

Finishing Well





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Howard Dayton is the founder of Compass—finances God’s way. These are some of his thoughts on financial discipleship and finishing well.

When people used to ask evangelist Billy Graham how they could pray for him, he invariably responded, “Pray that I finish my life well and don’t dishonor the Lord.” He recognized how rare it was for people to remain faithful to the Lord, fully engaged in their calling to the end.

Can you imagine anything better than finishing well and having these words of Jesus ring in your ears throughout all eternity? “*Well done, good and faithful servant . . . enter into the joy of your master*” (Matthew 25:21, ESV).

It sounds wonderful, but it can be a challenge. Of the 2,930 people mentioned in the Bible, we know significant details of only one hundred. And of those one hundred, only about one-third finished well. Most of the other two-thirds failed in the second half of their lives.

Solomon is a classic example of someone who started out great but failed miserably later in life. Think about it: few people have started out as well and with more promise than Solomon.

- He was loved by God. “ . . . *The Lord loved [Solomon] and*

sent word through Nathan the prophet that they should name him Jedidiah (which means beloved of the Lord)” (2 Samuel 12:24-25, NLT).

- His father was King David, who authored most of the of Psalms and was described by God as “*a man after my own heart*” (Acts 13:22).
- Solomon made great choices early and was given more wisdom than any person. He wrote most of the book of Proverbs.

But then Solomon stopped following the Lord and descended into a life of disobedience. Deuteronomy 17 lists three things the kings of Israel were prohibited from doing.

- He must not acquire many horses for himself or cause the people to return to Egypt in order to acquire many horses.
- He shall not acquire many wives for himself, lest his heart turn away.
- He shall not acquire for himself excessive silver and gold.

So, what does Solomon do?

- He acquires twelve thousand horses imported from Egypt.
- He has seven hundred wives, and his wives lead him astray.
- He amasses silver and gold for himself.

He was completely disobedient to the Lord. And the consequences were disastrous for Solomon, his family, and for the entire nation of Israel. Clearly, starting well does not guarantee that a person will finish well.

In your journey with the Lord, it's not how you start that matters. It's how you finish. The Christian life is a marathon, not a hundred-meter sprint. Distance racing takes perseverance and determination, not speed. Distance runners need to pace themselves so that they finish the race—fixing their eyes on the prize and finishing well.

Paul illustrates this from his own experience. “*... one thing I do:*

forgetting what lies behind and reaching forward to what lies ahead, I press on toward the goal for the prize of the upward call of God in Christ Jesus” (Philippians 3:13-14, NASB).

Finishing well doesn't mean finishing with a perfect record. But it does mean learning from our mistakes, getting back on course, and pursuing the Lord with our whole heart. We need to work hard at building the kingdom of God as long as we are able—regardless of past failures. In the many years of Compass, we've seen people really struggle to finish well, and we've seen people flourish. We've noticed that the strong finishers have several key characteristics in common.

BIBLE-BASED

“All Scripture is God-breathed and is useful for teaching, rebuking, correcting and training in righteousness, so that the servant of God may be thoroughly equipped for every good work” (2 Timothy 3:16-17). Let's take a closer look at how Scripture has the ability to fully equip us on our Finishing Well journey.

There is simply no healthy Christian life apart from God's word. In the Bible, God tells us about Himself, enabling us to learn His ways and will. Only in the Scriptures do we find how to live in a way that truly pleases God.

When Jesus asked people about their understanding of the Scriptures, He often began with the words, “Have you not read?” He assumed that those claiming to be the people of God would have read the word of God. Unfortunately, this just isn't the case. A survey found that only 18 percent of Christians read the Bible every day, and 23 percent never do. So let's look at some ways we can break these trends and consistently be in God's word.

First, find the time. Perhaps one of the main reasons Christians never read through the entire Bible is its sheer length—it's BIG! At first glance it can feel overwhelming. But do you realize that you can read the entire Bible in 71 hours? Audio recordings prove it. In no more than 15 minutes a day you can read through the Bible in a year's time.

Another great practice is to find a Bible-reading plan. It's no wonder that those who simply open the Bible randomly each

day soon drop the practice. Fortunately, there are some great Bible-reading plans available to help you stay consistent. Some Bibles are designed specifically to guide you through completing them in a year.

Each time you read, look for one phrase or verse to meditate on. Take a few minutes to think deeply about it. This will change your life. The Lord commanded Joshua, *“This Book of the Law shall not depart from your mouth, but you shall meditate on it day and night, so that you may be careful to do according to all that is written in it; for then . . . you will achieve success”* (Joshua 1:8, NASB).

Now, you may be thinking, “That’s great for Joshua, but I’ve got a business or a household to run! I can’t think about the Bible all day long. I’ve got decisions to make. It just isn’t practical.”

Let me assure you that meditation is the most practical thing in the world. Joshua didn’t just sit around all day thinking about the Scriptures. He had two million people to manage. He was as busy, if not busier, than you are. So how does a busy person meditate on the Bible? Simple—read through a portion, and when a verse is especially meaningful to you, write it down. Take it with you, review it, and think about it during the day.

Finally, find a Bible study. Most of us will be way more consistent if we become involved in a Bible study. We need the encouragement and accountability of a group. And one of the greatest benefits of a group is developing close relationships with others who are also seeking to know the Lord better.

CHRIST-CENTERED

God’s word is incredibly important in helping people finish well, but so is being Christ-centered. Since this may not be a term you hear every day, let’s dig a little deeper into what it really means. It’s actually pretty simple: if Jesus is the Lord of your life, you’re going to do what He tells you to do. That’s what it means to be Christ-centered.

When people surrender to the Lordship of Jesus Christ, they are acknowledging God’s ownership and giving up their personal rights. This kind of obedience is a common theme we see

among those who finish well. So, let's explore what it takes to be Christ-centered.

Our desire at Compass is threefold: helping people experience financial faithfulness, drawing them closer to the Lord, and encouraging them to surrender themselves to God. This includes recognizing that God owns it all, just as Psalm 24:1 tells us: *"The earth is the Lord's, and everything in it."*

Being Christ-centered isn't something we do just once; it is something we should strive to do every day, hour, and minute of our lives. It's a constant in the lives of those who finish well, and although it sounds challenging, there are several things we can do to make it a constant in our finishing-well journey.

A key factor in being Christ-centered is allowing the Lord to direct our paths. God is the only one who knows the direction we should take in our lives. Just as Israel was guided in the wilderness by the cloud and fire, and the apostles responded to Jesus when He said, *"Follow me,"* we must constantly be sensitive to the direction of the Lord in our business, our relationships, our ministry, and our daily lives. And this applies not only to the big decisions we face but also our small everyday decisions as well.

Paul gives us a good example of being Christ-centered. *"For I resolved to know nothing while I was with you except Jesus Christ and him crucified. I came to you in weakness with great fear and trembling. My message and my preaching were not with wise and persuasive words, but with a demonstration of the Spirit's power, so that your faith might not rest on human wisdom, but on God's power"* (1 Corinthians 2:2-5).

There is a lot of noise in this world on how to make the best decisions, how to be successful, and how to be the best you. Christ-centered people cover their ears to drown out this noise. They don't trust in the clever things of the world, but rather, humbly depend upon Jesus Christ to guide and direct their steps.

A second important factor in being Christ-centered is fruitfulness. A Christ-centered person recognizes that the fruitfulness of their life is a direct result of their relationship with the Lord. John 15:1-5 tells us, *"I am the true vine, and my Father is the gardener . . . No branch can bear fruit by itself; it must remain in the vine. Neither*

can you bear fruit unless you remain in me. I am the vine; you are the branches. If you remain in me and I in you, you will bear much fruit; apart from me you can do nothing." The more obedient and dependent we are on the Lord, the more fruitful we will be in our ability to love and serve others.

PRAYER-DRIVEN

James 1:5 tells us, *"If any of you lacks wisdom, you should ask God, who gives generously to all without finding fault, and it will be given to you."* Seeking the Lord's direction, provision, and protection through prayer must be a constant focus for us on our journey to finishing well. Prayer makes us more like Jesus as it shows us God's heart and reveals His wisdom. It is essential to us in understanding and doing His will.

If prayer could have been unnecessary for anyone, surely it would have been Jesus, the sinless Son of God. However, it was one of the dominant habits of His life and a frequent theme in His teaching.

Mark 1:35 tells us that *"Very early in the morning, while it was still dark, Jesus got up, left the house and went off to a solitary place, where he prayed."*

Luke 6:12-13 tells us that *"Jesus went out to a mountainside to pray, and spent the night praying to God. When morning came, he called his disciples to him and chose twelve of them, whom he also designated apostles."*

And Luke 5:16 tells us, *"But Jesus often withdrew to lonely places and prayed."* This isn't something he did on occasion but was something that was a normal part of his life.

Sometimes Jesus got up early in the morning to pray, sometimes he spent the whole night praying, and sometimes he would just go off to a quiet place and pray. Regardless of when or where he prayed, it is clear that even in the demands of His public ministry, Jesus consistently spent time alone with His Heavenly Father.

Throughout the history of the church, those serving in leadership have recognized the importance of prayer. Samuel Chadwick said, “The one concern of the devil is to keep Christians from praying. He fears nothing from our prayerless work, prayerless religion. He laughs at our toil, he mocks our wisdom, but he trembles when we pray.”

One of the most important factors in true intimacy with the Lord is honesty in our prayer life. As C. S. Lewis said, we should “lay before Him what is in us, not what ought to be in us.” The Lord is thrilled that you are willing to come to Him as His child and spend time with Him, so come as naturally as you can. If you are hurting, share your pain. If you are confused, seek His guidance. If your joy is bubbling over, let it bubble over in praise. Being honest and transparent in your prayer time can take your prayer life and your relationship with the Lord to another level.

HOLY SPIRIT-LED

We cannot be truly Christ-centered, Bible-based, or Prayer-driven without being led by the Holy Spirit. Just as Jesus depended on the Holy Spirit to reveal the will of the Father to Him, we need to be completely dependent on Him to reveal God’s will to us.

John 14:15-17 tells us, *“If you love me, keep my commands. And I will ask the Father, and he will give you another advocate to help you and be with you forever—the Spirit of truth. The world cannot accept him, because it neither sees him nor knows him. But you know him, for he lives with you and will be in you.”*

When we translate the Greek word for advocate, we see that it refers to someone coming alongside somebody, someone who plays the role of an encourager and urges people on. Our advocate isn’t just some random spirit floating around; the Holy Spirit has a home, and that home is you. He literally lives in those who love the Lord—every believer.

Of all the gifts given to us, none is greater than the presence of the Holy Spirit. So, let’s take a closer look at some of the ways the Holy Spirit helps us on our journey of finishing well.

One of the many ways that the Holy Spirit helps us is through insight. Think of it this way: have you ever had a verse you had

read years earlier suddenly come to mind—exactly when you needed it most? That’s not luck, and it’s not a coincidence. It’s the Holy Spirit prompting you with God’s provision for that moment.

John 14:26 tells us, *“But the Helper, the Holy Spirit, whom the Father will send in My name, He will teach you all things, and bring to your remembrance all that I said to you”* (NASB).

In addition to insight from the past, the Holy Spirit gives us insight into the present. As we are reading and studying Scripture, it is the Holy Spirit who teaches us, guides us, and helps us to understand the truth of God’s word.

The Holy Spirit also teaches us to be more like Jesus. *“And we all, who with unveiled faces contemplate the Lord’s glory, are being transformed into his image with ever-increasing glory, which comes from the Lord, who is the Spirit”* (2 Corinthians 3:18).

Although Moses got to experience God’s glory on a mountain-top, the Holy Spirit gives us the opportunity to experience God’s glory each and every day, no matter where we are!

Theologian Warren Wiersbe says it this way, “Moses reflected the glory of God, but you and I may radiate the glory of God. When we meditate on God’s word and in it see God’s Son, then the Spirit transforms us! We become more like the Lord Jesus Christ as we grow from glory to glory.”

It is the Holy Spirit that equips us to be more like Christ, constantly transforming us and renewing us into His image.

And the Holy Spirit is also the giver of gifts—gifts given to believers that are essential to the proper functioning of the Church. No one receives all the gifts; they’re uniquely dispensed to God’s people according to His plan for each person.

“Now there are varieties of gifts, but the same Spirit; and there are varieties of service, but the same Lord; and there are varieties of activities, but it is the same God who empowers them all in everyone. To each is given the manifestation of the Spirit for the common good” (1 Corinthians 12:4-7, ESV).

These gifts are given to us to equip us for the calling God has put on our lives. They aren’t meant to be put on the shelf for a later date; they are given to us for the here and now, and for a purpose.

So, I'd encourage you to think about how God is calling you and how you are using the gifts the Spirit has given you—for His glory.

DISCIPLESHIP-FOCUSED

Matthew 28:19-20 tells us, *“Therefore go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, and teaching them to obey everything I have commanded you. And surely I am with you always, to the very end of the age.”*

The word “disciple” essentially means “learner.” The Great Commission, the last instruction Jesus gave, reflects His personal priority and greatest investment of time: making disciples by teaching them how to obey everything He commanded.

Although Jesus taught the multitudes, He focused on the few. Jesus knew that making disciples was crucial for succeeding generations to follow. The same Holy Spirit gives each member of the body different gifts, but all of us are commanded to make disciples.

A big part of the Finishing Well journey is being discipleship-focused. This means examining how we are personally growing as disciples and also how we are making disciples by pouring our lives into others. So, let's explore some ways we can be discipleship-focused.

One of the main characteristics of disciples is that they strive to imitate Jesus. Luke 6:40 tells us that *“A disciple is not above his teacher, but everyone when he is fully trained will be like his teacher”* (ESV).

When it comes to discipleship, the goal is to imitate the life of Christ. And in order to help believers grow as disciples, we must be willing not only to tell them how but also to show them how. Paul said, *“Be imitators of me, as I am of Christ”* (1 Corinthians 11:1, ESV). And in Philippians 4:9 he wrote, *“What you have learned and received and heard and seen in me—practice these things, and the God of peace will be with you”* (ESV). He not only gave verbal instructions to the believers, he also lived out his faith before them.

Another key characteristic of disciples is that they bear fruit. Let's look at what Jesus says in John 15:5. *“I am the vine; you are*

the branches. Whoever abides in me and I in him, he it is that bears much fruit, for apart from me you can do nothing” (ESV).

As we grow in our discipleship journey, we should start producing fruit, the fruit of the Spirit: love, joy, peace, patience, kindness, goodness, faithfulness, gentleness, and self-control. This doesn’t mean we have to be perfect in all of these areas, but it does mean that the fruit of the Spirit will become more apparent in our lives as we grow on our discipleship journey.

Multiplication is the goal when it comes to discipleship. Disciples make other disciples: they replicate themselves; they reproduce. They desire to see lives transformed and see people grow in their relationship with the Lord.

Jesus focused on growing His disciples, but He had a greater end in mind: He wanted them to reproduce themselves. In the Great Commission, Jesus passes the baton to them, telling them to go and make disciples of all the nations.

Disciples aren’t supposed to just sit on what they’ve learned: they are commanded to share the gospel with others and teach believers to be imitators of Christ. Disciples go after people with God’s love, sharing Jesus with them. They also pursue other believers, mentoring and encouraging them in their faith. Inevitably, a person who is finishing well is someone who is walking alongside others on their discipleship journey.

CLOSING

Thank you for spending this time with us. In closing, I’d like to leave you with a few thoughts that have been powerful motivators for me.

Nothing on this planet comes close to knowing Jesus Christ and living a life that pleases Him.

- Leave your mistakes behind.
- Be courageous.
- Stay focused on Christ.
- Never give up.

Jesus finished well when He said, “*I have brought you glory on earth by finishing the work you gave me to do*” (John 17:4).

Paul finished well when he said, “*I have fought the good fight, I have finished the course, I have kept the faith*” (2 Timothy 4:7, NASB).

Our prayer is that you will finish well, too. That you will complete the task the Lord has given you so that you will hear these words ring in your ears throughout eternity: “*Well done, good and faithful servant . . . enter into the joy of your master*” (Matthew 25:21, ESV).

Learn more about Compass by signing up for our newsletter. Scan the QR code to get started.

