display in front of the class an open umbrella, a raincoat, and a towel. Or start class by wearing a raincoat while holding an open umbrella in one hand and holding on to a large towel with the other. Ask students to think about which one they would choose to take with them if they were going out on a rainy day and could only take one. Then have several volunteers give their reason for the choices they made. For example, an umbrella can keep the rain away from us, a raincoat can keep the rain off of our clothes, and a towel is useful for wiping away any water that makes it past the other two. Explain that all three can have value during or after a rainstorm. But they also symbolize different ways that Jesus helps us to weather some of the storms we experience in life.

Before discussing how Jesus does this, the class will first take a look at how some people are dealing with the financial storms that are resulting from the ups and downs of the housing market.

**OPENING STORY:** [Read it aloud to your class, or make copies and pass it around]:

## SOME BUSINESSES RIDING THE WAVES OF CHANGE

When the real estate bubble burst a while back, most mortgage-related businesses took a financial hit and many were unable to weather the inclement business climate that followed and ended up closing shop and going out of business. But as business writer Kristin Ladd recently put it, some were able to “ride the waves of change rather than drowning beneath them.”

Greg Rand, managing partner for Better Homes and Gardens Realty in New York, weathered the change by anticipating it in advance. When the housing market was doing well, his mother said, “Don’t get used to this.”

Lesson 12

## Memory Verse

There he was transfigured before them. His face shone like the sun, and his clothes became as white as the light.

—Matthew 17:2

She reminded Rand that the highs and lows of the real estate market are cyclical and that though the market was booming, it probably wouldn't last. Greg heeded her advice and started preparing himself for a downswing. One way he did this was to set aside some of the company's assets well in advance of the time he actually needed them. And when things did take a turn for the worse, he recognized that someday things were bound to go in the opposite direction. So he kept the message of his company focused on the positive by emphasizing his belief that "the future looks bright."

HomeTeam Inspection Service in Cincinnati was forced to reduce its work force when the housing bubble burst. But the company managed to stay in business anyway. Greg Haskett, vice president of shared services for the company, attributes their success to a decision to "become a better company." Instead of "waiting for doomsday," the company "was proactive and looked for areas where quality could be improved."

Adam Attanasio and Mary Gregory, co-founders of Payment Gone LLC, took a different direction when business for their company dried up. Rather than wait for things to change, they made up their minds to redirect their focus. They ended up writing software that assisted lenders, brokers, investors, and buyers to more effectively communicate and manage loan modifications and debt settlements. In the process, they helped businesses to connect, advertise, and share information. They've also been able to develop a strong bond with other businesses that have survived the downturn of the market.

[Now form small groups and have your class discuss the following questions.]

- 1 All the above companies did something that helped them survive the economic downturn the housing market is experiencing. In what ways can doing what they did be beneficial as we weather some of the ups and downs we experience in life? *[For example, not taking the good times for granted; setting aside something for a rainy day; remaining optimistic when things aren't working out so well; deciding to become better rather than bitter; helping others who are experiencing similar problems]*
- 2 What are some spiritual parallels to what the companies did? For example, how can remembering that there will be ups and downs in life help you through the hard times of your life?
- 3 In what areas of your life would you benefit from following some of the principles the businesses followed? *[For instance, practicing the principle of remaining optimistic in the hard times may be a message some of your students need to hear today.]*

Lesson 12  
**Memory Verse**

There he was transfigured before them. His face shone like the sun, and his clothes became as white as the light.

—Matthew 17:2

- ▶ Why is it not possible to have just highs in life without any lows?
- ▶ Would you say this week in your life you are on a mountaintop, in a valley, or somewhere in-between the two?
- ▶ What valleys in life are hardest to go through? *[Examples: death of a child or spouse, chronic health problems, constant money problems, etc.]* What can Jesus do to help you through those valleys?

[When you are finished with the questions, go on to Step 2 in your *Adult Teacher's Guide*, where you read the Scripture and begin to discuss it. Your Step 4 appears below.]

---

News Sources:

Leverage the Ups and Downs of the Housing Market

[thetstreet.com/story/10664973/leverage-the-ups-and-downs-of-the-housing-market.html](http://thetstreet.com/story/10664973/leverage-the-ups-and-downs-of-the-housing-market.html)

Lesson 12 / February 21, 2010

# An Umbrella, a Raincoat, and a Towel

for use as

STEP 4 

Lesson 12  
**Focus:**

Jesus is Lord on the mountaintops and in the valleys.

Lesson 12  
**Bible Basis:**

Matthew 17:1-12

## WHAT YOU LEARN ON MOUNTAINTOPS



**W**hen Jesus took James, Peter, and John to the mountaintop with Him, He did so not because He wanted them to live there forever—He wanted them to experience something special that would help them deal later with life in the valleys. And what Jesus would do for them in the valleys would be much like what an umbrella, a raincoat, or a towel does for someone on a rainy day. An umbrella can be used to keep the rain away from us. A raincoat keeps the rain off of us. But some rain will inevitably get through the barriers that are put there to protect us. From time to time, we will become wet. And that’s when we need a towel.

Jesus provides a similar kind of help when we experience “rainy days” in our spiritual or emotional lives. Sometimes He keeps the difficulties far from us. Sometimes we are surrounded by the difficulties but not affected by them. But sometimes the problems manage to soak through these barriers and have a direct and significant impact on our lives. That’s when we may need some kind of spiritual “towel” to help us deal with a problem or its aftermath.

The things we learn when we are on the mountaintops with Jesus—He is in control, He is always there, He loves and cares for us—can help us to deal with the problems we face in the valleys. We can’t stay on the mountaintop with Jesus indefinitely. But what we learn while we are there will make it easier to deal with the difficulties we encounter when we aren’t “up there.”

*[Activity]*

Have the class return to the small groups they had in Step 1, then have students discuss the following::

-  What are some “mountaintop” experiences you’ve had with Jesus?
-  Have these experiences helped you weather some of the valleys in your life?

Lesson 12  
**Memory Verse**

There he was transfigured before them. His face shone like the sun, and his clothes became as white as the light.

—Matthew 17:2

- ▶ When dealing with times that are difficult—those proverbial “rainy days”—in what ways has Jesus sometimes been an umbrella, sometimes a raincoat, and sometimes a towel?
- ▶ Which one of these three (umbrella, raincoat, or towel) describes what you needed Jesus to be for you this week? Why is that so?

After students have discussed the above, gather the class together and invite some volunteers to share their response to the last question.

Finally, close the session in prayer. Thank Jesus for the love and care He has for us and for the mountaintop experiences we have with Him. Pray that we will use what we learn from Jesus on the mountaintops to help us deal with what we experience in the valleys.

(David C. Cook is not affiliated with and does not endorse any Website listed on these pages.)