



Love God. Love people.

**Discussion Guide**  
**“The Loss Adjuster”**  
**Charlotte Gambill**

**Starter** Have you ever looked for something and realized it was in your hand the whole time? Maybe it was your phone. Maybe you tore apart the house looking for your keys only to discover they were in your pocket. It’s funny how we can become so focused on finding something that we stop paying attention to what’s right in front of us.

**Sermon Summary**

It’s easy to get stuck grieving what was lost, waiting for a resolution that may never come. Through exploring Mary’s encounter with the risen Jesus, discover how staying in tune with the Holy Spirit helps us move from pain to purpose so we can embrace God’s solution for our future.

**ACT**

As you absorb sermons, read, or participate in group discussion, take notes and make a plan to apply what God’s teaching you.

**A (Action):** Mark important ideas with an “A” to remind you to take action.

**C (Contemplate):** Use a “C” to mark ideas you want to process further.

**T (Transfer/Teach):** If it’s something you need to teach to someone else, note it with a “T.”

**Read**

What do these Scriptures teach you about God’s character? (Read some or all verses together.)

[Galatians 5:25](#)

[2 Samuel 11:1–4](#)

[Ecclesiastes 3:11](#)

[Matthew 9:17](#)

[John 20:1–18](#)

[Isaiah 61:3](#)

[James 1:22](#)

**Discuss**

Choose questions to keep the discussion moving. There’s no need to discuss every question.

1. The sermon emphasized following the Holy Spirit. What does that look like in everyday life, and where do you find it most challenging to stay in sync with the leading of the Holy Spirit?
2. Pastor Charlotte shared the story of missing her doctor’s appointment because she was in the wrong location. Have you ever realized you were focused on the right goal but approaching it in the wrong way or at the wrong time? What did you learn from that experience?

3. Jesus asked Mary, “Why are you crying?” What emotions, disappointments, or hurts do people sometimes hold onto longer than God intends, and why can it be difficult to let them go?
4. The sermon distinguished between wanting a resolution and accepting God’s solution. Where have you seen that tension in your own life?
5. Mary didn’t recognize Jesus because she was focused on her loss. How can grief, anger, fear, or unmet expectations keep us from seeing what God is doing right in front of us?

### **Go Deeper**

1. Study [Luke 24:13–35](#) (the Road to Emmaus). Where might disappointment or unmet expectations be keeping you from recognizing what God is doing in your life right now?
2. Study [1 Samuel 3:1–10](#) (Samuel learns to hear God’s voice). What practical changes could help you become more attentive to God’s voice and direction this week?
3. Study [Genesis 16:1–14](#) (Hagar meets the God who sees). In what area of your life do you most need to remember that God sees you, knows your situation, and has not forgotten you?
4. Study [Acts 8:26–40](#) (Philip and the Ethiopian official). Is there a prompting from God that you have been hesitant to follow? What’s one thing you can do this week to act on God’s leading?

### **Apply**

1. Identify an area where you have been detaching from the Holy Spirit and commit to one specific act of obedience this week. Whether it’s forgiveness, generosity, prayer, serving, or reconciliation, take action to follow God’s leading.
2. Ask yourself the questions Jesus asked Mary: “Why are you crying?” and “What are you looking for?” Spend time journaling your answers and invite God to reveal any hurt, disappointment, bitterness, or unmet expectation keeping you stuck in the past.
3. Release the need for a resolution and embrace God’s solution. If you are waiting for someone to apologize, change, or make things right, pray for the grace to move forward in obedience even if the resolution never comes.

### **Pray**

Here are some prayer points:

1. Ask God to reveal any grief, bitterness, anger, disappointment, or unresolved hurt that has kept you from moving forward, and pray for the courage to release it to Him.
2. Thank Jesus for being your “loss adjuster” who has already provided a solution through the cross, and ask Him to help you trust His provision even when you do not receive the resolution you hoped for.
3. Ask God to help you respond quickly in obedience when He speaks, giving you the faith to follow His direction and the wisdom to be in the right place at the right time for His purposes.

### **Leadership Tip**

As a group leader, help people move from simply discussing God’s Word to actively responding to it. Create a space where group members can honestly share their disappointment, grief, or frustration, and then gently guide them toward obedience that help them move forward with the Holy Spirit rather than carrying old wounds.