

## Living a LIFE on Loan

### Finding Grace at the Intersections

by Rick Rusaw and Eric Swanson  
(Standard Publishing: Cincinnati, Ohio, 2006)

#### A Book Review

by Jack De Vries

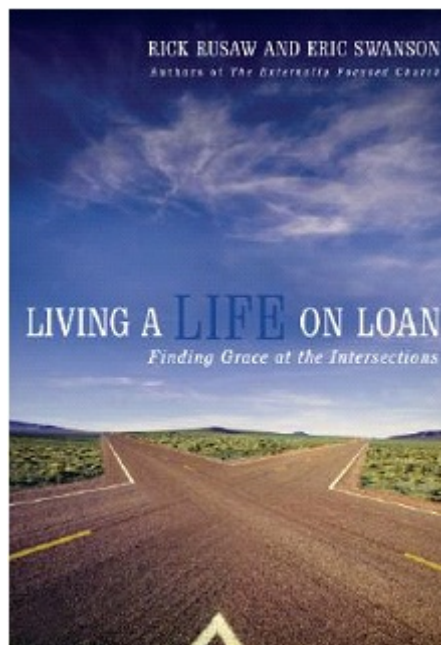
This book is about what really matters in life and all the stuff we value that doesn't matter at all. As I read this book, I kept saying to myself: "This stuff will preach." And it is no wonder. Rick Rusaw used the content of *Living a Life on Loan* as a sermon series to help his church, LifeBridge Christian Church in Longmont, Colorado, move along down the path of being externally focused. This book is packed full of sound Biblical teachings, engaging stories, clear illustrations, and practical suggestions that encourage the reader to be a difference maker in their community. So if you are looking to do a sermon series that will move a church into action – get a copy of *Living a Life on Loan*.

This book came out of the book Rick Rusaw and Eric Swanson did on externally focused churches, how a church really reaches out to its community, speaks into the fabric of the community, how is it we can serve. That book was based on the premise: good deeds create good will and you get the chance to

share good news. *Living a Life On Loan* is the personal version of that. This book was written with the sense that every one of us is on a journey. Through our journey in life we are writing a story. Our story is part of another story. God is writing an even bigger story, His story, a never-ending story. And God intends to write His story through people. Your story, my story, are part of God's story. This is the premise of *Living a Life on Loan*.

Given that premise, Rusaw and Swanson, go on to explain what it means to live a life on loan. They write: "Begin thinking of your life as *on loan* rather than as a life you *own*. If you own something, you are free to give it away, sell it, or exchange it with whomever you choose. But if your life belongs to someone else and is on loan to you, that changes everything." (12) They used an acrostic they created for the word *life* to help us remember what life consists of: **L**oves, **I**ntersections, **F**ortune, and **E**ternity. After a brief introduction, the rest of the book explains how we can use our lives to extend God's grace to others.

What I really valued in this book are the questions for reflection at the end of each chapter. The authors, as they admit, wrote this book "not merely to provide information and inspiration but for reflection *and* action. Action without reflection is thoughtless, but reflection without action is nearly useless." (15) As I reflected on each chapter I found myself pausing and thinking of ways I could put the book's content into action. For me,



this was the best feature of this book – it moves the reader to action! It moved me into action.

Rusaw and Swanson made me think about the choices I make in life. They used the illustration of someone giving you \$525,600. What would you do with it? There are lots of ways I figured I could use that money. But then they mentioned that “this year you’ll have 525,600 minutes.” And they asked, “What are you doing with them? What kind of investment are you making with your life?”(43) It made me reflect on how wisely or not I am using the moments of my life. Practically, they suggest the 1-1-1 approach to life: one hour of worship, one hour of personal growth, and one hour of service.(48) Now, I know that this only amounts to three hours per week. But what if every Christ follower would do this? Imagine the difference this would make! The difference in a personal walk with Christ. The difference in our neighbourhoods. The difference in a church. If only we would make such investments.

The authors made me also think about the day when I will stand before God to give an account (Romans 14:12) of myself. There are two questions I will have to answer. The first will be something like: “Why should I let you




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*The only moment you and I have is this one. You can't get back the moments you have spent, and there's no guarantee of the moments ahead.*

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into Heaven?” My only comfort is knowing that I belong to Jesus, that He has fully paid for my sins, and through faith I am one of God’s children. I have the assurance of eternal life. But the second question gives me more angst. Rusaw and Swanson suggest that this question might be something like: “What did you do to love, help, and serve others?”(56) Our love for God ought to motivate us to right actions – doing things for the hungry, the thirsty, the strangers, the sick, and the prisoners (see Matthew 25:31-46) – being difference makers in our world. This is how the L (loves) and I (intersections) in life come together. Our passion for God moves us to intersect our lives with others. “By choosing to open your eyes, to love, to invest, to extend grace, to serve, and live in the moment – you can make a difference.”(97) Grace in the intersections.

This book is really a call to action for church leadership. In an interview Rick Rusaw had this to say: “A lot of churches talk about serving in their community. There are two things that Jesus said He would come to do: to save the lost and serve the least. We talk about those things a lot and yet I find that when we look at a lot of our programming, a lot of what we do, it ends up being about other things. Things that take care of us, things that need to happen — and some of those can be good things, they’re not necessarily bad things. ...

“It’s an amazing thing. The Christian community, over the last 20 to 40 years, has pulled out of the community. We didn’t like what was going on in the schools, so we started our own schools. We didn’t like what was happening in the business community, so we started our own business organizations. We have a Christian version of everything. We have Christian books, Christian music and

Christian TV and we have Christian underwear. We've got all of it and in ways, I don't think we intended or planned on, we have pulled ourselves out of the community."<sup>1</sup> *Living a Life on Loan* is urging church leaders to forge the way so that the church begins to speak into the very fabric of society and be salt and light. This is the heartbeat of evangelism. Quoting Tim Keller, "The ministry of mercy, then, is the best advertising a church can have. It convinces a community that this church provides people with action for their problems, not only talk. It shows the community that this church is compassionate." (108)

The structure of the book follows the created acrostic of the word *life*: L·I·F·E. There are things in life which we are passionate about, things we care about, our **loves**. Once we have experienced God's grace, how is this grace showing up in our relationships with others – the **intersections**? The third section has to do with our **fortunes**. By fortunes, Rusaw and Swanson are referring to our resources, our time, our money, our experiences. How can you take all the resources God has given you and leverage them for the kingdom of God? And everything you do, is it having an impact for **eternity**? Whatever you do, how's that making a difference in something that's going to be forever? L·I·F·E Living life on a loan. "When you view your life as not your own, you see your moments, your experiences, your abilities, your successes, your failures ... everything as part of your story. God even sees you, yourself, as a gift that can be given – in his name and for his eternal purpose – to benefit others." (197)

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*The best way to know if you are doing God's will is to ask two questions: "What has God given you to give away?" and "Who needs it?"*

*Dr. Leroy Lawson*

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Overall *Living a Life on Loan* is a must read for church leaders and a welcome addition to any pastor or church's library. This book will challenge Christ followers to impact our world with the gospel in word and deed. This book will also provide pastors and teachers ample material upon which to base a sermon series that will motivate God's people into action. There is also an accompanying six-week *Life on Loan: A Church Wide Experience* which is available which will provide the curriculum and tools to plan, promote, and implement a program throughout the church.<sup>2</sup> My only caution is this: don't read this book if you only want some more information. This book is about application. The truth revealed must be applied. As Rusaw and Swanson point out: "It is better to be ankle-deep in application than neck-deep in knowledge." (232) Expect to be challenged and make a difference in the world. Be ready to extend God's grace at the intersections of your life!

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About the authors:



Since 1991 **RICK RUSAW** has been senior minister at LifeBridge Christian Church in Longmont, Colorado, a congregation known for its community involvement and service. Rick is the coauthor of the *Externally Focused Church*. Rick lives in Longmont with his wife, Diane, and their three children.



**ERIC SWANSON** works with Leadership Network as Leadership Community director for Externally Focused Churches. Eric has written numerous articles about churches that are transforming their communities, and he is coauthor of *The Externally Focused Church*.

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<sup>1</sup> <http://www.biblestudytools.com/pastor-resources/11547064.html>

<sup>2</sup> Check this resource out at [www.lifeonloan.com](http://www.lifeonloan.com)