

Ten Important Life Lessons

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Day One

One of the benefits of adding years to your life is that you really do learn a few things along the way—life lessons, if you will. So, I want to pass along ten life lessons I've learned, and perhaps they may be helpful to you.

Life Lesson No. 1: When you are not sure what to do, just take the next small step.

You know, life is full of turning points, small and large—times when you have to make a decision and you're not sure about it. I'm not talking about black and white decisions, things that are clearly right or wrong. But other decisions like: Should I look for a new job or not? Should I offer to give this person some money? Is it time to sell my house?

Of course, prayer is our first order of business when we're faced with decisions, and it's always helpful to seek advice from trusted advisors. But I've often found that if I take the next small step and then see where that leads, I can usually tell whether it is the right thing or not. And sometimes I discover there really is no next small step; I would have to push and shove and maneuver to get to that next step. That's always a red flag for me that says, "Slow down; make sure this is a good step to take."

I think many people park-out at the starting line, thinking about what they might do, wanting to do something, but because of fear or double-mindedness, they never move. James says that a double-minded person is unstable in all her ways. Double-mindedness is that state of mind where you go back and forth and back and forth, but you never move forward! So, don't be afraid to take that first step and see where it leads.

Life Lesson No. 2: Live in today rather than yesterday or tomorrow.

Jesus said, "Do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own" (Matthew 6:34). Most of our stress and depression comes because we live either in the past, with regrets and anger, or we live in fear of the future. God gives us the strength to cope with today, but we keep adding on the past and the future and wonder why we can't make it!

Yesterday is gone. You can't change it; you can't make it better. In Isaiah 43 the Lord said, "Forget the former things; do not dwell on the past. See I am doing a new thing!" (Isaiah 43:18-19a). If you continually dwell on the past, you will miss the new thing God wants to do for you. Yesterday is over; let it go.

Tomorrow never comes. Today is the tomorrow you worried about yesterday! Fear of the future will absolutely stop you from the good things God has for you.

So, pray daily that you will live in the present, and then you'll have the strength to make it through. It's a matter of changing your attitude and your thought patterns.

Day Two

Life does teach us some lessons, does it not? I'm sharing ten life lessons that God has taught me along the way.

Life Lesson No. 3: Pay off your credit cards every month.

Financial troubles affect every area of our lives, and most people's financial troubles begin with that plastic card. The credit card companies make it easier and easier for us to get a card and then they do everything to encourage us to use it, and then just pay the minimum each month. That is a recipe for financial disaster.

Could it be that you are in financial trouble now because you've got so much credit card debt? What do you do? First, stop using that credit card. Look at where your money is going and eliminate those things you don't absolutely have to have. Then stop buying things you really don't need until you have paid off those credit cards. And believe me, we all need a lot less than we think we do.

Credit cards are convenient, especially for travel, but I've had a rule for years that I must pay off my credit card bill every month. I just refuse to pay any interest. That puts controls on what I spend. One of the biggest favors you can do for yourself is to wipe out that credit card debt and then pay it off in full every month.

Life Lesson No. 4: Save something from every paycheck.

Frankly, I have not followed this principle all my life; I wish I had. But it's never too late, and I practice this faithfully now. The secret is to have money taken out of your paycheck or your checking account every month—before you see it. I don't care how small it is, make yourself start the habit of saving some money out of every paycheck, and put that money in an account that you don't touch. Just forget it's there.

Financial experts tell us we should save enough money to cover six months of expenses for emergencies. Now, it may take you awhile to get there, but you'll never get there if you don't start. So, make yourself begin with your next paycheck to save some money, and teach this principle to your children. Of course, giving to God is the first thing we should do with our paychecks. He should get the firstfruits of everything he has given to us, and ten percent is a good standard to use.

You know, the Bible has more to say about money than almost any other topic. That's because where our money is indicates where our heart is! I promise you, if you will pray about this and get serious about getting your financial house in order, it will take so much stress and strain out of your life. I encourage you to do it.

Day Three

What lessons has life taught you? I'm sharing ten life lessons I've learned—and am still learning!

Life Lesson No. 5: Don't take yourself so seriously. No one else does.

I often remind myself that people aren't thinking about me nearly as much as I think they're thinking about me! Isn't it true that we often put ourselves under unnecessary stress by just taking ourselves too seriously! We worry about what others will think of us and that can become an obsession.

Here's the secret: Make it your passion to care very much about what God thinks about you. Pray daily that God will grow you into the mature Christian he wants you to be. Let God's Word reveal areas in your life that need changing, and then by God's grace, work on them. Care very much about what God thinks about you.

But stop worrying about what others think about you. Stop imagining what they're thinking or saying. First of all, you'll never please everyone, no matter how hard you try. And secondly, have you ever thought about how wrong it is to care more about what other people think of you than you do about what God thinks about you? Remember, it's not all about you; it's all about God and what he wants to do with your life. So, don't take yourself so seriously.

Life Lesson No. 6: Make every day a special occasion: burn the candles, use the nice sheets, wear the new shoes.

How many things do you have tucked away, saving them for a special occasion? Recently I found some beautiful soap someone had given me, probably years ago, and I had put it away for a "special occasion," and now it was so old and hard that it wasn't really useful. I think my mother taught me to "save things for special occasions." She was raised during the depression, and when she got something nice, she just had a tendency to squirrel it away rather than use it and enjoy it.

You've heard people say, "Life's short; eat dessert first." Well, life is short, and while we need to be frugal and saving, we also need to celebrate life and enjoy the good things God has given us. We need to make our everyday lives special and teach this to our children as well. Paul wrote to Timothy that God "richly provides us with everything for our enjoyment" (1 Timothy 6:17b).

So, make today special. Tomorrow is not promised to you, so enjoy today.

Day Four

I'm sharing some life lessons with you. I'm sure you've learned some valuable lessons in your own life, and it might be good to write them down somewhere. I've shared six of my life lessons so far, and here are the next two.

Life Lesson No. 7: Believe it or not, you're not indispensable. Life will go on without you.

I remember some years ago when I was directing the handbell choir at our church. I loved it, and the church seemed to really love hearing the handbells. Then after I began this ministry my life became so busy that I realized I had to give it up.

I thought, "Oh, dear, the handbell choir will be no more because they won't have me as their leader." Wrong! The handbell choir is much bigger now, much better, and they have a director who is far more experienced and talented at handbells than I am! I was not indispensable. And indeed by stepping aside, I gave someone else an opportunity to use their gifts in the church.

So, don't be afraid to let go; others can pick up the ball and carry on even without you! There's only one person in control of the universe, and it's not you!

Life Lesson No. 8: Don't be afraid to ask. The worse they can say is "no."

James wrote, "You do not have, because you do not ask God" (James 4:2b). And Jesus said, "Ask and it will be given to you; seek and you will find; knock and the door will be opened to you. For everyone who asks receives; he who seeks finds; and to him who knocks, the door will be opened" (Luke 11:9-10).

I could tell you many stories of situations where I've just revved up my nerve and asked for something which seemed impossible, and I got it simply because I asked. Obviously I'm not talking about asking for things for myself, but asking for appropriate things for the ministry or for others. I don't find it easy to ask. I really have to make myself do it, because I either get intimidated or I think it will appear inappropriate, or in many cases, I just don't want to humble myself and ask. But I've learned that many times people want to be asked and enjoy giving.

Those of us who are parents know how we love for our children—even the grown ones—to ask us to help them, in moderation, of course. So, don't be afraid to ask. Even if you are turned down, you're no worse off! As James said, often we don't have simply because we're afraid to ask.

Day Five

I've been passing along some life lessons that God has taught me—and is still teaching me. You know, one of the characteristics of a godly, truly humble person is to be continually teachable.

Life Lesson No. 9: When you're facing what seems like a disaster, ask yourself, "What difference will this make tomorrow—in five years—in eternity?"

This is a principle God began to teach me years ago—to have an eternal perspective, to see everything through "Forever Eyes." Learning to live now in the light of eternity is one of the most life-changing things you will ever do. But I warn you, you have to be intentional about it and you have to work at it every day.

We so easily lose a realistic perspective when something is affecting us personally. Our emotions get all involved and we blow things out of proportion and we get very stressed over things that don't really matter. In fact, I find that about 80% of what is bothering me at any given moment won't even matter in 24 hours, much less five years!

Now obviously, there are times when we do face substantive disasters, but those are very few and far between, as a rule. And if we can learn to let go of all the stuff that doesn't matter, we'll be far better prepared to deal with the true trials that come our way. I strongly encourage you to put this life lesson into practice in your own life. Believe me, it will make a difference.

Life Lesson No. 10: When God gives you a passion, go for it!

If you want to be a speaker, look for opportunities to speak. If you want to be a writer, start writing. If you have a passion to be a counselor, figure out how to get the education you need and start. Don't wait for someone to open the doors for you; if it's a God-given passion, just somehow, someway go for it.

When God gave me a passion to start this radio ministry over thirty years ago, I had no idea how to start. I had no connections, no experience, no mentor. But I decided that I could no longer ignore that passion, and after much prayer, I determined to find out how to start a radio program. Once I stepped out on faith, God began to open the doors, and God has sustained us all these years. Don't ignore God's passions in your heart; don't be afraid to take the next step and see what God wants to do.