

stewarding

# LIFE

one lifetime,  
limited resources,  
eternal priorities



Paul Chappell

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# Dedication

To four people who have helped me—in incalculable and sacrificial ways—to steward my life:

**Terrie**, thank you for sharing my life, for being my greatest supporter, encourager, and teacher. Thank you for your consistent walk with the Lord and for your sacrificial flexibility in giving to help me in life and ministry.

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Finally, thank you to the Lancaster Baptist Church family for cultivating a heart of stewardship and committing yourselves to love God, grow together, and serve others. I count it one of the greatest privileges of my life to be your pastor.



# Foreword

The story is told of a taxi driver in Washington D.C., who gave his rider an impromptu tour of the city. As they drove along Pennsylvania Avenue near the National Archives Building, the driver pointed out the statue “The Future.”

The figure is of a young woman with an open book on her lap. Her eyes, however, are off the page as she looks toward the horizon. Inscribed at the base of the monument are five words from Shakespeare’s play *The Tempest*: “WHAT IS PAST IS PROLOGUE.”

“To put Shakespeare’s words in plain English,” the cab driver explained, “they just mean, ‘You ain’t seen nothing yet!’”

I have known Paul Chappell now for over twenty-one years. And I’m confident that I could ascribe either Shakespeare’s or

the cab driver's words to his life. He is a man who is continually growing—studying, learning, applying, reaching—constantly hungering for more of God's fullness in and through his life.

Pastor Chappell wrote this book shortly after a significant season of trial in his life and shortly before his fiftieth birthday. He explains in the following pages that the book was birthed out of the trials, but in reality, it is the fruit of half a century of personal growth.

As I have had the privilege of close friendship with Dr. Chappell over the past two decades, I have seen not only his personal growth, but also his growing humility. From the outside, we see God blessing Pastor Chappell and the Lancaster Baptist Church with increased fruit year by year. The church grows numerically and in every other way. Lancaster Baptist Church is filled with growing Christians who love each other, pray for each other, and labor together to reach people for Christ.

But I believe that the reason behind it all is that Pastor Chappell can say with John the Baptist, "He must increase, but I must decrease" (John 3:30). Anyone observing Dr. Chappell's ministry will immediately see personal fruit and ministry growth. Yet, as I have closely observed the man himself over the past twenty-one years, I have seen the decrease of Paul Chappell and the increase of Jesus Christ in his life.

The book you hold in your hands is a unique combination of Dr. Chappell's growth and humility. It is written by a man who for as long as I have known him has had an intense hunger and overwhelming passion to make his life count for Christ. It is

also written by a man whose personality has been tempered by the Holy Spirit's work of grace as he seeks to exalt Christ.

You will find the truths in these pages immediately applicable, and yet, you will also find them deeply challenging. No doubt, you will find that they instill in your own heart a passion to grow and a conviction to more fully surrender every resource in your life to the Lord.

Thank you, Pastor, for writing this book. But thank you most of all for your personal growth and humility. I am privileged to be your friend, and I am thankful to call you my pastor. Thank you for stewarding your life to the glory of God.

Dr. Don Sisk

*President/Director Emeritus*

Baptist International Missions Incorporated

*Chairman of the Missions Department*

West Coast Baptist College



# Author's Note

Life—it's made up of time, relationships, priorities, influences, decisions, and a million other variables. And it is our job to manage and balance these gifts.

We want to invest our lives in that which has lasting significance, but sometimes, we struggle just to make it through another day—let alone know how to make each day fit into a larger, long-term picture of success.

This book was birthed out of a struggle to manage life's resources and my realization that I was *spending* rather than *stewarding* them.

God has a better plan. He intends for us to look past the frazzling details of our daily schedules and effectively steward

## STEWARDING LIFE

His greatest gifts. Through His power and His truth, He gives us the courage and resources to live out His purposes and priorities for our lives.

# 1

## The Gift of Life

### A Theology of Life

Walk into any bookstore, and you will find dozens—maybe even hundreds—of books on life management. There are books on organizing, scheduling, budgeting, prioritizing, administrating, setting goals, managing people...obviously, life management is a popular and necessary skill.

Even a surface skim through these books will reveal a common subtheme. Authors attempt to teach you how to be successful by living out your dreams. They encourage you to dream big and then use management skills to become the best *you* that you can be—to reach your full potential of leadership and growth.

*Stewarding* life is a different concept. Rather than focusing on self-fulfillment and personal legacy, we start by recognizing that life is a gift from God, and He has entrusted it to us to steward for *Him*.

God has attached to your life a profound purpose that only you can live out. Stewarding life is not about learning to tap into inner reservoirs of creativity and effectively manage them with helpful systems. It is about studying God's principles for how He wants us to handle the resources He has given us—and then applying those principles to wisely and diligently live out God's purpose for our lives.

A steward is one who spends by investment. He or she is commissioned to purposefully and wisely appropriate the resources of the master or boss. *This* is what we want to do with our lives. We want to discover the purpose God has built into our lives and live it out by fulfilling His goals for us.

As we begin to understand stewardship, we will lay a biblical foundation for the gift of life. Before we know how to properly steward the resources God has given us, we must understand what life is all about. We must answer the question: *What is my purpose on earth?*

It would be impossible to learn God's plan for life without starting in Genesis—where life itself began. Let's visit the scene of one of the earliest recorded miracles to gain a basic theology of life.

## God's Signature Masterpiece

Have you ever wished you could travel back in time to observe some of the miracles of Scripture? One that I would love to see is recorded in Genesis 2:7, "And the LORD God formed man of



the dust of the ground, and breathed into his nostrils the breath of life; and man became a living soul.”

How many times have we hurriedly read this passage and never paused to take a glimpse of that incredible moment when God crafted His creative masterpiece of human life? God literally formed Adam from dust and then breathed His own breath into Adam’s nostrils. God is a master artist, and human life is His signature creation.

Understanding the beginning of life is significant because of what it tells us about God. We learn that God is eternal—the source and upholder of all life. The psalmist eloquently said, “For with thee is the fountain of life: in thy light shall we see light” (Psalm 36:9). And the prophet Jeremiah wrote, “O LORD, the hope of Israel, all that forsake thee shall be ashamed, and they that depart from me shall be written in the earth, because they have forsaken the LORD, the fountain of living waters” (Jeremiah 17:13).

God alone is self-existent. No one made or created God. He *is* eternal life, and He alone has the power to create and give life.

## Why Life Is Special

Until we understand the value of the gift of life, we are prone to squander it. Thus, we recognize that life is sacred because it is provided by God.

In fact, *your* life was purposefully created by God, specially planned even before you were born. Scripture affirms this

truth through several passages. God told the prophet Jeremiah, “Before I formed thee in the belly I knew thee; and before thou camest forth out of the womb I sanctified thee, and I ordained thee a prophet unto the nations” (Jeremiah 1:5).

Of John the Baptist, Luke 1:15 says, “and he shall be filled with the Holy Ghost, even from his mother’s womb.” Again, we see that even within the womb, life is significant to God.

The psalmist sang of God’s detailed interest and intervention in the prenatal care of human life: “For thou hast possessed my reins: thou hast covered me in my mother’s womb. I will praise thee; for I am fearfully and wonderfully made: marvellous are thy works; and that my soul knoweth right well. My substance was not hid from thee, when I was made in secret, and curiously wrought in the lowest parts of the earth. Thine eyes did see my substance, yet being imperfect; and in thy book all my members were written, which in continuance were fashioned, when as yet there was none of them” (Psalm 139:13–16).

From the moment of conception, life is sanctified and recognized by God. This is a valuable possession and one that we should learn to wisely steward.

The value of life is further seen in that we are not free to end our own lives—or anyone else’s life. The sixth of the Ten Commandments prohibits murder: “Thou shalt not kill” (Exodus 20:13). In that one statement, God reinforced the value He places on human life.

God not only created life, but He protects it as well. In Genesis 9:6, God first gave human government the responsibility to protect life: “Whoso sheddeth man’s blood, by man shall his blood be shed: for in the image of God made he man.” The New Testament likewise affirms the right of government to impose the death penalty. Romans 13:4 says of government authorities: “For he is the minister of God to thee for good. But if thou do that which is evil, be afraid; for he beareth not the sword in vain: for he is the minister of God, a revenger to execute wrath upon him that doeth evil.”

Obviously, God values life! He created it. He sustains it. He sanctified it. And He protects it.

## Sovereignty and Blessing

We know that God creates life, but let’s go a step further to remember that *only* God creates life. He is completely sovereign over life from conception to death.

Some of the most well-known Bible accounts that support this truth are of ladies who wanted children and were specially given them by God. Sarah (Genesis 18:13–14), Hannah (1 Samuel 1:5, 19–20), and Elisabeth (Luke 1:7, 11–14) all experienced the reality that only God opens and closes the womb.

I have often had the privilege of praying with a couple who desired a baby and seeing God bless them with a little one. Sometimes He has answered our prayers by prompting them to seek medical treatment and blessing it, and sometimes He

has simply opened the womb. Either way, these couples are reminded that only our sovereign God creates life.

Additionally, God is sovereign over the *length* of life. King Hezekiah was “sick unto death” in Isaiah 38, but upon his earnest request, God promised, “I will add unto thy days fifteen years” (Isaiah 38:5).

So, if God gives life, and if God takes life and even lengthens life, we need to learn to steward our lives according to *His* directions.

As Moses prepared for his death, he reminded the Israelites (whom he had led for forty years) of the determining principle of life: obedience to God. He challenged them to obey God’s commands and then stated, “See, I have set before thee this day life and good, and death and evil” (Deuteronomy 30:15).

Obedience to God is a choice, but it is the choice that determines the quality of our lives.

Life is too complicated for us to manage on our own. The wisest man ever to live, King Solomon, told God, “I am but a little child: I know not how to go out or come in” (1 Kings 3:7b). Life contains a million variables, and many of them are outside of our control. If we want a life of significance and success, we must look to God—the giver and sustainer of life—for instruction on how to steward our lives. And we must commit to following His directions for success.

## Your Purpose for Living

Since God creates *and* sustains life, we are dependent on Him for fulfillment in life. Life is God’s creative masterpiece, and He alone has the power to sustain it and give it meaning and purpose.

To attempt to live apart from God and for our own purposes is both foolish and futile. As long as we view ourselves independently of God, we will fill our days trying to pursue our self-made dreams. And we will end our lives never having accomplished that for which we were created.

So, what *is* the purpose of our lives? Why did God invest His creative expertise in us? Revelation 4:11 provides the answer: “Thou art worthy, O Lord, to receive glory and honour and power: for thou hast created all things, and for thy pleasure they are and were created.” God created us for His pleasure, and only as we live to glorify Him will we be fulfilled.

Jesus further commissioned us to bring God glory by telling others of His great gift of salvation: “And he said unto them, Go ye into all the world, and preach the gospel to every creature” (Mark 16:15). So to live for God’s glory is to make spreading the Gospel a central part of our lives.

If we want a life of significance and success, we must look to God—the giver and sustainer of life.

Over twenty years ago, I decided to write a purpose statement for my life. I wanted a concisely written statement by which to evaluate my goals and activities. Here is what I wrote:

The purpose of my life is to glorify God, by living with the mind of Christ, loving and providing for my family, and impacting my generation with the Gospel of Christ.

If you were to write a purpose statement for your life, what would it say? I'm sure it would be different than mine, but it should be centered around investing your life in bringing God glory.

Here's the exciting part of living to glorify God. It is a purpose that we can know *will be fulfilled*. In Numbers 14:21, God says, "But as truly as I live, all the earth shall be filled with the glory of the LORD." The book of Revelation further confirms that God's eternal purposes of creation and redemption will one day culminate in absolute fulfillment. When we invest our lives in pursuing God's goals for us, we are assured of victory before we even start!

## Individual Designs in the Master Plan

We were all created with the same main purpose—to glorify God. But God has given each of us a unique set of desires, aptitudes, and gifts to creatively fulfill our purpose. Even as

your fingerprints are distinct from every other person's, so your personal set of opportunities and gifts are unique to you.

Scripture tells us that even before birth, God has specially crafted individual purposes for our lives. Remember Jeremiah? God's affirmation of His unique plan for Jeremiah's life bears repeating: "Before I formed thee in the belly I knew thee; and before thou camest forth out of the womb I sanctified thee, and I ordained thee a prophet unto the nations" (Jeremiah 1:5).

God didn't design us to live "cookie-cutter lives." He has given every Christian a big-picture mission to glorify Him by making His salvation known, but He gives each of us individual ways to fulfill that purpose. For instance, God has given me the responsibilities of loving and leading my family and pastoring my church. He has also given me a passion and opportunity to teach the next generation of Christian servants in biblical ministry. When I consider how I should steward my life, I must keep these purposes as my priorities.

You, too, have a unique set of desires, opportunities, and responsibilities. God will give you a passion and dream for achieving His purposes for your life. He will give you both the faith and resources to see those dreams fulfilled. But it is up to you to wisely steward the resources He has given you. Determine now that you will invest His resources in *His* purpose for you.

## The Greatest Gift—Eternal Life

God is sovereign not only over the giving of life, but also over the conclusion of our earthly life. No matter how well we steward our days on this Earth, the most important issue for us to settle is where we will spend eternity.

Many people believe that eternal life is something we earn—perhaps by good works, perhaps by a spiritual heritage, perhaps by sincere intentions. God tells us, however, that eternal life is a gift. Romans 6:23 tells us, “...the gift of God is eternal life.” As a gift, it is not something that we can earn or purchase. It is already paid for by God Himself.

How do you receive this gift of eternal life?

First, you must understand why you need it. Scripture plainly tells us that we are all sinners: “For all have sinned and come short of the glory of God” (Romans 3:23). All of us have broken God’s perfect law.

Romans 6:23 describes the price tag for sin: “For the wages of sin is death...” This verse is speaking not only of the death of our earthly bodies, but also the eternal death apart from God in Hell. (See Revelation 21:8.)

This is where the gift of eternal life comes in. Romans 5:8 says, “But God commendeth [proved] his love toward us in that while we were yet sinners Christ died for us.” The penalty for our sin is death, and Jesus Himself paid the price when He died for us.



Jesus Christ came to earth as God in the flesh, lived a perfect life, and then voluntarily died on a cross because He loves you. On that cross, He paid for all of your sins. He took your blame! What a gift—what love! The Bible tells us that He is “not willing that any should perish, but that all should come to repentance” (2 Peter 3:9).

To actually own the gift of eternal life, you must receive it; you must turn to Christ and place your full trust in Him alone as your personal Saviour. Romans 10:13 says, “For whosoever shall call upon the name of the Lord shall be saved.”

If you’ve never asked Jesus Christ to be your personal Saviour, you could do that right now. You could sincerely pray something like this:

Dear God, I know that I am separated from You because of sin. I confess that in my sin, I cannot save myself. Right now, I turn to You alone to be my Saviour. I ask You to save me from the penalty of my sin, and I trust You to provide eternal life to me.—Amen

You’ll never regret that decision! If you have just trusted Christ and received the gift of eternal life, I would love to hear from you! Please email me at [stewardinglife@strivingtogether.com](mailto:stewardinglife@strivingtogether.com).



## — 2 —

# Your Role as a Steward

## Stewardship and Its Alternatives

I really believed I was having a heart attack. And frankly, I wasn't surprised. I was only forty-eight years old, but I had spent the last twenty-five years running at a pace that could have killed me years earlier.

The room spun. I struggled to focus on the quartet that was singing. In a moment, I was to get up and speak.

This was the fifth consecutive night of our church dinner series, a time of vision-casting and faith-encouraging that, over the years, I had anticipated and cherished. But tonight, I just couldn't seem to think straight.

It was February 18, and I had preached twenty-one out of the past twenty-three nights. Maybe this was just fatigue. That's what the doctor told me on Tuesday of that week when

I had made a quick trip to the emergency room before that evening's dinner.

I mentally searched for clarity. In just a moment, I would be sharing with our people what God had laid on my heart. This year, our church was preparing to expand our overcrowded facilities with a three-phase building plan to add capacity to our existing building. In the end, we would have additional nurseries, classrooms, a foyer and fellowship lobby, and an additional one thousand seats added to our auditorium. The seat shortage was really the most pressing—and, judging by the way things looked twenty-five years earlier, the most miraculous—need.

Almost twenty-five years prior, a group of less than twenty people had called me to be their pastor. Their church building was in foreclosure, their pastor was leaving, and it looked like the end of the line for this struggling congregation.

I hadn't even known I was candidating the night they voted for us. Our family had just been passing through the area on vacation, and my friend who was the pastor asked me to preach. I was shocked when, after the service, they voted to call me as their new pastor.

Initially, Terrie and I said we couldn't come. We were happily serving on a church staff in Northern California. But God changed our hearts, and before we had even left town, He gave us a burden for this desert community and the small church who had asked for a shepherd.

So, at God's direction, Terrie and I moved our young family to Lancaster, California, and we poured our heart, soul, and

meager savings into this small flock. And then, we watched God do the miraculous. Before long, the Lancaster Baptist Church was flourishing and growing—faster than any of us could keep up with. We threw ourselves in with whole-hearted involvement as we watched God transform life after life by His grace.

As the spiritual shepherd, I worked long, diligent hours to feed the Lord's flock. I went soulwinning, disciplined new converts, and worked into the early hours of the morning preparing expository messages.

The early situation with the building foreclosure proved to be the least of our building worries. As our people flourished spiritually, God blessed, and the church grew numerically. Soon, our church family was giving sacrificially to purchase land to expand. From that point forward, it seems we have been in one unending building program. Every year, there is need for more space to accommodate the growth as God keeps adding to the church.

In 1995, our church founded and opened the doors of West Coast Baptist College. Training young men and women for Christian ministry has been a delightful privilege. It has also added substantially to the daily challenge of pastoring a mega church.

In the early days, as our facility needs expanded, we launched each building program with a one-night "giving banquet." But our last giving banquet was years ago. As God blessed our church, we transitioned to a "dinner series,"—a full week of vision-sharing banquets. Every night for a solid week, I

would pour out my heart to our church family—one group at a time.

This particular year's series was a challenge because our church was smack in the middle of a recession. Some of our people were unemployed. Many were struggling. Yet, every night, I challenged a new group to look into the future, even

into eternity, and make an investment of faith for the people we could reach for Christ.

With everything that was in me, I wanted to see God once again do the miraculous.

Additionally, the past couple of years had been incredibly challenging for me personally, and I was still carrying the weight of the recent

trials. The season began when we discovered that our church had been the victim of embezzlement. Navigating through this issue required long and intense hours of administration as well as heart-rending ministry decisions and counsel.

Just as we began to come through this experience, my son, Larry, was diagnosed with cancer. He underwent two serious surgeries and months of chemotherapy. Although Larry himself maintained a consistent hope in the Lord through the cancer diagnosis and treatment, it was excruciating to watch him suffer.

Less than a year later, one of our associate pastors, Cary Schmidt, was also diagnosed with cancer. Brother Schmidt is like a son in the faith to me, and although he went through chemo with courage and grace, his illness was a burden to all of us who know and love him.

This long season of challenges took a greater toll on me—both mentally and physically—than even I realized.

But here at the dinner series, my mind was on none of those challenges. With everything that was in me, I wanted to see God once again do the miraculous as we as a church family would give by faith to see His work go forward.

The quartet began the last verse of their song, and my chest throbbed. Once again, I struggled to gain the focus I would need to stand up in a moment and help our people see the vision God had placed on my heart. In that moment, it seemed the full weight of the burden was literally on my heart—centered squarely on my chest. This had to be more than fatigue. I concentrated on one breath at a time.

The quartet finished. But I couldn't stand up. John Alvarez, one of our godly deacons, caught my eye. Instantly, he knew something was very wrong.

In an instant, a faithful doctor from our church who was present was taking my blood pressure. Simultaneously, the doctor and John Alvarez said, "Pastor, you're going to the hospital. Right now."

I didn't have the strength to argue.

Our city mayor happened to be sitting at my table as well, and he jumped in the car with us. As we sped across town, I heard him call the emergency room to tell them we were on our way.

I also remembered something else, something I had told my church less than two years earlier. I had preached a message

from Galatians 4:19, “My little children, of whom I travail in birth again until Christ be formed in you.” As best I could, I had described to them the burden I carried for their spiritual growth and the continual exertion on my part to see each member growing in Christ.

As if I were listening to a sound byte from that sermon, I heard myself reiterate a statement and answer, “You say, ‘Pastor, this will kill you.’ Maybe it will.”

Soon, I found myself on an examining table, and from somewhere far away, a doctor was asking me to unbutton my shirt. But I didn’t have the strength to raise my arms.

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In the days that followed, I underwent a battery of medical tests. The prognosis was a good news/bad news scenario. The good news was, I did not have a heart attack. In fact, although my chest was still pulsating, my heart was fine.

The bad news was, I had to take time away to rest. My doctor and a specialist both clearly warned me, “If you don’t get away, this will kill you.” That was tough news for someone who enjoyed a full calendar.

But even if the doctor hadn’t told me to rest, I had no other choice. I had hit a wall of fatigue like I had never known before, and I simply had no strength to go forward—not even to answer the phone. Or unbutton my shirt.

My doctor, a godly Christian man, reminded me of the principle of Sabbath rest, and he pointed out that I hadn’t really



taken a full day of rest for many, many weeks. Dr. Kohl was greatly used of God in my life at that moment. His scripturally based insight was exactly what I needed to hear.

The cardiologist I saw a few days later was not a Christian, but at that moment, he was a minister of grace to me when he said, “You need to go rest. And you need to do it in good conscience.”

The deacons graciously gave me time away. In fact, they *adamantly* gave me time away. “Take as much time as you need, Pastor; and don’t come back before you should.”

My kids took my cell phone away from me and drove Terrie and me to the airport.

We traveled a little, and then settled at the family farm in Colorado for a much-needed, unoptional “sabbatical.” My uncle has a beautiful hunting cabin there which became a sanctuary to me as I prayed, studied, read, and rested. With a large sketch pad for a journal, I stepped back and looked long and hard at the “big picture.”

## Squanderers, Spenders, or Stewards

Unbeknownst to me, I had begun a stewardship journey through which I would reevaluate how to best use the resources of life. I had decided years ago to live my life for God’s purposes, but that night in the emergency room caused me to question how effectively I was managing the resources at my disposal.

As we saw in our last chapter, life itself is a gift from God. Additionally, every resource we have comes from God. Our time, finances, health, relationships, influence—every component of our life is a resource from God. They are tools that can be used to accomplish God’s plan for our lives.

Our approach to the resources God has given us will determine our success in fulfilling God’s purpose for our lives. In my life and through years of counseling, I have observed three basic methods people choose to appropriate the resources God has given to them—squandering, spending, or stewarding. Let’s take a few moments to examine each.

### **SQUANDERERS—A TRAGIC WASTE**

First, we could squander God’s resources by indiscriminately wasting them in purposeless living. This approach is rampant in our society today. People all around us, with no concept of the fact that they have a divine purpose for living, coast through life with the motto “live, and let live.” And in the process, they waste their lives.

Our propensity to waste our lives—one moment and one resource at a time—makes it essential that we learn to strategically plan and purposefully budget God’s gifts of time, finances, relationships, and health.

But the squanderers are a broader group than you may realize. Some are directionless wasters, but others waste by using life for less than it was designed to accomplish. I would include in this category even the most successful and disciplined

executives who are investing their resources into selfish or temporal pursuits.

When you consider that we have the opportunity to successfully live with a divine mission and invest our lives in eternal purposes, anything less is a tragic waste.

### **SPENDERS—AN UNWISE EXPENSE**

On the opposite end of the spectrum from the squanderers are the spenders—those who spend God’s resources without allowing them to be replenished. Often, the motivation is right—we want to selflessly give to others; but the method is wrong—we are failing to depend on God by ignoring His built-in cycles of rest and renewal.

I have come to several points in my life when I realized that in my fervency to live for Christ, I was spending my resources faster than they could be replenished. In fact, the impetus to write this book came after I crashed from this kind of living, particularly after the series of events mentioned previously. I learned that I needed to step back and reevaluate my strategy for fulfilling my purpose—giving God glory through my life.

For years, I enjoyed and thrived on a full calendar and filling every moment with pouring myself into either my family or my ministry. Without realizing it, I became addicted to the resulting adrenaline rush as I learned I could function on fewer and fewer hours of sleep.

My motives were right, and God was blessing our ministry exponentially. But, through that painful season, I learned that life cannot sustain a breakneck pace forever.

It was in the weeks of recovery that I began to understand my need to *invest* God's resources rather than simply *spend* them. Completely drained and physically incapacitated, I asked the Lord to retrain my thinking.

Those of us who have already determined to live for God's glory long to see God multiply our resources, and we fiercely drive ourselves to give ourselves fully in ministering to others. For a while, we may thrive on the adrenaline of such sacrifice. We may even convince ourselves that God is miraculously enabling us to serve like Superman. But the truth is, if we give

Stewarding life means I recognize that life itself is a gift from God and I purpose to use it for His glory.

without being replenished, we will eventually be empty. And, believe me, the crash is painful.

God created life to optimally function with natural rhythms of work and rest. As we will see more fully in chapters 4 and 5, to invest at peak performance, we need to be willing to pause and seek God's times of replenishment.

I'm not saying we should give less than our all to the Lord. As a pastor, I can heartily echo the words of the Apostle Paul, "I will very gladly spend and be spent for you" (2 Corinthians 12:15). It is my delight to give myself to the Lord and to the people He has allowed me to serve. First John 3:16 makes it clear that this

is the privilege of every Christian: “Hereby perceive we the love of God, because he laid down his life for us: and we ought to lay down our lives for the brethren.” Jesus laid down His life for us, and He gives us opportunity to selflessly give of our lives to serve others.

But we cannot give what we don’t have! This is why it is vital that we don’t foolishly expend our lives without receiving God’s replenishing grace. Not only does God create life, but He sustains it as well. When we turn life into a personal “rat race,” struggling to keep up with the high demands we have placed on ourselves, we forget the most fundamental truths of the Bible: all of our resources come from God, and He alone has the power to replenish them.

We must humbly remember that our lives are not ours to foolishly spend. We should invest our lives only at a pace in which we can receive God’s enabling resources.

## **STEWARDS—A PURPOSEFUL INVESTMENT**

A better option than *spending* our lives is *stewarding* our lives. Stewarding life means I recognize that life itself is a gift from God and I purpose to use it for His glory. It also means I recognize that God graciously provides the resources I need to carry out His purposes. He gives *and* sustains life. He provides *and* replenishes my resources.

Thankfully, God has given us a guide for wisely stewarding the valuable resources He has entrusted to our care. Stewarding life means I choose to use my God-given resources according

to the principles set forth in Scripture—principles God has promised to bless. Discovering these principles is what this book is all about.

## Begin with the End in Mind

Wise stewards look beyond the choices of today to the outcomes of tomorrow. What investor opens a portfolio with no plan or predicted outcome? No one wants to indiscriminately funnel money into a non-defined investment.

Even as investors handle their resources with strategy and an end goal in mind, we, if we are to wisely steward our lives, must look far beyond today and determine what we want the end of our lives to look like.

Dr. Howard Hendricks once said, “Sometimes we think we’re in the land of the living on our way to the land of the dying; when in fact, we’re in the land of the dying on our way to the land of the living.” The sooner we realize this is true, the better. We so easily live only for today. Our default mode is to only expend energy in filling our lives with comfort and pleasure, but that’s because we forget about eternity.

Many of the resources God has given us can be replenished or restructured. But our lives as a whole can only be lived once. We just have one life. And eventually it will end. The question is, what do we want the end to look like?

Remembering that our lives can’t last on Earth forever is not morbid. It’s wise. It motivates us to purposefully invest

in eternity. As the famous missionary C.T. Studd wisely wrote, “Only one life, ’twill soon be past, Only what’s done for Christ will last.”

At the end of our life, we will stand before Christ to give an account for how we have used the resources He has allotted to us. My overwhelming desire is in that moment to hear my Lord say, “Well done, thou good and faithful servant...enter thou into the joy of thy lord” (Matthew 25:21).

But hearing our Lord’s words of praise won’t happen tomorrow unless we plan and live for it today. We must remember that we are God’s stewards of the resources of life.

## Your Role as a Steward

Our natural tendency is to define ourselves by what we do. But there in my uncle’s cabin in southwest Colorado, the Lord taught me so much—about life, about Himself, about myself, and, especially, about my role as a steward.

Weak as I was, there were times I wondered if I would ever preach again. It seemed as if I had been stripped of every action-based facet of my identity.

It was then that the Lord reminded me that if I wanted to invest my life for Him, I must learn to steward it wisely. In the pages of my sketchpad journal, I rewrote my life strategy, this time with a fuller understanding of my role as a steward.

Much of this book is the outflow of that journal. It is a transparent compilation of the answers the Lord gave me in a

## STEWARDING LIFE

Colorado cabin when I stepped back to look at the big picture. It identifies the key areas of life and the greatest resources God has given us to steward for Him.



# — 3 —

## Investing in the Bank of Eternity Stewarding Time

If life is a gift, then time is the vehicle by which it is delivered to us. Each day we live, we have at our disposal 24 hours—1,440 minutes—86,000 seconds...and every moment is a precious gift from God.

Someone calculated how a typical lifespan of seventy years is spent:

- Sleep—23 years—32.9%
- Work—16 years—22.8%
- Television—8 years—11.4%
- Eating—6 years—8.6%
- Travel—6 years—8.6%
- Leisure—4.5 years—6.5%
- Illness—4 years—5.7%

- Dressing—2 years—2.8%
- Religion—0.5 years—0.7%

I don't know if this estimate is accurate, but it does remind me that the ability to steward our time wisely is vital. Benjamin Franklin sagely observed, "Dost thou love life? Then do not squander time, for it is the stuff life is made of."

Just as with life itself, we have three options for how we use our time: we can waste it, spend it, or invest it by wise stewardship.

Time is a slippery commodity. You can't hold onto it, and you can't save it for future use. If you aren't prepared to allocate this moment, it is gone forever. Time is here for a moment, and then it's gone forever—with one possible exception.

## The Bank of Eternity

Imagine your bank calls to ask you to help them pilot a new program. The plan is both lavish and simple: Each morning, the bank will credit your account with \$86,000, which you will be free to spend or invest as you please. But every night, your account will close with a balance of zero. It will carry no balance from day to day, meaning that you must spend or invest the deposit each day or it will be wasted. I think if most of us had such an opportunity, we would manage to find good use for the \$86,000 every day!

The truth is, you *do* have a bank that credits your account each morning. Its name is *Time*, and it generously gives you 86,000 seconds daily. But like the bank we described above,

every morning the non-refundable deposit is cancelled by evening. Whatever you don't spend or invest is wasted. Failure to use the day's deposit results in irreplaceable loss.

A wise steward of time learns to redeem his or her moments from the Bank of Today and invest them into the Bank of Eternity. Eternity knows nothing about the fleeting nature of time, and anything deposited there will be forever preserved.

This is the heart of Paul's instruction in Ephesians 5:15–17: “See then that ye walk circumspectly, not as fools, but as wise, Redeeming the time, because the days are evil. Wherefore be ye not unwise, but understanding what the will of the Lord is.”

This passage instructs us to develop an eternal value system for our time. We redeem today when we wisely invest it into eternity—before it expires. When we thus invest our time, what we have done with it will last forever.

## Defining Success

Time—however many years of it we have—is our opportunity to achieve success in life. But if we don't clearly identify what success looks like, we may come to the end of our lives only to realize that we lived for the wrong goals.

What is your definition of success?

From a secular perspective, success may be making wise financial investments, climbing to the top of the ladder in a career field, or accumulating prestigious possessions. None of this is necessarily wrong, but neither does it quantify true success.

After all, good financial returns, high positions in a career, and material possessions won't last forever. If these become the

Success is knowing  
and doing the  
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goals of your life, when your time is gone—so is your success.

When God tells us to steward our time with wisdom—to redeem the time—He spells out what He means—“understanding what the will of the Lord is.” Success is

knowing and doing the will of God. It is investing our time in that which will last for eternity.

As a pastor, I've stood by many deathbeds. I've listened as people have looked back over their lives and whispered their final regrets. Never once have I heard someone say, “I only wish I had worked more overtime” or “If only I had become the CEO.” But I have heard many people lament, “I wish I had spent more time with my children” or “I wish I had invested more into the work of the Lord.”

It is entirely possible to diligently spend your time on fleeting goals. Some things just don't matter when you approach the bridge between time and eternity. If you don't clearly identify what true success is, you will come to the end of your life and realize that you lived for the wrong goals. At that point, you will wish you had invested more into eternity.

I've known people who died in their eighties and nineties but have been unsuccessful by eternal standards. And I've known

children who have died having accomplished more for eternity than I've done in a lifetime. Who would you say is successful?

## Priorities by Purpose

Most people enter each day on a treadmill of meaningless routines. Each day is a repeat of the last, and they go to bed to catch the rest they need to do it all over again tomorrow. Routines are, of course, beneficial, but only as they contribute to an overall picture of success. Our lives should be more than getting up, going to work, coming home, watching the news, going to bed, and repeating the cycle the next day.

Look back over your last week. Are your moments being spent in ways that contribute to fulfilling God's will for your life? Are you investing in eternity by investing in people—loving your wife, spending time with your children, witnessing to your co-workers, encouraging godly friends, ministering to others? These are eternal priorities that must be woven into the fabric of our days, and we will learn more about them in upcoming chapters.

## The Enemy of Time and Purpose

If we are to accomplish God's will for our lives, we must obey the admonition in Ephesians 5:15 to "walk circumspectly." To be circumspect means to be cautious and vigilant, to keep the entire circumference in view.

Why the need for such alertness? God warns us from the outset that we have an enemy who seeks to devour our lives and our time. “The days are evil” (Ephesians 5:16), God warns. He cautions us to “Be sober, be vigilant; because your adversary the devil, as a roaring lion, walketh about, seeking whom he may devour” (1 Peter 5:8).

Satan will do all he can to destroy your time on Earth. If he can’t destroy it in sinful living, he will devour you by eating up your time with activities of no eternal value. Either way, the end result is the same—a wasted life.

This is why you must purposefully steward your time. You must guard against Satan’s tactics and live to accomplish God’s purposes.

I have a strong aversion to the phrase “just hanging out.” (Ask my children!) We live in a time period in which sin abounds like never before. But this also means that the opportunities to live for God abound like never before. This is not the time to waste our lives in frivolous activities. As one author observed, “More time is wasted not in hours but in minutes. A bucket with a small hole in the bottom gets just as empty as a bucket that is deliberately kicked over.”<sup>1</sup>

Because Satan is actively working to devour our lives and the minutes of which they are comprised, we must purposefully engage our time in eternity. We must *plan* to redeem every moment for the glory of God.

## Be Careful by the Rims

Some of the most treasured memories of my childhood were made on my grandparents' pinto bean farm in southwest Colorado. The fields, the orchard, and especially the canyons were a young boy's adventure dreamland. My grandmother often warned me, however, "Paul, be careful by the canyon rims." She knew what she was talking about. One slip of the foot at the top of a canyon wall, and serious injury was sure to follow.

When God warns us to walk circumspectly, He is underscoring the need to walk with balance. We must tread ever so carefully around the cavernous areas of our lives. Even good uses of our time have dangerous possibilities if we neglect balance.

How many people have you seen slip off the rim when they gave *all* of their time to one pursuit? I know husbands who have lost their marriages because they spent all of their time at the office. I know preachers who have lost their families because they invested all they had in the church. I know ladies who have lost their health because they gave all of their time to ministering to others.

Survival requires that we learn to walk with balance. It is not possible to give too much of our lives to the Lord—He deserves our all! But it is entirely possible, even with pure intentions, to live an unbalanced life. When we engage all of our time in one pursuit, injury is sure to follow.

How can we avoid slipping off the canyon rims? We must allocate our time so that we steward *all* of the resources that God has entrusted to our care—including health, family, finances, and ministry.

Unfortunately, balance is more easily preached than practiced. In my own life, I've often experienced a measured slip on the rim before I realized I was teetering on the brink of serious injury. God is good to allow us to feel the pain of an unbalanced life when we are losing our equilibrium. We, however, must be sensitive to Him during these times.

Early in my ministry, my tendency was to invest so much in the church that I failed to see the needs of my family. More recently, I realized I was investing so much in ministry that I neglected my own health. It took some occurrences of stroke-level high blood pressure to get my attention. Only then did I realize that no matter how good your intentions or how well-meaning you are in pushing yourself forward while off balance, if you slip on the rim, you go down.

Thankfully, God freely provides a resource to give us balance as we steward our time.

## The “Must Have” for Your “Must Do” List

I live by lists. I have a list of priorities, a list of goals, a list of upcoming sermons. I keep a prayer list, a project list, and a to-do list. Lists help me keep my time focused on written priorities



and predetermined plans. I am a major advocate of the advice, “Plan your work and work your plan.”

Yet, in all of our planning there is an ingredient we must have if we are to know how to steward our time for eternity. Our lists must be made through the grid of this resource, or we will simply be determinedly spinning our wheels.

What is this “must have” for your “must do” list?

Wisdom.

When God instructs us to walk circumspectly—with vigilance and balance—He equips us to do it with His wisdom. He even specifically tells us to walk, “not as fools, but as wise.”

Walking in wisdom is knowing and doing what matters most. Wisdom teaches us which priorities and activities have eternal significance. Wisdom helps us avoid time wasters. And wisdom helps us avoid being driven.

The polar opposite of a lackadaisical, time-wasting lifestyle is driven living. But it’s not significantly better than the other. Driven living makes *us* the center of our well-planned schedules. It may stem from a passion to live with eternal purpose, but it signifies that we believe God’s work depends on us and neglects to acknowledge that God created us as finite resources dependent upon *Him*.

Drivenness can be a tendency in my own life, and it was a topic of thorough study and specific soul-searching during those days in my uncle’s cabin in Colorado. I jotted down three characteristics of driven people:

- Driven people are sometimes busy doing the wrong things. (Activity is not the same as productivity. We can have a full schedule of unproductive activities.)
- Driven people are caught in the uncontrolled pursuit of expansion. (Bigger isn't always better. God doesn't measure our work by size, but by our surrender to Him.)
- Driven people are often unconsciously trying to prove something to themselves or to others. (Their motives may be to live for eternity, but they want to be sure their critics see it happen.)

Driven living is a treadmill with no relief and no escape—except wisdom. Only wisdom can teach us to define success not by activity, expansion, or self-validation—but by God's will for our lives.

## Stewarding Your Time with Wisdom

Of course, wisdom doesn't come overnight. Rather, we grow in wisdom as we seek it in God's Word (Proverbs 2:2–6), specifically ask God for it (James 1:5), listen to the counsel of others (Proverbs 1:5), and through trial and error apply it to our lives (Proverbs 6:23).

Often, when I have felt the effects of living without balance or have been convicted that I didn't use my time as wisely as I should, I have earnestly sought God's wisdom for my time.

One of the most intense seasons of learning for me in this was in the weeks following my emergency run to the hospital. In my journal, I outlined important truths on which I needed to base my decisions regarding time. These notes would be a turning point for me in helping me walk with wisdom rather than feeling that I was running a desperate, unwinnable race.

- **What God has given me is sustainable.** It isn't God's nature to give us more responsibilities than grace. He doesn't give us more to do than we can get done in the time He has provided.
- **An opportunity does not equal an obligation.** More opportunities present themselves to us than we are physically able to accomplish. Only wisdom can help us separate between the good, better, and best. If we fail to make the distinction, however, we will find ourselves overburdened and underequipped. What *God* gives us is sustainable. What we put on ourselves may be unbearable.
- **I must identify and focus on the most important things.** Every opportunity looks important at the moment it presents itself, but living with an eternal perspective will help us sort out what matters most. Often, looking beyond time helps distinguish between the trivial and the truly important. Sometimes it is helpful to ask, "What is going to matter when I stand

before the Judgment Seat of Christ?” It has been said that great leaders attribute their success not to things they said “yes” to, but to the things they said “no” to—the things they didn’t do.

- **Tarrying times are not idle times.** We like to see immediate results. But there are seasons when all we can do is wait on the Lord. Contrary to the counsel of our busy natures, waiting on God is good use of our time. These seasons allow us to sense *His* purposes for our lives, and they equip us to serve with His power (Isaiah 40:31).
- **I will center my time on the main thing God has called me to do.** There are some things that only I can do. For instance, nobody else can fulfill the husband/father needs of my wife and children. Regardless of any other life achievements, if I neglect these responsibilities, I have failed—and my family members are the ones who will suffer. The same could be said for other areas of my calling. God has called me to be the senior pastor of Lancaster Baptist Church. As the pastor, there are some things that I am responsible to do—preparing spiritually nourishing sermons, for example. If I spend my time doing what many others could do, to the neglect of my primary call, I’ll miss the purpose God has given to me. In your case, the main thing that God has called you to do may not be to pastor. But whatever

it is, you must identify it and then center your time around it.

## The Universal Law of Time

Wherever you go and whatever your responsibilities may include, there is a law of time that is non-optional and unchanging: Time is a limited resource.

Have you ever noticed that anything can become more valuable when you realize that it is a limited resource? This is why “limited editions” of art sell for more than their easily reproducible counterparts. Time is no different. When we recognize that we are finite—that our days are numbered—we are more careful to use each day with wisdom.

Wisdom leads us to pray with the psalmist, “So teach us to number our days...” (Psalm 90:12).

Dr. Mark Rasmussen, who serves as Vice President at West Coast Baptist College, developed a visual reminder of the limited nature of life. On his fiftieth birthday, he calculated how many weeks he had left if he were to live the full lifespan of seventy years mentioned in Psalm 90. He then purchased a large glass bowl and filled it with 1,040 marbles—one for each week. Every Saturday night, he removes one marble from his bowl and tosses it in the trash—never to be regained. He is thus reminded on a continual basis of the limited and fleeting nature of time.

Living with a sense of numbered days is not morbid. It is motivating. It propels us to make every day count for the glory

of God. It reminds us that there is an end to our days and that we don't want to reach that point only to look back and wonder how we could have wasted so much time.

## Assumption and Presumption

The opposite of remembering the limited nature of life is described in James 4:13: "Go to now, ye that say, To day or to morrow we will go into such a city, and continue there a year, and buy and sell, and get gain." Here James describes the epitome of a person who assumes life will continue as it always has. This assumption leads to presumptuous living. The person described in this passage assumes success and presumes upon God that he can live according to his own plans—never seeking the will of God.

James has an important reminder for our presumptuous tendencies: "Whereas ye know not what shall be on the morrow. For what is your life? It is even a vapour, that appeareth for a little time, and then vanisheth away." In other words, "Your days are numbered. Live with an awareness of eternity."

Stewarding our time with wisdom means we won't assume tomorrow will be like today. Today's opportunities may disappear tomorrow. Tomorrow itself may disappear before today ends. Thus, James instructs us, "For that ye ought to say, *If the Lord will*, we shall live, and do this, or that."

Investing our time in accomplishing God's will requires that we pause periodically to *seek* God's will. It is so easy to be

lulled by the patterns and rhythms of our daily living into a slow drift away from eternal living. We need to set pre-determined checkpoints to reevaluate our schedules and recalibrate our spirits.

## Establishing Checkpoints

A vital checkpoint in my life takes place each morning as I spend time with the Lord in prayer. I ask Him to give me wisdom to steward the day for Him, and I review my to-do list of what I plan to accomplish. I ask Him to show me if He wants me to redirect my plans for the day.

Then, each week, I set aside time for a brief review. During this time, I look at my list of priorities and take a few minutes to evaluate how accurately I've been allocating time to the highest priorities in my life. Then, with these priorities at the forefront of my mind, I sketch out a plan for the week ahead—being careful to make my schedule reflect my God-given priorities. Often, through this review, the Holy Spirit will prompt me to spend more time with Terrie or to specifically seek out time with one of my children. Sometimes, He will burden me for a church member who needs encouragement or a friend who needs a call. By setting aside time to seek the Lord's direction, I insure that, to the best of my understanding, my coming week reflects God's will for my life.

In addition to my daily time with the Lord and my weekly review, I periodically—usually about once every quarter—set aside a day to take a more thorough personal inventory.

In whatever form and whatever times you pause to evaluate your use of time, it is vital that you do it. James' message above is clear: Don't just drift through life. *Think* about what you do. Seek God's will for your days.

## The Tyranny of the Urgent or the Urgency of the Important?

We live in a driven society. Whatever time we don't plan will be filled. As one author suggested, unplanned time or unwise priorities cause us to live under the "tyranny of the urgent."<sup>2</sup> We live busy—but empty—days, and we end each of them wondering how we could have been so occupied accomplishing so little.

The only escape from the tyranny of the urgent is to live with the urgency of the important. Rather than allowing the loudest voice or most pressing issue to consume our attention, we must choose to focus our time on the urgent matter of fulfilling God's will. What God has called you to do can only be done by you, and it can only be done in one lifetime. Numbered days demand focused lives.

The urgency of the important reminds us to recognize the fleeting nature of time against the greater weight of eternity.



It calls us to invest our time in that which counts forever. It compels us to reach lost souls and love our families. It shapes our schedules to God's will for our lives.

Don't miss today's opportunity to invest your time into the bank of eternity.

You don't want to live your life but waste

your purpose. Steward your time with the wisdom that directs your moments into accomplishing God's will for your life.

Numbered  
days demand  
focused lives.



You can find the book in it's entirety  
available for purchase at  
**strivingtogether.com**