
“This book is written to help [the] reader understand that disciple investing is possible and you can do it” (p 130). As the Associate Pastor of Practical Theology and the Dean of Student Development at Reformed Theological Seminary/Charlotte, Rod Culbertson is qualified to instruct the reader in disciple investing. As a Pastor, church planter and active participant in campus ministries for over ten years, he is equipped to show the reader how to be a disciple investor. Culbertson begins by defining discipleship simply as “the process by which God changes us to be more like his son” (p. xvii). He continues to admonish and encourage the disciple reader that they are called, equipped, and able to invest in making disciples of Jesus Christ.

The book is divided into two sections: the first presents principles and abstract ideas about what a discipler and disciple are, and the second section submits a practical, how-to guide, of the discipling process. There are ten chapters moving from the qualifications, attitude, and, the cost of the disciple investing life into how a discipler can go about choosing someone in whom to invest. Culbertson then moves into the practical applications of assessment, challenges, and counseling. Case studies and a written narrative of the process as well as an assessment to measure progress of the disciple are offered as hands-on resources for the disciple investor. Each chapter of the book closes with “Questions for Reflection” and “Action Points” that continue to build the skills, confidence, and spiritual formation of the reader.

After defining a disciple, Culbertson launches into chapter one where he outlines the eight qualifications and attributes of someone who desires to invest in discipling another. A disciple investor has a personal walk with Christ, looks to God for strength, sustenance, and provision, has faith that God will be active in their lives, fights against personal sin in their lives, is a friend, is reliable and can be “counted on,” has a firm foundation in the Word of God using it as a daily/regular resource, and is able to understand and search the Word of God for answers and life application.

In chapter two Culbertson develops the profile of a disciple investor by describing the attitude and heart one should have. The chapter explores two main questions, “What attitudes do I need to be able to develop in order to assist in the spiritual progress of another individual,” and “Has God done the work in my heart to enable me to be used by him to do this work in another person’s life” (p 10).

Chapter three considers the “costliness of the disciple investing enterprise” (p. 22) and lists specific life areas from which the investor will need to draw. Investing in another person will take time, energy, attention, and follow-up. Culbertson ends this chapter by introducing “The Five “I’s” [sic] of Investment” as Interest, Ideas, Intention and Initiative, Implementation, and Involvement (pp. 26-27).

I found chapter four an interesting and fresh perspective of the disciple-making venture. Using the model of Jesus calling his disciples, Culbertson suggests that it is the disciple investor that
should seek-out and choose people in whom to disciple and invest. Jesus “selected, associated with, led, taught, mentored, and delegated his work and vision to a handful of men” (p. 30) that would do the same. Each of us are a result of Jesus’ vision and implementation by these men. The author then reminds the reader, “you are just one element that Jesus is using to disciple the other person” (p. 38). This reminder serves as a warning against arrogance or becoming an over-controlling disciplier.

The second half of the book begins in chapter five as Culbertson opens with some practical assessment and hands-on resources for the disciple investor. He succinctly articulates twenty attributes that can be used to evaluate and gauge how a new believer is being transformed into the image of Christ. Chapter six discusses some challenges or difficulties on the discipleship road then makes a smooth transition into chapter seven with counseling and helpful questions that can be used in spiritual diagnosis. In chapter eight Culbertson topically lists areas of disciple investing with subtopics and Bible references (e.g. Evangelism and Discipleship, Defining the Gospel- Luke 23:38-43). The book concludes with chapter nine presenting ten case studies and chapter ten offering a fictional story creating a discipling relationship scenario that applies the principles and resources proposed in this book.

The “Disciple Investing” Life is an incredible resource for believers ready to take the next step into making disciples. While the practical applications may feel stilted or artificial at times, creating a starting point for a new disciplier is invaluable. There are many books that speak to the theory of making disciples but few with the practical steps to actually implement the process. This book would be appropriate reading for an evangelism or discipleship class in a church setting but would also serve as a great resource for pastors in training to help guide them in teaching their congregations to be disciples who make disciples. I will be recommending this book to others and incorporating its principles into my own ministry on the mission field.