

WHAT IS YOUR MOST VALUABLE POSSESSION?

What is your most valuable possession? Immediately, your mind may scroll through a balance sheet that lists all of your possessions. If you are like most people, you may consider that your home is your most valuable asset, or it might be your business, or your investment portfolio. No matter which asset you may select as your most valuable, you will have picked the wrong one. Our materialistic culture drives us to think of our *things* when we think of our valuables, but there are other non-material things that are worth much more.

I would suggest the correct answer to this question can be found by looking on a different balance sheet altogether. Bob Buford, a self-made multimillionaire and author of the book *Halftime: Changing your Game Plan from Success to Significance*, once spoke at a financial conference. Right in the middle of his presentation Buford made a comment that was incredibly profound. Buford paused, gave a reflective look, and then commented, “It seems insane to me that a person would be willing to trade what he has—a shortage of time, in order to gain more of what he already has—a surplus of wealth.” You cannot hear this once and fully absorb it, so listen again. And remember that if you live in America, you are most likely already “wealthy.”

So what is your most valuable asset? It is the time that you still have “banked” in this life. Your “time on this earth” account is quickly shrinking with every day that passes. Most troubling is that we cannot see how much time we have left. Is it days, months, years, decades? We often hear people ask the question, “How do you spend your time?” This is a very accurate way to phrase how we use our time: we *spend* it. Unlike your financial accounts into which you can make additional deposits, you can make no additional deposits into your time account. The total number of days allotted us was set before we were even conceived. King David confirms this in Psalm 139:16 (NASB) when he acknowledges, *And in Your book were all written the days that were ordained for me, when as yet there was not one of them.* All of us will spend our time on something—and once it is spent, it is gone.

The truth of Bob Buford’s comment is nowhere more clearly illustrated than in the story of the rich farmer we meet in Luke 12. After another excessive bumper crop season, he says,

This is what I will do: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, ‘Soul, you have many goods laid up for many years to come; take your ease, eat, drink and be merry.’ But God said to him, ‘You fool! This very night your soul is required of you; and now who will own what you have prepared?’ (Luke 12:18-20)

How sad that he was willing to trade what he hardly had left—time—in order to gain more of what he already had—a surplus of wealth. To add insult to his folly, God goes on to say of this man, *So is the man who stores up treasure for himself, and is not rich toward God (Luke 12:21).* He did not die rich, he died broke.

In Psalm 90:12, Moses asks God to help him use his time account wisely. He prays, *So teach us to number our days, that we may present to You a heart of wisdom.* Paul said it this way in Ephesians 5:15-16, *Therefore be careful how you walk, not as unwise men but as wise, making the most of your time, because the days are evil.* And not only are the days “evil,” they are also very limited. If we are wise, we will manage our time account with even greater care than we manage our investment account. We should also be very leery of making any withdrawals—“spending our time”—in order to make additional deposits into our already surplus, temporal investment account. Do not deceive yourself: whatever you have in savings and investments is, in fact, a surplus.

If we are totally honest with ourselves, many of us would admit that we have more money to give away than we have time to give away. It can be much easier to make a gift from our surplus resources than it is to make a gift from our ever-shrinking time account. Keep this in mind: it is not how much of our *stuff* we give, it is how much of *ourselves* we give that allows us to fully experience the joy and blessing of giving. We have too much wealth in this country to experience much true sacrificial giving from our material possessions. But, relatively speaking, we have precious little to give from our time account, and that is where we learn to give like those who have little.

For example, many families are beginning to catch this vision and are seeing the power of short-term family mission trips to needy countries. Can you guess what proves to be the greatest obstacle in pulling off such a trip? You might think it is the funding, but in reality it is the easiest part. The hardest part is finding the time for everyone to make the trip. The problem is more *time* than *money*.

I spent a good bit of time visiting my grandmother as a child. She was a zealous and committed Christian woman and everywhere you turned in her small home, there were signs of her faith: a Bible on the coffee table, plaques and pictures on the walls, Bible verses on the refrigerator. There was one plaque in particular that made a profound impact on my thinking as a young boy.

I did not realize it then, but the words on that little plaque were permanently etched into my consciousness. It read, “Only one life, ‘twill soon be past, only what’s done for Christ will last.” In keeping with this powerful message, almost my entire life has been one continuous effort to use the brief time that God has allotted me to do something that will have an eternal impact. Without this ultimate, eternal objective, life is correctly summed up by Solomon in Ecclesiastes 2:17 (NIV), *All of it is meaningless, a chasing after the wind.*

What is your most valuable asset? How are you using it to do something that will last for eternity? Our cry should be, to paraphrase Isaiah 6:8, “Here I am Lord, [*spend*] me.”

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E. G. “Jay” Link has a unique combination of being an ordained minister with a Master Divinity degree in Biblical Theology and a professional Stewardship planning coach who for over 40 years has been working with very affluent Christian families to enable them to optimize their Kingdom impact with all that the Lord has entrusted to them to manage. After retiring from his personal practice, he then served for five years as Director of Taylor University’s Stewardship Planning Ministry, which he launched for them. Most recently, Jay founded the Stewardship Resource Group to serve Christian ministries, colleges, and churches to better minister to their highest capacity families. He has written six books, hundreds of articles and has provided extensive training curriculum for hundreds of professional financial and legal advisors in how to provide stewardship planning services for their clients.