

STEWARDSHIP JOURNAL

BY PAUL CHAPPELL

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Truths for Life Stewardship

Some years ago I began a “Personal Life Stewardship” document. For several years, that document was simply a reference point for me—a record of my purpose statement, decisions I had made, etc. But in 2011, after a physical collapse and forced sabbatical (described in *Stewarding Life*), I began a new document, this one with more clarity—more specifics. When I integrated the two, the following pages emerged. No longer a simple record, this is a document I review regularly to remind myself of vital truths regarding life stewardship. These “Truths for Life Stewardship” are an edited version of that document.

Compiling and using this journal has made a tremendous impact on my life. Although I hope my thoughts and notes will provide the starting point for your journaling, ultimately, I hope you will make these pages your own—marking truths that are especially pertinent to your life and adding your own insights and record of decisions.

The sections that follow are categorized by areas of needed life stewardship that I have found helpful for regular review. Most of these are covered more thoroughly in individual chapters in the book *Stewarding Life*.

Following is a top-end summary of these areas:

Walk with God—This is the single most important aspect of your life, and it relates to your most vital role—child of God. Walking with the Lord is a daily decision of spending time in His Word and taking your needs to Him in prayer. The daily pages of the *Stewarding Life Planner* include space to help you develop and enrich your personal walk with God.

Identity—*Identity* and *legacy* have become buzzwords in our generation. We want to shape our image so that it is favorable and lasting. We want others to perceive us well and remember us long. As Christians, however, stewarding our identity means remembering that who we are and what we do is a reflection on *Christ*. In fact, the identity God has given us to steward is the very identity of Christ, for at salvation, He placed us “in

Him.” (Chapter 13 of *Stewarding Life* touches on identity as it deals with stewarding our testimony.)

Family—Next to our salvation, our family is the most valuable gift God has given us. If you are married, cherish your spouse, and make time for your children. The needs of your family are as important as any other needs calling for your attention, although your spouse and children rarely press on your time with the urgency of other demands. Nevertheless, they need you to make them your priorities. (For more on stewarding family, see chapters 10–11 of *Stewarding Life*.)

Time—Time is like money in the sense that we can waste it, spend it, or invest it. We all have the same amount of time, but unless we steward it for God, we will come to the end of our lives with nothing eternal to show for it. The best way to steward our time is to invest it in that which makes a difference for eternity. (For more on stewarding time, see chapter 3 of *Stewarding Life*.)

Health—Scripture is clear that God’s purpose for our physical body is that we would use it to His honor. When He purchased us, He didn’t just claim our souls—He purchased our bodies as well. We live in a fallen world and should not expect perfect health, nor should we make health an idol in our lives. But we should steward the health God has given us by taking care of our bodies so we can serve Him with as strong health as is possible. (For more on stewarding health, see chapters 4–5 of *Stewarding Life*.)

Finances—God’s gift of financial provision is our opportunity to steward a *tangible* asset for Him. The way we steward our finances indicates our most passionate interests. Wise financial stewardship begins when we recognize that everything we have belongs to God, and He has entrusted it to us to provide for our needs and invest in His work. (For more on stewarding finances, see chapter 9 of *Stewarding Life*.)

Relationships—God did not design us to walk the Christian life alone. He created us with a need for Christian fellowship to help encourage us in our pursuit of Him. A true and godly friendship is a precious gift from God, and we must intentionally invest in Christ-honoring relationships. (For more on stewarding relationships, see chapter 10 of *Stewarding Life*.)

Faith—We welcome most of the resources God has given us to steward for Him. Time, finances, family, friends—these are blessed gifts. But some of God’s greatest gifts come in dark wrapping. When God allows difficulties in our lives, He gives with them the grace we need to grow in faith and give that faith to Him. (For more on stewarding faith, see chapter 8 of *Stewarding Life*.)

Thoughts—We live in a day when stress and mental overload threaten to take our minds captive. Left unchecked, stress and its companion of worry overcome our thoughts, rule our emotions, and compromise our health. Stewarding thoughts is a process of learning to think biblically in stressful times. It is the grace-enabled

decision to fix our minds on Christ and allow His Word to filter our thoughts. (For more on stewarding thoughts, see chapters 6–7 of *Stewarding Life*.)

Leadership and Influence—None of us can know the full extent of our influence until eternity, but most of us assume it to be smaller than it actually is. Regardless of your title or your position on a flow chart, you have an opportunity to influence every life with whom you come in contact. Stewarding your influence is choosing to purposefully invest yourself in the lives of others. (For more on stewarding leadership and influence, see chapter 13 of *Stewarding Life*.)

Testimony—It's not nearly as important what others think about us as it is what they think about Christ because of our lives. Stewarding our testimony is accepting the responsibility that comes with bearing the name of Christ. It is choosing to root our lifestyle and base our habits on the truths of God's Word. (For more on stewarding your testimony, see chapter 12 of *Stewarding Life*.)

Witness—The truth of the gospel is a precious gift which God has committed to our trust. If we are not stewarding the gospel by sharing it with others, we are not stewarding our lives at all. Stewarding the gospel is, in fact, at the core of every Christian's life purpose. This makes the stewardship of our witness of utmost importance. (For more on stewarding witness, see chapter 14 of *Stewarding Life*.)

WALK WITH GOD

Lord,

*Today, I want to **praise** You because Your sacrifice for me is immeasurable, and Your love for me is unfathomable. I praise You because You are merciful and faithful to me.*

*Today, I want to express **poise**, real moderation and peaceableness because You are sovereign and You are at hand. With poise, I want to model joy in ministry and family life. Help me not to worry, but to live peaceably. Remind me to place rest and margin on my schedule that I may hear Your voice.*

*Today, I want to **pray** with supplication for Your power and filling. I surrender myself, my tendencies, my past, present, and future to You because of the cross. I ask You to help me make this world less to me, and for Your power to dominate my heart. I thank You for saving me and providing for me. I thank You for a loving family and the privilege to serve You.*

*Today, I pray for the **peace** that passes all understanding. Give me peace that comes from a proper vision of You and faith in Your sovereignty. Help me to sleep well.*

*Today, I want to practice **pure** thinking, positively meditating on that which is lovely, pure, and true. I ask You to renew my mind today through Your Word.*

Pattern for personal peace

(Philippians 4:4–8)

1. **Praise** (Rejoice in the Lord)
 - A. Rejoice in Him and His attributes (from whom all blessings flow).
 - B. Rejoice in His blessings.

2. **Poise** (Rest in the Lord)

Let your moderation be known.

 - A. Rest physically—resting time is not wasted time.
 - B. Rest in His sovereignty—the Lord is the head of the church and sovereign in my life.

3. **Prayer** (Request from the Lord)
 - A. Request without worry.
 - B. Request with thanksgiving—list personal things and events for which I am thankful.

4. **Peace** (Renew in the Lord)

Peace of God which passeth all understanding.

 - A. Renewed by God
 - B. Renewed to a guarded state (keep your hearts and minds)
 1. Sovereignty (surrendered to)
 2. Surrendered to the Spirit=given pasture

5. **Position** (Reinforce for the Lord)

Think on these things.

 - A. Scriptural truths (lessons I've learned) “By way of remembrance”
 - B. Practical changes “By way of repentance”

Note: Practice “stress switching”—look at blessings and develop hobbies of life that relieve stress.

Prayer truths

- God is a good God.
- God's ways are perfect. His will is better than my wants.
- Everything belongs to God (Psalm 24:1); He will meet my needs according to His riches (Philippians 4:19).
- Accept His assignments—"not my will but Thine be done."
- Number my days.

Biblical positions of prayer¹

- Sitting—2 Samuel 7:18
- Standing—1 Samuel 1:26, Nehemiah 9:4
- Lifting up of hands—Psalm 28:2, 1 Timothy 2:8
- Head bowed—Nehemiah 8:6
- Kneeling—Psalms 95:6, Daniel 6:10, Acts 7:60
- Prostrate—Ezekiel 3:23, Matthew 26:39
- Lying down—Isaiah 38:2, Psalm 63:5–6
- Lifting up the eyes—Psalm 123:1–2, Mark 6:41

Truths about walking with God

- Glory in the cross—It keeps you out of the world and the world out of you.
- Live for the eternal, with a sense of numbered days.
- Trust the Lord.

¹ Adapted from *Prayer for Revival* by Benny Beckum (Intercessor Ministries, 2008) 12–22.

Daily choices

The spiritual leader makes biblical choices daily.²

- Attitude: I will choose and display the right attitudes daily.
- Priorities: I will determine and act upon important priorities daily.
- Health: I will know and follow healthy guidelines daily.
- Family: I will communicate with and care for my family daily.
- Thinking: I will practice and develop good thinking daily.
- Commitment: I will make and keep proper commitments daily.
- Finances: I will earn and properly manage finances daily.
- Faith: I will deepen and live out my faith daily.
- Relationships: I will initiate and invest in solid relationships daily.
- Generosity: I will plan for and model generosity daily.
- Values: I will embrace and practice good values daily.
- Growth: I will desire and experience improvements daily.

² The choices listed here are taken from *Leadership Gold* by John Maxwell (Thomas Nelson Publishers, 2008), 27.

IDENTITY

Truths about identity

- Focus on my identity in Christ.
- I will not strive for affection or acceptance that has already been provided in Christ.
- Romans 8:28 promises all things work together for good. Why destroy myself when all things work for good?
- Living as if everything is up to me brings slavery; submission of self to God brings freedom.
- I will repent of self-thought and glory in Christ.
- I want Jesus more than I want my ministry to grow and more than I want to please men.
- Seek contentment and avoid comparison.
- I do not have the responsibility to determine right or wrong for other ministries.
- The answer is not in trying harder, but to comprehend the work of the cross and live in a more vital awareness of His grace.
- I will seek to live in the emptiness of self and power of the Spirit.
- True preaching happens in the power of the cross and emptiness of self.
- God allows tipping points to reveal our hearts.
- I cannot live in the illusion of my own strength. The ministry does not depend on me.
- Paul's thorn in the flesh was from God, so as not to exalt self.

TIME

Truths about time

- Success is knowing and doing the will of God; it is investing our time in that which will last for eternity.
- What God has given me is sustainable.
- An opportunity does not equal an obligation.
- I must identify and focus on the most important things. Ask, “What is going to matter when I stand before the Judgment Seat of Christ?”
- Great leaders attribute their success not to things they said “yes” to, but to the things they said “no” to.
- Tarrying times are not idle times. Waiting on God is good use of our time.
- I will center my time on the main thing God has called me to do.
- You can do too much of a good thing.
- The less you do, the more you enable others to accomplish.
- Build margins around your life.
- To be involved in every ministry opportunity is to break the body and limit the ministry.
- There is always time for the will of God.
- Develop courage to say “no.”
- Develop the courage to change (the way you do ministry).
- Live for the eternal, the heavenly.

HEALTH

God's plan for replenishment from the life of Elijah

- Find solitude. “But he himself went a day’s journey into the wilderness . . .” (1 Kings 19:4).
- Rest. “And as he lay and slept under a juniper tree . . . and laid him down again” (1 Kings 19:5–6).
- Make time for balanced meals. “. . . then an angel touched him, and said unto him, Arise and eat. And he looked, and, behold, there was a cake baked on the coals, and a cruse of water at his head. And he did eat and drink . . . And the angel of the LORD came again the second time, and touched him, and said, Arise and eat; because the journey is too great for thee. And he arose, and did eat and drink, and went in the strength of that meat forty days and forty nights unto Horeb the mount of God” (1 Kings 19:5–8).

Three benefits of sleep

- Sleep boosts the immune system.
- Sleep lowers cortisol¹ levels.
- Sleep improves brain function.

Redefining rest

- Rest is a divine activity. Enjoy the journey.
- Rest is not activities.
- Rest is God’s plan.
- Rest takes time.

How to be refreshed by resisting overload

- Know your limits.
- Don't over-schedule.
- The moment you are reaching your limits, stop!
- Take breaks during the work day.
- Practice daily relaxing techniques.

“Margin is the space between our load and our limits. It is the amount allowed beyond that which is needed. It is something held in reserve for contingencies or unanticipated situations. Margin is the gap between rest and exhaustion, the space between breathing freely and suffocating.”—Dr. Richard Swenson

Redirecting high cortisol

- Schedule “let down” after major events.
- Avoid stressors (stress hormones are cortisol and adrenaline).
- Laugh.
- Have fun with family.
- Rest.
- Take a weekly day off.
- Choose joy and contentment.

FINANCES

Truths about finances

- Debt is bondage. There is an inner relationship between self-esteem and debt. Many people are trying to buy self-esteem through debt. Some people feel their worth is attached to their earning potential.
- Giving is not a matter of can or can't, but of will or won't.
- The more passionate our faith, the more consistent will be our giving.

Five habits of biblical financial stewardship

1. Work diligently. Diligence is a character trait, not a gift.
 2. Transfer ownership. Acknowledging God as the owner of our material possessions reminds us that He is our generous provider.
 3. Steward efficiently. Practice contentment and discernment. Learn to live within your means.
 4. Save regularly. Maintain your savings account with an open hand, ready to use that blessing to honor the Lord in whatever way He directs you.
 5. Give generously. Our willingness to give to the Lord is a tangible measure of our love for Him.
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RELATIONSHIPS

Truths regarding relationships

- Steward relationships with truth spoken in love.
- True friendship is built on trust. (Anger destroys trust.)
- Good friends are quick forgivers. Be a grace giver rather than a scorekeeper.
- Do not fear what others think. Live for the glory of God.
- Limit expectations of friends; find needs met in Christ.

Six ways anger divides friendships

Let all bitterness, and wrath, and anger, and clamour, and evil speaking, be put away from you, with all malice:—Ephesians 4:31

- Bitterness—to cut or prick
- Wrath—the passion of anger
- Anger—violent emotion, outbursts
- Clamour—loud, noisy complaint
- Evil speaking—slander and detraction
- Malice—the desire to malign someone's name

Four relationship decisions

- Avoid unnecessary divisions.
- Do not ruin health or embitter staff to build ministry.
- Be willing to be taken advantage of.
- Forgive as Christ forgave.

FAITH

Truths about faith

- Faith trusts God, even when it can't trace Him.
- Lord, You made us for Yourself, and our hearts are restless until they rest in You.
- Victory is not the absence of trouble but a successful struggle.
- The ministry must be entrusted to God.
- I will embrace my weakness that I may glory in my Christ.
- I will put my trust in Him.
- I can do all things through Christ.
- Success is obedience, not growth.
- I must rest in the sovereignty and divine decrees of God.
- I must focus on the depth of ministry and let God alone determine the breadth.
- The rest of my life is in His hands.
- The peace of God has at its foundation the fact that God does all things well.
- I want to show my children and grandchildren how to finish well.
- God chooses defeated people to do dominant things.
- My mission is not my legacy; it is to fulfill His glory.
- If you trust and never doubt, He will surely bring you out. "Casting all your care upon him; for he careth for you" (1 Peter 5:7).
- Nothing enters my life accidentally.

- Trust God's providence.
- Live as though your fear never existed.
- To fear (trust, reverence) God is to "fear not."

Guidelines regarding trials or closed doors

- God is sovereign, in control.
- Being in full control, God takes full responsibility for results. Don't try to carry the burden.
- The closing of a good opportunity, often leads to a better one.
- Only when we walk through the better door, will we realize the necessity of the previously closed one.

Notes on fear

- Acknowledge your fear.
- Confront your fear (like Joshua).
- Censor input before it comes to your mind.
- Cultivate your love for God. Thank Him for every victory.

THOUGHTS

Truths about thoughts

- Anxiety takes your thoughts captive.
- Worry is a behavior of your mind.
- Worry is a mental state you actively or passively accept.
- Worry is a sin to be repented of because it shows no faith in God.
- Anxiety is worry, sin, lack of trust, and pride. It creates sleeplessness, high blood pressure, sweating at night, and body twitches.
- Worry accomplishes nothing. “Which of you by taking thought can add one cubit unto his stature?” (Matthew 6:27).
- Worry is a learned behavior. So is faith.
- Anything big enough to worry about is big enough to pray about.
- Busyness can develop hypertension.
- The peace of God has at its foundation that God does all things well.

How we get in a rut of worry

- Trying to fix everything
- Living on adrenaline
- Not recognizing stress
- No pace
- No margin
- No contentment/simplicity

- No balance
- No rest
- An illusion of our own strength

Actions to defeat worry

- Renew your mind through Scripture.
- Write Scripture.
- Memorize Scripture.
- Turn every worry into a prayer.
- Slow down thinking. (People with Type A personality think constantly, rapidly, and polyphasically.)
- Choose to sit at Jesus' feet.
- Live with contentment.
- Live a reconciled life.
- Keep a gratitude list.
- Distrust the certainties of despair.
- Think on that which is lovely, pure, and true.
- Listen to godly music.

How to be renewed in the spirit of our mind

- Schedule replenishing activities (golf, hunting, etc.).
- Be like a tree planted by water—stay rooted in God's Word.
- Practice dependence on God for work.
- Learn to delegate.
- Equip and release leaders.
- Trust God's sovereignty—" . . . the will of the Lord be done" (Acts 21:14).

Truths regarding stress

- Response to stress is a learned behavior.
- The illusion of control will always develop anxiety.
- Stress is often the result of overextension.
- Guilt is often a result of over-commitment.
- Laughter and anxiety cannot co-exist.
- I don't have to fix every problem. The church [ministry, family, job] is the Lord's.
- Be still—silence increases my sensitivity and decreases my anxiety.
- Step out of the traffic and rest a while.
- Stress hinders creativity.
- Anxiety is a disease of stress.
- High adrenaline, caused by overextension and stress, depletes the brain's natural tranquilizers and sets the stage for high anxiety.
- Lower stress below my threshold.
- Remember, I won't finish everything today.
- A sacrificial life will always be unfinished.
- The answer to overload is not trying harder, but to comprehend the work of the cross and to live in a more vital awareness of God's grace.
- I will choose joy.
- I will write my blessings.

Stress prevention

- Set boundaries.
- Resolve conflicts quickly.

- Take care of unpleasant tasks.
- Maintain open relationships.
- Learn to say “no.”
- Don’t make major decisions (including financial decisions) while under stress.

How not to respond to stress

- Be critical of others.
- Hide in work.
- Expect sympathy.
- Substance abuse.

Steps to overcoming chronic stress¹

- Claim strength in Christ (Galatians 2:20).
- Have faith in the power Christ gives.
- Take control of fear.
- Drop the “what ifs.”
- Overcome passivity.
- Learn—become more proficient.
- Don’t be demoralized; be forgiving of self.
- Don’t let problems dominate your life.
- Refuse self-pity.
- When anxieties come, tell yourself you will wait until they pass.
- Get support—have a team approach for help.
- Never give up.

¹ Adapted from *The Anxiety Cure* by Archibald Hart (Thomas Nelson Publishers, 2001), 50–51.

LEADERSHIP AND INFLUENCE

Truths about our influence

- Influence is a gift from God.
- Everyone has the opportunity to influence for good.
- Influence will need to be stewarded through the seasons of life.
- When God gives us spheres of influence, Satan will test that influence. He does not want my influence to bring others to Christ.
- Four tests of influence:
 1. Persecution
 2. Temptation
 3. Suffering
 4. Prosperity
- Sometimes what we view as a demotion is God's way of giving influence. (Even though Joseph was sold to Potiphar, the Lord gave him influence.)
- Influence is not about position on a flow chart.
- It is required of a man that he be faithful, not successful.
- God gives provision and influence so we can provide and meet the needs (physical and spiritual) of others.

WITNESS

Habits of fruitful soulwinners

- **Pray for a burden.** Ask God to help you see lost people with His compassion (Matthew 9:36–37).
 - **Carry gospel tracts.** Carrying tracts helps you be soul-conscious and equips you to easily begin a conversation about the Lord and salvation (1 Corinthians 15:3–4).
 - **Schedule time for soulwinning.** Our schedules reflect our priorities (2 Corinthians 5:19).
 - **Keep an updated prospect list.** Collect names and addresses of people who have shown an interest in visiting church or in hearing the gospel. Continue to follow up with them on a regular basis (1 Corinthians 4:1–2).
 - **Be attentive in church services.** Don't allow a lost person to attend your church and leave with no one having talked to him about salvation (1 Thessalonians 2:4).
 - **Demonstrate hospitality.** Build a relationship that will facilitate multiple presentations of the gospel (Romans 12:13, 1 Peter 4:9).
 - **Involve new converts in soulwinning.** Encourage new converts to reach their unsaved friends (Matthew 4:19).
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